

5 reasons veterinarians 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 veterinarians 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:

Policy issue age	Age at disability	Condition	Total claim amount	Claim duration (months)
29	32	Maternity complications	\$40,334	20
33	34	Arthritis	\$21,017	18
32	39	Panic disorder	\$26,312	24
37	46	Lung cancer	\$45,297	6
46	51	Rotator cuff sprain	\$54,577	24

Note: This is a sampling of all physician claims. The information above is for illustrative purposes only. It is not a complete representation of circumstances surrounding the claims, a representation of all claims or a promise to pay any specific claims.

"The claims people have been great - very polite and understanding...I've told other veterinarians they need this coverage..."

Dr. Keith Merritt, veterinarian, disability insurance customer.



Ready to talk about protecting your income? Let's connect:

Cathy Fetzer
630-874-6489
Stan Zelivianski
312-863-2587



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

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