

Individual Disability Income insurance

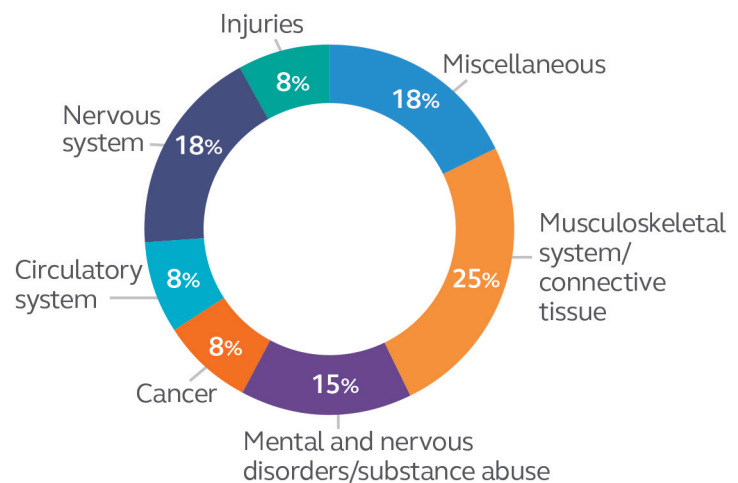
# Protect your income— the asset you rely on most

You and your family rely on your income every day. That's why protecting it is so important. American Bar Association and Principal<sup>®</sup> can help you protect your income with individual Disability Income (DI) insurance.

## What is disability insurance?

You're healthy and able to work as an attorney today, but the future is unpredictable. If you ever become too sick or hurt to work, DI provides monthly benefits "like a paycheck" to help you pay the bills and maintain your lifestyle.

## Most disabling conditions are illnesses—not injuries



Source: Principal Life disability insurance active claims as of May 2018. The above is for illustrative purposes only and is not intended as a complete representation of the circumstances surrounding the claims, an inclusive representation of all claims, or a promise to pay any specific claims.

## What are some additional benefits?

- Receive a 10% Association discount on the cost of coverage.
- The policy and discounts are yours to keep no matter where your career takes you.
- Adding individual DI to your employer's group disability insurance will provide more income protection if you become too sick or hurt to work.
- Coverage can be customized based on your needs and budget.

## What if the unexpected happens?

If you become too sick or hurt to work, you can count on Principal to be there. You'll need to file a disability insurance claim to receive benefits, and here's how the process works:

- **Tell us what happened.** Contact us at 800-422-3788 to tell us why you're not able to work, and we'll send you a claim form to complete.
- **We'll keep you informed.** Once we receive your completed claim form, your dedicated claims representative will keep you up to date throughout the review process.
- **You'll receive a timely claims decision.** As soon as we have all the information, you'll hear from us within seven business days.



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### [principal.com](https://www.principal.com)

Disability insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, IA 50392-0002.

This is an overview of the benefits of disability insurance, but there are exclusions and limitations. For costs and coverage details, contact your Principal representative. This flyer is not approved for use in Arizona and New Mexico. OR policy #HH750OR

**Not FDIC or NCUA insured**

**May lose value • Not a deposit • No bank or credit union guarantee  
Not insured by any Federal government agency**

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