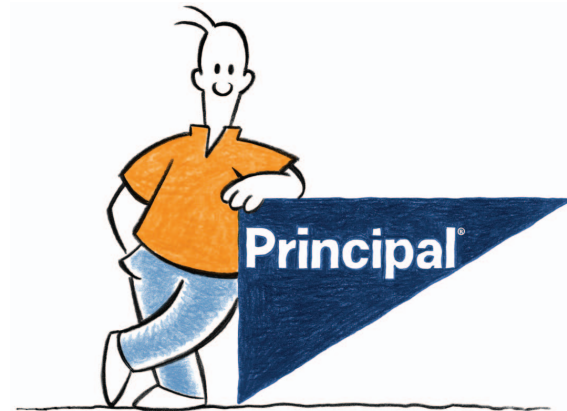


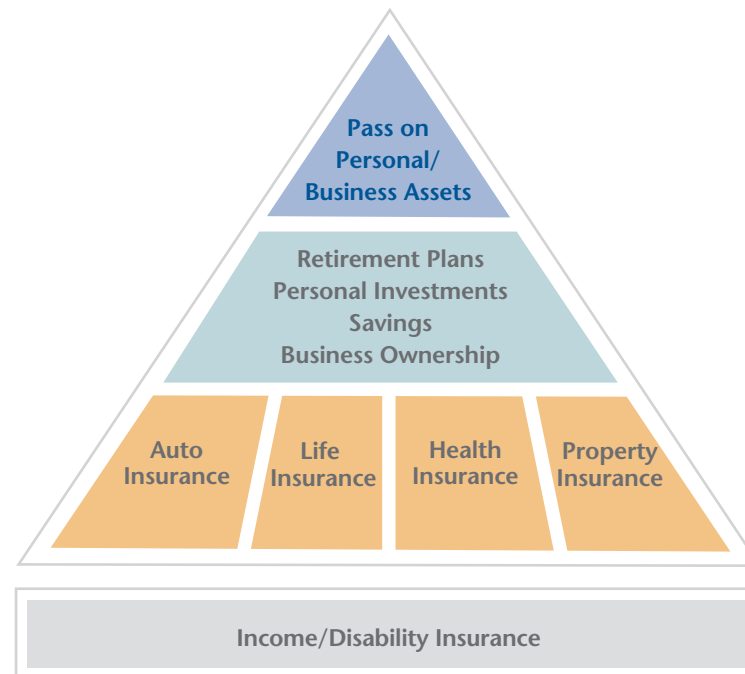
Individual Disability Income Insurance

Help Protect Your Income and Financial Future



How solid is your financial foundation?

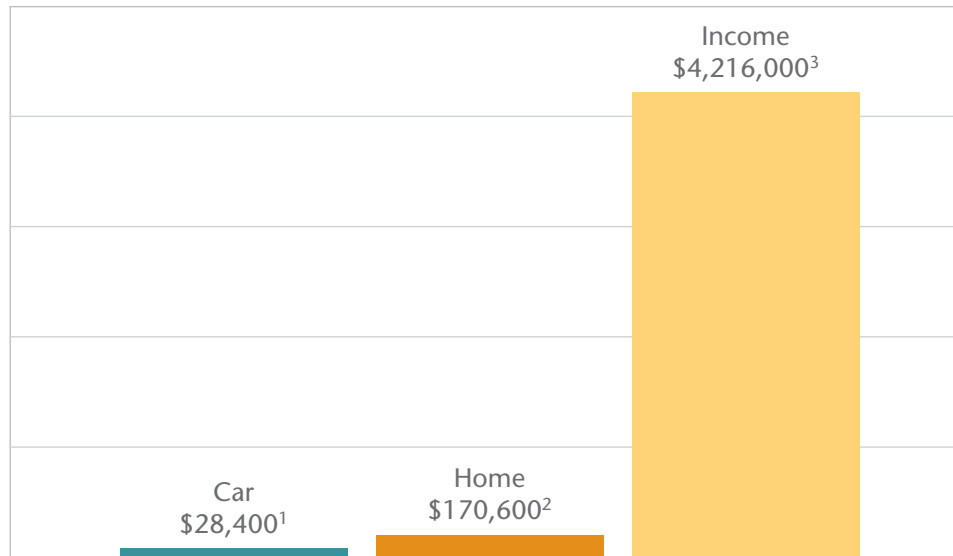
Income is the foundation of a solid financial strategy. Without it, everything else — and your dreams for the future — may crumble.



