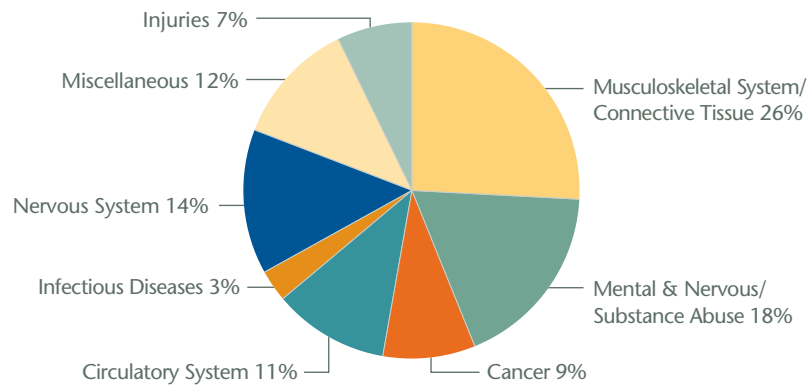


## Individual Disability Income Insurance

# It Won't Happen to Me!

Many people don't think they will become disabled, yet there are thousands of known diseases and conditions that can cause a disability. Some of them may surprise you. Take a look at this breakdown (by percentage of claims) of some typical reasons an individual may become disabled:



Source: Principal Life Disability insurance claims incurred as of March 2009. The above is for illustration purposes only and is not intended as an inclusive representation of all claims.

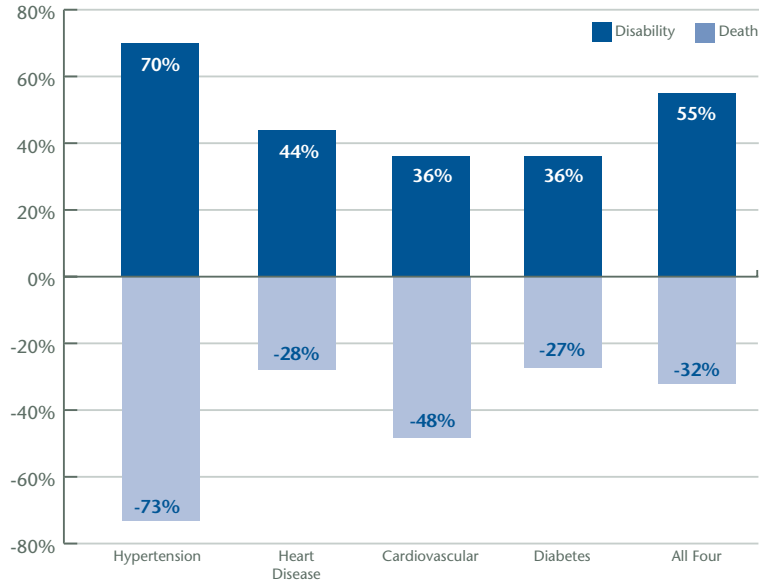
## Modified coverage

The chance that one or more of these conditions may affect you in the future is real. If that happens, you may find the illness included in a pre-existing condition clause when you apply for disability insurance. This type of coverage is often referred to as a modified policy.

Having a modified policy is better than having no coverage, especially when you think about the thousands of known diseases, unknown diseases, accidents and potential injuries people face on a daily basis. All these risks make it even more important to protect your income against disability. After all, how would you pay your mortgage, your monthly bills and other expenses if you're not working and earning an income?

## Times are different now

Research shows that diseases and conditions people used to die from now disable them. As this chart shows, for some of the most common conditions, deaths have decreased while disabilities are up dramatically.



Source: National Underwriter, May 2002; The JHA Disability Fact Book — 2003/2004 Edition — Need for Disability Insurance

In addition, we face many concerns and diseases that weren't as common several years ago:

- Terrorist attacks
- Natural disasters
- West Nile Virus
- Workplace violence
- Auto immune diseases

**FOR MORE INFORMATION**

Contact your local representative.



WE'LL GIVE YOU AN EDGE®

Insurance issued by Principal Life Insurance Company a member of the Principal Financial Group®, Des Moines, Iowa 50392-0002, [www.principal.com](http://www.principal.com)

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