When it comes to becoming too sick or hurt to work, many people think, “It won’t happen to me.” But, are you willing to risk your dreams by betting the odds? See why you need to protect your income today...

![Image with statistics and questions about protecting income]

### DO I NEED INCOME PROTECTION?

1 in 4 of today’s 20-year-olds will become disabled before they retire.

The average long-term disability absence lasts over two and a half years.

Calculate your chances of a disability at [www.whatsmypdq.org](http://www.whatsmypdq.org)

### HOW MUCH IS AT STAKE?

A 30-year-old earning $50,000 a year could earn more than $4.5 million by the age of 65.

1 in 2 Americans would be in financial trouble in less than a month if they became too sick or hurt to work.

![Diagram showing financial losses due to disability]

### AM I PROTECTING WHAT’S MOST IMPORTANT?

People protect their homes, cars, lives and even identities with insurance. But often don’t think to protect their incomes.

- Home
- Cars
- Lives
- Identity
- Income

People are 240 times more likely to incur a disabling injury than suffer a fatal injury.

![Image with statistics about protection]

Calculate your lifetime earnings potential at [www.whatsmyeiq.org](http://www.whatsmyeiq.org)
AREN’T I ALREADY PROTECTING MY INCOME?

YOU MAY THINK YOU’RE COVERED, BUT THE PROTECTION YOU HAVE LIKELY WON’T BE ENOUGH.

EMPLOYER OFFERINGS

GROUP LONG-TERM DISABILITY COVERAGE:
It’s a great start, typically covering 60% of your gross income. However, the benefits are usually taxable (and capped at a certain amount), which means your take-home pay is further reduced.

GOVERNMENT LAWS & PROGRAMS

WORKERS’ COMPENSATION:
Less than 5% of disabling accidents and illnesses are work related; the other 95% would not be covered.

SOCIAL SECURITY:
Of the 2.8 MILLION workers who apply for Social Security disability benefits each year, 65% are denied.

CAN I AFFORD INCOME PROTECTION?

The premium for individual disability income insurance is typically just 1% - 3% of what you earn, often less than:

INDIVIDUAL DISABILITY INCOME INSURANCE PREMIUM

A MONTHLY DATE NIGHT

BUYING LUNCH EVERY DAY

YOUR MONTHLY ELECTRONICS AND PHONE BILLS

Income protection is for EVERYONE. If you’re earning an income and can’t afford to retire tomorrow, you need disability income insurance. Talk to your local financial professional today.

SOURCES:
3. The Life and Health Foundation for Education (LIFE) survey conducted by Kelton, April 2012.

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

To watch an animated version of this, go to www.principal.com/protectincome.