



Individual Disability Insurance

When you need us, we're here for you.



When you purchase income protection, you can breathe a sigh of relief—you're covered. And you can check it off your list of financial “to dos” and file it away, hoping you never have to use it.

But, if the unexpected happens, then what?

Don't worry, Principal® is here for you. We understand a serious illness or injury is hard enough—filing a disability insurance claim shouldn't be. You can count on our team to help you every step of the way. Here's how it works:

1

Tell us what happened.

Reach us via email, phone, fax, or mail (details on back). We'll send you a claim form to complete and send in.

2

We'll keep you up to date.

After we receive your claim form, your dedicated claims contact will keep you up to date throughout the review process.

3

You'll receive a fair claim decision.

Once we have all the information, you should hear back from us within seven business days.

\$163.7
million

**in claims was administered by Principal in 2021—
helping provide financial support in their time of need.**

Source: Total amount paid out for disability insurance claims administered by Principal for year ending 12/31/2021.

How our customers have benefited from their coverage

| Occupation | Age at policy purchase | Age at disability | Condition | Claim amount paid | Claim duration (months) | Disability solution |
|---|------------------------|-------------------|--|-------------------|-------------------------|---|
| Dentist | 46 | 53 | Lumbar spine disease | \$90,728 | 18 | Business Loan Protection Rider |
| Dentist | 46 | 53 | Lumbar spine disease | \$183,050 | 19 | Overhead Expense |
| Vice president and business co-owner | 36 | 43 | Multiple sclerosis | \$185,500 | 3 months and lump sum | Key Person Replacment |
| Attorney | 45 | 59 | Cancer | \$57,600 | 13 | Overhead Expense |
| Dermatologist and practice co-owner | 33 | 44 | COVID and long COVID | \$444,000 | 12 | Overhead Expense |
| Chief executive officer and business co-owner | 44 | 60 | Pelvic fracture, leg fracture, and multi-internal trauma | \$23,833 | 4.75 | Overhead Expense |
| Chief executive officer and business owner | 37 | 60 | Spinal stenosis, hip osteoarthritis | \$85,725 | 9 | Disability Income |
| Chief financial officer | 53 | 55 | Stroke/CVA (cerebral vascular accident) | \$7,843 | 2 | Disability Income - Guaranteed Standard Issue (GSI) |
| Senior vice president | 45 | 53 | Infection, septic arthritis | \$52,400 | 4.5 | Disability Income |
| Oncologist | 36 | 50 | Cancer | \$107,864 | 8 | Disability Income |
| Psychiatrist and practice co-owner | 45 | 62 | Multiple sclerosis | \$200,000 | Lump sum | Disability Buy-Out |
| Engineer and business co-owner | 39 | 55 | Cancer | \$135,000 | Lump sum | Disability Buy-Out |

Source: Principal® disability insurance claim payments from January 1, 2020 - June 30, 2021. The above is for illustrative purposes only and not intended as a comprehensive representation of circumstances surrounding the claims displayed, an inclusive representation of all claims, or a promise to pay specific claims.

How to reach us

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Ind. Disability Insurance – Claims
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principal.com

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This flyer is not approved for use in Arizona, Oregon, and New Mexico.

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

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