



Individual Disability Insurance

What if You Couldn't Be a Dentist?

It takes years of education, training and commitment to practice dentistry. If you became too sick or hurt to work, what would happen? Would your patients have to go elsewhere? How would you earn an income? Would your lifestyle have to change?

The risk of a disability

#1 REASON

for leaving the workforce early is health problems.¹

90%

of disabilities are caused by illnesses, not accidents.²

\$800,000

of income could be lost if a disability lasted just 5 years.³

Disabilities experienced by your peers

Disabilities often happen when they are least expected. See how Principal Life Insurance Company has helped other dentists when they were too sick or hurt to work.

POLICY ISSUE AGE	AGE AT DISABILITY	CONDITION	CLAIM AMOUNT	CLAIM DURATION (MONTHS)
41	46	Carpal tunnel	\$1,342,929	126
29	39	Depression	\$216,914	44
47	56	Rotator cuff sprain	\$766,914	114
27	34	Brain hemorrhage	\$415,935	84
55	57	Tremors	\$20,490	14

Source: A sampling of actual Individual Disability Income insurance claims paid by Principal Life as of Dec. 31, 2013. This is not intended as a comprehensive representation of circumstances surrounding the claims displayed, an inclusive representation of all claims or a promise to pay any specific claim.

Protect your income

Individual Disability Income (DI) insurance from Principal Life can help you protect your income from the risk of a disability. It provides monthly benefits which can help you cover everyday living expenses and maintain your lifestyle if you become too sick or hurt to work. As a dentist, you are eligible for up to \$15,000 in monthly benefits.⁴

If you have group long-term disability benefits, Individual DI insurance can wrap around that coverage to help protect more of your income. Individual Disability Insurance solutions are also available to help you continue saving for retirement and protect your business if you're a business owner.

Advantages of a Principal Life DI policy

Non-cancelable and guaranteed renewable coverage to age 65. Your policy cannot be changed or canceled, as long as you pay your premiums, until age 65.

A “Your Occupation” definition of disability. This definition helps protect you if you’re 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.

Flexible product design:

- **Benefit Update and Future Benefit Increase riders** – Help keep your policy benefits up-to-date without going through additional medical underwriting. (Financial requirements may be needed in certain situations.)
- **Cost of Living Adjustment (COLA) rider⁵** – During a disability, this rider helps make sure your benefits keep up with inflation. Any benefit increases are calculated on a compounded basis.
- **Residual disability benefits^{5,6}** – If you’re disabled and working at a reduced capacity or in a different occupation and have a loss of earnings, you may receive a portion of your benefits.
- **Transitional Occupation rider^{5,6,7}** – If you are totally disabled in Your Occupation, but are working in another occupation, you can receive benefits to help replace up to 100% of your pre-disability earnings.
- **Regular Occupation rider^{5,7,8}** – If you are totally disabled from Your Occupation and choose to work in another occupation, you receive full benefits, regardless of the income you earn from the other occupation.

Premium discount opportunities including a 20% Multi-Life Discount (based on gender-neutral rates) if you and two other employees with the same employer purchase coverage.

Fully portable. Your policy and any discounts go with you if you change employers.

FOR MORE INFORMATION

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¹ Employee Benefit Research Institute 2014 Retirement Confidence Survey underwritten by the Principal Financial Group®.

² Council for Disability Awareness, Long-Term Disability Claims Review, 2013.

³ Based on an annual income of \$150,000 and annual salary increases of 3%.

⁴ Principal Life participates with other disability coverage up to \$25,000 a month.

⁵ Rider is available for an additional cost.

⁶ If your policy has both Residual Disability Benefits and the Transitional Occupation rider, benefits are not paid out under both. If you meet the definitions and terms of both, the monthly benefit you receive is the greater of the two.

⁷ The Regular Occupation rider and the Transitional Occupation rider cannot be issued on the same policy.

⁸ This rider is only available to 6A, 5A, 5A-M, 4A and 4A-M occupations. The Mental/Nervous and Substance Abuse Disorder rider is required for 5A-M and 4A-M occupations using the Regular Occupation rider. It is not available for 4A and 4A-M occupations in California or 5A-M and 4A-M occupations in Vermont.



WE'LL GIVE YOU AN EDGE®

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