

# Grateful for a decision made years ago

When Nancy Thomas began her career as a teacher, she was single and knew she needed to plan for her financial security. That's why she protected her income with Individual Disability Income insurance from Principal®.



## Knee problems ended her teaching career

Nancy maintained her Individual DI insurance policy for several years. "Once you start paying automatically for the coverage each month, you don't miss the additional money," she says.

When Nancy developed osteoarthritis in her knee, she faced a difficult time at work. Her school had multiple floors and no elevator which made it difficult for her to escort students. Despite knee replacement surgery, she continued to be in pain and decided to retire early.

Not realizing she had a claim, Nancy contacted her financial professional to cancel her disability insurance since she was no longer working. He explained that Nancy was actually eligible to file a claim and helped get the process started.

## Help for bridging the gap in retirement savings

Nancy is grateful for the benefits her policy provides. She explains, "The payments have helped me bridge the gap of losing out on some of my retirement benefits because of retiring early. It gives me a lot of comfort knowing they're there."

Nancy is very glad she made the decision to purchase disability insurance. She explains, "I was in good health when I purchased my policy, but you never know what life's going to throw at you. I tell everybody how important and wonderful disability insurance is."

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“I thought income protection would be a wise thing to purchase because you never know what's going to happen in life”

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Let's connect.  
Contact your local representative.



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

Disability insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, IA 50392-0002.

Disability insurance has exclusions and limitations. For costs and coverage details, contact your Principal representative.

Testimonial may not be representative of other clients' experiences. It is not indicative of or a guarantee of future benefits. Nancy Thomas has not been paid for this testimonial.

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