



Premier Marketing and Disability Specialists, Inc. (DSI) have facilitated the development of a unique Income Protection Program for you personally; this is not for your clients.

This offer includes Disability Income (DI), Overhead Expense (OE), and DI Retirement Security. Principal Financial, an AM Best A+ rated company, underwrites each of the plans.

If you have not taken the steps to protect your income or reviewed your current coverage, now is the time!

To request information or learn more details, please call 888.279.8348 or visit www.gotodsi.com/pc

Due to Premier Marketing's involvement in the program, premiums are discounted to a level where it may be **less expensive** for you to buy the coverage through this program than it would be to buy a policy for yourself, net of after tax commissions. In addition to the premium discount, 20% of the first-year commission will be paid to you by DSI, if you are licensed in life and health and complete a W-9 at the time of application.

The MGI qualification requirements are: you must not have missed three consecutive days of work, been hospitalized or partially disabled in the six months prior to the date on your application, must not be currently collecting disability benefits, must not be homebound, and must meet the income requirements (you can enroll for less than the MGI maximum). There are also three medical questions on the application that must be answered.

DSI is the program administrator and will manage the enrollment process. You will be contacted by one of DSI's advisors and given a very brief overview of the Principal DI, OE, and DI Retirement Security Programs.

If you want information on the programs now, visit www.gotodsi.com/PC or call DSI's enrollment office at 888.279.8348 (8:00am - 4:00pm Mountain Time). Identify yourself as a Premier Marketing agent and you will be provided with the program details.