

The Principal Financial Group®

eService Makes Benefit Management Easier

ANYTIME ACCESS THROUGH EMPLOYER LOGIN AT PRINCIPAL.COM

Looking for a fast, convenient and accurate way to manage your group insurance benefits from Principal Life Insurance Company? Check out the eService Principal Employee Benefits Service CenterSM at principal.com. It's just one of the ways Principal Life makes life simpler for our customers.

BENEFITS AT YOUR FINGERTIPS

With eService, you can manage benefits from your computer, laptop or tablet 24 hours a day, seven days a week. Many changes are made in real time, so there's no wait for processing. Plus, there's less chance for error because you enter data directly into our system. And, if you'd like assistance on specific tasks, simply select one of the eService Tutorials to watch and learn.

PUT eSERVICE TO WORK FOR YOU

WITH eSERVICE ACCESS, YOU CAN:

Manage member benefits:

- ▶ Add or remove employees and their coverages.
- ▶ View and update employee information and changes instantly.
- ▶ Update salaries – one at a time or all at once.
- ▶ View and order ID cards.
- ▶ Track online transactions in the activity ledger.

Review benefit information:

- ▶ View benefit information and summaries.
- ▶ Electronically sign eService agreements.
- ▶ Search and print online booklets and policies.
- ▶ Access and complete disability and life claim forms.
- ▶ View, download, print or order forms and documents.
- ▶ Access reports for life and disability claims and dental maximum accumulation.

Access billing and payment information:

- ▶ Download or view billing statements.
- ▶ Set up and pay premiums electronically.

eService also allows for product-specific information to be shown depending on the product portfolio. For example, you can access claim forms for life and/or disability or links to value-added services, such as the Employee Assistance Programs or Return-to-Work Resources. Tools such as provider directories and a website guide are also available.

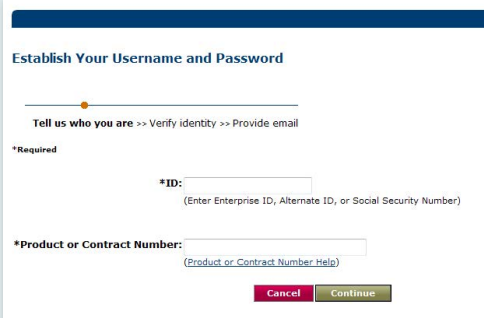
In addition, principal.com also offers a **Personal Login** section for your employees to access information about all of their products from The Principal. There, they can monitor claims and access their benefit information, provider directories, explanation-of-benefits statements, and a variety of other value-added tools and calculators to help them stay healthy both physically and financially.

SIGN UP TODAY AT PRINCIPAL.COM

Follow these steps to start enjoying the ease of managing benefits online. If you will be the primary administrator, begin by establishing your log-in credentials. Go to the **Account Login** box in the upper left of the **principal.com** homepage. Select **log-in type: Employer** from the dropdown and click **Go**.

1 | Establish your username and password.

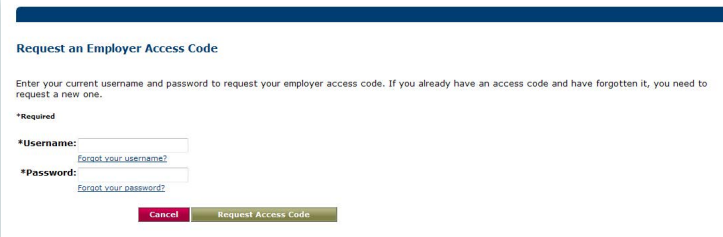
- ▶ Enter your **ID** and a **Product/Contract Number**.
- ▶ Provide a few personal details so we can verify your identity.
- ▶ Enter an email address where we can send you an activation email (will also be used for account-related communication).
- ▶ Click the link in the activation email (if you don't see the email in your inbox, check your junk folder).
- ▶ Enter the **username** and **password** you want to use to access your employer/business account(s).
- ▶ Set a customer service security question and answer (used to verify identity when calling customer service).



The screenshot shows a web form titled "Establish Your Username and Password". Below the title is a progress indicator and the instruction "Tell us who you are >> Verify identity >> Provide email". There are two main input sections: one for "*Required" ID (with a sub-instruction: "(Enter Enterprise ID, Alternate ID, or Social Security Number)") and another for "*Product or Contract Number:" (with a sub-instruction: "(Product or Contract Number Help)"). At the bottom right are "Cancel" and "Continue" buttons.

2 | Request your employer access code.

- ▶ Once you have your username and password, request your employer access code.
- ▶ Use this access code every time you log in as an employer on principal.com.



The screenshot shows a web form titled "Request an Employer Access Code". It includes the instruction: "Enter your current username and password to request your employer access code. If you already have an access code and have forgotten it, you need to request a new one." There are two input sections: "*Required" Username (with a sub-instruction: "(Forgot your username?)") and "*Required" Password (with a sub-instruction: "(Forgot your password?)"). At the bottom are "Cancel" and "Request Access Code" buttons.

3 | Log in and finish the process.

- ▶ Agree to do business electronically (lets you view account information online).
- ▶ Select your log-in image and phrase.
- ▶ Set three online security questions and answers (used to verify identity if you use the forgot username or password features online).

For additional assistance regarding the log-in process, select the **Login Help** link in the Account Login box or call **800-621-6280**.

SET-UP FOR SECONDARY SECURITY ADMINISTRATORS

The primary security administrator can give others access by logging in as described in Step 3, clicking on **Manage Security**, and inputting information for those who need access. Follow the instructions to select the sections for which secondary security administrators should have access. Secondary security administrators should get a password by logging on as an employer, clicking on **Establish your new username and password**, inputting their **Enterprise ID** and following the instructions.



WE'LL GIVE YOU AN EDGE®

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