

## DI Retirement Security

# How Retirement Savings Protection Works

In addition to a traditional Individual Disability Income (DI) insurance policy that helps protect income in the event of a disability, now you can help clients protect their retirement dreams with DI Retirement Security from Principal Life Insurance Company.

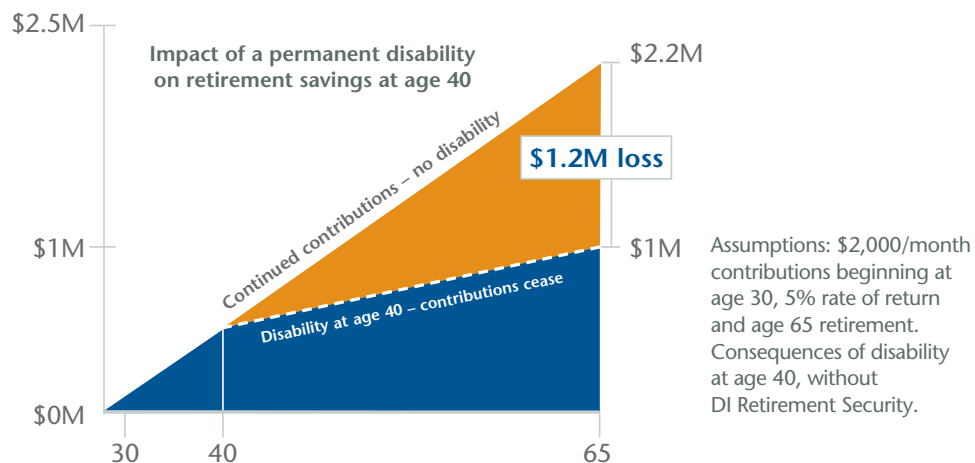
If your client becomes disabled, Principal Life pays Individual Disability Income (DI) insurance benefits to an irrevocable trust<sup>1</sup>. The benefits are invested on the insured's behalf until he or she reaches the end of his/her benefit period (after a risk assessment is conducted). At that point, trust assets are available to the client as retirement income.

Principal Life's DI Retirement Security offers many competitive advantages over other carriers' products.

- It's available to all occupation classes and provides streamlined underwriting.
- The benefit amount is NOT tied to a specific employee retirement contribution and the insured is not required to give proof of having a qualified retirement plan.

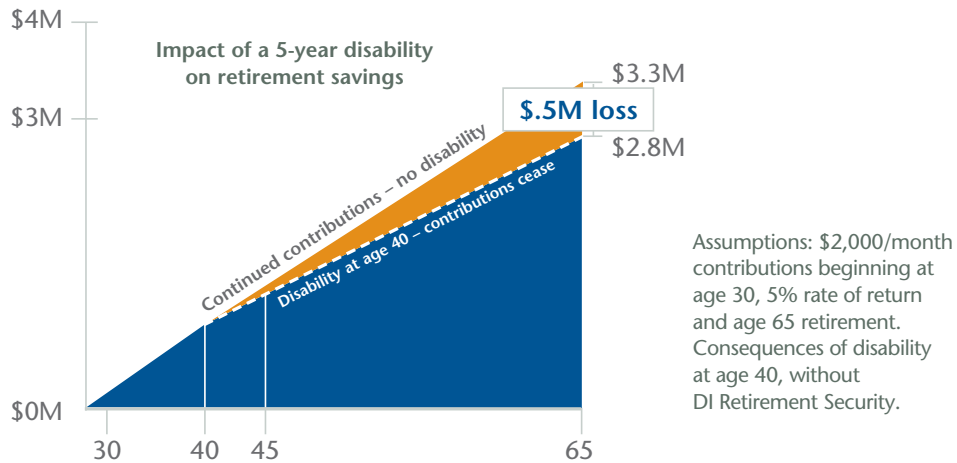
## Hypothetical examples

Joe, an advertising executive, contributes \$2,000 per month to his qualified plan. What might happen to his retirement savings at age 65 if he became permanently disabled at age 40?

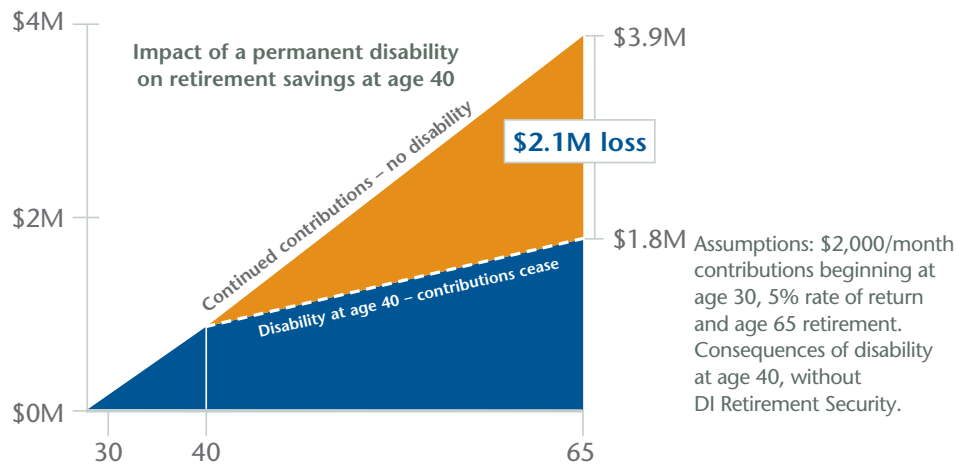


<sup>1</sup>For more information about the trust, visit: [https://bankerstrust.com/BTportfolios/new\\_home.html](https://bankerstrust.com/BTportfolios/new_home.html)

Sondra, a commercial banker, contributes \$3,000 per month to her qualified retirement plan. What long-term impact would a five-year disability have on her retirement assets?



David, a veterinarian, contributes \$3,500 per month and he becomes permanently disabled at age 40. What might his retirement assets look like?



**FOR MORE INFORMATION**

Contact your local representative.



WE'LL GIVE YOU AN EDGE®

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