

Protect yourself – today and tomorrow

How to protect your ability to earn an income **and** save for retirement



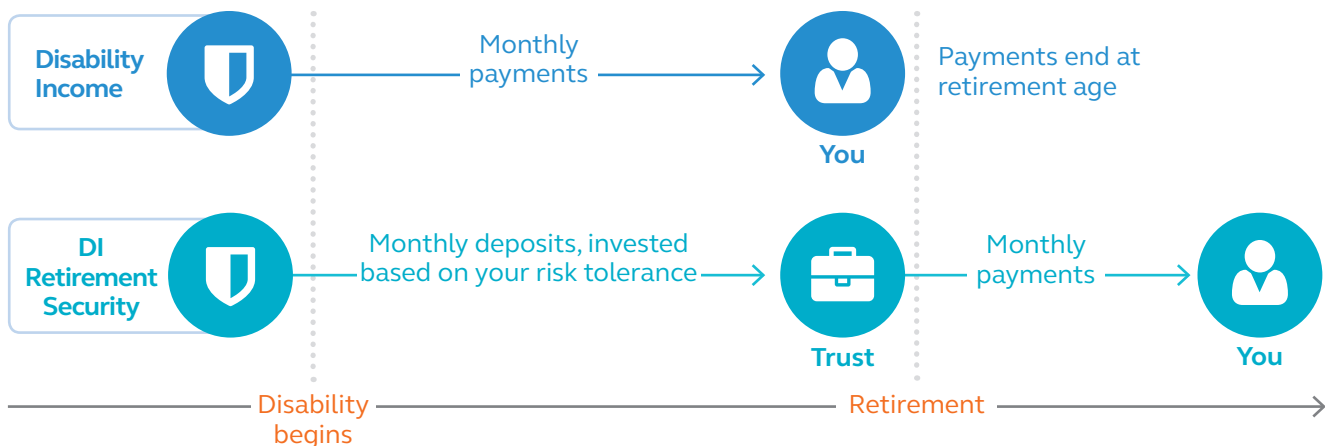
You work hard for your income and are putting money into savings. But, have you thought about what'd happen if a long-term illness or injury kept you from working? Sure, you may have emergency savings to help pay the bills for a little while. But, what if that illness or injury keeps you out for several months, a year 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 benefits that work like your income to help you pay the bills. It's like an emergency savings account that works for the long haul.
- > **DI Retirement Security** pays benefits to 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.

Plus, these two solutions work well together, giving you a chance to check two items off your financial checklist.



Take care of what you've worked so hard to earn – whether it's today's salary or tomorrow's retirement.



Let's connect.

Contact me for more information.



principal.com

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

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 Principal's current Issue and Participation guidelines. 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.

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