



Individual Disability Insurance Illustration Guide

For Principal® Income Protector

Introduction

The individual disability insurance (IDI) illustration system used to illustrate Principal® Income Protector is powered by ForeSight. This guide will help users understand the navigational aspects of the system and its features and functions.

This guide shows how to:

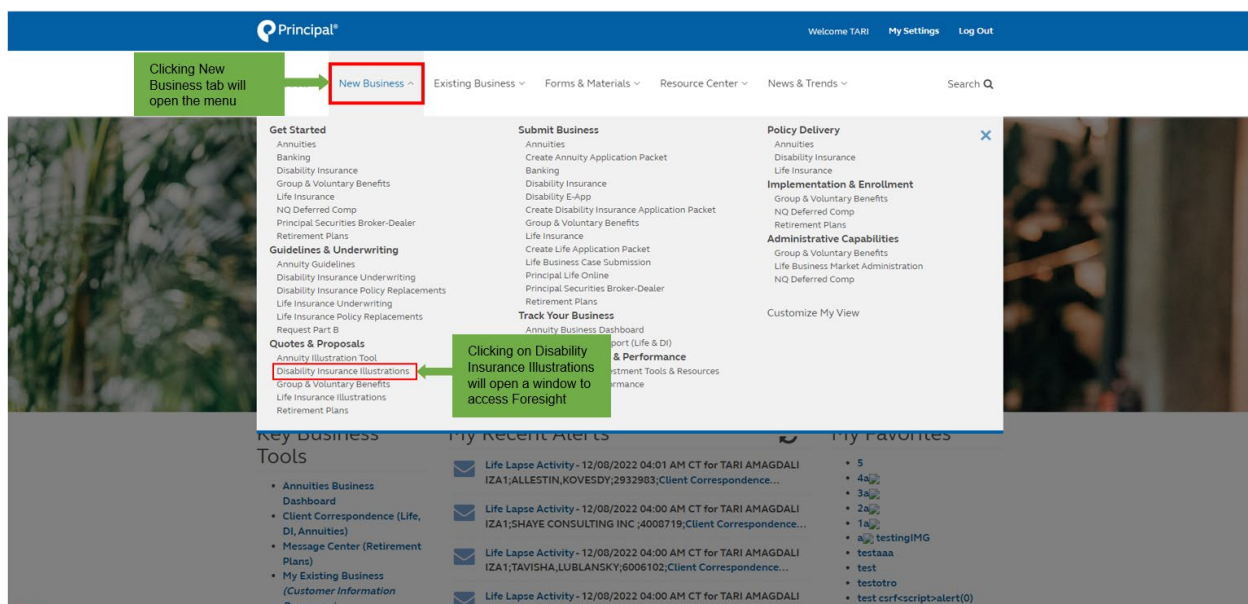
- Create illustrations for single-life policies
- Create illustrations for single-life Disability Income Retirement Security (DIRS) policies
- Create illustrations for multi-life policies
- Case management features
- Contact management features
- Case sharing process

Whom to call

For assistance with disability insurance illustration questions, call your DI office or the IDI National Sales Desk support line, 800-654-4278 option 2, 2 for Disability Insurance Pre-Sale Marketing Support. For assistance with PC Technology Support, call the Principal Distribution Tech Support (DTS) team at 1-800-786-4461.

Accessing the illustration system

The system can be accessed through the website for financial professionals ([Principal Financial Group | Financial Professionals](#)) with log in credentials. Navigate to New Business > Quotes & Proposals > Disability Insurance Illustrations. Then, click on the link for the illustration system and you will be prompted to log in.

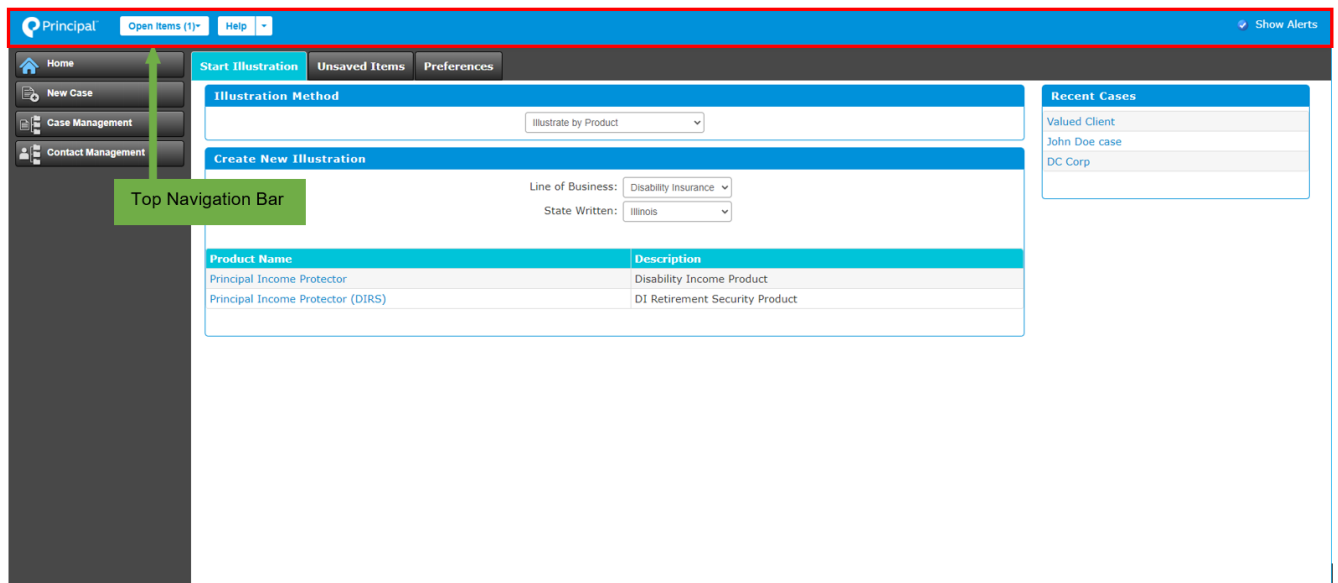


Top navigation bar

The top navigation bar, shown below, is the blue bar at the top of the screen with the Principal® logo.

This navigation bar displays options that change based on which tab the user is working in. For example, if a user is on the home screen (shown below), the navigation bar will show how many open items a user has and the appropriate 'help' drop-down. On the upper right-hand corner, a user can see any alerts by clicking on 'Show Alerts'.

On the home screen, the top navigation bar will appear with fewer options.



In an open illustration, the top navigation bar will appear with more options shown.

Principal Open Items (1)* Save Close Help Show Alerts

Home New Case Case Management Contact Management Valued Client Add Concept Income Protector Quick View Print as Selected

Client Information

Client: Valued Client Edit New
 Date of Birth: 11/29/1977
 Issue Age: 45
 State Residence: Illinois
 State Written: Illinois
 Uses Tobacco OR Nicotine Products: ☐
 Substandard Rating: None

Occupation Information

Choose Your Occupation: Occupation Class Guide
 Selected Occupation: Occupation not selected
 Occupation Classification: 4A
 Specialty: N/A
 Select Professional Occupation Limits: None

Income Information

Base Earned Income: \$50,000
 Bonus Income: \$0
 Total Earned Income: \$50,000
 Total Unearned Income: \$0
 Business Owner Allowance: ☐

Key Information

Valued Client
 Male, Age 45, 4A
 State Written
 Illinois
 State Residence
 Illinois
 Selected Benefit
 Maximum
 Riders
 RESR, CDB, DB, COLA, MNSA
 Discounts
 MNSA 10%
 Existing Coverage
 No

Summary Values

Calculate Quote

Top Navigation Bar with open quote

Help options

On the top navigation bar, the 'Help' button is where a user can access the user guide to search for different topics to help navigating the system.

Clicking on 'Help' will open a new window where a user can get help on a variety of topics.

Principal Open Items (1)* Help Show Alerts

Home Start Illustration Unsaved Items Preferences

New Case Case Management Contact Management

Click on 'Help' button to open a new window

Illustrate by Product

Create New Illustration

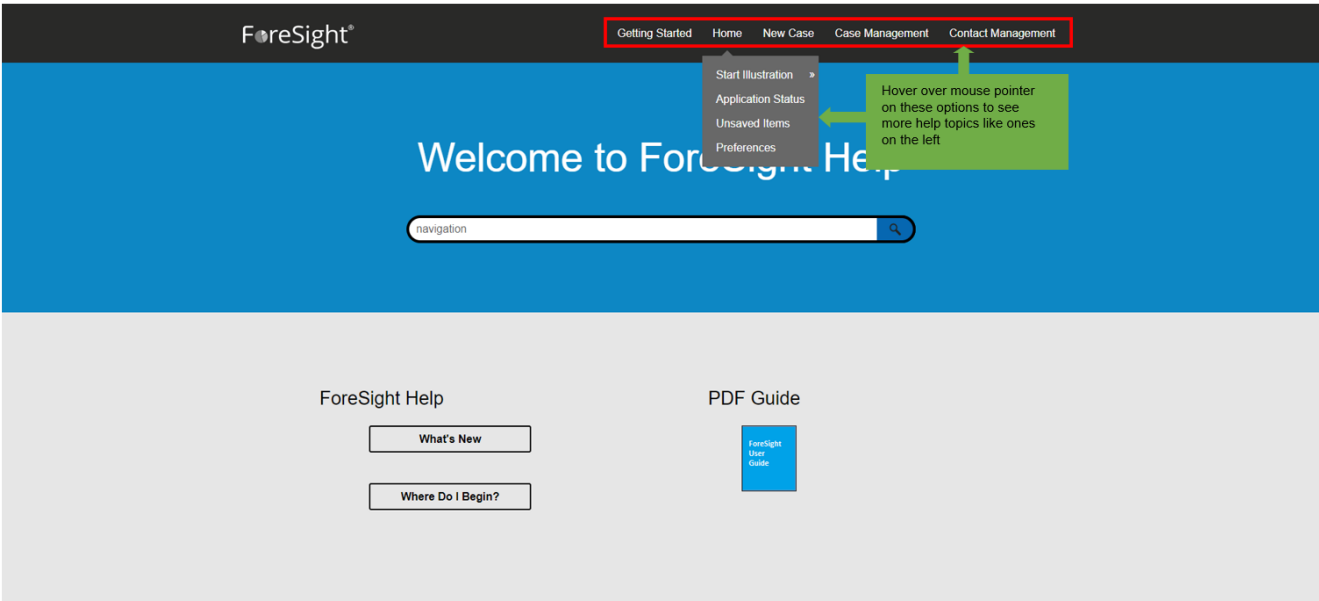
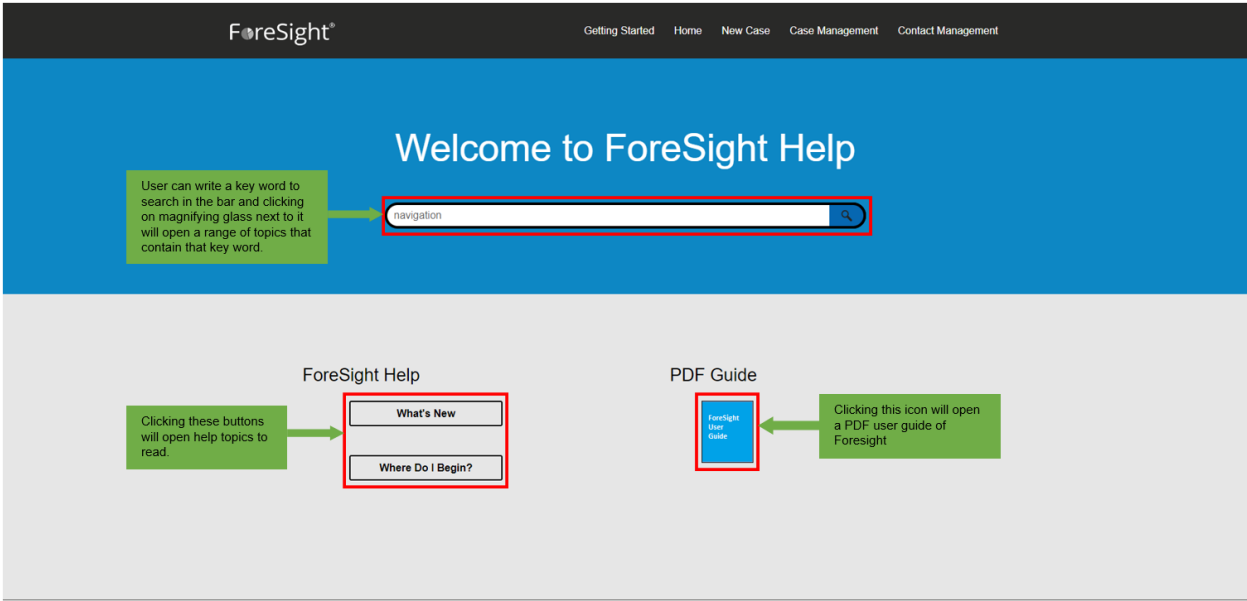
Line of Business: Disability Insurance
 State Written: Illinois

Product Name	Description
Principal Income Protector	Disability Income Product
Principal Income Protector (DIRS)	DI Retirement Security Product

Recent Cases

Valued Client
 John Doe case
 DC Corp

After clicking on 'Help', the window shown below opens and allows users to search for topics through the search bar, download a user guide, and open other articles for a variety of topics about running illustrations.



Home page

The home page has three main tabs: Start Illustration, Unsaved Items, and Preferences.

The Home Tab is the main landing page and can be used to start a new illustration by selecting the illustration method, line of business, state written, and product to illustrate.

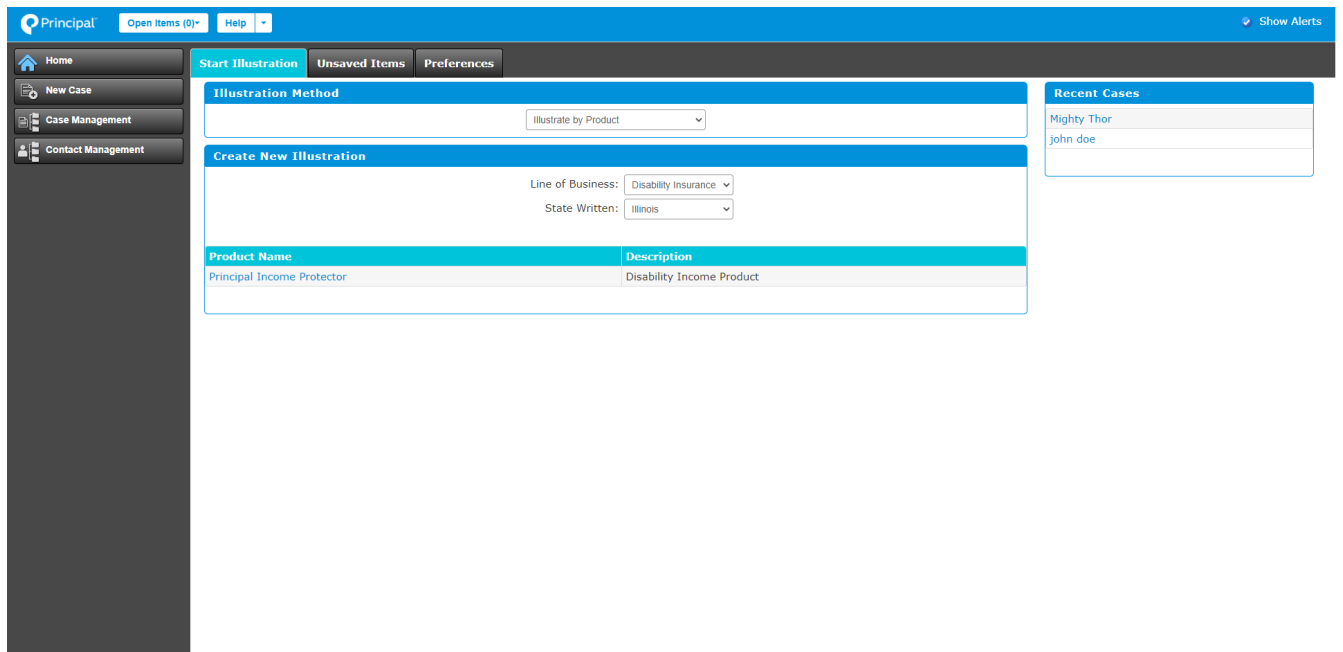
On the Home Screen there are navigational tabs on the left side that provide access to the following:

- Home
- New Cases
- Case Management
- Contact Management

Product Name	Description
Principal Income Protector	Disability Income Product
Principal Income Protector (DIRS)	D1 Retirement Security Product

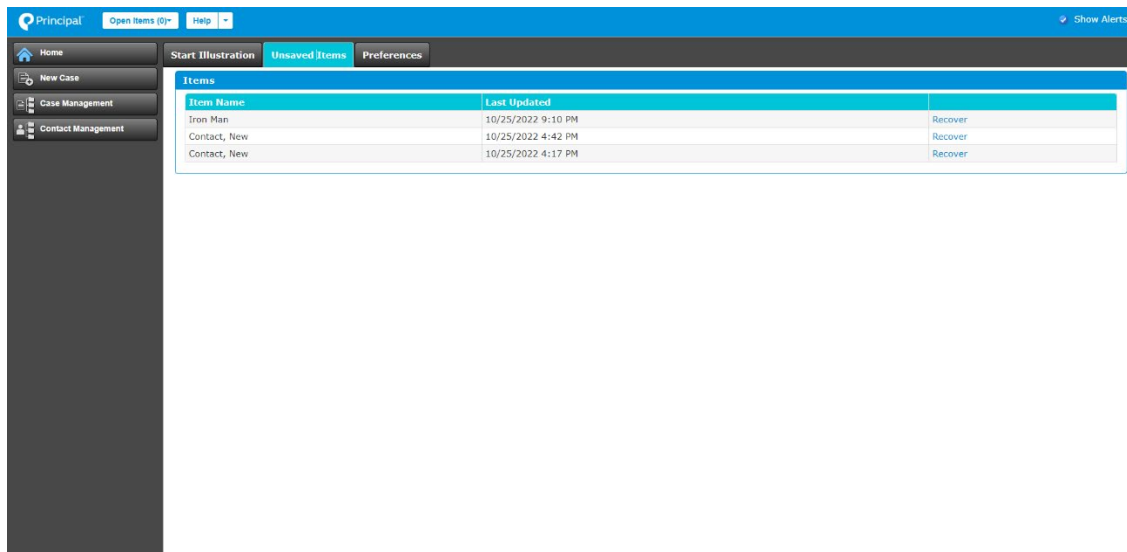
Start Illustration tab

The 'Start Illustration' tab is the landing page once a user logs in and is on the 'Home' screen. Here, a user can open an existing illustration or create a new illustration by selecting the line of business to illustrate and the written state.



Unsaved Items tab

Unsaved items are illustrations that haven't been completed and aren't saved. When a user clicks the 'Unsaved Items' tab, any unsaved illustrations will be displayed and can be recovered to complete. Cases can be recovered for up to 24 hours.



Preferences

The 'Preferences' tab allows users to save system and illustration preferences. For example, a user can select the number of recent items to list on the page (system

preference), the line of business or written state to default to for new illustrations created (illustration preference).

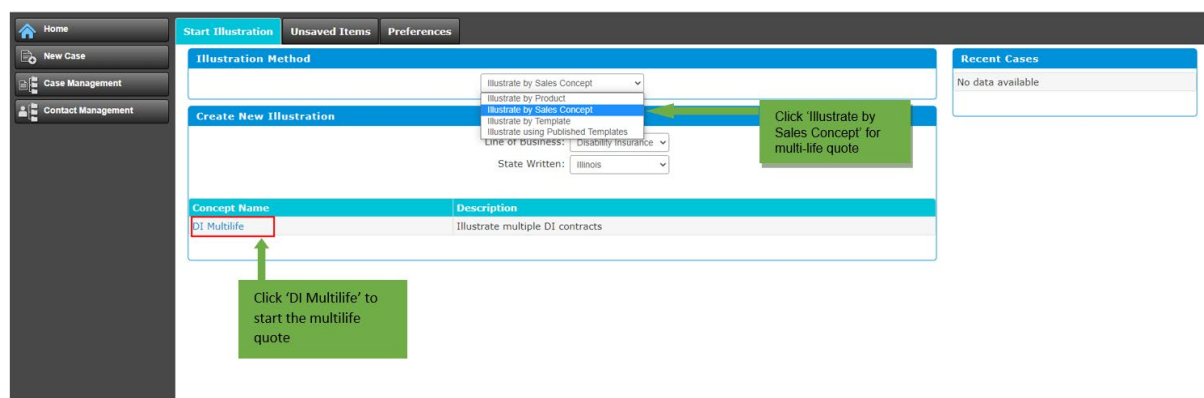
Note: Users must create a nickname for case sharing here by entering data in 'User Nickname' field.

The screenshot shows the 'Principal' application interface. The top navigation bar includes 'Open Items (0)', 'Help', and 'Show Alerts'. The left sidebar contains 'Home', 'New Case', 'Case Management', and 'Contact Management'. The main content area has three tabs: 'Start Illustration', 'Unsaved Items', and 'Preferences' (which is active). The 'Preferences' page is divided into two sections: 'System' and 'Illustration'. The 'System' section contains 'Recent List Items' (set to 5), 'Rows per Page (Grid)' (set to 15), 'Alerts Display Grid' (set to 'Click to Open'), and a 'User Nickname' field with an asterisk. A note below states: '* Deleting your nickname will remove sharing that has been created for you.' The 'Illustration' section contains 'Line of Business' (set to 'Disability Insurance') and 'State Written' (set to 'Illinois').

Starting a single-life illustration from the home screen

The screenshot shows the 'Principal' application interface with the 'Start Illustration' tab active. The left sidebar is the same as in the previous screenshot. The main content area has three tabs: 'Start Illustration', 'Unsaved Items', and 'Preferences'. The 'Start Illustration' page is divided into three sections: 'Illustration Method', 'Create New Illustration', and 'Recent Cases'. The 'Illustration Method' section has a dropdown menu set to 'Illustrate by Product'. A green callout box with an arrow points to this dropdown, containing the text: 'Select 'Illustrate by Product' for Single life quote'. The 'Create New Illustration' section contains 'Line of Business' (set to 'Disability Insurance') and 'State Written' (set to 'Illinois'). Below this is a table with two columns: 'Product Name' and 'Description'. The table has two rows: 'Principal Income Protector' with description 'Disability Income Product', and 'Principal Income Protector (DIRS)' with description 'DI Retirement Security Product'. A red box highlights the 'Principal Income Protector (DIRS)' row. A green callout box with an arrow points to this row, containing the text: 'Click 'Principal Income Protector' or 'Principal Income Protector (DIRS)' to start quote'. The 'Recent Cases' section on the right shows 'No data available'.

Starting a multi-life illustration from home screen



To begin an illustration, a user can select the desired illustration method from the drop-down on the Start Illustration tab. Two illustration methods are available in this drop-down:

- 'Illustrate by Product' is the option for Single-Life cases
- 'Illustrate by Sales Concept' is the option for Multi-Life cases

Users can also begin an illustration by clicking the 'New Case' tab on the side bar, which populates a new case window.

Single-Life Illustrations

To begin a Single-Life illustration, a user must select 'Illustrate by Product' from the 'Illustration Method' drop-down. Then select the appropriate line of business and written state. From there, users can click on the product to illustrate – Principal® Income Protector or Principal® Income Protector (DIRS) to start an illustration.

