

Protect your income – the asset you rely on most

Your income helps pay for everyday living expenses, but it also gives you the freedom to do the things you love. Make sure that doesn't 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 illness or injury.

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



Do you really need it?

You may be surprised at the chances of becoming too sick or hurt to work. Illnesses and injuries can happen to anyone, anywhere, anytime.

Disabilities happen more often than you may think.

1 in 4 of today's 20-year-olds will become disabled before they retire.¹



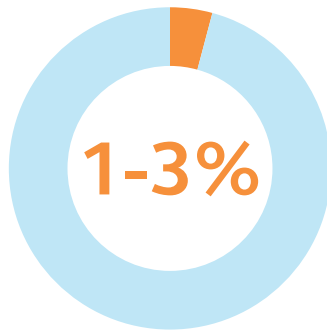
Typically, the reason people can't work is because of illnesses, like cancer and strokes, rather than injuries.²



How much does income protection cost?

Using disability insurance to protect your income can be budget-friendly.

Individual disability income insurance is typically just 1-3% of what you earn.



To put that in perspective, in a month, that's less than:



A daily cup of coffee



A date night



Buying lunch every day



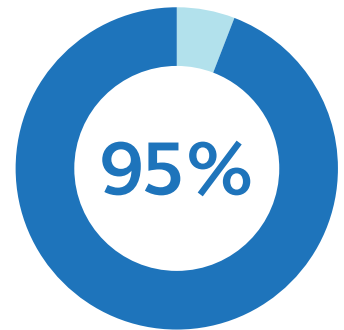
A smartphone bill

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.

Overall claimant satisfaction score:³

People who we've helped have ranked us high in satisfaction surveys.



Learn more about why our compassionate claims service creates satisfied customers at principal.com/dicares.

"A person couldn't ask for better service. Thank you."

- Principal disability insurance customer



Take comfort in knowing you'll be able to maintain your current lifestyle no matter what life brings. Talk to your financial professional today.

¹ Social Security Administration, Fact Sheet, Feb. 2015.

² Council for Disability Awareness, Long-Term Disability Claims Review, 2014.

³ Principal 2015 Individual Disability Income Claimant Satisfaction survey.

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

Not FDIC or NCUA insured

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

© 2016. Principal, Principal and symbol design and Principal Financial Group are registered trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.