

# Principal Life Insurance Company

## Disability Income Insurance Illustration For Sample Client



Presented by:

[www.AllUtahHealthPlans.com](http://www.AllUtahHealthPlans.com)

UT

Prepared on:

02/01/2010



## Disability Income Insurance Illustration Policy Highlights Report

Prepared for Sample Client

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### How Does My Policy Pay?

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Your maximum monthly disability benefit is **\$3,400**. A summary of the definition of Total Disability is as follows: **You must be unable to perform the substantial and material duties of your occupation and you are not working in any other occupation for which you are or become qualified by reason of your education, training or experience.**

**Your total maximum monthly benefit is \$3,400.**

**Your total potential benefit to age 65 is \$1,132,200.**

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### When Will I Start To Receive My Benefits?

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Once Disabled under the terms of the policy, you'll receive benefits one month after the elimination period is satisfied. Your elimination period is **90 days**. The elimination period is the "waiting period". No benefits are paid for this period.

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### How Long Will I Receive My Benefits?

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The benefit period is the length of time you'll receive benefits if you're disabled under the terms of the policy, and have satisfied the elimination period. Your benefit period is **to age 65**.

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### Will My Policy Be Canceled or My Premiums Be Changed?

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No. Your policy is non-cancelable and has guaranteed premium rates to age 65. This means we cannot change or cancel your policy, except for nonpayment of premiums, or increase the premiums before you reach age 65, regardless of changes in your income, occupation or health. After age 65, you may conditionally renew your policy annually for the rest of your life as long as you're working full time and meet the requirements. After age 65, if the policy is renewed, your premium will change based on your age at renewal.

*This illustration is valid for presentation in Utah.*

Reference Number HH750

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Prepared on February 01, 2010

Principal Life Insurance Company, Des Moines, IA 50392



## Disability Income Insurance Illustration Policy Highlights Report

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### Policy Features...These benefits are automatically built into your contract:

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#### Rehabilitation Benefit

If you're disabled under the terms of the policy and want to pursue a rehabilitation program to return to work, an extra benefit may be available to help you with the cost of the rehabilitation program that is mutually agreed upon in writing by you and Principal Life.

#### Death Benefit

A lump-sum benefit of \$10,200 is paid if you die after satisfying the elimination period while receiving disability benefits. This benefit is payable in addition to any other benefit of the policy.

#### Waiver of Premium Benefit

After you're disabled 90 days, your premiums are waived. We'll refund the premiums paid for coverage after the disability began and continue to waive all premiums that become due during your Continuous Disability.

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### Exclusions...These are the exclusions and limitations to your policy:

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#### Exclusions

We will not pay any claim for an Injury or Sickness due to an intentional, self-inflicted Injury; your commission of or your attempt to commit a felony when you are a voluntary participant, or involvement as a voluntary participant in an illegal occupation or activity; active military service during a military action or conflict. In addition, the suspension, revocation or surrender of your professional or occupational license or certification, in and of itself, will not be considered a Disability.

No benefits are payable for any period during your Continuous Disability when you are incarcerated in a penal or correctional institution for a period of 30 consecutive days or longer.

#### Limitation When Outside the United States or Canada

You must reside in the United States or Canada for at least six consecutive months in each calendar year or benefits will be limited to 12 months during a continuous disability.

#### Limitation Due to Normal Pregnancy or Childbirth

If the Elimination Period is less than 90 days, then normal pregnancy and normal childbirth are not covered Sicknesses. However, if the Elimination Period is equal to or greater than 90 days, then normal pregnancy and normal childbirth are covered Sicknesses subject to the definition of Disability.

#### Pre-Existing Condition Limitation

We will not pay any claim for a Disability or loss which begins within 2 years after the effective date of coverage(s); and results from a pre-existing condition which was not disclosed or was misrepresented in the policy's application.

#### Other Exclusions and Limitations

There may be other exclusions or limitations included in your policy in addition to those stated in this section.

