

## Medical requirements

### Individual Disability Income (DI) and Multi-Life DI

Monthly amount	Ages 18-50		Ages 51+	
	TeleApp	Traditional	TeleApp	Traditional
Up to \$6,000 – Single-Life	Grey	Green	Green	Green
Up to \$6,000 – Multi-Life	Grey	Green	Grey	Green
\$6,001 to \$7,500 – Single- and Multi-Life	Green	Green	Green	Orange
\$7,501 to \$10,000 – Single- and Multi-Life	Green	Orange	Green	Orange
\$10,000+ – Single- and Multi-Life	Green	Orange	Green	Orange

Note: In California, an APS and financials are required for single-life cases and for the first two lives of a multi-life case (when not submitting three applications for the same case together or when requested by the underwriter). Additional requirements may be needed.

For all medical exams and studies, the benefit amount includes:

- The total coverage issued and applied for with all companies within six months of the application date and
- All inforce coverage with Principal® issued on a non-medical basis within the last five years

To calculate total DI (Disability Benefit & Social Insurance Substitute [SIS]), OE and Business Loan Protection rider amounts should be added together and all DBO and KPR total benefits should be added together.

### Overhead Expense (OE)/Business Loan Protection rider

Monthly amount	Ages 18-50		Ages 51+	
	TeleApp	Traditional	TeleApp	Traditional
Up to \$7,500	Grey	Green	Green	Green
\$7,501 to \$10,000	Grey	Orange	Green	Orange
\$10,001+	Green	Orange	Green	Orange

Grey: No routine medical requirements (if application is written in Maine, a urine/HIV test is required)

Orange: Blood profile, urinalysis, paramed exam

Green: Blood profile, urinalysis, physical measurements

### Key Person Replacement (KPR) and Disability Buy-Out (DBO)

Amount	Ages 18-50		Ages 51+	
	TeleApp	Traditional	TeleApp	Traditional
Up to \$50,000	Grey	Grey	Grey	Grey
\$50,001 to \$100,000	Grey	Grey	Grey	Orange
\$100,001 to \$200,000	Grey	Grey	Green	Orange
\$200,001 to \$360,000	Grey	Orange	Green	Orange
\$360,001 to \$500,000	Green	Orange	Green	Orange
\$500,001+	Green	Orange	Green	Orange