When you fail to protect your income, your dreams for a comfortable retirement, college education for the kids or passing on assets may not become a reality.

What is your most valuable asset?

You insure your home and your car, but what about your income?



Your ability to work and earn an income is your most valuable asset.

¹ National Automobile Dealers Association, 2010.

² National median existing single-family sale, fourth quarter 2010, National Association of REALTORS®.

³ Projected cumulative income of a 35-year-old earning \$6,250/month, assuming a 4 percent annual increase to age 65.

What is your earnings potential?

What would you do if you were too sick or hurt to work? If you're like most people, you would probably find it hard to maintain your current lifestyle.

Potential earnings to age 65
(with 5% annual salary increases)

Annual Income						
AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000
30	\$2,258,000	\$4,516,000	\$6,774,000	\$9,032,000	\$13,548,000	\$18,064,000
35	1,661,000	3,322,000	4,983,000	6,644,000	9,966,000	13,288,000
40	1,193,000	2,386,000	3,580,000	4,773,000	7,159,000	9,545,000
45	827,000	1,653,000	2,480,000	3,307,000	4,960,000	6,613,000
50	539,000	1,079,000	1,618,000	2,158,000	3,237,000	4,316,000
55	314,000	629,000	943,000	1,258,000	1,887,000	2,516,000
60	138,000	276,000	414,000	553,000	829,000	1,105,000

*Don't leave your most valuable asset — your income — unprotected.
Disability Income insurance is coverage you can't afford NOT to have.*

How would you replace your lost income?

Savings

Even if you save 10% of your salary, one year of disability could easily wipe out many years of savings.

Other income

Could you maintain your standard of living without placing additional strain on yourself and your family?

Social Security

The average monthly benefit is \$1,064*. To qualify, your disability must be expected to last at least 12 months or end in death, in addition to other requirements. You must be unable to engage in any occupation.

Borrow

Would a bank lend you money if you were disabled and unable to work?

Individual Disability Income insurance provides a monthly benefit if you become too sick or hurt to work. Count on Principal Life Insurance Company to help you protect your income in the event of a disability.

*Social Security Administration, Monthly Statistical Snapshot, December 2009, ssa.gov

Chances of a disability may be greater than you think!

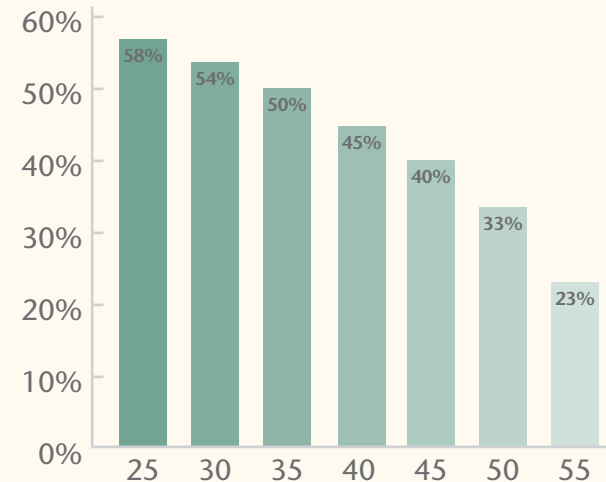
What is the chance of having at least one long-term disability, which lasts for three months or longer before reaching age 65?

AGE	PROBABILITY
30	51%
35	48%
40	45%
45	40%
50	34%

If the disability has lasted one year, what is the probability the disability will last:

	AGE 25	AGE 35	AGE 45	AGE 55
1 More Year	67%	76%	79%	81%
2 More Years	57%	67%	72%	73%
5 More Years	47%	57%	62%	62%

