



How two educators protected their incomes

Dick and Pat Harwood enjoyed their careers before their lives unexpectedly changed.



Illnesses end their careers

First, Dick was diagnosed with a form of cancer that is incurable, but treatable. The treatment and side effects left Dick debilitated and unable to work.

A year later, Pat began to experience a variety of physically overwhelming symptoms and was diagnosed with fibromyalgia and chronic fatigue syndrome. Pat tried to keep working, but it became apparent she was pushing her body beyond its limits, and could no longer work.

Planning helped save the day

This double disability could have been completely devastating if it weren't for one thing – some smart financial planning. Pat had a strong desire for financial security, “I grew up in a family rich in love, but not money. It made me think about the importance of planning for the unknown.” That's why Pat purchased her first individual disability income policy in her early twenties.

Years later, Pat and Dick met a financial representative from Principal®. Pat explains, “People need a professional to help them look at their whole financial picture. You want someone who can help you look in a holistic way at your financial life. Our agent helped us take steps to make our resources grow for retirement and to protect ourselves.”

Although they both had group disability insurance through their employers, Pat felt strongly that they needed more protection, “There was no way to know what our work situation and coverage would be over the course of our lives. I also realized that marriage is an economic liaison, and we were dependent on both incomes to maintain our lives financially.”



I don't know how we would have paid our bills. The benefits (from disability insurance) are what keep our lives going.



Benefits that keep their lives going

Both purchased additional income protection from Principal. But, it wasn't always without doubts. Pat explains, "I remember thinking 'I wonder if we really should be spending money this way' because surely we will never use the benefits. Turns out, I don't know how we would have paid our bills. The benefits are what keep our lives going. Without them, we would not have been able to pay for the basics of life. From this experience, I can imagine how fast and easy it could be for people to need public assistance."

With the income stream from their disability benefits, Dick and Pat were able to maintain their lifestyle, without having to dip into their retirement assets.

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