

We know life gets busy. And when it comes to getting life insurance coverage, you don't always have time for in-person meetings to fill out forms, follow-up phone calls, or the hassle of snail mail. That's why we're excited to give you the option to apply for coverage and receive your policy online.

What's in it for you?

- More convenience. You can complete your online application, as well as review and sign your policy online, when and where it works best for you.
- **Faster coverage.** This online process helps you get coverage an average of 20 days sooner—and get your policy delivered an average of 10 days faster.

How does it work?



Meet with financial professional to choose solution that fits your needs.



Receive email from Principal with link to online application.¹



Complete/submit online application.²





Provide eSignature after policy is approved and emailed to you.



Perform any required medical tests/exams (if needed or applicable).

Receive email with link to access the final, signed policy.

Eligibility details

- You must have a valid email address.
- Available for Principal Term life policies of any eligible face amount.^{3,4}
- Available in all states, except New York.3
- You must be able to read, speak, and understand English.



Your financial professional is glad to help you with the online process.

- ¹ This online functionality works best in Chrome, Firefox, or Safari web browsers.
- ² If the online application isn't complete within 30 days, the link will expire.
- ³ Online application Part B—containing lifestyle, financial, and medical questions—is available for all Principal life products in all states.
- ⁴ Not available for Term life policies applied for in conjunction with individual disability insurance, but online Part B can be completed for both lines of business.



principal.com

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