



Greetings! I hope you're having a great fourth quarter. We appreciate your business and the trust you place in us to take care of your valued clients.

That's why I'm excited to let you know about changes coming in our sales organization to bring a greater focus on business solutions funded with life and individual disability insurance (IDI).

We're aligning our support to help you better meet your clients' complete business needs. These changes will take effect in early 2024. You'll be hearing more in the coming weeks, but here's an overview of what you can expect:

- Life insurance and IDI, when offered together, can often provide a more comprehensive solution for business needs. We're combining our life and disability wholesaling capabilities, giving you one team to work with for needs such as business protection, business succession, and key employee benefits—as well as the personal needs of business owners and key employees. This team will also support our retail IDI sales.
- When IDI is used to enhance or supplement workplace benefits, we're dedicating resources within our group benefits offices to help support those sales opportunities.
- We'll also be re-drawing some of our territories to better enable collaboration on your behalf among our business solutions and workplace benefits teams.

Our top priority, now, is helping you have a successful close to the year. And soon, we'll begin introductions to the new Principal® contacts you'll work with in 2024. We greatly value our relationship with you and are committed to ensuring a smooth transition to your new Principal team members.

Shea Treadway, SVP, Benefits and Protection—Head of Distribution