



Group life insurance

# Help protect your family, your finances —and your future

Create and store your important documents using your Will & Legal Document Center



If you're like most of us, you want to be in the driver's seat when it comes to your wishes for the future, like who will inherit your assets or make medical decisions for you if you're not able to. Especially since life can be so unpredictable.

That's why it's important to be proactive and make a plan to help protect your family and finances. With your group term or voluntary term life insurance through Principal®, you can do just that with access to resources from the **Will & Legal Document Center** provided by ARAG®.

## Resources for help with legal documents

Having the proper documents in place can help ensure you're still in control in case something happens to you. With ARAG's online resources, you and/or your spouse can prepare these documents:

**Standard Will.** Specify what happens to your property and assets after you die, and appoint the person who will carry out your wishes. You can also name a guardian for your minor children.

**Health care power of attorney.** Grant someone permission to make medical decisions on your behalf in case you're no longer able to make them yourself.

**Durable power of attorney.** Grant someone permission to make financial decisions in case you're no longer able to make them yourself.

**Living will.** Let your family and health care providers know your wishes for medical treatment if you're unable to speak for yourself.

**Authorization for a Minor's Medical Treatment.** Grant consent for medical personnel to treat your child(ren) if you're away and can't be reached.

**HIPAA authorization.** Designate person/s to access your protected medical records and health information.

Plus, you can also access:

**Personal Information Organizer.** Record your personal and financial information—as well as funeral arrangements—in one convenient spot.

**Estate planning education, tools, and resources.** Get access to a variety of articles and legal resources.

## Protect your identity

It's not just inconvenient to have your identity stolen. It can have a direct impact on your credit rating and your financial security. The good news is you can help protect your identity with online resources from ARAG, including:

**An Identity Theft Victim Action Kit** to help speed your recovery if you experience identity theft. Guidebooks and articles that outline how you can prevent identity theft- and what steps to take if it happens.

**Guidebooks and articles** that outline how you can prevent identity theft- and what steps to take if it happens.

## It's easy to get started

Follow these simple steps to start using these resources today:

- 1 | Visit [aragwills.com/principal](https://aragwills.com/principal).
- 2 | Register by completing the required fields.
- 3 | You're in! Complete the forms or download the materials you need.



Need help with registration? Call ARAG Customer Care at **800.546.3718**.  
Or, if you have questions about the services, call Principal at **866.539.1728**.



Insurance products and plan administrative services provided through Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392..

The value-added resources provided through ARAG Services, LLC (ARAG®) are not a part of any insurance products and plan administrative services provided through Principal Life Insurance Company® or affiliated with any company of the Principal Financial Group®. All resources may be changed or canceled at any time. Not available to group policies issued in New York.

The use of resources provided by ARAG should not be considered a substitute for consultation with an attorney or advisor. Principal® is not responsible for any loss, injury, claim, liability, or damages related to the use of the ARAG Will & Legal Document Center resources.

Please remember that the ARAG legal documents are accurate and useful in many situations. Due to possible changes by a state, it is a good idea to periodically review a template used to be sure it is the most current template. Whether or not the document is right for you and your situation depends on your circumstances. If you want specific advice regarding your situation, consult an attorney.

This information is intended to be educational in nature and is not intended to be taken as a recommendation.

Principal®, Principal Financial Group®, and Principal and the logomark design are registered trademarks of Principal Financial Services, Inc., a Principal Financial Group company, in the United States and are trademarks and service marks of Principal Financial Services, Inc., in various countries around the world.