



The Principal Financial Group®

eService That Makes Business Easier!

Anytime access to solutions for brokers, employers and employees.

Principal Life Insurance Company is committed to developing simple, convenient client solutions. At www.principal.com, we offer a variety of helpful tools and employee benefit information. Best of all, the information is available 24 hours a day, seven days a week. It's just one way we're making it easier for you to do business.

Broker solutions

Principal eFinancial ProfessionalSM gives you:

- Product information and news on Principal Life products
- Customer information for all your accounts (including individual and retirement) with one password
- The ability to view/order group insurance forms
- Access to the following customer information for group accounts:
 - Sales/service contact information
 - Renewal-letter dates
 - Benefit summaries
 - Anniversary dates
 - Loss-ratio information
- Automatic access to clients' eService Web sites, including:
 - Password activation dates
 - Features of eService the accounts have elected
 - Features of eService for accounts which are eligible
 - Primary eService contacts and e-mail addresses
- Brokers also can be granted access by their clients to add new members and make member changes, including:
 - Online booklets/policies
 - Forms specific to the account
 - Billing and payment information
 - Educational information
 - Ability to order ID cards on clients' behalf
 - Ability to view Web reports
 - Activity ledger (to view all transactions made by client)

For broker use only. Not intended for sales situations or use with the general public.

Employer solutions

The online Principal Employee Benefits Service CenterSM lets you:

- Add new members and make member changes in real time*
- View all transaction history in the activity ledger, where changes are stored indefinitely
- Access/print online booklets and policies*
- Order or print ID cards
- Access a comprehensive library of forms including claim forms, enrollment forms, statements of health and more
- Access life and disability claims reports
- View/download detailed billing statements
- Pay premiums via electronic funds transfer (EFT)*
- Access a summary of benefits
- Order a preliminary bill to see how changes made to your account will impact premium due in real time
- Access Web reports
- Access Federal legislative information and news about HIPAA administrative simplification
- Access educational information including Principal Health News^{SM**} and BenefitWise[®] newsletters
- Allows your primary eService administrator to grant access to others

Employee solutions

The Personal Login allows you to:

- Access a summary of benefits
- Search and print online booklets
- Monitor claims activity
- Read EOBs
- Obtain lists of covered dependents
- Check Flexible Spending Account (FSA) balances
- View provider directories**
- Contact customer-service representatives
- Review and compare hospital quality information and estimated costs
- Evaluate overall health and identify risk factors with our health assessment tool
- Access Principal Health News**
- Access a wide variety of information on products from companies of the Principal Financial Group[®], such as individual insurance, banking or retirement products

FOR MORE INFORMATION

Contact your local sales representative today for more information about Principal Life eService or to order employer and employee eService flyers.

* Employer needs to sign online agreement.

** Accessible without password.



WE'LL GIVE YOU AN EDGESM

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