

Individual Disability Income Insurance

Live your best life with confidence

See how protecting your
income can help





For most of us, the thought of protecting our income from an unexpected illness or injury has never crossed our minds. We work to live and live to work.

But think about it. Where we live, how we live and how we plan for the future depends on our income.

Let's dig into what income protection is all about by answering common questions that others like you have had.

1 What exactly is income protection?

In a nutshell, income protection, or disability insurance, is a simple and cost-efficient way to protect your financial future if you become too sick or hurt to work. It's like a safety net so you can continue to live life on your terms – even during difficult times.

It can come in many forms. You may:

- **Be covered through work.** If you have this, you're fortunate to have some protection. Just be sure to understand how it works and if it offers enough coverage. Don't forget: If you change jobs, check if it's offered in your new benefits package.
- **Think a government program** like Social Security disability insurance covers you. Be aware that it typically provides less than \$1,000 a month in benefits and requires you to meet pretty rigid requirements.
- **Buy your own coverage.** It's the most flexible option and puts you in the driver's seat so you can select benefits that meet your needs and budget. Plus, it can work on its own or with other options.



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

– Gary Schaub,
disability insurance customer

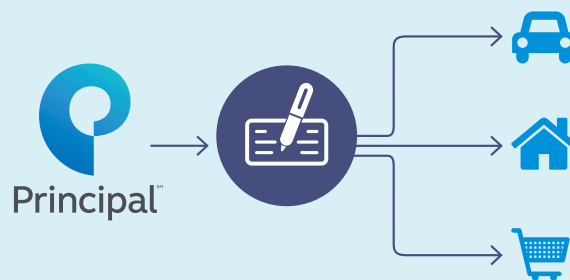
2 Why should I consider buying income protection?

We all think we're invincible and can put off making important financial decisions until "tomorrow." But, life happens. Owning your own disability insurance policy means it can:

- Be customized to fit your specific needs
- Stay with you even if you change jobs

Here's how it works

If you can't earn your income because of an illness or injury, you receive benefit payments, that work like a "paycheck," to help pay everyday living expenses - car payments, housing, groceries... whatever bills you face.



3 Ok, but isn't it expensive?

Quality coverage typically costs 1 to 2% of your income. But, like most things in life, the price is determined by how many features you need and how much coverage you want.

In some cases, it could cost less than a premium cup of coffee a day.

4 I still have questions. Is there someone who can help me?

One of the best things to do is to talk to a financial professional. He or she can bring years of experience and expertise to answering your questions and identifying options that are right for you. They help guide you along the way. Don't worry - there's no need to be intimidated - they're here to help you.

Don't take our word for it.

See what your friends and family have to say. Post something like this on social media:

I'm learning about disability insurance. Does anyone else have it? What are your thoughts on it?



Let's connect.

Contact your local representative or visit principal.com/protectincome.



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