



Guaranteed Issue Term life insurance – employee-owned plans

Onboard your plan with ease.

Our digital platform helps streamline plan implementation.

When you select Principal® Guaranteed Issue Term II⁽¹⁾ (GI Term II) as a benefit for key employees you get cost-effective coverage with no medical underwriting, plus the benefit of a fully digital plan onboarding experience.

What are the benefits of online onboarding?

- **Efficient.** You enter information directly into the online system, helping ensure better accuracy and less back and forth between you, Principal®, and your financial professional.
- **Convenient.** You're able to do your part when and where it works for you.
- **Digital.** No paper forms, handwritten signatures, or U.S. postal mail to deal with—it's all online.

How does it work?



Principal emails you a link providing access to our secure onboarding platform.



You enter information about your organization, plan, and proposed participants and electronically sign.



Principal emails each participant their online life insurance application for completion.



Plan is implemented and policies are issued and emailed to participants.



Principal completes underwriting of the applications and sends you an invoice for policy payment.



Talk to your financial professional about how Principal Guaranteed Issue Term II might be able to help you meet your business needs.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

⁽¹⁾ Product availability varies by state.



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Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0002

Insurance products issued by Principal National Life Insurance Company (except in NY), Principal Life Insurance Company®, and the companies available through the Preferred Product Network, Inc., Plan administrative services provided by Principal Life. Referenced companies are members of the Principal Financial Group®, Des Moines, IA 50392.

Principal National Life Insurance Company Policy Form: ICC24 SN 170A / SN 170 A

Not FDIC or NCUA insured

**May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency**

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