



Individual Disability Income insurance

Offer a stronger benefit package that provides extra protection.



Offering a robust employee benefits package is a great way to attract, reward, and retain employees.

One way to enhance your benefits package is to help employees protect their daily lives with disability insurance. You may already offer group long-term disability (LTD) insurance. It's a valuable employee benefit providing a good foundation of coverage for most employees, but it may not be enough for all.

What to expect

Take your employee benefits package to the next level with individual Disability Income insurance from Principal®. If employees become too sick or hurt to work, they receive benefits much “like a paycheck” to help cover their everyday living expenses

Plus:

- There's a **20% discount** on the coverage if three or more employees purchase it.¹
- It's **flexible**. You can:
 - › Choose to pay for the insurance, have your employees pay, or a combination of both.
 - › **Select certain employees** to offer coverage to.
- It can work with existing group coverage or be offered by itself.
- The policy and discount **stay with employees** no matter where their career takes them.

Adding individual coverage makes a difference

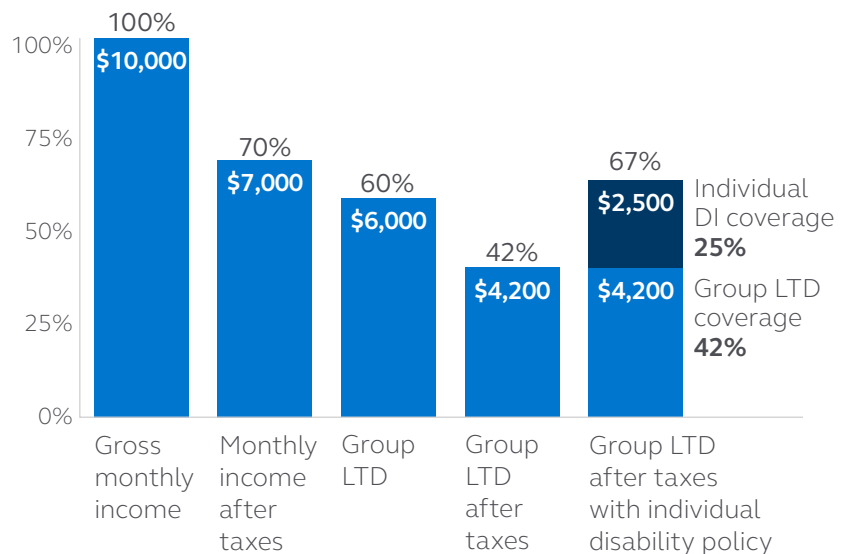


Chart based on \$10,000 gross monthly income (\$120,000 annually), with a 60% group LTD policy with a monthly cap of \$6,000, assuming a 30% tax bracket for Federal, State and FICA.

For illustrative purposes only.

It's easy to offer.

We're here to help communicate the offer, enroll employees and answer employee questions along the way. We know your (and your employees') time is valuable. That's why we make things as hassle free as possible.

And, when employees need to use the insurance, Principal is there for them. They can count on our compassionate claim teammates every step of the way.



Contact your local representative.

¹ Available when three or more individuals with a common employer purchase individual disability insurance coverage. For three or more dental or medical residents/ fellows/ interns/ students from the same institution, use the Multi-Life Resident discount (excludes staff physicians). Additional discount may be available on guaranteed standard issue cases.



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

Insurance products issued by Principal Life Insurance Company[®], a member of the Principal Financial Group[®], Des Moines, IA 50392.

This flyer is not approved for use in Arizona or New Mexico. Policy form ICC22-800-IDI.

This is an overview of the benefits of disability insurance, but there are limitations and exclusions. For cost 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 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.