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## Disability Income Insurance Illustration Policy Highlights Report

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### Policy Riders...These riders are automatically added into your policy:

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#### **Capital Sum Benefit Rider (HH751)**

Provides a one time lump-sum benefit of \$40,800 to help you adjust financially if you have a total loss of use without any possibility of recovery, of the sight in one eye or the use of a hand or foot. This benefit is payable in addition to any other benefit of the policy you qualify to receive.

#### **Presumptive Disability Benefit Rider (HH755)**

You will receive \$3,400 a month if you permanently lose the power of speech, hearing in both ears, sight in both eyes, or use of both hands, both feet, or one hand and one foot. Benefits will start to accrue when the presumptive disability occurs and will continue to be paid, as long as the loss continues regardless of your ability to work or earn an income. Benefits will be payable to the end of the benefit period for as long as the loss continues. If the benefit period is to age 65 or greater, the benefit is extended to lifetime.

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## Disability Income Insurance Illustration Policy Highlights Report

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### These riders are also included in your policy:

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#### Benefit Update (HH767)

This rider allows you to increase your coverage to the maximum amount for which you are eligible every three years based on financial information without providing evidence of medical insurability. You can even request an advanced update, in place of your next scheduled review, in the event you:

- Lose your group long-term disability (LTD) coverage because of a change in employment, or your employer discontinues or reduces the group LTD benefit amount.
- Have at least a 50% increase in sustainable earnings since the later of the policy issue date or last adjustment to increase their total disability benefits.

As your income and group LTD coverage changes over time, Benefit Update provides you with the flexibility to increase your disability insurance protection without providing evidence of medical insurability.

#### Cost Of Living Adjustment (COLA) Rider (HH753)

While you're disabled under the terms of the policy, your benefit is adjusted to help keep up with inflation.

#### Future Benefit Increase Rider (HH788)

This rider automatically increases your coverage every year for six years\* without submitting evidence of insurability, based on the change in the Consumer Price Index for All Urban Consumers (CPI-U), with a minimum guaranteed increase of 4% compounded and a maximum of 10% compounded.

In addition to the CPI-U increase, you may also be eligible for an additional benefit increase based on financial information. When combined together the automatic increase and the additional benefit increase cannot be greater than \$500.

This rider can be renewed at the end of six years with financial underwriting.

\*If the Benefit Update rider is also on the policy, a Future Benefit Increase offer will not be made in years of Benefit Update options.

#### Residual Disability and Recovery Benefit Rider (HH784)

If you are residually disabled under the terms of this rider and lose at least 20% of your prior earnings due solely to an injury or sickness and you are able to perform some, but not all, of the substantial and material duties or you are unable to work full time in your occupation or you are working in another occupation, you'll receive a benefit proportionate to your loss. Once you qualify for residual disability benefits, you are guaranteed a minimum benefit of 50% of your maximum monthly benefit for the first 6 months. If your loss of earnings exceeds 75%, then 100% of the maximum benefit is paid. In addition, after recovering from a disability in which you were receiving benefits, and you return to work full-time, recovery benefits are payable as long as you continue to have a recovery loss of earnings equal to or greater than 20% of your recovery prior earnings and the loss is directly and solely due to the injury or sickness that caused your prior disability. Recovery benefits end when you no longer have a recovery loss of earnings greater than 20% for 2 consecutive months and will not be paid beyond the maximum benefit period.

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## Disability Income Insurance Illustration Policy Highlights Report

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### **Catastrophic Disability Benefit Rider (HH752)**

This rider provides a monthly benefit of \$1,600 in addition to your monthly disability benefit (and social insurance substitute benefit if on the policy) in the event you become catastrophically disabled solely due to an Injury or Sickness and you lose the ability to perform two or more Activities of Daily Living without Assistance; or become Cognitively Impaired; or become Presumptively Disabled.

This illustration is a general description, but is not the policy, and does not modify the provisions of any policy or rider. Policy definitions and provisions may vary in some states. Please read your policy carefully for exact definitions in your state. This policy contains certain terms, exclusions and limitations. Contact your Principal Life representative for complete details.

