

# Protect your achievements – at a discount

You work hard to earn your income. It pays for your everyday living expenses, and also gives you the freedom to do the things you love. So, it's important to make sure it's protected.

If you haven't thought about protecting your income, you're not alone. Many people don't realize they need it or even how to protect it. One way is with an individual Disability Income (DI) insurance policy. It provides monthly benefit payments when you're too sick or hurt to work – like a "paycheck." That way you can focus on taking care of yourself and worry less about paying the bills.

## Individual DI insurance from Principal®:

- › Stays with you even if you change jobs
- › Can't be canceled, unless you stop paying for coverage
- › Guarantees your cost of coverage will not change until age 65

## Is it affordable?

The good news is that individual DI typically costs just 1 – 3% of your income. That's about the same as buying lunch every day or having a date night each month.

Plus, if you and at least two other co-workers buy coverage from Principal, you each could qualify for a **20% multi-life discount**.<sup>1</sup> And once you're approved for the discount, your spouse can purchase coverage at a 10% discount.<sup>2</sup>



## Already have disability insurance at work?

That's a great start, but it's not always enough. Group benefits typically end up paying you just 60% of your income – even less after taxes. And it doesn't cover bonuses or other incentive pay. You can protect more of your income by supplementing the group coverage with individual DI insurance.

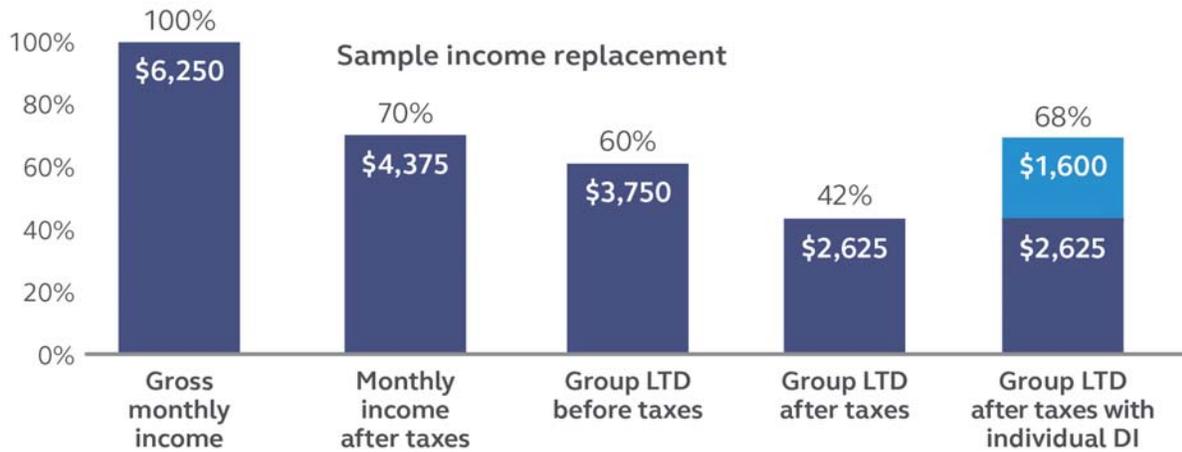


Chart based on \$6,250 gross monthly income (\$75,000 annually), with a 60% group LTD program, assuming a 30% tax bracket for Federal, State and FICA. This is a hypothetical example. For illustrative purposes only.

 [Learn more](#) | Contact your local representative.

<sup>1</sup>A 20% multi-life discount is based on gender-neutral rates and requires at least three employees with a common employer purchase individual Disability Income insurance from Principal.

<sup>2</sup>A 10% Affiliation discount. Based on sex-distinct rates. May not be available in all states. Not available in California.



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

Disability insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0002.

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 information is provided with the understanding that Principal® is not rendering legal, accounting or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, or accounting obligations and requirements.

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