



Individual Disability Income insurance

# Are you insuring what you value most?

Disability insurance can help protect your daily life.



Protect what  
you've worked  
so hard to  
accomplish.  
  
Let us help.

Your income helps you pay for your home, transportation, food, child care—the list goes on. It's a key part of many of your accomplishments. That's why protecting it should be a priority. If you are unsure how to get started, that's okay—we're here to help you navigate the basics.

An individual Disability Income insurance policy from Principal® provides you monthly payments when you can't work due to a disabling illness or injury.

- Think of disability insurance as your personal safety net. With it, you can focus more on taking care of yourself and worry less about how you'll pay the bills.
- It can help you avoid serious financial consequences, like dipping into savings or retirement assets, when you're not working.

That's why many financial professionals consider income protection to be an essential part of any financial checklist.

## Know the facts

Maybe you've done some additional research online, or have asked friends or family members about income protection. If you have, you may have run across some of these common misconceptions:

### **“It won't happen to me—I'm pretty active and expect to stay healthy.”**

- › We can't predict the future and what our health will be. Most disabilities are caused by unexpected illnesses, such as cancer, heart conditions, and strokes.

### **“Disability insurance isn't something I can afford.”**

- › Coverage is designed to be flexible and can be customized to your specific needs and budget.

### **“I already have coverage through my employer and/or the government.”**

- › The disability insurance you have at your job is a great start, but it may not be enough. The same is true for Social Security disability benefits, which can be challenging to obtain. Individual disability coverage can be a great supplement to either or both options.

## You're in control

Individual DI insurance helps you deal with these realities. Having your own coverage puts **you** in the driver's seat of building your financial foundation. It also gives you one more thing to check off your list of financial “to do's.”

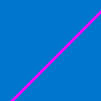
A disability policy from Principal:

- Allows you to lock in the cost of the coverage you've built to fit your budget.
- Is flexible and can be modified as your needs change.



## Ready to get started?

You don't have to figure this out on your own. Work with a financial professional or use resources available at **[principal.com/protectincome](https://principal.com/protectincome)** to take the next step in protecting your present and future.





[principal.com](https://principal.com)

Insurance from Principal® is issued by Principal Life Insurance Company®, Des Moines, Iowa 50392-0001. This is an overview of the benefits disability insurance provides, but there are limitations and exclusions. For cost and coverage details, contact your Principal representative.

This kit is not approved for use in Arizona and New Mexico.

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

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