

It pays to sell

Individual Disability Insurance (IDI) products from Principal[®] provide comprehensive compensation¹ today and tomorrow. Our package includes:



First-year commissions (FYCs)²

Up to **50%** of IDI premium



Renewals³

Up to **15%** of premiums for years 2-5

(Up to 13% for years 6-10 and 3% for years 11+)



Two bonus programs

Quality Business Bonus^{4,5} for maintaining and growing your block of business

Quality Producer Bonus⁴ for selling quality business and high volumes

Maximize your IDI compensation | How it works



Sell \$30,000 in first-year premium. That's about two average premium policies (\$2,500) per month.



Earn 4 streams of compensation:

1	50% first-year commission	\$15,000
2	15% renewals for years 2-5	\$18,000
3	Quality Business Bonus for years 2-5	\$6,000
4	Quality Producer Bonus	\$1,650

Total compensation over 5 years
(for one year of selling) **\$40,650**



Sell \$30,000 every year for 5 years and your compensation grows to \$139,730.

Be a quality producer

When you continuously sell IDI as a Principal Quality Producer, you build an ongoing paycheck (that doubles as income now and later ... Think retirement!). And obtain special rewards like dedicated sales support and underwriting perks.



Learn more.

For more details, refer to JJ1254 or contact your local representative.



principal.com

Disability insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0001

Examples shown are for illustrative purposes only. Final determination of the bonus amount and/or payment rests solely with Principal. The bonus formula may change or terminate at any time without prior notice. 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 principal.com.

For producer information only. Not for use with consumers or the public.

Not FDIC or NCUA insured

**May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency**

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¹ If you receive contingent compensation under an existing agreement, the company requires that, before sale or renewal, you disclose to the insurance customer (including group annuity customers) that you (or your firm) may receive contingent compensation (cash or otherwise) as a result of the sale or renewal. Disclosure is required whether the compensation is from The Principal® or a company of the Preferred Product Network, Inc.

² Available for 3A and above occupation classes.

³ Assuming over \$15,000 in first year commissions earned in year policies issue. During the Conditionally Renewable Period, a renewal commission of 4% will be paid to the servicing producer if the policy was issued after May 2006 regardless of FYCs. Renewal commissions in policy years 11 and later are contingent upon \$5,000 of FYCs earned on disability insurance policies issued in the prior calendar year. If you're retired and have \$125,000 of individual disability insurance premium in force at the time of your retirement, the FYC contingency does not apply. You must notify us in writing of your retirement.

⁴ Payable in addition to first-year and renewal commissions or other bonuses paid. Bonuses will not increase overall FYC level credited for that year.

⁵ Payable years 1-9 (following qualification year) – requires 95% persistency. Percentage paid (5 or 7%) depends on amount of in force premium.

Note: Series 700 Compensation Overview. Compensation for business products in California differs.