



## Income Protection

# What Are Your Top Priorities?

What's important to you? Most likely, making sure you and your family are taken care of is at the top of the list. One way you take care of yourself and them is by guarding against financial hardships. Health, car and home insurance provide reassurance that your family is protected from some of the risks that life brings.

Unfortunately, many people don't take measures to protect themselves and their families by insuring the **asset that makes everything possible – their income**. Your income pays for both the big things in life – the mortgage, food, utilities – and life's little things – children's activities, vacations and cell phones. It's important to protect your salary (some may even call it their "personal ATM") with Individual Disability Income (DI) insurance.

*It's common to buy protection plans for televisions or warranties for cars. Why not purchase insurance to protect your ability to earn an income if you become too sick or hurt to work?*

## Compare the costs

Many Americans spend as much as \$300 a month on the latest technology. Yet, those same individuals haven't taken the important step of buying disability insurance because they perceive it to be "too expensive." Actually, the opposite is often true. Let's see how the costs **really** compare:

AVERAGE MONTHLY COSTS	
	
<b>TECHNOLOGY – \$300</b>	<b>DI INSURANCE<sup>1</sup> – \$130</b>
<ul style="list-style-type: none"><li>\$80 for Internet service</li><li>\$70 for smartphone service</li><li>\$30 for iPad wireless service</li><li>\$100 for premium cable</li><li>\$16 for a Netflix® subscription</li></ul>	<ul style="list-style-type: none"><li>Age 40, male</li><li>\$75,000 annual income</li><li>\$4,000/month benefit</li></ul>

## Does your spending reflect your priorities?

Being connected in today's world is important. But isn't it also important to have an income if you become too sick or hurt to work and can't earn a paycheck? Even if you have group disability insurance through your employer, you'll likely only be covered for about 42 percent of your income (after taxes) up to a set monthly cap. And Individual DI insurance benefits are not taxable (when premiums are paid with after-tax dollars) and can be easily added to any group disability coverage you have.

How much do **you** spend on technology each month? How long could you depend on those devices if you couldn't afford the payments because an unexpected illness or injury made it impossible to work? Let's talk about the **real cost** of not protecting your income.

### FOR MORE INFORMATION

Contact your local financial representative.

<sup>1</sup> Colorado resident, male, non-smoker, To Age 65 Your Occupation and Benefit Periods, Residual Disability and Recovery Benefit rider, 10% Select Occupation Discount.



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