



Individual Disability Income insurance

# Give the gift of financial independence

Even though your children are grown, employed and leading their own lives, it's important to help them plan for the unexpected. If they became too sick or hurt to work, how could they continue to pay their rent, student loans and other expenses?

There's a way to help them do just that — without having to move them back under your roof! Help them get individual Disability Income (DI) insurance from Principal® — at a discount!

## The “family plan” of income protection

When three members of the same family buy DI coverage, each receives up to a 20% discount.<sup>1</sup> Here's how the savings from the first two policies can help offset the cost of the third policy:

	Monthly cost of coverage for \$1,000 a month benefit <sup>2</sup>	Before discount	After discount	Savings
Family member #1				
+ Family member #2				
+ Family member #3				
<b>20% discount</b>				
	Family member #1 — Female age 50	\$52	\$41	\$11
	Family member #2 — Male age 50	\$63	\$51	\$12
	Family member #3 — Male age 25	\$24	\$19	\$5

This is a hypothetical example; for illustrative purposes only.

## Why buy income protection now?

- It's an opportunity to get coverage at a discount.
- You can lock in the cost of coverage and build it into your budget.
- Coverage is flexible and can be modified as needs change.
- Coverage can be paid for by you or your child — and can be easily modified at any time.
- Coverage stays with each family member, even if any of you change employers at any time.

 Let's connect | Contact your financial professional.

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<sup>1</sup> Affiliation discount may not be available in all states. Additional guidelines may apply. 20% discount includes the 10% Affiliation discount and up to 10% Mental/Nervous & Substance Abuse (MNSA) rider discount. The MNSA rider and discount is optional, at the individual level, except for cases in California and the following occupations: emergency-room physicians, anesthesiologists, pain-management physicians, nurse anesthetists and any resident who has declared one of these as a specialty. Not available on single-life cases in FL, LA, NV.

<sup>2</sup> Assumptions:

- Family member #1: Michigan resident, male, 50-years-old, 5A occupation class, non-tobacco, 90-day Elimination Period, To Age 65 Benefit and Your Occupation periods, \$1,000 per month benefit, Residual Disability and Recovery Benefit rider.
- Family member #2: Michigan resident, female, 50-years-old, 5A occupation class, non-tobacco, 90-day Elimination Period, To Age 65 Benefit and Your Occupation periods, \$1,000 per month benefit, Residual Disability and Recovery Benefit rider, 10% Affiliation discount and 10% MNSA discount.
- Adult child: Michigan resident, 25-years-old, male, 3A occupation class, non-tobacco, 90-day Elimination Period, To Age 65 Benefit and Your Occupation periods, \$1,000 per month benefit, 12-month Short-term Residual Disability Benefit rider, 10% Affiliation discount and 10% MNSA discount.



[principal.com](http://principal.com)

Disability insurance from Principal<sup>®</sup> is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0002. This is an overview of the benefits of disability insurance, but there are limitations and exclusions. For costs and coverage details, contact your Principal representative.  
Oregon Policy #HH750OR.

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