



Individual Disability Insurance

Individual Disability Insurance Compensation for California

Principal Life Insurance Company has designed a competitive compensation packaged to reward those who write Principal Life disability insurance protection today, but also to add incentives to create long-term, quality business relationships. As you'll see below, our renewal commissions are some of the best in the industry!

We encourage you to take advantage of the compensation offerings from Principal Life – we'll help you increase your income while providing your clients with disability protection from a reputable carrier.

Renewal Commission Comparison

	PRINCIPAL LIFE INSURANCE COMPANY	STANDARD	GUARDIAN
Years 2-3	13% (5A and 4A) ¹ 10% (3A, 2A & A) ¹	5%	5%
Years 4-10	8% all occupation classes ¹	5%	5%
Years 11+	10% all occupation classes ¹	0%	2%

¹ – Includes a 2% service fee for years 2-10 and a 4% service fee for 11+. In addition, during the conditionally renewable period (age 65 to 75) a service fee of 4% will be paid to the servicing agent regardless of the policy year.

Quality Business Bonus from Principal Life

In addition to our competitive renewal commission offerings, Principal Life offers a Quality Business Bonus (QBB)² that can help increase your commission payout and rewards you for maintaining and growing inforce blocks of business. This bonus is payable in years 2 through 9 and is based on production and persistency:

	Years 2-5	Years 6-10
QBB (Based on Premium)	5% (10,000 – 49,999) 7% (\$50,000 and over)	5% (10,000 – 49,999) 7% (\$50,000 and over)
Persistency required for QBB	92%	97%

²Must write \$10,000 of DI premium in a given year to qualify for this bonus January 1st of the following year.

FOR MORE INFORMATION

Contact Jim Farden at 866-743-4458, x2 or Abby Rediger at 866-743-4458, x1 for information on the competitive Individual Disability insurance compensation Principal Life offers!

For producer education and information only – not for use in sales situations.

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

This is a general summary only; additional rules and guidelines may apply. Commission information for Standard and Guardian was not provided by these companies. Please contact a representative at the company for further information on their compensation and incentive programs for Individual Disability insurance.

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.