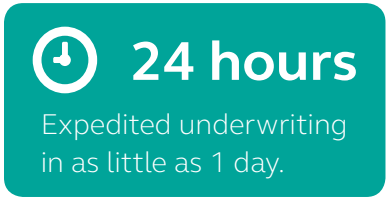


Competitive advantages help deliver faster, easier protection


Who says underwriting has to take an eternity? Definitely not Principal®. With our innovative Accelerated Underwriting (AU) program,¹ we speed up the process for you and your life insurance applicants².



24 hours
Expedited underwriting in as little as 1 day.

Current AU stats:


Average age: **39**



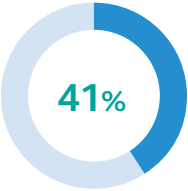
Average face amount: **\$608,000**



More than **73,000** cases applied for AU

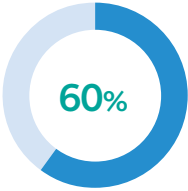


Approval rate:



41%

when checklist is NOT used to pre-screen



60%

when checklist is used to pre-screen

Average approval: **12 days** from application to policy issue

Su	M	T	W	Th	F	S
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓		

Additional competitive underwriting advantages:



Healthy lifestyle credits (HLCs)

HLCs allow us to take a holistic view of underwriting on virtually all medical risks enabling us to assign credit for favorable lifestyle factors.



Aviation risks

Best-case aviation risks can qualify at Preferred or Super Preferred. If aviation cases are ratable but otherwise qualify for Preferred or Super Preferred, we'll allow the Preferred class and add a flat extra for the aviation risk.



Hazardous sports risks

Hazardous sports are underwritten the same as aviation risks.



Financial underwriting

Financial underwriting on business cases is easier due to our complimentary Informal Business Valuation. Underwriting is mostly completed with the valuation if the coverage applied for aligns with the business valuation.



Call the National Sales Desk at 800-654-4278, or your Life RVP. Visit advisors.principal.com.

¹ Accelerated Underwriting is an expedited underwriting program offered by Principal Life Insurance Company. Applicants may qualify based on age, face amount and personal history.

² Accelerated Underwriting is available on Term, universal life, indexed universal life, variable universal life (VUL), survivorship universal life or Benefit VUL II (NY only) products.



principal.com

Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0001

Insurance issued by Principal National Life Insurance Co. (except in NY) and Principal Life Insurance Co. Plan administrative services offered by Principal Life. Securities offered through Principal Securities, Inc., 800-247-9988, Member SIPC, and/or independent broker/dealers. Principal National, Principal Life and Principal Securities are members of the Principal Financial Group®, Des Moines, IA 50392.

For financial professional use only. Not for distribution to the public.

Not FDIC or NCUA insured

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

Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.

Speed through the underwriting process

Principal Accelerated UnderwritingSM

Expedited underwriting in as little as 24 hours

Principal Accelerated Underwriting provides fast and easy underwriting:

- No medical exams or lab testing required¹
- A simple online application or telephone interview to take care of the requirements
- Available for applicants qualifying for Super Preferred, Preferred, Super Standard or Standard underwriting classes on most life insurance products for individual and business cases*

What are you waiting for? Let's get started.

All you need to do is complete the **three-step process** below to see if you're eligible for the program.

Step 1

Review the qualification checklist below to see if you qualify. <

General qualifications	Yes	No
Are you between the ages of 18 and 60?		
Total face amount requested falls between \$50,000 and \$1 million.		
The products applied for are Term, UL, IUL, VUL, SUL or Benefit VUL II (NY only).		
Does your build meet the recommended weight limits? Refer to chart on back.		
You have no major medical condition(s). Refer to chart on back.		
<i>NOTE: Participation in aviation or hazardous activities may qualify subject to activity details gathered during the Part B.</i>		
Applicant qualifications	Yes	No
If you've ever applied for insurance with Principal®, was the coverage approved Standard or better?*(If you have not previously applied with Principal, leave the yes/no columns blank.)		
Are you a U.S. citizen or permanent resident with no travel to hazardous locations? Applicant must reside in the U.S.		
Your stated blood pressure is less than 155/92 for ages 18-44, and 160/92 for ages 45-60.		
Your total cholesterol is less than 275.		
You have not filed for bankruptcy in the past five years.		
You have had no marijuana use in the past five years.		
You have no more than one DUI or reckless driving event within the past 10 years.		
You have not received a felony conviction in the past 10 years.		
You have had no life, health or disability insurance rated, ridered or declined.		
You have had no prior informal requests for life insurance coverage to Principal within the last 24 months.		
Have you had exam requirements or labs completed in the prior 12 months for life or disability coverage? If so, we'll request the results of those requirements and use them in our underwriting. (circle) Yes No		

*Underwriting classification must not use any special underwriting programs or reinsurance.

