

Individual life and disability insurance



Two solutions help you financially prepare for the future

As you work to meet your family's needs and build assets for your future, it's also important to protect your financial well-being. Individual Disability Income (DI) insurance and term life insurance offer many solutions to help you financially prepare for life's challenges, like a disabling illness or injury, or death.

Get the facts about DI and term life insurance

	Disability Income insurance	Term life insurance
How it works	Provides monthly benefits to you to help cover living expenses if you become too sick or hurt to work.	Provides a benefit to your beneficiary(ies) to help ensure the people you care about most are provided for when you're not there.
When you can use it	When you experience a disability or illness and can't work.	Benefits are paid to your loved ones (known as beneficiaries) upon your death. And permanent life insurance policies may have cash value accumulation that you can use during your lifetime.
Who can get coverage	Individuals 18 - 50 ¹ years old who are actively working.	Individuals 18 - 60 years old.
Medical test requirements	No medical exams or lab tests required. ⁴	No routine medical or financial requirements. ^{2,3}
Estimated cost⁵	Less than \$26 a month for \$1,000 of monthly disability insurance benefits. ⁷	Less than \$15 a month for \$250,000 of term life insurance. ⁶
Maximum benefit amount	<ul style="list-style-type: none">Up to \$6,000/month issue.Up to \$10,000/month participation (except group long-term disability insurance).	Up to \$1 million.

It's easy to get the protection you need

- Complete your term life and/or disability insurance application(s) with your representative.
- Complete a short telephone interview with a trained Principal professional.
- Quickly receive a decision.

 Let's connect | Contact your local representative.

¹ Available to issue ages 18 to 64 when purchasing coverages in a multi-life setting (three or more employees with a common employer). In California, Simplified DI for single-life is not available; Simplified DI Multi-Life is available with three or more lives.

² Unless a significant medical condition is reported by MIB, significant medical information is obtained from the telephone interview or other available information, or any other disability coverage that has been issued or applied for on a non-medical basis. A prescription history check may be required for physicians. Applications could be rated, ridered or declined based on all underwriting information available. This is not a guaranteed issue program. Urine/HIV test is required in Maine. Subject to issue and participation limits and minimum premium requirement. In California, there are no labs required for Simplified single-life cases up to \$6,000/month, but an APS and financial documentation are required.

³ Financial documentation is required if applying for benefits that are greater than the Simplified limits. This applies for new applications and adjustments and for the following occupations, regardless of amount applying for: stockbroker, bond trader (not on trading floor), mutual fund manager, real estate agent/broker, mortgage loan originator/broker, investment banker/analyst, attorney specializing in real estate, and residential construction contractor. Additional requirements may be needed in California for multi-life cases.

⁴ For 45% - 55% of applicants who qualify based on age, product, face amount and personal history.

⁵ Estimated monthly cost for illustrative purposes only. The actual cost may vary.

⁶ Based on current rates and charges for a 20-year Principal term life insurance policy for a 35-year-old male, non-tobacco, rated Super-Preferred. For specific information, please contact your financial professional.

⁷ Michigan resident, non-tobacco, to age 65 benefit period and your occupation period, \$1,000 maximum monthly benefit, 90-day elimination period, 5A occupation class, Residual Disability and Recovery Benefit rider, and future increase riders.



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

Insurance issued by Principal National Life Insurance Company (except in NY) and Principal Life Insurance Company, Des Moines, Iowa 50392.

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

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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