



Income Protection

Earn a Discount When Co-workers Purchase Paycheck Protection

*Did you know you could earn a **20 percent discount** (based on gender-neutral rates) on the premiums for the Individual Disability Income (DI) insurance policy you recently purchased?*

Just share the importance of income protection with your co-workers and tell them why you purchased a policy from Principal Life Insurance Company. If two or more employees of your company purchase an Individual DI policy from the same financial professional that sold you your policy any time within the next 12 months, everyone receives the cost savings! That can mean a significant reduction in your monthly premium. Here's an example:

MONTHLY DI INSURANCE PREMIUMS				ANNUAL SAVINGS	
AGE	MALE	FEMALE	MULTI-LIFE	MALE	FEMALE
30	\$28.12	\$44.37	\$25.10	\$36.24	\$231.24
40	\$43.34	\$60.85	\$37.48	\$70.32	\$280.44
50	\$65.51	\$78.23	\$54.57	\$131.28	\$283.92

Assumptions: Colorado resident, nonsmoker, To Age 65 Benefit Period and Your Occupation Period, \$1,000 maximum monthly benefit, 90-day Elimination Period, 4A occupation class, Residual Disability and Recovery Benefit rider, Future Benefit Increase rider and Benefit Update riders.

Contact your financial professional to find out what your specific cost savings would be.

Start with a simple conversation

It's a fact – most people don't purchase income protection because they haven't been asked about it. Talk to your co-workers today about why you purchased your policy. Was it:

- A personal story of a loved one who incurred an illness or injury?
- Realizing your group long-term disability coverage wasn't enough after taxes?

Give it a try

This is a chance to help co-workers protect one of their most important assets — their incomes. Plus, if two or more of them purchase coverage from the same financial professional that sold you your policy, **everyone benefits** with cost savings!

If your co-workers have questions or are interested in protecting their incomes, connect them with your financial professional.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0001, www.principal.com

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