



Individual Disability Income insurance

Getting the coverage you need is easier than you think

While you're healthy and working is the best time to prepare for the unexpected. Consider how your income and your family's lifestyle would be impacted if a disability kept you from working for an extended period of time.

Individual Disability Income (DI) insurance can help protect your income by providing you monthly benefits that work much "like a paycheck". Getting this coverage is easier than you think and can be tailored to your family's needs and budget.

Get protection in 3 simple steps

When you protect your income with DI from Principal[®] and are under age 50, you can take advantage of a streamlined process that makes applying for coverage quick and easy:

- 1 Answer a few questions with your advisor.
- 2 Complete a 15-minute phone interview with one of our trained professionals.
- 3 Find out if you're approved within a few days.

Advantages of this streamlined process¹

- Receive a benefit of up to \$6,000 a month.²
- Don't need to take any medical tests or provide financial documents.³
- Update your coverage to keep pace with increases in your salary.

 Let's connect | Contact your local advisor.

¹ No blood, urine, exams, EKGs or APSs required unless a significant medical condition is reported by MIB, significant medical information is obtained from the telephone interview or other available information, or any other disability coverage has been issued or applied for on a non-medical basis. Applications could be rated, ridered or declined based on all underwriting information available; this is not a guaranteed issue program. Urine/HIV test is required in Maine. Subject to issue and participation limits and a minimum premium requirement. In California, there are no labs required for Simplified single-life cases up to \$6,000/month, but an APS and financial documentation are required.

² For multi-life cases, you're generally eligible if you're under age 64 (issue ages vary by occupation class).

³ Financial documentation is required if applying for more than \$6,000/month in individual Disability Income insurance from Principal or if the coverage applied for is over \$10,000/month when combined with existing coverage (excluding group long-term disability)—this applies for new applications and adjustments. Financial documentation is required for the following occupations (regardless of benefit amount being applied for): real estate agent/broker, mortgage loan originator/broker, residential construction, real estate developer, attorney specializing in real estate and residential construction.



[principal.com](https://www.principal.com)

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

Disability insurance has limitations and exclusions. For costs and coverage details, contact your local Principal representative.

Not FDIC or NCUA insured
May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency

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