

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.

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