

CEO benefits from twice the protection

Mark Cash, a 48-year-old former CEO of a manufacturing company, is a planner. That's why, despite being healthy, he took measures to make sure he and several other executives at his company were properly protected in the event of a disability.



Asking the right questions

To help the executives understand the importance of disability coverage, Mark says, “I got them thinking about their future and the future of the company. I asked them: ‘What if something happens tomorrow and you can’t cover your expenses or pay for retirement? How are you going to live? What would you do?’”

The executive team soon realized that without proper protection, a disabling illness or injury could mean they might need to sell the company to make ends meet. They each purchased Individual Disability Income (DI) insurance and DI Retirement Security from Principal[®]. Together, these solutions help protect their ability to earn an income and their ability to save for retirement

The unexpected happens

Mark’s planning proved beneficial when awhile later he developed an autoimmune disease. “I’d never had a major illness in my life and then this happened,” he says. He found himself filing a claim for:

- **Individual DI insurance** to help him continue to meet everyday expenses, such as the mortgage, car payments and deductibles on his many medical bills.
- **DI Retirement Security** to help him continue saving for retirement. Since Mark wasn’t working, he no longer had the income to make contributions to his 401(k) or other retirement accounts.

Plus, both policies include a feature to help his benefit payments keep pace with inflation.



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