



## Group Life Insurance

# Protection from the Unexpected

The benefits you offer can influence an employee's decision to join or stay with your company – and even contribute to overall job satisfaction. At the same time, you need to control business expenses.

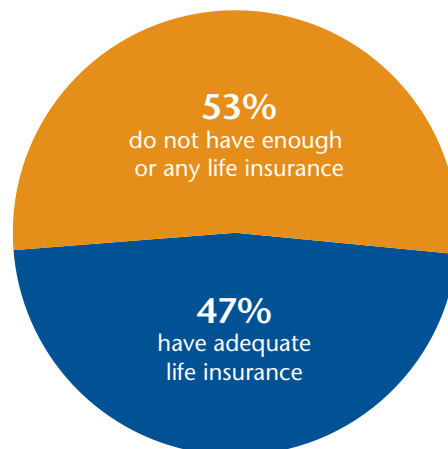
Principal Life Insurance Company provides comprehensive, affordable employee benefits that help you attract and retain quality employees. We offer a broad portfolio of group life insurance products to fit employer and employee needs.

### Helping employees protect what's important

Group life insurance helps protect your employees and their loved ones. Unfortunately, life can change in a matter of moments. Approximately 53% of U.S. households do not have enough or any life insurance.\*

By offering life insurance, you can provide your employees with the protection they need. Plus, life insurance can offer the financial protection their loved ones will appreciate in case the unexpected happens.

### The Need for Life Insurance\*



\* LIMRA International, U.S. Life Insurance Ownership Study, 2004.

**Basic Group Life Insurance** offers a foundation of protection for your employees.

<p><b>Group Term Life Insurance</b></p>	<p>An economical way to help employees meet the immediate needs of their survivors, representing a relatively small cost within your employee benefits package.</p>
<p><b>Accidental Death &amp; Dismemberment (AD&amp;D) Insurance*</b></p>	<p>Strengthens your life insurance program for a low additional premium. Basic AD&amp;D offers additional coverage for employees if they lose their life, hands, feet, thumb and index finger, or vision as the result of an accident. Additional packages include:</p> <ul style="list-style-type: none"> <li>• Standard Package – Seatbelt/Airbag, Education, Repatriation, Loss of Use/Paralysis, Loss of Speech and/or Hearing, Exposure, Disappearance</li> <li>• Family Package – Childcare, Spouse Career Adjustment</li> <li>• Transportation Package – Helmet, Public Transportation</li> </ul>
<p><b>Dependent Life Insurance</b></p>	<p>Offers coverage to protect employees’ eligible dependents. You may choose to offer this coverage as an option employees can purchase.</p>

**Voluntary Life Insurance** provides solutions to meet a variety of needs, at no premium cost to you.

<p><b>Group Voluntary Term Life Insurance</b></p> <p>Available to groups with 10 or more lives and as a stand-alone product in most states.</p>	<p>Streamlined voluntary coverage. Options include coverage for employees only or for employees and dependents. When you elect employee and dependent coverage, employees may also choose to purchase coverage for their spouse and children. The coverage is portable. If portability is elected, employees who leave their place of employment can keep their coverage at group rates.</p>
<p><b>Accidental Death &amp; Dismemberment Insurance*</b></p>	<p>Offers additional coverage for employees and spouses (if spouse coverage is elected) if they lose their life, hands, feet, thumb and index finger, or vision as the result of an accident. Additional packages include:</p> <ul style="list-style-type: none"> <li>• Standard Package – Seatbelt/Airbag, Education, Repatriation, Loss of Use/Paralysis, Loss of Speech and/or Hearing, Exposure, Disappearance</li> <li>• Family Package – Childcare, Spouse Career Adjustment</li> <li>• Transportation Package – Helmet, Public Transportation</li> </ul>

\*In some states, certain provisions listed as AD&D may be paid as a Personal Loss Benefit.



WE’LL GIVE YOU AN EDGE®

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This brochure provides general information about group life insurance available from Principal Life. It is not an insurance contract or complete statement of the provisions, benefits, limitations, exclusions and restrictions of the insurance. Contact your local sales representative for more information, including availability of specific products in your state, costs and a proposal outlining the coverage.