

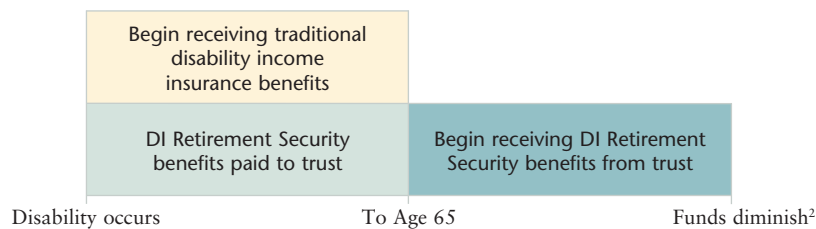


Disability Income Insurance and DI Retirement Security

Help Protect Your Income and Retirement Dreams

Your lifestyle and retirement dreams depend on your ability to work and earn an income. Are you protecting what you've worked so hard to achieve? If you become disabled, a traditional disability income insurance policy and DI Retirement Security, a program from Principal Life Insurance Company, can work together to help insure your lifestyle before *and* during retirement.

Here's an example of how the two would work together if you sustained a qualifying disability¹...



- If you become too sick or hurt to work, your disability income insurance policy would begin paying monthly benefits to you (after the elimination period has been satisfied).
- At the same time, your DI Retirement Security benefits would be invested on your behalf into an irrevocable trust – helping you continue saving for retirement.
- Then at age 65 or 67, you would begin receiving payments from the trust – helping you enjoy your retirement. These benefits would continue to be paid until the funds are depleted.²

¹ Assuming To Age 65 Benefit and Your Occupation periods.

² Any remaining assets go to estate if you die while receiving benefits

Hypothetical case example

Dr. Sue Gibson and her husband Larry realized if Sue became disabled and wasn't earning an income, it would be difficult to cover larger expenses, such as house payments and educational expenses. The couple was also concerned how their retirement savings would be impacted. Sue participates in her employer's 401(k) plan and if she becomes too sick or hurt to work, she would no longer be able to contribute to the plan or receive the employer match – which would have a significant impact on retirement plans and funds.

Step One: Income Protection

- To help cover their expenses, Larry and Sue purchased a Principal Life Individual Disability Income insurance policy on Sue.
- Under this policy, if Sue becomes disabled, she would receive monthly benefits until the end of the policy's benefit period, typically age 65 or 67.

Step Two: Retirement Protection

- To help protect their retirement dreams, Larry and Sue decided to take advantage of DI Retirement Security.
- If Sue becomes disabled before age 65, monthly benefits from the policy are invested on her behalf, helping her continue saving for retirement.
- Assets would then be distributed to her at age 65 or 67, depending on the option elected.

FOR MORE INFORMATION

Contact your local representative.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

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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 government employees, individuals with Group LTD coverage that includes a "retirement supplement" or anyone who is over insured based on Principal Life's current Issue and Participation guidelines. It may not be available or the benefit may be reduced for certain occupations if there is existing DI coverage with lifetime benefits. Additional underwriting guidelines may apply.

Disability income insurance has certain limitations and exclusions. For costs and complete details of coverage, contact your Principal Life financial representative.