



Income Protection

Protect Your Future Today

As you embark on your new career, you face many issues. One of the most important is achieving your financial goals – whether short-term (paying off debt, saving for major purchases) or long-term (building wealth, retirement). Achieving your goals depends primarily on your income.

1 IN 4 OF TODAY'S 20-YEAR-OLDS WILL BECOME DISABLED BEFORE THEY RETIRE.¹
It could be you. Make sure you're protected.

But, what happens to your financial strategy if you become too sick or hurt to work and earn an income? Could you continue to pay everyday living expenses, such as rent, car payments and student loans? At this point in your career, you may not have a lot of savings to fall back on. That's why most financial experts agree: Make sure your income is protected – it's key to having a sound financial strategy and achieving your goals.

Protect your income today

Individual Disability Income (DI) insurance is a great way to help protect your paycheck against a disabling illness or injury. Plus, at Principal Life Insurance Company, we offer a program that's designed just for individuals like you in promising and stable career paths, such as dentistry. It's called the **Select Professional program** and it allows you to purchase Individual DI insurance at special benefit amounts that anticipate the growth in your career and income.

OCCUPATION	BENEFIT AMOUNT AVAILABLE
Dentist – first two years in practice	Up to \$5,000/month
Resident/Intern – first through last year	Up to \$4,000/month
Dental student – third or fourth year	Up to \$2,500/month

About your coverage

An Individual DI insurance policy from Principal Life is non-cancelable and has guaranteed premium rates to age 65. This means we cannot change or cancel your policy (except for non-payment of premiums) or increase your premium before you reach age 65, regardless of changes in your income, occupation or health.

Advantages of Principal Life DI insurance

We understand the many needs of dentists who are just starting their careers. There will be changes in your life down the road – both personally and professionally. That’s why this coverage is specifically designed to adapt to your changing needs.

- **Portable coverage** – Since you own the policy, it stays with you even if you change employers.
- **Premium savings** – Paying for insurance can seem daunting with finite budget resources, but Principal Life offers programs with preferred pricing to help you save money on your premiums.
- **Flexible design** – Keep your coverage up-to-date *before* and *during* a disability:
 - **Before:** Benefit Update and Future Benefit Increase riders help keep policy benefits aligned with increases in your income, without requiring you to go through additional medical underwriting.
 - **During:** Our Cost-of-Living Adjustment rider² helps make sure your benefits keep up with inflation. Any benefit increases are calculated on a compounded basis.
- A **"Your Occupation" definition of disability** – This type of policy protects you if you are unable to work in your occupation – the one you are actively working in at the time of a disability (until the end of your benefit period). That means you are not required to work in another occupation.

Lock in your coverage now



When you buy Individual DI insurance now, you can rest assured knowing that changes in your health won't affect the premiums or your eligibility for coverage in the future. Take action today to help secure your future income and all that it provides.

FOR MORE INFORMATION

¹ Social Security Administration, Fact Sheet, February 2014.

² Available for an additional cost.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

Policy and rider descriptions are not intended to cover all restrictions, conditions or limitations. Refer to policies and riders for full details. All features, provisions and riders may not be available for all occupation classes and may not be available in every state.

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

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