

# Get coverage faster and easier



Thinking about protecting your income? Smart move. It's a first step in creating a strong financial future.

Income protection, known as disability insurance, pays you monthly benefits that work much like a "paycheck" if you become too sick or hurt to work.

With these benefits, you can focus on taking care of yourself, instead of worrying about paying the bills.

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## An easier way to protect yourself

When you protect your income with individual Disability Income insurance from Principal®, you can take advantage of a streamlined process that makes applying for coverage quick and easy. You simply:

- 1 Answer a few questions with your financial professional.
- 2 Complete a quick 15-minute phone interview with one of our trained professionals.
- 3 Find out if you're approved within a few days.

That's all there is to it – a hassle-free way to check off an important item on your financial check list!

### More about this streamlined process<sup>1</sup>

- You're eligible if you're under age 50.
- You can receive a benefit of up to \$6,000 a month.<sup>2</sup>
- You don't have to take any medical tests or provide financial documents.<sup>3</sup>
- Down the road, you can update your coverage to keep pace with increases in your salary.



Let's connect.

Contact your local representative.



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

<sup>1</sup> No blood, urine, exams, EKGs or APSs required unless a significant medical condition is reported by MIB, significant medical information is obtained from the TeleApp or other available information, or any other disability coverage has been issued or applied for on a non-medical basis. Applications could be rated, ridered or declined based on all underwriting information available; this is not a guaranteed issue program. Urine/HIV test is required in Maine. Subject to Issue & Participation limits and minimum premium requirement. In California, there are no labs required for Simplified Single-Life cases up to \$6,000/month, but an APS and financial documentation are required.

<sup>2</sup> For Multi-Life cases, you're generally eligible if you're under age 64 (issue ages vary by occupation class).

<sup>3</sup> Financial documentation is required if applying for more than \$6,000/month in individual Disability Income insurance from Principal or if the coverage applied for is over \$10,000/month when combined with existing coverage (excluding group long-term disability) - this applies for new applications and adjustments. Financial documentation is required for the following occupations (regardless of benefit amount being applied for): real estate agent/broker, mortgage loan originator/broker, residential construction, real estate developer, attorney specializing in real estate and residential construction.

Disability insurance from Principal<sup>®</sup> is issued by Principal Life Insurance Company, Des Moines, Iowa, 50392.

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

<b>Not FDIC or NCUA insured</b>
<b>May lose value • Not a deposit • No bank or credit union guarantee Not insured by any Federal government agency</b>

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