

Earn up to 20% in renewal commissions with Individual Disability Insurance

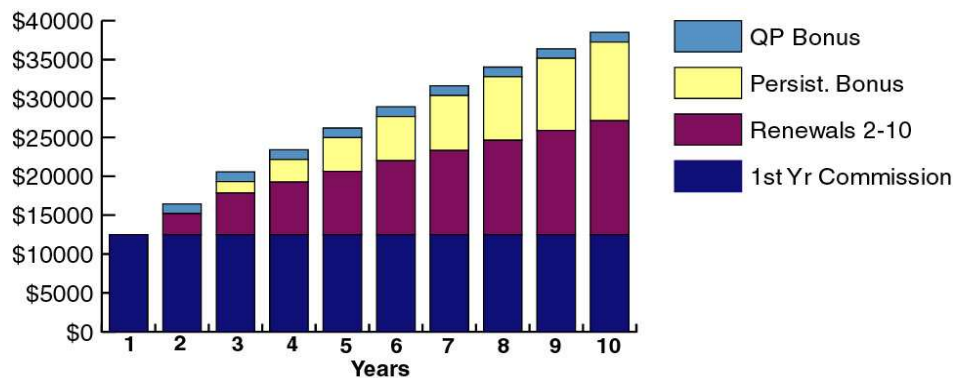
from Principal Life Insurance Company

Principal Life's Individual Disability Insurance (IDI) compensation package was designed to reward producers that write disability income protection today, but to add incentives to create long-term, quality business relationships.

COMMISSION HIGHLIGHTS¹

- **Immediate vesting** on renewals for producers.
- **First year commission** on occupation classes: 5A, 4A & 3A=50%; first year commissions paid on future increase options.
- **Renewal commissions** – Second and third year renewal commissions on occupation classes:
 - 5A & 4A= 13% and 3A, 2A, A= 10%.
 - Fourth year through tenth year renewal commissions for all occupation classes is 8%.
 - Eleventh year and after renewal commissions for all occupation classes is 10%.
- **Persistency bonus** – Up to 7% awarded for business that stays on the books!
- **Year-end bonus** – Quality producers may qualify for a *year-end bonus of up to 20%*. This bonus is based on total annual first year commission.

LOOK AT YOUR INCOME POTENTIAL OVER TEN YEARS



- Annual DI Premium = \$25,000
 - Total compensation over 10 years = \$267,371
 - Average Yearly Compensation = \$26,737

Assumptions: HH641/644, 5A/4A occupation class, 98% persistency, does not include Service Fees

*Call me today for more information about your possibilities with
IDI at Principal Life!*

1 - Please remember to abide by the company's policy on disclosure of compensation. You can obtain more information, as well as a sample disclosure form, at www.principal.com.

Policy HH641/HH643/HH644/HH670/HH673/HH678
 For Producer Education and Information Only
 Principal Life Insurance Company, Des Moines, IA 50392