

# Help clients secure their retirement



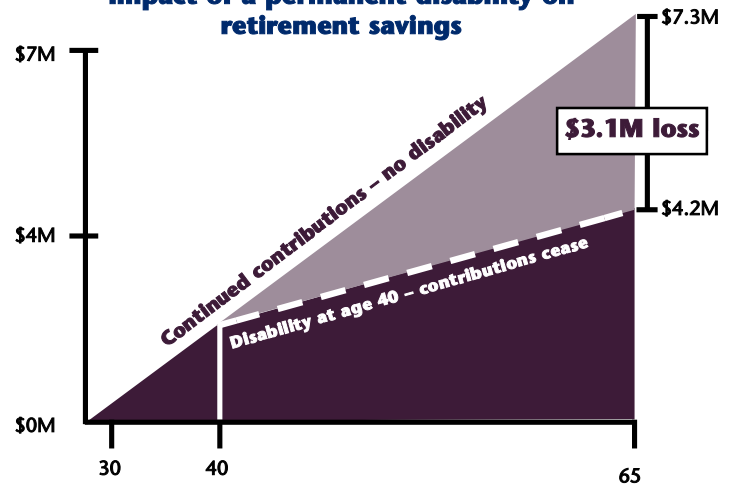
**DI RETIREMENT SECURITY**

**FOR PRODUCERS**

Chances are many of your clients have already started to save for retirement. But what would happen to their retirement plans if they suffered a disabling illness or injury and couldn't work?

Principal Life Insurance Company has developed the DI Retirement Security program to help your clients deal with this situation. If the insured becomes disabled, Principal Life pays Disability Income (DI) insurance benefits to an irrevocable trust. The trustee invests the benefits on the insured's behalf according to the investment option he or she chooses. At the end of the benefit period, trust assets can be distributed to the client per the terms of the trust agreement.

**Impact of a permanent disability on retirement savings**

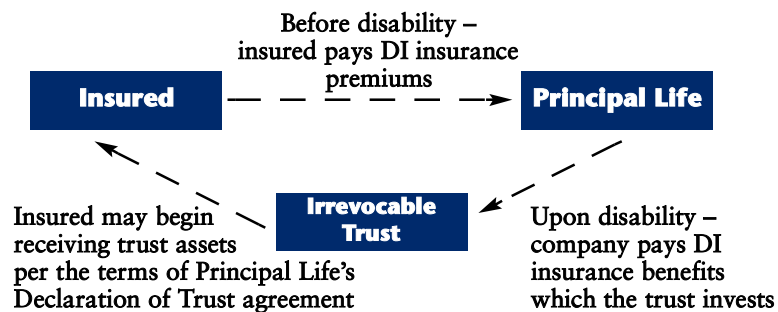


Assumptions: \$3,400/month contributions beginning at age 30, 8% rate of return and age 65 retirement. Consequences of disability at age 40, without DI Retirement Security.

**KEY FEATURES**

- High-quality disability income coverage that is noncancelable as long as premiums are paid and guaranteed renewable to age 65
- Income tax-free insurance benefits (when premiums are paid by the insured with after-tax dollars; investment earnings within the trust are taxable)
- Portable, individually owned coverage
- Client can choose investment option to fit personal investment style once benefits are approved

**How DI Retirement Security Works**



## PROGRAM GUIDELINES

- Benefit amounts – minimum: \$1,000 per month; maximum: Based on IRS Defined Contribution Guidelines (\$3,550 per month in 2005; includes \$50 monthly trust administration fee)
- Occupation classes – all
- Benefit and Elimination Periods
  - Issue ages: 18-60
  - Benefit Periods: To Age 65 and To Age 67
  - Your Occupation Periods: 2 year; 5 year, To Age 65 and To Age 67
  - Elimination Periods: 180 or 365 days
- Riders/Discounts available
  - Automatic Increase Option rider
  - Cost of Living Adjustment rider
  - Mental/Nervous Substance Abuse Disorder Limitation rider<sup>1</sup>
  - Select Occupation discount
  - Multi-Life discount
  - Association discount

## TARGET

DI Retirement Security is designed for business owners and individuals in the executive/professional market, who are contributing funds towards their retirement.

## FOR MORE INFORMATION

For more details on DI Retirement Security, contact your Principal Life financial representative.

<sup>1</sup> Required on policies written in and for residents of AZ, CA, FL, LA, MI and NV. Optional on Multi-Life cases. Discount applies.

Principal Life Insurance Company is not rendering legal, accounting or tax advice. Your client should contact a legal or tax advisor for details.

DI Retirement Security is issued as a non-cancelable, guaranteed renewable individual disability income insurance policy. It is not a pension or retirement program or a substitute for such a program.

DI Retirement Security is not available for government employees, individuals with existing DI with an Extended Total Disability Benefit rider or lifetime benefits, individuals with Group Long-Term Disability coverage that includes a “retirement supplement,” or anyone who is overinsured based on Principal Life’s current Issue and Participation guidelines. Additional underwriting guidelines may apply.

WE UNDERSTAND WHAT YOU’RE WORKING FOR.®



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