

Individual Disability Income insurance



## Life can change in two seconds

Gary Schaub, a sole proprietor of a small company experienced first-hand how disability insurance can make a big difference in someone's life.



### **An enjoyable hobby takes a dangerous turn**

Gary, an experienced horseman, was training for an upcoming event when he fell off his horse while attempting a jump. He sustained severe injuries, including multiple broken bones and an impaled lung.

Following the accident, Gary was not able to run his business. His pain medication made it very difficult to concentrate. In addition, he notes, "I couldn't lift my arms up or lean forward. It was very hard to use the phone or the computer."

### **A slow recovery and benefits that worked like clockwork**

It took two surgeries and several months for Gary to recover. After three months of not being able to work at all, he returned to work for, an hour or two each day for several months.

His injury affected the whole family. His wife, Connie, cut back on her work to take care of Gary. During that time, the benefits from his Principal® Individual Disability Income insurance policy helped pay for personal living expenses, such as mortgage payments and other everyday necessities. Connie explains, "Gary received 11 months of disability benefits and it worked like clockwork. It was a great experience, considering. You have to insure your paycheck to survive. It's critical."



"I hadn't been in a hospital in 40 years. I was very healthy and thought 'why am I buying disability insurance? I'll never use it.' I found out that your life can change in two seconds."





Let's connect.

Contact your local representative.



[principal.com](http://principal.com)

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