

Overcoming challenges with empathetic support and financial protection from Principal®



For years, **Eric Lamb** worked as a regional sales and training manager for an automotive lift company. He spent much of his time on the road selling equipment and training employees throughout multiple states. Eric's life took an unexpected turn when he was faced with a series of serious health issues.

Initially, Eric had a ruptured appendix, which led to his first meaningful experience with Principal and its services. Eric had disability insurance through his employer's benefits program, and he coordinated with the Principal team right from his hospital bed. They helped make sure he was able to use his coverage effectively during a challenging time.

"The seamless process and empathetic support I received from Principal left a lasting impression on me," said Eric.

Easing financial concerns throughout health challenges

Following his 21-day stay in the hospital and recovery period, Eric didn't forget his positive experience with Principal. When his company's benefit enrollment time came around, he made sure to check every single Principal insurance product, including critical illness* coverage. This choice to enroll in voluntary benefits would come to make a big impact on Eric and his family. For only a year later, Eric was diagnosed with colorectal cancer.

Eric's journey through cancer treatment was a long one. He underwent surgery that took many months to recover from and prevented him from returning to work for a while. During this challenging time, Eric appreciated the helpful support from Principal, and was impressed by how quick, competent, and pleasantly genuine their service was.

The process of transitioning from short-term to long-term disability was made easy by its staff. And the payments he received from his coverage eased financial concerns for him and his wife.

Supporting his family during tough times

During his interactions with the Principal team, they enlightened Eric about how to take advantage of his critical illness coverage. They walked him through the process of having his doctor fill out the necessary paperwork and Eric received approval within just a few days. Because Eric was diagnosed with a sickness that's covered by critical illness insurance, he was able to receive a lump-sum cash benefit that he could use in any way he chose.

Throughout his health challenges, Eric's biggest concern was for his family and how to support them. Eric's daughter had recently become engaged, and he wanted to help her experience her dream wedding.



He was able to use the lump sum from his critical illness benefit to help pay for her wedding, surprising her during Christmas. This helped Eric be there for his daughter during a significant moment in her life despite his recent health challenges. And made for a happier holiday season for Eric and his family.

Coverage allowed for focus on recovery

Having gone back to work far too soon after his ruptured appendix, Eric knew he needed to take his time in recovering from his battle with cancer. And his benefits from Principal helped him feel reassured in doing so.

“The financial support from Principal’s critical illness coverage allowed me to focus on my recovery without the added stress of financial burdens.... And I’m 100% better than I was three months ago. And I consider that to be a direct result of the short-term disability, long-term disability, and critical illness coverage that I have.”

On the road to recovery


Having gone through a long and arduous recovery process, Eric is gaining back his strength and has a very positive attitude. He is feeling more confident about his ability to return to work soon.

“Had I not had this coverage, I wouldn’t be in this place that I’m at right now, ready to go back to work,” said Eric.

Advice on why voluntary benefits are important

Eric is grateful for the financial support he received from his comprehensive suite of benefits from Principal. He encourages others to sign up for voluntary benefits with the company.

“I tell everybody that I come in contact with young and old, that for what it costs, it’s so incredibly well worth it that you would be foolish not to get it regardless of your age or how healthy you feel because, you know, stuff just happens.”

 Help strengthen the security of your financial future.

Talk to your employer about critical illness insurance and the other voluntary benefits your organization provides that may ultimately help protect your financial outlook.

*Specified disease in New York.



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Not for use in AZ, NM, and WA.

CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFITS. This is an overview of the benefits critical illness insurance provides, but there are limitations and exclusions. For cost and coverage details, contact your Principal representative. Some provisions may vary or not be available in all states.

Critical illness insurance from Principal® is issued by Principal Life Insurance Company®, Des Moines, IA 50392. Oregon policy GC 5700 (CI)-1 0220.

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