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## Disability Income Insurance Illustration Premium Summary Report

Prepared for Sample Client

**Male**  
**Age: 37**  
**Occupation Class: 4A**  
**Nonsmoker**  
**State Residence: UT**  
**Total Potential Benefit\*: \$1,132,200**

\*This does not reflect any potential COLA or CDB increases.

### Policy Information

#### Disability Benefit

After a 90 day elimination period, your maximum monthly benefit is \$3,400 from day 91 to Age 65 \$1,178.78

**Your occupation period is to age 65**

**Your total maximum monthly benefit is \$3,400 (68% of your income)**

**Premium Before Riders: \$1,178.78**

#### No Additional Premium Riders:

Benefit Update  
 Capital Sum Benefit of \$40,800.00  
 Future Benefit Increase  
 Presumptive Disability Benefit

#### Additional Premium Riders:

3% Cost of Living Adjustment	\$160.14
Residual Disability and Recovery Benefit	\$281.52
Catastrophic Disability Benefit \$1,600 monthly benefit, 90 day elimination period, to age 65 benefit period	\$70.56
<b>Total</b>	<b>\$512.22</b>

**TOTAL ANNUAL PREMIUM: (2.82% of income) \$1,691.00**

Premium Payment Options	Annual Premium Payment Frequency Charge	Annualized Premium	Premium Amount
<b>Annual</b>	\$0.00	\$1,691.00	\$1,691.00
<b>Semi-Annual</b>	\$42.28	\$1,733.28	\$866.64
<b>Quarterly</b>	\$84.56	\$1,775.56	\$443.89
<b>Monthly/Electronic Funds Transfer</b>	\$84.52	\$1,775.52	\$147.96

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# Disability Income Insurance Illustration Premium Summary Report

Prepared for Sample Client

## Client Information:

Annual Earned Income: \$ 60,000

Bonus Income: \$ 0

Unearned Income: \$ 0

## Policy Details:

Policy Benefits: Non-Taxable (Please consult your tax advisor for further information.)

Product Series: Series 700 - HH750

This illustration is a general description, it is not the policy, and does not modify or change the provisions of any policy or rider. Policy definitions and provisions may vary by state, read your policy carefully for the exact definitions and provisions. The policy contains certain exclusions and limitations. The policy does not pay benefits for a disability which in whole or part is caused by, contributed to by, or results from an intentional, self-inflicted injury, commission of or an attempt to commit a criminal act, or involvement in an illegal occupation or activity; or suspension, revocation or surrender of your professional or occupation license or certification; or active military service during a military action or conflict; or incarceration in a penal or correctional institution for 30 consecutive days or longer. Benefits are limited when living outside the United States or Canada. Limitations for normal pregnancy or childbirth may apply. The policy also has a Pre-Existing Condition Limitation. There may be other exclusions or limitations in the policy in addition to those stated in this section. Contact your Principal Life financial representative for complete details.

## Alternate Premium

***This table is only a guide. Discounted Annual Premiums are displayed. Changes in elimination period, benefit period, your occupation period, riders or discounts can affect the total premium. Premiums calculated below minimum are marked N/A. For premium payment options other than annual, there will be a premium payment frequency charge. Please request a Premium Summary Report for detailed information on the options shown below.***

Benefit Period/ Your Occupation Period/ CDB Benefit Period	Disability Base/CDB Elimination Periods (In Days)				
	30/90	60/90	90/90	180/180	365/365
To Age 70/To Age 70/To Age 70	\$3,619.80	\$2,413.82	\$1,919.12	\$1,736.16	\$1,611.44
To Age 67/To Age 67/To Age 67	\$3,491.74	\$2,285.76	\$1,791.06	\$1,607.94	\$1,483.22
To Age 65/To Age 65/To Age 65	\$3,391.68	\$2,185.70	\$1,691.00	\$1,508.20	\$1,383.48
5 Year/5 Year/5 Year	\$2,369.06	\$1,420.46	\$997.50	\$901.20	\$817.00
2 Year/2 Year/2 Year	\$1,880.38	\$1,060.98	\$678.14	\$571.80	N/A

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## Disability Income Insurance Illustration Alternate Elimination Period Report

Prepared for Sample Client

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### Alternate Elimination Period

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Your proposed annual premium is \$1,691.00. By varying your elimination period and riders, you can tailor your coverage and premium to meet your needs...

