Principal®



Supporting **beneficiaries** through the death of a loved one

Compassionate guidance and resources when facing loss

As an employer, there will be times when you'll support someone who has experienced the death of a loved one. And bereavement leave may not be enough when employees are coping with loss. In fact, nearly half (47%) of employees indicate their job performance was negatively affected by loss[1].

To help make a challenging time a little easier, Principal® has partnered with Empathy to offer a comprehensive support system for loss. Available to beneficiaries of a Principal group term life or voluntary term life policy, Empathy combines caring human support with helpful technology. There is no additional cost for this service—for you or your employees.

Care managers

Empathy's care managers understand grief is personal and unique. These experienced professionals come from diverse backgrounds in social work, behavioral health, and other relevant fields. With one-on-one support, they provide customized guidance through the emotional and practical challenges of loss.

Care managers:

- Connect beneficiaries with therapists or grief groups, if needed.
- Help with obtaining necessary forms.
- Locate service providers.
- Schedule calls and visits to professionals in their area.

Help for beneficiaries

Empathy provides a valuable experience, saving families an average of $3,007 and 189 hours.[2] Services provided include:

Personalized care plan. This custom step-by-step guide helps beneficiaries settle their loved one's affairs by breaking down complex tasks into smaller, manageable steps. These may include planning a memorial service, tracking expenses, and using the app to safely store and organize important documents. Beneficiaries can work through these tasks at their own pace.

Final arrangements. Making these plans can be challenging. Beneficiaries receive dedicated support with finding the right funeral home and getting price quotes. The Obituary Creator can craft a meaningful tribute through a simple questionnaire system.

Time-saving tools. Empathy helps beneficiaries handle paperwork and take care of time-consuming tasks, including closing multiple accounts at once, a family collaboration feature, and document sharing.

Probate support. Empathy assists beneficiaries in understanding the probate process by determining if probate is necessary, providing an overview of the state's requirements, and finding trusted estate lawyers to handle legal matters.

Identity theft protection. When a loved one dies, their identity can be at risk of being stolen. With clear guidelines and actionable information, Empathy assists beneficiaries in detecting and preventing identity theft.

Community. In the app, users can share stories, ask questions, and find connections with others going through similar experiences.

How can I provide beneficiaries access to Empathy?

When your team is informed an employee (or their covered dependent) has passed away, share Empathy support materials and provide them with the website, join.empathy.com/principal. From there, they can access personalized care and resources at their own time and comfort level.

Beneficiaries can easily connect with Empathy

Online **Mobile app** **Phone**

Empathy helps guide families through a difficult time.

Learn more about their services at empathy.com.

(1) The Cost of Dying, report by Empathy, 2024.

(2) Calculations based on data captured by Empathy, 2023.

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The value-added resources provided through Empathy are not a part of any insurance products and plan administrative services provided through Principal Life Insurance Company® or affiliated with any company of the Principal Financial Group®. All resources may be changed or canceled at any time. Not available to group life policies issued in New York.

The use of resources provided by Empathy 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 Empathy resources.

If you want specific advice regarding your situation, consult an attorney or advisor. Information is intended to be educational in nature and is not intended to be taken as a recommendation.

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