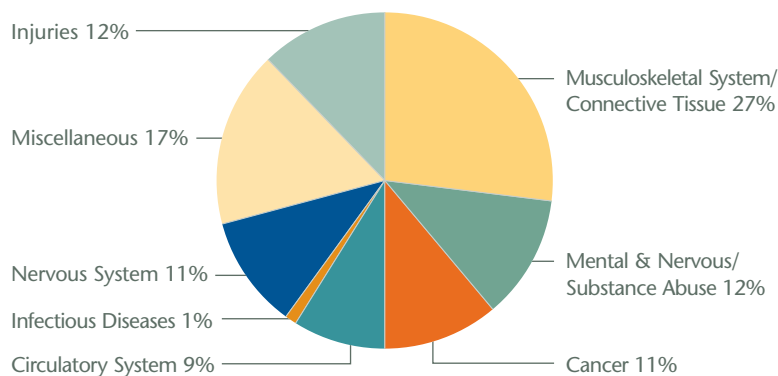


## Individual Disability Insurance

# What if You Couldn't Practice Medicine?

As a medical professional, you know there are thousands of known illnesses and conditions that can cause a disability. Just look at this breakdown:



Source: Principal Life Disability insurance claims incurred as of March 2007. The above is for illustration purposes only and is not intended as an inclusive representation of all claims.

You also know firsthand the impact disabilities have on patients. For some it's a short-term adjustment, but for others it's a new way of living – perhaps for the rest of their life.

Have you thought what would happen to *your* lifestyle if you became too sick or hurt to practice medicine? What would happen to your income, your dreams for retirement, your practice?

### Protect your income today

You insure your car, personal property and your ability to practice medicine (with malpractice insurance), but do you insure the one thing that provides all those things – your income? Individual Disability Income (DI) insurance from Principal Life Insurance Company helps protect your ability to work and earn an income. If you have a qualifying disability, this policy pays monthly benefits to help you cover daily living expenses so you don't have to dip into your hard-earned savings.

## Individual Disability Income insurance

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

### Policy features

**Your Occupation Policy** – This type of policy protects you if you are unable to work in your occupation(s) – the one you're actively working in at the time of your disability and are not working in any other occupation. Benefits are payable to the end of your benefit period as long as you remain disabled.

**Competitive Product Design** – Many built-in policy features and optional riders<sup>1</sup> are available to help you customize the policy, such as:

- **Residual Disability Benefit**<sup>2</sup> – Even if you are not totally disabled, you may receive partial benefits if certain requirements are met.
- **Transitional Occupation**<sup>2</sup> – You can continue to receive disability benefits if you become totally disabled in Your Occupation, but are working in another occupation.
- **Cost of Living Adjustment** – During a disability, you receive cost of living adjustments to your monthly benefit to help keep up with inflation.

**Future Increase Opportunities** – These may be available automatically to help keep your policy up-to-date without requiring additional medical underwriting.

**Tax-Free Benefits** – You can receive benefits income tax-free when you pay premiums with after-tax dollars.

### Protection for many needs

Principal Life understands the many needs of medical professionals. That's why we also offer coverage to help you continue saving for retirement and to protect your practice if you become disabled.

<sup>1</sup> These riders are available at an additional cost.

<sup>2</sup> If your policy has both the Residual Disability rider and the Transitional Occupation rider, benefits are not paid out under both riders at the same time. If you meet the definitions and terms of both riders, the monthly benefit you receive is the greater of either the Residual Disability or Transitional Occupation benefit.

FOR MORE INFORMATION

Contact your local representative.



WE'LL GIVE YOU AN EDGE<sup>SM</sup>

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