



Individual Disability Income insurance

## Offer your employees more—at a discount

Help employees protect their income



Having a competitive benefits package helps you attract and retain top talent. Offering income protection, or disability insurance, shows employees how they not only earn an income while working, but also when they can't work. They'll know you care about them when times are good ... and when life gets tough.

 Offer a 20% Multi-Life Discount<sup>1</sup>

It helps make coverage more affordable.

### Advantages

#### Flexibility

Design a benefits package with individual Disability Income insurance from Principal® that works for you:

- We work closely with you to create a customized benefit design that meets the needs of you and your employees.
- You can choose how coverage is paid. You can pay all or part of the premiums, or have your employees pay it all. Plus, we can bill you or your employees directly.

#### Easy enrollment

You call the shots on how to enroll employees. We'll work with you to develop an enrollment process that meets the needs of both you and your employees.

- Use our sample communications to get the word out to your staff.
- Help employees make informed buying decisions by having them meet with us to discuss the coverage. We give each a personalized proposal and policy details.
- Receive ongoing support when you hire new employees.
- Use our simplified program to make the process easy and convenient for employees

## Help employees protect more

What if you already offer group long-term disability (LTD) coverage? That's a great start! But, after taxes, is it enough for all your employees — especially those with higher incomes?

This graph shows how supplementing your group coverage with individual disability coverage helps employees protect even more of their income.



### What about part-time employees?

Often, part-time staff aren't eligible for group disability coverage. Not so with individual coverage from Principal. We offer coverage for those working as little as 20 hours a week.

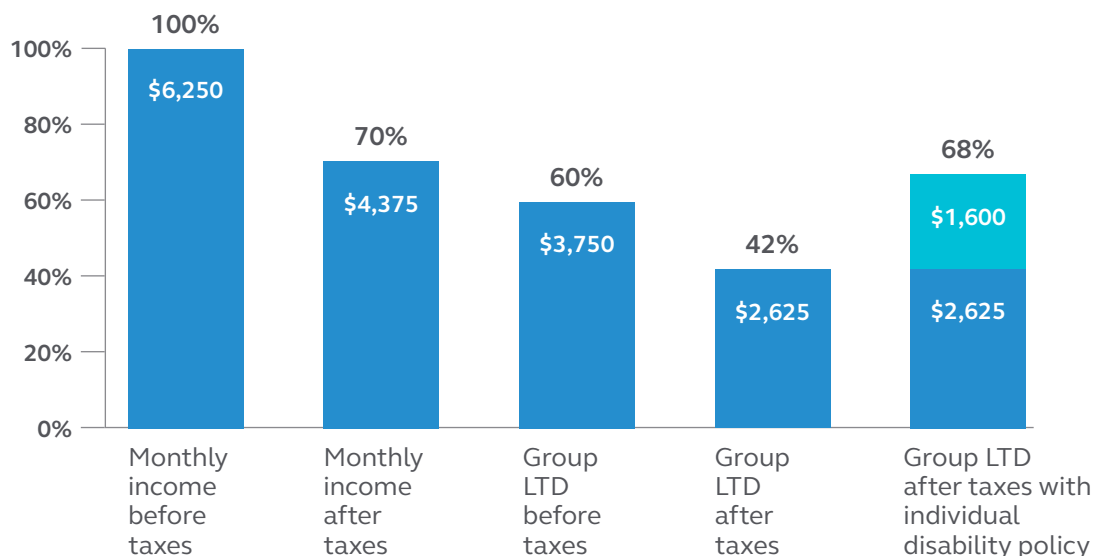


Chart based on \$6,250 gross monthly income (\$75,000 annual), with 60% group long-term disability program, assuming a 30% tax bracket for federal, state and FICA. This is a hypothetical example. For illustration purposes only.



Let's connect | Contact your local representative.

<sup>1</sup> 20% Multi-Life discount is available when three or more employees with a common employer purchase coverage. For three or more dental or medical residents/fellows/interns/students from the same institution, use the Multi-Life Resident discount (excludes staff physicians).



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

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

This flyer is not approved for use in Arizona.

This is an overview of the benefits of disability insurance, but there are limitations and exclusions. For costs and coverage details, contact your 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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