

Principal Accelerated UnderwritingSM

Will you qualify?

Life insurance made easy

Take a moment to discuss the checklist below with your financial professional to find out if you may be one of the 50 to 60 percent of applicants who qualifies for our streamlined underwriting process. Why does it matter you ask? Because, In as little as 48 hours, you may be able to purchase up to \$1 million of life insurance with no lab testing or exam requirements.* Simply review the checklist below with your financial professional to see if you qualify.

| GENERAL QUALIFICATIONS | YES | NO |
|--|-----|----|
| Ages are 18 - 60. | | |
| Face amounts requested are between \$50,000 - \$1 million (\$2 million for SUL). | | |
| Requested products are Term (10-, 15-, 20- and 30-year), UL, IUL, VUL, SUL, or Benefit VUL II (NY only). | | |
| Build is within recommended weight limits (see back). | | |
| No major medical condition(s) (see back). | | |

Note: Participation in aviation or hazardous sports activities may qualify subject to activity details gathered during the TeleApp.

| APPLICANT QUALIFICATIONS | YES | NO |
|--|-----|----|
| If previously underwritten by the Principal Financial Group®, coverage was approved at Preferred or Super Preferred. | | |
| Applicant is a U.S. citizen or permanent resident with no travel to hazardous locations. | | |
| Stated blood pressure is less than 140/85. | | |
| Total cholesterol is less than 220, and cholesterol/HDL ratio is less than 5.0. | | |
| If age 50 or greater, applicant has a primary care physician and evidence of routine physicals. | | |
| No parent or sibling death from cardiovascular disease, stroke or diabetes prior to age 60. | | |
| No parent or sibling death from breast, colon, ovarian or prostate cancer prior to age 60.** | | |
| No history of bankruptcy in the past five years. | | |
| No history of DUI or reckless driving within five years, or more than two moving violations in the past three years. | | |
| No history of felony conviction in the past five years. | | |
| No life, health or disability insurance has been rated, rideder or declined. | | |
| No prior informal request to The Principal® within the last 24 months. | | |
| No labs have been ordered or completed within the last 12 months for life or disability insurance. | | |

| TELEAPP | YES | NO |
|--|-----|----|
| TeleApp interview has been completed by client. <i>(If not, please provide date and time to schedule TeleApp interview.)</i> Date _____ Time (use client's time zone) _____ | | |

* 50 to 60 percent of applicants qualify for streamlined underwriting answering yes to this checklist does not automatically qualify you for Accelerated Underwriting or life insurance from The Principal.

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

UNDERWRITING BUILD CHART

| AGES 18-44 | | | | AGES 45-60 | | | |
|------------|-----------|--------|-----------|------------|-----------|--------|-----------|
| Height | Weight | Height | Weight | Height | Weight | Height | Weight |
| 4'8 | 79 – 149 | 5'9 | 119 – 226 | 4'8 | 79 – 158 | 5'9 | 119 – 240 |
| 4'9 | 81 – 154 | 5'10 | 122 – 233 | 4'9 | 81 – 164 | 5'10 | 122 – 247 |
| 4'10 | 84 – 160 | 5'11 | 126 – 240 | 4'10 | 84 – 169 | 5'11 | 126 – 254 |
| 4'11 | 87 – 165 | 6'0 | 130 – 247 | 4'11 | 87 – 175 | 6'0 | 130 – 261 |
| 5'0 | 90 – 171 | 6'1 | 133 – 253 | 5'0 | 90 – 181 | 6'1 | 133 – 269 |
| 5'1 | 93 – 177 | 6'2 | 137 – 260 | 5'1 | 93 – 187 | 6'2 | 137 – 276 |
| 5'2 | 96 – 183 | 6'3 | 141 – 268 | 5'2 | 96 – 194 | 6'3 | 141 – 284 |
| 5'3 | 99 – 189 | 6'4 | 144 – 275 | 5'3 | 99 – 200 | 6'4 | 144 – 291 |
| 5'4 | 102 – 195 | 6'5 | 148 – 282 | 5'4 | 102 – 206 | 6'5 | 148 – 299 |
| 5'5 | 106 – 201 | 6'6 | 152 – 289 | 5'5 | 106 – 213 | 6'6 | 152 – 307 |
| 5'6 | 109 – 207 | 6'7 | 156 – 297 | 5'6 | 109 – 219 | 6'7 | 156 – 315 |
| 5'7 | 112 – 213 | 6'8 | 160 – 304 | 5'7 | 112 – 226 | 6'8 | 160 – 323 |
| 5'8 | 116 – 220 | 6'9 | 164 – 312 | 5'8 | 116 – 233 | 6'9 | 164 – 331 |

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

MAJOR MEDICAL CONDITIONS

| | | |
|---|---|---|
| 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/Gestational 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.



FOR MORE INFORMATION

Contact your financial professional or visit www.principal.com



WE'LL GIVE YOU AN EDGE®

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

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