



Protect Against Disability's “Triple Threat”

If you, one of your partners or key employees suddenly became disabled, how would you pay your utilities, your lease or employees' salaries until you returned to work? Would you have to spend hard-earned savings, retirement assets or even a child's college education fund to make ends meet?

Business owners face a disability triple threat:

- 1. Keeping a roof over your head.** Your ability to work and earn an income is your most valuable asset.
- 2. Keeping the doors of your business open.** If you became too sick or hurt to work, would your customers take their business elsewhere? What would happen if one of your key employees became totally disabled?
- 3. Keeping your business investment intact.** If you or one of your partners suffered a disability and couldn't return to work, what impact would that have on your business?

These are just a few of the questions you might be forced to answer in the event of a disability. Fortunately we're here to help.

Protect your life's work

Principal Life Insurance Company offers disability products, services and resources to help you plan for the unexpected and protect what you've worked so hard to build.

Individual Disability Income (DI) insurance – personal income protection so you can:

- Provide for your family if you become too sick or hurt to work
- Maintain your lifestyle without draining savings or business profits
- Provide benefits for employees on an employer- or employee-paid basis

Key Person Replacement (KPR) insurance – provides benefits to the business in the event an insured key employee becomes totally disabled so you can:

- Offset the costs of recruitment, temporary staffing, a revenue gap, etc.
- Create goodwill by showing there is a “contingency” plan in the event of a key employee's total disability

Overhead Expense (OE) insurance – reimburses you for fixed business expenses so you can:

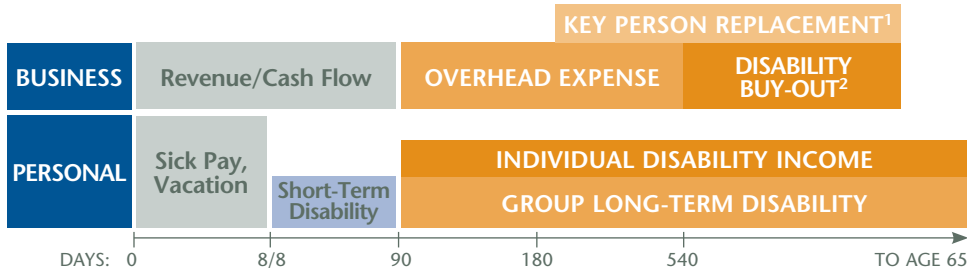
- Help keep the doors of your business open
- Return to a financially sound business
- Sell your business before your disability has an adverse impact

Disability Buy-Out (DBO) insurance – funds a buy-sell agreement to buy out a disabled business owner (on a reimbursement basis). This allows you and your partners to:

- Maximize the financial return when the business is transferred, while minimizing tax liability
- Help the business survive a partner’s departure — allowing remaining owner(s) and their family(ies) to receive the full value of the business

Integrated disability solution

Principal Life can offer you an integrated disability solution. Please note that elimination and benefit periods can vary depending on how policies are structured.



¹ Can be paid in a combination of monthly and lump sum installments or lump sum only

² Can be paid in monthly or lump sum installments or combination of both

FOR MORE INFORMATION
Contact your local representative.



WE'LL GIVE YOU AN EDGE®

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

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

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