

Individual Disability Income Insurance

The Need for Income Protection – from A to Z

Who do you know who's had an illness or injury that has prevented them from working and earning a paycheck? If it happened to you, how would you maintain your standard of living?

You can protect your paycheck with **Individual Disability Income (DI) insurance** from Principal Life Insurance Company. It provides monthly benefits to help you pay for the BIG things in life, like your mortgage/rent, car payments and retirement savings, as well as the LITTLE things, such as groceries, internet service and gym membership.

DID YOU KNOW?

Most disabilities are NOT caused by accidents.

Approximately 95% are caused by illnesses.¹

Reasons to protect your income

Many people assume a disability won't happen to them, but you may be surprised by the variety of conditions that can leave you unable to work. Here are just 26 of the conditions Principal Life has seen disability claims for over the years. From A to Z, these are a few good reasons to protect your income.

Asthma Stroke oint pain Tremors Breast cancer Kidney failure Carpal Tunnel Ulcerative colitis Lower back pain Vision impairment Multiple sclerosis Depression West Nile virus Nerve injury Episodic mood disorder Osteoarthritis An**X**iety Fibromyalgia Gastroenteritis Yellow fever Pregnancy complications AlZheimer's disease Herniated disc Quadriplegia Retinal disorder rritable bowel syndrome

What if you already have a health condition?

If you have an existing health condition, in many cases, you can still qualify for coverage with a policy modification. That means your policy might not cover that specific health condition, but it still protects your income from the many other illnesses and injuries that could put your paycheck at risk.

DI policy (issued as applied for)

Your income is protected against thousands of conditions – from A to Z.



Modified DI policy

Your income is protected against thousands of conditions – from A to Z – but not the pre-existing condition.



FOR MORE INFORMATION

Contact your local representative.

¹ Council for Disability Awareness, "Disability Facts You Should Know," December 2011.



WE'LL GIVE YOU AN EDGE®

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Disability Insurance has certain limitations and exclusions. For costs and complete details of coverage, contact your Principal Life financial representative.