



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.

Supplement what you get through work

The group long-term disability (LTD) coverage you have through work is a great employee benefit. But it typically only replaces about 60% of your income—and less after taxes.

Sample income replacement

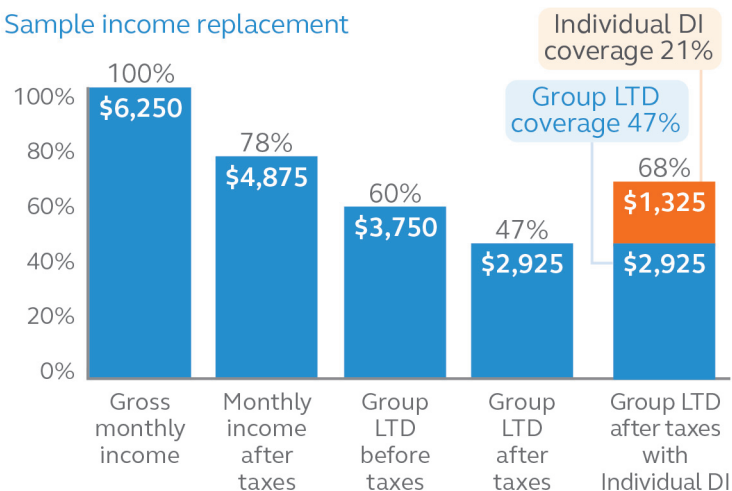


Chart based on \$6,250 gross monthly income (\$75,000 annually), with a 60% group long-term disability (LTD) program up to \$6,000/month, assuming a 22% tax bracket for Federal, State, and FICA. This is a hypothetical example. For illustrative purposes only.

What are some additional benefits?

- Adding individual DI to your employer's group disability insurance will provide more income protection if you become too sick or hurt to work.
- Can't be canceled, unless you stop paying for coverage.
- Guarantees your cost for coverage will not change until age 65.
- Coverage can be customized based on your needs and budget.
- You can increase your coverage to keep up with your changing needs—without medical questions.

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

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May lose value • Not a deposit • No bank or credit union guarantee
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