

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

# What you can expect when using Accelerated Underwriting

**Are you in good health?** The Principal Financial Group® offers a quick and easy underwriting process that allows you to skip the medical exam and lab requirements for up to \$1 million of life insurance coverage. Here's what you need to know to get started:

**STEP 1**

**Review the eligibility checklist items** (BB11642) with your financial representative to determine if you're a candidate for Principal Accelerated Underwriting.

**STEP 2**

**Did you answer "Yes" to the checklist items?** If so, go ahead and complete parts A and C of the application with your financial representative. This may include signatures on a few miscellaneous forms such as HIPPA, Informed Consent form, etc.

**If you answered "No" to any of the checklist items,** you are still a good candidate for life insurance, but not for Principal Accelerated Underwriting. *Your next step will be to complete the full application and submit it for traditional underwriting.*

**STEP 3**

**Complete the Principal TeleApp interview** immediately, or schedule the interview for a time that best suits your personal schedule using 1-888-TeleApp (1-888-835-3277), Option 1. The interview typically takes 20-25 minutes.

**To ensure a quick and easy phone interview, it's recommended that you have the following information ready to discuss:**

- **Medical Information**
  - Names and addresses of physicians and hospitals providing medical care in the last 10 years
  - Names and dosage of medications you take or have taken in the last 10 years
- **Financial and personal information**
  - Current earned income
  - Unearned income
  - Net worth
  - Foreign travel history
- **Insurance information**
  - Name and phone number of your financial representative
  - State in which you are applying for insurance coverage
  - Type of coverage you are applying for (Term insurance, variable life insurance, etc.)
  - The face amount of requested insurance coverage
  - Total amount of life insurance coverage you currently have, including any pending applications (not yet approved or issued)

**WHAT HAPPENS NEXT?**

After the interview, the information collected by our TeleApp interviewers is sent to a Principal Underwriter for evaluation. Your financial representative will contact you when a decision has been made regarding your life insurance application.

**IF APPROVED**

The Principal® will issue the policy to your financial representative who will then deliver it to you.

**IF NOT APPROVED**

Your application for life insurance goes through traditional underwriting. A paramed appointment and additional requirements may be required before the application is approved.

*A few minutes of your time today could mean a world of difference to your loved ones later.*

**Learn more.**

To determine if you may qualify, contact your financial representative today.



WE'LL GIVE YOU AN EDGE®

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