



If you think a disability can't happen to you, think again.

- 46% of Americans surveyed said it would be difficult to come up with \$1,000 for an unexpected medical bill, and only 38% of employees have savings they could tap into at any time.¹
- One in four of today's twenty-year-olds will become disabled before they retire.²

Don't let a disability affect your retirement dreams. Help secure your financial future with DI Retirement Security.

¹ The Principal Financial Well-Being IndexSM 2014 (1st Quarter).

² Social Security Administration, Fact Sheet, February 2013.



WE'LL GIVE YOU AN EDGE[®]

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DI Retirement Security is issued as a 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, or anyone who is over insured based on Principal Life's current Issue and Participation guidelines. It may not be available or the benefit amount may be reduced for certain occupations if there is existing DI coverage with lifetime benefits. Additional underwriting guidelines may apply.

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

Policy Form HH 750

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Individual Disability Insurance Help Achieve Your Retirement Dreams



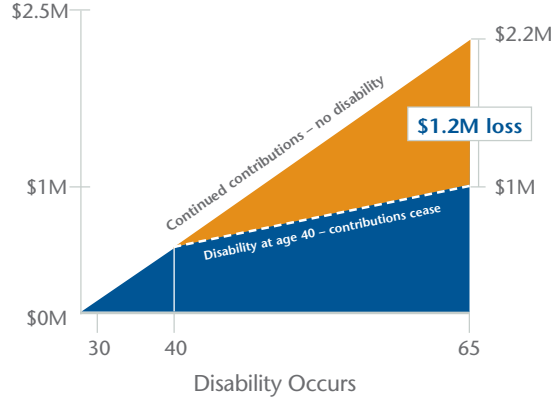


Dreaming about retirement?

Chances are, you've already started saving and preparing for your retirement. But have you given thought to what would happen to your retirement dreams if you became too sick or hurt to work and could no longer...

- Save for retirement (due to loss of income)?
- Contribute to your 401(k) or other plans and receive employer matches (if available)?
- Contribute to Social Security?

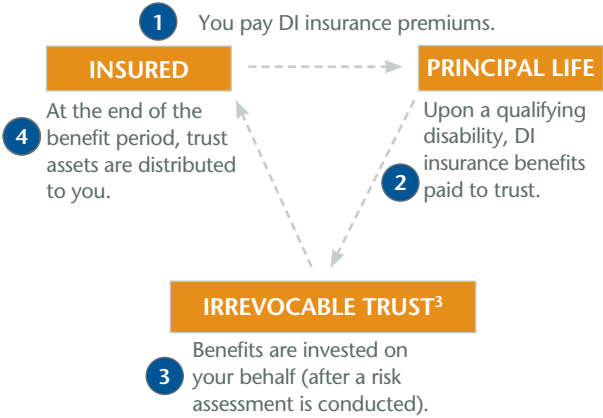
Just look at what could happen to your retirement savings if you became permanently disabled at the age of 40.



Assumptions: \$2,000/month contributions beginning at age 30, 5% rate of return and age 65 retirement. Consequences of disability at age 40, without DI Retirement Security.

How it works

In the event of a qualifying disability, DI Retirement Security from Principal Life Insurance Company can help you continue saving for retirement.



³ For more information about the trust, visit: <https://www.principal.com/bankerstrust>

Benefits for you

In addition to helping you continue saving for retirement, DI Retirement Security provides a quality disability income insurance policy with:

- Noncancelable, guaranteed renewable coverage to age 65 – your policy cannot be changed or canceled except for non-payment of premiums
- Benefit periods To Age 65 and 67 to coincide with extended retirement ages
- Income tax-free insurance benefits (when premiums are paid by the insured with after-tax dollars); investment earnings within the trust are taxable

FOR MORE INFORMATION

Contact your local representative.