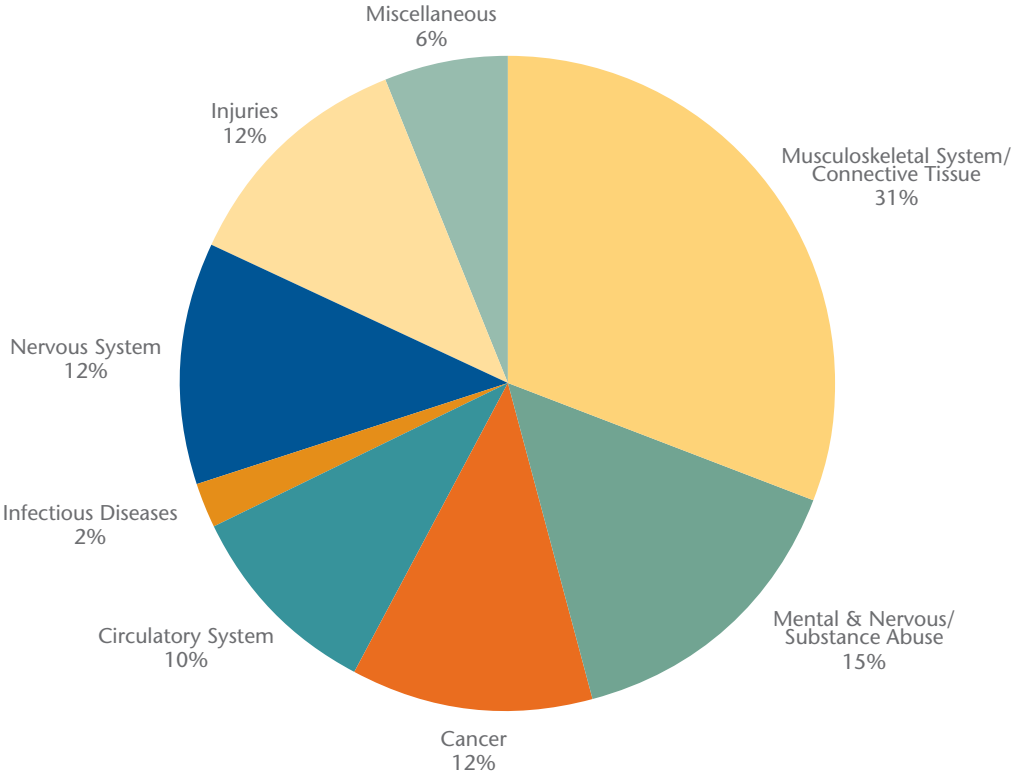
What is the chance of being disabled for life if the disability has lasted at least three months?



Individual Disability Income insurance from Principal Life Insurance Company can help reduce the financial burden associated with a disability.

Disability plays no favorites

The causes of disability may surprise you! Here's a breakdown (by percentage of claims) of some typical reasons an individual may become disabled:



Source: Principal Life Disability insurance claims payments issued in 2010. The above is for illustrative purposes only and is not intended as an inclusive representation of all claims.

Sample disability claims

OCCUPATION	ISSUE AGE	AGE AT DISABILITY	CONDITION	AMOUNT
Accountant	44	47	Knee pain	\$44,765
Accountant	53	53	Lyme disease	\$30,308
Attorney	36	42	Migraine	\$76,195
Attorney	39	46	HIV	\$534,618
Computer Consultant	42	44	Back condition	\$846,083
Computer Programmer	28	28	Cancer	\$92,215
Corporate Executive	38	47	Alzheimer's disease	\$51,167
Corporate Executive	47	47	Stroke	\$214,279
CPA	26	32	Depression	\$157,750
Dentist	35	36	Spinal cord injury	\$975,000
Dentist	37	59	Carpal tunnel	\$200,388
Engineer	34	45	Depression	\$211,327
Engineer	42	60	Parkinson's disease	\$31,200
Insurance Agent	38	47	Hepatitis	\$500,167

OCCUPATION	ISSUE AGE	AGE AT DISABILITY	CONDITION	AMOUNT
Insurance Agent	48	51	Abdominal pain	\$84,075
Physician	59	62	Cardiac arrest	\$22,667
Physician	30	34	Vision impairment	\$1,244,869
Business Owner	53	61	Ankle pain	\$141,299
Nurse	36	43	Rheumatoid arthritis	\$332,389
Nurse	46	63	Post-traumatic stress	\$37,730
Pharmacist	35	39	Lupus	\$194,982
Psychiatrist	35	36	Brain cancer	\$103,142
Realtor	45	50	Breast cancer	\$199,375
Realtor	38	50	Multiple sclerosis	\$383,309
Sales Manager	33	51	Diabetes	\$76,102
Secretary	40	59	Respiratory condition	\$17,523
Teacher	37	57	Anxiety	\$15,975
Veterinarian	42	46	Asthma	\$261,665

Source: Principal Life Disability claims payments issued in 2010. The above is for illustrative purposes only and is not intended as a comprehensive representation of circumstances surrounding the claims displayed, an inclusive representation of all claims, or a promise to pay specific claims.

Create a balanced health insurance plan

Health insurance helps cover:

- Hospital bills
- Doctor's bills
- Medications
- Other medical treatment



If you have a qualifying disability, DI insurance helps provide funds for:

- Food
- Clothing
- Housing
- Transportation
- Insurance premiums
- Continued retirement
- College education

Which option would you choose?

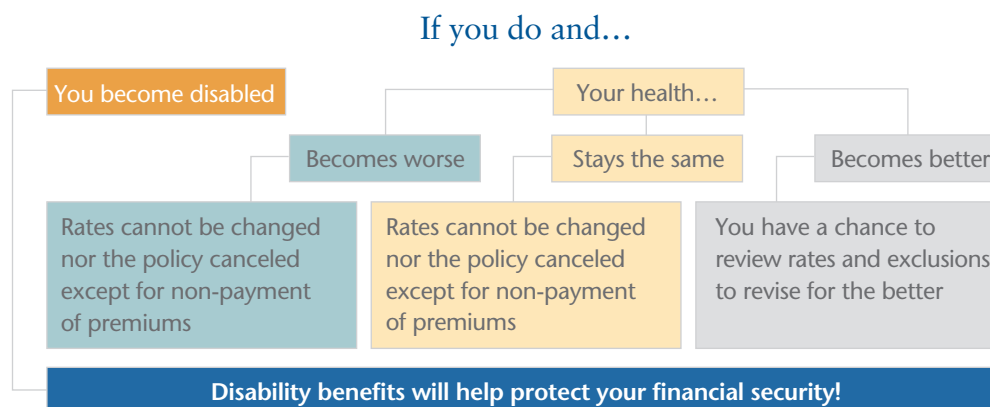
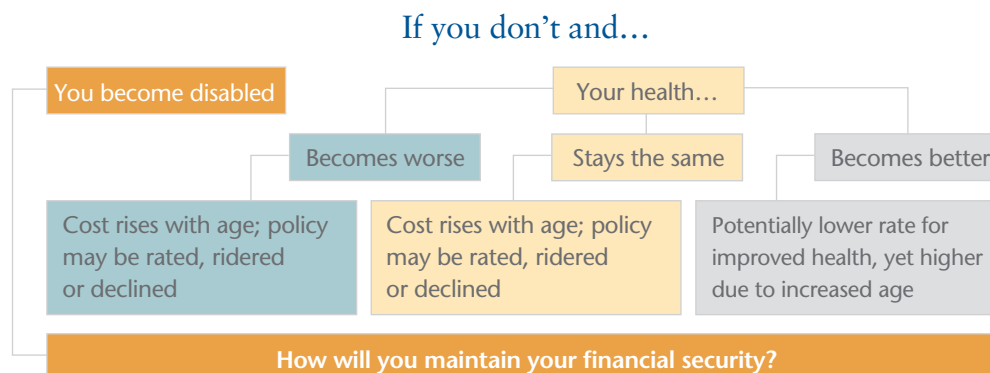
OPTION A	OPTION B
Annual salary \$100,000 if working (before taxes)	Annual salary \$98,600* if working (before taxes)
\$0 Income while too sick or hurt to work	\$60,000* Income while too sick or hurt to work from your DI insurance policy (after taxes)

Which job would you rather have?

For a small percentage of your salary, Principal Life can help replace a portion of your income and help protect what it provides if you become too sick or hurt to work.

*\$100,000 less \$1,400 in hypothetical annual disability income insurance premiums. Premiums and \$5,000 monthly benefit amount depend on various factors. Your local representative can illustrate the exact amount eligible for based on current underwriting guidelines. This is a hypothetical example only.

Why should you accept modified disability insurance?



Modified disability coverage is better than no coverage.



Can you afford your home without your income?

How would you meet the biggest financial obligation you face each month if you became too sick or hurt to work?

- 71% of American employees live paycheck to paycheck.
Source: American Payroll Association, "Getting Paid In America" Survey, 2008.
- 62% of all personal bankruptcies filed in the U.S. in 2007 were due to an inability to pay for medical expenses.
Source: Study done by Harvard University; as seen in *The American Journal of Medicine*, June 4, 2009.
- In the last 10 minutes, 490 Americans became disabled.
Source: "Injury Facts[®]," National Safety Council[®], 2010 edition.

Help protect your ability to pay your mortgage with Individual Disability Income insurance from Principal Life Insurance Company.

Affordable protection

A Principal Life Individual Disability Income insurance policy can be designed to meet your budget and specific needs.

Age	Sample Male Monthly Premium	Sample Female Monthly Premium
30	\$28.12	\$44.37
35	\$32.51	\$48.73
40	\$43.34	\$60.85
45	\$53.92	\$71.56
50	\$65.51	\$78.23
55	\$78.62	\$80.84

To estimate your premium for a larger benefit amount, complete the following:

$$\begin{array}{c} \text{_____} \\ \text{Sample} \\ \text{monthly} \\ \text{premium} \\ \text{from chart} \end{array} \times \begin{array}{c} \text{Multiple} \\ \text{of coverage} \\ \text{(e.g., 3} \\ \text{for \$3,000} \end{array} = \begin{array}{c} \text{_____} \\ \text{Estimated} \\ \text{monthly} \\ \text{premium*} \end{array}$$

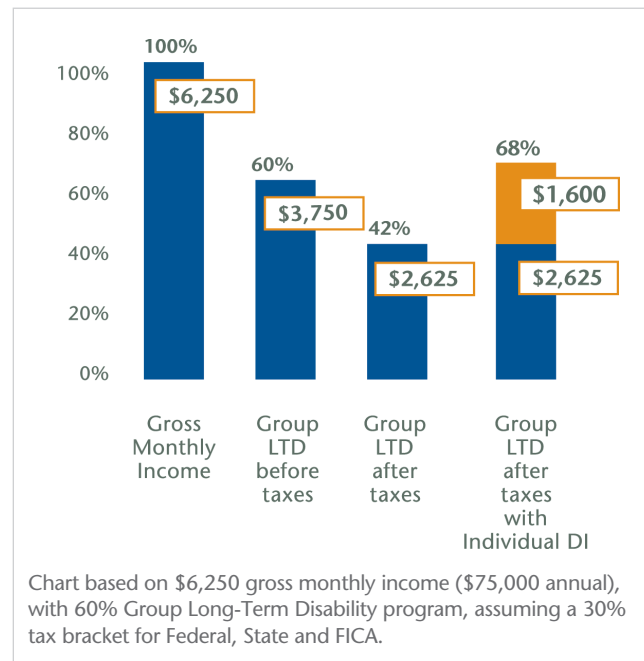
Assumptions: Colorado resident, nonsmoker, To Age 65 Benefit Period and Your Occupation Period, \$1,000 maximum monthly benefit, 90-day elimination period, 4A occupation class, Residual Disability and Recovery Benefit rider, Future Benefit Increase rider and Benefit Update rider.

* Your specific premium depends on a variety of factors, including, but not limited to, gender, age, smoking status, benefit amount, elimination period, resident state and occupation class.

Can you live on 42% of your income?

Is employer-provided group disability insurance enough?

While employer-paid benefits are valuable, the typical Group Long-Term Disability (LTD) insurance benefit is only about 60% of regular income. And that benefit is usually taxable. If your employer offers disability coverage, check to see how much benefit you'll receive should you become disabled. Then consider buying an individual disability income insurance policy to help cover a greater percentage of your income. An affordable personal policy could provide you with a monthly benefit that is income tax-free when you pay the premiums (with after-tax dollars).



Individual Disability Income insurance from Principal Life Insurance Company can help protect you and your family's financial security.

Do you have waiver of premium on your life insurance policy?

If so, you've made a wise choice! This rider* ensures that your life insurance policy will not be cancelled should a disability prevent you from earning an income and paying your premiums.

Why is this important?

Because the odds of becoming disabled before age 65 are greater than the odds of dying prematurely. During the course of your career, you are 3½ times more likely to be injured and need disability coverage than you are to die prematurely. (Commissioners Individual Disability Tables, CSO)

What provisions have you made for your other financial obligations?

Before you:

- sell your assets
- drain your bank accounts or retirement savings
- strain your relatives' cash reserves (and relationships)
- or attempt to obtain a bank loan

...consider Individual Disability Income insurance from Principal Life Insurance Company.

For a fraction of your income, you can help minimize the financial impact a disability could cause to your overall financial security.

*Depending on the type of life insurance policy you purchase, there may be an additional cost for this rider.

Are you covered?

List your expenses and the possible sources of income you would have if you were unable to work due to an injury or illness. Could you make ends meet?

EXPENSES

Housing	\$ _____
Utilities	\$ _____
Groceries	\$ _____
Child Care	\$ _____
College Tuition	\$ _____
Retirement	\$ _____
Auto Payments	\$ _____
Credit Cards	\$ _____
Loan Payments	\$ _____
Insurance Premiums	\$ _____
Miscellaneous	\$ _____
Disability-related Expenses	\$ _____
Total Expenses	\$ _____

INCOME

Social Security	\$ _____
Current DI Coverage	\$ _____
Other Sources	\$ _____
Total Income Shortage	\$ _____

A SOLUTION

Individual Disability Income insurance from Principal Life Insurance Company can help you pay your expenses during a disability.




GET A HEAD START

To access an app that quickly calculates your disability income insurance needs, scan the code at right with your smart phone:



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

What are the qualifying factors for underwriting?

	Medical history
	Occupational duties
	Financial history

When determining your eligibility for Individual Disability Income insurance, Principal Life Insurance Company considers your medical history, your occupational duties and your overall earned income.



Don't let a disability disrupt your current lifestyle and financial future

Service from a company you can depend on

Your Individual Disability Income insurance policy is backed by the financial strength and support of a leading U.S. insurance company, Principal Life Insurance Company¹. Principal Life is a member of the Principal Financial Group® (The Principal®) and has the depth of resources and understanding to help secure financial futures.

- More than 130 years of experience, with a comprehensive product portfolio
- Is a member of the FORTUNE 500®

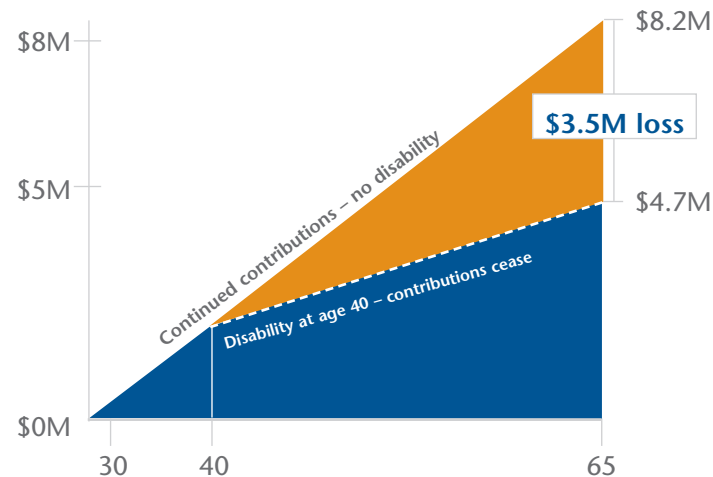
Take this opportunity to get the protection you may need with an Individual Disability Income insurance policy from Principal Life Insurance Company.

¹ Guarantees based on the claims-paying ability of Principal Life.

Dreaming about retirement?

It's difficult enough saving for retirement when everything's going fine. But, what if you became too sick or hurt to work and could no longer contribute to:

- Your qualified retirement plan and receive any available employer match?
- Social Security?
- Your current pension plan?



Assumptions: \$3,800/month contributions beginning at age 30, 8% rate of return and age 65 retirement. Consequences of disability at age 40, without DI Retirement Security.

DI Retirement Security can help you continue saving for retirement – even if you become too sick or hurt to work.

DI Retirement Security is issued as non-cancelable, guaranteed renewable, individual disability income insurance policy. It is not a pension or retirement program or a substitute for such a program. DI Retirement Security is not available for government employees, individuals with Group LTD coverage that includes a "retirement supplement" or anyone who is over insured based on Principal Life's current Issue and Participation guidelines. It may not be available or the benefit may be reduced for certain occupations if there is existing DI coverage with lifetime benefits. Additional underwriting guidelines may apply.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

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