

Individual Disability Income insurance

In her own words

Why this mother couldn't imagine what her life would be like without disability coverage.



“My grandmother passed away at age 99. My family is very healthy and I’ve been very healthy. I never, ever thought I’d use disability insurance.”

Juliette Graziano is a Chief Research Officer of a behavioral health non-profit organization. Because her family relies on her income so much, she made it a point to protect it with individual Disability Income insurance from Principal®. She explains, **“The reason the insurance was so important wasn’t because I feared anything, it was really just that sense of safety. It was like, okay, well, why wouldn’t I get it?”**

She’d always been very healthy, so it came as a huge shock when, while pregnant with her second child, she was diagnosed with breast cancer. “My treatment was pretty lengthy and included surgery, chemo and radiation. Because of a weakened immune system and dealing with multiple side effects, it was impossible for me to work,” she says.



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I wanted to go back to work, but realized that in order for me to heal and get the treatment I needed, it really wasn’t an option.

–Juliette Graziano



What having disability insurance means to her

“Having that safety net made the biggest difference for us. It really saved us financially.”

“The benefits allowed us to pay our mortgage and feed our children and just be able to maintain our household. It’s what we relied on to get us through that time.”

What if she hadn't had the coverage

"I absolutely can't imagine not having this coverage."

"We have two small children, and the added stress, anxiety and fear from my diagnosis was already a lot to handle. Factor in losing my income if I didn't have this coverage? It's just unthinkable."

Her experience with Principal

"What's been so consistent with Principal is that every person I've talked with has made the experience so much more positive than what you'd expect. They make it a very humanizing experience. They took the time to connect—you're not just a person on their list."

Now and in the future

"I really wish people would think about getting disability insurance. You really can't predict the future—so why risk it?"

"I'm now back to work full-time and feeling well. I need to make sure that I continue to stay healthy, and part of that is not being stressed. That's a big factor when it comes to staying healthy—your mental well-being and your attitude."



Contact your local representative.



principal.com

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

This is an overview of the benefits of disability insurance, but there are limitations and exclusions. For cost and coverage details, contact your Principal financial representative.

This testimonial may not be representative of other clients' experiences. It is not indicative of, nor a guarantee of, future benefits. Juliette Graziano has not been paid for this testimonial.

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