



Individual Disability Income Insurance

Future Benefit Increase Riders

One thing is certain – your world is constantly changing. To help you deal with these changes, Principal Life Insurance Company offers two future benefit increase riders. These riders help keep your Individual Disability Income (DI) insurance benefits up-to-date, without requiring you to prove medical insurability. You can add these riders to your policy at no additional charge. If you are eligible for an increase and accept it, there is an additional premium charge.

BENEFIT UPDATE RIDER

Description – Every three years you can increase your coverage to the eligible maximum amount based on your current financial information.

You can request an advance update, in place of your next scheduled review, if:

- You lose your group long-term disability (LTD) coverage because of a change in employment.
- Your employer discontinues or reduces your group LTD benefit amount.
- You have at least a 50% sustainable increase in earnings since the latter of your policy issue or your last total disability benefits increase.

Ease of Eligibility – This rider is added to your policy if you purchase at least 75% of your eligible coverage, are age 55 or younger and are insurable as a standard risk.

Simplicity – Every three years, Principal Life will notify you regarding the BU review opportunity¹. You will need to submit a completed application and, in some cases, current financial information²; no evidence of medical insurability is required.

Acceptance – Once you accept a benefit increase, all definitions, discounts, provisions and current rates (at attained age) of the original policy apply. You must accept at least 50% of the benefit increase offer to keep the rider on your policy.

FUTURE BENEFIT INCREASE RIDER

Description – This rider automatically increases coverage every year for six years (based on the change in the Consumer Price Index for All Urban Consumers [CPI-U]) without requiring evidence of insurability. In addition to the CPI-U increase, you also may be eligible for an additional benefit increase based on a change in your financial situation. This rider can be renewed at the end of six years with financial underwriting.

Ease of Eligibility – This rider is automatically added to your policy if you are age 55 or younger and are insurable as a standard risk.

Simplicity – Every year, Principal Life automatically increases your benefit to reflect the increase we're able to offer.¹

Acceptance – If you do not want the benefit increase, notify Principal Life. You are allowed to decline one CPI-U increase offer every six years.

¹ If you have both riders on your DI policy, in the years of the Benefit Update rider review, there are no increases from the Future Benefit Increase rider.

² Financials are not required for Individual DI insurance if your income has not increased by more than 10% since the last offer and other disability coverage has not changed.

FOR MORE INFORMATION

Contact your local representative.



WE'LL GIVE YOU AN EDGE®

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Policy descriptions are not intended to cover all restrictions, conditions or limitations. Refer to rider for full details.

All features, provisions and riders may not be available in all states with all occupation classes.

Disability income insurance has certain limitations and exclusions.

For cost and complete details of coverage, contact your Principal Life financial representative.