



Key Person Replacement Insurance

Help Protect Your Business's Most Valuable Assets

What is your most valuable asset? For most businesses, it's their key employees – those critical to the livelihood and day-to-day operation of the business. Many employers protect their businesses from the loss of key employees due to death, but few businesses are protected from a key employee's disability.

Chances of a disability

Did you know:

- One in eight workers will be disabled for five years or more during their working careers.¹
- More than 70% say a disability (which prevents them from working) would likely be caused by a serious accident, when actually more than 90% of disabilities are caused by illness.²
- The average long-term disability absence lasts 32.1 months.³
- 67% of private-sector workers have no long-term disability insurance.⁴

Help keep your business healthy

You likely insure your business against potential losses to buildings and equipment. You may even have key person life insurance. But, have you thought about how a key employee's total disability could affect your business?

Consider protecting your business with Key Person Replacement insurance from Principal Life Insurance Company.

FOR MORE INFORMATION

Contact your local representative.

¹ Commissioner's Disability Insurance Tables A and C, assuming equal weights by gender and occupation class.

² Consumers Disability Awareness Study, Council for Disability Awareness.

³ 2010 Gen Re Disability Fact Book.

⁴ Social Security Administration, Fact Sheet, March 2011.



WE'LL GIVE YOU AN EDGE®

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Disability insurance has limitations and exclusions.

For costs and complete details of coverage, contact your Principal Life financial representative.