You likely have access to long-term disability (LTD) insurance through your employer. As <a/an occupation> at optional company name>, this is a valuable employee benefit that helps replace part of your income if you become too sick or hurt to work. It’s a great start, but is it enough to cover your expenses?

**Protect more of your income**

Group disability coverage typically pays about 60 percent of your income before taxes. Then, if disabled, those benefit payments are usually taxed.

By supplementing your group coverage with individual Disability Income (DI) insurance, you can protect even more of your income if you become too sick or hurt to work. That can make a big difference in helping to pay your daily living expenses and maintain your lifestyle.

**Sample income replacement**

Chart based on $6,250 gross monthly income ($75,000 annually), with a 60% group LTD program up to $6,000/month, assuming a 22% tax bracket for Federal, State and FICA. This is a hypothetical example. For illustrative purposes only.

**Individual DI insurance from Principal®:**

- Can’t be canceled, unless you stop paying for coverage.
- Guarantees your cost for coverage will not change until age 65.
- < Comes with a <XX%> discount.>
- Stays with you even if you change jobs.
- Can be designed to help meet your budget and needs.
- <Provides you with tax-free benefit payments (if you pay for the coverage with after-tax dollars).>
Let's connect | Contact your financial professional.

Let's connect

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

Footnotes>

principal.com

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

This is an overview of the benefits of disability insurance, but there are exclusions and limitations. For costs and coverage details, contact your Principal representative. OR policy HH750OR

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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Annual income for sample benefit chart
Drop down = $75,000; $100,000; $150,000; $250,000

$75,000 chart

Chart based on $6,250 gross monthly income ($75,000 annually), with a 60% group LTD program up to $6,000/month, assuming a 22% tax bracket for Federal, State and FICA. This is a hypothetical example. For illustrative purposes only.

$100,000 chart

Chart based on $8,333 gross monthly income ($100,000 annually), with a 60% group LTD program up to $6,000/month, assuming a 24% tax bracket for Federal, State and FICA. This is a hypothetical example. For illustrative purposes only.

$150,000 chart

Chart based on $12,500 gross monthly income ($150,000 annually), with a 60% group LTD program up to $6,000/month, assuming a 24% tax bracket for Federal, State and FICA. This is a hypothetical example. For illustrative purposes only.

$250,000 chart

Chart based on $20,833 gross monthly income ($250,000 annually), with a 60% group LTD program up to $6,000/month, assuming a 35% tax bracket for Federal, State and FICA. This is a hypothetical example. For illustrative purposes only.