

Offer a strong benefit package that provides extra protection

Offering a robust employee benefits package is a great way to attract, reward and retain employees.

One way to enhance your benefits package is to help employees protect their daily lives with disability insurance. You may already offer group long-term disability (LTD) insurance. It's a valuable employee benefit providing a good foundation of coverage for most employees, but it may not be enough for all.

What to expect

Take your employee benefits package to the next level with individual Disability Income insurance from Principal®. If employees become too sick or hurt to work, they receive benefits much like a “paycheck” to help cover their everyday living expenses. Plus:

- There's a **20% discount** on the coverage if three or more employees purchase it.¹
- It's **flexible**. You can:
 - Choose to pay for the insurance, have your employees pay or a combination of both.
 - **Select certain employees** to offer even more coverage to.
- It can work with existing group coverage or be offered by itself.
- The policy and discount **stay with employees** no matter where their career takes them.

Adding individual coverage makes a difference

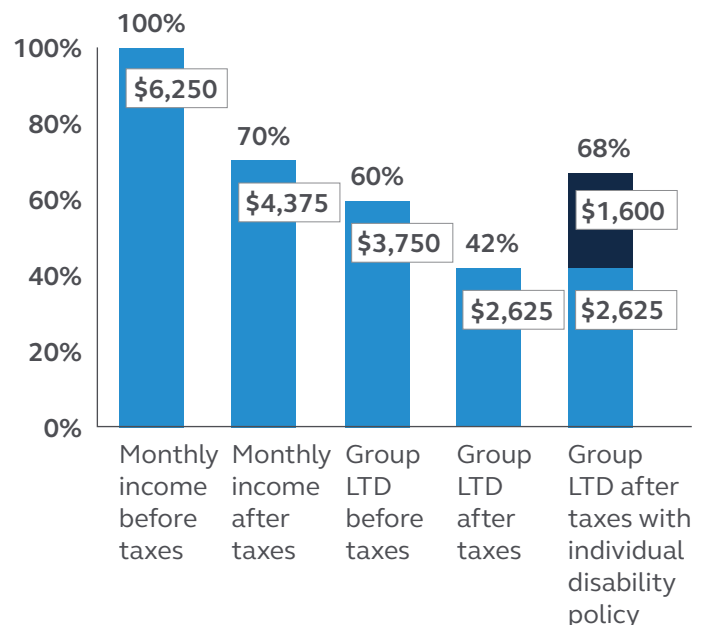


Chart based on \$6,250 gross monthly income (\$75,000 annual), with 60% group long-term disability program, assuming a 30% tax bracket for federal, state and FICA.

It's easy to offer

We're here to help communicate the offer, enroll employees and answer employee questions along the way. We know your (and your employees') time is valuable. That's why we make things as hassle free as possible.

And, when employees need to use the insurance, Principal is there for them. They can count on our compassionate claim teammates every step of the way. Meet some of them at principal.com/dicares.



Contact your local representative.

¹ Available when three or more individuals with a common employer purchase individual disability insurance coverage (based on unisex rates). For three or more dental or medical residents/fellows/interns/students from the same institution, use the Multi-Life Resident discount (based on sex-distinct rates) and excludes staff physicians.



principal.com

Disability insurance from Principal[®] is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0002. This is an overview of the benefits of disability insurance, 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

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