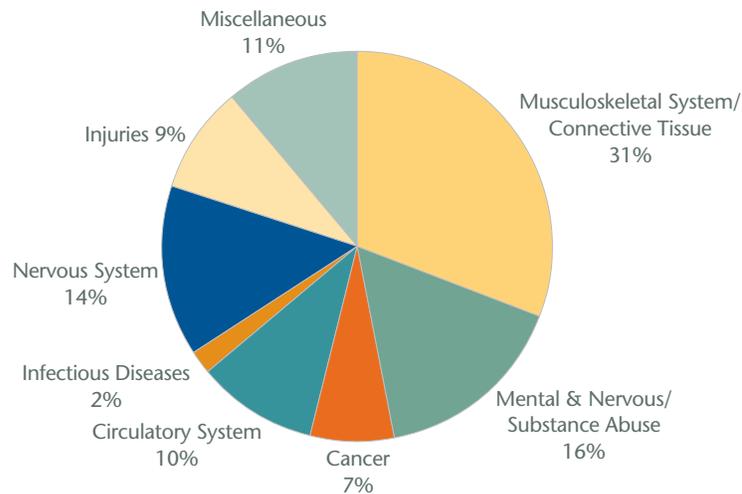


## Individual Disability Income Insurance

# It Won't Happen to Me!

Many people don't think they will become too sick or hurt to work, yet there are thousands of known diseases and conditions that can cause a disability. Some of them may surprise you. Take a look at this breakdown (by percentage of disability income insurance claims) of some typical reasons an individual may become disabled:



Source: Principal Life Disability insurance claims payments issued in 2011. The above is for illustrative purposes only and is not intended as an inclusive representation of all claims.

## Protecting your income

The chance you may face a disabling condition in the future is real. One in four workers entering the workforce today will become disabled before they retire.<sup>1</sup> If you become too sick or hurt to work, you would no longer be able to earn an income. If that happens, how would you pay your mortgage/rent, monthly bills, car payment and other expenses? **Individual Disability Income (DI) insurance** can help. It provides a monthly benefit to help you maintain your lifestyle.

## Modified coverage

If you have a health condition and apply for Individual DI coverage, your coverage may be modified to include that illness as a pre-existing condition. **Having modified coverage is better than having no coverage.** Your policy would still help protect your income against the many other illnesses or injuries that could occur.

FOR MORE INFORMATION

<sup>1</sup> Social Security Administration, Fact Sheet, March 2011.



WE'LL GIVE YOU AN EDGE<sup>®</sup>

Insurance issued by Principal Life Insurance Company, a member of the Principal Financial Group<sup>®</sup>,  
Des Moines, Iowa 50392-0002, [www.principal.com](http://www.principal.com)

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

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