



Individual disability income insurance

Protect your lifestyle— at a discount.

Your strong entrepreneurial spirit has helped you accomplish a lot in your career. And that's resulted in a nice income that provides for your daily life—your home, car, groceries, and much more. But what would happen if you couldn't earn an income for six months, a year, or longer?

Protect what you've worked so hard to achieve

Individual Disability Income (DI) insurance from Principal® helps protect your lifestyle. It provides monthly benefits that replace a portion of your income if you're too sick or hurt to work.

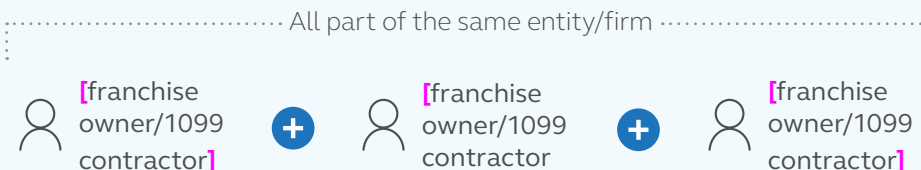
Is this protection budget-friendly?

You can design coverage to help meet your budget and income needs. As your needs change, so can your coverage. Plus, it can be even more cost effective when you and two other [Custom: franchise owners/1099 contractors] from the same entity or firm buy a disability policy from us—you may receive up to a **10% Affiliation discount.**¹

Breakdown of potential monthly cost²

Age	Male	Female
25	\$19	\$33
35	\$25	\$45
45	\$33	\$56

These examples are for illustrative purposes only.



Plus, you get:

- Tax-free benefit payments if you pay for the coverage with after-tax dollars.³
- Coverage and a discount that stay with you no matter where your career takes you.
- A policy that can't be canceled or changed as long as you pay for it.



Let's connect

Contact your local financial professional.

¹ Discount may not be available in all states. Additional guidelines may apply.

² Assumptions: Michigan resident, 3A occupation class, non-tobacco, 90-day Elimination Period, \$1,000 monthly benefit, to age 65 benefit period and your occupation period, 10% Affiliation discount.

³ Based on current income tax laws, if insurance premiums are paid with after-tax dollars, then benefits are received income tax-free.



principal.com

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

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

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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