Principal®

How to use eApp

Our individual disability insurance (IDI) electronic application (eApp) is easy to use and available anytime at **principal.com/idieapp.** It can help you get your business submitted quicker, and it's as simple as 1, 2, 3:

1

Complete the application with your client.

Choose the application based on the state written and product. Then follow the simple steps outlined on the application.

2

Send your client the application to review and sign.

- Your client receives an email when the application is ready for review and a signature.
- To review and sign the application, clients enter their birthdate and last four digits of their Social Security number to securely identify themselves.

3

Submit the application.

If you typically work with office staff or submit applications for review to a third party before they go to Principal®, continue to do that. If not, simply submit it directly to us.

Answers to common questions

Q | What credentials do I need to use eApp?

You must:

- Be contracted for IDI with Principal.
- Have a Principal solicitor/detail code, which was assigned at time of initial contract.
- Have a username and password to access our financial professional website.
- Have Internet access and an up-to-date web browser (e.g., Internet Explorer 9.0 or higher, Safari, FireFox, or Chrome).

Q | How do I leverage eApp?

1. Continue to work through your current application submission channels and suggest eApp as an option to submit business.[1]
2. Go online — Visit **principal.com/idieapp** and log in with the username and password you use for our financial professional website (**advisors.principal.com**).

Answers to common questions (continued)

Q | Can documents be uploaded to eApp for my client?

You can upload documents in PDF format (max 20 MB). Clients can see the uploaded documents, and they have the ability to upload documents themselves.

Q | If my client needs to provide additional information before signing the application, can those items be flagged to make sure they're done?

Yes, eApp allows you to send an incomplete application to the client to fill out necessary questions before the application is signed using the client fill feature. There is some client information that you'll be required to have prior to sending it to them so they can access the application.

Q | Can the client sign applications once if applying for multiple products at the same time?

No, the client needs to complete and sign each application separately.

Q | How do I know when my client has signed the application?

Once the client has signed the application, you'll receive an email letting you know they've signed it and it's ready for you to complete.

Q | How long are eApplications stored on eApp?

Applications are stored in "Recent Applications" for 90 days from the creation date. If an eApplication is not submitted to us within 90 days, you need to create and complete a new one.

Q | How can applications be tracked after they've been submitted to Principal?

Access the Pending Business Report on **advisors.principal.com** under "Key Business Tools."

Q | Do I need to request a Part B for the client separately from submitting the eApp?

Yes. To order the Part B for your clients, go to https://insurance.advisors.principal.com/request-part-b and follow the prompts. This will allow you to request Part B to be completed either online or over the phone.

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[1] If you are contracted with Principal through a brokerage general agency (BGA) office, electronic applications must be submitted to them by entering their email address into the eApp tool as a reviewer.

Principal®

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Disability insurance from Principal® is issued by Principal Life Insurance Company®, Des Moines, Iowa 50392-0001.

For producer information only. Not for use with consumers or the public.

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