







Principal® Income Protector

# You're dedicated to your business. We're dedicated to you.

At Principal®, we value your efforts and dedication to starting and building your business. Because of this, we offer Principal® Income Protector that can be more affordable with the business owner program.<sup>1</sup>

In the past, business owners were strictly identified by what their “trade” was, like a plumber, contractor, or electrician. But business owners are much more than that. With the business owner program, we look at additional factors that many business owners, like you, use to measure success, including your:

-  Income
-  Number of employees
-  Number of years in business
-  Job duties

## How it works

**Jayden** owns a large graphic design company:

- \$200,000 income
- 22 employees
- 17 years in business
- Office job duties



**Jayden saves 34%**  
on their cost of insurance<sup>2</sup>

By looking at Jayden's business as a whole—not just their trade—we may be able to offer a more affordable price for coverage.<sup>1</sup>

For illustrative purposes only.

### Did you know?

The first step in protecting your business is knowing its value. We may provide a complimentary informal business valuation and/or buy-sell review.<sup>3</sup>



Contact your financial professional.

- <sup>1</sup> Most cases result in a rate decrease, however there may be instances when no rate change can occur.
- <sup>2</sup> Using the business owner program potentially makes the coverage more cost-effective. A decrease in premium may not occur in all cases. Assumes: Michigan resident, 90-Day Elimination Period, to age 65, non-tobacco, Residual Disability, and Recovery Benefit rider, \$1,000 monthly benefit; Male age 45 - \$200,000 annual income.
- <sup>3</sup> Although the informal business valuation from Principal® can provide a valuable starting point in helping you determine the value of your business, the valuation will not be a substitute for a formal valuation nor does it establish a value for tax purposes. A formal valuation should be constructed with the guidance of your legal and/or tax advisors.



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

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