Note: To monitor quality and ensure solid mortality results, a small, random sample of applicants who qualify for Principal Accelerated Underwriting will go through full, traditional underwriting.

Step 2

If you answered “**Yes**” to the above checklist, complete Parts A and C of the application, including the Producer Report, HIPAA, Informed Consent form, Blood Consent form, etc.

- If you answered “**No**” to the checklist questions, complete the full application and submit it for traditional underwriting

Step 3

We offer options to fit your personal schedule. Complete Part B online or by TeleApp. For TeleApp, call 1-888-TeleApp (1-888-835-3277), option 0. **Make sure to tell the interviewer that this is a Principal Accelerated Underwriting application.**

Principal TeleApp Contact Center Hours are Monday-Thursday, 7 a.m.-10 p.m. CT / Friday, 7 a.m. – 7 p.m. CT

Underwriting build chart

Height	Weight	
	Ages 18-44 under 45	Ages 45 and up
4'8	75-162	75-167
4'9	78-168	78-173
4'10	80-174	80-179
4'11	83-180	83-185
5'0	86-186	86-192
5'1	89-193	89-198
5'2	92-199	92-205
5'3	95-206	95-211
5'4	98-212	98-218
5'5	101-219	101-225
5'6	104-226	104-232
5'7	107-233	107-239
5'8	110-240	110-246
5'9	113-247	113-253
5'10	116-254	116-261
5'11	120-261	120-268
6'0	123-269	123-276
6'1	127-276	127-284
6'2	130-284	130-292
6'3	134-292	134-300
6'4	137-300	137-308
6'5	141-307	141-316
6'6	144-315	144-324
6'7	148-323	148-332
6'8	152-332	152-341
6'9	155-340	155-349

Note: Traditional underwriting is required for builds that are off the chart.

Major medical conditions

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

Note: Advanced diagnostic testing, biopsies, cardiac testing and other medical history may require an attending physician's statement. When attending physician's statements are ordered, we will require traditional underwriting.



Ask your financial professional about life insurance solutions from Principal.

¹ For 45-55% of applicants who qualify based on age, product, face amount and personal history. Answering yes to this checklist does not automatically qualify you for Principal Accelerated Underwriting or life insurance from Principal.

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

Insurance products issued by Principal National Life Insurance Co. (except in NY) and Principal Life Insurance Co. Plan administrative services offered by Principal Life. Securities offered through Principal Securities, Inc., 800-247-9988, Member SIPC. Principal National, Principal Life and Principal Securities are members of the Principal Financial Group, Des Moines, IA 50392.

Not FDIC or NCUA insured

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

Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc, a member of the Principal Financial Group.

Life insurance

Offer clients faster and easier protection

Accelerated Underwriting guide



Faster and easier

Speed up the underwriting process for both you and your clients with Principal Accelerated UnderwritingSM.

It's available to use with a wide range of life insurance products and works well with business cases too.

There are no exam requirements and no lab testing for qualified Standard, Super Standard, Preferred and Super Preferred clients.¹

A simple online application or telephone interview — That's all it takes to fulfill the requirements on your end. Then the underwriter reviews the information and provides an underwriting decision in as little as 24 hours!¹

1 Complete Part A and C of the application including Producer Report, HIPAA, Informed Consent Form, etc. Do not schedule the paramed appointment.

Indicate "Acc Und" on the [Producer Report](#) to alert the case manager that it's an Accelerated Underwriting case.

2 The client can complete Part B online or over the phone.

Use the [online scheduler tool](#) for online Part B. Call 1-888-TeleApp (1-888-835-3277), option 0, if the client would like to complete the interview immediately or set up a future interview.

Tell the interviewer that this is an [Accelerated Underwriting application](#).

3 Underwriting evaluates the Part B, Motor Vehicle Report, prescription history and MIB Inc. report.

If the [application is approved](#) for Accelerated Underwriting, it proceeds to issue.

