



Group life insurance

# Receiving the benefits promised



Providing your employees with a benefits package that includes life insurance from Principal® is a smart move. Providing this coverage helps employees protect their loved ones for the future.

You can help in another way. Upon an employee's death, you can assist beneficiaries with receiving their benefits as soon as possible with our easy claims process. When you submit the claim, you're helping take care of one more thing they don't have to do during a time of decisions, details, and emotions.

Helping individuals receive the benefits promised—as quickly and easily as possible—is our top priority.

## Contact us to get the claim started.

Claims can be submitted online, by paper form, or initiated over the phone. You can find information at [principal.com/lifeclaims](https://principal.com/lifeclaims). Choose “How are claims submitted?” to link to the online form or print a paper application. Claims can also be initiated by phone at 800-245-1522.

## Getting benefits sooner

Often, a benefit check can be received sooner. We'll attempt to gather the information needed from you, the beneficiary, and the funeral home over the phone—possibly eliminating the need for a beneficiary to submit a claim form or death certificate—when the:

- Coverage is \$100,000 or less.
- Date of death is less than one year from the date we receive notice.
- Cause of death is natural (verified from the finalized death certificate).
- Death occurred in the U.S.
- Beneficiary designation has been in force for at least three months.

We may still need additional paperwork from you, such as enrollment information and beneficiary designations. Once we receive that, we generally process claims within five working days. If we're unable to verify the information needed above over the phone, more documentation may be needed, and the process could take a little longer.

Learn more

Contact your financial professional or go to **principal.com**.



[principal.com](https://principal.com)

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

This summary is not a complete statement of the rights, benefits, limitations, and exclusions of the coverage described here. For costs and coverage details, contact your Principal Life representative.

All benefits are determined by the terms of the policy as issued and without reference to the contents of this flyer.

This is not a guarantee of payment or a complete statement of the claims process requirements and guidelines.

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