

# Benefits at a glance for CPA Firm

## Disability Buy-Out Insurance proposal

Outlined below are details and benefits for your proposed individual disability insurance coverage.

Sales program	Total business value	Coverage		No cost features	Discount(s)
Fully Underwritten	\$1,500,000	<b>Lump sum benefit:</b> Maximum	<b>Elimination Period:</b> 365 days	Benefit Update	Employer Discount
		<b>Monthly benefit:</b> \$0	<b>Benefit Factor:</b> 0		Select Occupation

Personal							Coverage			Coverage cost after discount(s)		
Insured name	Gender	Age	Tobacco	Occupation class	State	Ownership amount	Lump sum benefit	Elim. Period (days)	Total potential benefit	Monthly	Annual	
Mr CPA	N	32	N	5A <sup>1</sup>	CA	\$500,000	\$500,000	365	\$500,000	\$144.90	\$1,656.00	
CPA Partner	N	38	N	5A <sup>1</sup>	CA	\$500,000	\$500,000	365	\$500,000	\$198.45	\$2,268.00	
CPA Partner	N	33	N	5A <sup>1</sup>	CA	\$500,000	\$500,000	365	\$500,000	\$151.20	\$1,728.00	
Totals:							Total lump benefit: <b>\$1,500,000</b>		Total discounted monthly cost: <b>\$494.55</b>		Total non-discounted annual cost less discount(s) \$7,850.00 - (\$2,198.00): <b>\$5,652.00</b>	
							Total monthly benefit: <b>\$0</b>					
							Total potential benefit: <b>\$1,500,000</b>					

<sup>1</sup>Select Occupation Discount

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### Policy disclaimers

This is a general description; it is not the policy, and does not modify or change the provisions of any policy or rider. 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 require an additional premium. Please read your policy carefully for exact definitions in your state. Disability insurance This policy 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, 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. For costs and coverage 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 HH673; Rider forms HH795

JJ2197-01

Presented by: CPS Insurance Services  
License No. 1234567

Disability insurance from Principal<sup>®</sup> is issued by Principal Life Insurance Company, Des Moines, IA 50392

Prepared on: August 29, 2017 for state of California

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