



Multiple Product Discount

Clients Save with Three or More Coverages

The more coverages your clients purchase, the more they save on non-medical benefits from Principal Life Insurance Company. Give them an edge on benefit savings with our multiple product discount program. Groups with 3-499 enrolled lives may be eligible to receive a 5% discount.

When your clients purchase three or more of these qualifying coverages:

- Group term life
- Voluntary term life
- Dental, voluntary dental, administrative services only (ASO) dental
- Short-term disability (STD), voluntary STD
- Long-term disability (LTD), voluntary LTD
- Vision, voluntary vision
- Individual disability income on three plus employees (when employer-sponsored or employer-paid)
- 401(k), 403(b) plans

They receive a 5% discount on these coverages:

- Group term life
- Dental, voluntary dental
- Short-term disability with at least a 50% employer contribution
- Long-term disability with at least a 50% employer contribution

The discount may not apply to all policy series and will remain on the discountable coverages as long as the required number of qualifying coverages are in force with Principal Life. If a case drops below the required number of qualifying coverages, rates on the remaining coverages will change as necessary.

These coverages do not count toward a multiple product sale:

- Wellness
- Accidental death & dismemberment
- Advice-to-pay and ASO disability services
- New York DBL and New Jersey TDB plans
- Other individual products

FOR MORE INFORMATION

Contact your local sales representative to learn more.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0001, www.principal.com

For broker use only. Not intended for use in sales situations or with the general public.