



For Punjabi Dental Society members

# Protect your income— at a discount



Think of all the things your income makes possible:



**Your  
home**



**Your  
car**



**Vacations**

The list goes on and on. Because your income is so important, it just makes sense to protect it.

## Help with everyday living expenses

Protect your income with individual Disability Income insurance from Principal®. If you become too sick or hurt to work, it provides monthly benefits to replace a portion of your income. This coverage helps you focus on getting better and worrying less about how bills will be paid.

Plus, as a member of the Punjabi Dental Society, you're eligible to receive up to a 20% discount<sup>1</sup> on the cost of coverage.

## Coverage that fits your needs

**A disability  
policy from  
Principal:**

- Stays with you even if you change jobs.
- Can't be canceled, unless you stop paying for coverage.
- Works well on its own or with other disability protection you may have, such as insurance through work.
- Allows you to lock in the cost of coverage to fit your budget.
- Offers tax-free benefits when you pay for it with after-tax dollars.



**Lucy Barrera**

**Phone:** (657) 261-2548

**Email:** barrera.lucy@principal.com

<sup>1</sup> Up to 20% refers to the 10% association discount and up to a 10% reduction for a Mental/Nervous and Substance Abuse (MNSA) limitation rider. The MNSA rider is optional except for cases in California, New York, single life cases in Florida, Louisiana, and Nevada. This rider is not available in Vermont. 5% for 2- and 5-year benefit periods. 10% for all other benefit periods. In Texas the reduction is not available for a 2-year benefit period, is 3% for a 5-year benefit period, and 5% for all other benefit periods.



[principal.com](https://www.principal.com)

Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA, 50392.

This is an overview of the benefits of disability insurance, but there are limitations and exclusions. For cost and coverage details, contact your Principal financial representative.

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