If [not approved](#), the application will go through the traditional underwriting process.

A paramed appointment will be scheduled plus any additional requirements.

Principal TeleApp Contact Center Hours are Monday-Thursday, 7 a.m.-10 p.m. CT/Friday, 7 a.m.–7 p.m. CT

¹ Applicants may qualify based on age, product, face amount and personal history. Insureds cannot use any special underwriting program or reinsurance to qualify for their underwriting classification.

Eligibility requirements

Ages: 18 - 60

Face amount: \$50,000 - \$1 million

Products available: Term (10-, 15-, 20-, and 30-year), UL, IUL, VUL, SUL, or Benefit VUL II (NY only)

- Build must be within the recommended weight limits. See chart on following page.
- No major medical condition(s) (see list on following page).
- If previously underwritten by Principal® coverage was approved at Standard or better.²
- Applicant must reside in the U.S. and be a U.S. citizen or permanent resident with no travel to hazardous locations.
- Stated blood pressure – 155/92 for ages 18-44 and 160/92 for ages 45-60.
- Total cholesterol is less than 275.
- No tobacco use in the last two years.
- No history of bankruptcy in the past five years.
- No marijuana use within the past five years.
- No more than one DUI or reckless driving within the past 10 years.
- No felony conviction in the last 10 years.
- No life, health or disability insurance has been rated, ridered or declined.
- No prior informal request to Principal within the last 24 months.
- If exam requirements or labs have been completed in the prior 12 months for life or DI coverage, we'll request the results of those requirements. See the Q&A for additional details.
- Part B has been completed by client via online Part B or TeleApp.

² May not use any special underwriting program or reinsurance to qualify for underwriting classification.

Underwriting build chart

Ages 18-44				Ages 45-60			
Height	Weight	Height	Weight	Height	Weight	Height	Weight
4'8	75-162	5'9	113-247	4'8	75-167	5'9	113-253
4'9	78-168	5'10	116-254	4'9	78-173	5'10	116-261
4'10	80-174	5'11	120-261	4'10	80-179	5'11	120-268
4'11	83-180	6'0	123-269	4'11	83-185	6'0	123-276
5'0	86-186	6'1	127-276	5'0	86-192	6'1	127-284
5'1	89-193	6'2	130-284	5'1	89-198	6'2	130-292
5'2	92-199	6'3	134-292	5'2	92-205	6'3	134-300
5'3	95-206	6'4	137-300	5'3	95-211	6'4	137-308
5'4	98-212	6'5	141-307	5'4	98-218	6'5	141-316
5'5	101-219	6'6	144-315	5'5	101-225	6'6	144-324
5'6	104-226	6'7	148-323	5'6	104-232	6'7	148-332
5'7	107-233	6'8	152-332	5'7	107-239	6'8	152-341
5'8	110-240	6'9	155-340	5'8	110-246	6'9	155-349

Note: Traditional underwriting is required for builds that are off the chart.

NO major medical conditions, such as:

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

Note: Advanced diagnostic testing, biopsies, cardiac testing and other medical history may require an attending physician's statement. When attending physician's statements are ordered, we will require traditional underwriting.

Questions and answers

Q: What types of data are used?

A: We use MIB Inc., Motor Vehicle Reports (MVRs), prescription records and information collected from the Part B. We do not use information from companies who collect data for marketing purposes.

Q: What happens if clients are not approved for Accelerated Underwriting?

A: They simply revert back to the traditional underwriting process and requirements. To ensure no delays, we can schedule the paramed appointment for you from Exam One, Portamedic or APPS. When scheduling the personal interview, please let us know if you would like us to order exams and which paramed you prefer.

Q: If Principal orders the labs and exams, how do I follow the status?

A: When the decision is made that we need a paramed appointment, we'll send you a message and then place an order with the paramed firm. Please make sure your client understands that an exam may be required. Our case coordinators will manage the status on your behalf and notify you if there are any delays. We provide a detailed update at least once a week.

Q: What if my client has been underwritten elsewhere in the prior 12 months and completed exam requirements including lab results?

A: If you apply for Accelerated Underwriting and have completed an exam and/or labs within the prior 12 months, we'll request the results and use them in our underwriting.

Q: Is there a chance the labs and exams might result in a better or worse underwriting class?

A: In most cases, your client's risk class won't change based on the labs/exams. But if the results are abnormal (e.g., high blood pressure, high cholesterol, liver function tests) the underwriter will re-evaluate the risk class based on the new information.

