Principal®

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.[1]

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[2]

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.[1]

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.[3]

Let's connect

Contact your financial professional.

[1] Most cases result in a rate decrease, however there may be instances when no rate change can occur.

[2] 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.

[3] 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.

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principal.com

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Disability insurance has limitations and exclusions. For costs and coverage details, contact your Principal representative. This document is intended to be educational in nature and is not intended to be taken as a recommendation.

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

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