

Individual Disability Income insurance

# Protect your income— the asset you rely on most

Your income helps pay everyday living expenses, and it gives you freedom to do the things you love. That doesn't need to change—even if your health or ability to work does.



## What is income protection?

Income protection is insurance that pays you benefits, “like a paycheck,” if you can't work because of an illness or injury.

You can use these payments to pay for the big and little things in life.



## Do you really need it?

Illnesses and injuries can happen to anyone, anywhere, anytime. Let's take a closer look at the facts.

**Typically, the reason people can't work is because of illnesses, like cancer and strokes, rather than injuries.<sup>1</sup>**

Illness 96.5%

Injury 3.5%

**Disabilities happen more often than you may think.**

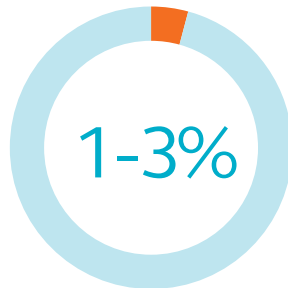
1 in 4 of today's 20-year-olds will become disabled before they retire.<sup>2</sup>



## How much does income protection cost?

Using individual Disability Income (DI) insurance to protect your income can be budget-friendly.

Using DI is typically just 1-3% of what you earn.



That means DI is just as affordable as:



Lunch every day



A daily cup of premium coffee



A monthly smartphone bill



A monthly date night

## What happens if you do become too sick or hurt to work?

A serious illness or injury is hard enough. If the unexpected happens, you can count on Principal® to help you every step of the way.

**\$94.8 million** in claims was paid in 2018 — helping to provide the financial support needed.<sup>3</sup>

Talk to your financial professional today. And go to [principal.com/calculatemyneed](https://principal.com/calculatemyneed) to get an estimate of what DI may cost.

<sup>1</sup> Calculated with data from the “Annual Statistical Report on the Social Security Disability Insurance Program, 2017.” U.S. Social Security Administration, Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics, December 2018. [www.ssa.gov](http://www.ssa.gov).

<sup>2</sup> “The Facts about Social Security’s Disability Program,” Social Security Administration Publication No. 05-10570, (January 2019). [socialsecurity.gov](http://socialsecurity.gov). Retrieved 10/2019.

<sup>3</sup> Principal individual disability insurance paid claims for the year ending 12/31/2018.

Disability insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, Iowa 50392, [principal.com](https://principal.com). This is an overview of the benefits disability insurance provides, but there are limitations and exclusions. For cost and coverage details, contact your Principal representative.

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