

Summary of Disability Benefits
Principal Life's HH750 vs. MetLife's Omni Advantage
Product Comparison

Policy Features	Principal Life – HH750	Met Life – Omni Advantage
<i>Renewability</i>	This policy is non-cancelable and guaranteed renewable to age 65.	This policy is non-cancelable and guaranteed renewable to age 65.
<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.	Prevented from performing the material and substantial duties of insured's regular occupation; and is not gainfully employed. After the regular occupation period the insured is prevented from performing any occupation for which he/she is reasonably fitted by education training, or experience. (Applies to 6A, 5A, 4A, 3A, 2A occ. classes).
<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.	<u>Regular Occupation Protection</u> Insures against the inability to perform the material and substantial duties of the Regular Occupation if not Gainfully Employed. Own Occupation coverage for the lesser of benefit period or: A) to Age 65, for occupational classes 6A-3A; B) 5 years, for occupational class 2A. Regular Occupation: The usual occupation(s) in which the insured is gainfully employed at the time he/she becomes disabled.
<i>Regular Occupation</i>	<u>Regular Occupation Rider</u> Allows the insured, if totally disabled from his/her occupation, to work in another occupation and receive full benefits regardless of income earned in the other occupation. Available to certain 5A occupation classes. Issue Ages 18-50.	<u>Your Occupation Rider</u> Pays the full benefit for total disability if the insured is unable to perform the substantial and material duties of his/her regular occupation, even if engaged in another occupation, and regardless of income earned in the other occupation. Available to 6A and 5A occupation classes with the residual disability rider. Issue ages 18-45.
<i>Transitional Occupation</i>	<u>Transitional Occupation Rider</u> Pays a benefit if totally disabled in Your Occupation, but are working in another occupation. Benefits are paid up to 100% of prior earnings. Payment periods are 2 year, 5 year, To Age 65, To Age 67 and To Age 70 for occupation classes 5A, 5A-M, 4A, 4A-M, 3A & 3A-M Payment period for this rider does not start until benefits are paid under this rider. 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.	<u>Transitional Your Occupation Benefit Rider</u> Pays a benefit if the insured is unable to work in his/her occupation but is gainfully employed in another occupation. Length of time benefits are paid varies by the rider purchased. Coverage periods available are 5 years (6A-4A); 10 years and to Age 65 (6A and 5A). If the insured's earnings plus any other disability coverage plus the monthly benefit exceeds prior earnings, the benefit will be reduced. Payment period for this rider begins at time of disability. Requires purchase of the Residual rider and there is no coordination between these riders; benefits cannot be paid out under both riders at the same time.

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<i>Catastrophic Disability Benefits</i>	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.	Pays an additional monthly benefit on top of the monthly benefit for total disability (and Social Insurance Offset, if included in the policy) if the insured's medical condition meets the criteria for a catastrophic disability. Defined as: 1. Complete, irrecoverable and irreparable loss of use of both hands, or both feet, or one hand and one foot; the sight in both eyes; speech; or hearing in both ears; or 2. Insured is totally disabled and has Alzheimer's disease or other irreversible form of senility or dementia; aphasia, hemiparesis; paraplegia, or quadriplegia.
<i>Residual Disability Benefits</i>	<p><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:</p> <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 <p><u>Short Term Residual Disability Benefit Rider</u> Similar to the Residual Disability Benefit rider, except benefits are paid for 6 or 12 mos.</p>	<p><u>Basic Residual Rider</u> The insured will receive a benefit equal to a percentage of his/her monthly benefit for total disability proportionate to his/her loss of earnings if the insured's current earnings are reduced by at least 20 percent of his/her prior earnings; and the insured is gainfully employed, but is prevented from performing one or more of the material duties of his/her regular occupation; or performing the material duties, but is not able to perform them for more than 80 percent of the time; or is engaged in another occupation.</p>
<i>Recovery Benefits</i>	<p><u>Recovery Benefit Rider</u> If the insured is no longer disabled; is not receiving disability benefits, returns to work full-time, has a loss of income of 20% or more, and meets certain requirements, he/she will receive a recovery benefit. 1 or 3 years.</p>	<p><u>Residual Recovery Benefit</u> Allows the insured to receive benefits for 24 or 36 months, if he/she continues to experience a loss of earnings of at least 20%, after returning to work full-time.</p>
<i>Future Insurability Options</i>	<p><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. There is no cap for this benefit except for our Issue and Participation limits.</p> <p><u>Benefit Update – Advance Option</u> Allows the insured to take the next scheduled BU option early with:</p> <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, <p>BU is available in conjunction with the Future Benefit Increase rider on the same policy.</p>	<p><u>Guaranteed Insurability Benefit</u> Available for an additional premium, this rider is issued up to age 45. On each policy anniversary up to age 51, the insured may apply for up to one unit of increase. If all or part of the increase is not used, it may be carried forward to the next option date but not beyond that date. Maximum unit of increase varies depending on occ class. The maximum total increase through age 41 is 2X the basic MIB. Ages 42 – 45 it is the lesser of \$6,000 or 2X basic MIB. The total increase is not to exceed the I & P limits and every year the insured may apply for an amount equal to one unit of increase or for part of that amount. Cap is 2 units of increase on each option date if there is sufficient carry over.</p>

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Future Increase Options	<p>Future Benefit Increase (FBI) Rider 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>	N/A
Special Features	<p><u>Extended Total Disability Benefit Rider</u> This rider may pay benefits beyond the maximum benefit period, if the Insured is disabled prior to the Age 55 Anniversary; and continues to be totally disabled through the end of the benefit period and meets certain requirements. Benefits are payable up to the Maximum Aggregate Benefit.</p> <p><u>Supplemental Health Benefit (SHB) Rider</u> 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><u>Lifetime For Total Disability Rider</u> This rider provides a lifetime total disability benefit, paid during a continuous disability if: such disability begins before age 65 and continues until age 65; and the benefits under the policy have been paid during the disability. Benefits are calculated by the monthly benefit multiplied by a benefit factor, which is dependent upon age at the start of total disability. The factor is 1.0 at age 45 or less and reduces 5% for each year that total disability starts thereafter. Available to 6A, 5A, and 4A occupation classes. Not available with the To Age 70 Benefit period.</p>
Special Benefits/Riders	Death Benefit, Recurring Disability, Waiver of Premium and riders: Capital Sum, Cost of Living, Presumptive Disability Benefit	Death Benefit, Long-Term Care Guaranteed Purchase Option, Presumptive Disability Benefit, Waiver of Premium.
Principal Life's Competitive Advantages	<ul style="list-style-type: none"> • Transitional Occupation Rider: benefits are paid for the full Transitional Occupation period; three different periods are available; issue to age 60; no additional riders required; benefit amount not offset by Social Security and other governmental agencies and coordination of Residual Disability Benefit and Transitional Occupation rider benefits • 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. • 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. • Catastrophic Disability Benefit Rider doesn't require specified medical conditions to qualify and includes loss of ADL's as a qualification 	

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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 MetLife's Omni Advantage 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.