

# Protect your ability to save for retirement

You've worked hard to save for a comfortable and fulfilling retirement — preparing both financially and emotionally for that stage in life. But, what if a long-term illness or injury before retirement keeps you from working — for several months, a year or longer?

Not being able to work could have a significant impact on:

- Your retirement contributions
- Your employer's contributions

Fortunately, DI Retirement Security can help make sure you don't have to “downsize” your retirement plans.



[principal.com](https://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.

This communication 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.

DI Retirement Security is issued as a non-cancelable, guaranteed renewable, individual disability income insurance policy. It is not a pension or retirement program or a substitute for such a program. DI Retirement Security is not available to anyone who is over insured based on Principal current issue and participation guidelines. It may not be available or the benefit amount may be reduced for certain occupations if there is existing disability income coverage with lifetime benefits. Additional underwriting guidelines may apply.

<b>Not FDIC or NCUA insured</b>
<b>May lose value • Not a deposit</b> <b>No bank or credit union guarantee</b> <b>Not insured by any Federal government agency</b>

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Contact your financial professional or go to [principal.com](https://principal.com).

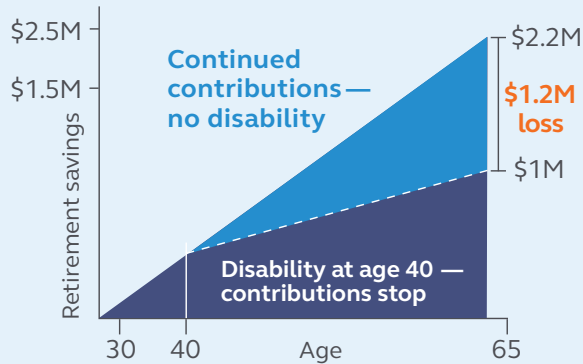


DI Retirement Security  
Protect your retirement plans

# How a disability could affect your ability to save

Just think, if you begin saving for retirement at age 30 and all goes well, you could save about \$2.2 million by age 65.

However, if your health changes at age 40 and you can no longer work, your retirement contributions will likely stop, as will your growth potential.



Assumptions: \$2,000/month contributions beginning at age 30, 5% rate of return and age 65 retirement. Potential loss due to disability at age 40 without continued contributions to retirement savings.

# You've got this

Keep your retirement plans on track — no matter what life brings — with DI Retirement Security from Principal®. If you become too sick or hurt to work, it makes monthly deposits to a trust that you can access later as retirement income.



# Features that help protect your future



With DI Retirement Security:

- Your coverage cannot be changed or canceled except if you stop paying for it.
- You can choose to have payments go to the trust until age 65 or 67.
- The money that goes to the trust is income tax-free if you pay for coverage with after-tax dollars. However, any earnings you receive from the trust are taxable.