

Get started today

It's as easy as 1-2-3:

1. Visit aragwills.com/principal
2. Register using your group policy number
(your employer's account number with
Principal Life)
3. Complete the forms or download the
materials.

If you don't know your group policy number,
you can find it by logging in to your personal
login page on principal.com or asking your
employer.

**If you need help with registration, call ARAG
Customer Care at 800-546-3718. Or if you
have questions about the services, call
Principal Life at 866-539-1728**

presented by



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0001,
www.principal.com

The use of the services provided by ARAG® Services, LLC should not be
considered as a substitute for consultation with an attorney. Principal
Life Insurance Company is not responsible for any loss, injury, claim,
liability, or damages related to the use of the ARAG legal
document service.

Will Preparation and
Identity Theft Services

Protect Yourself and Your Finances





As a member covered by a Principal Life Insurance Company group term life and/or voluntary term life insurance policy, you have **free** access to Will Preparation Services and Identity Theft Protection resources provided by ARAG® Services, LLC to help protect you and your finances.

Consider this

- It costs \$558 or more to have a standard will prepared¹.
- The Federal Trade Commission estimates that as many as 10 million Americans have their identities stolen each year². That's 19 victims every minute. And the next one might be you.
- 57% of identity theft victims spend an average of three months recovering their financial loss while 21% report they have never been able to recover their financial loss³.

¹ Based on average attorney hours to prepare a will (ARAG Network Attorney estimates) and average U.S. attorney rate of \$279/hour for attorneys with 11-15 years of experience (Survey of Law Firm Economics, 2007).

² "Identity Theft Focus of National Consumer Protection Week", Federal Trade Commission, 2005.

³ Substantial Numbers of U.S. Adults Taking Steps to Prevent Identity Theft, Harris Interactive, May 2006.

Protection from the unknown

If you **die** without an up-to-date will, divvying up assets – and the custody of minor children – can fall to the **mercy** of your state's laws. Or if you become **incapacitated** and are unable to express your wishes, your loved ones may have to make some **difficult** decisions.

By accessing ARAG's **free** online services, you can draft a:

- **Will** – Specifies what happens to your property when you die and who executes your estate. Also lets you name a guardian for your minor children.
- **Living will** – Informs health care providers and your family about your desires for medical treatment if you are unable to speak for yourself.
- **Healthcare power of attorney** – Grants someone permission to make medical decisions in case you can't make them yourself.
- **Financial power of attorney** – Grants someone permission to make financial decisions in case you can't make them yourself.

Protection from identity theft

Identity thieves can steal your identity – wreaking havoc on your credit rating and finances.

By accessing ARAG's **free** online resources, you can download:

- An **Identity Theft Prevention Kit** to help protect you from becoming a victim of identity theft.
- An **Identity Theft Victim Action Kit** to help speed your recovery should you become a victim of identity theft.