



Individual Disability Income insurance

# Getting the coverage you need is easier than you think.



While you're healthy and working is the best time to prepare for the unexpected. Consider how your income and your family's lifestyle would be impacted if a disability kept you from working for an extended period of time.

Individual Disability Income (DI) insurance can help protect your income by providing you monthly benefits if you become too sick or hurt to work. Getting this coverage is easier than you may think and can be tailored to your family's needs and budget.

## Get protection in 3 simple steps.

When you protect your income with DI from Principal® and are under age 51, you can take advantage of a streamlined process that makes applying for coverage quick and easy:

- 1 Answer a few questions with your financial professional.
- 2 Complete a phone interview with one of our trained professionals.
- 3 Find out if you're approved within a few days.

### Advantages of this streamlined process

- Benefit up to \$10,000 a month.<sup>1</sup>
- Don't need to take medical tests or provide financial documents.<sup>2</sup>
- Update your coverage to keep pace with increases in your salary.



Contact your financial professional.

- <sup>1</sup> No blood, urine, exams, EKGs or APSs (except in California or New York) required unless a significant medical condition is reported by MIB, significant medical information is obtained from the Part B or other available information, or any other disability coverage has been issued or applied for on a non-medical basis. Applications may be rated, ridered, or declined; this is not a guaranteed issue program. An Attending Physician Statement is also required in California for all amounts and in New York for amounts over \$6,000 per month.
- <sup>2</sup> Financial documentation is required for business owners at benefit amounts of \$6,000/month and above. Financial documentation also required for all single life cases in California, as well as for the following occupations: real estate agent/broker, mortgage loan originator/broker, residential construction, real estate developer, attorney specializing in real estate and residential construction.



[principal.com](https://principal.com)

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

Disability insurance has limitations and exclusions. For costs and coverage details, contact your local Principal representative.

This flyer is not approved for use in New Mexico.

**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.