

Principal Accelerated UnderwritingSM

Life Insurance the Easy Way

At the Principal Financial Group®, we offer Accelerated Underwriting, an expedited underwriting program that your Preferred and Super Preferred applicants can use when applying for life insurance. Our outstanding program features:

- **No exam requirements. No lab testing. (50-60% of Preferred and Super Preferred clients¹ typically qualify.)**
- **One simple application and one phone call takes care of the requirements.**

After receiving the application and telephone interview, our underwriting team reviews the information to provide you with an underwriting decision in as little as 48 hours!¹

IT'S AS EASY AS 1-2-3!

**STEP
1**

Review the qualification checklist (BB11642) to determine if your client is a good candidate for Principal Accelerated Underwriting.



**STEP
2**

If your client answered "Yes" to the checklist items, continue on and complete parts A and C of the application, including the Producer Report, HIPPA, Informed Consent form, Blood Consent form, etc. If your client answered "No" to the checklist items, complete the full application and submit it for traditional underwriting.

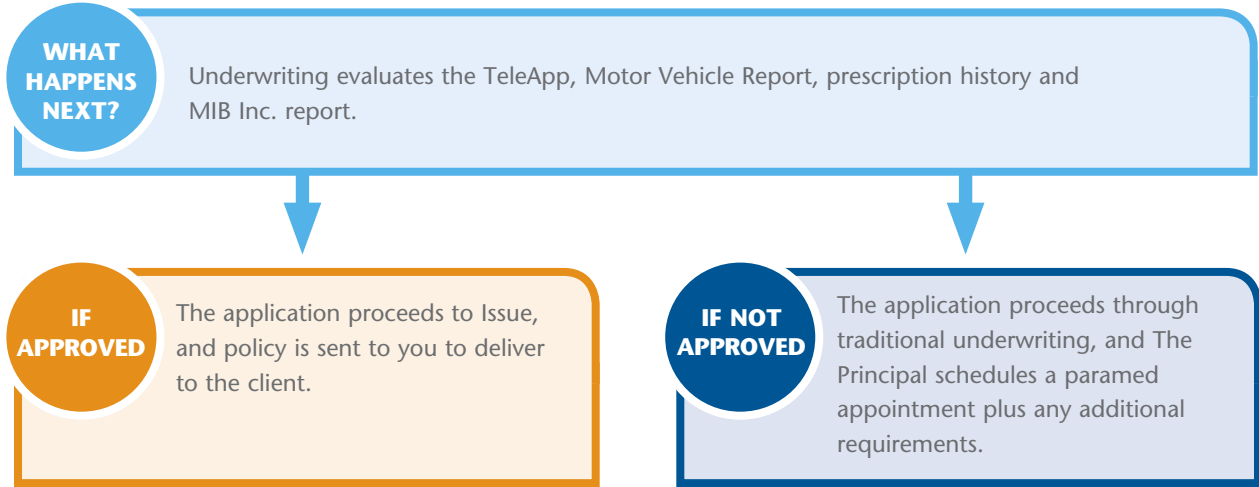
Note: When submitting the application, please indicate "Acc Und" on the Producer Report to alert the case manager that it's a Principal Accelerated Underwriting case.



**STEP
3**

Complete the Principal TeleApp interview immediately, or schedule the interview for a time that best suits your client's schedule using 1-888-TeleApp (1-888-835-3277), Option 1.

- Tell the Principal TeleApp interviewer that this is a Principal Accelerated Underwriting application.
- Share the TeleApp process list (BB11108) with your clients so they are prepared for the information they will discuss with the interviewer.
- Make sure your clients schedule enough time to complete the interview (typically 20-25 minutes).



Average industry turnaround is 8 days. Discover the Principal Accelerated Underwriting difference!

Let's connect. Call the National Sales Desk at 800-654-4278, or your Life RVP. You can also visit our website at www.principal.com/accelerated.

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. 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.



WE'LL GIVE YOU AN EDGE®

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