Starting an illustration by clicking the 'New Case' tab

Principal | Open Items (1) | Help | Show Alerts

Home | **New Case** | Case Management | Contact Management

Clicking on 'New Case' tab will open a new pop-up window called 'New Case'

Illustration Method

Illustrate by Product

Create New Illustration

Line of Business: Disability Insurance
State Written: Illinois

Product Name	Description
Principal Income Protector	Disability Income Product
Principal Income Protector (DIRS)	DI Retirement Security Product

Recent Cases

- Valued Client
- John Doe case
- DC Corp

Principal | Open Items (0) | Help | Show Alerts

Home | **New Case** | Case Management | Contact Management

Clicking on New Case Tab will pop up 'New Case' Window

New Case

Illustration Method

- Illustrate by Product
- Illustrate by Sales Concept
- Illustrate by Template
- Illustrate using Published Templates

Select 'Illustrate by Product' for single life quote

Create New Illustration

Line of Business: Disability Insurance
State Written: Illinois

Product Name	Description
Principal Income Protector	Disability Income Product
Principal Income Protector (DIRS)	DI Retirement Security Product

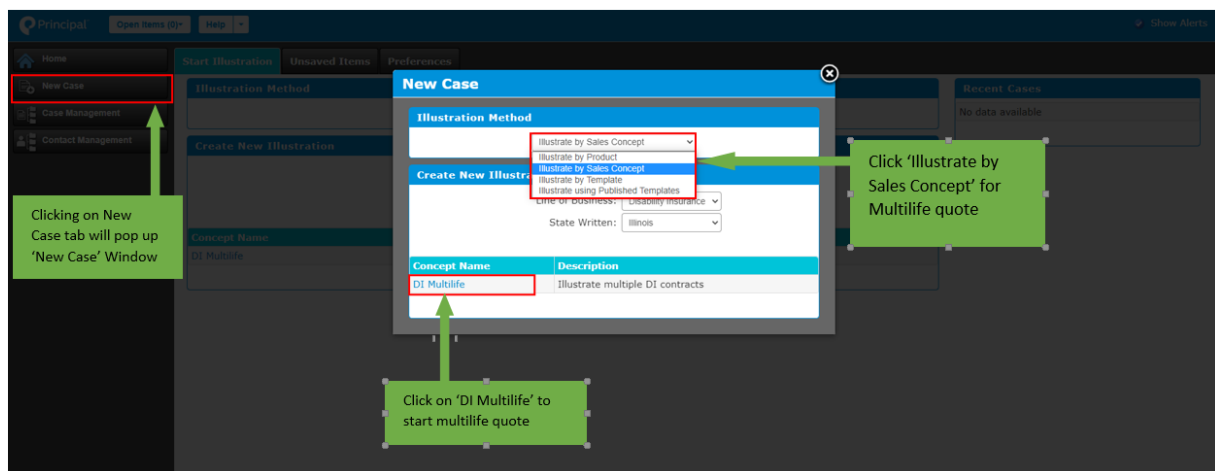
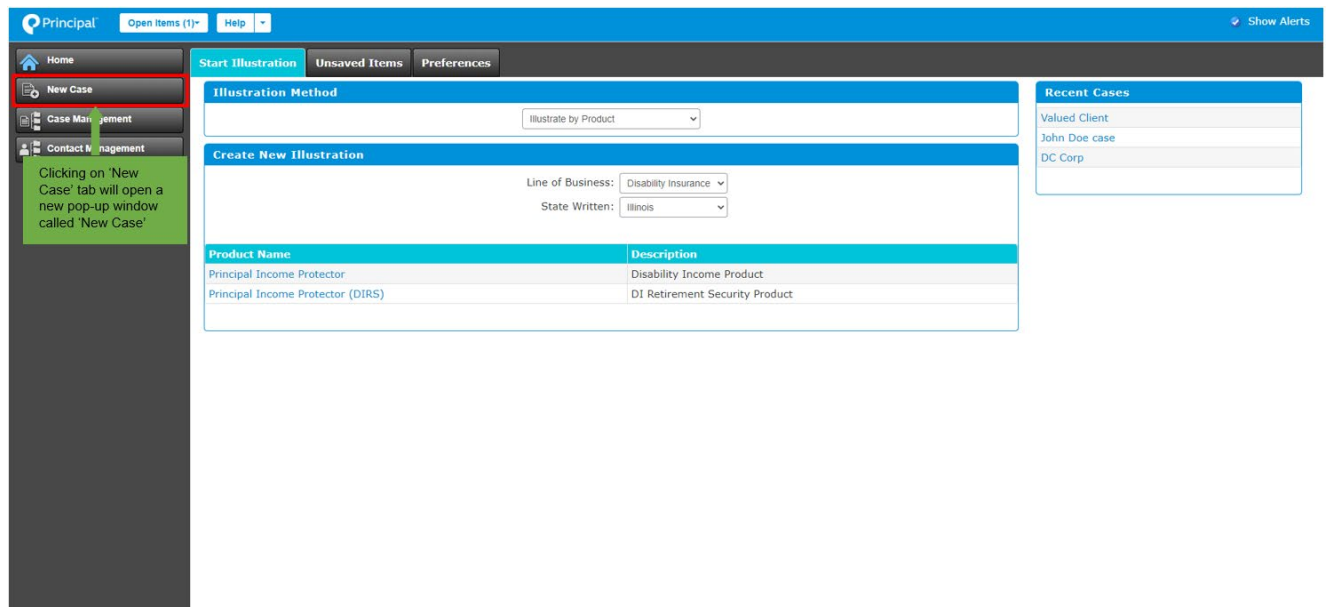
Recent Cases

No data available

Multi-Life

To begin a Multi-Life illustration, users select the 'Illustrate by Sales Concept' option, located in the 'Illustration Method' drop-down. Then, select the line of business and state written and click on the appropriate product to illustrate.

Start illustration by clicking 'New Case' tab



Case Management – Cases tab

The 'Cases' tab is the main screen for the Case Management page.

The Case Management page has multiple functions, including:

- Assigning cases to producers
- Copying or moving cases to different folders
- Managing folders
- Sharing cases with other users

The screenshot shows the 'Cases' tab in the Principal Case Management interface. The interface includes a sidebar with navigation options: Home, New Case, Case Management, and Contact Management. The main content area is titled 'Case Management' and features a search bar with the text 'Search for: Case Name contains'. Below the search bar is a table with the following columns: Case Name, Folder Name, Case Type, Quote ID, Created Date, Last Updated, and Producer Name. The table contains two rows of data:

Case Name	Folder Name	Case Type	Quote ID	Created Date	Last Updated	Producer Name
DC Corp	My Cases	Multi-Life Disability Insurance	2022102691daa	11/17/2022	11/17/2022	Ali, Babar
John Doe case	My Cases	Principal Income Protector	20221117C879	11/17/2022	11/17/2022	Test, Producer

Annotations with green arrows point to various features:

- Display Case details:** Points to the 'Case Name' column header.
- Move cases to different folders:** Points to the 'Move' button in the toolbar.
- Copy Cases to different folders:** Points to the 'Copy' button in the toolbar.
- Delete selected cases:** Points to the 'Delete' button in the toolbar.
- Assign selected cases to different users:** Points to the 'Assign' button in the toolbar.
- Select/Deselect Cases:** Points to the checkboxes in the first column of the table.
- Cases under a user:** Points to the 'Folder Name' column.
- Search Cases:** Points to the search bar.

Case Management - Folders tab

In the Folders tab, users manage folders by creating new folders, deleting folders, moving cases to other folders, and assigning and sharing cases with other users. Users can provide other users access to specified folders through sharing them.

Note: Case sharing is explained in detail under 'Case Sharing Process' header.

The screenshot shows the 'Folders' tab in the Principal Case Management interface. The interface includes a sidebar with navigation options: Home, New Case, Case Management, and Contact Management. The main content area is titled 'Folder Management' and features a toolbar with buttons: New Folder, Delete Folder and Move Cases, Delete Folder and Cases, and Import Case. Below the toolbar is a table with the following columns: Folder Name, Properties, Shared, and Cases. The table contains two rows of data:

Folder Name	Properties	Shared	Cases
Multi-life Cases	Edit	False	0
My Cases (Default)	Edit	False	2

Case Management - 'Cases Shared with Me' tab

This tab displays all cases that are shared with a user.

The screenshot shows the Principal Case Management interface. The top navigation bar includes 'Principal', 'Open Items (0)', and 'Help'. The left sidebar has 'Home', 'New Case', 'Case Management', and 'Contact Management'. The main content area is titled 'Case Management' and has tabs for 'Cases', 'Folders', 'Cases Shared With Me', 'Home Office', and 'Edit Templates'. The 'Cases Shared With Me' tab is active. It features a search bar with 'Case Name' selected and a 'Copy Cases' button. Below is a table with columns: Case Name, Folder Name, Case Type, Quote ID, Created Date, Last Updated, User Name, and Producer Name. The table currently shows 'No Available Cases'.

Case sharing process

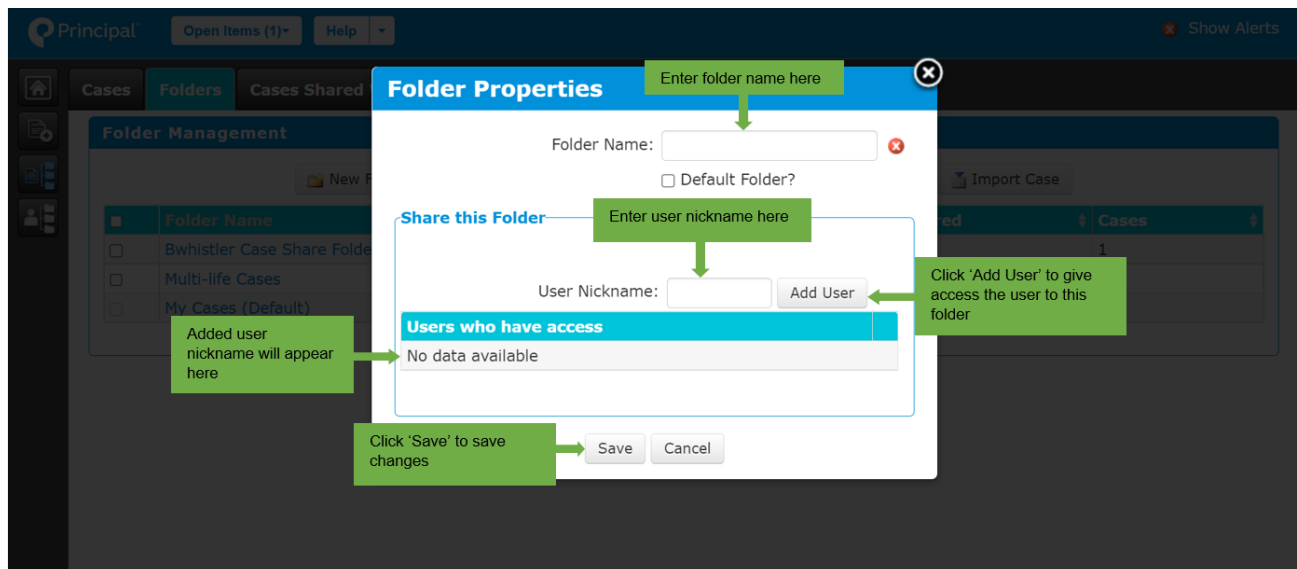
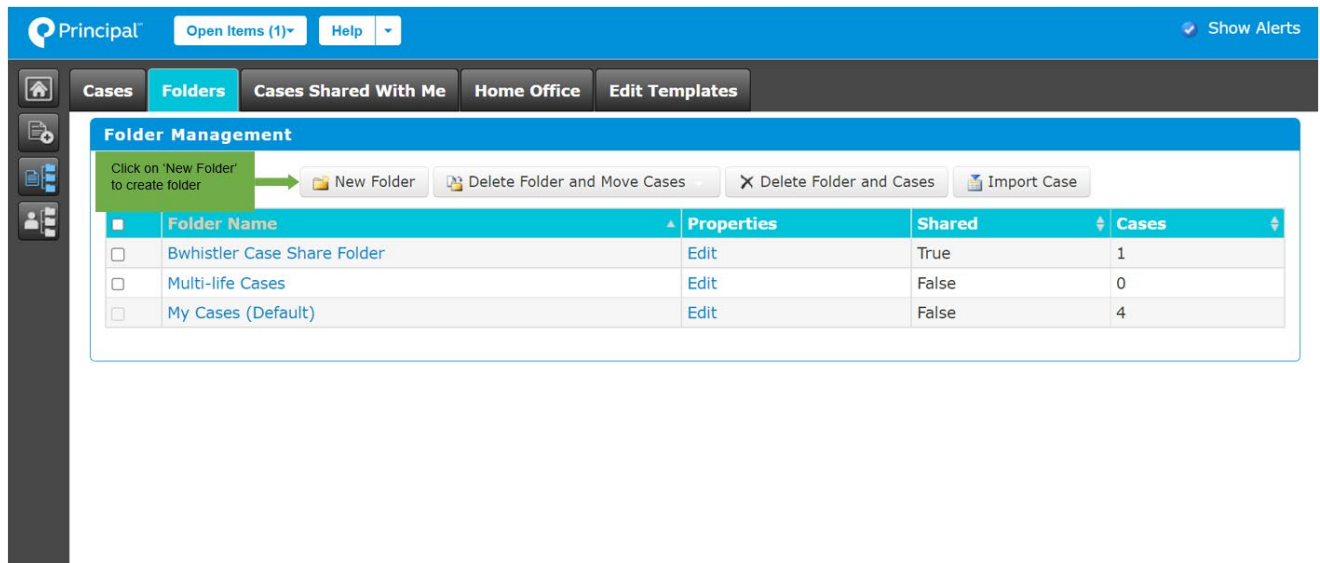
Users can share their cases with other users. They do this by giving access to another user to a folder and move or copy cases in that folder.

The process to share cases with other users through 'Folders' tab in Case Management is described below.

1. The user that is receiving the cases must have a Nickname. (Users can create a nickname by going to the 'Preferences' tab on Home screen and add a nickname in 'User Nickname' field.)

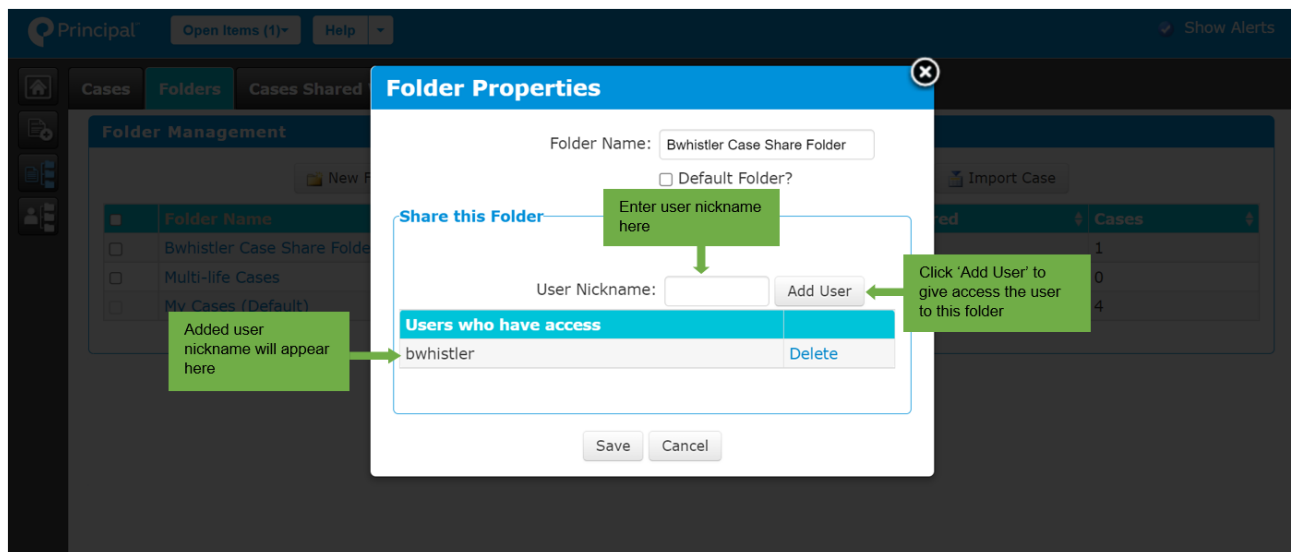
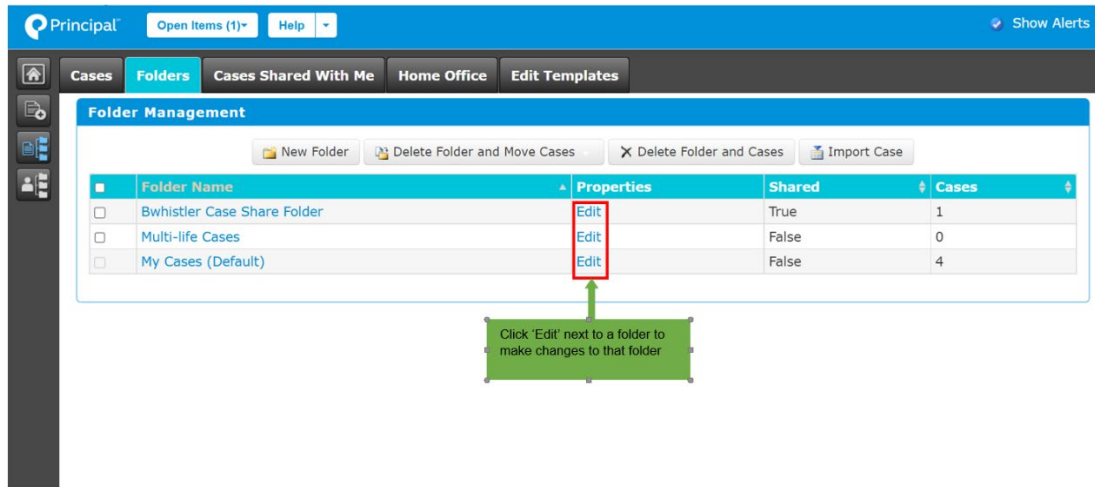
The screenshot shows the Principal Preferences interface. The top navigation bar includes 'Principal', 'Open Items (1)', and 'Help'. The left sidebar has 'Start Illustration', 'Unsaved Items', and 'Preferences'. The 'Preferences' tab is active. The main content area is titled 'System' and contains settings for 'Recent List Items' (5), 'Rows per Page (Grid)' (15), 'Alerts Display Grid' (Click to Open), and 'User Nickname' (with a green 'Add nickname here' button). Below the 'System' section is the 'Illustration' section, which contains 'Line of Business' (Disability Insurance) and 'State Written' (Illinois).

2. Give the receiving user access to a folder. There are two ways a user can share cases through folders:
 - a. Create a folder by clicking on 'New Folder' button, a pop-up screen will open, enter folder name in 'Folder Name' field. Enter receiving user nickname in 'User Nickname' field to give them access to this folder and click 'Add User' button. If the user nickname exists, that user will be added to the list below called 'Users who have access'. Click Save button and a folder will be created and added users will have access to that folder.



- b. Give user access to an existing folder by clicking Edit next to a folder name in Properties column. This will pop-up a screen, add nickname in 'User Nickname' field and click 'Add User' button. If a user nickname exists, that user will be added

to the list called 'User who have access'. Click Save button and the user will have access to all the cases in that folder.



3. Copy or move cases from other folders to the folder that can be accessed by receiving user.

Add a Contact

By clicking 'Add Contact', a new window will open where users can create new contacts by adding the required details.

The screenshot shows the 'Principal' software interface. The top bar includes the 'Principal' logo, a menu with 'Open Items (4)', 'Save', 'Close', and 'Help', and a 'Show Alerts' button. The left sidebar contains navigation options: 'Home', 'New Case', 'Case Management', 'Contact Management', 'Untitled Case 1', and 'Contact Information'. The main content area is divided into two tabs: 'Name and Address' (active) and 'Cases'. The 'Name and Address' tab contains a 'Contact' section with a blue header and a white body. It includes a message: 'Click on Save button in upper left when Producer information has been entered.' Below this are input fields for 'Contact Type' (set to 'Producer'), 'First Name', 'Middle Name', 'Last Name', and 'Suffix'. Red 'x' icons are next to the 'First Name', 'Last Name', and 'Suffix' fields. A green callout box with an arrow points to the 'First Name' field, containing the text: 'All red circle marked fields are required fields'. Below the 'Contact' section is a 'Communication' section with a blue header and a white body. It contains input fields for 'Address', 'City', 'Jurisdiction' (set to 'Illinois'), 'Zip', 'E-mail', 'Phone', and 'Fax Number'. Red 'x' icons are next to the 'Address', 'City', 'Zip', 'Phone', and 'Fax Number' fields.

Principal Open Items (4) Save Close Help Show Alerts

Home New Case Case Management Contact Management Untitled Case 1 Contact Information

Name and Address Cases

Contact

Click on Save button in upper left when Producer information has been entered.

Contact Type: Producer

First Name:

Middle Name:

Last Name:

Suffix:

All red circle marked fields are required fields

Communication

Address:

City:

Jurisdiction: Illinois

Zip:

E-mail:

Phone:

Fax Number:

Key Information

When running an illustration, there's a fixed display on the right side of the screen that houses the 'Key Information' and 'Summary Values' tabs. The key information section changes and adds values as users progress through the illustration.

The 'Summary Values' calculates the premium and benefit amounts based on the information input.

Note: The 'Calculate Quote' button will be enabled once an illustration has enough detail entered to calculate a complete quote.

Note: Users will see the key information and summary values in the fixed display for all single-life cases but not for multi-life cases.

The screenshot displays the Principal software interface for a quote illustration. The interface is divided into several sections:

- Client Information:** Fields include Client (Valued Client), Date of Birth (11/18/1977), Issue Age (45), State Residence (Illinois), State Written (Illinois), and Substandard Rating (None).
- Occupation Information:** Fields include Choose Your Occupation (Occupation Class Guide), Selected Occupation (Occupation not selected), Occupation Classification (4A), Specialty (N/A), and Select Professional Occupation Limits (None).
- Income Information:** Fields include Base Earned Income (\$50,000), Bonus Income (\$0), Total Earned Income (\$50,000), Total Unearned Income (\$0), and Business Owner Allowance (None).
- Summary Values:** A table showing calculated values:

Summary Values	
Benefit Amount:	\$2,925.00
Annual Undiscounted Premium	
DI Benefit:	\$1,042.03
True Own Occ:	\$83.36
COLA Rider:	\$328.32
Total Premium:	\$1,453.71
Annual Discounted Premium	
Total Premium:	\$1,308.34

Annotations in the image highlight the 'Key Information section displays specific information about the quote' and the 'Calculate Quote button will calculate premium for quote'.

Single-Life Illustrations

Users can start a Single-Life illustration from the home screen or by clicking the 'New Case' tab on the left side bar and following the process outlined.

- Begin by selecting 'Illustrate by Product' from the illustration method drop-down.
- Then, in 'Create New Illustration', select 'Disability Insurance' from the line of business drop-down and select the state written.
- Finally, in the 'Product Name' section, select 'Principal® Income Protector'.

