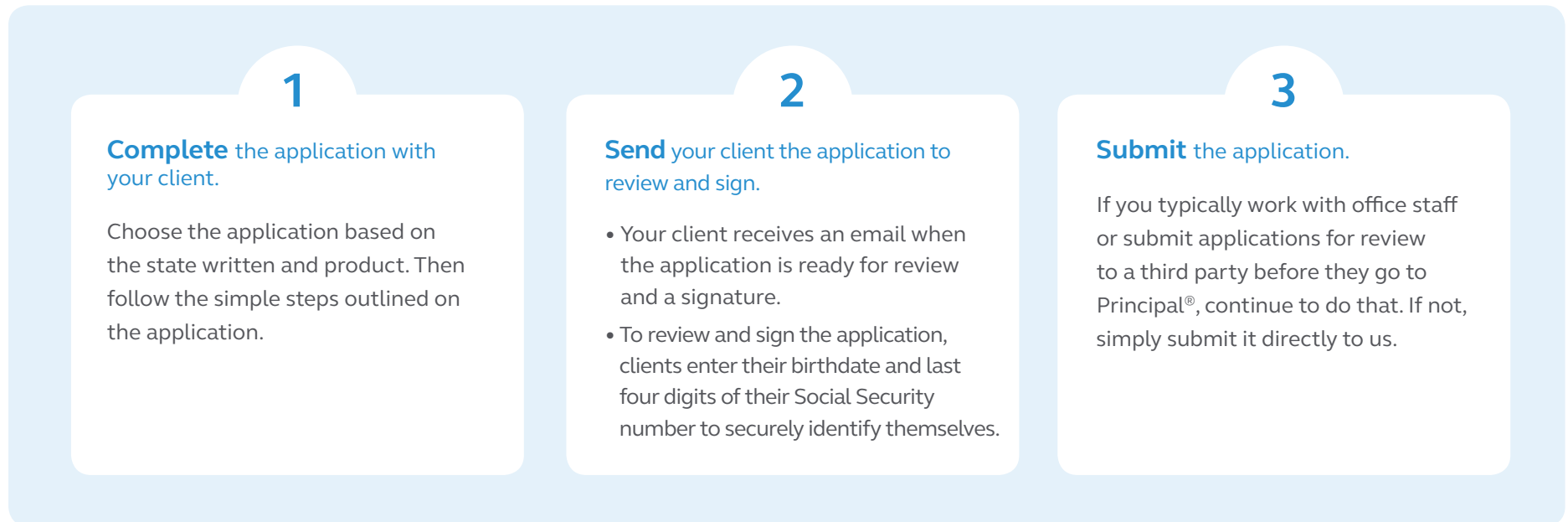


How to use eApp

Our individual disability insurance (IDI) electronic application (eApp) is easy to use and available anytime, anywhere at principal.com/ideapp. It helps you streamline and expedite the business you submit to us. It's as simple as 1, 2, 3:



Answers to common questions

What credentials do I need to use eApp?

You must:

- Be contracted with Principal.
- Have a Principal solicitor/detail code, which was assigned at time of initial contract.
- Have a secured username and password to access our advisor website.
- Have Internet access (e.g., Internet Explorer 9.0 or higher, Safari, FireFox or Chrome).

How do I leverage eApp?

There are three ways:

1. Continue to work through your current application submission channels and suggest eApp as an option to submit business.¹
2. Go online — Visit principal.com/ideapp and log in using the same username and password you use for our advisor website (advisors.principal.com).
3. Access via the new business illustration system. You can easily transfer client information from the IDI new business illustration system to eApp.

Answers to common questions (continued)

Can documents be uploaded to eApp for my client?

You can upload documents in PDF format (max 20 MB). Clients can see the uploaded documents and they have the ability to upload documents themselves.

Does eApp include the illustration in the email sent to the client or allow the policy to be delivered electronically?

No, eApp does not send the illustration with the application nor allow electronic policy delivery. Continue to deliver illustrations and policies separately.

If my client needs to provide additional information before signing the application, can those items be flagged to make sure they're done?

Yes, eApp allows you to send an incomplete application to the client to fill out necessary questions before the application is signed using the client fill feature.

Can the client sign applications once if applying for multiple products at the same time?

No, the client needs to complete and sign each application separately.

How do I know when my client has signed the application?

Once the client has signed the application, you'll receive an email letting you know the client has signed the application, and it's ready for you to complete.

How long are eApplications stored on eApp?

Applications are stored in "Recent Applications" for 90 days from the creation date. If an eApplication is not submitted to us within 90 days, you need to create and complete a new one.

How can applications be tracked after they've been submitted to Principal?

Contact your local representative or access the Pending Business Report on advisors.principal.com under "Key Business Tools."

¹ If you are contracted with Principal through a brokerage general agency (BGA) office, electronic applications must be submitted to them by entering their email address into the eApp tool as a reviewer.



principal.com

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