

Individual disability insurance

Protect yourself — today and tomorrow

How to protect your ability to earn an income and save for retirement

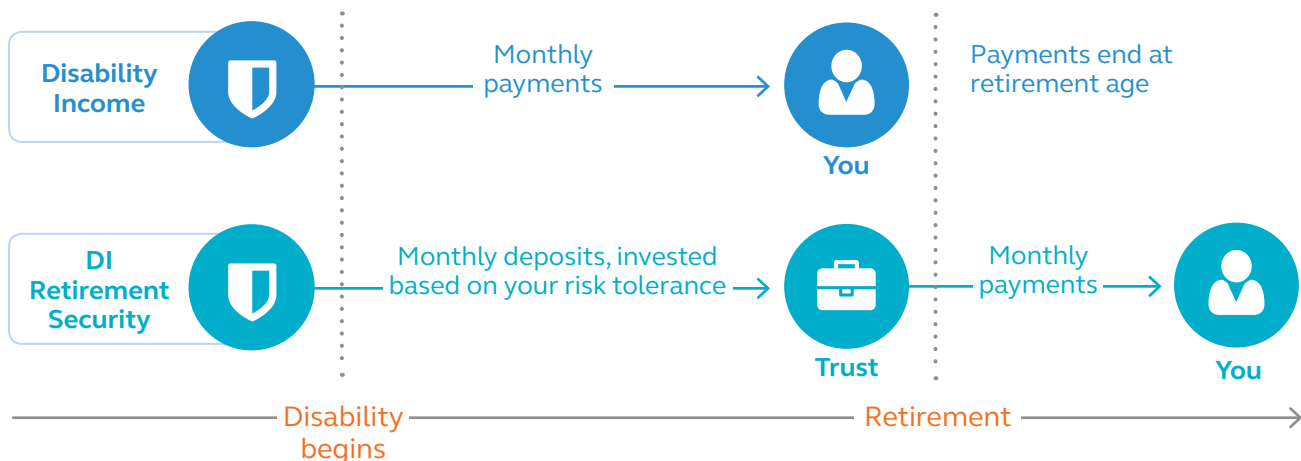
You work hard to earn your income and plan for the future. It provides for your family, home, retirement and could add up to millions over your career. Have you thought about what would happen if an illness or injury kept you from working for several months or longer?

Income protection for now and later

Principal® offers two solutions to help protect you if the unexpected happens:

- › **Individual Disability Income insurance** provides monthly payments that work “like a paycheck” to help you pay the bills.
- › **DI Retirement Security** makes deposits into a trust that you can access later as retirement income. That means you can continue to save for retirement even if you’re too sick or hurt to work.

Plus, these two solutions work well together, giving you the opportunity to check two items off your financial checklist.



Take care of what you’ve worked so hard to earn — today’s salary and tomorrow’s retirement.

 [Let's connect](#) | Contact me for more information.



principal.com

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

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

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's current Issue and Participation guidelines. It may not be available or the benefit amount may be reduced for certain occupations if there is existing DI coverage with lifetime benefits. Additional underwriting guidelines may apply.

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.

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

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