



Individual Disability Income Insurance

Income Protection for the Cost of a Daily Cup of Coffee

Many people think the cost of protecting their income is too high. In reality, for less than the average person spends on coffee each month, he/she could own an **Individual Disability Income (DI)** insurance policy from Principal Life Insurance Company.

Each month consumers spend an average of \$80 on coffee.¹ For about \$56 month, they could protect their income² from the threat of an unexpected disability. An Individual DI insurance policy provides monthly benefits (“a paycheck”) to help pay everyday living expenses, such as your mortgage, groceries, student loans and medical bills (which typically increase with a disability) if you become too sick or hurt to work.

**INCOME
PROTECTION – AS
AFFORDABLE AS A
CUP OF COFFEE.**



The cost of doing nothing

What’s more costly?

- Purchasing an Individual DI policy and being protected against the unexpected
- or**
- Becoming too sick or hurt and no longer having an income

Since people usually don’t get healthier as they grow older, Individual DI insurance costs more the longer you wait to purchase it. And if while waiting your health worsens considerably, you risk becoming uninsurable.

Ways you could afford income protection now:

- Purchase a policy with a smaller monthly benefit. Later, as your income grows or your budget changes, you can request an adjustment to increase the policy’s monthly benefit.
- Find extra cash by changing personal money management habits.

¹ Accounting Principals Workonomix Survey, January 2012.

² Male, Colorado resident, \$60,000 annual income, \$1,350 monthly benefit, To Age 65 Benefit Period and Your Occupation Period, non-smoker, Residual and Recovery Disability Benefit rider, 90-day elimination period, 4A occupation class.

Buy today – waiting doesn't make sense

List your expenses and the possible sources of income you would have if you were unable to work due to an injury or illness. **Could you make ends meet?** This tool helps you find out how much income protection you need.

MONTHLY DISABILITY BENEFITS AND ADDITIONAL INCOME		MONTHLY EXPENSES	
Group disability insurance benefit (after taxes)	\$ _____	Mortgage/rent	\$ _____
Individual disability income insurance benefit	\$ _____	Utilities and household expenses	\$ _____
Monthly Social Security disability benefit (if any)	\$ _____	Groceries and household supplies	\$ _____
Additional household income (rental, spouse, investments, etc.)	\$ _____	Auto payments and expenses	\$ _____
		Loans, credit cards and charge accounts	\$ _____
		Insurance premiums	\$ _____
		Child care	\$ _____
		Savings and investments	\$ _____
		Other monthly expenses	\$ _____
	Total \$ _____		Total \$ _____

Subtract your monthly expenses from your total monthly disability benefits and additional income. If there is an income shortage, consider protecting your income with Individual DI insurance.

FOR MORE INFORMATION



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

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