



Group life insurance

Supporting your employees during a time of loss



Beneficiary Support Services provide help to employees during difficult times.

As an employer, there will be times when you'll support an employee through the loss of a loved one. To help you make one of the toughest times in life a little easier, Principal® offers Beneficiary Support Services to all group basic term and voluntary life beneficiaries.

 **Beneficiary Support Services** are designed to help your employees cope with tough decisions and emotions. And they're available at no additional cost.

Let's look at the options available to help your employees navigate the details they face as a beneficiary.



Grief support services



Financial services



Will preparation

Grief support services

Your employees need time to grieve the death of a loved one. But they don't have to do it alone. Licensed professionals at Magellan Healthcare offer the following services:

- 24/7 phone consultation with licensed EAP professional
- Three free in-person or virtual counseling sessions
- Legal, financial and identity theft services^{1,2}
- Referrals to community resources for more help
- Private self-screening

Plus, employees also have access to online resources, such as:

- Health and wellness resources
- Legal tools, resources, and forms³
- Self-assessments for grief, depression, and stress
- Resources for talking to children about death
- Parenting and eldercare support

¹ Not available to group policies issued in New York.

² Participants are referred to a local lawyer. A consultation is available by phone or in person, and there is no charge for up to one one-hour consultation per topic per year. Additional legal services are available at discounted rates.

³ Online only.

Financial services

The financial decisions that come with being a beneficiary can catch people off guard. That's why experienced financial professionals from Principal can answer beneficiaries' questions, help them sort out their finances, and assist with strategies to help them prepare for the future.

Will preparation

A loved one's death is a good reminder for beneficiaries to update their own legal documents. For up to three months, spouses and dependent beneficiaries can access the Will & Legal Document Center from leading legal insurance provider ARAG®. Here, they can complete a will, living will, health care power of attorney and durable power of attorney.

Committed to supporting your employees

Magellan Healthcare

Magellan is committed to helping people resolve work and personal issues. For almost 50 years, Magellan has provided comprehensive, evidence-based behavioral health care management and employee assistance programs to improve health care outcomes.

ARAG

ARAG (www.ARAGlegal.com) is a leader in legal insurance. It provides people with affordable and reliable legal counsel for everyday life matters. The company has an international premium base of more than \$2 billion and protects 15.5 million individuals and their families worldwide.

 Let's connect

Help your employees take the first step. Contact your local sales representative today.



principal.com

Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, Iowa 50322.

These value-added services are not a part of any insurance products provided through Principal Life Insurance Company® or affiliated with any company of the Principal Financial Group®. All resources may be changed or canceled at any time. Not all services are available to group policies issued in New York. The use of Grief Support Services provided by Magellan Healthcare is not a substitute for consultation with a licensed medical professional.

The use of resources provided by ARAG should not be considered a substitute for consultation with an attorney. Principal® is not responsible for any loss, injury, claim, liability, or damages related to the use of the ARAG Will & Legal Document Center resources.

The ARAG legal documents are accurate and useful in many situations. Due to possible changes by a state, it is a good idea to periodically review a template used to be sure it is the most current template. Whether or not the document is right for you and your situation depends on your circumstances. If you want specific advice regarding your situation, consult an attorney.

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