



Individual Disability Income Insurance

Are you protecting the right asset?

Your lifestyle and your retirement dreams depend on your ability to work and earn an income. An Individual Disability Income (DI) insurance policy can help protect what you've worked so hard to achieve. Many consider an Individual DI insurance policy to the foundation to a sound financial strategy.

What is at risk?

Did you know: during a prolonged illness or injury, you could lose your income and everything it provides? Even if you save 10% of your salary, one year of disability could easily wipe out your savings.

Potential Earnings to Age 65
(Assuming 5% annual salary increases)

| Age | \$50,000 | Annual Income \$100,000 | \$150,000 |
|-----|-------------|----------------------------|--------------|
| 30 | \$4,516,000 | \$9,032,000 | \$13,548,000 |
| 35 | \$3,322,000 | \$6,644,000 | \$9,966,000 |
| 40 | \$2,386,000 | \$4,773,000 | \$7,159,000 |
| 45 | \$1,653,000 | \$3,307,000 | \$4,960,000 |

How much could you earn in your lifetime? Let's calculate your potential earnings:

$$\text{\$ } \boxed{} \times \boxed{} = \text{\$ } \boxed{}$$

Your current
earnings

Years until
age 65

Your future earnings
(Not including any annual increases)

These amounts show why you should protect your most valuable asset – **your ability to work and earn an income.**

FOR MORE INFORMATION

How much DI insurance do you need?

Calculate your income protection needs

List your expenses and the possible sources of income you would have if you were unable to work due to an injury or illness. Could you make ends meet?

Monthly Disability Income and Benefits

Group Disability Insurance Benefit (after taxes) \$ _____
 Individual DI Insurance Benefit \$ _____
 Monthly Social Security Disability Benefit (if any) \$ _____
 Additional household income (rental, spouse, investments, etc.) \$ _____
Total \$ _____

Monthly Expenses

Mortgage/rent \$ _____
 Utilities and household expenses \$ _____
 Groceries and household supplies \$ _____
 Auto payments and expenses \$ _____
 Loans, credit cards and charge accounts \$ _____
 Insurance premiums \$ _____
 Child care \$ _____
 Savings and investments \$ _____
 Other \$ _____
Total \$ _____

Subtract your expenses from your total monthly disability benefits and additional income. If there is an income shortage, consider protecting your income with an Individual DI insurance policy from Principal Life.

The cost

| Cost of Individual DI Insurance | | |
|---------------------------------|-----------------------------|-------------------------------|
| Age | Sample Male Monthly Premium | Sample Female Monthly Premium |
| 30 | \$27.54 | \$44.86 |
| 40 | \$40.09 | \$59.16 |
| 50 | \$61.01 | \$74.84 |

To estimate your premium for a larger benefit amount, complete the following:

x Multiple = _____
 Sample monthly premium from chart (e.g. 2.5 for \$2,500) of coverage Estimated monthly premium*

Assumptions: Alabama resident, To Age 65 Benefit Period and Your Occupation Period, Nonsmoker, \$1,000 maximum monthly benefit, 90-day elimination period, 3A occupation class.

*Your specific premium will depend on a variety of factors. Factors include, but are not limited to, gender, age, smoking status, benefit amount selected, elimination period, resident state and occupation class.



WE'LL GIVE YOU AN EDGESM

Insurance is issued by Principal Life Insurance Company, a member of the Principal Financial Group®, Des Moines, Iowa 50392.

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