



Individual Disability Income Insurance

The Need for Income Protection – from A to Z

Who do you know who's had an illness or injury that has prevented them from working and earning a paycheck? If it happened to you, how would you maintain your standard of living?

You can protect your paycheck with **Individual Disability Income (DI) insurance** from Principal Life Insurance Company. It provides monthly benefits to help you pay for the **BIG** things in life, like your mortgage/rent, car payments and retirement savings, as well as the **LITTLE** things, such as groceries, internet service and gym membership.

DID YOU KNOW?

Most disabilities are NOT caused by accidents.

Approximately 95% are caused by illnesses.¹

Reasons to protect your income

Many people assume a disability won't happen to them, but you may be surprised by the variety of conditions that can leave you unable to work. Here are just 26 of the conditions Principal Life has seen disability claims for over the years. From A to Z, these are a few good reasons to protect your income.

Asthma

Breast cancer

Carpal Tunnel

Depression

Episodic mood disorder

Fibromyalgia

Gastroenteritis

Herniated disc

Irritable bowel syndrome

Joint pain

Kidney failure

Lower back pain

Multiple sclerosis

Nerve injury

Osteoarthritis

Pregnancy complications

Quadruplegia

Retinal disorder

Stroke

Tremors

Ulcerative colitis

Vision impairment

West Nile virus

An**X**xiety

Yellow fever

Al**Z**heimer's disease

What if you already have a health condition?

If you have an existing health condition, in many cases, you can still qualify for coverage with a policy modification. That means your policy might not cover that specific health condition, but it still protects your income from the many other illnesses and injuries that could put your paycheck at risk.

DI policy (issued as applied for)

Your income is protected against thousands of conditions – from A to Z.



Modified DI policy

Your income is protected against thousands of conditions – from A to Z – but not the pre-existing condition.



FOR MORE INFORMATION

Contact your local representative.

¹ Council for Disability Awareness, "Disability Facts You Should Know," December 2011.



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.