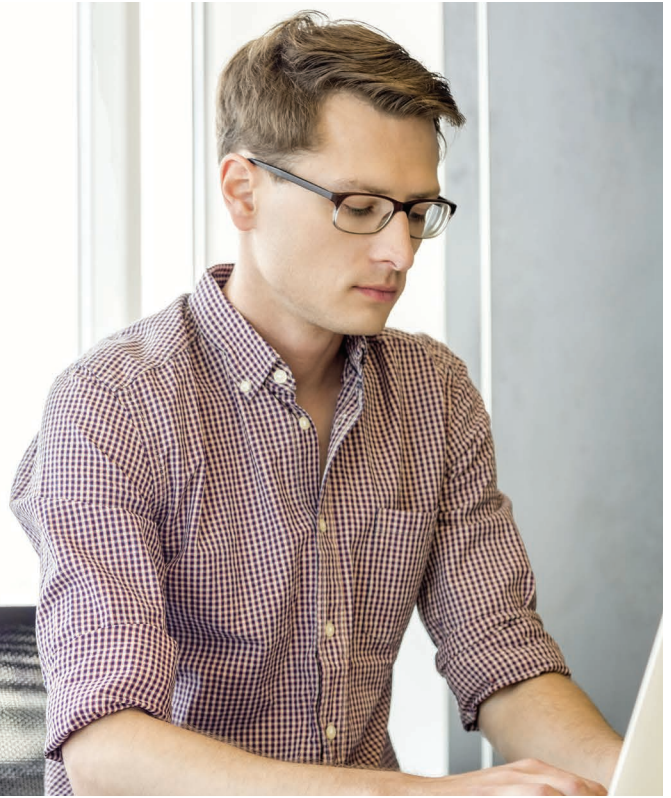




Principal® Life Online

Doing business has never been so easy

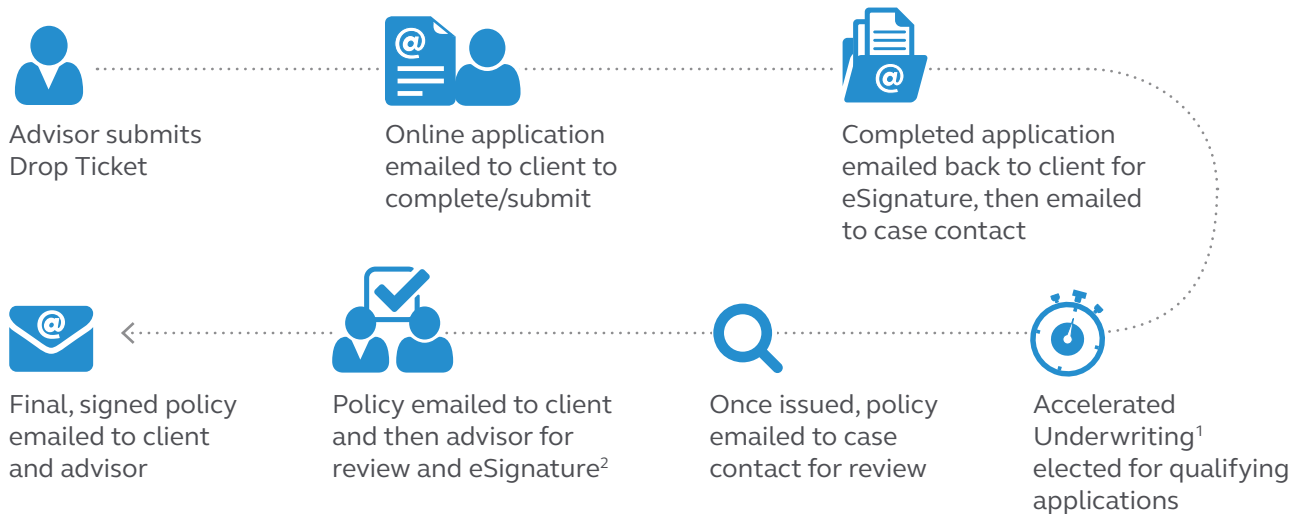
Your role is critically important. And our goal is to make doing business more efficient. That's why we're offering an innovative, digital solution that streamlines the term life insurance application and policy delivery process.



What are the benefits of Principal Life Online?

- **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 less time is spent 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.

How does it work?



What are advisors saying?

High-performing advisors 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,⁴ under \$2 million face amount

Clients: Under age 70, speak/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. Advisor may not be required to provide eSignature. Advisor will receive email with copy of signed policy only if they provided an eSignature. eSignature is not available for policies written in New York; a physical signature is required.

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

⁴ Term policy in combination with a DI policy is not available.



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