Disability Base Benefit Period / Catastrophic Disability Benefit Period	Elimination Periods for Disability/CDB		
	60/90	90/90	180/180
to age 65 / to age 65			
Disability Benefit	\$1,582.70	\$1,178.78	\$1,030.88
Catastrophic Disability Benefit	\$70.56	\$70.56	\$68.64
Cost of Living Adjustment Benefit	\$160.14	\$160.14	\$160.14
Residual Disability and Recovery Benefit	\$372.30	\$281.52	\$248.54
<b>Total Premium</b>	<b>\$2,185.70</b>	<b>\$1,691.00</b>	<b>\$1,508.20</b>

This table is only a guide. Changes in elimination period, riders or discounts can affect the total premium. For premium payment options other than annual, there will be a premium payment frequency charge. Please request a Premium Summary Report for detailed information on the options shown above.

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**Disability Income Insurance Illustration**  
**Alternate Premium Report**  
**Prepared for Sample Client**

**Alternate Premiums**

Your proposed annual premium is \$1,691.00. By varying your benefit period, your occupation period and elimination period, you can tailor your coverage and premium to meet your needs. Changes to these periods may affect the discounts and total premium. These tables are only a guide. Please refer to the Premium Summary Report for specific details. For premium payment options other than annual, there will be a premium payment frequency charge. Please request a Premium Summary Report for detailed information on the options shown below.

Disability Base Benefit Period/ Elimination Period	Catastrophic Disability Benefit (CDB) Benefit Period/ Elimination Period	Disability Base Benefit	CDB Rider	Residual Disability and Recovery Benefit	Cost of Living Agreement Rider	Total Annual Premium
<b>To Age 70 - Your Occupation Period</b>						
To Age 70/30 days	To Age 70/90 days	\$2,706.06	\$79.04	\$633.76	\$200.94	\$3,619.80
To Age 70/60 days	To Age 70/90 days	\$1,722.78	\$79.04	\$411.06	\$200.94	\$2,413.82
To Age 70/90 days	To Age 70/90 days	\$1,318.86	\$79.04	\$320.28	\$200.94	\$1,919.12
To Age 70/180 days	To Age 70/180 days	\$1,170.96	\$76.96	\$287.30	\$200.94	\$1,736.16
To Age 70/365 days	To Age 70/365 days	\$1,071.68	\$73.28	\$265.54	\$200.94	\$1,611.44
<b>5 Year - Your Occupation Period</b>						
To Age 70/30 days	To Age 70/90 days	\$2,560.54	\$79.04	\$633.76	\$184.28	\$3,457.62
To Age 70/60 days	To Age 70/90 days	\$1,629.62	\$79.04	\$411.06	\$184.28	\$2,304.00
To Age 70/90 days	To Age 70/90 days	\$1,245.42	\$79.04	\$320.28	\$184.28	\$1,829.02
To Age 70/180 days	To Age 70/180 days	\$1,105.34	\$76.96	\$287.30	\$184.28	\$1,653.88
To Age 70/365 days	To Age 70/365 days	\$1,011.16	\$73.28	\$265.54	\$184.28	\$1,534.26

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# Disability Income Insurance Illustration

## Alternate Premium Report Prepared for Sample Client

### Alternate Premiums

Your proposed annual premium is \$1,691.00. By varying your benefit period, your occupation period and elimination period, you can tailor your coverage and premium to meet your needs. Changes to these periods may affect the discounts and total premium. These tables are only a guide. Please refer to the Premium Summary Report for specific details. For premium payment options other than annual, there will be a premium payment frequency charge. Please request a Premium Summary Report for detailed information on the options shown below.