Home screen

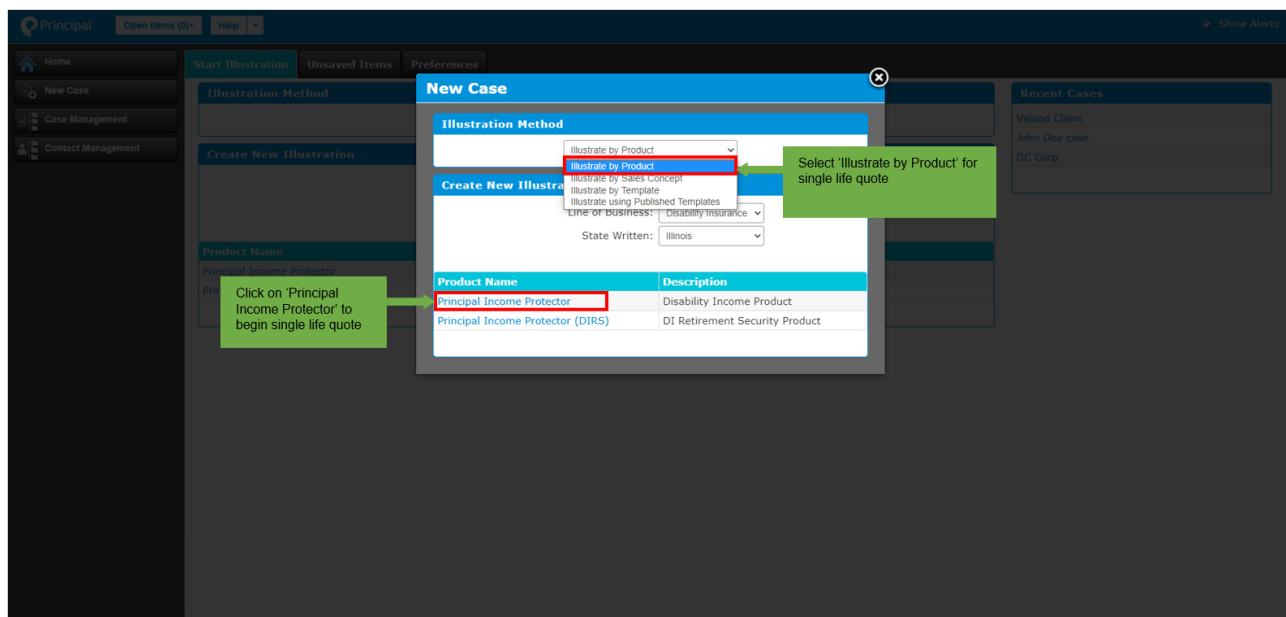
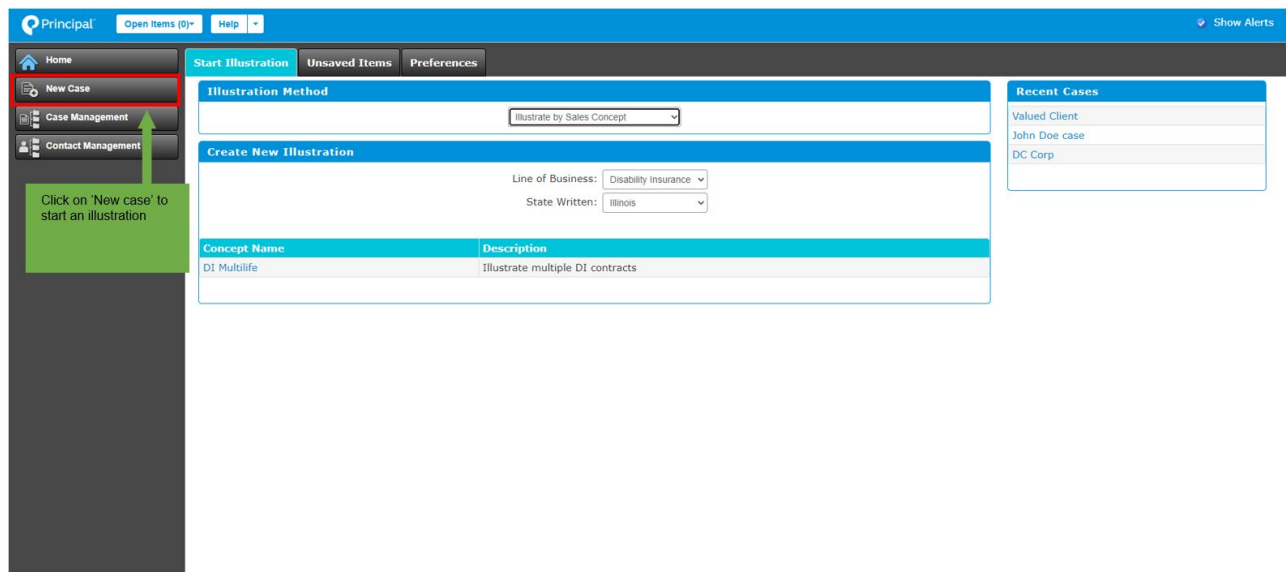
The screenshot shows the Principal software interface. On the left is a sidebar with 'Home', 'New Case', 'Case Management', and 'Contact Management'. The main area has tabs for 'Start Illustration', 'Unsaved Items', and 'Preferences'. The 'Start Illustration' tab is active, showing three sections: 'Illustration Method', 'Create New Illustration', and 'Product Name'. In the 'Illustration Method' section, 'Illustrate by Product' is selected in a dropdown menu. A green callout box points to this selection with the text 'Select 'Illustrate by Product' for Single life quote'. In the 'Create New Illustration' section, 'Disability Insurance' is selected in the 'Line of business' dropdown, and 'Illinois' is selected in the 'State Written' dropdown. In the 'Product Name' section, 'Principal Income Protector' is selected in a table. A green callout box points to this selection with the text 'Click on 'Principal Income Protector' to begin Single life quote'. On the right, there is a 'Recent Cases' sidebar listing 'Valued Client', 'John Doe case', and 'DC Corp'.

Product Name	Description
Principal Income Protector	Disability Income Product
Principal Income Protector (DIRS)	D1 Retirement Security Product

New Case tab

To Start an illustration in New Case tab:

- Click on the 'New Case' tab on the left side bar of the screen which will open a new window.
- In the pop-up window, select 'Illustrate by Product' in the illustration method section.
- Select 'Disability Insurance' and the appropriate written state in the 'Create New Illustration' section.
- Click on 'Principal® Income Protector' in the product name section.



After clicking Principal® Income Protector, a new pop-up window will open where users can add client details in the 'Input Client' tab.

- First Name
- Last Name
- Date of Birth
- Age
- Gender
- Case Name

Note: If a client's date of birth is unknown, the user can delete the date of birth and enter age instead. The system will automatically calculate the date of birth based on the date

the age is entered. If the date of birth is entered, then age will be calculated automatically.

Principal | Open Items (0) | Help | Show Alerts

Home | New Case | Case Management | Contact Management

Start Illustration | Unsaved Items | Preferences

Illustration Method

Create New Illustration

Product Name
Principal Income Protector
Principal Income Protector (DURS)

Recent Cases
John Doe case
DC Corp.

Start Illustration

Input Client | Select Contact

First Name: Valued
Last Name: Client
Date of Birth: 10/25/1977
Age: 45
Gender: Male

Illustration
Case Name: Valued Client

OK Cancel

Principal | Open Items (0) | Help | Show Alerts

Home | New Case | Case Management | Contact Management

Start Illustration | Unsaved Items | Preferences

Illustration Method

Create New Illustration

Product Name
Principal Income Protector
Principal Income Protector (DURS)

Recent Cases
John Doe case
DC Corp.

Start Illustration

Input Client | Select Contact

First Name: Valued
Last Name: Client
Date of Birth: 10/25/1985
Age: Oct 1985
Gender: Male

Illustration
Case Name:

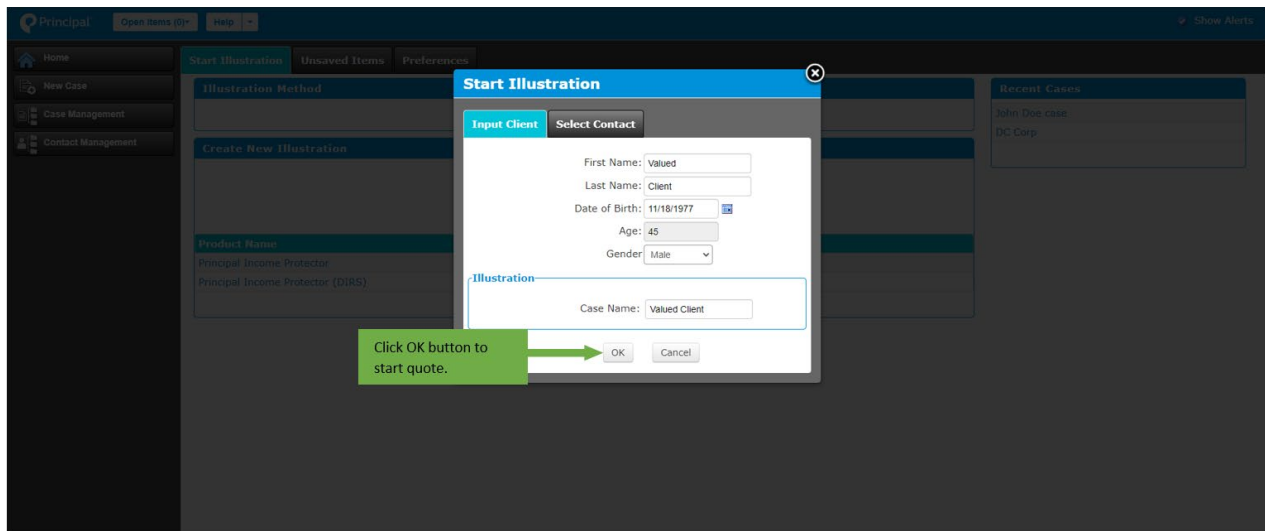
OK

Su Mo Tu We Th Fr Sa
1 2 3 4 5
6 7 8 9 10 11 12
13 14 15 16 17 18 19
20 21 22 23 24 25 26
27 28 29 30 31

Clicking on calendar icon will pop up calendar where user can select date of birth.

After entering the client's information and assigning a case name, click the 'ok' button and a new screen will open with additional tabs for information needed to run the quote.

Note: Grayed out fields cannot be edited. If the user deletes the information in the date of birth field, the age field will open, and information will to be entered manually.

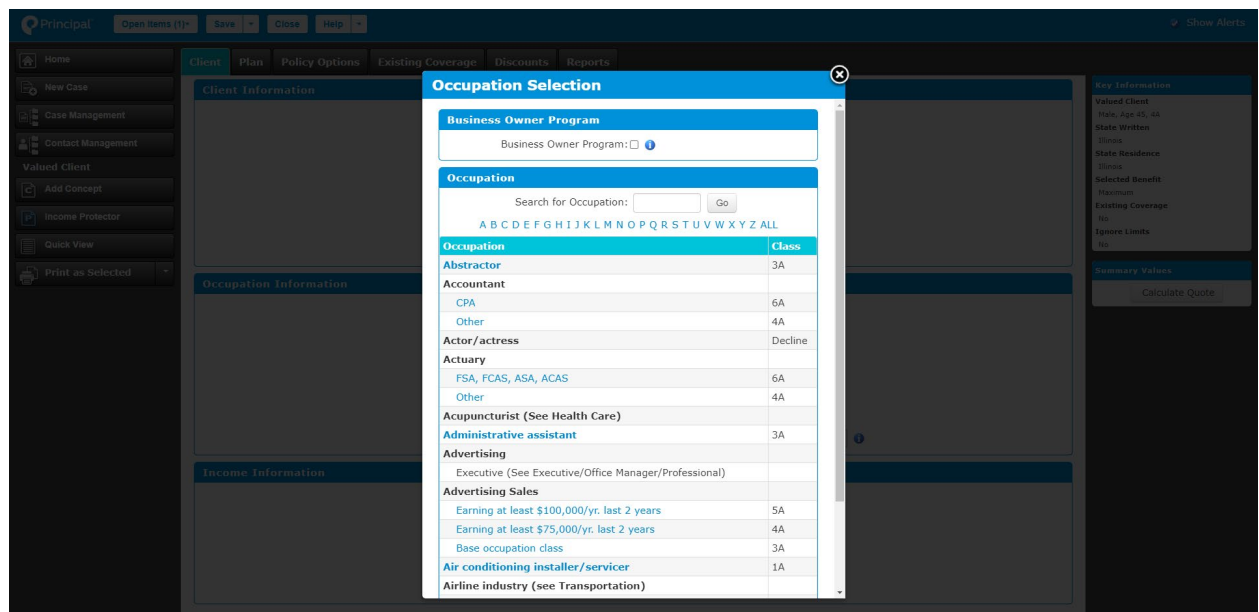


Client

In the 'Client' tab, users input information about the client's occupation and income.

Note: Blue circles next to some fields can be hovered over to see the information related to those fields.

In the 'Occupation Information' section, a user can find occupation class and occupation information for clients by clicking on the 'Occupation Class Guide'.



Plan

Plan tab allows users to input policy and benefit information, including:

- Monthly Benefit Type
- Amount/Percent (in case user chooses specific or percent monthly benefit type)
- Monthly Cap
- Conditionally Renewable Endorsement
- Elimination Period
- Benefit Period
- Benefit Taxation
- Effective Date

Note:

- Red circles indicate an error that prevents the system from calculating a benefit amount and premium information. If the user hovers over the red circle, the system will display what needs to be changed.
- Yellow circles indicate the user needs to check information selected to ensure there isn't an incorrect input.

Principal Open Items (1) Save Close Help Show Alerts

Client Plan Policy Options Existing Coverage Discounts Reports

Plan Information

Ignore Limits Test: ☐

Monthly Benefit Type: Maximum

Amount/Percent:

Monthly Cap: None

Conditionally Renewable Policy Endorsement: [i](#)

Elimination Period: 90 Days

Benefit Period: To Age 65

Benefit Taxation: Non-Taxable

Effective Date: 11/18/2022

Key Information

Valued Client
Male, Age 45, 4A
State Written
Illinois
State Residence
Illinois
Selected Benefit
Maximum
Existing Coverage
No
Ignore Limits
No

Summary Values

Calculate Quote

Monthly Benefit Type Options

Home New Case Case Management Contact Management Valued Client Add Concept Income Protector Quick View Print as Selected

Client Plan Policy Options Existing Coverage Discounts Reports

Plan Information

Ignore Limits Test: ☐

Monthly Benefit Type: Maximum

Amount/Percent: Maximum

Monthly Cap: Specified Percentage Percentage w/LTD

Conditionally Renewable Policy Endorsement: [i](#)

Elimination Period: 90 Days

Benefit Period: To Age 65

Benefit Taxation: Non-Taxable

Effective Date: 11/18/2022

Monthly Benefit Type options

Key Information

Valued Client
Male, Age 45, 4A
State Written
Illinois
State Residence
Illinois
Selected Benefit
Maximum
Existing Coverage
No
Ignore Limits
No

Summary Values

Calculate Quote

Monthly Cap Options

Principal Open Items (1)* Save Close Help Show Alerts

Client Plan Policy Options Existing Coverage Discounts Reports

Plan Information

Ignore Limits Test: ☐

Monthly Benefit Type: Maximum

Amount/Percent:

Monthly Cap: Specify Amount

Conditionally Renewable Policy Endorsement: ☐

Elimination Period: 90 Days

Benefit Period: To Age 65

Benefit Taxation: Non-Taxable

Effective Date: 11/18/2022

Key Information

Valued Client
Male, Age 45, 44
State Written
Illinois
State Residence
Illinois
Selected Benefit
Maximum
Existing Coverage
No
Ignore Limits
No

Summary Values

Calculate Quote

Elimination Period Options

Principal Open Items (1)* Save Close Help Show Alerts

Client Plan Policy Options Existing Coverage Discounts Reports

Plan Information

Ignore Limits Test: ☐

Monthly Benefit Type: Maximum

Amount/Percent:

Monthly Cap: Specify Amount

Conditionally Renewable Policy Endorsement: ☐

Elimination Period: 90 Days

Benefit Period: To Age 65

Benefit Taxation: Non-Taxable

Effective Date: 11/18/2022

Key Information

Valued Client
Male, Age 45, 44
State Written
Illinois
State Residence
Illinois
Selected Benefit
Maximum
Existing Coverage
No
Ignore Limits
No

Summary Values

Calculate Quote

Benefit Period Options

Principal Open Items (1) Save Close Help

Client Plan Policy Options Existing Coverage Discounts Reports

Home New Case Case Management Contact Management Valued Client Add Concept Income Protector Quick View Print as Selected

Plan Information

Ignore Limits Test: ☐

Monthly Benefit Type: Maximum

Amount/Percent:

Monthly Cap: Specify Amount \$1,500

Conditionally Renewable Policy Endorsement: ☐ ⓘ

Elimination Period: 90 Days

Benefit Period: To Age 65

Benefit Taxation: To Age 65

Effective Date: To Age 67

Benefit Period Options

Key Information

Valued Client Male, Age 45, State Written Illinois State Residence Illinois Selected Benefit Maximum Existing Coverage No Ignore Limits No

Summary Values

Calculate Quote

Benefit Taxation Options

Principal Open Items (1) Save Close Help Show Alerts

Client Plan Policy Options Existing Coverage Discounts Reports

Home New Case Case Management Contact Management Valued Client Add Concept Income Protector Quick View Print as Selected

Plan Information

Ignore Limits Test: ☐

Monthly Benefit Type: Maximum

Amount/Percent:

Monthly Cap: Specify Amount \$1,500

Conditionally Renewable Policy Endorsement: ☐ ⓘ

Elimination Period: 90 Days

Benefit Period: To Age 65

Benefit Taxation: Non-Taxable

Effective Date: Non-Taxable

Benefit Taxation Options

Key Information

Valued Client Male, Age 45, State Written Illinois State Residence Illinois Selected Benefit Maximum Existing Coverage No Ignore Limits No

Summary Values

Calculate Quote

Policy Options

The 'Policy Options' tab allows users to select and add different options and riders to a policy. The options and riders are divided into five main sections:

- Enhanced Definition of Disability
- Catastrophic Disability Benefit
- Supplemental Benefit riders
- Future Increase riders
- Limitation and Discount riders

The screenshot displays the 'Principal' software interface for managing policy options. The top navigation bar includes 'Open Items (1)', 'Save', 'Close', and 'Help'. The main menu on the left lists 'Home', 'New Case', 'Case Management', 'Contact Management', 'Valued Client', 'Add Concept', 'Income Protector', 'Quick View', and 'Print as Selected'. The central workspace is divided into five sections for selecting riders:

- Enhanced Definition of Disability:** Includes checkboxes for 'True Own Occupation (Total Disability While Working)', 'Residual Disability Benefit', 'Recovery Benefit', and 'Presumptive Disability Benefit Lifetime'. A dropdown menu for 'Short Term Residual Benefit' is set to 'None'.
- Catastrophic Disability Benefit:** Includes a dropdown for 'Monthly Benefit Type' (set to 'None') and a text input for 'Amount/Percent'.
- Supplemental Benefit Riders:** Includes checkboxes for 'Capital Sum', 'Death Benefit', and 'Supplemental Health Benefit'.
- Future Increase Riders:** Includes checkboxes for 'Annual Increase Rider' and 'Maximize Your Benefit Rider', and a dropdown for 'Cost of Living Adjustment' (set to 'None').
- Limitation and Discount Riders:** Includes a checkbox for 'Mental/Nervous & Substance Abuse Limitation Rider'.

On the right side, the 'Key Information' panel shows client details: 'Valued Client', 'Male, Age 45, 44', 'State Written', 'Illinois', 'State Residence', 'Illinois', 'Selected Benefit', 'Maximum', 'Existing Coverage', 'No', and 'Ignore Limits'. Below this is the 'Summary Values' section with a 'Calculate Quote' button.

Short Term Residual Benefit Options

The screenshot displays the 'Policy Options' tab in the Principal software interface. The 'Enhanced Definition of Disability' section includes a dropdown for 'Short Term Residual Benefit' with options: None, 6 Months, and 12 Months. A green callout box labeled 'Short Term Residual Benefit dropdown options' points to this dropdown. The 'Catastrophic Disability Benefit' section has a 'Monthly Benefit Type' dropdown set to 'None'. The 'Supplemental Benefit Riders' section includes checkboxes for 'Capital Sum', 'Death Benefit', and 'Supplemental Health Benefit'. The 'Future Increase Riders' section includes checkboxes for 'Annual Increase Rider', 'Maximize Your Benefit Rider', and a 'Cost of Living Adjustment' dropdown set to 'None'. The 'Limitation and Discount Riders' section includes a checkbox for 'Mental/Nervous & Substance Abuse Limitation Rider'. The right sidebar shows 'Key Information' for a valued client (Male, Age 45, 4A, State Written Illinois, State Residence Illinois) and 'Summary Values' with a 'Calculate Quote' button.

Catastrophic Disability Benefit - Monthly Benefit Type Options

This screenshot shows the same Principal software interface as the first, but with the 'Monthly Benefit Type' dropdown in the 'Catastrophic Disability Benefit' section expanded. The dropdown menu lists four options: 'None', 'Maximum', 'Specified', and 'Percentage with LTD'. A green callout box labeled 'Monthly Benefit Options' points to this menu. All other form fields and the sidebar information remain identical to the first screenshot.

Cost of Living Adjustments Options

The screenshot displays the 'Policy Options' tab in the Principal software. The interface includes a left-hand navigation menu with options like 'Home', 'New Case', 'Case Management', 'Contact Management', 'Valued Client', 'Add Concept', 'Income Protector', 'Quick View', and 'Print as Selected'. The main content area is divided into several sections: 'Enhanced Definition of Disability' with checkboxes for 'True Own Occupation', 'Residual Disability Benefit', 'Recovery Benefit', 'Short Term Residual Benefit' (set to 'None'), and 'Presumptive Disability Benefit Lifetime'; 'Catastrophic Disability Benefit' with a 'Monthly Benefit Type' dropdown (set to 'None') and an 'Amount/Percent' input field; 'Supplemental Benefit Riders' with checkboxes for 'Capital Sum', 'Death Benefit', and 'Supplemental Health Benefit'; 'Future Increase Riders' with checkboxes for 'Annual Increase Rider', 'Maximize Your Benefit Rider', and a 'Cost of Living Adjustment' dropdown (set to 'None'); and 'Limitation and Discount Riders' with a checkbox for 'Mental/Nervous & Substance Abuse Limitation Rider'. A green callout box labeled 'Cost of Living Adjustment Options' points to the 'Cost of Living Adjustment' dropdown. On the right, a 'Key Information' sidebar shows client details (Male, Age 45, 4A, State Written, Illinois) and a 'Summary Values' section with a 'Calculate Quote' button.

Existing Coverage

The 'Existing Coverage' tab allows users to add a client's existing disability insurance coverage. It has three main sections where a user can add up to three existing coverages.

If there is no existing coverage selected, the user can skip this page and move on.

The screenshot displays the 'Existing Coverage' tab in the Principal software. The interface is similar to the previous one, but the 'Policy Options' tab is not active. The main content area has three sections, each titled 'Additional Existing Monthly Disability Coverage'. Each section contains a 'Coverage Type' dropdown menu, all of which are currently set to 'None'. The 'Key Information' sidebar on the right remains the same, showing client details and a 'Calculate Quote' button.

