

Speed through the underwriting process

Principal Accelerated UnderwritingSM



Expedited underwriting in as little as 48 hours

Our underwriting program, known as Principal Accelerated UnderwritingSM, provides fast and easy underwriting.

- No medical exams or lab testing required¹
- A simple application and phone call takes care of the requirements
- Available for applicants qualifying for Preferred and Super Preferred 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 sports activities may qualify subject to activity details gathered during the TeleApp.</i>		
Applicant qualifications	Yes	No
If you've ever applied for insurance with Principal®, was the coverage approved Preferred or Super Preferred? (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 135/85.		
Your total cholesterol is less than 240, and cholesterol/HDL ratio is less than 4.5.		
If you are 50 or older, do you have a primary care physician and evidence of routine physicals within the past 24 months?		
You have no history of parent or sibling death from cardiovascular disease, stroke or diabetes prior to age 60.		
You have no history of parent or sibling death from breast, colon, ovarian or prostate cancer prior to age 60. ²		
You have not filed for bankruptcy in the past five years.		
You have not received a DUI or reckless driving citation within the past 10 years, or more than two moving violations in the past three 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.		

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, HIPPA, 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

Complete the Principal TeleApp interview via phone immediately by calling 1-888-TeleApp (1-888-835-3277), Option 0. Or, have your financial professional schedule the interview for a time that best fits your schedule. The interview typically takes 20-25 minutes. **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	Ages 45-60
4'8	79 – 129	79 – 132
4'9	81 – 134	81 – 136
4'10	84 – 139	84 – 141
4'11	87 – 144	87 – 146
5'0	90 – 149	90 – 151
5'1	93 – 154	93 – 156
5'2	96 – 159	96 – 161
5'3	99 – 164	99 – 167
5'4	102 – 169	102 – 172
5'5	106 – 174	106 – 177
5'6	109 – 180	109 – 183
5'7	112 – 185	112 – 188
5'8	116 – 191	116 – 194
5'9	119 – 197	119 – 200
5'10	122 – 202	122 – 206
5'11	126 – 208	126 – 212
6'0	130 – 214	130 – 218
6'1	133 – 220	133 – 224
6'2	137 – 226	137 – 230
6'3	141 – 232	141 – 236
6'4	144 – 239	144 – 243
6'5	148 – 245	148 – 249
6'6	152 – 251	152 – 256
6'7	156 – 258	156 – 262
6'8	160 – 264	160 – 269
6'9	164 – 271	164 – 276

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/Gestational 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.



Let's connect.

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.

² Disregard cancer or opposite sex except for colon cancer. Disregard cancer if it pertains to only one family member, and the insured has regular check-ups targeted at early diagnosis.

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

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