Q: What kind of factors might result in my client not being approved?

A: Our program is based on a statistical model. We studied applicants who have been approved at Standard or better rates in the past to understand what factors they have in common.

45-55 percent of applicants tend to have a high number of favorable factors, and we're able to approve them quickly without labs and exams. Other clients may have some favorable factors, but not enough to qualify for the streamlined process.

Our process is designed to select the best candidates for Accelerated Underwriting. Sometimes, a client may be in perfect health and will ultimately be issued at Super Preferred or Preferred. However, the client may not have had enough positive health factors to qualify for this approval without an exam.

Questions and answers (continued)

Q: What should I tell my client about this process?

A: In discussions with sales representatives, we have found two strategies that work:

1. Under-promise and over-deliver

Once the client agrees to the purchase, complete the application and explain the next steps for underwriting just as you always have, including that someone will contact him or her to schedule a paramed appointment.

If the application is approved for Accelerated Underwriting, share the good news. Tell the client, “Underwriting was able to approve you without requiring a paramed appointment.”

If the applicant is not approved for Accelerated Underwriting, he or she simply completes the traditional underwriting process, and no follow-up with the client is required.

2. Place all the cards on the table

Once the client agrees to the purchase, complete the application and explain the next steps for underwriting. If you feel the client may qualify for Accelerated Underwriting, explain the underwriting process and discuss the possibility of underwriting without the need for paramed exams. Let the client know that the underwriter will review the application and contact you if a paramed appointment will be required.

If the application is approved for Accelerated Underwriting, share the good news. Tell the client, “Underwriting was able to approve you without requiring a paramed appointment.”

If the applicant is not approved, the client simply completes the traditional underwriting process, and the paramed firm contacts the client to schedule the exam.

Q: If my client is not approved, how much will the underwriter be able to share with me?

A: There are four reasons why a client may not be approved for Accelerated Underwriting:

1. The client didn't meet one of the basic program parameters such as age, amount, product, etc.
2. The underwriter found additional information on the Part B or other underwriting requirements that requires a paramed exam (e.g., MIB Inc. code, medication on prescription check, etc.).
3. The Accelerated Underwriting model score was not high enough to qualify for immediate approval. This simply means the client did not have enough positive risk factors to qualify for immediate approval. They still may be issued at Standard or better rates, but we need an exam/blood profile to complete the evaluation.
4. The case was chosen as part of our random hold-out group. The underwriter can explain the reasons when he or she notifies you it has not been approved.

Q: Is there anything else I need to know?

A: To monitor quality and ensure solid mortality results, a small, random sample of applicants who qualify for Accelerated Underwriting will go through full, traditional underwriting. We're very pleased to offer this innovative underwriting program that will allow us to streamline the underwriting process for many clients. The random sample is designed to ensure we are able to meet our mortality results and continue to offer this program for many years.

Our maximum issue age is 60, but approval rates tend to be better for younger clients. Older clients often take medications and may be more likely to have health history that will require a paramed exam, lab or APS. In our early tests, we found that a higher percentage of applicants qualified at ages 18-50 versus 51-60. But we still expect at least 25 percent of applicants aged 51-60 to qualify.

Q: Is there a special application for Accelerated Underwriting?

A: No. Please use the same application you would for any life insurance request.

Q: Can you tell me about the online Part B or TeleApp process?

A: Our programs are designed so we can issue in the shortest amount of time, and they have been tailored to obtain the best possible data during the completion of the Part B. Completing the interview immediately eliminates delays.

Q: How do I order a personal interview?

A: Schedule online

- Access the Web Scheduler online.
- Answer “yes” to the question that asks whether this is an Accelerated Underwriting case.
- Indicate how you would like lab ordering handled if the case doesn't qualify for Accelerated Underwriting.
- Or for the telephone interview option, have the client complete an interview immediately by calling 1-888-TeleApp (1-888-835-3277), option 0. Make sure you tell the interviewer that this is an Accelerated Underwriting application.
- Provide basic information such as client name, face amount, etc.
- The interviewer will ask if you would like us to order the exam for you and your preferred paramed company (Exam One, APPS, Portamedic).
- At this point, the client can complete the interview immediately. This is the best way to guarantee fast turnaround. Either have the client complete the application online, or hand the phone to the client. If the client would prefer to complete the application at a later date, he or she can request a link for the online application and can request the telephone interviewer to call them back on his or her phone.