Existing Coverage Options

The screenshot shows the 'Existing Coverage' section of the Principal software interface. The 'Coverage Type' dropdown menu is open, showing three options: 'None', 'Individual', and 'Group LTD'. A green callout box with an arrow points to this menu, containing the text 'Existing coverage type options'. Other fields in the form include 'Monthly Benefit Type' (set to 'None'), 'Amount/Percent' (set to '\$1'), 'Monthly Cap' (set to '\$0'), 'Elimination Period (days)' (set to '90 Days'), 'Benefit Period' (set to 'To Age 65'), 'Benefit Taxation' (set to 'Non-Taxable'), and 'Covered Compensation' (set to 'Income + Bonus'). Below the main form are two sections for 'Additional Existing Monthly Disability Coverage', each with a 'Coverage Type' dropdown set to 'None'. The right sidebar contains 'Key Information' (Valued Client: Male, Age 45, 4A; State Written: Illinois; State Residence: Illinois; Selected Benefit: Maximum; Existing Coverage: Yes; Ignore Limits: No) and 'Summary Values' (Calculate Quote button).

If a user selects 'Coverage Type' as Individual, the following options are displayed:

This screenshot shows the 'Existing Coverage' form after the 'Coverage Type' has been changed to 'Individual'. The 'Coverage Type' dropdown is now set to 'Individual'. The 'PFG Coverage' checkbox is unchecked. The 'Monthly Benefit Type' dropdown is set to 'Specified'. The 'Amount/Percent' field is set to '\$1' and the 'Monthly Cap' field is set to '\$0'. The 'Elimination Period (days)' is set to '90 Days' and the 'Benefit Period' is set to 'Specify Months' with a value of '60' and an information icon. The 'Benefit Taxation' is set to 'Non-Taxable' and the 'Catastrophic Disability Benefit' is set to '\$0'. The 'Additional Existing Monthly Disability Coverage' sections remain the same, with 'Coverage Type' set to 'None'. The right sidebar and 'Summary Values' section are also visible.

If a user selects 'Coverage Type' as Group LTD, the following options appear:

The screenshot displays the Principal software interface with the 'Existing Coverage' tab selected. The 'Coverage Type' is set to 'Group LTD', which enables the following options:

- Coverage Type: Group LTD
- Monthly Benefit Type: Percentage
- Amount/Percent: 1%
- Monthly Cap: \$0
- Elimination Period (days): 90 Days
- Benefit Period: To Age 65
- Benefit Taxation: Non-Taxable
- Covered Compensation: Income + Bonus

The right sidebar shows 'Key Information' for a valued client:

- Valued Client: Male, Age 45, 4A
- State Written: Illinois
- State Residence: Illinois
- Selected Benefit: Maximum
- Existing Coverage: Yes
- Ignore Limits: No

The 'Summary Values' section includes a 'Calculate Quote' button.

Discount Options

The 'Discounts' tab displays the discounts that are available for a Single-Life policy. Users can apply available discounts to a policy based on the individual's information and riders selected.

Note:

- Blue circles next to some fields can be hovered over to see the information related to those fields.
- If a selected discount isn't available for a policy, it will be marked with a red alert with information regarding why the discount isn't applicable to that policy.

The screenshot shows the 'Principal' web application interface. The top navigation bar includes 'Open Items (1)', 'Save', 'Close', and 'Help'. The main navigation menu on the left lists 'Home', 'New Case', 'Case Management', 'Contact Management', 'Valued Client', 'Add Concept', 'Income Protector', 'Quick View', and 'Print as Selected'. The main content area is titled 'Discounts' and contains a list of discount options: 'Mental/Nervous & Substance Abuse Limitation', 'GSI Multi-Life', 'Multi-Life', 'Association', and 'Affiliation'. Each option has a blue circle icon next to it. On the right side, there is a 'Key Information' section with fields for 'Valued Client', 'State Written', 'State Residence', 'Selected Benefit', 'Existing Coverage', and 'Ignore Limits'. Below this is a 'Summary Values' section with a 'Calculate Quote' button.

This screenshot is similar to the one above but includes annotations to explain the red alert mechanism. A green box on the left states: 'Here Multi-Life and Association discounts are selected. Red circle next to them shows they cannot be selected for this policy.' Arrows point from this box to the 'Multi-Life' and 'Association' options, which now have red circles next to their blue circle icons. A second green box at the bottom right states: 'Bringing Mouse pointer on the red circle shows pop up message box that explains what that discount means and why it cannot be applied to the policy.' An arrow points from this box to a 'Message' pop-up box that appears when the mouse hovers over the red circle. The message box contains the following text: 'Discount based on client's occupation class with gender specific rating. Multi-Life, Association and Affiliation Discounts cannot be combined.' The 'Key Information' and 'Summary Values' sections on the right are also visible.

Reports

The 'Reports' tab allows users to see and print Illustration reports and enter producer information for an illustration.

The illustration reports available for printing are:

- Policy Highlights
- Alternate Premium Summary

Both reports can be printed in PDF format. Users can select one or both reports to be printed by clicking on the checkbox(es) to select the report(s) and then 'Print Illustration As Selected'. The reports selected will open in a separate pop-up window as PDFs.

Note: If using Google Chrome, any pop-up blocker must be turned off to open reports. Steps to turn off pop-up blocker.

The screenshot displays the 'Reports' tab in a software application. The main area is titled 'Reports Display' and features a section for 'Principal Income Protector'. Within this section, there are three checkboxes: 'Illustration Reports' (unchecked), 'Policy Highlights' (checked), and 'Alternate premium summary' (unchecked). A green arrow points to the 'Policy Highlights' checkbox with the text 'Click on checkbox to select a report'. Below the checkboxes is a button labeled 'Print Illustration As Selected'. Another green arrow points to this button with the text 'Click \'Print Illustration as Selected\' button to open a report in separate window'. Below the 'Reports Display' section is a 'Producer Information' section with various input fields: First Name (Babar), Last Name (Ali), Business Name, Producer Detail Code, Office Number, RVP (sales rep) Name, License Number, Address, City, Jurisdiction (Alabama), Zip, Phone Number, Fax Number, and Email. There is also a 'Select Producer' button. On the right side of the interface, there are two panels: 'Key Information' and 'Summary Values'. The 'Key Information' panel contains fields for Valued Client, Male, Age 45, State Written, Illinois, State Residence, Illinois, Selected Benefit, Maximum, Existing Coverage, and No. The 'Summary Values' panel contains a 'Calculate Quote' button. On the left side of the interface, there is a sidebar with navigation links: Home, New Case, Case Management, Contact Management, Valued Client 1, Add Concept, Income Protector, Quick View, and Print as Selected.

Policy Highlights

The Policy Highlights Report shows the following information:

- Policy Summary
 - Your Disability Benefit
 - Definition and terms of disability
 - Riders with additional payout
 - Riders to increase your benefit
 - Discounts
 - Your premium summary including any discount(s)
 - Other details

- Disclaimer(s)

Definitions and descriptions in the policy summary report:

- Your disability benefits
- Your disability policy
- Your definition and terms of disability
- Benefits included in your policy
- Riders with an additional payout
- Riders that increase your benefit
- Important Things to Know - This section contains Exclusions and Limitations and other information

Illustration ID: Illustration ID is the unique identifier of a specific illustration. The ID is shown in the Policy Highlights Report on the bottom-right of the page between 'Prepared On' date and the page number.

The following screen shots show the sample Policy Highlights Report:

For illustrative purposes only.



Principal® Income Protector

Covering your
most valuable
asset—your
paycheck

Personalized Proposal for

Valued Client

November 29, 2022

Presented by

Babar Ali

Policy Summary

Prepared for: Valued Client

Occupation class:	4A	Rates:	Gender Specific
Effective date:	Nov 29, 2022	Issue age:	45
State residence:	IL	Nicotine:	No
State written:	IL		

Your disability benefit

	Benefit	Annual cost
After a 90-day elimination period, your maximum monthly benefit from day 91 to Age 65	\$2,925	\$1,495.51
Total maximum annual benefit	\$35,100	

Note: Your \$2,925 monthly benefit represents 70 % replacement of your monthly income.

Definition and terms of disability

Limitation of Benefits for Mental/Nervous/Substance Abuse Disorder (MNSA) Rider	See discount
Presumptive Disability Benefit Rider	\$0.00
Residual Disability and Recovery Benefit Rider	\$181.94

Riders with additional payout

Catastrophic Disability Benefit 90-day elimination period	\$1,245	\$71.77
Death Benefit	\$8,775	\$8.86

Riders to increase your benefit

Annual Increase	\$0.00
Cost of Living Adjustment - 6%	\$357.08

Presented by: Babar Ali

Prepared on: 11/29/2022

Illustration ID

20221129cfactb9

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Principal® Income Protector

Policy Summary

Prepared for: Valued Client

Discounts

MNSA	10%	
Total discount	10%	<u>-\$166.17</u>
Annual cost for coverage after discounts		\$1,495.51

Your premium summary including any discount(s)

Monthly	Quarterly	Semi-annual	Annual
\$124.63	\$373.88	\$747.76	\$1,495.51

Note: Your premium represents 2.99% replacement of your annual income.

Other details

Annual income: \$50,000	Bonus: \$0	
Benefits: Non-taxable	Product series: ICC22-800	Rating: None

Presented by: Babar Ali

Prepared on: 11/29/2022

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Principal® Income Protector

Policy Summary

Prepared for: Valued Client

Disclaimer(s)

Insurance issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

This is a general description. It is not the policy and does not modify or change the provisions of any policy or rider. If there is a discrepancy, the policy or rider will be the final arbiter of the coverage. All features, provisions, and riders may not be available in all states, with all occupation classes, and in conjunction with each other. They may also be subject to state variations and may require additional premium. Please read your policy carefully for exact definitions in your state. Guarantees are based upon the claims-paying ability of Principal Life Insurance Company®. Disability insurance has limitations and exclusions. The policy does not pay benefits for a disability which in whole or part is caused by, contributed to by, or results from an intentional, self-inflicted injury; declared or undeclared war or act of war; commission of or an attempt to commit a felony, or involvement in an illegal occupation or activity; active duty in the military service or any nation or international authority, or in a reserve component of the armed forces of the United States; incarceration in a penal or correctional institution for seven days or longer or suspension, revocation, or surrender of your professional or occupation license or certification. Benefits are limited when living outside the United States or Canada. Limitations for normal pregnancy or childbirth may apply. The policy also has a Pre-Existing Condition Limitation. There may be other exclusions or limitations in the policy in addition to those stated in this section. For details, contact your Principal financial representative.

Not FDIC or NCUA Insured | May lose value | Not a deposit | No bank or credit union guarantee | Not insured by any federal government agency

Policy form ICC22-800-IDI, Rider forms ICC22-800-MNSA, ICC22-800-PDB, ICC22-800-RDRB, ICC22-800-CDB, ICC22-800-DB, ICC800-22-AIR, ICC800-22-COLA

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Prepared on: 11/29/2022

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Principal® Income Protector

Policy Highlights

Prepared for: Valued Client

Your disability benefits

Maximum monthly benefit = \$2,925 (\$35,100 annually)

- If you become disabled today, based on the terms of your disability coverage, you could potentially receive a total of \$728,325 in benefit.
- If you become totally disabled, benefits become payable one month after your 90-day elimination period
- Benefits continue while you remain totally disabled To Age 65

Your disability policy

Your policy is non-cancelable and has guaranteed premium rates to your termination date. This means Principal® cannot change or cancel your policy, except for nonpayment of premiums, or increase the premiums before you reach the termination date, regardless of changes in your income, occupation, or health.

Your termination date is your age 65 policy anniversary.

After this date, you may conditionally renew your policy annually for the rest of your life as long as you are currently working at least 30 hours a week and had been the year before and meet the other requirements. If you renew the policy, your renewal premium will change each year based on your age.

Your definition and terms of disability

Total Disability means **You must be unable to perform the substantial and material duties of your own occupation and you are not working.**

Own Occupation means the profession(s) or occupation(s), not a specific job(s) or a job with a certain employer(s), and not retired or unemployed from, you are working in at the start of your disability. If you are working in more than one occupation, then own occupation includes all occupations in which you are working at the start of disability.

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Prepared on: 11/29/2022

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Policy Highlights

Prepared for: Valued Client

If your own occupation is limited to a single professionally recognized specialty in medicine or dentistry and is in the scope of your degree and/or license, we will consider that specialty to be your own occupation. If your own occupation is in the practice of law, the specialty of law you were routinely performing when your disability begins will be considered your own occupation.

Presumptive Disability Benefit Rider (ICC22-800-PDB)

You receive **\$2,925** a month if you permanently lose the power of speech, hearing in both ears, sight in both eyes, or use of both hands, both feet or one hand and one foot. Benefits start to accrue when the presumptive disability occurs and continues to be paid, as long as the loss continues regardless of your ability to work or earn an income. Benefits are payable to the end of the benefit period for as long as the loss continues.

Residual Disability and Recovery Benefit Rider (ICC22-800-RDRB)

You are considered residually disabled:

- During your elimination period if you:
 - o Are not totally disabled; **and**
 - o Are working in your own occupation or another occupation; **and**
 - o Solely due to injury or sickness you
 - Are able to perform some but not all of the substantial and material duties or your own occupation; **or**
 - Unable to work full time in your own occupation; or
 - Have a loss of earnings greater than or equal to 15%
- After your elimination period if you:
 - o Are not totally disabled; **and**
 - o Are working in your own occupation or another occupation; **and**
 - o You have a loss of earnings greater than or equal to 15% and one of the following apply:
 - Are able to perform some but not all of your substantial and material duties of your own occupation; **or**
 - Unable to work full time in your own occupation

Once you qualify for residual disability benefits, you are guaranteed a minimum benefit of 50% of your maximum monthly benefit for the first 12 months. If your loss of earnings exceeds 75%, then 100% of the maximum benefit is paid.

Principal® Income Protector

Policy Highlights

Prepared for: Valued Client

In addition, after recovering from a disability in which you were receiving benefits, and you return to work full-time, recovery benefits are payable as long as you continue:

- To have a recovery loss of earnings equal to or greater than 20% of your recovery prior earnings **and**
- The loss is directly and solely due to the injury or sickness that caused your prior disability.

Recovery benefits end when you no longer have a recovery loss of earning greater than 20% for two consecutive months and will not be paid beyond the maximum benefit period.

Benefits included in your policy

Rehabilitation Benefit

If you are disabled and want to pursue a rehabilitation program to return to work, an extra benefit may be available to help you with the cost. The program will be mutually agreed upon in writing by you and Principal.

Waiver of Premium Benefit

You do not have to pay for your coverage after you're disabled the lesser of 90 days or the elimination period. We'll refund the premiums you paid for coverage after the disability began and continue to waive all premiums that become due during your continuous disability.

Riders with an additional payout

Catastrophic Disability Benefit (ICC22-800-CDB)

Provides you a monthly benefit of **\$1,245** in addition to your monthly disability benefit if you become catastrophically disabled solely due to an injury or sickness and you lose the ability to perform two or more activities of daily living (ADL) without assistance; or become cognitively impaired; or become presumptively disabled.

Benefits could be paid if you are:

- ADL disabled: unable to perform two or more ADL's without assistance (bathing, continence, dressing, eating/feeding, toileting, transferring); or

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Policy Highlights

Prepared for: Valued Client

- Cognitively impaired: measurable impairment to short-term/long-term memory; orientation to people, places, time; deductive/abstract reasoning that severely impairs the ability to function independently; or
- Presumptively disabled: total loss of use for any and every purpose or activity without any possibility of recovery of power of speech; hearing in both ears; sight in both eyes; or use of both hands, both feet or one hand and one foot.

Death Benefit (ICC22-800-DB)

You receive a lump-sum benefit of **\$8,775** if you die after satisfying the elimination period while receiving disability benefits. This benefit is payable in addition to any other benefit of the policy.

Riders that increase your benefit

Annual Increase (ICC22-800-AIR)

Your coverage will automatically increase your benefit every year to help keep up with inflation without submitting evidence of insurability. You will receive a **3%** compounded increase each year which you accept by paying the increased premium. The rider will remain until the termination date unless you refuse two increases in a row.

Cost of Living Adjustment (ICC22-800-COLA)

While you're disabled and receiving monthly benefits, this rider increases your benefit to keep up with inflation. Your benefit increase is calculated on a compounded basis as determined by the change in the Consumer Price Index for All Urban Consumers (CPI-U) each year up to a maximum increase of 6%. If the change in the CPI-U index is zero or negative, your monthly benefit will remain the same.

Policy Highlights

Prepared for: Valued Client

Important things to know

Exclusions

We will not pay any claim for an injury or sickness due to or resulting from an intentional, self-inflicted injury; declared or undeclared war or act of war; your commission of or your attempt to commit a felony or involvement in an illegal occupation or activity; active military service of any nation or international authority; or in a reserve component of the armed forces of the United States, your voluntary participation in a riot or insurrection.

No benefits are payable for any period during your continuous disability when you are incarcerated in a penal or correctional institution for a period of 7 consecutive days or longer.

Loss of license

While your injury or sickness may result in the loss of restriction of a professional license, occupation license or certification, that loss or restriction, by itself, does not constitute a disability.

Limitations when outside the United States or Canada

You must reside in the United States or Canada for at least six consecutive months in each calendar year or benefits will be limited to 12 months during a continuous disability.

Limitations due to normal pregnancy or childbirth

If the elimination period is less than 90 days, then normal pregnancy and normal childbirth are not covered sicknesses. However, if the elimination period is equal to or greater than 90 days, then normal pregnancy and normal childbirth are covered sicknesses subject to the definition of disability. This limitation does not apply to complications of pregnancy as diagnosed by a doctor.

Pre-existing condition limitation

We will not pay any claim for a disability or loss which begins within 2 years after the effective date or coverage(s); and results from a pre-existing condition which was not disclosed or was misrepresented in the policy's applications.

Principal® Income Protector

Policy Highlights

Prepared for: Valued Client

Other exclusions and limitations

There may be other exclusions or limitations included in your policy in addition to those stated in this section.

Disclaimers

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This illustration is a general description, but is not the policy, and does not modify the provisions of any policy or rider. If there is a discrepancy, the policy or rider will be the final arbiter of the coverage. All features, provisions and riders may not be available in all states, with all occupation classes and in conjunction with each other. They may also be subject to state variations and may require an additional premium. Please read your policy carefully for exact definitions in your state. Disability insurance has limitations and exclusions. Contact your Principal® representative for complete details.

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Presented by: Babar Ali

Prepared on: 11/29/2022

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Alternate Premium Summary

The Alternate Premium Summary Report gives a user a snapshot of the policy summary and alternate premium values based on various elimination periods, benefit periods and riders.

The Alternate Premium Summary Report shows:

- Policy Summary
 - Your disability benefit
 - Definition and terms of disability
 - Your premium summary
 - Other details
- Disclaimer(s)
- Alternate elimination periods
- Alternate benefit periods

Note: The Alternate Premium Summary Report does not contain illustration ID.

Below is a sample Alternate Premium Summary Report.

For illustrative purposes only.



Principal® Income Protector

Covering your
most valuable
asset—your
paycheck

Personalized Proposal for

Valued Client

December 8, 2022

Presented by

Babar Ali

Principal® Income Protector

Policy Summary



Prepared for: Valued Client

Occupation class:	4A	Rates:	Gender Specific
Effective date:	Dec 8, 2022	Issue age:	45
State residence:	IL	Nicotine:	No
State written:	IL		

Your disability benefit

Benefit Annual cost

After a 90-day elimination period, your maximum monthly benefit from day 91 to Age 65	\$2,925	\$1,042.03
---	---------	------------

Total maximum annual benefit	\$35,100
------------------------------	----------

Note: Your \$2,925 monthly benefit represents 70 % replacement of your monthly income.

Definition and terms of disability

Presumptive Disability Benefit Rider	\$0.00
--------------------------------------	--------

Your premium summary

Monthly	Quarterly	Semi-annual	Annual
\$86.84	\$260.51	\$521.02	\$1,042.03

Note: Your premium represents 2.08% replacement of your annual income.

Other details

Annual income: \$50,000	Bonus: \$0
Benefits: Non-taxable	Product series: ICC22-800 Rating: None

Presented by: Babar Ali

Prepared on: 12/09/2022

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Page 2 of 4

Principal® Income Protector

Policy Summary

Prepared for: Valued Client

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Not FDIC or NCUA Insured | May lose value | Not a deposit | No bank or credit union guarantee | Not insured by any federal government agency

Policy form ICC22-800-IDI

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JJ2335 | 04/2022

Presented by: Babar Ali

Prepared on: 12/09/2022

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Principal® Income Protector

Alternate premium summary

Prepared for: Valued Client

Alternate elimination periods

Current benefits			Alternate elimination period premium		
Benefit amount	Elimination period (EP)	Benefit period (BP)			
\$2,925	90 days	To Age 65	90 days	60 days	180 days
Total annual cost for coverage			\$1,042.03	\$1,812.02	\$1,000.07

Alternate benefit periods

Current benefits			Alternate benefit period premium		
Benefit amount	Elimination period (EP)	Benefit period (BP)			
\$2,925	90 days	To Age 65	To Age 65	To Age 67	To Age 70
Total annual cost for coverage			\$1,042.03	\$1,168.46	\$1,356.03

This table is only a guide. Change in the EP and BP may change the premium and availability of riders, features, or discounts which can affect the total cost. Please request a Policy Summary for detailed information on the options shown above.

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DIRS illustration

This section outlines how users can complete a Single-Life DIRS illustration. A user can start a DIRS illustration in a similar way as the Disability Income Single-Life quote. To begin, a user must be on the home screen or click the 'New Case' tab on the left side bar. Then, follow the process below:

- The user must select 'Illustrate by Product' from the illustration method drop-down.
- In the 'Create New Illustration' section, choose 'Disability Insurance' in the line of business drop-down and select state written.
- Click on 'Principal® Income Protector (DIRS)' in the Product Name section.

