

# Protect your business – what you’ve worked so hard to build

You work hard to make sure revenue comes in the door and that everyone is happy. It’s your livelihood. That’s why it’s important to make sure everything’s protected from the unexpected. Disability insurance can help.

## Why should I consider disability insurance?

You never know what life will bring. When there’s a serious illness or injury, disability insurance can provide benefit payments to help protect your:



**Personal income** – so you and your loved ones can continue to live your best lives.



**Business** – so it can stay up and running while you recover or transition the business to someone else.



**Employees’ incomes** – shows them you care about them when times are good...and when life gets tough.

## Do I really need it?

You may be surprised at the chance of a disabling illness or injury. It’s more than just accidents. It can happen to anyone, anywhere, anytime.



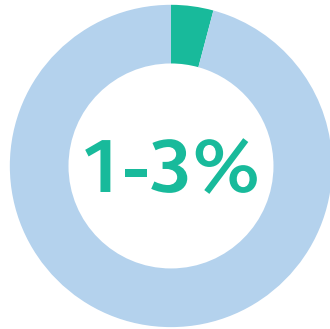
Over **95%** of disabilities are caused by illnesses.<sup>1</sup>



## How much does it cost?

Disability insurance is flexible and can be designed to work with your budget and needs.

For example, to protect your income, it typically costs just 1-3% of what you earn.



To put that in perspective, in a month, that's less than:



A daily cup of premium coffee



A date night



Buying lunch every day



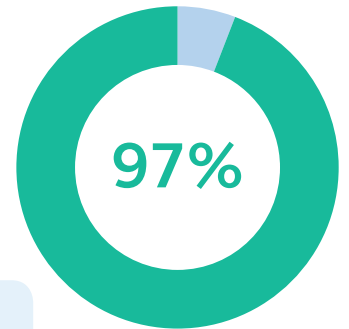
Your smartphone bill

These comparisons are for illustrative purposes only.

## What happens when I need to use it?

A serious illness or injury is hard enough. If the unfortunate happens, you can count on Principal® every step of the way. But don't just take our word for it:<sup>3</sup>

Overall claimant satisfaction score<sup>3</sup>



**"It's been automatic. The claims people have been great — very polite and understanding. I've dealt with many insurance companies, but the people at Principal have been especially nice."**

– Dr. Keith Merritt, veterinarian and business owner



Take a moment to meet some of our compassionate claims teammates at [principal.com/dicares](http://principal.com/dicares).

Protect your business no matter what life brings. Talk to your financial professional today.



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

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

This is an overview of the benefits of disability insurance, but it has exclusions and limitations. For costs and coverage details, contact your Principal representative.

This testimonial may not be representative of other clients' experiences. It is not indicative of, nor a guarantee of, benefits. Keith Merritt has not been paid for this testimonial.

**Not FDIC or NCUA insured**

**May lose value • Not a deposit • No bank or credit union guarantee  
Not insured by any Federal government agency**

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<sup>1</sup> 2014 Long Term Disability Claims Review, Council for Disability Awareness, [http://www.disabilitycanhappen.org/research/CDA\\_LTD\\_Claims\\_Survey\\_2014.pdf](http://www.disabilitycanhappen.org/research/CDA_LTD_Claims_Survey_2014.pdf), viewed 09/15.

<sup>2</sup> Commissioner's Disability Insurance Table A; assumes owners are age 37 and disability occurs before age 65.

<sup>3</sup> Principal 2016 Individual Disability Income Claimant Satisfaction survey.