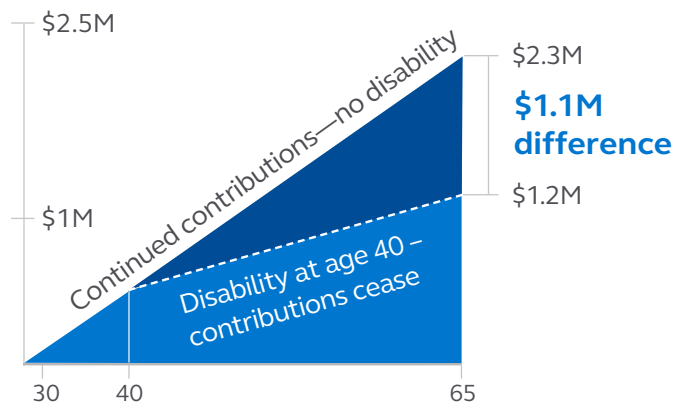


Protect your retirement plans.

You've worked hard to save for a comfortable and fulfilling retirement. Fortunately, DI Retirement Security from Principal® can help ensure that even if a long-term illness or injury keeps you from working, you don't have to "downsize" your retirement plans.

How a disability could affect your ability to save

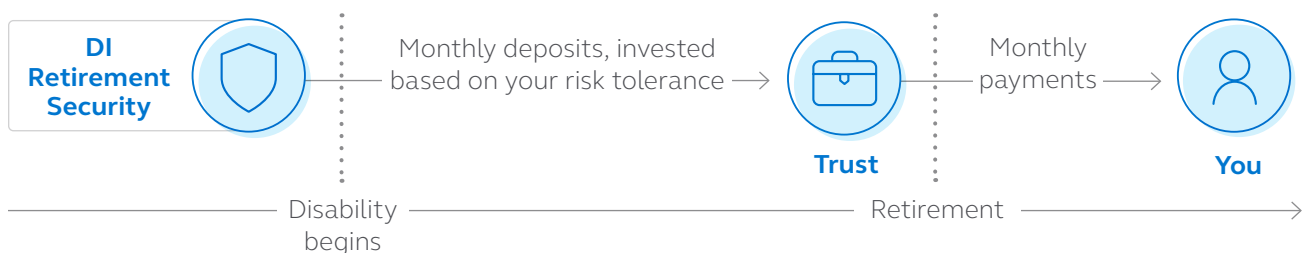
Just think: If you begin saving for retirement at age 30 and all goes well, you could save about \$2.3 million by age 65. However, if your health changes at age 40 and you can no longer work, your retirement contributions will likely stop, and any growth potential may be limited.



This chart is for illustrative purposes only. Assumptions: \$1,625/month contributions beginning at age 30, 6% rate of return and age 65 retirement. Potential difference due to disability at age 40 without continued contributions to retirement savings. The assumed rates of return in this chart are hypothetical and do not guarantee any future returns nor represent the returns of any particular investment. Amounts shown do not reflect the impact of taxes on pre-tax distributions. Individual taxpayer circumstances may vary.

You've got this

Help keep your retirement plans on track—no matter what life brings—with DI Retirement Security. If you become too sick or hurt to work, it makes monthly deposits to a trust that you can access later as retirement income.



Features that help protect your future

With DI Retirement Security:

- Your coverage can't be changed or canceled unless you stop paying for it.
- You can choose to have payments go to the trust until age 65 or 67.
- The money that goes to the trust is income tax-free if you pay for coverage with after-tax dollars. However, any earnings you receive from the trust are taxable.





Contact your financial professional.



principal.com

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

This is an overview of the benefits of disability insurance, but there are exclusions and limitations. For costs and coverage details, contact your Principal representative.

Investing involves risk, including possible loss of principal. Asset allocation and diversification do not ensure a profit or protect against a loss.

The subject matter in this communication is educational only and provided with the understanding that Principal® is not rendering legal, accounting, investment or tax advice. You should consult with appropriate counsel, financial professionals, and other advisors on all matters pertaining to legal, tax, investment or accounting obligations and requirements.

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 Principal current issue and participation guidelines. It may not be available or the benefit amount may be reduced for certain occupations if there is existing disability income coverage with lifetime benefits. Additional underwriting guidelines may apply.

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

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