



# Help protect what you've worked so hard to achieve.

You want to take care of those who count on you. Help keep your financial picture bright—no matter what life brings.

## How do life and disability insurance work?

**Life insurance** provides a benefit payment to help ensure the people you care about most are provided for when you pass away.



**Disability insurance** provides benefits to replace a portion of your income to help cover daily living expenses if you become too sick or hurt to work.



Together, they help you and your loved ones pay for the big and little things in life.



After all, if either a death or disability happens, your daily life and the lives of those you love most could change significantly.

## What are the options?

### Life insurance

**Term policies** provide coverage for a specific length or term of time.

**Permanent policies** offer long-term coverage, plus potential for cash value growth.

### Disability insurance

**Individual Disability Income** provides monthly benefits to replace a portion of your income to help you cover daily life expenses if you're unable to work.

**DI Retirement Security** helps protect your ability to save for retirement.

# Is coverage affordable?

**Coverage is customizable** to meet your needs and budget. For example, a healthy male, age 35, can purchase the following policies:

**\$250,000 of term life insurance**  
for less than \$14 a month.<sup>(1)</sup>

\$14  
per month

**\$1,000 of monthly disability insurance** benefits for less than \$27 a month.<sup>(2)</sup>

\$22  
per month

=

\$36  
Combined  
monthly cost

For illustrative purposes only.

 [Learn more](#)

Contact your financial professional or go to [principal.com](https://www.principal.com).

<sup>(1)</sup> Based on current rates and charges for a 20-year Principal Term policy for a 35-year-old male, non-tobacco, rated Super-Preferred. For specific information, please contact your financial professional.

<sup>(2)</sup> 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)

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

Funds invested with Bankers Trust involve risk, including possible loss of principal. Asset allocation and diversification do not ensure a profit or protect against a loss.

DI Retirement Security is issued as a non-cancelable, guaranteed renewable, individual disability income insurance policy. It is not a pension or retirement program or a substitute for such a program. DI Retirement Security is not available for anyone who is over insured based on Principal Life's current Issue and Participation guidelines. It may not be available, or the benefit amount may be reduced for certain occupations if there is existing DI coverage with lifetime benefits. Additional underwriting guidelines may apply.

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