



WE'LL GIVE YOU AN EDGESM

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

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

Individual Disability Insurance

Keep Your Business Open



Help cover your business expenses

You work hard to attract and keep your clients. Your door is always open. The idea of telling them to do business with someone else probably never crossed your mind. However, it could come to that, if you became too sick or hurt to work.

- Could your business survive without you and your income for a month, six months, more than a year?
- Who would pay the office expenses (rent, salaries, utilities, etc.)?
- Would you have to turn clients away?
- If you had to close the business temporarily, could you return to your current location?
- Would you lose your key employees?

Keep your clients

Overhead Expense insurance from Principal Life Insurance Company provides:

- Funds to help pay the immediate costs of keeping your business open until you are able to return to work.
- Flexibility. Your Overhead Expense insurance policy is designed with your business's special needs in mind.
- Coverage when you need it. As long as you continue paying premiums, your policy cannot be cancelled or premiums increased before you reach age 65 – even if you have a change in income, occupation or health.

What are the odds?

If you're disabled, everyday expenses can chip away at the foundation of your business. Those unpaid expenses could force you to close your doors – permanently.

Illness or injury can strike anybody at any time. Take a look at the numbers.

Chances of disability lasting three months or longer (before age 65)

AGE	1 OWNER	2 OWNERS	3 OWNERS
27	41.9%	66.3%	80.4%
37	38.7%	62.4%	77.0%
47	32.4%	54.4%	69.2%
57	19.6%	35.4%	48.0%

Commissioner's Individual Disability Table B-Equally Weighted 30-day Elimination Period

Protect your business

Don't let the inability to keep up with overhead expenses force you to close your doors. Keep your business running smoothly with Overhead Expense insurance from Principal Life Insurance Company.