



Individual disability insurance

# Protect your business— what you’ve worked so hard to build

Your business is your livelihood. That’s why it’s important to protect it from an unexpected illness or injury. Disability insurance can help.

## We can’t predict what our health will be.

In the event of a serious illness or injury, disability insurance provides payments to help protect your:



**Personal income.** Helps you continue to live your best life.



**Business.** Helps you keep the doors open while you recover or transition the business to someone else.



**Employees’ incomes.** Shows them you care when times are good—and when life gets tough.

## Don’t think it could happen to you?

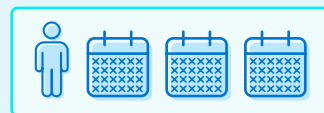
A disability can happen to anyone, anywhere, anytime.<sup>1</sup>  
Disability is more likely to result from illness than injury.

Illness

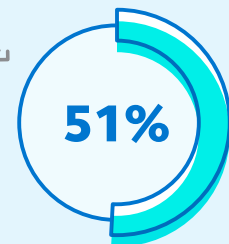
96.5%

Injury

3.5%



The chance of a  
3-owner firm having  
one of its business  
owners out for  
**3+ months.**<sup>2</sup>



<sup>1</sup> Calculated with data from the “Annual Statistical Report on the Social Security Disability Insurance Program, 2020.” U.S. Social Security Administration, Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics, released November 2021. [https://www.ssa.gov/policy/docs/statcomps/di\\_asr/2020/di\\_asr20.pdf](https://www.ssa.gov/policy/docs/statcomps/di_asr/2020/di_asr20.pdf)

<sup>2</sup> 2013 Individual Disability Income Valuation Table without margins; Non-smoker; Equally Weighted: Male/Female, Occupation Classes M and 1. Assumes owners are age 37, disability occurs before age 65. Most recent source available.

## How affordable is this coverage?

Individual disability insurance (IDI) is flexible and can be designed to work with your budget and needs.



## What kind of service can you expect?

A serious illness or injury is hard enough. If the unfortunate happens, you can count on Principal® every step of the way. But don't just take our word for it:

**\$163.7 million**

in claims was paid in 2021—helping to provide the financial support needed.<sup>4</sup>

**Protect your business no matter what life brings.** Talk to your financial professional today.

<sup>3</sup> Source: Policy Genius, 2014-2022 <https://www.policygenius.com/disability-insurance/disability-insurance-rates-by-age/>

<sup>4</sup> Source: Total amount paid out for disability insurance claims administered by Principal for year ending 12/31/2021.



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

This is an overview of the benefits of disability insurance, but it has exclusions and limitations. For costs and coverage details, contact your Principal financial professional.

**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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