



Individual Life New Business

Principal Accelerated UnderwritingSM

Get an edge with a streamlined underwriting program that provides high-quality life insurance products to your customers while significantly improving the customer's experience. This innovative program uses data that can easily be obtained within 48 hours to eliminate lab testing/exams for 40 to 50 percent of applicants who qualify based on age and face amount requirements.

PROCESS

STEP 1. Complete Part A and C of the application. Do not schedule the paramed appointment. Indicate "Acc Und" on the Producer Report to alert the case manager that this is a Principal Accelerated Underwriting case. Please also indicate on the Producer Report the best time to call your client along with clients' phone number.

STEP 2. Submit the application to your BGA for processing. The BGA will submit the application to the Principal Financial Group® and ensure the TeleApp is scheduled.

STEP 3. Underwriting evaluates the TeleApp, Motor Vehicle Report, prescription history and MIB Inc. report. If the application is approved for Principal Accelerated Underwriting, it proceeds to issue. If not approved, a paramed appointment will be scheduled plus any additional requirements.

QUALIFICATIONS

- Proposed insured's age is 18-60.
- Total face amount is \$50,000 - \$1 million
- New business only: Term (10-, 15-, 20- and 30-year), Universal Life, Indexed Universal Life Survivorship Universal Life, Variable Universal Life, and Benefit Variable Universal Life (NY only)
- Super Preferred or Preferred risks only (Exception: ages 18-19 qualify at Standard)

DISQUALIFICATIONS

- Major medical conditions (see reverse for details)
- Driving under the influence or reckless driving in the past five years
- Criminal history
- Foreign nationals or travel to hazardous countries
- For applicants over age 50, no primary care physician or evidence of routine physicals
- For Non-Tobacco Preferred, no tobacco use within the past 24 months
- Prior informal request to The Principal® within the last 24 months
- Labs completed for insurance purposes within the last 12 months
- Prior coverage approved other than Preferred or Super Preferred

Note: To ensure quality, a random sample of applications will require full underwriting.

Major Medical Condition List*

Alcohol abuse and/or treatment	Hepatitis
Atrial Fibrillation	Hypertension (diagnosed within six months)
Barrett's Esophagus	Kidney Disease
Bipolar Disorder	Lupus
Cancer (Exceptions: Basal Cell and Squamous Cell Carcinomas)	Melanoma
Chronic Obstructive Pulmonary Disease (COPD)/Emphysema	Multiple Sclerosis (MS)
Crohn's Disease	Parkinson's Disease
Diabetes/Gestational Diabetes	Peripheral Artery Disease (PAD) Peripheral Vascular Disease (PVD)
Drug abuse and/or treatment	Rheumatoid Arthritis (RA)
Epilepsy/Seizure	Sleep Apnea
Gastric Bypass/Lap Band	Stroke/Transient Ischemic Attack (TIA)
Heart Disease/Heart Surgery — All forms	Ulcerative Colitis (UC)

* Advanced diagnostic testing, biopsies and cardiac testing may require an attending physician's statement and traditional underwriting. Other medical history may also require traditional underwriting.

FOR MORE INFORMATION



WE'LL GIVE YOU AN EDGE®

Principal National Life insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0001, www.principal.com

Insurance products from the Principal Financial Group® (The Principal®) are issued by Principal National Life Insurance Company (except in New York) and Principal Life Insurance Company. Securities offered through Princor Financial Services Corporation, 800-247-9988, member SIPC. Principal National, Principal Life and Princor® are members of the Principal Financial Group, Des Moines, IA 50392.

For producer information only. Not for use in sales situations.

Not FDIC or NCUA insured

**May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency**