

Summary of Disability Benefits
Principal Life's HH750 vs. Union Central DInamic 2000 Policy
Product Comparison

Provision/Feature	Principal Life – HH750	Union Central
<i>Renewability</i>	This policy is non-cancelable and guaranteed renewable to age 65.	Non-cancelable and guaranteed renewable to age 65 for occ classes 5AP – 2A, GR for classes A – B. Level or step rates available based on issue age.
<i>Definition of Disability</i>	Unable to perform the substantial and material duties of the insured's Your Occupation, and the insured is not working. After the Your Occupation Period the insured is unable to work in any occupation he/she is reasonably suited to by education, training, and experience.	6 different versions of the Definition of Disability are available. Class 5AP-4A: for the entire benefit period, the inability to engage in your occupation. Class 5AP-3A: for the entire benefit period, the inability to engage in your occupation and not engaged in any other occupation. Class 5AP-3A: for 60 months, the inability to engage in your occupation and then the inability to engage in any reasonable occupation thereafter. Class 5AP-3A: for 60 months, the inability to engage in your occupation and not engaged in any other occupation and then the inability to engage in any reasonable occupation thereafter. 5AP-2A: for 24 months, the inability to engage in your occupation and then the inability to engage in any reasonable occupation thereafter. Class 5AP-2A: for 24 months, the inability to engage in your occupation and not engaged in any other occupation and then ADL definition thereafter.
<i>Your Occupation Protection</i>	Two years of Your Occupation protection is built into the base policy. Depending on occupation class, a 5 year, to age 65, to age 67 or to age 70 Your Occupation Period is available.	See definitions outlined above. Based on occ class the insured has the option of 1 year, 2 years, 5 years, To Age 65 and To Age 67 total benefit periods available.
<i>Transitional Occupation Benefits</i>	<p>Continue receiving disability benefits if totally disabled in Your Occupation, but are working in another occupation. Benefits are paid up to 100% of prior earnings from a combination of current earnings, other disability benefits from other sources and your Principal Life Individual DI policy, but will not exceed the Maximum Monthly Benefit plus any Social Security Substitute benefits. Benefits are payable until the end of the Transitional Occupation Period only.</p> <p>If both this rider and the Residual Disability rider are on the policy benefits are not paid out under both riders at the same time. If both rider definitions and terms are met, the monthly benefit received is the greater of either the Residual Disability or Transitional Occupation benefit.</p>	Included with the 24 month Residual Disability Benefit rider. If less then 24 months of Residual benefits have been paid, benefits will continue after the insured has returned to full-time work if the loss of earnings are at least 20% and are due solely to the previous disability for which benefits were paid. Benefits are payable for the lesser of 12 months, or the remaining period of Residual disability.

Summary of Disability Benefits
Principal Life's HH750 vs. Union Central DInamic 2000 Policy
Product Comparison

Provision/Feature	Principal Life – HH750	Union Central
<i>Catastrophic Disability Benefits</i>	<u>Catastrophic Disability Benefit (CDB)</u> Pays a benefit in addition to base monthly (and social insurance substitute benefit, if part of your policy) if the insured loses the ability to perform two or more activities of daily living without assistance; becomes cognitively impaired; or becomes presumptively disabled under the terms of the policy.	Yes - ADL Income Benefit Rider
<i>Residual Disability Benefits</i>	<u>Residual Disability Benefit Rider</u> Solely due to injury or sickness the insured has a loss of earnings of 20% or more of prior earnings and: <ul style="list-style-type: none"> • The insured is able to perform some, but not all, of the substantial and material duties of Your Occupation or they are unable to work full time in Your Occupation; or • The insured is working in another occupation <u>Short Term Residual Disability Benefit Rider</u> Similar to the Residual Disability Benefit rider, except the benefits are payable for either 6 or 12 months, instead of to the end of the benefit period.	Yes - available by rider, 6 or 24 month option. Only non-cancelable (not guaranteed renewable) Partial disability available on certain occupation classes
<i>Rehabilitation Benefit</i>	Included	Included
<i>Death Benefit</i>	Included	Survivor Benefit
<i>Recovery Benefit</i>	Yes - available by rider, 1 or 3 year benefit period.	Part of the 24 Month Residual Disability rider – benefits only paid for 24 months
<i>Capital Sum Benefit</i>	Yes – available by rider that provides a lump sum equal to 12 times the ultimate Maximum Monthly Benefit for total loss of use of a hand or foot, or sight of an eye	No provision
<i>Transplant Surgery</i>	Included	Included, policy must be in-force for at least 6 months
<i>Future Insurability Options</i>	<u>Benefit Update (BU) Rider</u> Available for no additional premium, this rider allows the insured to increase policy benefits every 3 years up to the maximum issue and participation limits, up to age 55, without medical evidence of insurability. <u>Benefit Update – Advance Options</u> Allows the insured to take the next scheduled BU option early with: <ul style="list-style-type: none"> - A loss or reduction of his/her Group LTD or - At least a 50% increase in sustainable earnings since the later of the policy issue date or the last adjustment to increase their total disability benefits, BU is available in conjunction with the Future Benefit Increase rider on the same policy.	<u>Guaranteed Physical Insurability Rider</u> Each year up to age 50. Maximum increase elected at any one time may not exceed one-half the monthly income or the original policy. Financial underwriting is required.

Summary of Disability Benefits
Principal Life's HH750 vs. Union Central DInamic 2000 Policy
Product Comparison

Provision/Feature	Principal Life – HH750	Union Central
<i>Future Increase Options</i>	<p><u>Future Benefit Increase (FBI) Rider</u> Available for no additional premium and renewable every 6 years. The increases are based on the CPI-U with a minimum of 4% compounded and maximum of 10% compounded.</p> <p>In addition to the CPI-U increase, the client may also be eligible for an additional benefit increase if eligible based on financial information. When combined together, the CPI-U increase and the additional benefit increase cannot be greater than \$500.</p> <p>FBI is available in conjunction with BU on the same policy.</p>	<p><u>Automatic Increase Rider</u> Each year for 5 years increased by a maximum rider percentage indicated on the policy (currently 3%). No medical or financial underwriting to purchase the increased coverage, but if the insured refuses one offer then full underwriting is required to reapply for this benefit and to accept any future options. Minimum base benefit must be \$1,350 to be eligible for this rider.</p>
<i>Mental/Nervous Substance Abuse Disorders Limitation</i>	<p>Limits the Benefit Period for Mental/Nervous and Substance Abuse claims to a 24 month lifetime benefit (including the CDB rider). Mandatory for residents of, or applications written in: Single-Life: CA, FL, LA, and NV and Multi-Life in CA. Optional on Multi-Life cases in all other states. Not available in TX or VT. 10% discount with To Age 65, 67 or 70 benefit periods; 5% discount on 2-Year or 5-Year benefit periods.</p>	<p>24 month lifetime benefit limitation is mandatory on all policies; some ER paid/sponsored plans are exempt from this limitation.</p>
<i>Supplemental Health Benefit (SHB)</i>	<p>For no additional premium, this rider provides a one-time lump sum benefit equal to six times the policy's ultimate Maximum Monthly Disability Benefit, in addition to the other benefits provided by the policy, if the Insured becomes disabled under the policy and diagnosed with Coronary Artery Bypass Graft Surgery, Cancer or Stroke.</p>	<p>N/A</p>
<i>Special Features/additional riders</i>	<p>Cost of Living Adjustment rider, Death Benefit, Extended Total Disability Benefit rider, Recurrent Disability, Presumptive Disability rider, and Waiver of Premium.</p>	<p>COLA, 6 or 24 month Residual rider, Presumptive, Waiver of Premium, Non-disabling Injury Benefit, Good Health Benefit (reduces waiting period), and Survivor Benefit.</p>
<i>Principal Life's Competitive Advantages</i>	<ul style="list-style-type: none"> • Benefit Update is available through age 55 and is available for no additional premium and does not have a cap; except I&P limits. Also, Benefit Update has 2 Advance options when the insured loses or has a reduction in Group LTD or has a 50% increase in sustainable earnings. • FBI rider has an additional benefit increase if eligible based on financial information of up to a total of \$500. • FBI and BU are no-cost riders that can be used in conjunction with each other. • SHB rider provides a one-time lump sum benefit if the Insured becomes disabled under the policy and diagnosed with Coronary Artery Bypass Graft Surgery, Cancer or Stroke. • Catastrophic Disability Benefit rider has more flexible eligibility options and pays benefits in addition to base monthly benefits. • Mental/Nervous Limitation is not required in all states and offers a discount when on the policy. • Capital Sum Benefits rider is available for no additional premium. 	

Disability insurance has limitations and exclusions. This is only a brief outline of some provisions included in these policies. All features, provisions, and riders may not be available in all states and may be subject to state variations. Refer to your state specific policy and rider forms for the full definition of all policy provisions, benefits, limitations, and exclusions.

The description of Union Central DInamic 2000 policy was not furnished by the company - please consult the policy for actual terms, conditions, limitations and exclusions. If there are questions regarding this material, please contact a representative of that company.