Disability Base Benefit Period/ Elimination Period	Catastrophic Disability Benefit (CDB) Benefit Period/ Elimination Period	Disability Base Benefit	CDB Rider	Residual Disability and Recovery Benefit	Cost of Living Agreement Rider	Total Annual Premium
<b>2 Year - Your Occupation Period</b>						
To Age 70/30 days	To Age 70/90 days	\$2,483.02	\$79.04	\$633.76	\$182.58	\$3,378.40
To Age 70/60 days	To Age 70/90 days	\$1,586.44	\$79.04	\$411.06	\$182.58	\$2,259.12
To Age 70/90 days	To Age 70/90 days	\$1,216.86	\$79.04	\$320.28	\$182.58	\$1,798.76
To Age 70/180 days	To Age 70/180 days	\$1,080.18	\$76.96	\$287.30	\$182.58	\$1,627.02
To Age 70/365 days	To Age 70/365 days	\$988.72	\$73.28	\$265.54	\$182.58	\$1,510.12
<b>To Age 67 - Your Occupation Period</b>						
To Age 67/30 days	To Age 67/90 days	\$2,628.88	\$74.40	\$611.66	\$176.80	\$3,491.74
To Age 67/60 days	To Age 67/90 days	\$1,645.60	\$74.40	\$388.96	\$176.80	\$2,285.76
To Age 67/90 days	To Age 67/90 days	\$1,241.68	\$74.40	\$298.18	\$176.80	\$1,791.06
To Age 67/180 days	To Age 67/180 days	\$1,093.78	\$72.16	\$265.20	\$176.80	\$1,607.94
To Age 67/365 days	To Age 67/365 days	\$994.50	\$68.48	\$243.44	\$176.80	\$1,483.22

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**Disability Income Insurance Illustration**  
**Alternate Premium Report**  
**Prepared for Sample Client**

**Alternate Premiums**

Your proposed annual premium is \$1,691.00. By varying your benefit period, your occupation period and elimination period, you can tailor your coverage and premium to meet your needs. Changes to these periods may affect the discounts and total premium. These tables are only a guide. Please refer to the Premium Summary Report for specific details. For premium payment options other than annual, there will be a premium payment frequency charge. Please request a Premium Summary Report for detailed information on the options shown below.

Disability Base Benefit Period/ Elimination Period	Catastrophic Disability Benefit (CDB) Benefit Period/ Elimination Period	Disability Base Benefit	CDB Rider	Residual Disability and Recovery Benefit	Cost of Living Agreement Rider	Total Annual Premium
<b>5 Year - Your Occupation Period</b>						
To Age 67/30 days	To Age 67/90 days	\$2,489.48	\$74.40	\$611.66	\$162.18	\$3,337.72
To Age 67/60 days	To Age 67/90 days	\$1,558.56	\$74.40	\$388.96	\$162.18	\$2,184.10
To Age 67/90 days	To Age 67/90 days	\$1,174.36	\$74.40	\$298.18	\$162.18	\$1,709.12
To Age 67/180 days	To Age 67/180 days	\$1,034.28	\$72.16	\$265.20	\$162.18	\$1,533.82
To Age 67/365 days	To Age 67/365 days	\$940.10	\$68.48	\$243.44	\$162.18	\$1,414.20
<b>2 Year - Your Occupation Period</b>						
To Age 67/30 days	To Age 67/90 days	\$2,411.96	\$74.40	\$611.66	\$160.48	\$3,258.50
To Age 67/60 days	To Age 67/90 days	\$1,515.38	\$74.40	\$388.96	\$160.48	\$2,139.22
To Age 67/90 days	To Age 67/90 days	\$1,145.80	\$74.40	\$298.18	\$160.48	\$1,678.86
To Age 67/180 days	To Age 67/180 days	\$1,009.12	\$72.16	\$265.20	\$160.48	\$1,506.96
To Age 67/365 days	To Age 67/365 days	\$917.66	\$68.48	\$243.44	\$160.48	\$1,390.06

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Your proposed annual premium is \$1,691.00. By varying your benefit period, your occupation period and elimination period, you can tailor your coverage and premium to meet your needs. Changes to these periods may affect the discounts and total premium. These tables are only a guide. Please refer to the Premium Summary Report for specific details. For premium payment options other than annual, there will be a premium payment frequency charge. Please request a Premium Summary Report for detailed information on the options shown below.

