

As a small business owner, you're focused on running your company and taking care of the priorities. But, there's something else to think about ... what would happen to your business if an accident or illness kept you from working for several months or longer?

Consider the possibilities

Many business owners like you can't picture themselves having an accident serious enough to keep them from working. But, in reality, it's illnesses, like cancer or a stroke, that cause disabilities 96.6% of the time.¹

Keep the lights on

The good news is, even if the unexpected happens, you can keep the doors of your business open with Overhead Expense (OE) insurance from Principal[®]. It doesn't replace you, but it does provide financial support, so you can continue to pay fixed business expenses during your recovery. That helps you:

- Keep paying employee salaries, your rent/mortgage, insurance premium, and more.
- Retain the value of your business, so if you have to sell, it's financially sound.

Overhead Expense tax considerations

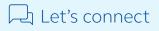
- Premiums are tax-deductible as a necessary business expense.
- Even though the benefits you receive are taxable as income, your actual business expenses are still tax-deductible.

We can help

Take a look at your business expenses and see how they could be covered if you weren't able to work.

Step 1 | Monthly operating expenses

Building expenses			
Rent or mortgage (interest and principal)	\$		
Property tax Equipment leasing costs Security and maintenance	\$ \$ \$		
		Utilities	
		Electricity	\$
Telephone	\$		
Other			
Business-related loans	\$		
Insurance premiums (property, malpractice, fire, etc.)	\$		
Accounting, billing, and collection fees	\$		
Subscriptions and membership dues	\$		
Salary for your replacement	\$		
Employee salaries ²	\$		
Other expenses	\$		
Total monthly operating expenses	\$		
Step 2 Monthly sources of income you could use to pay for op	erational costs		
Source 1	\$		
Source 2	\$		
Total monthly resources	\$		
Difference (total monthly operating costs minus monthly resources)	\$		



Contact your financial professional. Go to principal.com.

- ¹ Calculated with data from the "Annual Statistical Report on the Social Security Disability Insurance Program, 2020." U.S. Social Security Administration, Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics, November 2021. www.ssa.gov
- ² Do not include these salaries: yours, any other owner of the business, any person sharing business expenses, other members of your profession, individuals hired to perform your duties during a disability, persons responsible for generation of business income, members of your immediate family (who are not full-time paid employees of the business for at least 60 days before the disability begins).

principal.com

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

This information is provided with the understanding that Principal is not rendering legal, accounting or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax or accounting obligations and requirements.

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. Oregon policy form HH789OR.

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