Home screen

The screenshot shows the Principal software interface. The top navigation bar includes 'Home', 'New Case', 'Case Management', and 'Contact Management'. The main content area is titled 'Start Illustration' and contains several sections:

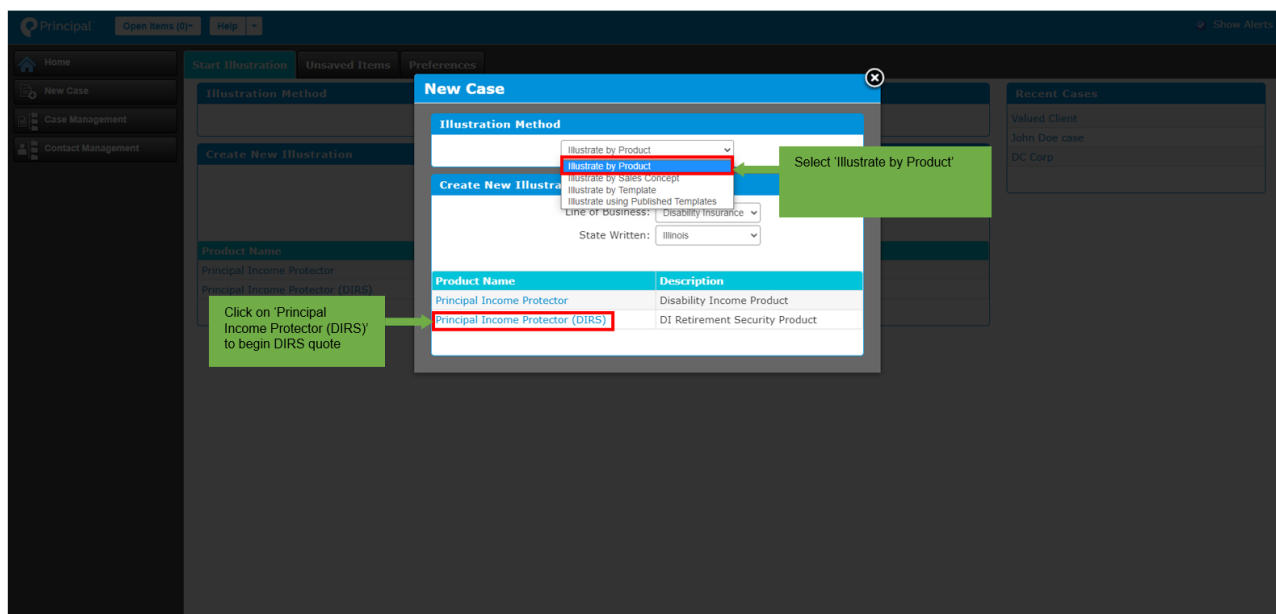
- Illustration Method:** A dropdown menu with 'Illustrate by Product' selected.
- Create New Illustration:** A section with a 'Line of business' dropdown set to 'Disability Insurance' and a 'State Written' dropdown set to 'Illinois'.
- Product Name:** A table with two columns: 'Product Name' and 'Description'. The first row is 'Principal Income Protector' with description 'Disability Income Product'. The second row is 'Principal Income Protector (DIRS)' with description 'DI Retirement Security Product'.

Green callout boxes provide instructions: one points to the 'Illustrate by Product' dropdown with the text 'Select \'Illustrate by Product\'', and another points to the 'Principal Income Protector (DIRS)' row with the text 'Click \'Principal Income Protector (DIRS)\' to begin DIRS quote'.

New Case tab

To Start an illustration in the New Case tab:

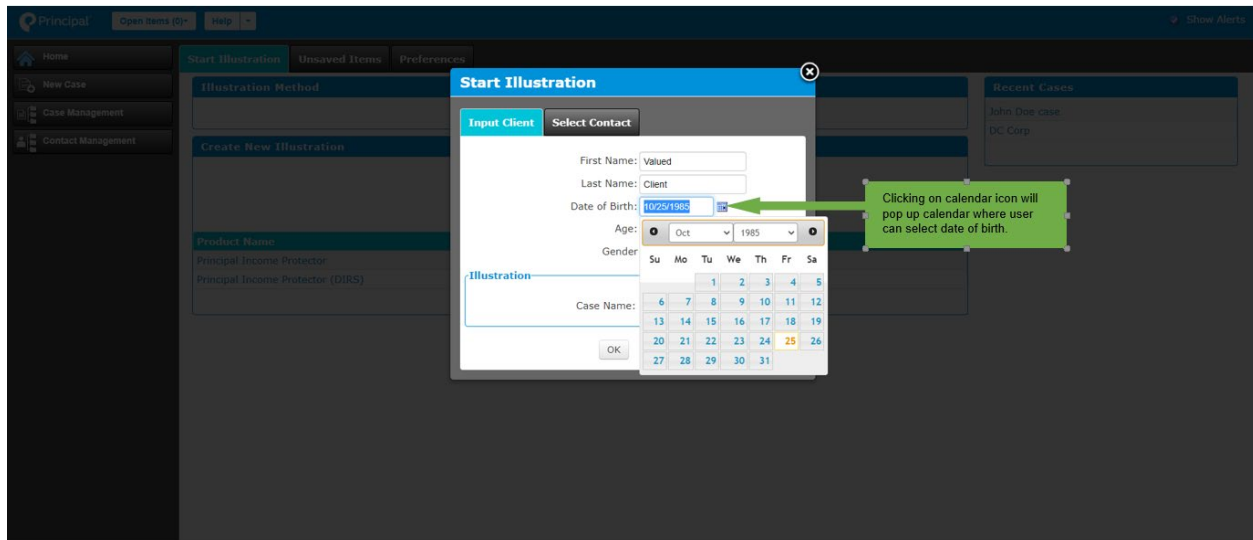
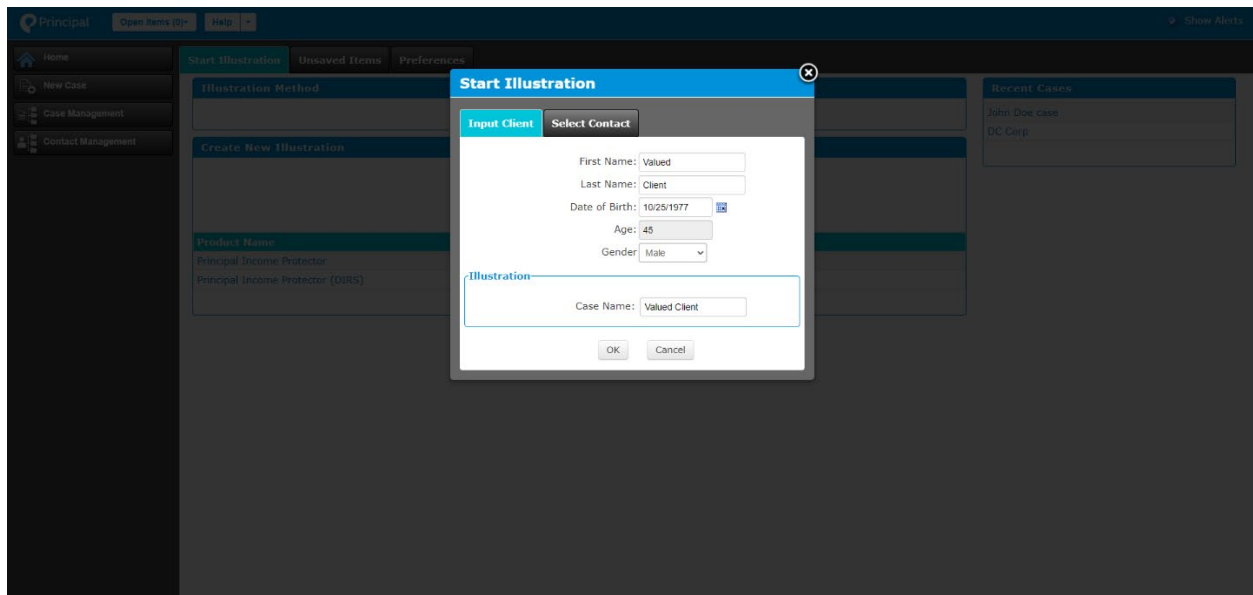
- Click on the 'New Case' tab on the left side bar and a new window will open.
- In the pop-up window, select 'Illustrate by Product' in the 'Illustration by Method'.
- Select 'Disability Insurance' and the appropriate written state in the 'Create New Illustration' section.
- Click on 'Principal® Income Protector (DIRS)' in the Product Name section to begin a Single-Life DIRS illustration.



After clicking 'Principal® Income Protector (DIRS)', a new window will open where a user can add client information, including:

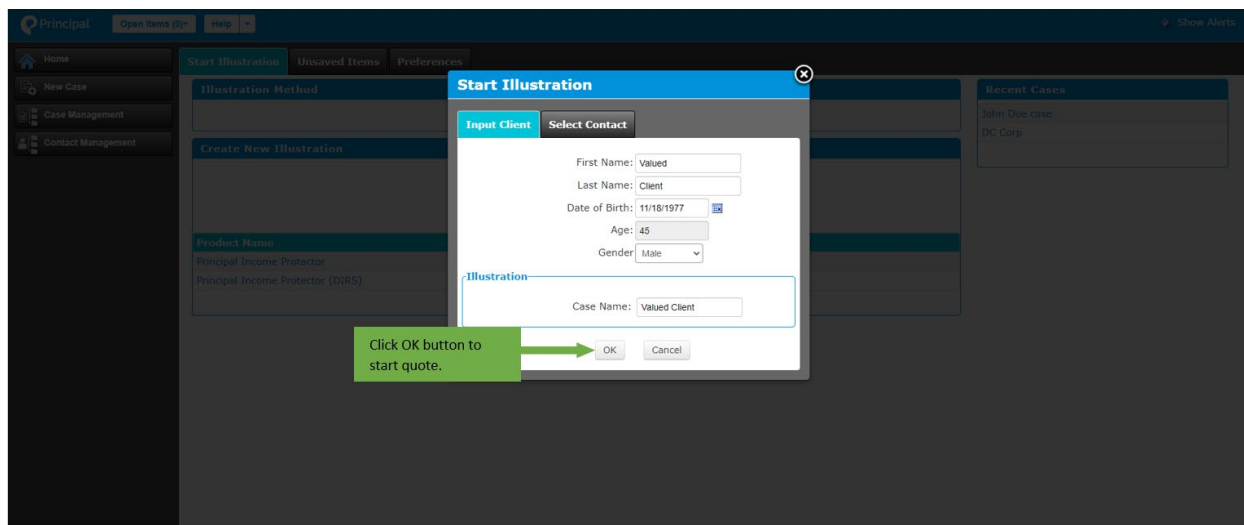
- First Name
- Last Name
- Date of Birth
- Age
- Gender
- Case Name

Note: If a client's date of birth is unknown, the user can enter the age, and Foresight will automatically calculate the date of birth from the age entered. If the date of birth is entered, then the age will be calculated automatically.



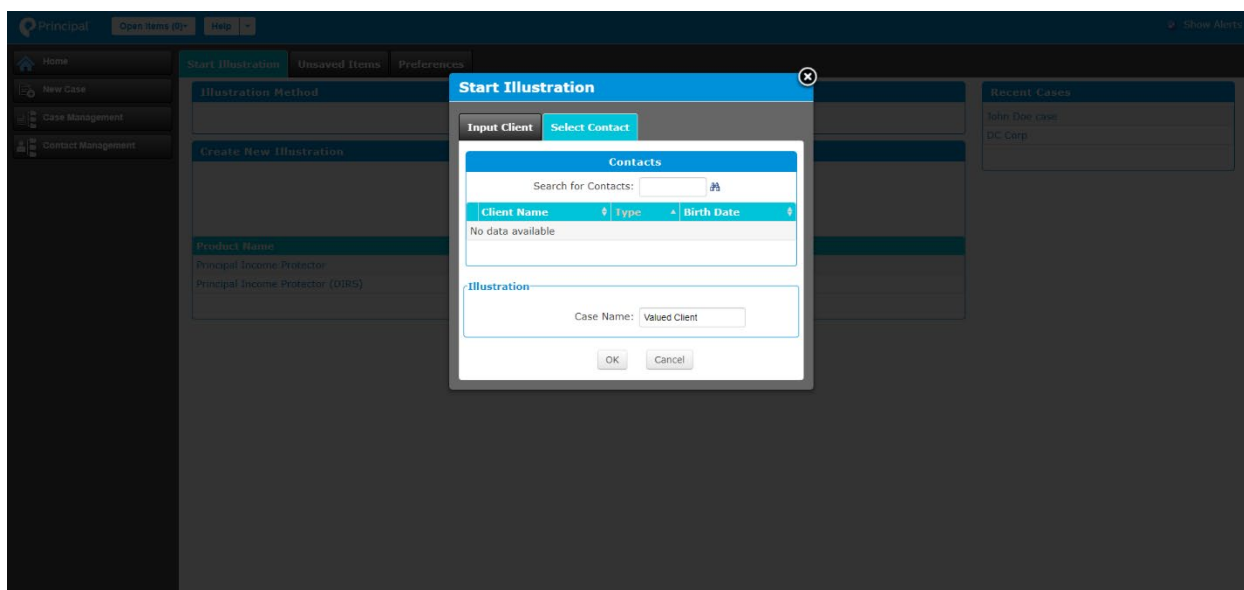
After entering the client's first and last name, date of birth, age, gender, and assigning a case name, click the 'Ok' button and a new screen with various tabs to input different information about the quote will open.

Note: Grayed out fields cannot be edited.



Select Contact Tab

The user can select a producer for the case from the 'Select Contact' tab.



Client

The first screen that populates is the 'Client' tab where a user inputs information about the client and their occupation and income.

Note: Blue circles next to some fields can be hovered over and the user can see the information related to those fields.

Principal Open Items (1) Save Close Help Show Alerts

Home New Case Case Management Contact Management Valued Client Add Concept DIRS Quick View Print as Selected

Client Plan Policy Options Discounts Reports

Client Information

Client: Valued Client Edit New

Date of Birth: 12/1/1977

Issue Age: 45

State Residence: Illinois

State Written: Illinois

Uses Tobacco OR Nicotine Products: ☐

Substandard Rating: None

Clicking Edit button will open pop up window where user can change client's First Name, Last Name, Date of Birth, Age and Gender

Occupation Information

Choose Your Occupation: Occupation Class Guide

Selected Occupation: Occupation not selected

Occupation Classification: 4A

Specialty: N/A

Select Professional Occupation Limits: None

Clicking 'Occupation Class Guide' button will pop up 'Occupation Selection' window

Income Information

Base Earned Income: \$50,000

Bonus Income: \$0

Total Earned Income: \$50,000

Total Unearned Income: \$0

Business Owner Allowance: ☐

Key Information

Valued Client

Male, Age 45, 4A

State Written: Illinois

State Residence: Illinois

Selected Benefit: Maximum

Existing Coverage: No

Summary Values

Calculate Quote

In the 'Occupation Information' section, a user can find occupation class and occupation information for clients by clicking on the 'Occupation Class Guide'.

Principal Open Items (1) Save Close Help Show Alerts

Home New Case Case Management Contact Management Valued Client Add Concept Income Protector Quick View Print as Selected

Client Plan Policy Options Existing Coverage Discounts Reports

Occupation Selection

Business Owner Program: ☐

Search for Occupation: Go

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z ALL

Occupation	Class
Abstractor	3A
Accountant	
CPA	6A
Other	4A
Actor/actress	Decline
Actuary	
FSA, FCAS, ASA, ACAS	6A
Other	4A
Acupuncturist (See Health Care)	
Administrative assistant	3A
Advertising	
Executive (See Executive/Office Manager/Professional)	
Advertising Sales	
Earning at least \$100,000/yr. last 2 years	5A
Earning at least \$75,000/yr. last 2 years	4A
Base occupation class	3A
Air conditioning installer/servicer	1A
Airline industry (see Transportation)	

Key Information

Valued Client

Male, Age 45, 4A

State Written: Illinois

State Residence: Illinois

Selected Benefit: Maximum

Existing Coverage: No

Summary Values

Calculate Quote

Plan

The Plan tab allows users to input policy and benefit information, including:

- Monthly Benefit Type
- Amount/Percent (in case user chooses Specified type)
- Monthly Cap
- Elimination Period
- Benefit Period
- Benefit Taxation (Grayed out field/non-editable field)
- Effective Date

The screenshot shows the 'Principal' software interface. The top navigation bar includes 'Home', 'New Case', 'Case Management', 'Contact Management', 'Valued Client', 'Add Concept', 'DIRS', 'Quick View', and 'Print as Selected'. The main content area is titled 'Plan Information' and contains the following fields:

- Monthly Benefit Type: Maximum (dropdown)
- Amount/Percent: (text input)
- Monthly Cap: None (dropdown)
- Elimination Period: 180 Days (dropdown)
- Benefit Period: To Age 65 (dropdown)
- Benefit Taxation: Non-Taxable (dropdown, grayed out)
- Effective Date: 12/1/2022 (text input)

Below these fields is a section titled 'Existing Coverage' with a warning message: 'DI Retirement Security is not available to anyone who is over insured based on current issue and participation guidelines from Principal. Final benefit amounts may be reduced for certain occupations if there is existing DI coverage with lifetime benefits.'

On the right side of the interface, there is a 'Key Information' panel with the following details:

- Valued Client: Male, Age 45, 4A
- State Written: Illinois
- State Residence: Illinois
- Selected Benefit: Maximum
- Existing Coverage: No

Below the 'Key Information' panel is a 'Summary Values' section with a 'Calculate Quote' button.

Monthly Benefit Type Options

Principal | Open Items (1) | Save | Close | Help | Show Alerts

Client | **Plan** | Policy Options | Discounts | Reports

Plan Information

Monthly Benefit Type: Maximum
Amount/Percent: Specified
Monthly Cap: None
Elimination Period: 180 Days
Benefit Period: To Age 65
Benefit Taxation: Non-Taxable
Effective Date: 12/8/2022

Existing Coverage
DI Retirement Security is not available to anyone who is over insured based on current issue and participation guidelines from Principal. Final benefit amounts may be reduced for certain occupations if there is existing DI coverage with lifetime benefits.

Key Information
Valued Client: Male, Age 45, 44
State Written: Illinois
State Residence: Illinois
Selected Benefit: Maximum
Existing Coverage: No

Summary Values
Calculate Quote

Monthly Cap Options

Principal | Open Items (1) | Save | Close | Help | Show Alerts

Client | **Plan** | Policy Options | Existing Coverage | Discounts | Reports

Plan Information

Ignore Limits Test: ☐
Monthly Benefit Type: Maximum
Amount/Percent:
Monthly Cap: Specify Amount
Conditionally Renewable Policy Endorsement: ☐
Elimination Period: 90 Days
Benefit Period: To Age 65
Benefit Taxation: Non-Taxable
Effective Date: 11/18/2022

Monthly Cap if chosen Specify Amount option

Key Information
Valued Client: Male, Age 45, 44
State Written: Illinois
State Residence: Illinois
Selected Benefit: Maximum
Existing Coverage: No
Ignore Limits: No

Summary Values
Calculate Quote

Elimination Period Options

Principal Open Items (1)* Save Close Help Show Alerts

Client Plan Policy Options Discounts Reports

Plan Information

Monthly Benefit Type: Maximum
Amount/Percent:
Monthly Cap: Specify Amount
\$1,500
Elimination Period: 180 Days
Benefit Period: 180 Days
Benefit Taxation: Non-Taxable
Effective Date: 12/8/2022

Elimination Period options for DIRS policy

Existing Coverage
DI Retirement Security is not available to anyone who is over insured based on current issue and participation guidelines from Principal. Final benefit amounts may be reduced for certain occupations if there is existing DI coverage with lifetime benefits.

Key Information
Valued Client
Male, Age 45, 4A
State Written
Illinois
State Residence
Illinois
Selected Benefit
Maximum
Existing Coverage
No

Summary Values
Calculate Quote

Benefit Period Options

Principal Open Items (1)* Save Close Help Show Alerts

Client Plan Policy Options Discounts Reports

Plan Information

Monthly Benefit Type: Maximum
Amount/Percent:
Monthly Cap: Specify Amount
\$1,500
Elimination Period: 180 Days
Benefit Period: To Age 65
Benefit Taxation: To Age 67
Effective Date: 12/8/2022

Benefit Period options for DIRS policy

Existing Coverage
DI Retirement Security is not available to anyone who is over insured based on current issue and participation guidelines from Principal. Final benefit amounts may be reduced for certain occupations if there is existing DI coverage with lifetime benefits.

Key Information
Valued Client
Male, Age 45, 4A
State Written
Illinois
State Residence
Illinois
Selected Benefit
Maximum
Existing Coverage
No

Summary Values
Calculate Quote

Policy Options

For DIRS policies, riders are categorized as:

- Future Increase riders
- Limitation and Discount riders

The screenshot shows the 'Principal' software interface. The top navigation bar includes 'Home', 'Client', 'Plan', 'Policy Options' (selected), 'Discounts', and 'Reports'. The left sidebar contains various menu items like 'New Case', 'Case Management', 'Contact Management', 'Valued Client', 'Add Concept', 'DIRS', 'Quick View', and 'Print as Selected'. The main content area is divided into two sections: 'Future Increase Riders' and 'Limitation and Discount Riders'. In the 'Future Increase Riders' section, there are fields for 'Annual Increase Rider' (set to 0) and 'Cost of Living Adjustment' (set to None). The 'Limitation and Discount Riders' section has a field for 'Mental/Nervous & Substance Abuse Limitation Rider' (set to 0). On the right side, there is a 'Key Information' panel with details about the 'Valued Client' (Male, Age 45, 4A, State Written, Illinois, State Residence) and a 'Summary Values' panel with a 'Calculate Quote' button.

Future Increase riders - Cost of Living Adjustment Options

This screenshot is similar to the previous one, but with the 'Cost of Living Adjustment' dropdown menu open. The menu shows three options: 'None' (selected), '5%', and '6%'. A green callout box with an arrow points to the dropdown menu, containing the text 'Cost of Living Adjustment options'. The rest of the interface, including the navigation bar, sidebar, and other form fields, remains the same.

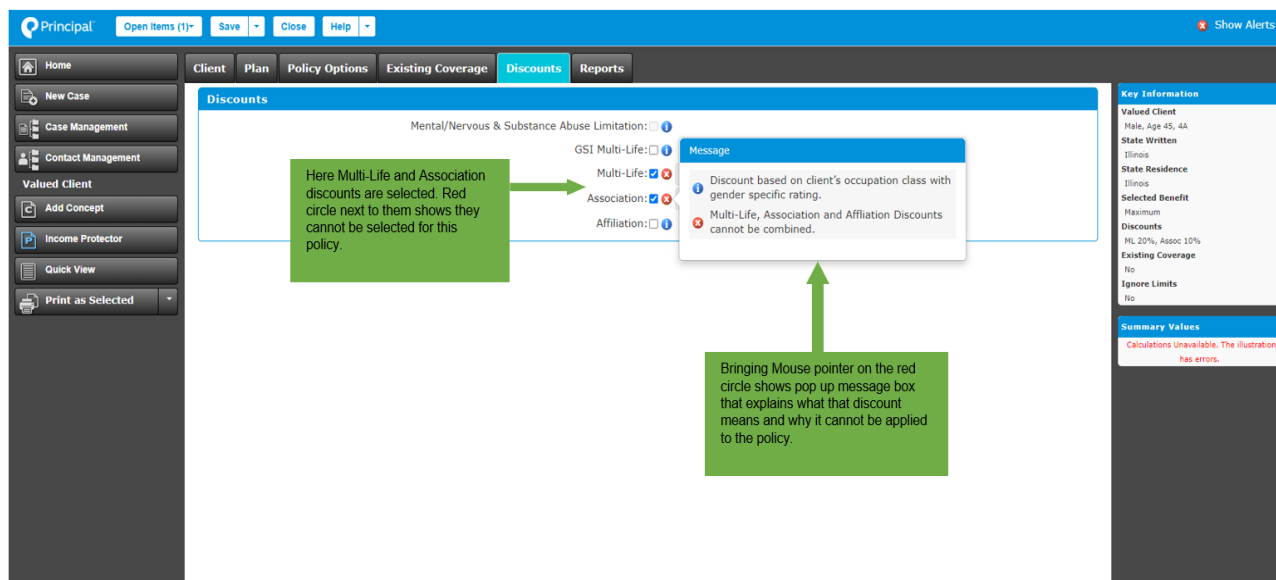
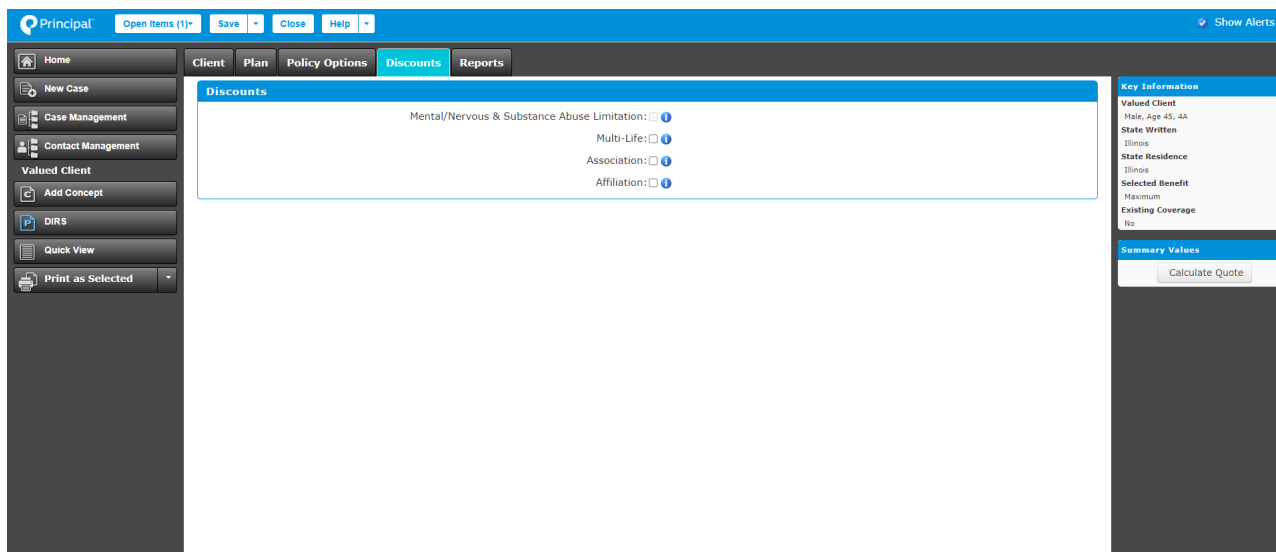
Discount Options

The 'Discounts' tab includes all discounts available to an illustration. Users can apply available discounts to a policy based on the entered information and selected riders.