Disability Base Benefit Period/ Elimination Period	Catastrophic Disability Benefit (CDB) Benefit Period/ Elimination Period	Disability Base Benefit	CDB Rider	Residual Disability and Recovery Benefit	Cost of Living Agreement Rider	Total Annual Premium
<b>To Age 65 - Your Occupation Period</b>						
To Age 65/30 days	To Age 65/90 days	\$2,565.98	\$70.56	\$595.00	\$160.14	\$3,391.68
To Age 65/60 days	To Age 65/90 days	\$1,582.70	\$70.56	\$372.30	\$160.14	\$2,185.70
To Age 65/90 days	To Age 65/90 days	\$1,178.78	\$70.56	\$281.52	\$160.14	\$1,691.00
To Age 65/180 days	To Age 65/180 days	\$1,030.88	\$68.64	\$248.54	\$160.14	\$1,508.20
To Age 65/365 days	To Age 65/365 days	\$931.60	\$64.96	\$226.78	\$160.14	\$1,383.48
<b>5 Year - Your Occupation Period</b>						
To Age 65/30 days	To Age 65/90 days	\$2,431.34	\$70.56	\$595.00	\$147.22	\$3,244.12
To Age 65/60 days	To Age 65/90 days	\$1,500.42	\$70.56	\$372.30	\$147.22	\$2,090.50
To Age 65/90 days	To Age 65/90 days	\$1,116.22	\$70.56	\$281.52	\$147.22	\$1,615.52
To Age 65/180 days	To Age 65/180 days	\$976.14	\$68.64	\$248.54	\$147.22	\$1,440.54
To Age 65/365 days	To Age 65/365 days	\$881.96	\$64.96	\$226.78	\$147.22	\$1,320.92

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Disability Base Benefit Period/ Elimination Period	Catastrophic Disability Benefit (CDB) Benefit Period/ Elimination Period	Disability Base Benefit	CDB Rider	Residual Disability and Recovery Benefit	Cost of Living Agreement Rider	Total Annual Premium
<b>2 Year - Your Occupation Period</b>						
To Age 65/30 days	To Age 65/90 days	\$2,353.82	\$70.56	\$595.00	\$145.52	\$3,164.90
To Age 65/60 days	To Age 65/90 days	\$1,457.24	\$70.56	\$372.30	\$145.52	\$2,045.62
To Age 65/90 days	To Age 65/90 days	\$1,087.66	\$70.56	\$281.52	\$145.52	\$1,585.26
To Age 65/180 days	To Age 65/180 days	\$950.98	\$68.64	\$248.54	\$145.52	\$1,413.68
To Age 65/365 days	To Age 65/365 days	\$859.52	\$64.96	\$226.78	\$145.52	\$1,296.78
<b>5 Year - Your Occupation Period</b>						
5 Year/30 days	5 Year/90 days	\$1,866.60	\$41.76	\$422.28	\$38.42	\$2,369.06
5 Year/60 days	5 Year/90 days	\$1,098.88	\$41.76	\$241.40	\$38.42	\$1,420.46
5 Year/90 days	5 Year/90 days	\$755.48	\$41.76	\$161.84	\$38.42	\$997.50
5 Year/180 days	5 Year/180 days	\$677.96	\$40.32	\$144.50	\$38.42	\$901.20
5 Year/365 days	5 Year/365 days	\$610.98	\$38.40	\$129.20	\$38.42	\$817.00

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# Disability Income Insurance Illustration

## Alternate Premium Report Prepared for Sample Client

### Alternate Premiums

Your proposed annual premium is \$1,691.00. By varying your benefit period, your occupation period and elimination period, you can tailor your coverage and premium to meet your needs. Changes to these periods may affect the discounts and total premium. These tables are only a guide. Please refer to the Premium Summary Report for specific details. For premium payment options other than annual, there will be a premium payment frequency charge. Please request a Premium Summary Report for detailed information on the options shown below.

