INDIVIDUAL DISABILITY INCOME INSURANCE

Principal®

Protect your income— **the asset you rely on most.**

Your income helps pay everyday living expenses, and it gives you freedom to do the things you love. That doesn't need to change—even if your health or ability to work does.

What is income protection?

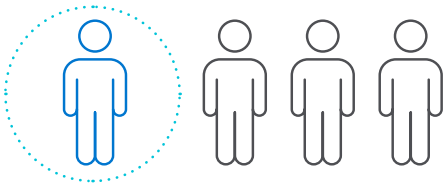
Income protection is insurance that pays you benefits to replace a portion of your income if you can't work because of an illness or injury.

Do you really need it?

Illnesses and injuries can happen to anyone, anywhere, anytime. Let's take a closer look at the facts.

Typically, the reason people can't work is because of illnesses, like cancer and strokes, rather than injuries.[1]

Disabilities happen more often than you may think.



1 in 4 of today's 20-year-olds will become disabled before reaching age 67.[2]

How much does income protection cost?

Using individual Disability Income (DI) insurance to protect your income can be budget-friendly.

Using DI is typically 1-3% of what you earn.

What happens if you do become too sick or hurt to work?

A serious illness or injury is hard enough. If the unexpected happens, you can count on Principal® to help you.

$193.2 million
in claims was paid in 2023—helping to provide the financial support needed.[3]

Learn more

Talk to your financial professional today.
And go to **principal.com/calculatemyneed** to get an estimate of what DI may cost.

(1) Calculated with data from the "Annual Statistical Report on the Social Security Disability Insurance Program, 2023". U.S. Social Security Administration, Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics. Released 10/2024. www.ssa.gov/policy/docs/statcomps/di_asr/2023/di_asr23.pdf

(2) Social Security Administration, www.ssa.gov/news/press/factsheets/basicfact-alt.pdf, retrieved February 2025.

(3) Total amount paid out for individual Disability Income insurance claims administered by Principal for year ending 12/31/2023.

Principal®

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Insurance issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, Iowa 50392, principal.com.

Disability insurance has limitations and exclusions. For cost and coverage details, contact your Principal financial professional. ICC22-800-IDI.

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