

Select Professional Program Underwriting Enhancements

Principal Life Insurance Company's Select Professional Program is aimed at helping meet the needs of professionals and students who are expected to quickly attain higher earnings needed to qualify for higher benefit amounts. Principal Life is making several underwriting enhancements to the program that are available immediately.

- Increased Individual Disability Income (DI) insurance issue limits for:
 - New physicians in their first two years of practice
 - Medical residents, dental residents, and dental students who are within 180 days of completing their program
 - Medical and dental residents/interns
- Expanded Select Professional Program to include **medical** and **dental specialists**

Updates are **in orange** below.

Occupation	Individual DI Monthly Issue Limits	
	NEW	Previous
Physicians		
<i>Specialists</i> - first two years in practice (Gastroenterologist, Oncologist, Otolaryngologist, Cardiologist, Neonatologist, Urologist, Radiologist, Orthopedic Surgeon, Neurosurgeon)	\$7,500	\$6,000
<i>Specialist Residents/Interns:</i>		
- Within 180 days of completing their residency program	\$7,500	\$4,000
- First through last year	\$5,000	\$4,000
<i>Other M.D., D.O.</i> - first two years in practice	\$6,500	\$6,000
<i>Other M.D., D.O. Residents/interns:</i>		
- Within 180 days of completing their residency program	\$6,500	\$4,000
- First through last year	\$5,000	\$4,000
<i>Medical Students</i> - third or fourth year	\$2,500	\$2,500
Dentists		
<i>D.D.S. Specialists</i> - first two years in practice (Orthodontist, Endodontist, Periodontist, Oral and Maxillofacial Surgeon, Prosthodontist)	\$6,000	\$5,000
<i>D.D.S. Specialist Residents/Interns:</i>		
- Within 180 days of completing their residency program	\$6,000	\$3,500
- First through last year	\$4,000	\$3,500
<i>General D.D.S.</i> - first two years in practice	\$5,000	\$5,000
<i>Dental Students:</i>		
- Within 180 days of entering private practice	\$5,000	\$2,500
- Third or fourth year	\$2,500	\$2,500

All changes are subject to underwriting approval.

OneSource Brokerage

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