Retirement Plan
ANALYTICS

ARAG Services Provided Through Principal

Executive Summary:

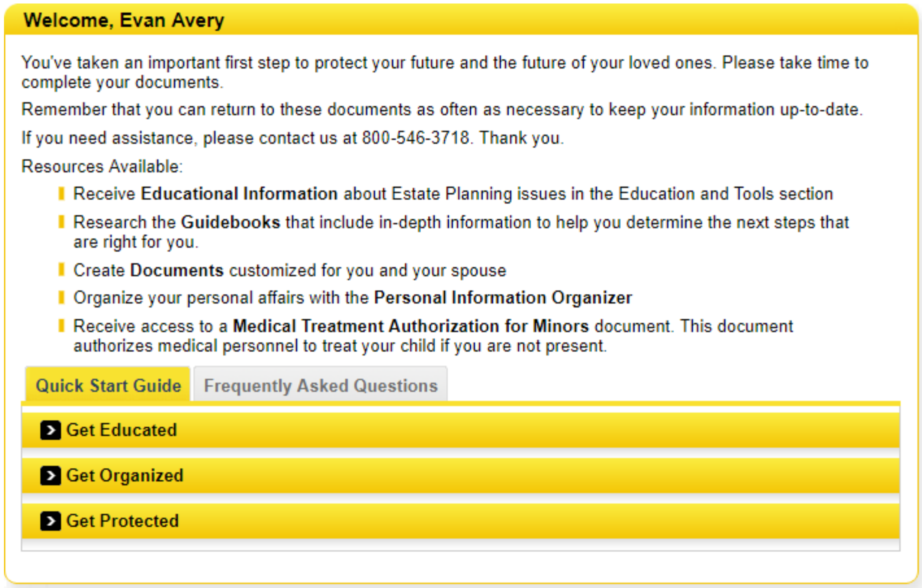
The ARAG services provide a package of planning documents and helpful software so that you and your spouse can develop the following estate planning documents, including:

- Standard Will
- Healthcare Power of Attorney
- HIPAA Authorization
- Durable Power of Attorney
- Living Will
- Medical Treatment Authorization for Minors

These services are sponsored by your Principal Retirement Plan and are **absolutely free to you**. ARAG will provide state specific templates and will walk you through the process of filling these templates with the information you desire. Once each form has been completed, you will need to print the document and sign, along with at least 2 witnesses (and possibly notarized- check your state's requirements).

Process:

1. Navigate to https://milestones.araggroup.com/onlineDocsMVC/index.htm
2. Select "new account"
3. Register your new account by completed the personal information requested (name, address, phone, email, etc.)
   a. Make sure to select the box that says, "I am eligible for a retirement savings plan record kept by Principal through my employment." And enter the name of your employer.
   b. Create your username and password
1. Now you have access to the ARAG website! From the Home tab, you can access the materials that you need by utilizing the "Quick Start Guide" towards the bottom of the page (see picture on next page).



a. The Quick Start Guide has three separate components:

i. Get Educated: This tab contains links to educational material, such as a description of the documents that you can create, a glossary of important terms and definitions, and links to other useful resources. This information could come in handy later in the process, when you must make decisions.

ii. The “get organized” section provides a link to the personal information organizer. This is an 18-page PDF that you can use to organize your personal affairs by creating a one-stop directory of your personal and financial information. This document would be immensely helpful to your family if you were to suddenly pass away.

Get Protected: this provides links to the planning documents that you can complete (Will, HIPAA Authorization, Durable Power of Attorney, Living Will, Medical Treatment Authorization for Minors)

5. Navigate to the “Get Protected” tab on the quick start guide and click on the link to navigate to the Planning Documents. This will take you to the Online Documents Tab, where you can click on the link which says, “browse the document templates”. This will pull up a list of states to select from. You will want to select the state where you reside. Then, you can select the document which you want to begin with. Before each document will be listed several details and important information to read prior to continuing with the document creation. This overview will contain many important details that are pertinent to the document you are creating (such as the intent of the document, and situations where this software should NOT be used)

6. Upon completion of each document, you will want to print the document and sign it alongside of at least two witnesses (and possibly notarized- check your state's requirements). Then, you should ensure that the fully executed copy of this document is kept in a safe location that is known to others, so that the documents can be retrieved by the proper parties, if needed. For instance, the executor of your estate should know the exact location of your signed Last Will and Testament.