



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. [Variable 1 company/association name] and Principal® can help you protect your income with individual Disability Income (DI) insurance.

## What is disability insurance?

You're healthy and able to work [Variable 2/3 as an occupation] today, but the future is unpredictable. If you ever become too sick or hurt to work, DI provides monthly benefits to replace a portion of your income to help you pay the bills and maintain your lifestyle.

## Don't just take our word for it.

Many professionals have been glad they had income protection when facing difficult and unexpected illnesses and injuries:

### Variable 6

Policy issue age	Age at disability	Condition	Total claim amount	Claim duration (months)
45	53	Infection	\$52,400	4.5
36	50	Cancer	\$107,864	8
37	60	Osteoarthritis	\$85,725	9
53	55	Stroke	\$7,843	2

This is a sampling of non-occupation-specific active Principal individual Disability Income (DI) insurance claims payments in 2020 and 2021. The above is for illustrative purposes only and is 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. For illustrative purposes only.

### Variable 4.5

## [What are some additional benefits? (Select up to 6)]

- 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.
- The policy and discounts are yours to keep no matter where your career takes you.
- Provides you with tax-free benefit payments (if you pay for the coverage with after-tax dollars).
- You can increase your coverage to keep up with your changing needs—without medical questions.
- Medically standard coverage—no pre-existing condition limitations
- Receive up to \$[XXXX] a month in benefit payments—guaranteed.<sup>1</sup>
- Discounts may be available.]

## 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.

### Variable 7



<Name, designations, title>  
<Address line 1>  
<Address line 2>  
<Address line 3>



Contact your financial professional, or go to **principal.com**.

<sup>1</sup> Additional coverage may be available with full underwriting. Subject to qualifying event and waiting period being met. The monthly benefit continues until no longer disabled or the benefit period from the contract is completed. This is not a promise to pay any specific claim.

### principal.com

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

This is an overview of the benefits of disability insurance, but there are limitations, exclusions, and reductions. For costs and coverage details, contact your Principal® financial professional. Guarantees are based on the claims-paying ability of Principal Life. This flyer is not approved for use in Arizona and New Mexico. ICC22-800-IDI.

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