

## How to use Will Preparation Services

Visit [www.ARAGwills.com/Principal](http://www.ARAGwills.com/Principal) today to begin using these **free** documents: Will, Living Will, Healthcare Power of Attorney, Financial Power of Attorney and Identity Theft Resources!

Simply click "Register Here" on the right side of the screen. You must be a covered employee under the group term life policy provided by your employer; the system will require you to input your group policy number.

The group policy number is your employer's account number with Principal Life Insurance Company. If you do not have this information, your employer can provide it to you. You can also locate it on your Personal Login Page on [www.principal.com](http://www.principal.com).

[www.ARAGwills.com/Principal](http://www.ARAGwills.com/Principal)

Toll-free Customer Care: 800-546-3718

## Protect What's Most Important Will Preparation Services



WE'LL GIVE YOU AN EDGE<sup>SM</sup>

Principal Life Insurance Company, Des Moines, Iowa 50392-0001,  
[www.principal.com](http://www.principal.com)

The use of the services provided by ARAG<sup>®</sup> 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.



[www.ARAGwills.com/Principal](http://www.ARAGwills.com/Principal)

Registration: requires you be a covered employee under the Principal Life group term life policy provided by your employer and your group policy number.

For registration or technical assistance contact ARAG at 800-546-3718.

For questions regarding this service contact Principal Life at 866-539-1728.

Conservative estimates place the cost to have a standard will prepared at \$532.<sup>1</sup>

Has money, time or fear kept you from creating a last will and testament? Great news – as an employee covered under a group term life insurance contract from Principal Life Insurance Company, you now have **free** online access to Will Preparation Services, provided by ARAG®.

If you become incapacitated and don't have a current Living Will/Healthcare Power of Attorney, the decisions concerning your healthcare can become excruciating for loved ones.

And if you die without an up-to-date will, divvying up assets – and the custody of any minor children – can fall at the mercy of your state's laws. Every adult should have an up-to-date last will and testament.

<sup>1</sup>Average attorney hours to complete standard will preparation is two hours, based on 2006 ARAG Network Attorney estimates. Average attorney rates in the United States of \$266 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, Altman Weil Publications, Inc., 2006.

## Will Preparation Services

Available at no cost to employees covered by Principal Life Insurance Company's group term life insurance. This service is not part of your insurance with Principal Life.

Use Will Preparation Services to create these legal documents for you and your spouse:

**Will** – a document in which you specify what is to be done with your property when you die and names the executor of your estate. You can also use a will to name a guardian for your minor children.

**Living Will** – a document containing your wishes regarding the use of extraordinary life support or other life-sustaining medical treatment when your condition is medically without hope of recovery, or death is imminent. A living will can ease the burden on family members by letting them know your wishes in the event you cannot speak for yourself.

**Healthcare Power of Attorney** – a document allowing you to grant someone permission to make medical decisions if you are unable to make them yourself.

**Financial Power of Attorney** – a document allowing you to grant someone permission to make financial decisions on your behalf if you are unable to make them yourself.

For more information on how these documents can protect you, visit [www.ARAGwills.com/Principal](http://www.ARAGwills.com/Principal) today!

## Access to Identity Theft Resources

Experts report that identity theft is one of the fastest growing crimes in the nation.<sup>2</sup> In fact, identity theft affects approximately 10 million Americans each year.<sup>3</sup> Through means that are constantly evolving, identity thieves can steal your identity, wreaking havoc on your credit rating and finances.

Employees covered by Principal Life's group term life insurance also have free online access to the following identity theft resources:

- An **Identity Theft Prevention Kit** to help you protect you and your family from becoming victims of identity theft.
- An **Identity Theft Victim Action Kit** to help speed your recovery should you become a victim of identity theft. This includes an Identity Theft Tracking Sheet and Identity Theft Affidavit to help you track and report the theft to necessary parties.

<sup>2</sup> United States Postal Inspectors Web site, March 23, 2005

<sup>3</sup> Federal Trade Commission Web site, February 7, 2005



START PLANNING TODAY

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