

Individual disability insurance

# Protect your ability to earn an income and save for retirement

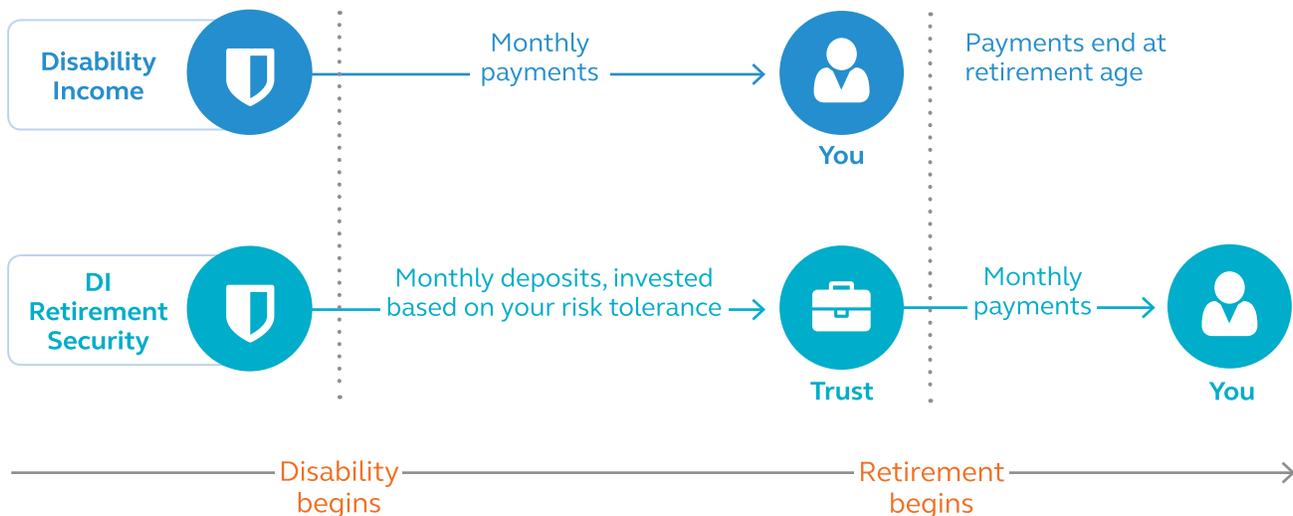


You work hard to earn your income and plan for the future. It provides for your family, home, retirement and could add up to millions over your career. Have you thought about what would happen—or need to change—if an illness or injury kept you from working for several months or longer?

## Income protection for now and later

Principal® offers two solutions to help protect you if the unexpected happens:

- › **Individual Disability Income insurance** provides monthly payments that work “like a paycheck” to help you pay the bills.
- › **DI Retirement Security** makes deposits into a trust that you can access later as retirement income. That means you can continue to save for retirement even if you’re too sick or hurt to work.



## How to access your trust funds

If you become disabled, your disability benefits are invested in an irrevocable trust. You can access these funds in 4 ways:

- 1 At the end of your benefit period (age 65 or 67), you can begin receiving trust assets as retirement income.
- 2 Upon Banker's Trust Company approval, you may access your trust assets if you experience certain financial hardships, including:
  - Extraordinary medical or health-care expenses (not covered by insurance).
  - Payment of post-secondary education and related education fees.
  - Inability to make payments for your primary residence.
- 3 If you recover from your disability and stop receiving benefits, you can access your accumulated trust assets after being off claim for 12 consecutive months.
- 4 Remaining assets in the trust will go to your estate if you die while receiving disability benefits.

Take care of what you've worked so hard to earn—today's salary and tomorrow's retirement.

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

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

DI Retirement Security is issued as a non-cancelable, guaranteed renewable, individual disability income insurance policy. It is not a pension or retirement program or a substitute for such a program. DI Retirement Security is not available to anyone who is over-insured based on the current Issue and Participation guidelines of Principal. It may not be available or the benefit amount may be reduced for certain occupations if there is existing DI coverage with lifetime benefits. Additional underwriting guidelines may apply.

This information is provided with the understanding that Principal is not rendering legal, accounting, or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, or accounting obligations and requirements.

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