



Disability Income Insurance Illustration Premium Summary Report

Prepared for Website Example

Female
Age: 46
Occupation Class: 5A
Nonsmoker
State Residence: MA
Total Potential Benefit*: \$900,000

*This does not reflect any potential COLA or CDB increases.

Policy Information	
Disability Benefit	After a 90 day elimination period, your maximum monthly benefit is \$4,000 from day 91 to Age 65 \$2,367.60
Your occupation period is to age 65	Your total maximum monthly benefit is \$4,000 (24% of your income)
Premium Before Riders:	\$2,367.60
No Additional Premium Riders:	
Capital Sum Benefit of \$48,000.00	
Future Benefit Increase	
Presumptive Disability Benefit	
Additional Premium Riders:	
3% Cost of Living Adjustment	\$242.00
Transitional Occupation - To Age 65	\$389.60
Residual Disability Benefit	\$547.60
Catastrophic Disability Benefit \$8,000 monthly benefit, 90 day elimination period, to age 65 benefit period	\$621.60
Total	\$1,800.80
TOTAL ANNUAL PREMIUM: (2.08% of income)	
\$4,168.40	

Premium Payment Options	Annual Premium Payment Frequency Charge	Annualized Premium	Premium Amount
Annual	\$0.00	\$4,168.40	\$4,168.40
Semi-Annual	\$104.22	\$4,272.62	\$2,136.31
Quarterly	\$208.44	\$4,376.84	\$1,094.21
Monthly/Electronic Funds Transfer	\$208.48	\$4,376.88	\$364.74

This illustration is valid for presentation in Massachusetts.

Reference Number HH750

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Prepared on June 12, 2007

Principal Life Insurance Company, Des Moines, IA 50392

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Client Information:

Annual Earned Income: \$ 200,000

Bonus Income: \$ 0

Unearned Income: \$ 0

Policy Details:

Policy Benefits: Non-Taxable (Please consult your tax advisor for further information.)

Product Series: Series 700 - HH750

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.

Alternate Premium

This table is only a guide. Discounted Annual Premiums are displayed. Changes in elimination period, benefit period, your occupation period, riders or discounts can affect the total premium. Premiums calculated below minimum are marked N/A. 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 below.

Benefit Period/ Your Occupation Period/ CDB Benefit Period	Disability Base/CDB Elimination Periods (In Days)				
	30/90	60/90	90/90	180/180	365/365
To Age 70/To Age 70/To Age 70	\$8,681.60	\$6,428.80	\$5,257.20	\$4,726.80	\$4,377.60
To Age 67/To Age 67/To Age 67	\$8,052.80	\$5,800.00	\$4,628.40	\$4,098.80	\$3,751.60
To Age 65/To Age 65/To Age 65	\$7,592.00	\$5,339.20	\$4,168.40	\$3,639.20	\$3,294.80
5 Year/5 Year/5 Year	\$5,302.40	\$3,570.80	\$2,563.60	\$2,314.00	\$2,092.80
2 Year/2 Year/2 Year	\$3,681.20	\$2,402.40	\$1,564.40	\$1,374.40	N/A

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