Principal UnderRightSM

Fast. Easy. **Just Right.**



Call 800-654-4278 for direct access to your home office case manager or underwriter.
Visit us at principal.com/accelerated.



principal.com

Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0001

Insurance products issued by Principal National Life Insurance Co. (except in NY) and Principal Life Insurance Co. Plan administrative services offered by Principal Life. Securities offered through Principal Securities, Inc., 800-247-9988, Member SIPC. Principal National, Principal Life and Principal Securities are members of the Principal Financial Group[®], Des Moines, IA 50392.

For financial professional use only. Not for distribution to the public.

Not FDIC or NCUA insured

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

Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.

Life insurance

Preparing to complete your personal information questionnaire

TeleApp underwriting instructions

Start the underwriting process for life insurance from the convenience of your home using TeleApp. Using this personal information questionnaire is a quick and easy way for us to get information we need from you to start the application process.

It's your choice — complete the questionnaire online¹, call us at your convenience, or if that doesn't fit with your schedule, we'll call you.

Your call is scheduled:

Between hours of _____ and _____ a.m./p.m.

On this date: _____

[Let's get started.](#)

What to expect during the interview

1

Your financial representative will schedule an interview to complete your personal information questionnaire for you on your behalf. This questionnaire can be completed online, or you can call in directly to the Principal TeleApp Contact Center. If you prefer, we can call you based on a scheduled date and time.

2

If you scheduled the questionnaire interview for a later time, an interviewer from Principal[®] will call you during your scheduled timeframe to complete it. The call should take approximately 20-25 minutes (extensive health histories may take longer).

3

An underwriter will review the information provided on your questionnaire and determine if additional medical exams are needed. See next page for additional details.

Information needed for personal information questionnaire

To help complete your questionnaire as quickly as possible, please have the following information available:

- Product type: _____ and amount of life insurance coverage you're applying for: _____
- Advisor name: _____ advisor phone number: _____
- State in which application was signed: _____
- Names and addresses of physicians and hospitals providing medical care in the last 10 years: _____

- Names of medications you take or have taken in the last 10 years: _____
- Current earned income, unearned income and net worth: _____
- Foreign travel: _____

Complete your questionnaire today!

You can complete the questionnaire online¹, or call 1-888-TeleApp (1-888-835-3277), option 0.

TeleApp Contact Center hours:
Monday-Thursday, 7 a.m.-10 p.m. CT /
Friday, 7 a.m. - 7 p.m. CT

Additional medical exams after completing your personal information questionnaire

Your medical history is documented as part of the questionnaire, but we still may require a medical exam based on your age, medical history and protection amount requested. The exams may include:

- Measurements of blood pressure, pulse, height and weight
- Blood sample to test cholesterol levels, blood sugar and other blood chemistry values
- Urine sample to check for the presence of blood, protein, sugar, nicotine and other lab values
- Electrocardiogram to measure the heart's electrical impulses

Tips to prepare for the medical exam

Follow these recommendations to help you achieve the best results.

Do not:

- Eat or drink within 12 to 14 hours before your exam or blood draw
- Smoke or chew tobacco at least one hour prior to the exam
- Use alcohol or nonprescription drugs within 24 hours before the exam
- Ingest caffeine within eight hours before the exam
- Exercise strenuously within 24 hours before the exam

When it's all said and done

After the underwriting process is complete, you'll receive information on how to access your test results (if applicable) and details on policy issuance, including how much your payment will be.



Let's connect.

Contact your financial representative if you have any questions about the underwriting process.



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

¹ Some restrictions apply when using the online option, such as you must have a valid email address. The online option is available in all states except New York. It is not available to use for individual disability insurance cases, including combination life/disability applications. And, you must speak and understand English. If you don't meet any of these requirements, you'll need to contact Principal to complete your questionnaire via phone call or traditional paper application.

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

Insurance issued by Principal National Life Insurance Co. (except in NY), Principal Life Insurance Co. and the companies available through the Preferred Product Network Inc. Plan administrative services provided by Principal Life. Principal National, Principal Life and the Preferred Product Network are members of the Principal Financial Group, Des Moines, IA 50392.

Not FDIC or NCUA insured

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

Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.

BB10268-06 | 12/2018 | 674706-112018 | ©2018 Principal Financial Services, Inc.