

# Risk planning for your family, your finances — and your future

Prepare and store your important documents using the Will & Legal Document Center



Making a plan for you and your family includes preparing for the unexpected. Along with designating beneficiaries for your retirement accounts, it's a good idea to have legal documents in place to ensure your wishes for the future are carried out.

Take some time to make a plan for your assets, for the care of minor children, and plan who will make financial and medical decisions for you in the event you are unable to. Get started preparing your plan today with the **Will & Legal Document Center** provided by ARAG.



# Resources for help with legal documents

Having the proper documents in place can help ensure you're still in control in case something happens to you. With access to ARAG's free online resources, you and/or your spouse can prepare these documents:

- **Will** Specify what happens to your property after you die, and appoint the person to execute your estate. You can also name a guardian for your minor children.
- **Healthcare power of attorney** Grant someone permission to make medical decisions in case you're no longer able to make them yourself.
- **HIPAA authorization** Grant someone access to your protected health information and medical records.
- **Durable power of attorney** Grant someone permission to make financial decisions for you.
- **Living will** Let your family and health care providers know your wishes for medical treatment when you're unable to speak for yourself.
- **Medical treatment authorization for minors** Grant consent for medical personnel to treat your child(ren) if you're away.

Plus, you can also access:

- **Personal Information Organizer** Download and save to record your personal and financial information as well as funeral arrangements in one convenient spot.
- **Estate planning education and tools** Get access to a variety of articles and online resources.



## A leader in legal services

For more than 80 years, ARAG has committed to helping people handle life's legal issues. This legal insurance company is an award-winner for customer service.

### It's easy to get started

Follow these simple steps to start using these resources today at no cost.

- 1 | Visit principal.com/willprep.
- 2 | Set up your account.
- **3** You're in! Complete the forms or download the materials you need.



Need help with registration? Call ARAG Customer Care at **800.546.3718**.

Or, if you have questions about your Principal® account, call Principal at **800.547.7754**.



### <sup>1</sup>ARAGlegal.com

Principal.com/willprep is a vanity URL set up for user convenience. It directs to the ARAG website, a third-party site.

The value-added resources provided through ARAG Services, LLC (ARAG®) are not a part of any insurance products and plan administrative services provided through Principal Life Insurance Co or affiliated with any company of the Principal Financial Group®. All resources may be changed or canceled at any time.

The use of resources provided by ARAG Services, LLC should not be considered a substitute for consultation with an attorney or advisor. Principal® is not responsible for any loss, injury, claim, liability, or damages related to the use of the ARAG Will & Legal Document Center resources.

Please remember that the ARAG legal documents are accurate and useful in many situations. Whether or not the document is right for you and your situation depends on your circumstances. If you want specific advice regarding your situation, consult an attorney.

Information is intended to be educational in nature and is not intended to be taken as a recommendation.

ARAG Services, LLC is not an affiliate of any company of the Principal Financial Group.

Insurance products and plan administrative services provided through Principal Life Insurance Co., a member of the Principal Financial Group $^{\circ}$ , Des Moines, IA 50392.

Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.

PT744-02 | 661364-112018 | 12/2018 | © 2018 Principal Financial Services, Inc.