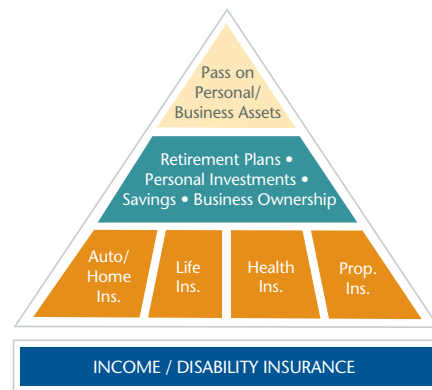


## Individual Disability Income Insurance

# Are You Protecting the Right Asset?

Risk protection products, such as life and disability insurance, are prudent ways to expand your portfolio and help protect what's most important to you.

Your lifestyle and dreams for the future depend on your ability to work and earn an income. To help protect what you've worked so hard to achieve, consider purchasing an individual disability income (DI) insurance policy. This policy can be stand alone protection or wrapped around existing group disability benefits. This way, if you lose your group benefits for any reason (job loss, cancellation of benefits, etc.), you're still protected.



### What is at risk?

**Did you know?** During a prolonged illness or injury, you could lose your income and everything it provides. Even if you save 10% of your salary, one year of disability could easily wipe out your savings.

#### Potential Earnings to Age 65

(Assuming 5% annual salary increases)

Age	\$50,000	Annual Income \$100,000	\$150,000
30	\$4,516,000	\$9,032,000	\$13,548,000
35	\$3,322,000	\$6,644,000	\$9,966,000
40	\$2,386,000	\$4,773,000	\$7,159,000
45	\$1,653,000	\$3,307,000	\$4,960,000

## How much DI insurance do you need?

Calculate your income protection needs. 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?

Monthly Disability Income and Benefits		Monthly Expenses	
Group Disability Insurance Benefit (after taxes)	\$ _____	Mortgage/rent	\$ _____
Individual DI 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	\$ _____
<b>Total</b>	<b>\$ _____</b>	Loans, credit cards and charge accounts	\$ _____
		Insurance premiums	\$ _____
		Child care	\$ _____
		Savings and investments	\$ _____
		Other	\$ _____
		<b>Total</b>	<b>\$ _____</b>

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

## The cost

A Principal Life Individual DI insurance policy can be designed to meet your budget. To estimate your premium for a larger benefit amount, complete the following:

Age	Sample Male Monthly Premium	Sample Female Monthly Premium
30	\$27.54	\$44.86
40	\$40.09	\$59.16
50	\$61.01	\$74.84

estimate your premium for a larger benefit amount, complete the following:

\_\_\_\_\_ x Multiple = \_\_\_\_\_  
 Sample monthly premium from chart (e.g., 3 for \$3,000) of coverage for \$3,000 Estimated monthly premium\*

Assumptions: Colorado resident, To Age 65 Benefit Period and Your Occupation Period, nonsmoker, \$1,000 maximum monthly benefit, 90-day elimination period, 3A occupation class.

\*Your specific premium depends on a variety of factors, including but not limited to, gender, age, smoking status, benefit amount, elimination period, resident state and occupation class.

### FOR MORE INFORMATION

Contact your local representative.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, [www.principal.com](http://www.principal.com)

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