



Help protect your income

If you couldn't work because you were injured in an accident or became ill, how would you make ends meet? Think about what your income provides and what would happen to your lifestyle and dreams for the future if you could no longer work and earn an income.

Many assume if they became too sick or hurt to work, they could rely on Social Security or disability insurance benefits from their employer to replace their income. Unfortunately, income from these sources is often unavailable or just not enough. Even a short-term disability could eliminate years of savings!

What's your earnings potential?

A disability could prevent you from earning an income. Could you afford your lifestyle without it? The charts below show what your potential earnings to age 65 could be (with 5% annual salary increases):

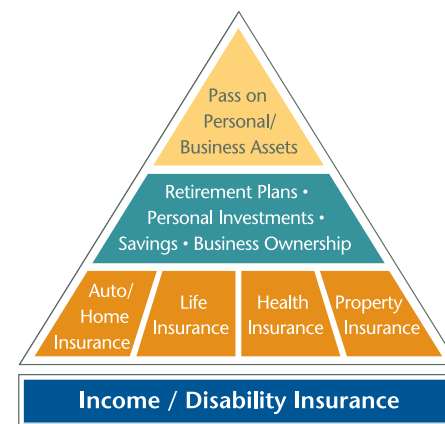
Annual Income			
Age	\$50,000	\$100,000	\$150,000
30	\$4,516,000	\$9,032,000	\$13,548,000
35	\$3,322,000	\$6,644,000	\$9,966,000
40	\$2,386,000	\$4,773,000	\$7,159,000
45	\$1,653,000	\$3,307,000	\$4,960,000

Help protect your most valuable asset – your ability to work and earn an income – with Individual Disability Income (DI) insurance from Principal Life Insurance Company. Individual DI insurance can be a “lifesaver” when you need it most.

Your financial foundation

Because the financial impact of a disability can be devastating, many consider income protection an essential part of a sound financial plan.

An Individual DI insurance policy from Principal Life can help you pay for necessary living expenses in the event of a disability – helping you continue focusing on your future needs, such as retirement funding or a child's college education.



Help secure your lifestyle

Your income pays for your lifestyle – today and tomorrow. Insure your ability to work and earn an income by contacting your Principal Life financial representative today!

Life is full of risks

You might be surprised to learn that:

- about 2 in every 7 families surveyed have at least one member with a disability.¹
- 19% of individuals ages 21-64 surveyed have a disabling illness.¹
- 48% of all home foreclosures are due to serious medical problems.²

¹ U.S. Census Bureau, "2000 Census of Population and Housing."

² National Underwriter, May 2002.



WE'LL GIVE YOU AN EDGESM

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