

Helping you get the income protection you need

What to expect when you're ready to apply



1 We'll need to know a few things about you

- **Activities/health habits**
- **Job and income**
- **Medical history**

That may sound like a lot, but knowing this information helps us get you the best policy at the best price.

- Your financial professional will ask you a few basic questions.
- Then, you'll talk with our trained professionals over the phone. You can schedule a time that works best for you or call us directly at 888-835-3277.¹

Each set of questions should only take a few minutes. After that, you'll receive an email from your financial professional to confirm your information. Your answers will remain private and secure.

In some cases (depending on how much coverage you want), we may ask for a few medical tests. You can complete these at your home or doctor's office.



Helpful information to have on hand during the phone interview:

- Medical providers' names and contact information for the past 10 years
- Personal medical history dates and details (e.g. surgeries, illnesses, etc.) in the past 10 years
- Foreign travel in the last five years
- Employment history including company names and dates

2 We'll take a look at your information

After we review your information, we'll get back to your financial professional with your offer in just a few days. If you have any questions, your financial professional is just an email or phone call away.

3 It's time to make a decision

Your financial professional will set up a time to discuss your offer with you.

- **If you decide to purchase coverage**, that's great! To make it official, you'll get a copy of your insurance policy and make your first payment.
- **If you'd like to see other options**, talk to your financial professional about adjusting some of the features to better fit your needs and budget.
- **If the offer isn't what you expected**, we may have seen something in your application that caused us to make a modification to your policy – like if you use tobacco or have an existing medical condition. If this happens, talk to your financial professional.

4 Check income protection off your to-do list

You're covered! Now you can file the policy away. Sure, you hope you never have to use it, but if you do, we'll be here for you. Simply contact your financial professional or visit principal.com for details.

What if you change your mind? Don't worry. You can return the policy to your financial professional or directly to Principal® within 30 days after you receive it. We'll refund any payments you made and the policy will be voided.

 **Let's connect** | Contact your local representative.

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¹ Interviews are conducted from 7 a.m. to 10 p.m. CST, Monday through Thursday, and 7 a.m. to 7 p.m. CST, Friday.



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