



## Simplified DI

# What if You Couldn't Make Your House Payments?

What would you do if you faced a disabling illness or injury that prevented you from working and from paying your mortgage? Most people say, "That will never happen to me," yet in the last 10 minutes, 490 Americans became disabled.<sup>1</sup>

The truth is, a **disabling illness or injury can happen to you**. If it does, being too sick or hurt to work could mean an uncertain future – one that includes finding a way to pay your bills and hold onto one of your biggest assets: your home.

## Stay protected with Simplified DI

In the event of a disabling illness or injury, Simplified DI from Principal Life Insurance Company provides monthly disability income insurance benefits (a "paycheck") directly to you to help pay everyday living expenses. Simplified DI offers:

- Up to \$4,000 a month in benefits if you are between the ages of 18 and 50<sup>2</sup>
- A quick and easy application process
- Limited underwriting – no routine medical requirements or financial verification for annual incomes under \$150,000<sup>3, 4</sup>
- The ability to keep your benefits up to date without having to prove medical insurability through future benefit increase riders

<sup>1</sup> National Safety Council®, Injury Facts® 2010 Ed.

<sup>2</sup> Older issue ages and higher benefit amounts are available for multi-life cases.

<sup>3</sup> No blood, urine, exams, EKGs or APSS required, unless a significant and undisclosed medical condition is reported by MIB, significant medical information is derived from the TeleApp, or any other disability coverage has been issued or applied for on a non-medical basis. Urine/HIV test is required in Maine. This is not a guaranteed issue program; applications could be rated, ridered or declined. Subject to Issue & Participation limits and minimum premium requirement. Financial documentation may be required (regardless of income) for certain occupations.

<sup>4</sup> Financial documentation is required for the following occupations (regardless of income): real estate agent/broker, mortgage originator/broker, real estate attorney, residential construction contractor and real estate developers.

## The cost of Simplified DI

The average annual cost of individual disability income insurance is 1-3 percent of what you earn. If you think waiting makes sense, don't. People usually don't get healthier as they grow older and coverage will likely cost more.

Below are sample premium amounts for a \$1,000 Simplified DI monthly benefit.

AGE	MALE	FEMALE
30	\$23.35/month	\$36.68/month
40	\$35.86/month	\$50.23/month
50	\$54.45/month	\$64.97/month

Assumptions: Colorado resident, non-smoker, To Age 65 Your Occupation and Benefit Period, 4A occupation class, \$1,000 monthly benefit.

## Affordable protection

For the cost of a daily cup of store-bought premium coffee, you could own an Individual Disability Income (DI) insurance policy from Principal Life.

### FOR MORE INFORMATION

Contact your local representative.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, [www.principal.com](http://www.principal.com)

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