# How to use eApp

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

## 1

**Complete** the application with your client.

Choose the application based on the state written and product. Then follow the simple steps outlined on the application.

## 2

**Send** your client the application to review and sign.

- Your client receives an email when the application is ready for review and a signature.
- To review and sign the application, clients enter their birthdate and last four digits of their Social Security number to securely identify themselves.

## 3

**Submit** the application.

If you typically work with office staff or submit applications for review to a third party before they go to Principal®, continue to do that. If not, simply submit it directly to us.

## 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/idieapp** 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.

### 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.

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