

Protecting more of your income

Supplementing your group coverage can add an extra layer of protection.

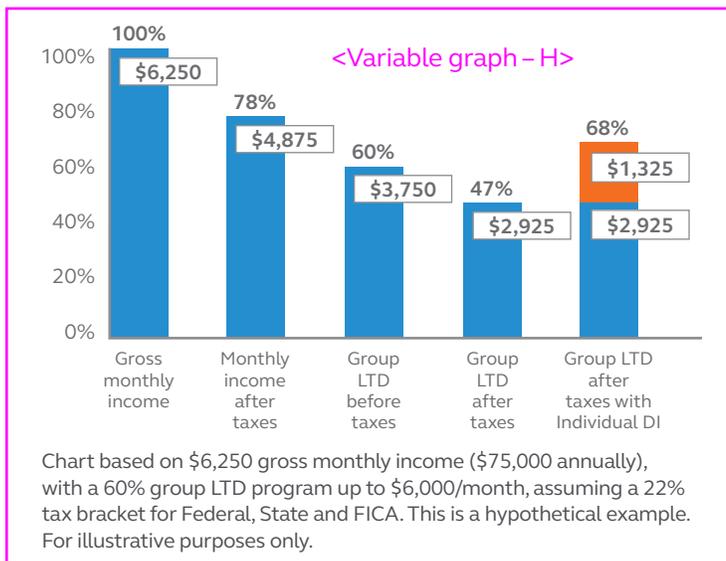
You likely have access to long-term disability (LTD) insurance through your employer. As [an occupation from column A titled “Occupation” in the “JJ2088C-04 Versions” Excel spreadsheet](#) [at optional company name](#), this is a valuable employee benefit that helps replace part of your income if you become too sick or hurt to work. It’s a great start, but is it enough to cover your expenses?

Protect more of your income

Group disability coverage typically pays about 60 percent of your income before taxes. [1 Government employee versions only](#) Then, if disabled, those benefit payments are usually taxed.

By supplementing your group coverage with individual Disability Income (DI) insurance, you can protect even more of your income if you become too sick or hurt to work. That can make a big difference in helping to pay your daily living expenses and maintain your lifestyle.

Sample income replacement



Individual DI insurance from Principal®:

- Can’t be canceled, unless you stop paying for coverage.
- Guarantees your cost for coverage will not change until age 65.
- [Comes with a <XX% from column B titled “Discount” in the “JJ2088C-04 Versions” Excel spreadsheet](#) discount.¹
- Stays with you even if you change jobs.
- Can be designed to help meet your budget and needs.
- [Provides you with tax-free benefit payments \(if you pay for the coverage with after-tax dollars\).](#)

 Let's connect | Contact your financial professional.

	<Name, designations, title>
	<Address line 1>
	<Address line 2>
	<Address line 3>

<Footnotes>



principal.com

Disability insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, IA 50392-0002.

This is an overview of the benefits of disability insurance, but there are exclusions and limitations. For costs and coverage details, contact your Principal representative. OR policy #HH750OR

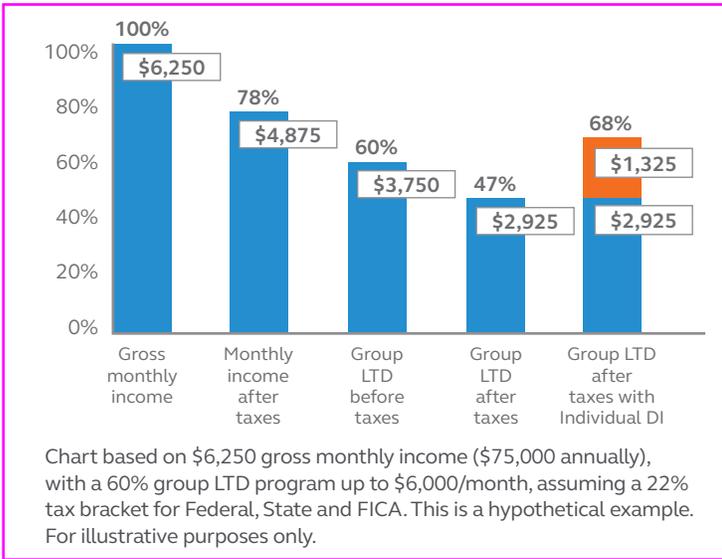
Not FDIC or NCUA insured
May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency

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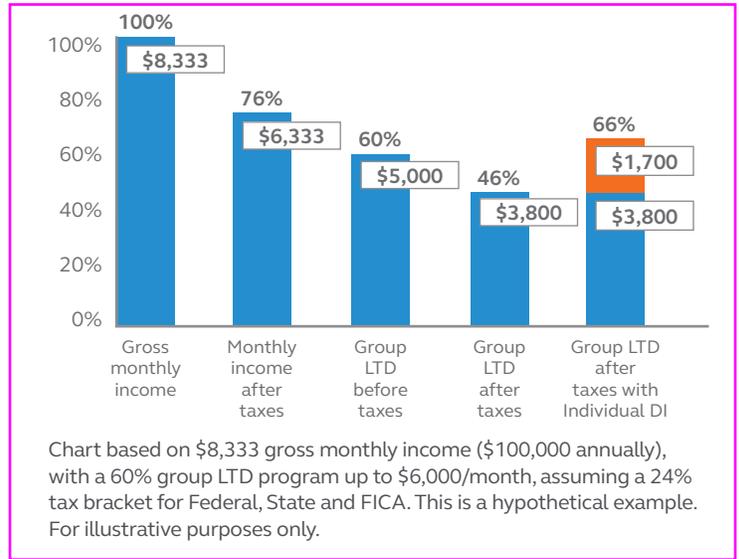
Dialogue variable like JJ1694C = Annual income for sample benefit chart

Drop down = \$75,000; \$100,000; \$150,000; \$250,000

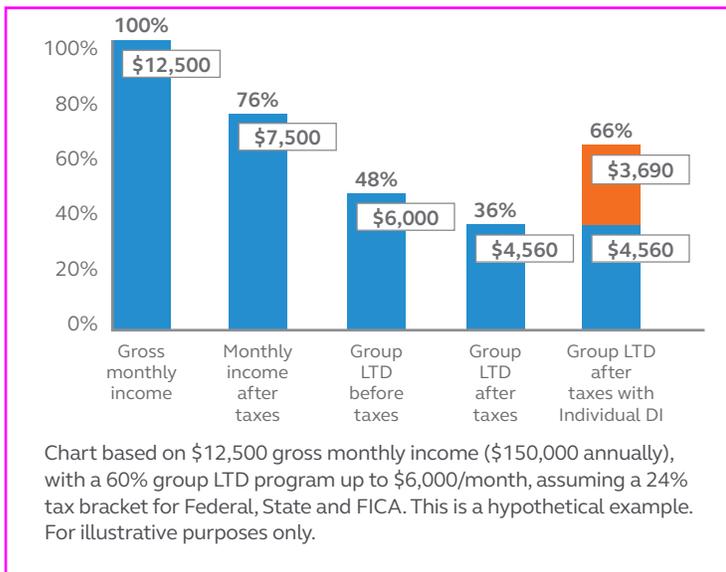
\$75,000 chart



\$100,000 chart



\$150,000 chart



\$250,000 chart

