

Comparison of Principal Life and Metropolitan Life Transitional Occupation Rider

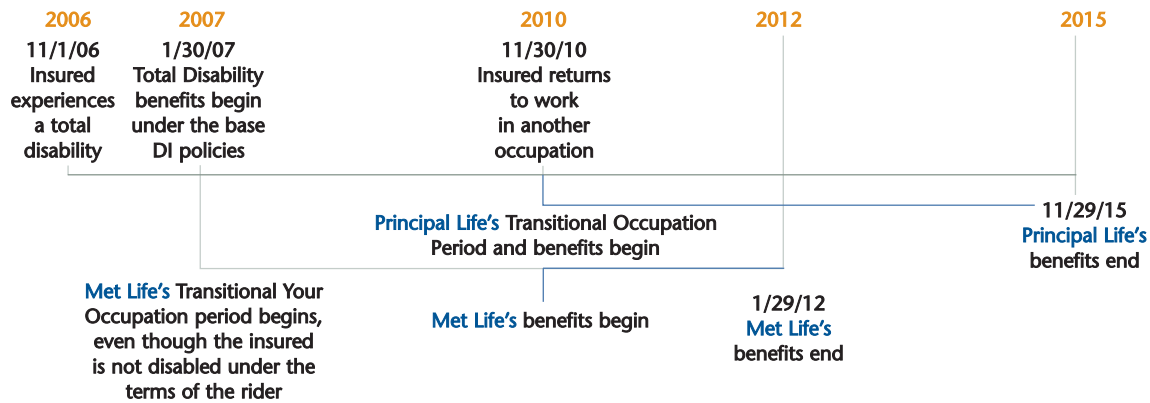
RIDER FEATURES	PRINCIPAL LIFE TRANSITIONAL OCCUPATION RIDER	MET LIFE TRANSITIONAL YOUR OCCUPATION BENEFIT RIDER
Definition	Principal Life will pay disability benefits in the event of total disability during the Your Occupation Period, but working in another occupation. The benefit calculation is based on replacement of up to 100% of the insured's Prior Earnings.	Allows the insured to receive a disability benefit if totally disabled in their regular occupation but is working in another occupation. The benefit calculation is based on replacement of up to 100% of the insured's Prior Earnings.
Fee rider	Yes	Yes
Issue ages	18-60	18-59
Transitional Occupation Period options	2 year, 5 year, To Age 65, To Age 67 and To Age 70	5 year, 10 year and To Age 65
Available occupation classes	3A, 3A-M, 4A, 4A-M, 5A, 5A-M	4M, 4A, 5I, 5S, 5A, 6A
Required riders	None	Residual rider
Other disability coverages that offset the Transitional Occupation benefit	<ol style="list-style-type: none"> 1. Individual, association, or group disability coverage 2. Benefits from an employer-sponsored plan or payroll deduction plan that provides sick pay, salary continuation, salary replacement, disability income, disability retirement or retirement 3. Worker's Compensation monthly benefits or settlement received in lieu of monthly benefits 	<ol style="list-style-type: none"> 1. Individual, association, or group disability coverage 2. Formal employer provided sick pay plans, salary continuation plans or other Disability income benefits 3. Worker's compensation 4. Governmental agencies (e.g., Social Security Insurance Benefits) 5. Union welfare plans
Minimum amount payable	During the first six months of a Total Disability, as defined by this rider, following the Elimination Period, the percentage paid will be at least 50% of the Maximum Monthly Benefit plus 50% of any Social Insurance Substitute Benefit.	\$200 or 25% of the Monthly Benefit for Total Disability

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How the Residual rider works with this rider	If the insured meets the definitions and terms of both riders, the benefit payable will be the greater of the Transitional Occupation benefit or the Residual Disability benefit.	There is no coordination between these riders; benefits cannot be paid out under both riders at the same time.
Meeting rider requirements	Only periods of Total Disability (as defined by the rider) apply towards the Transitional Occupation Period. Any days of Total Disability (as defined by the rider) used to satisfy the policy's Elimination Period do not apply towards the Transitional Occupation Period.	Met Life's Transitional Your Occupation period starts immediately after satisfaction of the policy's Elimination Period and is continuous whether or not the insured is collecting a benefit under this rider.

To illustrate a claimant receiving the Transitional Occupation benefits, consider this hypothetical case study:

DI Policy Basics:

- 90-day Elimination Period
- To Age 65 Benefit Period
- 5 year Transitional Occupation Period



Principal Life Transitional Occupation rider advantages

- Benefits are paid for the full Transitional Occupation Period.
- Three different Transitional Occupation periods are available to meet your clients' needs.
- The rider can be issued to age 60.
- No additional riders are required.
- Benefit amount not offset by Social Security and other governmental agencies.
- Coordination of Residual and Transitional Occupation rider benefits.



WE'LL GIVE YOU AN EDGESM

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

Insurance issued by Principal Life Insurance Company, a member of the Principal Financial Group, Des Moines, IA 50392.

Disability insurance has limitations and exclusions.

This is only a brief outline of the optional Transitional Occupation rider. The rider 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 Met Life's Transitional Your Occupation Benefit rider was not furnished by Met Life and the accuracy cannot be guaranteed. 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.

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