If you suddenly became disabled and couldn’t run your business, how would you pay your utilities, your lease or employees’ salaries? Would you have to spend your hard-earned savings, your retirement assets or even your child’s college education funds to make ends meet at home? As a business owner, you face three key threats in the event of a disability:

1. Keeping a roof over your head.
2. Keeping the doors of your business open.

Protecting your life’s work

Principal Life Insurance Company offers the disability protection solutions you need to help plan for the unexpected and protect what you’ve worked so hard to build.

**Income and Retirement Savings Protection**

**Individual Disability Income (DI) insurance** can help:

- Provide for your family if you become too sick or hurt to work
- Maintain your lifestyle without draining savings or business profits
- You continue saving for retirement during a disability with DI Retirement Security
- Provide benefits for employees

**NO-COST SERVICES**

PrINCIPAL Life has a team of professionals that offers no-cost services, such as:

- Reviewing your business’s buy-sell agreement to identify potential agreement oversights and funding deficiencies.
- Providing an informal valuation of your business and identifying exit planning strategies.

**Exit Planning**

**Disability Buy-Out (DBO) insurance** funds a buy-sell agreement to buy out a totally disabled business owner (on a reimbursement basis). This allows you and your partners to:

- Maximize the financial return when the business is transferred, while minimizing tax liability
- Help the business survive a partner’s departure, allowing remaining owner(s) and their family(ies) to receive the full value of the business

**Employee Benefit Needs**

**Individual Disability Insurance** Protect Yourself and Your Business Against the Unexpected
Business Protection

**Overhead Expense (OE) insurance** reimburses you for fixed business expenses so you can:
- Help keep the doors of your business open
- Return to a financially sound business; or
- Sell your business at its full value if you are unable to return

**Business Loan Protection** provides payments to help cover the cost of a business-related loan obligation.

**Key Person Replacement (KPR) insurance** provides benefits to the business in the event an insured key employee becomes totally disabled so you can:
- Offset the costs of recruitment, temporary staffing, a revenue gap, etc.
- Create goodwill by showing there is a “contingency” plan in the event of a key employee’s total disability

Integrated disability solution

Combined, these solutions can provide integrated protection for you and your business. Plus, a 20 percent discount on all policies may be available if three or more employees in your company purchase individual disability insurance coverage.

Please note that elimination and benefit periods can vary depending on how policies are structured.

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1 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.

2 Available as a rider on an Overhead Expense insurance policy.

3 The Multi-Life Discount is not available for business products in Ohio.

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

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