

Financial Designs is partnered with The Principal Financial Group to provide outstanding service to your group clients with a robust menu of product offerings.

<b>LINES OF BUSINESS</b>	<b>Disability (Short Term/Long Term)</b>	<b>Life Insurance</b>
	<ul style="list-style-type: none"> <li>• Help employees plan for the unexpected</li> <li>• Protect employees income</li> <li>• Standard and optional features – choose from a range of benefit</li> <li>• Percentages</li> <li>• Maximum benefits</li> <li>• Elimination periods</li> <li>• Benefit payment periods</li> <li>• Incremental periods</li> </ul>	<ul style="list-style-type: none"> <li>• Group term life and Voluntary term life</li> <li>• Flat amount, percent of salary or combination</li> <li>• Guaranteed coverage available</li> <li>• Wavier of premium available</li> <li>• Dependent coverage optional</li> <li>• Conversion is available if needed</li> <li>• Accelerated benefits: 75% up to \$250,000</li> </ul>
	<b>Dental Insurance</b>	<b>Vision Insurance</b>
	<ul style="list-style-type: none"> <li>• Large network with a nationwide reach</li> <li>• Multiple deductible, coinsurance and maximum</li> <li>• More than one plan to choose from             <ul style="list-style-type: none"> <li>• PPO</li> <li>• EPO</li> <li>• POS</li> <li>• DHMO</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Exams covered with \$10 co-pay every 12 months</li> <li>• Network of VSP providers</li> <li>• Discounts on name-brand eyewear</li> <li>• Glasses and contacts</li> <li>• Lenses: one pair every 12 months</li> <li>• Frames: up to \$150 every 12 or 24 months</li> <li>• Elective contacts: up to \$150 every 12 months</li> <li>• Necessary contacts: covered in full every 12 months after \$10 or \$25 co-pay</li> </ul>

<b>CONTACTS</b>	<b>Product Questions, Training and Service</b>	<b>Quoting and New Business</b>
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