



Group Disability Insurance

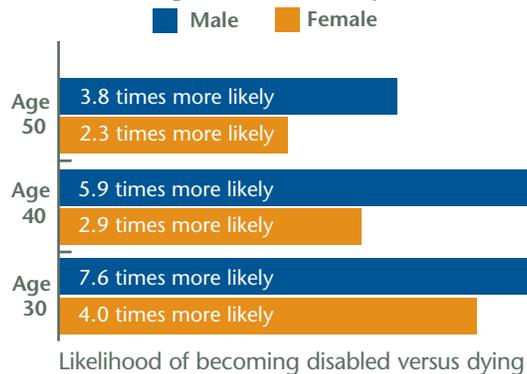
Protecting Your Income

If you couldn't work because of a disability due to an accident or serious illness, how would you pay the bills? Without disability insurance as a source of income, how would you cover normal living expenses such as rent or mortgage payments, utilities, groceries and other day-to-day costs?

Did you know...

- The chance of becoming seriously disabled during your working years is 43% for men and 54% for women¹
- 1 in 8 people are disabled for at least eight days²
- 46% of mortgage foreclosures are brought about by a disability while only 2% are caused by death¹
- In 2004, 111,000 people were killed in accidents while 23,200,000 were disabled³

Risk of long-term disability vs. death



Sources: Reprinted with permission from the 2005 Field Guide to Estate Planning, Business Planning & Employee Benefits, by Donald F. Cady, Copyright 2005, The National Underwriter Company, 1-800-543-0874

Protection available from your employer

Your employer offers you the opportunity to purchase optional disability insurance at affordable group rates from Principal Life Insurance Company to help you protect your income.

Take a few minutes to review this information about disability insurance. Then enroll today to begin receiving the valuable income protection you and your loved ones need.

Common myths about disability insurance

"I probably won't become disabled."

More people experience disabilities than you may think. Almost 30% of people age 35 to 65 will be disabled for at least 90 days and about one in seven can expect a disability to last for five years or more.¹

"My investments and savings will help us get by in an emergency."

Many people's savings cover less than six months' of living expenses. Plus, some investments may not provide fast and easy access to cash when you need it. Disability insurance can protect the savings you have and replace a portion of your income during a disability.

"I can't afford both life and disability insurance, so I'm putting my money where it will do the most good by buying life insurance."

Both coverages provide critical protection for you and your loved ones. On average, there are about 2,650 disabling injuries every hour during a year.³ A balance of life and disability insurance can give you the total protection you need.

"Social Security provides disability benefits. The government will take care of me."

Social Security's disability benefits serve as a safety net, covering the most severe disabilities. Only 35% of those who apply for Social Security disability benefits are approved, and that's usually after a lengthy review process.¹ Disability insurance may pay in addition to Social Security and can provide protection for disabilities not covered.

¹ www.protectyourincome.com

² www.efmoody.com

³ National Safety Council, *Injury Facts*, 2005-2006 edition



WE'LL GIVE YOU AN EDGE®

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

This material provides general information about voluntary disability insurance from Principal Life Insurance Company. It is not a contract or a complete statement of the requirements, conditions, limitations and restrictions, or costs of the coverage discussed. Ask your employer for details.