



Individual Disability Income insurance

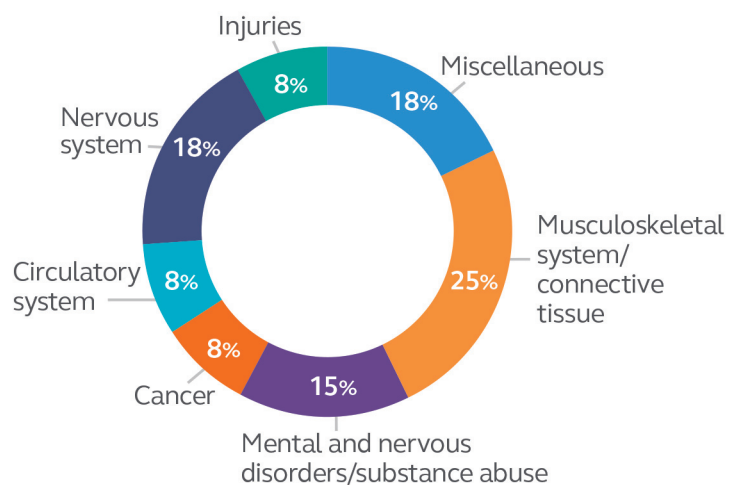
Protect your income— the asset you rely on most

You and your family rely on your income every day. That's why protecting it is so important. Principal® can help you protect your income with individual Disability Income (DI) insurance.

What is disability insurance?

You're healthy and able to work as a professional today, but the future is unpredictable. If you ever become too sick or hurt to work, DI provides monthly benefits "like a paycheck" to help you pay the bills and maintain your lifestyle.

Most disabling conditions are illnesses—not injuries



Source: Principal Life disability insurance active claims as of May 2018. The above is for illustrative purposes only and is not intended as a complete representation of the circumstances surrounding the claims, an inclusive representation of all claims, or a promise to pay any specific claims.

What are some additional benefits?

- Coverage can be customized based on your needs and budget.
- Guarantees your cost for coverage will not change until age 65.
- You can increase your coverage to keep up with your changing needs—without medical questions.
- Can't be canceled, unless you stop paying for coverage.
- Using DI is typically just 1-3% of what you earn.

What if the unexpected happens?

If you become too sick or hurt to work, you can count on Principal to be there. You'll need to file a disability insurance claim to receive benefits, and here's how the process works:

- **Tell us what happened.** Contact us at 800-422-3788 to tell us why you're not able to work, and we'll send you a claim form to complete.
- **We'll keep you informed.** Once we receive your completed claim form, your dedicated claims representative will keep you up to date throughout the review process.
- **You'll receive a timely claims decision.** As soon as we have all the information, you'll hear from us within seven business days.

 **Let's connect** | Contact your financial professional.

principal.com

Disability insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, IA 50392-0002.

This is an overview of the benefits of disability insurance, but there are exclusions and limitations. For costs and coverage details, contact your Principal representative. This flyer is not approved for use in Arizona and New Mexico. OR policy #HH750OR

Not FDIC or NCUA insured
May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency

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