



Individual Disability Insurance

When you need us, we're here for you.



When you purchase income protection, you can breathe a sigh of relief—you're covered. And you can check it off your list of financial “to dos” and file it away, hoping you never have to use it.

But, if the unexpected happens, then what?

Don't worry, Principal® is here for you. We understand a serious illness or injury is hard enough—filing a disability insurance claim shouldn't be. You can count on our team to help you every step of the way. Here's how it works:

1

Tell us what happened.

Reach us via email, phone, fax, or mail (details on back). We'll send you a claim form to complete and send in.

2

We'll keep you up to date.

After we receive your claim form, your dedicated claims contact will keep you up to date throughout the review process.

3

You'll receive a fair claim decision.

Once we have all the information, you should hear back from us within seven business days.

\$163.7
million

**in claims was administered by Principal in 2021—
helping provide financial support in their time of need.**

Source: Total amount paid out for disability insurance claims administered by Principal for year ending 12/31/2021.

How our customers have benefited from their coverage

Occupation	Age at policy purchase	Age at disability	Condition	Claim amount paid	Claim duration (months)	Disability solution
Dentist	46	53	Lumbar spine disease	\$90,728	18	Business Loan Protection Rider
Dentist	46	53	Lumbar spine disease	\$183,050	19	Overhead Expense
Vice president and business co-owner	36	43	Multiple sclerosis	\$185,500	3 months and lump sum	Key Person Replacment
Attorney	45	59	Cancer	\$57,600	13	Overhead Expense
Dermatologist and practice co-owner	33	44	COVID and long COVID	\$444,000	12	Overhead Expense
Chief executive officer and business co-owner	44	60	Pelvic fracture, leg fracture, and multi-internal trauma	\$23,833	4.75	Overhead Expense
Chief executive officer and business owner	37	60	Spinal stenosis, hip osteoarthritis	\$85,725	9	Disability Income
Chief financial officer	53	55	Stroke/CVA (cerebral vascular accident)	\$7,843	2	Disability Income - Guaranteed Standard Issue (GSI)
Senior vice president	45	53	Infection, septic arthritis	\$52,400	4.5	Disability Income
Oncologist	36	50	Cancer	\$107,864	8	Disability Income
Psychiatrist and practice co-owner	45	62	Multiple sclerosis	\$200,000	Lump sum	Disability Buy-Out
Engineer and business co-owner	39	55	Cancer	\$135,000	Lump sum	Disability Buy-Out

Source: Principal® disability insurance claim payments from January 1, 2020 - June 30, 2021. The above is for illustrative purposes only and not intended as a comprehensive representation of circumstances surrounding the claims displayed, an inclusive representation of all claims, or a promise to pay specific claims.

How to reach us

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Mail: Principal Life Insurance Company
Ind. Disability Insurance – Claims
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principal.com

Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

This flyer is not approved for use in Arizona, Oregon, and New Mexico.

Disability insurance has limitations and exclusions. For costs and coverage details, contact your local Principal representative.

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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