



## Individual Life New Business

# Principal Accelerated Underwriting<sup>SM</sup>

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](http://www.principal.com)

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