Disability Base Benefit Period/ Elimination Period	Catastrophic Disability Benefit (CDB) Benefit Period/ Elimination Period	Disability Base Benefit	CDB Rider	Residual Disability and Recovery Benefit	Cost of Living Agreement Rider	Total Annual Premium
<b>2 Year - Your Occupation Period</b>						
5 Year/30 days	5 Year/90 days	\$1,789.08	\$41.76	\$422.28	\$36.72	\$2,289.84
5 Year/60 days	5 Year/90 days	\$1,055.70	\$41.76	\$241.40	\$36.72	\$1,375.58
5 Year/90 days	5 Year/90 days	\$726.92	\$41.76	\$161.84	\$36.72	\$967.24
5 Year/180 days	5 Year/180 days	\$652.80	\$40.32	\$144.50	\$36.72	\$874.34
5 Year/365 days	5 Year/365 days	\$588.54	\$38.40	\$129.20	\$36.72	\$792.86
<b>2 Year - Your Occupation Period</b>						
2 Year/30 days	2 Year/90 days	\$1,507.22	\$29.76	\$343.40	N/A	\$1,880.38
2 Year/60 days	2 Year/90 days	\$850.34	\$29.76	\$180.88	N/A	\$1,060.98
2 Year/90 days	2 Year/90 days	\$541.28	\$29.76	\$107.10	N/A	\$678.14
2 Year/180 days	2 Year/180 days	\$456.62	\$28.48	\$86.70	N/A	\$571.80

*This illustration is valid for presentation in Utah.*

Presented by: [www.AllUtahHealthPlans.com](http://www.AllUtahHealthPlans.com)

Prepared on February 01, 2010

Principal Life Insurance Company, Des Moines, IA 50392

Reference Number HH750



# Disability Income Insurance Illustration Underwriting Requirements

Prepared for Sample Client

## Medical Requirements

Please refer to Medical Requirements below for the type of Application being submitted.

### Traditional

1. Blood Profile
2. Urinalysis
3. Physical Measurements

### Teleapp

1. Blood Profile
2. Urinalysis
3. Physical Measurements

Suggested Preparations for Medical Requirements:

1. Get a good night's rest before the exam.
2. No alcohol 24 hours before the exam.
3. No non-prescribed drugs for 24 hours before the exam.
4. No caffeine for 8 hours before the exam.
5. If a blood profile is needed, fast 12 to 14 hours before the exam.
6. Schedule an a.m. appointment if possible.
7. Allow sufficient time to arrive in a relaxed condition.

For all medical exams and studies, the benefit amount includes the total DI (Disability Benefit and SIS), OE and BLP rider coverage issued and applied for with all companies within six months of the application date and all in-force coverage with Principal Life issued on a non medical basis within the last five years.

## Financial Requirements

Income documentaion\* is required:

- For any application not using TeleApp
- For all ages and all benefit amounts applied for, if annual income is greater than \$150,000
- If over age 50 or for all ages, if benefit amount applied for is more than \$3,000/month (Single Life case)
- If over age 64 or for all ages, if benefit amount applied for is more than \$5,000/month (Multi-Life case)

\*Income documentation could include: 1040 - pages 1 and 2; W-2 if spouse is employed outside the home; Schedule C (or F if client is a farmer) or Schedule E if filed with the return.

<b>Or, if you are a...</b>	<b>We also require...</b>
Sole Proprietor	Schedule C (or F if client is a farmer)
Partner in a Partnership or Member of a Limited Liability Company	W-2 (if spouse is employed outside of the home)
C-Corporation (Owner-Employee)	1120 C-Corporation Return pages 1 & 2 if ownership equals or is greater than 20% and all coverage in force and applied for equals or is greater than \$4000/mth W-2 (if spouse employed outside of home)
S-Corporation (Owner-Employee)	W-2 (if spouse employed outside of home) 1120S S-Corporation Return page 1 (if including contributions to Pension or Profit Sharing plans)
Non-Owner Employee	W-2 (for non-owner employees earning \$150,000 or less, we will accept a W-2 as income verification)

This report is only a guide. Additional information or studies may be requested.

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Reference Number HH750