



Individual Disability Income Insurance

Attention pharmacy students – protect your ability to work and earn an income today!

Effective immediately, Principal Life Insurance Company will consider pharmacy students in their final two years of the Doctorate of Pharmacy Program to apply for Individual Disability Income insurance with a maximum monthly benefit of **up to \$1,500 per month**.

About Individual DI Insurance

If you become too sick or hurt to work, Individual DI insurance from Principal Life provides monthly benefits to help you pay for everyday necessities, such as rent/mortgage, utilities and student loan payments.

Plus, our competitive product design boasts many built-in policy features and optional riders that are available to help you customize your policy – including riders¹ that can help keep your benefits up-to-date, without requiring you to provide proof of medical insurability.

Offering Benefits

- No routine medical requirements needed.²
- No financial underwriting required.
- Up to 30% in discounts³ may be available. Contact your Pharmacists Mutual Insurance Company / Pro Advantage Services, Inc., d/b/a Pharmacists Insurance Agency (in California), representative for details.
- Coverage cannot be terminated (except for failure to pay premiums) or premiums increased before age 65.
- Monthly benefits can be received income tax-free when premiums are paid with after-tax dollars.

For More Information

Contact:

Our Home Office Marketing Associates:

Patty Elbert or Jodi Alt, AIS, API

800-247-5930 ext. 4050

Sold through Pro Advantage Services, Inc., d/b/a Pharmacists Insurance Agency (in California), a subsidiary of Pharmacists Mutual Insurance Company.

- 1 – Policy rider descriptions are not intended to cover all restrictions, conditions or limitations. Refer to rider for full details. Riders are subject to state availability and maybe subject to an additional charge.
- 2 – For cases not requiring routine medical requirements, if proposed insured resides in CA, FL, NJ, NY, or written in ME, then a Urine-HIV test is required.
- 3 – Up to 30% includes Association Discount, Mental/Nervous Limitation rider and Select Professional Discount.

This is a general summary only. Additional guidelines apply. Disability insurance has limitations and exclusions. For costs and complete details of coverage, contact your Principal Life representative. Insurance issued by Principal Life Insurance Company, a member of the Principal Financial Group®, Des Moines, IA 50392. Neither Pharmacists Mutual Insurance Company nor Pro Advantage Services, Inc., d/b/a Pharmacists Insurance Agency (in California), are affiliates of any member company of the Principal Financial Group. | HH 750 | 11/2007 | #8006112009

**Pharmacists
Mutual Companies**

- Pharmacists Mutual Insurance Company
- Pharmacists Life Insurance Company
- Pro Advantage Services, Inc.
d/b/a Pharmacists Insurance Agency
(in California) CA License No. 0G22035

Principal
Financial
Group