As a new member of the Ohio Psychological Association and a recently licensed psychologist, chances are you haven’t thought about how incurring a disabling illness or injury could impact all you’ve worked so hard to achieve.

Fortunately, through an arrangement with Principal Life Insurance Company, you can purchase an Individual Disability Income (DI) insurance policy at a 10% discount\(^1\).

In the event you become too sick or hurt to work, your policy provides monthly benefit to help pay for everyday living expenses and help you maintain your standard of living. Your income is the foundation of your overall financial plan, make sure it’s protected today.

**Highlights of this offer**

- **Non-cancelable coverage** and guaranteed premium rates to age 65 (except for non-payment of premium).
- **10% premium discount\(^1\)** for Ohio Psychological Association members.
- With the **Your Occupation Policy**, you’re protected if you are unable to work in your occupation(s) – the one you are actively working in at the time of disability.
- No-cost **Benefit Update rider** on the policy keeps your coverage up-to-date, without requiring proof of medical insurability.

**For more information**

<table>
<thead>
<tr>
<th>Jay Randall</th>
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<td>Your Ohio Psychological Association insurance representative</td>
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<td>Phone: 614-358-3265</td>
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\(^1\)Discounts include 10% Association Discount

Principal Life Insurance Company, Des Moines, IA 50392. www.principal.com

This is a general summary only. Additional guidelines apply. Disability insurance has certain limitations and exclusions. For costs and complete details of coverage, contact your Principal Life financial representative.

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Approval #465072009 | DI 2777