

Individual disability insurance

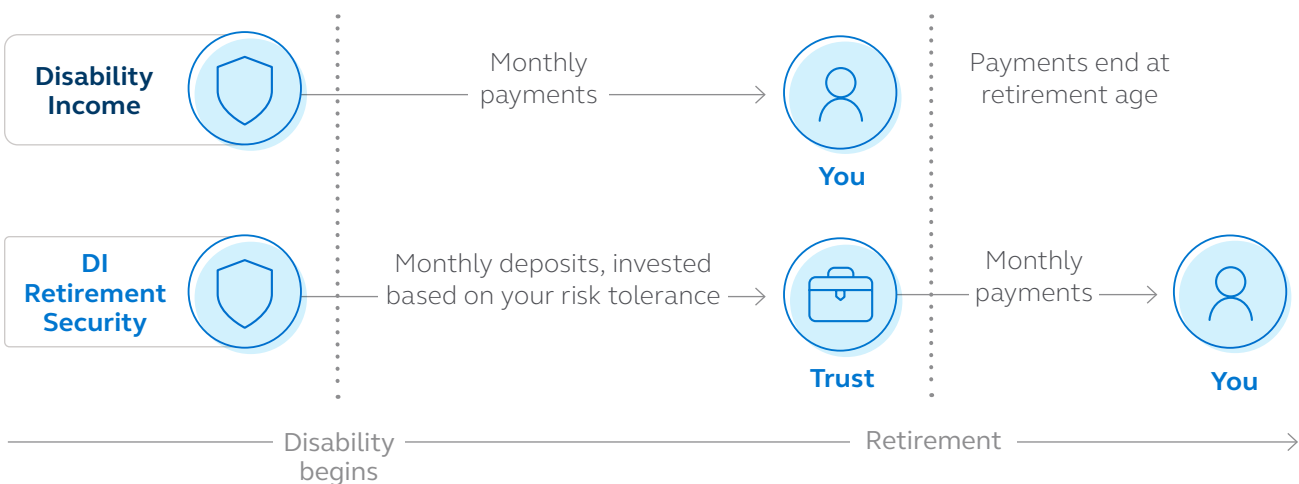
Protect your ability to earn an income and save for retirement.

You work hard to earn your income and plan for the future. It provides for your family, home, and retirement—and could add up to millions over your career. Have you considered what would happen—or may need to change—if an illness or injury kept you from working for a few months or longer?

Income protection for now and later

Principal® offers two solutions:

- **Individual Disability Income (DI) insurance** provides monthly payments to replace a portion of your income if you're too sick or hurt to work.
- **DI Retirement Security** makes deposits into a trust that you can access later as retirement income. That means you can continue to save for retirement even if you're unable to work due to an illness or injury.



How to access your trust funds

If you become disabled, your disability benefits are invested in an irrevocable trust. You can access these funds in four ways:

- 1 At the end of your benefit period (age 65 or 67), you can begin receiving trust assets as retirement income.
- 2 Upon Banker's Trust Company approval, you may access your trust assets if you experience certain financial hardships, including:
 - Extraordinary medical or health-care expenses (not covered by insurance).
 - Payment of post-secondary education and related educational fees.
 - Inability to make payments for your primary residence.
- 3 If you recover from your disability and stop receiving benefits, you can access your accumulated trust assets after being claim-free for 12 consecutive months.
- 4 Remaining assets in the trust will go to your estate if you die while receiving disability benefits.

Take care of what you've worked so hard to earn—today's salary and tomorrow's retirement.

 Let's connect

Contact your Principal representative for more information.



principal.com

Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

Disability insurance has exclusions and limitations. For costs and coverage details, contact your Principal representative. This flyer is not approved for use in Arizona or New Mexico.

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 to anyone who is over-insured based on the current Issue and Participation guidelines of Principal. It may not be available or the benefit amount may be reduced for certain occupations if there is existing DI coverage with lifetime benefits. Additional underwriting guidelines may apply.

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