Note: If a selected discount isn't available for a policy, it will be marked with a red alert. The user can hover over this alert and the error associated with that discount will show.

Alerts can also be seen in the top right corner of the navigation bar. If there are active alerts, they'll be marked red.

The following are screen shots that show discounts from a Single-Life DIRS illustration.



Reports

The 'Reports' tab allows users to enter producer information and view and print reports. For DIRS, a user can print the Policy Highlights in PDF format.

When in the Reports tab, a user must select Policy Highlights and then 'Print Illustration As Selected'. The report will open in separate pop-up window as a PDF, ready to print.

Note:

- If using Google Chrome, any pop-up blocker must be turned off to open reports.
- The Quote ID is not available in DIRS Policy Highlights Report.

The screenshot shows the Principal software interface. The top navigation bar includes 'Home', 'New Case', 'Case Management', 'Contact Management', 'Valued Client', 'Add Concept', 'DIRS', 'Quick View', and 'Print as Selected'. The main area is divided into sections: 'Reports Display' with a 'Principal Income Protector (DIRS)' header, 'Illustration Reports' with a checked 'Policy Highlights' checkbox, and a 'Print Illustration As Selected' button. A green arrow points from the checkbox to the button, and another green arrow points from the button to a text box that says 'Click 'Print Illustration as Selected' button to open a report in separate window'. Below this is the 'Producer Information' section with fields for First Name, Last Name, Business Name, Producer Detail Code, Office Number, RVP (sales rep) Name, License Number, Address, City, Jurisdiction (set to Alabama), Zip, Phone Number, Fax Number, and Email. On the right side, there are 'Key Information' and 'Summary Values' sections. The 'Key Information' section includes 'Valued Client' details like Name, Age, Sex, State Written, State Residence, Selected Benefit, Maximum, and Existing Coverage. The 'Summary Values' section includes 'Benefit Amount', 'Annual Undiscounted Premium', 'DI Benefit', 'Total Premium', and 'Annual Discounted Premium'.

Policy Highlights

The Policy Highlights is an illustration report that can be printed and includes the following information:

- Policy Summary
 - Your disability benefit
 - Definition and terms of disability
 - Your premium summary
 - Other details
- Disclaimer(s)

In the Policy Summary, the following is displayed:

- Your disability benefits
- Your disability policy
- Your definition and terms of disability
- Benefits included in your policy
- Additional policy features
- Important things to know

The following screen shots show a sample Policy Highlights Report.

For illustrative purposes only.



Principal® Income Protector (DIRS)

Covering your
most valuable
asset—your
paycheck

Personalized Proposal for

Valued Client

December 8, 2022

Presented by

Babar Ali

Principal® Income Protector (DIRS)



Policy Summary

Prepared for: Valued Client

Occupation class:	4A	Rates:	Gender Specific
Effective date:	Dec 8, 2022	Issue age:	45
State residence:	IL	Nicotine:	No
State written:	IL		

Your disability benefit

	Benefit	Annual cost
After a 180-day elimination period, your maximum monthly benefit from day 181 to Age 65	\$675	\$230.79
Total maximum annual benefit	\$8,100	

Note: Your \$675 monthly benefit represents 16 % replacement of your monthly income.

Definition and terms of disability

Presumptive Disability Benefit Rider	\$0.00
DI Retirement Security Endorsement	\$0.00

Your premium summary

Monthly	Quarterly	Semi-annual	Annual
\$19.23	\$57.70	\$115.40	\$230.79

Note: Your premium represents 0.46% replacement of your annual income.

Other details

Annual income: \$50,000	Bonus: \$0
Benefits: Non-taxable	Product series: ICC22-800 Rating: None

Presented by: Babar Ali

Prepared on: 12/08/2022

Issued by Principal Life Insurance Company®, Des Moines, IA 50392

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Principal® Income Protector (DIRS)

Policy Summary

Prepared for: Valued Client

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Not FDIC or NCUA Insured | May lose value | Not a deposit | No bank or credit union guarantee | Not insured by any federal government agency

Policy form ICC22-800-IDI

DI Retirement Security is issued as a non-cancelable, guaranteed renewable, individual disability income insurance policy. It is not a pension or retirement program or a substitute for such a program. DI Retirement Security is not available for anyone who is over insured based on Principal Life's current Issue and Participation guidelines. It may not be available, or the benefit amount may be reduced for certain occupations if there is existing DI coverage with lifetime benefits. Additional underwriting guidelines may apply.

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Principal® Income Protector (DIRS)

Policy Highlights

Prepared for: Valued Client

Your disability benefits

Maximum monthly benefit = \$675 (\$8,100 annually)

- If you become disabled today, based on the terms of your disability coverage, you could potentially receive a total of \$166,050 in benefit.
- If you become totally disabled, benefits become payable one month after your 180-day elimination period
- Benefits continue while you remain totally disabled To Age 65

Your disability policy

Your policy is non-cancelable and has guaranteed premium rates to your termination date. This means Principal® cannot change or cancel your policy, except for nonpayment of premiums, or increase the premiums before you reach the termination date, regardless of changes in your income, occupation, or health.

Your termination date is your age 65 policy anniversary.

Your definition and terms of disability

Total Disability means **You must be unable to perform the substantial and material duties of your own occupation and you are not working.**

Own Occupation means the profession(s) or occupation(s), not a specific job(s) or a job with a certain employer(s), and not retired or unemployed from, you are working in at the start of your disability. If you are working in more than one occupation, then own occupation includes all occupations in which you are working at the start of disability.

If your own occupation is limited to a single professionally recognized specialty in medicine or dentistry and is in the scope of your degree and/or license, we will consider that specialty to be your own occupation. If your own occupation is in the practice of law, the specialty of law you were routinely performing when your disability begins will be considered your own occupation.

Presumptive Disability Benefit Rider (ICC22-800-PDB)

Presented by: Babar Ali

Prepared on: 12/08/2022

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Principal® Income Protector (DIRS)

Policy Highlights

Prepared for: Valued Client

You receive **\$675** a month if you permanently lose the power of speech, hearing in both ears, sight in both eyes, or use of both hands, both feet or one hand and one foot. Benefits start to accrue when the presumptive disability occurs and continues to be paid, as long as the loss continues regardless of your ability to work or earn an income. Benefits are payable to the end of the benefit period for as long as the loss continues.

Benefits included in your policy

Rehabilitation Benefit

If you are disabled and want to pursue a rehabilitation program to return to work, an extra benefit may be available to help you with the cost. The program will be mutually agreed upon in writing by you and Principal.

Waiver of Premium Benefit

You do not have to pay for your coverage after you're disabled the lesser of 90 days or the elimination period. We'll refund the premiums you paid for coverage after the disability began and continue to waive all premiums that become due during your continuous disability.

Additional policy features

DI Retirement Security Rider (ICC22-800-DIRSE)

This endorsement, if attached to your policy, changes the policy to a DI Retirement Security policy that provides a benefit which is paid directly to a Trust instead of You. This benefit is meant to replace only that portion of Your income which would have otherwise been invested for retirement savings.

Presented by: Babar Ali

Prepared on: 12/08/2022

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Principal® Income Protector (DIRS)

Policy Highlights

Prepared for: Valued Client

Important things to know

Exclusions

We will not pay any claim for an injury or sickness due to or resulting from an intentional, self-inflicted injury; declared or undeclared war or act of war; your commission of or your attempt to commit a felony or involvement in an illegal occupation or activity; active military service of any nation or international authority; or in a reserve component of the armed forces of the United States, your voluntary participation in a riot or insurrection.

No benefits are payable for any period during your continuous disability when you are incarcerated in a penal or correctional institution for a period of 7 consecutive days or longer.

Loss of license

While your injury or sickness may result in the loss of restriction of a professional license, occupation license or certification, that loss or restriction, by itself, does not constitute a disability.

Limitations when outside the United States or Canada

You must reside in the United States or Canada for at least six consecutive months in each calendar year or benefits will be limited to 12 months during a continuous disability.

Limitations due to normal pregnancy or childbirth

If the elimination period is less than 90 days, then normal pregnancy and normal childbirth are not covered sicknesses. However, if the elimination period is equal to or greater than 90 days, then normal pregnancy and normal childbirth are covered sicknesses subject to the definition of disability. This limitation does not apply to complications of pregnancy as diagnosed by a doctor.

Pre-existing condition limitation

We will not pay any claim for a disability or loss which begins within 2 years after the effective date or coverage(s); and results from a pre-existing condition which was not disclosed or was misrepresented in the policy's applications.

Presented by: Babar Ali

Prepared on: 12/08/2022

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Principal® Income Protector (DIRS)

Policy Highlights

Prepared for: Valued Client

Other exclusions and limitations

There may be other exclusions or limitations included in your policy in addition to those stated in this section.

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This illustration is a general description, but is not the policy, and does not modify the provisions of any policy or rider. If there is a discrepancy, the policy or rider will be the final arbiter of the coverage. All features, provisions and riders may not be available in all states, with all occupation classes and in conjunction with each other. They may also be subject to state variations and may require an additional premium. Please read your policy carefully for exact definitions in your state. Disability insurance has limitations and exclusions. Contact your Principal® representative for complete details.

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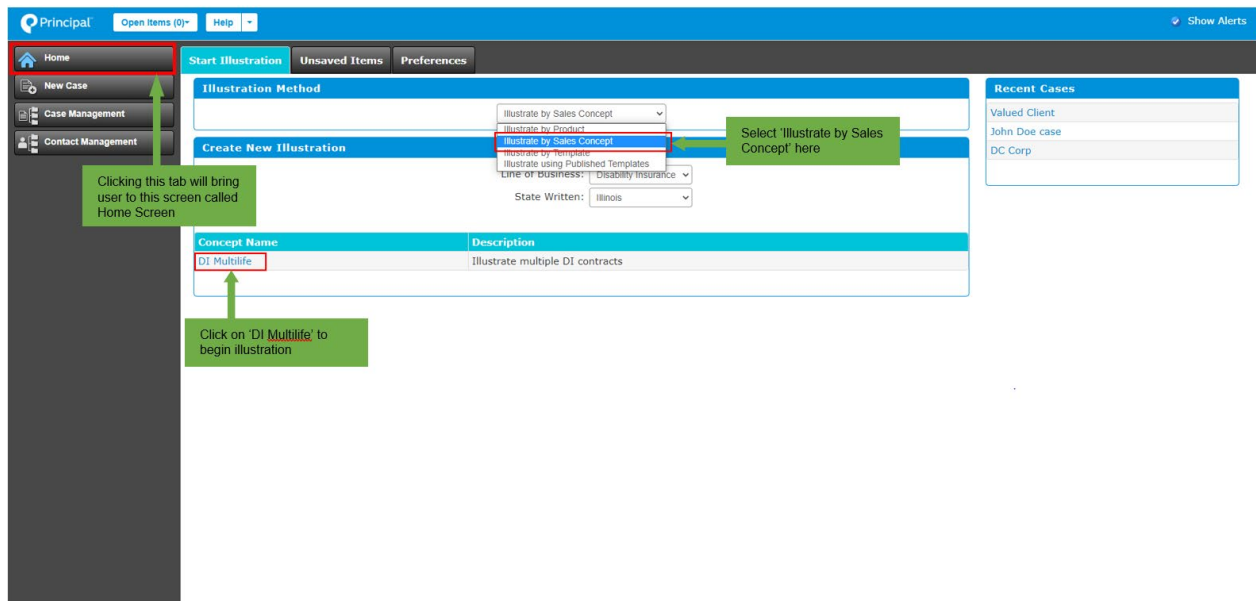
Page 7 of 7

Multi-Life Illustration

A user can start a multi-life illustration from the home screen or from the New Case tab on the left side bar on the screen. Then, follow the process below:

- The user must select 'Illustrate by Sales Concept' option from drop-down in 'Illustration Method' section.
- In 'Create New Illustration' section, choose 'Disability Insurance' in line of business and select applicable written state from drop-down.
- Click 'DI Multi-Life' in 'Concept Name' section.

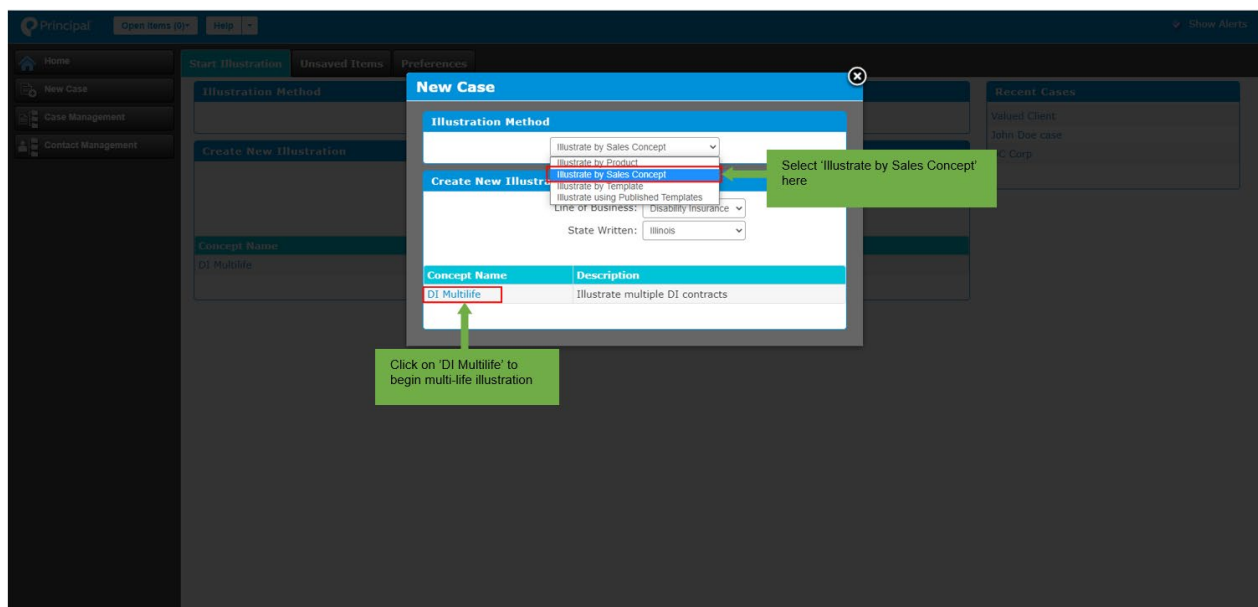
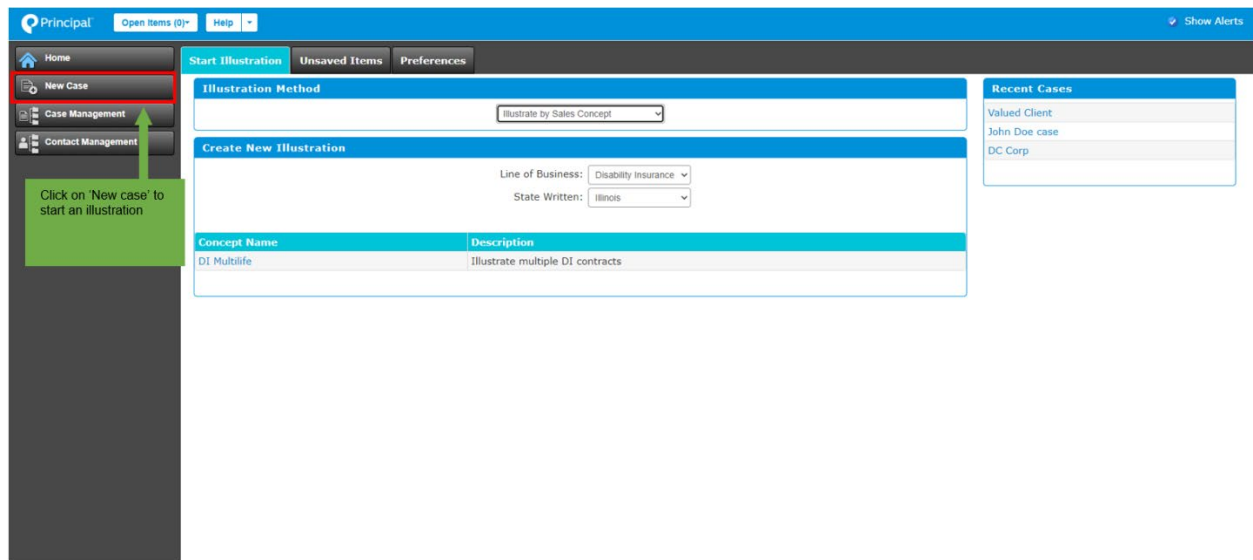
Home screen



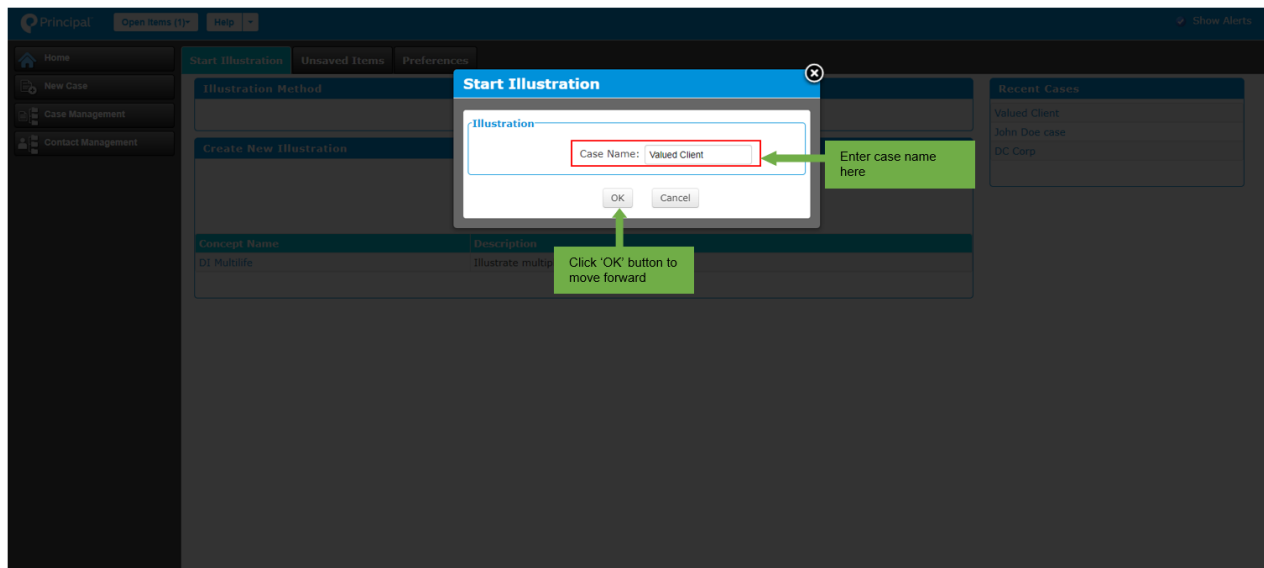
New Case tab

To Start an illustration in New Case tab:

- Click on the 'New Case' tab in left side bar and a new window will open.
- In the pop-up screen, select 'Illustrate by Sales Concept' in 'Illustration Method' section.
- Select 'Disability Insurance' and the applicable written state in the 'Create New Illustration' section.
- Click on 'DI Multi-life' in the Concept Name section.



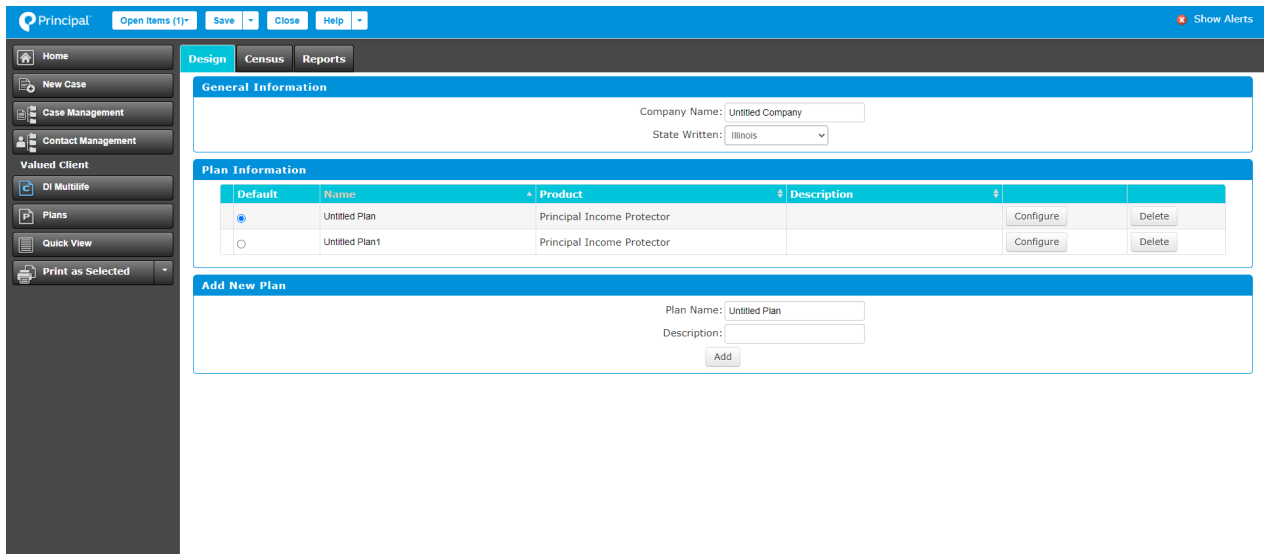
- After clicking 'DI Multi-life, a new window will open where the user can enter a case name.
- Then, 'OK'.



