



## Customize features to meet your client's bottom line and their employees' needs

Disability insurance is often an overlooked benefit, but it's also one of the most important. When you're working with Principal<sup>®</sup>, it's easy to build group disability solutions that fit clients of any size, with any budget.

### **Flexibility is one of our products' most powerful features**

Your clients have **options** to choose from when building a disability insurance solution that works for them. Start with a foundation of short-term disability (STD) or long-term disability (LTD), then choose from a range of:

- Benefit percentages
- Maximum benefits
- Elimination periods
- Benefit payment periods

Plus, we have extra features that can be added to create just the right mix.

Take a look at our **[group disability marketing guide](#)** for a complete overview of the STD and LTD solutions available from Principal.