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## Our Disability Buy-Out (DBO) Coverage is Now More Competitive

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Principal<sup>®</sup> introduces a NEW DBO insurance product (HH794) in New Jersey **effective October 1, 2017**.<sup>1</sup> Coverage offers:

✓	<b>Competitive pricing</b> – Double-digit rate decreases <sup>1</sup> and attractive 6A rates for our most preferred occupations. <sup>2</sup>
✓	<b>5% Preferred Business Owner Discount</b> for the DBO policy when the owner purchases or owns another Principal Life IDI policy.
✓	<b>Differentiator in the industry!</b> Our <b>One-Way Buy-Out</b> feature for sole proprietors helps fund buy-sell agreements.
✓	<b>Benefit Update Valuation rider</b> – Provides an <i>informal valuation</i> of the business every 3 years to identify benefit increase and exit planning opportunities.
✓	<b>More flexibility</b> – Full Benefit Continuation rider and coverage to age 65 or 67.

[Get transition details now >](#)