



## Individual Disability Income Insurance

# Safeguard Yourself and Your Employees

You and your employees depend on each other. What if you or one of your employees became too sick or hurt to work?

- Could any of you survive without a regular paycheck for a month, six months, more than a year or longer?
- How would your family or the families of your employees be affected?

An Individual Disability Income (DI) insurance policy from Principal Life Insurance Company helps pay for necessary living expenses in the event of a disability.

### Meeting your unique needs

Principal Life's Individual DI insurance coverage allows you to:

- Choose which employee groups to cover.
- Determine who pays the premiums – you or your employees; you can even share the cost with employees. Any premium payments you make may be a tax-deductible business expense.
- Receive a Multi-Life discount (based on unisex rates) when three or more individuals from your company participate.
- Fill any coverage gaps left by group disability insurance.

### Your current coverage

You may have a Group Long-term Disability (LTD) insurance program in place for you and your employees. Group LTD insurance policies are a valuable benefit, but most only cover 60% of base salary (often not including bonuses and incentive pay), and benefits received are usually taxable.

Individual DI insurance can supplement existing Group LTD insurance benefits or stand alone as independent coverage.

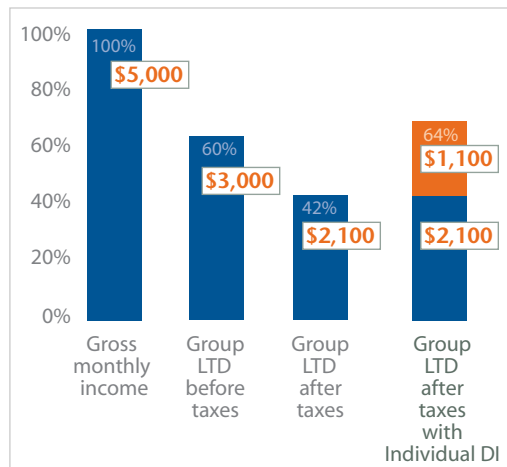


Chart based on \$5,000 gross monthly income (\$60,000), with 60% Group Long-Term Disability program, assuming a 30% tax bracket for Federal, State and FICA.

**FOR MORE INFORMATION**

To learn about our disability insurance options, contact your Principal Life financial representative.



WE'LL GIVE YOU AN EDGE<sup>SM</sup>

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

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