

Risk Protection

Hit a Homerun – Protect Yourself and Your Family

Do you have all your bases covered? Your risk protection bases, that is. The financial impact of a death or disabling illness or injury can be devastating. That's why you should keep your eye on the ball by protecting your financial foundation with life and disability insurance solutions from Principal Life Insurance Company.

The right plays for preparing for the unexpected

FIRST BASE SHIELD YOUR FAMILY AGAINST PREMATURE DEATH

Protect your family with **life insurance**; it helps make sure the people you care about most are provided for financially – even if you're not there. It's always a struggle losing someone you love, but emotional distress doesn't need to be compounded by financial difficulties.

SECOND BASE PROTECT YOUR ABILITY TO WORK AND EARN AN INCOME

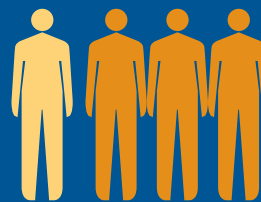
Make sure you and your family are protected in day-to-day situations by having income protection. If you experience a disabling illness or injury and can't work, an **Individual Disability Income (DI) insurance** policy provides monthly benefits (like a paycheck) to help maintain your standard of living.

THIRD BASE SECURE YOUR RETIREMENT

As you plan for your future by investing and saving, make sure your ability to continue saving is protected from the threat of a disability as well. After all, being too sick or hurt to work not only affects today's income, it impacts tomorrow's retirement dreams. That's where **DI Retirement Security**² can help. If you become disabled, Principal Life pays monthly benefits directly to a trust, which then distributes the assets as income during your retirement.

HOME PLATE TALK TO A FINANCIAL PROFESSIONAL

Don't wait until the bottom of the ninth to prepare for your financial future. Start today, by creating an action plan to protect you and your family. Principal Life offers a variety of solutions to help meet your personal risk protection needs – and more.



1 in 4
of today's
20-year-olds
will become
disabled before
they retire.¹

You've hit it out of the park!

Although you can't prevent the unfortunate from happening, you can protect yourself and loved ones with quality life and disability insurance. Talk with your financial professional today to cover your financial bases with risk protection solutions.

FOR MORE INFORMATION

Contact your local representative.

¹ Social Security Administration Fact Sheet, February 2013.

² DI Retirement Security is issued as a non-cancelable, guaranteed renewable, individual disability income insurance policy. It is not a pension or retirement program or a substitute for such a program. DI Retirement Security is not available for government employees, or anyone who is over insured based on Principal Life's current Issue and Participation guidelines. It may not be available or the benefit amount may be reduced for certain occupations if there is existing DI coverage with lifetime benefits. Additional underwriting guidelines may apply.



WE'LL GIVE YOU AN EDGE®

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

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