



## 20% Multi-Life Discount

# Multiple Ways to Save

At Principal Life Insurance Company, taking care of business means providing flexible, affordable disability insurance solutions for individuals and business owners. To qualify for the 20% Multi-Life Discount,<sup>1</sup> all you need are three or more employees with a common employer who purchase any combination of Principal Life Individual Disability insurance policies.

### Available solutions

- **Individual Disability Income (DI)** – provides monthly benefits to help cover living expenses if you or your employees become too sick or hurt to work.
- **Core Value Income Protection<sup>SM</sup>** – packages Individual DI into four benefit design options to make coverage even more affordable.
- **DI Retirement Security** – helps you continue saving for retirement in the event of a disability.
- **Overhead Expense (OE)** – reimburses you for certain business expenses incurred during a qualifying disability.
- **Disability Buy-Out (DBO)** – in the event of a permanent disability, provides funding for the buy-out of a disabled partner.

### Hypothetical examples

#### **OE + DI + DI = 20% discount**

A business owner purchases OE and two employees purchase their own DI policies.

#### **DBO + DBO + DI = 20% discount**

Two business owners purchase DBO policies and pay premiums for an employee's DI policy.

#### **DI + DI + Core Value = 20% discount**

Three individuals with a common employer purchase coverage – two buy DI policies and the third purchases Core Value.

**FOR MORE INFORMATION**

<sup>1</sup>The Multi-Life Discount is not available for Key Person Replacement, Overhead Expense and Disability Buy-Out policies written in Ohio. This includes any Multi-Life Discount given for fully underwritten, Simplified Multi-Life and Standard Issue (GSI) cases. Policies taken on these products will not count toward the three-lives qualification for multi-life in Ohio.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, [www.principal.com](http://www.principal.com)

Disability insurance has limitations and exclusions. For costs and complete details of coverage, contact your Principal Life financial representative.