

Are You Tired of Paying Too Much For Your Disability Insurance?

As a result of recent changes in the pricing of disability products for dentists, many association members may be overpaying for their coverage.

Principal Life, the carrier offering association members a 10% premium discount on their disability insurance premiums, has upgraded their “occupational class” and definition of disability for dentists. **This upgrade has reduced premiums up to an additional 25% and protects you in your own occupation for the entire benefit period.**

Compare Principal Life’s premiums and benefits to your existing coverage.

\$5,000 per month benefit, 90-day waiting period, age 65 Benefit Period *

<u>Age</u>	<u>Male/Female Annual Premium</u>
30	\$1,613.25
35	\$1,838.25
40	\$2,409.30
45	\$2,954.25
50	\$3,508.20
55	\$4,077.45

***Policy provisions included:** Own Occupation definition of total disability to age 65, Age 65 Mental and Nervous, Residual Benefits, Benefit Update Rider (increase benefits, every 3 years, without proof of medical insurability), Future Benefit Increase Rider (increases benefits every year by a minimum of 4%).

Price is just one component of your disability protection. Do not be misled by marketing material or assume your contract has the most current and comprehensive definitions of disability. A lot has changed in the disability marketplace in terms of features and benefits. **Know the facts of your contract and compare. The last thing you want to be is surprised should you need this important protection!**

Disability Specialists, Inc. has been contracted to act as the program administrator. You will be contacted by one of Disability Specialists’ Advisors and given a very brief overview of the products available. Those of you who are interested will be emailed a detailed summary of the policy benefits and individualized premium quotes.

For immediate personalized premium quotes and complete summary of policy benefits, including the actual policy definitions, return to the home page and click on the **Request a Quote** button or call Disability Specialists at (888) 279-8348 (7:00 am – 4:00 pm Mountain Time).