



# 5 reasons business owners need to protect their income

Protecting the income you've worked so hard to earn is a smart move.

It took you years of training, education and commitment to get where you are. And now you have a lifestyle and a financial future to protect if you become too sick or hurt to work. Below are five reasons to consider protecting your income:

- 1 | **You rely on your income.** It makes paying for your house, car and other important assets possible. You insure those assets - why not your income?
- 2 | **It provides a constant income stream.** Individual Disability Income insurance from Principal® pays you monthly benefits that work much like a paycheck, if you can no longer work in **your** occupation when a disabling illness or injury occurs. That stands out from other insurance companies that only pay benefits if you can't work in **any** occupation.
- 3 | **You can customize coverage.** With our customizable features, you can be confident that your coverage can meet the unique needs of business owners like you.
- 4 | **Your policy is yours.** Even if you change jobs or employers in the future, your policy goes with you wherever you go.
- 5 | **It's usually just 1-3 % of your income.** That's less than some of us pay for a daily cup of premium coffee.

### Don't just take our word for it

Many professionals have been grateful they had income protection when facing difficult and unexpected illnesses and injuries:

Policy issue age	Age at disability	Condition	Total claim amount	Claim duration (months)
33	57	Carpal tunnel	\$55,972	24
32	57	Rotator cuff sprain	\$3,000	5
32	59	Leg Wound	\$20,700	15

Note: This is a sampling of business owner-specific claims. The information above is for illustrative purposes only. It is not a complete representation of circumstances surrounding the claims, a representation of all claims or a promise to pay any specific claims.

"I was very healthy and thought 'Why am I buying this insurance? I'll never use it.' What I found out is that your life can change in two seconds."

Gary Schaub, business owner, disability insurance customer.



**Ready to talk about protecting your income? Let's connect:**  
Contact your local representative



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Disability insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, IA 50392, [www.principal.com](http://www.principal.com).

Disability insurance has limitations and exclusions. For cost and coverage details, contact your Principal representative.

Testimonials may not be representative of other clients' experiences. They do not imply or guarantee benefits.

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