



Chronic Illness Death Benefit Advance Rider

Plan for tomorrow. Live for today.

You're buying life insurance to make sure your family can live well even if you're no longer there to provide—that's smart thinking. Did you know you can also protect your family if you're no longer able to provide due to a serious long-term illness?

Are chronic illnesses really that common?

They're more common than you may think. And they can happen to anyone, even if you appear healthy.

About
80%
of older adults have one chronic disease;

nearly
70%
of Medicare beneficiaries have two or more.¹

Someone in the United States has a stroke about once every
40 seconds.²

Over **1.9 million** new cases of cancer are expected to be diagnosed in 2022.³

How much will it cost?

Paying for professional medical care, rehabilitation services, or medication can add up quickly, especially with a long-term illness.

\$7,908 per month for a semi-private room in a nursing home⁴


\$5,148 per month for a home health aide⁴

How will you pay for it?

You may be tempted to use money that you've set aside for other goals. But this could impact your family's financial future.

 Savings account

 Retirement funds

 Child's college savings

¹ <https://ncoa.org/article/get-the-facts-on-healthy-aging>, January 1, 2021

² CDC.gov, Stroke Facts, as of April 5, 2022

³ Cancer Facts & Figures 2022, American Cancer Society

⁴ Genworth Cost of Care Survey 2021

You can help protect your life's work and your family's future.

The Chronic Illness Rider is a free⁵, additional coverage option that's automatically included on your life insurance policy at no cost to you up-front. The rider allows you to access part of your life insurance policy's death benefit with no waiting period and no special medical testing if you're diagnosed with a chronic illness.

Use the income tax-free funds to cover whatever your family needs with no need to submit receipts.



Make changes to your home.



Purchase medical equipment.



Provide salary for a caregiver or relative.



Make the most of each day.

 [Learn more](#)

Ask your financial professional for more details and find out how the Chronic Illness Rider could work for you.

⁵ See the policy rider for specific details. The maximum lifetime accelerated death benefit amount is the lesser of 75% of the Initial Eligible Amount or \$2 million.



principal.com

Not approved for use in California.

Must be preceded or accompanied by the complete product brochure for the product being presented.

This information is intended to help clients understand the details of the Chronic Illness Death Benefit Advance Rider. The primary purpose of life insurance is the death benefit and clients must have a need for the death benefit to purchase a life insurance policy.

The subject matter in this communication is educational only and provided with the understanding that Principal® is not rendering legal, accounting, investment, or tax advice. You should consult with appropriate counsel, financial professionals, and other advisors on all matters pertaining to legal, tax, investment, or accounting obligations and requirements.

Insurance issued by Principal National Life Insurance Company (except in NY) and Principal Life Insurance Company®, and the companies available through the Preferred Product Network, Inc., Referenced companies are members of the Principal Financial Group®, Des Moines, IA 50392.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Not FDIC or NCUA insured

**May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency**

Principal®, Principal Financial Group®, and Principal and the logomark design are registered trademarks of Principal Financial Services, Inc., a Principal Financial Group company, in the United States and are trademarks and service marks of Principal Financial Services, Inc., in various countries around the world.

Principal National Life Insurance Company Rider Form: ICC14 SN 92/SN 92, ICC19 SN 119/SN 119, ICC21 SN 164/SN 164