Design

The 'Design' tab has three main sections:

- General Information – A user can view and change Company Name and select State Written from a drop-down menu.
- Plan Information – A user can see a list of policies in the plan, their details, configure a plan, and delete option.
- Add New Plan – A user can add another plan to a Multi-life quote by assigning plan name and an optional description.



A user can set up a multi-life plan by selecting a plan from the list of plans in the Plan Information section. Clicking on 'Configure' will enable the user to set up the selected plan as shown below.

Note: Only one plan can be configured at a time.

Plan

The 'Plan' tab allows users to add benefit and plan details, including:

- State Written
- Monthly Benefit Type
- Amount/Percent
- Monthly Cap
- Elimination Period
- Benefit Period
- Cost Paid By
- Benefit Taxation
- Effective Date
- Select Professional Occupation Limits

Principal | Open Items (1) | Save | Close | Help | Show Alerts

Home | New Case | Case Management | Contact Management | Valued Client | DI Multilife | Test Plan | Quick View | Print as Selected

Plan | Policy Options | Existing Coverage | Discounts

Plan Information

State Written: Illinois

Monthly Benefit Type: Maximum

Amount/Percent:

Monthly Cap: None

Conditionally Renewable Policy Endorsement: ☐ i

Elimination Period: 90 Days

Benefit Period: To Age 65

Cost Paid By: Employer

Benefit Taxation: Non-Taxable

Effective Date: 12/13/2022

Select Professional Occupation Limits: None i

Monthly Benefit Type Options

Selecting either Specified or Percentage will enable the user to manually enter monthly benefit amount or percentage.

Principal | Open Items (1) | Save | Close | Help | Show Alerts

Home | New Case | Case Management | Contact Management | Valued Client | DI Multilife | Test Plan | Quick View | Print as Selected

Plan | Policy Options | Existing Coverage | Discounts

Plan Information

State Written: Illinois

Monthly Benefit Type: Maximum

Amount/Percent: Maximum
Specified
Percentage
Percentage w/LTD

Monthly Cap:

Conditionally Renewable Policy Endorsement: i

Elimination Period: 90 Days

Benefit Period: To Age 65

Cost Paid By: Employer

Benefit Taxation: Non-Taxable

Effective Date: 12/13/2022

Select Professional Occupation Limits: None i

Monthly Benefit Type options

Monthly Cap Options

Selecting 'Specify Amount' allows a user to enter a specific amount.

Principal Open Items (1) Save Close Help Show Alerts

Plan **Policy Options** **Existing Coverage** **Discounts**

Plan Information

State Written: Illinois

Monthly Benefit Type: Maximum

Amount/Percent:

Monthly Cap: None

Conditionally Renewable Policy Endorsement: None Specify Amount

Elimination Period: 90 Days

Benefit Period: To Age 65

Cost Paid By: Employer

Benefit Taxation: Non-Taxable

Effective Date: 12/13/2022

Select Professional Occupation Limits: None

Monthly Cap options

Elimination Period Options

Principal Open Items (1) Save Close Help Show Alerts

Plan **Policy Options** **Existing Coverage** **Discounts**

Plan Information

State Written: Illinois

Monthly Benefit Type: Maximum

Amount/Percent:

Monthly Cap: None

Conditionally Renewable Policy Endorsement:

Elimination Period: 90 Days

Benefit Period: 60 Days 90 Days 180 Days 365 Days

Cost Paid By:

Benefit Taxation: Non-Taxable

Effective Date: 12/13/2022

Select Professional Occupation Limits: None

Elimination Period options

Benefit Period Options

Principal Open Items (1) Save Close Help Show Alerts

Plan Policy Options Existing Coverage Discounts

Plan Information

State Written: Illinois

Monthly Benefit Type: Maximum

Amount/Percent:

Monthly Cap: None

Conditionally Renewable Policy Endorsement: ☐ i

Elimination Period: 90 Days

Benefit Period: To Age 65

Cost Paid By: To Age 65

Benefit Taxation: To Age 67

Effective Date: 12/1/2022

Select Professional Occupation Limits: None i

Benefit Period Options

Cost Paid By Options

Principal Open Items (1) Save Close Help Show Alerts

Plan Policy Options Existing Coverage Discounts

Plan Information

State Written: Illinois

Monthly Benefit Type: Maximum

Amount/Percent:

Monthly Cap: None

Conditionally Renewable Policy Endorsement: ☐ i

Elimination Period: 90 Days

Benefit Period: To Age 65

Cost Paid By: Employer

Benefit Taxation: Employer - Bonus Up

Effective Date: 12/1/2022

Select Professional Occupation Limits: None i

Cost Paid By options

Benefit Taxation Options

Principal | Open Items (1) | Save | Close | Help | Show Alerts

Plan | Policy Options | Existing Coverage | Discounts

Plan Information

State Written: Illinois

Monthly Benefit Type: Maximum

Amount/Percent:

Monthly Cap: None

Conditionally Renewable Policy Endorsement:

Elimination Period: 90 Days

Benefit Period: To Age 65

Cost Paid By: Employer

Benefit Taxation: Non-Taxable

Effective Date:

Select Professional Occupation Limits: None

Benefit Taxation options

Select Professional Occupation Limits

Principal | Open Items (1) | Save | Close | Help | Show Alerts

Plan | Policy Options | Existing Coverage | Discounts

Plan Information

State Written: Illinois

Monthly Benefit Type: Maximum

Amount/Percent:

Monthly Cap: None

Conditionally Renewable Policy Endorsement:

Elimination Period: 90 Days

Benefit Period: To Age 65

Cost Paid By: Employer

Benefit Taxation: Non-Taxable

Effective Date: 12/13/2022

Select Professional Occupation Limits: None

Select Professional Occupation Limits options

Policy Options

The 'Policy Options' tab allows users to add options and riders to a plan. These options and riders are categorized in 5 main sections in this tab:

- Enhanced Definition of Disability
- Catastrophic Disability Benefit
- Supplemental Benefit riders
- Future Increase riders
- Limitation and Discount riders

Short Term Residual Benefit Options

The screenshot shows the Principal software interface with the 'Policy Options' tab selected. The interface includes a sidebar with navigation options like Home, New Case, Case Management, Contact Management, Valued Client, DI Multitask, Test Plan, Quick View, and Print as Selected. The main content area is divided into five sections: Enhanced Definition of Disability, Catastrophic Disability Benefit, Supplemental Benefit Riders, Future Increase Riders, and Limitation and Discount Riders. In the 'Enhanced Definition of Disability' section, the 'Short Term Residual Benefit' dropdown menu is open, showing options: None, 6 Months, and 12 Months. A green callout box labeled 'Short Term Residual Benefit options' points to this dropdown. The 'Catastrophic Disability Benefit' section shows the 'Monthly Benefit Type' dropdown set to 'None' and an empty 'Amount/Percent' field.

Catastrophic Disability Benefit - Monthly Benefit Type Options

If 'Specified' or 'Percentage' are selected, information can be entered in the Amount/Percent field.

Principal Open Items (1) Save Close Help Show Alerts

Home New Case Case Management Contact Management Valued Client DI Multitask Test Plan Quick View Print as Selected

Plan Policy Options Existing Coverage Discounts

Enhanced Definition of Disability

True Own Occupation (Total Disability While Working): ☐
 Residual Disability Benefit: ☐
 Recovery Benefit: ☐
 Short Term Residual Benefit: None

Catastrophic Disability Benefit

Monthly Benefit Type: None
 Amount/Percent:
 None Maximum Specified Percentage with LTD

Supplemental Benefit Riders

Capital Sum: ☐
 Death Benefit: ☐
 Supplemental Health Benefit: ☐

Future Increase Riders

Annual Increase Rider: ☐
 Maximize Your Benefit Rider: ☐
 Cost of Living Adjustment: None

Limitation and Discount Riders

Mental/Nervous & Substance Abuse Limitation Rider: ☐

Monthly Benefit Type options

Cost of Living Adjustment Options

Principal Open Items (1) Save Close Help Show Alerts

Home New Case Case Management Contact Management Valued Client DI Multitask Test Plan Quick View Print as Selected

Plan Policy Options Existing Coverage Discounts

Enhanced Definition of Disability

True Own Occupation (Total Disability While Working): ☐
 Residual Disability Benefit: ☐
 Recovery Benefit: ☐
 Short Term Residual Benefit: None

Catastrophic Disability Benefit

Monthly Benefit Type: None
 Amount/Percent:
 None Maximum Specified Percentage with LTD

Supplemental Benefit Riders

Capital Sum: ☐
 Death Benefit: ☐
 Supplemental Health Benefit: ☐

Future Increase Riders

Annual Increase Rider: ☐
 Maximize Your Benefit Rider: ☐
 Cost of Living Adjustment: None
 None 3% 5%

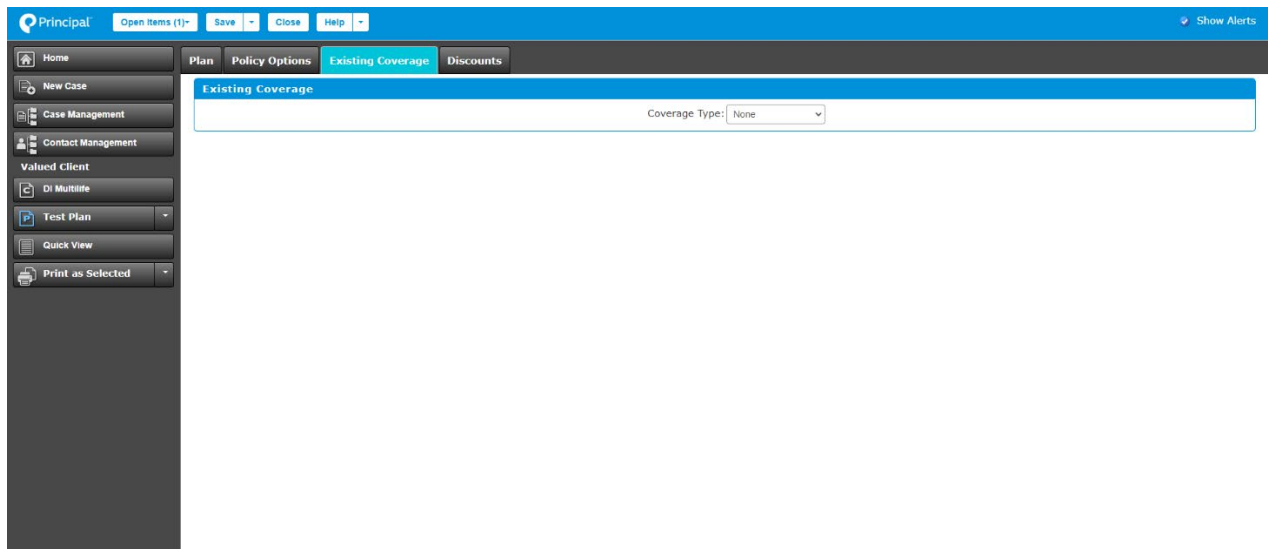
Limitation and Discount Riders

Mental/Nervous & Substance Abuse Limitation Rider: ☐

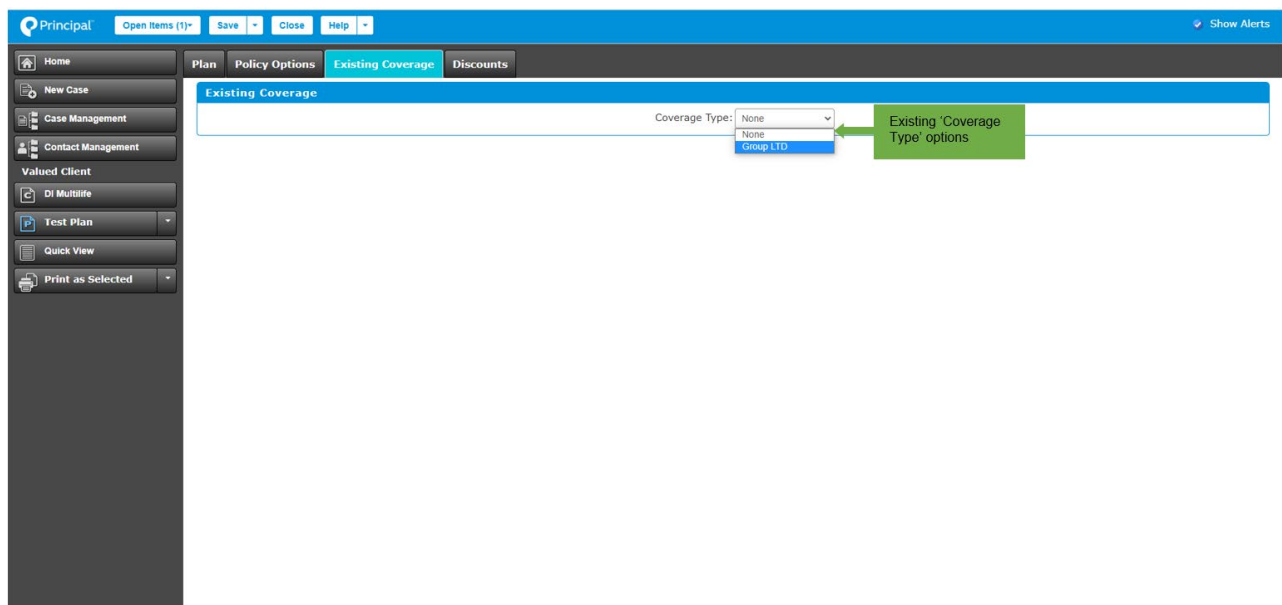
Cost of Living Adjustment options

Existing Coverage

The 'Existing Coverage' tab allows a user to add a client's existing disability insurance coverage. If there is no existing coverage, the user can skip this page.



Coverage Type Options



If a user selects Coverage type as 'Group LTD', the screen appears as below.

Principal™ Open Items (1) Save Close Help Show Alerts

Home New Case Case Management Contact Management Valued Client DI Multilife Test Plan Quick View Print as Selected

Plan Policy Options Existing Coverage Discounts

Existing Coverage

Coverage Type: Group LTD
 Monthly Benefit Type: Percentage
 Amount/Percent: 1%
 Monthly Cap: \$0
 Elimination Period (days): 90 Days
 Benefit Period: To Age 65
 Benefit Taxation: Non-Taxable
 Covered Compensation: Income Only

Discounts

The 'Discounts tab' includes all available discounts for a multi-life policy. Users can apply available discounts to a policy based on the information entered and riders selected.

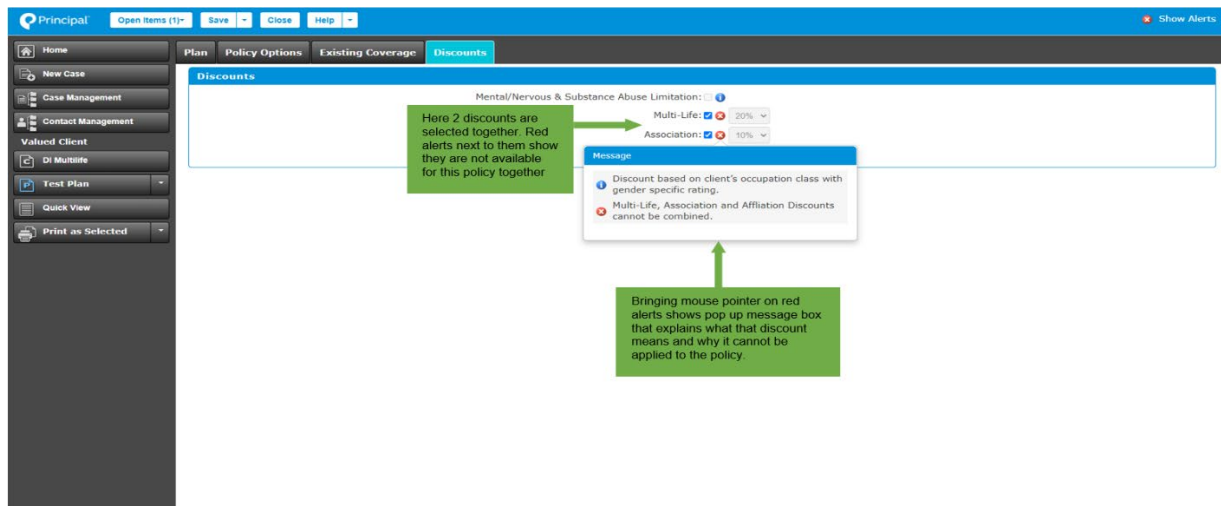
Below are screen shots of the Discounts tab.

Principal™ Open Items (1) Save Close Help Show Alerts

Plan Policy Options Existing Coverage Discounts

Discounts

Mental/Nervous & Substance Abuse Limitation: ☐ ⓘ
 Multi-Life: ☐ ⓘ
 Association: ☐ ⓘ
 Affiliation: ☐ ⓘ



Census

The census allows users to add participants to a multi-life quote. The census can be imported through a spreadsheet and uploaded to the census manager.

Users can manually add participants by adding rows on the census manager screen and entering the requested information.

Note: A census can be imported and uploaded to Census Manager if it contains all required information. A user cannot save a quote until all required participant information has been entered.

Required and optional information includes:

- Plan
- Included
- Report
- First Name (Required)
- Last Name (Required)
- Birth Date (Required - issue age cannot be less than 18)
- Gender (Required)
- Occupation Class (Required)
- Specialty
- Nicotine Use
- Base Earned Income (Required)
- Bonus Income
- Business Owner Allowance
- Residence State (Required)
- State Written
- Monthly Benefit Type
- Base Benefit Amount
- Base Benefit Percentage

- Monthly Cap
- Benefit Taxation
- Elimination Period
- Benefit Period
- Conditionally Renewable
- CDB Benefit Type
- CDB Amount
- CDB Percentage
- Existing IDI
- Existing IDI Amount
- Existing IDI PFG Coverage
- Existing IDI Taxability
- MNSA Rider

A sample Census screen is shown below.

	Plan	Included	Report	First Name	Last Name	Birth Date	Gender	Occupation Class	Specialty	Nicotine Use	Base Earned Income	Bonus Income	Business Owner Allowance	Status
<input type="checkbox"/> View Report	Test Plan	Yes	Yes	Test	Person	1/1/1980	Female	6A	N/A	No	\$100,000	\$0	No	Illinc
<input type="checkbox"/> View Report	Test Plan	Yes	Yes	Test	Person1	1/1/1985	Male	5A	N/A	No	\$70,000	\$0	No	Illinc
<input type="checkbox"/> View Report	Test Plan	Yes	Yes	Test	Person2	1/1/1990	Female	5A	N/A	No	\$70,000	\$0	No	Illinc

The screen shot below shows how Alerts appear when there is missing information.

The screenshot shows the Principal software interface with the 'Census Manager' window open. A message box displays the following red alerts:

- The First Name is required.
- The Last Name is required.
- Issue Age cannot be less than 18
- Please select Gender.
- Please select Occupation Class.
- Please select State Residence.
- Amount cannot be less than \$10,000 or greater than \$9,999,999,999.

A green arrow points to the 'Test Plan' dropdown menu in the 'View Report' section. A green box below the arrow contains the text: 'Red Alerts for missing required information in a row'.

First Name	Last Name	Birth Date	Gender	Occupation Class	Specialty	Nicotine Use	Base Earned Income	Bonus Income	Business Owner Allowance	State Residence
		12/14/2022	Please Select	Please Select	N/A	No	\$0	\$0	No	P
st	Person	1/1/1980	Female	6A	N/A	No	\$100,000	\$0	No	W
st	Person1	1/1/1985	Male	5A	N/A	No	\$70,000	\$0	No	W
	Person2	1/1/1990	Female	5A	N/A	No	\$70,000	\$0	No	W

Census Import from spreadsheet

The process to import census information from a spreadsheet follows:

1. Click on 'Import Census from Spreadsheet' and a new window called 'Import Participants' will open.
2. Click on 'Choose File' to select the applicable spreadsheet.
3. Once selected, the file name will appear on the right side of 'Choose File'.
4. Click 'Upload' to import the census file.
5. Select 'Template' from 'Please Select a Sheet' drop-down.
6. Click on 'Upload Sheet' and a new window will open where the user can indicate the appropriate values to go to the applicable column.
7. Click 'Complete Upload' to get spreadsheet values to Census manager.

