



5 reasons doctors need to protect their income

Protecting the income you've worked so hard to earn is a smart move.

It took you years of training, education and commitment to get where you are. And now you have a lifestyle and a financial future to protect if you become too sick or hurt to work. Below are five reasons to consider protecting your income:

- 1 You rely on your income.** It makes paying for your house, car and other important assets possible. You insure those assets—why not your income?
- 2 It provides a constant income stream.** Individual Disability Income insurance from Principal® pays you monthly benefits that work much “like a paycheck” if you can no longer work in your occupation when a disabling illness or injury occurs. That stands out from other insurance companies that only pay benefits if you can’t work in **any** occupation.
- 3 You can customize coverage.** With our customizable features, you can be confident that your coverage can meet the unique needs of doctors like you.
- 4 Your policy is yours.** Even if you change jobs or employers in the future, your policy goes with you wherever you go.
- 5 It's usually just 1-3% of your income.** That's less than some of us pay for a daily cup of premium coffee.

Don't just take our word for it

Many professionals have been grateful they had income protection when facing difficult and unexpected illnesses and injuries:

Age at policy purchase	Age at disability	Condition	Total monthly benefit	Months received benefit payments
39	47	Breast cancer	\$15,800	5
35	40	Bipolar disorder	\$6,000	9
32	40	Carpal tunnel syndrome	\$12,000	5
48	50	Coronary artery disease	\$30,000	9
34	57	Migraine	\$13,000	11

Note: This is a sampling of physician-specific active Principal individual Disability Income (DI) insurance claims payments through June 2019. The above is for illustrative purposes only and is not intended as a comprehensive representation of circumstances surrounding the claims displayed, an inclusive representation of all claims, or a promise to pay specific claims.

"If I hadn't had individual disability insurance, I would've faced financial difficulties."

—Dr. Robert Maben, surgeon, disability insurance customer

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Disability insurance has limitations and exclusions. For cost and coverage details, contact your Principal representative.

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