



LIFE INSURANCE BENEFICIARY CHECKLIST

How to navigate a challenging time



Your loved one purchased a Principal® life insurance policy to help provide financial support to you. And in the event you experience a difficult loss, we're here to help you with next steps as the policy's beneficiary.

First priorities

- Find official documents (will, trust, Social Security card). The will/trust should identify the person who'll most likely handle many of the tasks listed below.
- Work with a funeral director to make funeral or memorial service arrangements.
- Order multiple copies of the certified death certificate to use with filing claims and other matters.
- Gather information about bank accounts, retirement plans, brokerage accounts, mutual funds, stocks, annuities, and real estate.
- Locate any safe deposit boxes and keys that may house vital information and/or instructions.
- Contact the attorney.
- Contact the Social Security Administration.
- Notify your loved one's employer to arrange for benefits due to the beneficiaries.
- Notify all insurance companies so they can send you claims forms and instructions.

Next priorities

- Update the name on property titles, insurance policies, and bank accounts.
- Locate credit cards to cancel, official documents (such as income tax returns and passport), and bills to be paid.
- Notify an accountant/tax preparer, financial professional, banker, and any organizations your loved one belonged to.

Submit a life insurance claim with Principal

- ① **Notify Principal.** Either you or your financial professional can complete this step. Call or email us (see contact information below) with the following information:
 - Date of death
 - Cause and manner of death
 - If the death occurred within the U.S. or outside the U.S.
 - If any of the proceeds will be assigned to a funeral home
 - Name and address of the person who should receive the claim forms; you can also access these forms at principal.com/insurance/life/claim-requirements/
- ② **Complete and submit the Principal Life Claim form (DD750).**
- ③ **Submit a certified death certificate.** We require an original certified death certificate with raised seal or special coloring indicating it's an original (photocopies accepted only for policies with a face amount of \$100,000 or less)
- ④ **Complete and submit supplemental forms.** These are a couple that could be required:
 - Surviving Children's Affidavit (DD433), if beneficiary designation is simply "children"
 - Proof of death (such as a death certificate or obituary) for any beneficiary that passed away before the owner of the life insurance policy

We're here
to help.

If you need any assistance during the claims process, contact us at **800-331-2213** or indclaims@exchange.principal.com.



principal.com

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