

# Easily get life insurance during open enrollment

Then gradually increase your coverage every year.

Protecting the people who mean the most to you is important. That's why Principal® makes it easy for you to purchase—or increase—voluntary term life insurance. It's available through your employer for yourself, your spouse, and children.

## Increase your voluntary term life insurance

Open enrollment is a great time to increase your coverage. You can add an additional \$10,000 or \$20,000<sup>1</sup> in coverage for yourself—with no health questions asked. That means no medical appointments and quick approval. And every year during open enrollment, you can continue to increase your coverage—up to the maximum benefit. If you have coverage for yourself, you can also add or increase coverage for your spouse and children<sup>2</sup>—with no health questions asked.

## Purchase coverage for the first time

Don't already have voluntary term life insurance? Easily get coverage for the first time during open enrollment. You can purchase \$10,000 or \$20,000<sup>1</sup> in coverage for yourself—with no health questions asked. And when you have coverage, your spouse and children<sup>2</sup> can also get coverage.

## Higher levels of coverage

During open enrollment, you or your spouse<sup>2</sup> can request to add or increase even more coverage by providing proof of good health.



### Let's look at an example

When Valerie started working for her employer, she didn't purchase voluntary term life insurance. A few years later, she bought a house and saw the need for coverage. She purchased \$20,000 in coverage for herself during her company's open enrollment—and has plans to increase her coverage by \$10,000 each year after that. She also bought \$10,000 of coverage for her spouse and an additional \$5,000 for her children.

<sup>1</sup> Amount provided is for illustrative purposes only. Options available will vary by benefit design, and your policy may be different.

<sup>2</sup> Coverage for your dependents is limited, based on your coverage. Refer to your policy for details.



[principal.com](https://www.principal.com)

Voluntary group term life insurance from Principal<sup>®</sup> is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0002.

This is a summary of your voluntary term life insurance policy. Life insurance has limitations and exclusions. For coverage details, refer to your benefit booklet or ask your employer. Oregon policy form GC 6000 (VTL) (06/04).

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