

>Date<

Dear >Employee Name<,

You work hard to create all you have today. Of course, you plan to take care of yourself and stay healthy. But suppose something unexpected happens to you next week—a car accident or an illness with a long recovery period. How would you pay your bills if a disabling accident or illness forced you to stay home from work for an extended period of time?

Did you know that three in ten workers entering the workforce today will become disabled before retiring?¹ In fact, every 30 seconds someone files for bankruptcy in the aftermath of a serious illness²—and 75% of those have health insurance.³

Fortunately you can protect yourself with The Protector+SM individual disability income insurance.

The Protector+ policy pays benefits you can use to help pay your bills during the time you are disabled. The policy is flexible and coverage can be customized to your individual circumstances.

This coverage has many important features designed to protect you from financial hardship as a result of disability, including features contained in optional policy riders. For example, the Residual Disability Rider⁵ is designed to address the situation where you might suffer an income loss of 20% or more from a “residual disability” that affects your ability to work as you did before you became disabled. There are many important details that you may never have considered. Don’t you owe it to yourself to take a further look?

When you choose to protect yourself against income loss as a result of a disability, there is one more important element to consider: your insurance company of choice. The company should be financially stable so it will be there for you when you need it most. And when you do receive service, it should be expert and caring.

A leader in disability insurance, Standard Insurance Company is financially stable and has been keeping its promises to customers since 1906. Known for its outstanding customer service, the goal of the friendly people at The Standard is to deliver the kind of service to you that they wish for themselves and their families.

>I have included some informational brochures.<

Please call me at >agent phone< (or, if you prefer, I will contact you) to answer your questions about this essential protection offered by an outstanding company.

Sincerely,

>Your name here<

>Your title here if required (see previous page for requirements)<

P.S. In the time it took you to read this letter, at least one more person or family has filed for bankruptcy in the aftermath of a serious illness.²

>Enclosures<

1 Social Security Administration Fact Sheet 2007, as quoted by The Council for Disability Awareness, October 2007.

2 Sick and Broke by Elizabeth Warren, The Washington Post, February 9, 2005, p. A23.

3 Illness and Injury as Contributors to Bankruptcy, David U. Himmelstein, Elisabeth Warren, Deborah Thorne and Steffie Woolhandler. MarketWatch Health Affairs. Project HOPE. The People to People Health Foundation, Inc.

4 The ProtectorSM in California.

5 Optional riders are available at additional cost.

Business Owner Prospecting Letter

Date

Name

Address 1

Address 2

City, State, Zip

Dear (Prospect):

What would happen to you or your business if you became disabled?

As a business owner, you know how difficult it is to get away from the office for even one day, let alone three months or longer! Approximately 30% of all people aged 35 to 65 will suffer a disability for at least 90 days, and about one in seven can expect to become disabled for five years or more.¹

Do you have a plan in place to protect yourself and your business if you become disabled?

There is no time like the present to begin preparing for the unexpected. Principal Life has a complete portfolio of disability insurance products to help you meet your disability insurance needs. Disability income insurance can help provide personal income when you are unable to work due to a disability. Overhead expense insurance reimburses you for fixed business expenses, such as lease/mortgage payments, business insurance premiums, utilities, and employee salaries during a disability. If you have partners, disability buy-out insurance can help provide the funds needed for you and your partners to buy out the disabled partner under a buy-sell agreement.

You owe it to yourself to learn how you can protect your life's work. I'll be in touch soon to show you the benefits and features of Principal Life's disability insurance products.

Sincerely,

Producer's Name

Producer's Phone Number

¹Health Insurance Association of America; The New York Times, February 2000
Disability insurance has certain limitations and exclusions. For costs and complete details of coverage, give me a call.

Approval #550992004