

Principal Accelerated UnderwritingSM

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.

Diversified Individual Brokerage
Phone (860)659-2691 Email sales@dibliflife.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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