

Individual disability insurance



# Protect your business — what you've worked so hard to build

Your business is your livelihood. That's why it's important to protect it from an unexpected illness or injury. Disability insurance can help.



## We can't predict what our health will be.

In the event of a serious illness or injury, disability insurance provides payments to help protect your:



**Personal income** — Helps you continue to live your best life.



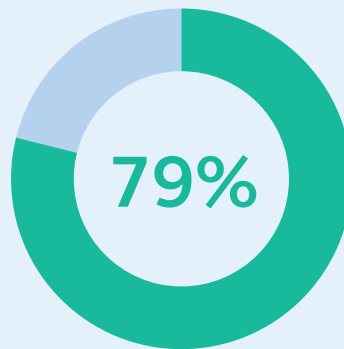
**Business** — Helps you keep the doors open while you recover or transition the business to someone else.



**Employees' incomes** — Shows them you care when times are good ... and when life gets tough.

## Don't think it could happen to you?

A disability is more than just an accident. It can happen to anyone, anywhere, anytime.<sup>1</sup>

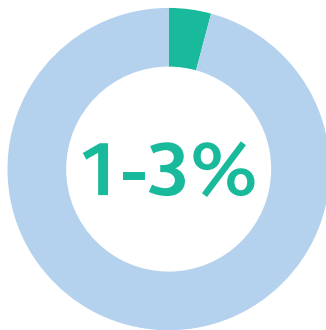


The chance of a 3-owner firm having one of its business owners out for **3+ months**.<sup>2</sup>







## How affordable is this coverage?

Individual disability insurance (IDI) is flexible and can be designed to work with your budget and needs.



**To protect your income, it typically costs just 1-3% of what you earn.**

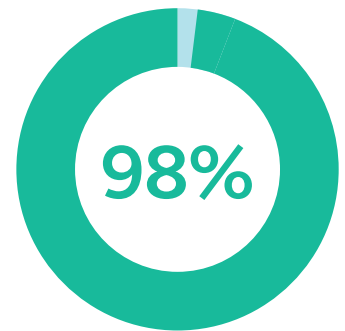
That means IDI is just as affordable as:

-  A daily cup of premium coffee
-  A monthly date night
-  Buying lunch every day
-  A monthly smartphone bill


These comparisons are for illustrative purposes only.

## What kind of service can you expect?

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:



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

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

**“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



**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> Calculated with data from the “Annual Statistical Report on the Social Security Disability Insurance Program, 2016.” U.S. Social Security Administration, Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics, October 2017. [www.ssa.gov](http://www.ssa.gov)

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

<sup>3</sup> Principal 2017 Individual Disability Income Claimant Satisfaction survey.