

Could you be doing more to protect your income?

Supplementing your group coverage can add an extra layer of protection.

You have long-term disability (LTD) insurance at work. That's great. It's a valuable employee benefit that helps replace part of your income if you become too sick or hurt to work. But is it enough to cover your expenses?

Protect more of your income

Group disability coverage typically pays about 60 percent of your income before taxes.

By supplementing your group coverage with individual disability insurance, you can protect even more of your income. That can make a big difference when it comes to paying daily living expenses.

Two solutions to help you make ends meet

Adding individual coverage puts you in control. With group and individual disability coverage working together, you won't have to make tough decisions about cutting back on your lifestyle.

Individual Disability Income insurance from Principal®:

- Provides you with tax-free benefit payments (if you pay for the coverage with after-tax dollars)
- Covers your bonus/incentive pay
- Stays with you even if you change jobs
- Can't be canceled, unless you stop paying for coverage
- Guarantees your cost for coverage will not change until age 65
- Can be designed to meet your budget and needs
- If three or more of your coworkers purchase insurance, you may be eligible for a 20 percent discount¹ on the cost of coverage

Did you know?

Most disabilities are caused by illnesses, such as cancer, heart conditions and strokes — not injuries.

Sample income replacement

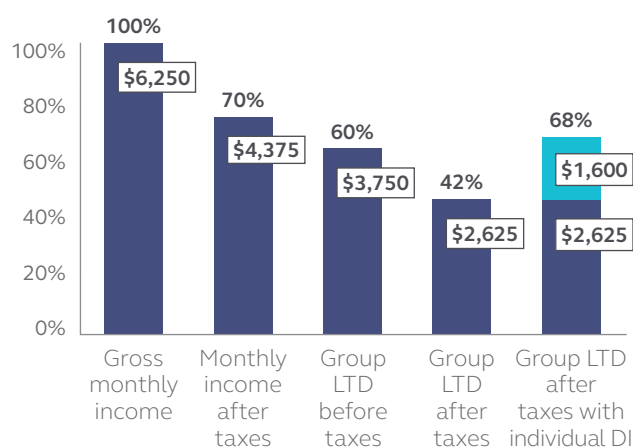


Chart based on \$6,250 gross monthly income (\$75,000 annually), with a 60% group LTD program, assuming a 30% tax bracket for Federal, State and FICA. This is a hypothetical example. For illustrative purposes only.

 Let's connect | Contact your local representative.



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 exclusions and limitations. For costs 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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¹ Multi-Life discount available when three or more employees with a common employer are covered (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.