

It's never too early to protect your income



Being on your own for the first time can be exciting and scary all at once. You want to make sure all your bases are covered and your “adulting” checklist is complete.

- ✓ First job
- ✓ First apartment
- ✓ Monthly budget
- ✓ Paying off loans
- ✓ Saving for the future
- ? Protecting your income

If you're like most young adults, protecting your income isn't even on your radar. But it should be – your income is one of the most important assets. After all, you rely on it every day.

Protecting your income with Principal® Individual Disability Income insurance is a smart move. It gives you monthly benefit payments — like a “paycheck” — to help cover expenses if you become too sick or hurt to work.

Why individual disability insurance?

- › You can **customize the coverage** so it meets your unique needs.
- › The policy is yours. Even if you change jobs or employers in the future, **your policy goes with you** wherever you go.
- › The cost is usually just **1-3% of your income**.
- › The policy can't be changed or canceled as long as you continue to pay for it.

Why now?

If you buy income protection while you're young and healthy, you can:

- Get a baseline of coverage that you can build on as your income grows.
- Lock into a lower cost of coverage.¹

Plus, as an architect, you can take advantage of a program that offers special benefit amounts and lets you purchase coverage even if you haven't started working yet.

Occupation

Architect with a degree in your first two years as a business owner

Benefit amount available

Up to \$4,000/month



Let's connect.

John Smith
515-555-1111
smith.john@principal.com

¹ The cost of the policy can change if you request additional coverage.



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

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

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.

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 and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc, a member of the Principal Financial Group.

JJ1356C-09 | OR Policy HH750OR | 10/2017 | ©2017 Principal Financial Services, Inc.