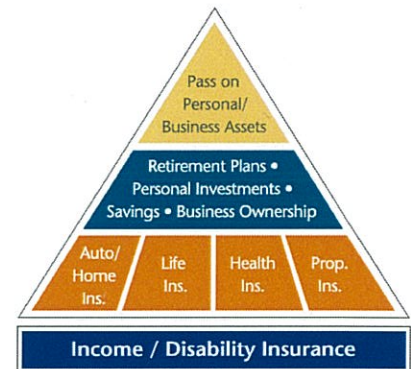




Hawaii Independent Physicians Association Strength in numbers. Power of protection.

As a member of **Hawaii IPA** you are eligible to receive **up to 20%** in combined premium discounts on Individual Disability insurance from Principal Life Insurance Company.

While many people recognize the need to insure personal belongings like cars and homes, often they neglect to insure what provides those belongings – their income! Your income is the foundation of your financial security. Would you be able to maintain your current lifestyle without it? If you're like most people, the answer is "no."



What types of coverage's are available?

Principal Life offers a comprehensive disability insurance portfolio for personal and business owner needs:

- **Individual Disability Income (DI)** – Helps protect one of your most valuable assets – your ability to work and earn an income.
- **Overhead Expense (OE)** – Helps cover business expenses incurred during a disability.
- **Disability Buy-Out (DBO)** – Helps provide funding for your partners to purchase your share of the business if you can't return to work due to a disability.

Why take advantage of this offering?

In addition to the significant premium discounts, you receive:

- Quality coverage from a leading provider
- Excellent claims handling and service

For More Information

Ginger Roper

E-mail: gproperinsurance@gmail.com | **Phone:** 808-497-9700

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 financial representative.

Policy Forms HH 750, HH 702, HH 703

Insurance issued by Principal Life Insurance Company, a member of the Principal Financial Group, Des Moines, IA 50392.

www.principal.com

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