



Principal® Life Online

Doing business has never been so easy

Your job is important. And our goal is to make it simpler for you to do it. That's why we're offering an innovative, digital solution that streamlines the term life insurance application and policy delivery process.



How could Principal Life Online benefit you?

- **More satisfied clients.** They apply and sign for their policies on their terms—when and where it works best for them.
- **Less hassle.** Online requirements help ensure applications are In Good Order, so you'll spend less time following up with clients.
- **Faster coverage.** Clients can get access to their policy and coverage sooner—resulting in a shorter time to policy issue and a quicker commission payment to you.

How does it work?



Financial professional submits Drop Ticket



Online application e-mailed to customer to complete/submit



Completed application emailed back to customer for eSignature, then submitted to Principal



Final, signed policy stored on Principal.com under client correspondence



Policy emailed to customer and then financial professional for review and eSignature²



Once issued, policy emailed to field office contact for review



Accelerated Underwriting¹ elected for qualifying applications

What are financial professionals saying?

High-performing financial professionals are more likely to be early adopters of new technology.³ This is what we're hearing from them.

"We've had much faster turnaround times with our clients being able to do it online."

"The process was nice, easy, and efficient. My client was really happy and impressed."

Case eligibility

Products: Any Principal Term policy, any face amount

Clients: Any issue age up to maximum age, customer must read, speak, and understand English

States: Online application available in all states except NY; eDelivery available in all states

Cases that don't meet requirements: We'll call the client to complete the application over the phone



Visit principal.com/PrincipalLifeOnline to learn more.
Call the National Sales Desk at 800-654-4278, or your Life RVP.

¹ Principal Accelerated UnderwritingSM is an expedited underwriting program offered by Principal Life Insurance Company. Applicants may qualify based on age, product, face amount, and personal history.

² Policy can be printed if physical signature is preferred. Financial professional may not be required to provide eSignature. Financial professional will receive email with copy of signed policy only if they provided an eSignature. eSignature is not available for policies written in New York when replacement forms are required; a physical signature is required.

³ High-Performing Advisors: Drivers of Their High Margins, LIMRA, 2019.



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