



## Will & Legal Document Center

# Protect Your Family, Finances and Future

If you were to die without a Will or an up-to-date one, would your loved ones know your wishes?  
If you fell ill unexpectedly, is there someone who can make medical decisions for you? Are your legal and financial documents all in one place?

Now you have help. As a member covered by group term or voluntary term life insurance from Principal Life Insurance Company, you have free access to resources from the Will & Legal Document Center provided by ARAG® Services, LLC.

### Legal documents

Without a Will, dividing up assets or designating a custodian for minor children can fall to the mercy of your state's laws. With ARAG's free online resources, you or your spouse can draft a:

- **Will** – Specifies what happens to your property when you die and who executes your estate. Also lets you name a custodian for your minor children, saving you approximately \$800.<sup>1</sup>
- **Living Will** – Informs health care providers and your family about your desires for medical treatment if you are unable to speak for yourself.
- **Healthcare Power of Attorney** – Grants someone permission to make medical decisions in case you can't make them yourself.
- **Durable Power of Attorney** – Grants someone permission to make financial decisions in case you can't make them yourself.
- **Medical Treatment Authorization for Minors** – Grants parental consent to treat a child in the event a parent isn't present.

You also have access to:

- **Personal Information Organizer** – Creates a one-step directory of personal and financial information as well as funeral arrangements.
- **Estate planning education and tools** – View a variety of articles and links to legal information.

<sup>1</sup> Based on the median number of attorney hours for standard will preparation using 2012 ARAG claims data and average U.S. attorney rate of \$320/hour for attorneys with 11-15 years of experience (Survey of Law Firm Economics, 2013).

## Protection from identity theft

Identity thieves can steal your identity, wreaking havoc on your credit rating and finances. In fact, the Federal Trade Commission estimates that as many as 9 million Americans have their identities stolen each year.<sup>2</sup>

With ARAG's free online resources, you can download:

- **An Identity Theft Prevention Kit** to help protect you from becoming a victim of identity theft.
- **An Identity Theft Victim Action Kit** to help speed your recovery should you become a victim of identity theft.

### Get started today

It's as easy as 1-2-3:

1. Visit [www.aragwills.com/principal](http://www.aragwills.com/principal).
2. Register using your group policy number (your employer's account number with Principal Life).
3. Complete the forms or download the materials.

If you don't know your group policy number, you can find it by logging in to your personal login page on [principal.com](http://principal.com) or asking your employer.

**If you need help with registration, call ARAG Customer Care at 800-546-3718. Or if you have questions about the services, call Principal Life at 866-539-1728**

<sup>2</sup> "Fighting Identity Theft with the Red Flags Rule: A How-To Guide for Business," Bureau of Consumer Protection Business Center, [www.business.ftc.gov/documents/bus23-fighting-identity-theft-red-flags-rule-how-guide-business](http://www.business.ftc.gov/documents/bus23-fighting-identity-theft-red-flags-rule-how-guide-business), 9/30/2014.



WE'LL GIVE YOU AN EDGE®

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

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