Unsure of what to do next?
No list can cover all the thoughts going through your head, but this checklist will give you a place to start:

- Order copies of the death certificate.
- Gather financial information
  - Bank accounts
  - Credit cards
  - Retirement plans
- Locate any safety deposit boxes.
- Locate official documents, like wills, income tax returns or trusts.
- Contact an attorney.
- Contact the Social Security Administration.
- Review your financial situation.
- Review your designated beneficiary.
- Update or create your will.

Magellan Healthcare
Magellan is committed to helping people resolve work and personal issues. For almost 50 years, Magellan has provided comprehensive, evidence-based behavioral health care management and employee assistance programs to improve health care outcomes.

ARAG
ARAG (www.ARGlegal.com) is a leader in legal insurance. It provides people with affordable and reliable legal counsel for everyday life matters. The company has an international premium base of more than $2 billion and protects 15.5 million individuals and their families worldwide.

principal.com
Group life insurance from Principal® is issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392.
These value-added services are not a part of the insurance contract and may be changed or discontinued at any time. Principal Life has arranged with Magellan Healthcare to make grief support services available to life insurance beneficiaries. The use of services provided by Magellan Healthcare is not a substitute for consultation with a licensed medical professional. Magellan Healthcare is solely responsible for the services they provide.

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The loss of a spouse might be one of the hardest things you ever go through. And while the details and decisions you face may seem overwhelming, you don't have to go it alone.

A guide through grief
We know that during difficult times it’s easy to put yourself last. That’s why Principal provides beneficiaries of our life insurance policies with Grief Support Services from Magellan Healthcare that can help you focus on your well-being.

We encourage you to take advantage of free Grief Support Services, including:
- 24/7 access to confidential guidance and coping strategies
- Personal coaching over the phone or video teleconference
- Local legal service referrals
- Community resource referrals
- Private self-screening for depression

You also have access to online resources, such as:
- Health and wellness resources
- Legal tools and forms
- Self-assessments for grief, depression and stress
- Resources for talking to children about death
- Parenting and eldercare support

Need additional assistance?
A counselor can help you find an affordable solution. Any fees resulting from referrals outside of Grief Support Services are your responsibility.

Investing in yourself
Your loved one made an investment in your future. We can help you protect and manage it. Whether it’s questions about investments, income or insurance options, we’ll be there to guide you.

Taking a look at your legal documents
After the loss of a loved one, it may be a good idea to review or create your own legal documents. For three months following the loss, you’ll have access to the Will & Document Center from ARAG to help guide you through the following:

Will — Outlines what happens to your property after your passing and who will execute your estate.

Living will — Tells health care providers and family members about your medical treatment wishes if you’re unable to speak for yourself.

Health care power of attorney — Appoints someone to make medical decisions on your behalf when you can’t make them yourself.

Durable power of attorney — Appoints someone to make your financial decisions if you can’t make them yourself.

When you need support, get in touch
Consultation: 800.274.4529
TTY for hearing impaired: 800.456.4006

Online resources:
www.magellanassist.com/loginemp/

Enter 800.274.4529, then register or continue unregistered.

Ready to create your documents?
1 Visit www.aragwills.com/principal.
2 Register for a new account by using B15441 as the Group Policy Number.

For registration or technical assistance, contact ARAG at 800.546.3718. Questions about this service? Call Principal at 866.539.1728.