



Individual Disability Income insurance

Protect your income—the asset you rely on most



You work hard as a veterinarian to earn an income that helps provide financial stability for you and your family. It helps pay for the things you need and enjoy. Think of the big things, like your home and car, as well as the little things, like a daily cup of coffee, groceries, and kids' activities. That's why it can be important to protect your income.

To help you do that American Association of Industry Veterinarians (AAIV) is teaming up with Principal® to offer you an opportunity to protect your income with individual Disability Income (DI) insurance.

What is disability insurance?

You're healthy and able to work today, but the future is unpredictable. If you ever become too sick or hurt to work, individual Disability Income insurance provides monthly benefits that replace a portion of your income to help pay the bills and maintain your lifestyle.

What can you expect?

- Receive up to \$35,000 a month in benefit payments.¹
- Receive up to a 15% discount on the cost of your coverage.²
- Coverage can't be cancelled or changed, even if your income, occupation, or health changes—unless you stop paying premiums.
- The policy and discounts are yours to keep no matter where your career takes you.
- You may have the option of increasing your coverage down the road at a discount.



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This offer is only available from Total Planning Veterinary Services and Principal.

How to further customize your coverage

Riders can help enhance your coverage in different ways. You decide how you want to customize the policy and request certain features. A general overview of key disability offerings is below. Additional features are available.

Competitive product design	
Coverage design	Includes a 90-day elimination period, to age 65 benefit period and your occupation period.
Your Occupation	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.
Residual Disability and Recovery Benefit ³	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.
Customized for you	
Future increase riders	Help keep your policy benefits up to date without going through additional medical underwriting. (Financial requirements may be needed in certain situations.)
Expanded definition of disability ⁴	Provides full benefit payments if you're totally disabled in your current occupation and choose to return to work in another occupation.

¹ Subject to qualifying event and waiting period being met. The monthly benefit continues until no longer disabled or the benefit period from the contract is completed. This is not a promise to pay any specific claim.

² Up to 15% refers to the combination of the 5% Association discount and up to 10% Mental/Nervous and Substance Abuse (MNSA) limitation rider discount. In some states, the Association discount may be 10%, for a total of 20% discount with the Mental/Nervous & Substance Abuse (MNSA) limitation rider discount. The MNSA rider is optional except for cases in California, New York, and in single-life cases in Florida. This rider is not available in Vermont. In some states the Association discount may be 10%.

³ Rider is available for an additional cost. In some states the name and definitions may differ.



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This information summarizes key features of the disability insurance offering but is not specific to the individual product filing(s).

Disability insurance issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, Iowa 50392. www.principal.com

Policy and rider descriptions are not intended to cover all restrictions, conditions or limitations. Refer to policies and riders for full details. Some features, provisions and riders may not be available for all occupation classes and may not be available in every state. Some riders are subject to additional premium. Guarantees are based on the claims paying ability of Principal Life Insurance Company®. Disability Insurance has limitations and exclusions. For costs and complete details of the coverage, contact your Principal Life financial representative. This flyer is not approved for use in Arizona or New Mexico. Oregon policy forms HH750OR, HH757 OR, HH792, HH784, and HH788 or ICC22-800-IDI, ICC22-800-AIR, ICC22-800-MYB, ICC22-800-RDRB, ICC22-800-MNSA.

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