



Individual Disability Income Insurance

New and Improved Select Professional Program

Principal Life Insurance Company's Select Professional Program is aimed at helping meet the needs of professionals and students who are expected to quickly attain higher earnings needed to qualify for higher benefit amounts.

Principal Life has increased Select Professional issue limits for physicians and dentists to help you bring more competitive offers to clients. This program now offers:

- Increased Individual Disability Income (DI) issue limits for:
 - New physicians in their first two years of practice
 - Medical residents, dental residents and dental students who are within 180 days of completing their program
 - Medical and dental residents/interns
- Expanded Select Professional program to include **medical** and **dental specialists**

Updates are **in orange** below.

Occupation	NEW Individual DI Monthly Issue Limits
Physicians	
<i>Specialists</i> – first two years in practice Gastroenterologist, Oncologist, Otolaryngologist, Cardiologist, Neonatologist, Urologist, Radiologist, Orthopedic Surgeon, Neurosurgeon	\$7,500
<i>Specialist Residents/Interns:</i>	
– Within 180 days of completing their residency program	\$7,500
– First through last year	\$5,000
<i>Other M.D., D.O.</i> – first two years in practice	\$6,500
<i>Other M.D., D.O. Residents/interns:</i>	
– Within 180 days of completing their residency program	\$6,500
– First through last year	\$5,000
<i>Medical Students</i> – third or fourth year	\$2,500
Dentists	
<i>D.D.S. Specialists</i> – first two years in practice Orthodontist, Endodontist, Periodontist, Oral and Maxillofacial Surgeon, Prosthodontist	\$6,000
<i>D.D.S. Specialist Residents/Interns:</i>	
– Within 180 days of completing their residency program	\$6,000
– First through last year	\$4,000
<i>General D.D.S.</i> – first two years in practice	\$5,000
<i>Dental Students:</i>	
– Within 180 days of entering private practice	\$5,000
– Third or fourth year	\$2,500

Please note: The Select Professional Program sets individual disability insurance benefit amounts for the selected professions without requiring clients to provide financial documentation. A blood profile and urinalysis are not required if the benefit amount is less than \$3,000/month. If the Benefit Update rider is selected for any medical professional in the program, a blood profile and urinalysis are always required regardless of the benefit amount requested.

For information about how these enhancements impact pending applications, policies pending delivery and inforce policies or for help running an illustration, contact my office today.

Name Here

Additional Information Here (company name, titles, etc.)
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WE'LL GIVE YOU AN EDGE®

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