

Tips for Success in Building Awareness of Income Protection

ISSUE: Americans – individuals, business owners, employees, young professionals — are often unaware of how important income protection is in building financial stability. With 92.6% of Americans not having enough income protection¹, the market opportunity is wide open.

SOLUTION: Principal Life Insurance Company offers the tools you need to educate yourself and build awareness with clients about the importance of Individual Disability (IDI) insurance. You won't find another carrier that offers more resources to help you meet:



TIP: Bring up the need for income protection with clients. Offering these solutions can set you apart and provide a foundation for other solutions.

REACH THE MARKET:

- ☑ Build awareness with these pre-approved social media posts:
 - Your income provides the big & little things in life. Is it protected if you become too sick or hurt to work?
<http://bit.ly/104HASd>
 - A disability can happen to anyone, at any time. Are you protecting your income and savings against that risk?
<http://bit.ly/16Ydte5>
- ☑ For a complete consumer social media campaign, go to www.principal.com/31tipsDI.
- ☑ Leverage Principal Life's marketing tools and send a series of emails or postcards to prospective clients.
- ☑ Broaden your natural market and tackle a niche market, such as optometrists, veterinarians or engineers. Use our tools to get started.

COMPETITION CORNER

Principal Life offers:

- A comprehensive portfolio of IDI solutions
- Free online lead sources for many niche markets
- Complimentary business planning services to open doors with business owners
- TeleApp Interview process
- Direct access to underwriters
- Regional sales assistance
- 97% claimant satisfaction²

SALES TIPS:

- ☑ Provide a no-obligation financial security review and use our mobile calculator (www.principal.com/dicalc) to show the client’s income protection gap.
- ☑ Explain the advantages of income protection from Principal Life:
 - **Affordable coverage.** Coverage is often less than buying a cup of coffee each day.
 - **Streamlined underwriting options.** For many cases, no routine medical requirements or financials (for those earning under \$150,000/year) are needed.
 - **Ongoing benefit increases.** They help keep policies up-to-date without medical underwriting.
- **Quality coverage from a carrier with exceptional service standards.** We have a 97% claimant satisfaction rate!³
- ☑ Overcome common buying objections using suggestions and ideas at: www.principal.com/idisalestools.
- ☑ Share the story of someone impacted by a disability. We offer a collection of claimant testimonials at: www.principal.com/ditestimonial.
- ☑ Develop a personal talk track to accompany the compelling story below. It’s hard for people to deny the benefits of income protection when they see the numbers.

WHICH PLAN WOULD YOU PREFER?

What would you do tomorrow if you could no longer work and earn an income? Do you have a “Plan B” that provides for you and your family?

	PLAN A	PLAN B	WHAT IS YOUR PLAN B?
Annual salary if working (before taxes)	\$100,000	\$98,600*	If you become too sick or hurt to work, what is your Plan B? Plan ahead. For a small percentage of your salary, Principal Life can help protect your most valuable asset – your ability to work and earn an income.
Income while too sick or hurt to work	\$0	\$60,000*	

* 100,000 less \$1,400 in hypothetical annual disability income insurance premiums. Premiums and \$5,000 monthly benefit amount depend on various factors. Your local representative can illustrate the exact amount you’re eligible for based on current underwriting guidelines. This a hypothetical example only.

This visual is part of JJ1151. Order at www.principal.com/virtualsupply.

TAKE ACTION!

Obtain the following information from your client and help them chart their course to financial security.

- ☑ Income
- ☑ Date of birth
- ☑ State of residency
- ☑ Occupational duties
- ☑ Brief medical history
- ☑ Existing disability coverage benefits (if any)

¹ LIMRA 2011 U.S. Individual Disability Income Insurance Annual Supplement.

² 2013 Principal Life Insurance Company claimant satisfaction survey.



WE’LL GIVE YOU AN EDGE®

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