



Individual Disability
Income insurance

Give the gift of financial security.

Even if your children are grown, employed, and leading their own lives, it's important to help them plan for the unexpected. If they became too sick or hurt to work, could they continue to pay their rent, student loans, and other expenses?

Help them do just that with individual Disability Income (DI) insurance from Principal®—available at a discount.

The “family plan” of income protection

When three members of the same family buy DI coverage, each may receive up to a 20% discount¹ Here's how the savings from the first two policies can help offset the cost of the third policy:

Family member #1 + Family member #2 + Family member #3 20% discount	Monthly cost of coverage for \$1,000 a month benefit ²	Before discount	After discount	SAVINGS
	Family member #1: Female age 50	$605.67/12=\$50$	\$40	\$10
	Family member #2: Male age 50	$398.96/12=\$33$	\$27	\$6
	Family member #3: Male age 25	$262.64/12=\$22$	\$18	\$4

This is a hypothetical example; for illustrative purposes only.

Why buy income protection now?

- It's an opportunity to get coverage at a discount.
- You can lock in the cost of coverage and build it into your budget.
- Coverage is flexible and can be modified as needs change.
- Coverage can be paid for by you or your child, and can be easily modified at any time.
- Coverage stays with each family member, even if any of you change employers at any time.



Contact your financial professional.

¹ Affiliation discount may not be available in all states. Additional guidelines may apply. 20% discount includes up to a 10% Affiliation discount and up to 10% Mental/Nervous & Substance Abuse (MNSA) rider discount. The MNSA rider and discount is optional, at the individual level, except for cases in California, New York, and the following occupations: emergency-room physicians, anesthesiologists, pain-management physicians, nurse anesthetists, pharmacists, and any resident who has declared one of these as a specialty. Not available on single-life cases in Florida, Louisiana, and Nevada.

² Assumptions:

Family member #1: Michigan resident, female, 50-years-old, 5A occupation class, non-tobacco, 90-day elimination period, to age 65 benefit period, \$1,000 per month benefit, Residual Disability and Recovery Benefit Rider, 10% Affiliation discount, and 10% MNSA discount.

Family member #2: Michigan resident, male, 50-years-old, 5A occupation class, non-tobacco, 90-day elimination period, to age 65 benefit period, \$1,000 per month benefit, Residual Disability and Recovery Benefit Rider, 10% Affiliation discount, and 10% MNSA discount.

Family member #3: Michigan resident, male, 25-years-old, 3A occupation class, non-tobacco, 90-day elimination period, to age 65 benefit period, \$1,000 per month benefit, Short Term Residual Disability Benefit Rider, 10% Affiliation discount, and 10% MNSA discount.



principal.com

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

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.

This flyer is not approved for use in Arizona or New Mexico. ICC22-800-IDI.

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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