



Disability Insurance

Questions to Ask About Your Group LTD Program

Insuring your income could be one of the most important things you ever do. It's natural to insure your home, car and other valuables. Why not protect the funds that provide these items – your income? If you were too sick or hurt to work, would your Group Long-Term Disability (LTD) insurance plan compensate you enough to cover your monthly bills?

Below are ten questions to help you develop a better understanding of your Group LTD insurance coverage.

1. How long must I wait before collecting Group LTD insurance benefits?
2. What percentage of pay (if any) will I receive during the waiting period?
3. If partial benefits are provided, do I have to be totally disabled during the waiting period?
4. What percentage of my pay will I receive from this benefit? What is the maximum monthly benefit? Is bonus income or incentive pay covered?
5. How long will the plan cover me in my chosen occupation?
6. Will the plan pay benefits if I am working at a reduced capacity?
7. To what extent will I have to pay taxes on benefits received?
8. To what extent will I be responsible for medical insurance premiums and other benefits previously provided by my employer?
9. Will my benefits be adjusted for cost of living increases on an annual basis?
10. Can I retain my coverage should I change employers?

*If the answers to these questions are of concern to you,
contact me to discuss your disability insurance options.*



WE'LL GIVE YOU AN EDGESM

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

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