Principal Open Items (1) Save Close Help Show Alerts

Home
New Case
Case Management
Contact Management
Valued Client
DI Multitask
Plans
Quick View
Print as Selected

Design **Census** Reports

Click this button to import Census from spreadsheet

Census Manager

Row Action Import Census from Spreadsheet Add Row Delete All

		Plan	Included	Report	First Name	Last Name	Birth Date	Gender	Occupation Class	Specialty	Nicotine Use	Base Earned Income	Bonus Income	Business Owner Allowance	St R
<input type="checkbox"/>	View Report	Test Plan	Yes	Yes			12/14/2022	Please Sele	Please Select	N/A	No	\$0	\$0	No	P
<input type="checkbox"/>	View Report	Test Plan	Yes	Yes	Test	Person	1/1/1980	Female	6A	N/A	No	\$100,000	\$0	No	II
<input type="checkbox"/>	View Report	Test Plan	Yes	Yes	Test	Person1	1/1/1985	Male	5A	N/A	No	\$70,000	\$0	No	II
<input type="checkbox"/>	View Report	Test Plan	Yes	Yes	Test	Person2	1/1/1990	Female	5A	N/A	No	\$70,000	\$0	No	II

Principal Open Items (1) Save Close Help Show Alerts

Home
New Case
Case Management
Contact Management
Valued Client
DI Multitask
Plans
Quick View
Print as Selected

Design **Census** Reports

Import Participants

Census Manager Upload

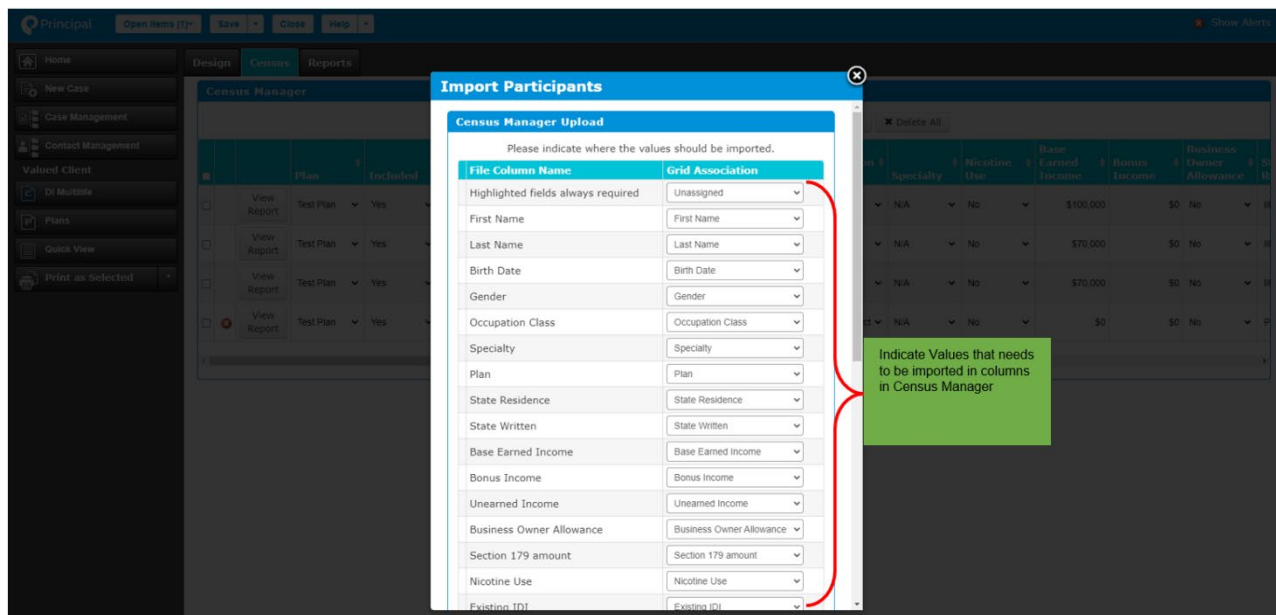
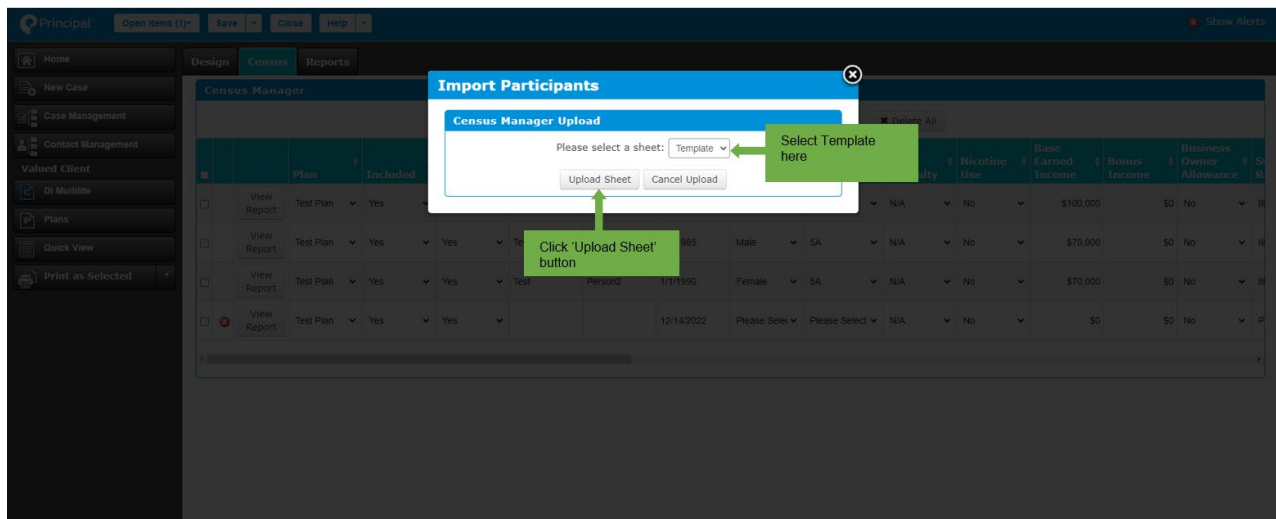
Select a File to Upload: Choose File PFG Multitask v6.xlsx Upload Close

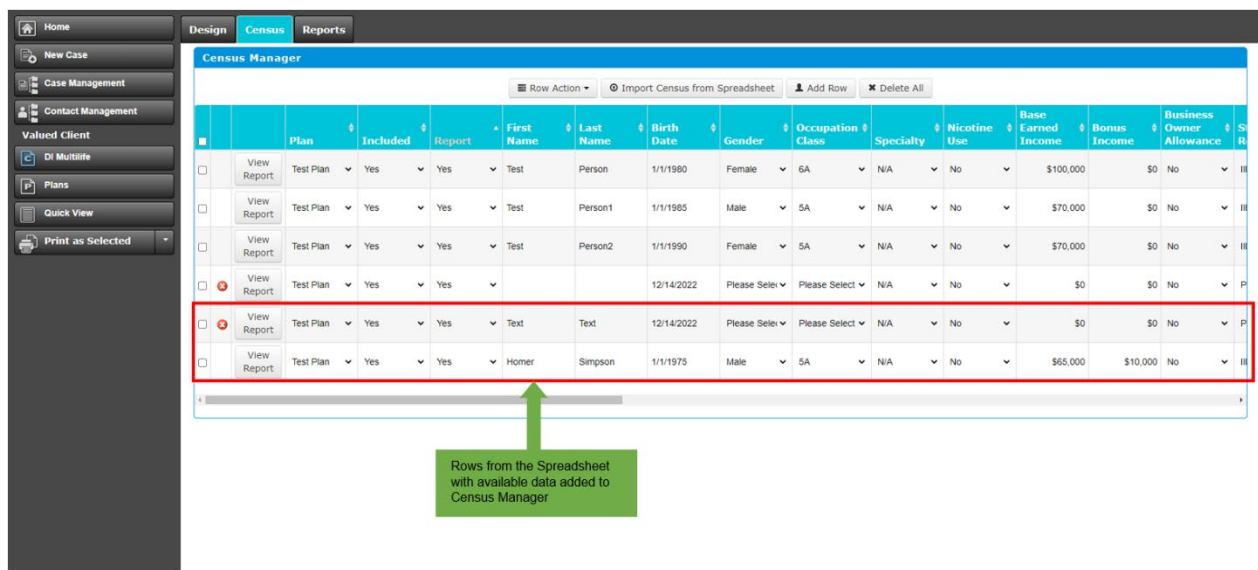
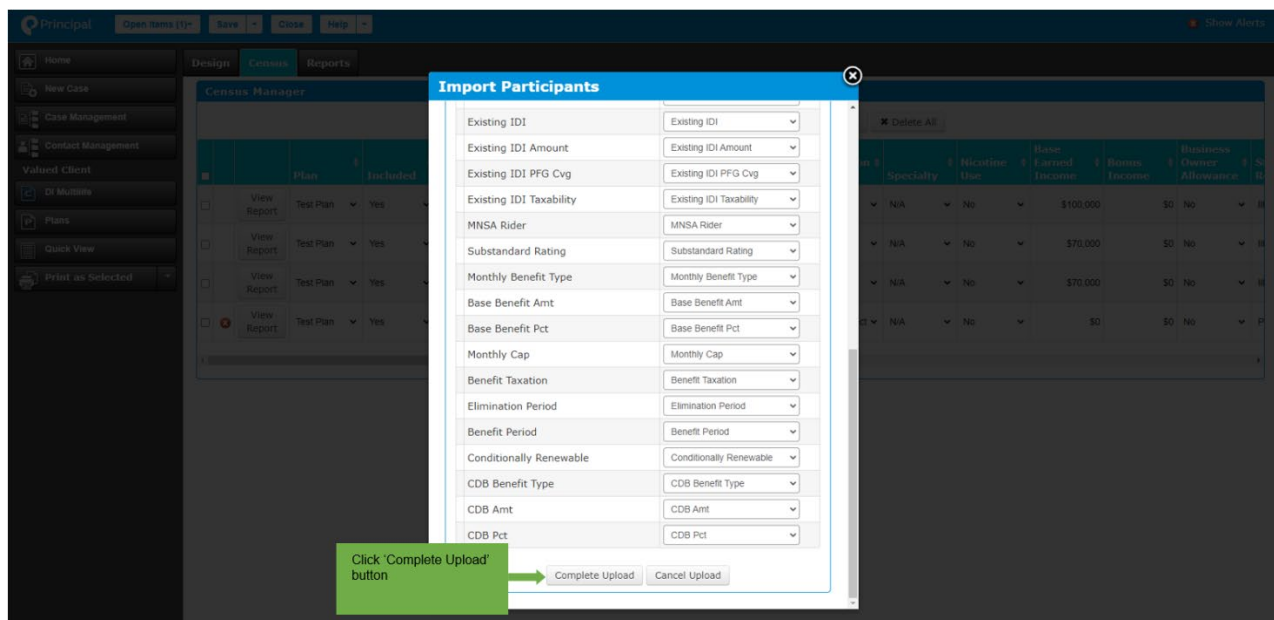
File name appears here once file is chosen

Click 'Upload' button to import Census file to Census Manager

Census Manager

		Plan	Included	Report	First Name	Last Name	Birth Date	Gender	Occupation Class	Specialty	Nicotine Use	Base Earned Income	Bonus Income	Business Owner Allowance	St R
<input type="checkbox"/>	View Report	Test Plan	Yes									\$0	\$0	No	P
<input type="checkbox"/>	View Report	Test Plan	Yes	Yes	Test			Female	6A	N/A	No	\$100,000	\$0	No	II
<input type="checkbox"/>	View Report	Test Plan	Yes	Yes	Test			Male	5A	N/A	No	\$70,000	\$0	No	II
<input type="checkbox"/>	View Report	Test Plan	Yes	Yes	Test	Person2	1/1/1990	Female	5A	N/A	No	\$70,000	\$0	No	II





Reports

The 'Reports' tab allows users to view and print illustration reports and add producer information. The Reports tab has four main sections:

- Report Options
- Reports Display
- Individual Reports to View or Download
- Producer Information

The following types of reports are available to view:

- Composite Illustration
- Compare Employee Coverage
- Print Concept Plus Illustration Report
- Print Concept Reports Only
- Individual reports can be viewed and downloaded from 'Individual Reports to View of Download' section

Note: The multi-life quote ID is the unique identifier for a specific quote. It can be found at the bottom right of the page between 'Prepared on date' and the page number. If using Google Chrome, any pop-up blocker must be turned off to open reports.

The screen shot below shows the report.

The screenshot displays the Principal software interface. The top navigation bar includes 'Open Items (1)', 'Save', 'Close', and 'Help'. The sidebar on the left contains navigation links: Home, New Case, Case Management, Contact Management, Valued Client, DI Multilife, Plans, Quick View, and Print as Selected. The main content area is titled 'Reports' and contains several sections:

- Report Options:** A dropdown menu for 'Participant Illustration Reports' set to 'Selected on Census Grid'.
- Reports Display:** A section with a blue header 'Multi-Life Disability Insurance'. It contains two checkboxes: 'Composite Illustration' (checked) and 'Compare Employee Coverage' (unchecked). Below these are buttons for 'Print Concept plus Illustrations' (with a dropdown arrow) and 'Export Composite Report Outputs'.
- Individual Reports to View of Download:** A table with columns: First Name, Last Name, Plan, and buttons for Queue and View Report. The table contains two rows: one with 'test' and 'person' under First and Last Name, and 'Untitled Plan' under Plan. A 'Queue Selected' button is at the bottom of the table.
- Producer Information:** A section with input fields for First Name (Babar), Last Name (Ali), Business Name, Producer Detail Code, Office Number, RVP (sales rep) Name, and License Number. A 'Select Producer' button is next to the First Name field.

Concept Illustrations Report

The 'Concept Illustration' report contains benefit and premium details. This report can be viewed and printed as PDF. It includes both composite and employee coverage comparison reports. This report can also be downloaded as a spreadsheet by clicking 'Export Composite Report Outputs'.

When a user clicks the down arrow button next to the 'Print Concept Plus Illustrations', an option called 'Print Concept Reports Only' will display. Clicking this option will open a new window where the report can be viewed, printed, and downloaded as a PDF.

Note:

- The export report has more detailed fields for the employee listing than the PDF view.

- To export a report, a user can select whether they want to export the Composite report or the Composite and Compare Employee Coverage together.
- If using Google Chrome, any pop-up blocker must be turned off to open reports.

The screen shots below show how to print a Concept Illustration Report.

The screenshot shows the Principal software interface with the 'Reports' tab active. In the 'Reports Display' section, under 'Multi-Life Disability Insurance', the 'Composite Illustration' checkbox is checked. Below this, the 'Print Concept plus Illustrations' button is highlighted with a red box. A green callout box with an arrow points to the dropdown arrow on this button, containing the text: 'Click this arrow down button to open the Concept Report Only option'. Other buttons visible are 'Export Composite Report Outputs' and 'Queue Selected'.

First Name	Last Name	Plan	Queue	View Report
<input type="checkbox"/> Test	Person	Test Plan	Queue	View Report
<input type="checkbox"/> Test	Person1	Test Plan	Queue	View Report
<input type="checkbox"/> Test	Person2	Test Plan	Queue	View Report

Producer Information fields: First Name: Babar, Last Name: Ali, Business Name: , Producer Detail Code: , Office Number: . A 'Select Producer' button is also present.


This screenshot is similar to the one above, but the 'Print Concept Reports Only' button is highlighted with a red box. A green callout box with an arrow points to this button, containing the text: 'Click "Print Concept Reports Only" to open the report in a separate window'. The 'Print Concept plus Illustrations' button now has a dropdown arrow next to it.

First Name	Last Name	Plan	Queue	View Report
<input type="checkbox"/> Test	Person	Test Plan	Queue	View Report
<input type="checkbox"/> Test	Person1	Test Plan	Queue	View Report
<input type="checkbox"/> Test	Person2	Test Plan	Queue	View Report

Producer Information fields: First Name: Babar, Last Name: Ali, Business Name: , Producer Detail Code: , Office Number: . A 'Select Producer' button is also present.

Following is a sample Concept Illustration Report.

For illustrative purposes only.



Principal® Income Protector

Covering your
most valuable
asset—your
paycheck

Personalized Proposal for
Untitled Company
December 9, 2022

Presented by
Babar Ali

Principal® Income Protector
Prepared for: Untitled Company



Underwriting Class: Fully Underwritten
Effective date: 12/14/2022
Cost paid by: Employer, Non-Taxable

Plan Identifier: 1-Test Plan,Employer paid Multi-life plan for XYZ Company
Covered Employees: 3

Disability Benefit	Definition and terms of disability	Riders with additional payout	Riders that increase benefits	Additional policy features	Discount(s)
Benefit Amount Maximum	Presumptive Disability Benefit Rider				
Elimination Period (EP) 90 Days					
Benefit Period(BP) To Age 65					
Total discounted annual cost of coverage			Total discounted monthly cost of coverage		
\$4,223.45			\$351.96		

Presented by: Babar Ali

Issued by Principal Life Insurance Company®, Des Moines, IA 50392

Quote ID

Prepared on: 12/14/2022

2022120959c2b3

Page 2 of 4

Principal® Income Protector Policy Summary

Prepared for: Untitled Company

Personal				Benefits								Cost of coverage after discount(s)	
Insured Name	Plan Identifier	Age Rate Tobacco	Occupation Class State Written	Total annual income	Group Ltd Amount	Other IDI Amount	IDI benefit Amount	Replacement %	CDB benefit Amount	Total repl%	BP	Monthly	Annual
Test Person	1	42, GN,N	6A,IL	\$100,000	\$0	\$0	\$5,200	62 %	\$0	62 %	65	\$162.33	\$1,947.92
Test Person1	1	37, GN,N	5A,IL	\$70,000	\$0	\$0	\$3,800	65 %	\$0	65 %	65	\$73.93	\$887.17
Test Person2	1	32, GN,N	5A,IL	\$70,000	\$0	\$0	\$3,800	65 %	\$0	65 %	65	\$115.70	\$1,388.36
Totals												\$351.96	\$4,223.45

Disclaimers

Insurance issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

Presented by: Babar Ali

Prepared on: 12/14/2022

Issued by Principal Life Insurance Company®, Des Moines, IA 50392

2022120959c2b3

Page 3 of 4

Principal® Income Protector Policy Summary

Prepared for: Untitled Company

This is a general description. It is not the policy and does not modify or change the provisions of any policy or rider. If there is a discrepancy, the policy or rider will be the final arbiter of the coverage. All features, provisions, and riders may not be available in all states, with all occupation classes, and in conjunction with each other. They may also be subject to state variations and may require additional premium. Please read your policy carefully for exact definitions in your state. Guarantees are based upon the claims-paying ability of Principal Life Insurance Company®. Disability insurance has limitations and exclusions. The policy does not pay benefits for a disability which in whole or part is caused by, contributed to by, or results from an intentional, self-inflicted injury; declared or undeclared war or act of war; commission of or an attempt to commit a felony, or involvement in an illegal occupation or activity; active duty in the military service or any nation or international authority, or in a reserve component of the armed forces of the United States; incarceration in a penal or correctional institution for seven days or longer or suspension, revocation, or surrender of your professional or occupation license or certification. Benefits are limited when living outside the United States or Canada. Limitations for normal pregnancy or childbirth may apply. The policy also has a Pre-Existing Condition Limitation. There may be other exclusions or limitations in the policy in addition to those stated in this section. For details, contact your Principal financial representative.

Not FDIC or NCUA Insured | May lose value | Not a deposit | No bank or credit union guarantee | Not insured by any federal government agency

Policy form ICC22-800-IDI, Rider forms ICC22-800-PDB

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JJ2335 | 04/2022

Presented by: Babar Ali

Prepared on: 12/14/2022

2022120959c2b3

Issued by Principal Life Insurance Company®, Des Moines, IA 50392

Page 4 of 4

Individual Illustration Report

The Individual Illustration Report shows participants' policy summary. It shows benefits, premium summary, and policy details.

The Individual Illustration Report can be printed as a PDF by clicking 'View Report' in the row of a selected participant. This report can also be printed as part of the Concept Plus Illustrations Report.

The screen shot below shows how a report can be printed.


The screenshot displays the Principal software interface. The top menu bar includes 'Principal', 'Open Items (2)', 'Save', 'Close', and 'Help'. The left sidebar contains navigation options: Home, New Case, Case Management, Contact Management, Valued Client, DI Multitask, Plans, Quick View, and Print as Selected. The main content area is divided into several sections:

- Report Options:** Includes a dropdown for 'Participant Illustration Reports' set to 'Selected on Census Grid'.
- Reports Display:** Contains a section for 'Multi-Life Disability Insurance' with checkboxes for 'Composite Illustration' (checked) and 'Compare Employee Coverage' (unchecked). Below this are buttons for 'Print Concept plus Illustrations' and 'Export Composite Report Outputs'.
- Individual Reports to View or Download:** A table with columns for selection, First Name, Last Name, Plan, and actions. The table contains three rows of test data. The 'View Report' button in the third row is highlighted with a red box and a green callout box that says 'Click 'View Report' to open report in a separate window for a participant'.
- Producer Information:** Includes input fields for First Name (Babar), Last Name (Ali), Business Name, Producer Detail Code, and Office Number, along with a 'Select Producer' button.

	First Name	Last Name	Plan	
<input type="checkbox"/>	Test	Person	Test Plan	Queue View Report
<input type="checkbox"/>	Test	Person1	Test Plan	Queue View Report
<input type="checkbox"/>	Test	Person2	Test Plan	Queue View Report

Following is a sample report.

For illustrative purposes only.



Principal® Income Protector

Covering your
most valuable
asset—your
paycheck

Personalized Proposal for
Test Person
December 14, 2022

Presented by
Babar Ali

Principal® Income Protector

Policy Summary

Prepared for: Test Person



Occupation class:	6A	Rates:	Gender Specific
Effective date:	Dec 14, 2022	Issue age:	42
State residence:	IL	Nicotine:	No
State written:	IL		

Your disability benefit

	Benefit	Annual cost
After a 90-day elimination period, your maximum monthly benefit from day 91 to Age 65	\$5,200	\$1,947.92
Total maximum annual benefit	\$62,400	

Note: Your \$5,200 monthly benefit represents 62 % replacement of your monthly income.

Definition and terms of disability

Presumptive Disability Benefit Rider	\$0.00
--------------------------------------	--------

Your premium summary

Monthly	Quarterly	Semi-annual	Annual
\$162.33	\$486.98	\$973.96	\$1,947.92

Note: Your premium represents 1.95% replacement of your annual income.

Other details

Annual income: \$100,000	Bonus: \$0	
Benefits: Non-taxable	Product series: ICC22-800	Rating: None

Presented by: Babar Ali

Prepared on: 12/14/2022

Issued by Principal Life Insurance Company®, Des Moines, IA 50392

2022120959c2b3

Page 2 of 3

Principal® Income Protector

Policy Summary

Prepared for: Test Person

Disclaimer(s)

Insurance issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

This is a general description. It is not the policy and does not modify or change the provisions of any policy or rider. If there is a discrepancy, the policy or rider will be the final arbiter of the coverage. All features, provisions, and riders may not be available in all states, with all occupation classes, and in conjunction with each other. They may also be subject to state variations and may require additional premium. Please read your policy carefully for exact definitions in your state. Guarantees are based upon the claims-paying ability of Principal Life Insurance Company®. Disability insurance has limitations and exclusions. The policy does not pay benefits for a disability which in whole or part is caused by, contributed to by, or results from an intentional, self-inflicted injury; declared or undeclared war or act of war; commission of or an attempt to commit a felony, or involvement in an illegal occupation or activity; active duty in the military service or any nation or international authority, or in a reserve component of the armed forces of the United States; incarceration in a penal or correctional institution for seven days or longer or suspension, revocation, or surrender of your professional or occupation license or certification. Benefits are limited when living outside the United States or Canada. Limitations for normal pregnancy or childbirth may apply. The policy also has a Pre-Existing Condition Limitation. There may be other exclusions or limitations in the policy in addition to those stated in this section. For details, contact your Principal financial representative.

Not FDIC or NCUA Insured | May lose value | Not a deposit | No bank or credit union guarantee | Not insured by any federal government agency

Policy form ICC22-800-IDI

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Concept Plus Illustration Report

The 'Concept Plus Illustration Report' is a combination of the Concept Illustration Report and Individual Illustration Report.

This report can be opened by clicking 'Print Concept Plus Illustrations' in the 'Reports Display' section. A new window will open allowing the user to view and print the PDF.

Composite Illustration Report

The 'Composite Illustration Report' contains the Case Summary and individual participants' information, benefits, and premium details.

Users can select the 'Compare Employee Coverage' checkbox or 'Multi-Life Disability Insurance' checkbox. Then, clicking on 'Export Composite Report Outputs' allows a download of the report(s) as a spreadsheet.

The screen shots below show the report selection and downloading of the Multi-Life Disability Insurance Report.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
																	Annual	Monthly		
	First	Last	Plan		Tobacco	Occupati	Resident	Written	Annual	Total	IDI LTD & IDI		Total	Total	Benefit	Benefit	Premium	Annual	Monthly	
	Name	Name	Name	Age	Status	on Class	State	State	Salary	Income	Benefit Amt	Replacem ent %	Benefit	Benefit Repl. %	Period	Discount	Before Discount	After	After	
1																				
2	Test	Person	Test Plan	42	N	6A	Illinois	Illinois	\$100,000	\$100,000	\$5,200	62 %	\$5,200	62 %	To Age 65	\$1,947.92	\$1,947.92	\$162.33		
3	Test	Person1	Test Plan	37	N	5A	Illinois	Illinois	\$70,000	\$70,000	\$3,800	65 %	\$3,800	65 %	To Age 65	\$887.17	\$887.17	\$73.93		
4	Test	Person2	Test Plan	32	N	5A	Illinois	Illinois	\$70,000	\$70,000	\$3,800	65 %	\$3,800	65 %	To Age 65	\$1,388.36	\$1,388.36	\$115.70		
5	Totals											\$12,800		\$12,800				\$4,223.45	\$4,223.45	\$351.96
6																				
7																				
8																				
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For illustrative purposes only.

Case Summary

Plan Composite

Ready

Display Settings

100%



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Disability insurance has limitations and exclusions. Guarantees are based on the claims paying ability of Principal Life Insurance Company. For cost and coverage details, contact your Principal financial professional.

Not FDIC or NCUA insured

May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency

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