



Disability Income Insurance Illustration

Composite Report

Prepared for Website Example

Plan Information

Benefits: Non-Taxable

Discounts:

Multi-Life

Riders:

- Benefit Update
- Capital Sum
- Catastrophic Disability Benefit
- 3% Cost of Living Adjustment (2A and above)
- Future Benefit Increase
- Presumptive Disability Benefit
- Residual Disability Benefit (2A and above)
- Transitional Occupation - To Age 65 (3A and above)

Benefits, riders and discounts may vary by client. Refer to the individual Premium Summary Report for specific client information.

Census					Monthly Benefits							Premiums		
Name	Occ Class	Age	Annual Income	Bonus Income	Base Benefit Amount	SIS Benefit Amount	Total Monthly Amount	CDB Benefit Amount	Elim Period	Benefit Period	Your Occupation Period	Annual Premium After Discounts	Monthly Premium After Discounts	
.. Attorney	5A	46	\$ 200,000	\$ 0	\$ 4,000	N/A	\$ 4,000	\$8,000	90/NA	To Age 65	To Age 65	\$ 2,768.32	\$ 242.23	
.. EE 1	3A	31	\$ 35,000	\$ 0	\$ 1,500	N/A	\$ 1,500	N/A	365/NA	5 Years	5 Years	\$ 243.72	\$ 21.33	
.. EE 2	3A	28	\$ 30,000	\$ 0	\$ 1,500	N/A	\$ 1,500	N/A	365/NA	5 Years	5 Years	\$ 224.88	\$ 19.68	
Totals:							\$7,000							
Total Non-Discounted Annual Premium Less Discounts:													4,046.15 - (\$809.23)	
Total Disability Income Premium After Discounts:													\$3,236.92	\$283.24

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Reference Number HH750

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Prepared on June 12, 2007

Principal Life Insurance Company, Des Moines, IA 50392



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Plan Disclaimers

This illustration is a general description, it is not the policy, and does not modify or change the provisions of any policy or rider. Policy definitions and provisions may vary by state, read your policy carefully for the exact definitions and provisions. The policy contains certain exclusions and limitations. 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, commission of or an attempt to commit a criminal act, or involvement in an illegal occupation or activity; or suspension, revocation or surrender of your professional or occupation license or certification; or active military service during a military action or conflict; or incarceration in a penal or correctional institution for 30 consecutive days or longer. 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. Contact your Principal Life financial representative for complete details. For premium payment options other than annual, there will be a premium payment frequency charge. Please request a Premium Summary Report for detailed information on the options shown in this report.

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