

When you need us, we're here for you

When you purchase income protection, you can breathe a sigh of relief — you're covered. And you can check it off your list of financial “to dos” and file it away, hoping you never have to use it.

But, if the unexpected happens, then what?

Don't worry, Principal[®] is here for you. We understand that a serious illness or injury is hard enough. Filing a disability insurance claim shouldn't be. You can count on our team to help you every step of the way. Here's how it works:

- 1 Tell us what happened.**
Reach us via email, phone, fax or mail (details on back). We'll send you a claim form to complete and send in.
- 2 We'll keep you up to date.**
Once we receive your claim form, your dedicated claims contact keeps you up to date throughout the review process.
- 3 You'll receive a fair claim decision.**
Once we have all the information, you should hear back from us within seven business days.

Don't just take our word for it

Here's what people like you had to say...

“We chose Principal because of its strong customer relationships and how they handle claims.”



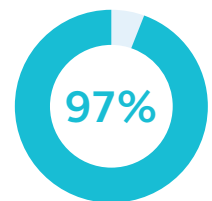
“The whole claim experience went very smoothly.”



“The claims people have been great – very polite and understanding.”



Source: Actual Principal disability insurance claimants.



In a recent survey, 97% of our customers said they were satisfied with the claims services they received.

Source: Principal[®] 2016 Individual Disability Insurance Claimant Satisfaction Survey.

How our customers have benefited from their coverage

Occupation	Age at		Condition	Total amount received	Months received benefits payments	Type of insurance
	policy purchase	disability				
Actuary	32	40	Back pain	\$99,587	24	Disability Income
Business Owner	33	57	Carpal tunnel	\$55,972	24	Disability Income
Consultant	38	45	Breast cancer	\$37,983	16	Disability Income
Engineer	31	39	Stroke	\$85,574	25	Disability Income
Executive	50	64	Ruptured achilles tendon	\$386,134	185	Disability Buy-Out & Overhead Expense
Insurance Agent	37	50	Back injury	\$58,594	16	Overhead Expense
Physician	45	56	Alcohol abuse	\$29,353	11	Overhead Expense
Teacher	33	55	Brain injury	\$6,185	32	Disability Income

Source: Principal® disability insurance claim payments from 2015. The above is for illustrative purposes only and not intended as a comprehensive representation of circumstances surrounding the claims displayed, an inclusive representation of all claims, or a promise to pay specific claims.

How to reach us

Email

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Mail

Principal Life Insurance Company
Ind. Disability Insurance – Claims
750 Park St.
Des Moines, IA 50392-0410



principal.com

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

Comments may not be representative of other claimants' experiences. The claimants have not been paid for their comments.

Disability insurance has limitations and exclusions. For costs and coverage details, contact your local Principal representative.

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Not insured by any Federal government agency**