

Protect your income — the asset you rely on most

You work hard and earn an income. It pays for everything you need and enjoy—your home, groceries, and kids’ activities. That’s why it’s important to protect your income.

To help you do that, **Academy of Medicine of Cincinnati** is teaming up with Principal[®] to offer you an opportunity to protect your income with individual Disability Income (DI) insurance.

What’s Disability Income insurance?

You’re healthy and able to work today, but we can’t predict how our health will be in the future. If you ever become too sick or hurt to work, DI provides monthly benefits “like a paycheck” to help you pay the bills and maintain your lifestyle. Plus, benefits are tax-free if the premiums are paid with after-tax dollars.

What can you expect?

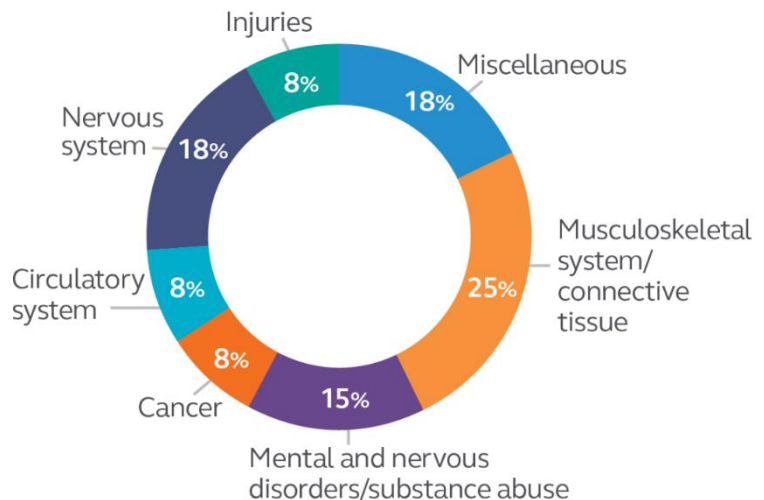
- You can receive up to 20% in discounts on the cost of your IDI coverage.¹
- Adding individual DI to your employer’s group disability insurance will provide more income protection if you become too sick or hurt to work.
- No medical review makes the application process faster and easier for you.²
- The policy and discounts are yours no matter where your career takes you.
- Adding DI Retirement Security (DIRS) allows you to continue to save for retirement, even if you become too sick or hurt to work.³

Let’s connect

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Common conditions

It’s hard for anyone to picture themselves too sick or hurt to work. But life happens, and in reality, these common conditions have caused others to become disabled for several months, a year or longer. Protect your income—and financial future—against the unexpected with DI insurance.



Source: Principal Life disability insurance active claims as of May 2018. For illustrative purposes only and is not intended as a complete representation of all claims.

What if the unexpected happens?

If you become too sick or hurt to work, you can count on Principal to be there. You'll need to file a disability insurance claim to receive benefits, and here's how the process works:

- **Tell us what happened.** Contact us at 800-422-3788 to tell us why you're not able to work, and we'll send you a claim form to complete.
- **We'll keep you informed.** Once we receive your completed claim form, your dedicated claims representative will keep you up to date throughout the review process.
- **You'll receive a fair claims decision.** As soon as we have all the information, you'll hear from us within seven business days.

¹ Up to 20% refers to the 10% Association discount and 10% Mental/Nervous and Substance Abuse (MNSA) discount. The Association discount is not available in all states. Additional guidelines apply. The MNSA discount is optional at the individual level, guaranteed standard issue cases, and the following occupations: emergency-room physicians, anesthesiologists, pain-management physicians, nurse anesthetists, and any resident who has declared one of these as a specialty. 10% discount for to age 65, to age 67, and to age 70 benefit periods; 5% for 2- and 5-year benefit periods. | ² Unless a significant medical condition is reported by MIB, significant medical information is obtained from the telephone interview or other available information, or any other disability coverage has been issued or applied for on a non-medical basis. Applications could be rated, ridered or declined based on all underwriting information available; this is not a guaranteed issue program. Subject to issue and participation limits and minimum premium requirement. Financial documentation required when applying for more than the Simplified amounts – this applies for new applications and adjustments, and for the following occupations (regardless of benefit amount being applied for): Real estate agent/broker, mortgage loan originator/broker, residential construction, real estate developer, attorney specializing in real estate and residential construction. Financial documentation is required if the maximum monthly benefit applied for exceeds these guidelines. Or, with disability income, the coverage applied for is greater than \$10,000/month when combined with existing disability coverage (excluding group long-term disability insurance). | ³ DIRS is issued as a non-cancelable, guaranteed renewable, individual disability income insurance policy. It is not a pension or retirement program or a substitute for such a program. DIRS is not available for anyone who is over insured based on Principal Life's current issue and participation guidelines. It may not be available, or the benefit amount may be reduced for certain occupations if there is existing DI coverage with lifetime benefits. Additional underwriting guidelines may apply. This information is provided with the understanding that Principal is not rendering legal, accounting, or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, or accounting obligations and requirements.



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Disability insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, Iowa 50392.

Disability insurance has limitations and exclusions. For costs and coverage details, contact your local Principal Life representative. OR HH7500R.

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