

Group life insurance

Receiving the benefits promised

Providing your employees with a benefits package that includes life insurance from Principal® is a smart move. Providing this coverage helps employees protect their loved ones for the future.

You can help in another way. Upon an employee's death, you can assist beneficiaries with receiving their benefits as soon as possible with our easy claims process. When you submit the claim, you're helping take care of one more thing they don't have to do during a time of decisions, details and emotions.



Contact us to get the claim started



Claims can be submitted online, by paper form or initiated over the phone. You can find information at www.principal.com/lifeclaims. Choose "How are claims submitted?" to link to the online form or print a paper application. Claims can also be initiated by phone at 800-245-1522.

Need additional help? Visit "Resources to help file life insurance claims" to watch videos that contain key information about specific claim situations.

Getting benefits sooner

Often, a benefit check can be received sooner. We'll attempt to gather the information needed from you, the beneficiary, and the funeral home over the phone—eliminating the need for a beneficiary to submit a claim form or death certificate—when the:

- Coverage is \$50,000 or less.
- Date of death is less than one year from the date we receive notice.
- Cause of death is natural (verified from the finalized death certificate).
- Death occurred in the U.S.
- Beneficiary designation has been in force for at least three months.

We may still need additional paperwork from you, such as enrollment information and beneficiary designations. Once we receive that, we generally process claims within five working days. In some cases, more information may be needed, and the process could take a little longer.

Helping individuals receive the benefits promised — as quickly and easily as possible — is our top priority.

 [Learn more](#) | Call us at **800-245-1522**.



[principal.com](https://www.principal.com)

Term life insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0002

This summary is not a complete statement of the rights, benefits, limitations and exclusions of the coverage described here. For costs and coverage details, contact your Principal Life representative.

All benefits are determined by the terms of the policy as issued and without reference to the contents of this flyer.

This is not a guarantee of payment or a complete statement of the claims process requirements and guidelines.

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