



## Member Benefits Program

### Chicago Veterinarian Medical Association

Designed to reward the CVMA members, the Member Benefit Program offers participants a variety of exclusive benefits. Our range of products and services includes retirement solutions, life and health insurance, and investments.

### Benefit Summary

- Disability Insurance at a discount of up to 20%<sup>1</sup>
- Retirement plans and individual retirement planning services.
- Workplace Financial Wellness for small to medium sized business and education for employees.
- Complimentary Informal Business Valuations and Buy-Sell Reviews for business owners
- Comprehensive needs-analysis Principal® uses with business owners and individuals for personal financial analysis.
- Principal offers a wide range of business owner and executive solutions and competitive products.
- I can assist you in the review of your existing insurance policies including comparing to other available options. (Multi-life business underwriting available for life insurance<sup>2</sup>).

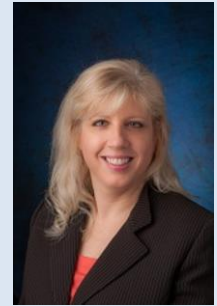
<sup>1</sup> Discount includes a 10% association discount and up to a 10% Mental/Nervous & Substance Abuse rider discount

<sup>2</sup> Underwriting is based on age, product, face amount and personal history. Guaranteed issue is available with 10 lives or more. Simplified issue may be an option for fewer than 10 lives or if higher face amounts are desired. State variations may apply and may not be available in all states.

**Chicago Veterinarian Association.** is not endorsed or affiliated with any company of the Principal Financial Group. Individual association members are responsible for their own financial and insurance decisions.

Insurance products from the Principal Financial Group® are issued by Principal National Life Insurance Company (except in New York), Principal Life Insurance Company, and the companies available through the Preferred Product Network, Inc. Securities and advisory products offered through Principal Securities, Inc., (800) 247-1737, Member SIPC. Principal National, Principal Life, Preferred Product Network and Principal Securities are members of the Principal Financial Group®, Des Moines, IA 50392. **Mary Ellen Fiflis, Jorge Seda** Principal National and Principal Life Financial Representatives, Principal Securities Registered Representatives JJ2249 | 03/2019

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