

Use approved stationary

Date

Client First, Last Name

Address 1

Address 2

State, City Zip

Dear Client First Name,

If you became disabled, would your business too?

As a business owner, you know how difficult it is to get away from the office for even one day, let alone three months or longer! Yet approximately 30% of all people aged 35 to 65 will suffer a disability for at least 90 days, and about one in seven can expect to become disabled for five years or more.¹

If you became disabled, do you have a plan to help financially protect yourself, your employees and your business?

There is no time like the present to prepare for the unexpected. Principal Life Insurance Company has a comprehensive portfolio of disability insurance products to help meet your disability insurance needs.

- **Benefit Planning** – Disability Income insurance can help provide you and your employees with personal income during a qualifying disability. Several program design options are available to help meet the needs of highly compensated individuals.
- **Risk Management Planning** – Overhead Expense insurance reimburses you for fixed business expenses, such as lease/mortgage payments, business insurance premiums, utilities and employee salaries during a disability.
- **Succession Planning** – If you have one or more partners, Disability Buy-Out insurance makes it possible for you and your partners to buy out the disabled partner under a buy-sell agreement.

You owe it to yourself to protect your life's work. I'll be in touch soon to show you the benefits and features of Principal Life's disability insurance products.

Sincerely,

Producer First, Last Name

Producer Titles

¹Health Insurance Association of America; *The New York Times*, February 2000

This is a general summary only. Additional rules and guidelines apply. Benefit amounts subject to minimum premiums and Simplified DI program limits, up to Issue and Participation limits.

Disability insurance has limitations and exclusions. For costs and complete details of coverage, please contact me. Disability insurance is issued by Principal Life Insurance Company, Des Moines, IA 50392.

Policy forms HH 641/HH 702/HH 703/HH 750

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