



## Individual Disability Insurance

# Help make sure you're covered in the event of a disability

Many have found that a Group Long-term Disability (LTD) insurance program may not be enough to sufficiently cover their income in the event of a disability. Supplement your coverage with an Individual Disability Income insurance policy from Principal Life Insurance Company. These coverages work together to help ensure you receive a greater percentage of your pre-disability income in the event of a disability.

### Reasons to Supplement Your Group LTD Insurance

- Benefit level may be too low (i.e. replacing 60% of base salary)
- Benefits are typically taxable, reducing the actual percentage of income received in benefits
- Caps on monthly benefit amounts can reduce highly compensated individuals' protection (i.e. replacing 60% base salary to a cap of \$5,000 per month)
- Benefits typically are reduced by Social Security
- Bonuses, overtime pay, pension contributions or other forms of compensation may not be covered
- Premium rates may not be guaranteed
- Portability is not available or available only on a restricted basis

### For more information

Contact your Principal Life representative to find out more!

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

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WE'LL GIVE YOU AN EDGE <sup>SM</sup>

