

# Protect what you've worked so hard to achieve

You want to take care of those who count on you. Help keep your financial picture bright — no matter what life brings.



## How do life and disability insurance work?



**Life insurance** provides a benefit payment to help ensure the people you care about most are provided for when you're not there.



**Disability insurance** provides "living" benefit payments to help cover daily living expenses if you become too sick or hurt to work.

Together, they help you and your loved ones pay for the big and little things in life.

After all, if either a death or disability happens, the daily lives of you and those you care about could change significantly.



## What are the options?

### Life insurance

- **Term policies** provide coverage for a specific length or "term" of time
- **Permanent policies** offer long-term coverage, plus potential for cash value growth.

### Disability insurance

- **Individual Disability Income** provides a monthly benefit that works like a "paycheck" if you're too sick or hurt to work
- **DI Retirement Security** helps protect your ability to save for retirement.

## Is coverage affordable?

Coverage is customizable to meet your needs and budget. For example, a healthy male, age 35, can purchase the following policies:



**\$250,000 of term life insurance** for less than \$15 a month.<sup>1</sup>

\$15  
per month

**\$1,000 of monthly disability insurance** benefits for less than \$26 a month.<sup>2</sup>

\$26  
per month

=

\$41

Complete risk protection



Cable service



High-speed internet



Smartphone service



Take comfort in knowing your loved ones are protected no matter what life hands you. Talk to your financial professional today.



[principal.com](http://principal.com)

Disability and life insurance from Principal® are issued by Principal National Life Insurance Company (except in NY) and Principal Life Insurance Company, Des Moines, Iowa 50392-0001.

This is an overview of the benefits of disability and life insurance, but there are limitations and exclusions. For cost and coverage details, contact your Principal financial 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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<sup>1</sup> Based on current rates and charges for a 20-year Principal Term policy for a 35-year-old male, non-tobacco, rated Super-Preferred. For specific information, please contact your financial professional.

<sup>2</sup> Michigan resident, non-tobacco, To Age 65 Benefit Period and Your Occupation Period, \$1,000 maximum monthly benefit, 90-day Elimination Period, 5A occupation class, Residual Disability and Recovery Benefit rider, and future increase riders.