

# Completing the personal history portion of your application

As part of the life insurance application process, we'll need just a little information from you. Here's the good news: You can provide it on your time and your terms—either online or over the phone.

You can provide your personal history online\*, or call 888-TeleApp (888-835-3277).

**TeleApp Contact Center hours:**

Monday - Friday, 7 a.m. to 6 p.m. CT

## Here's how it works

1

Your financial professional will set up an interview for you. Then, Principal will send you an email for the interview. You can either complete it online or call the Principal TeleApp Contact Center to do the interview via phone.

2

If you choose the online option, a link to access your application will be emailed to you. Completion typically takes about 30 minutes. If you choose to complete your interview by phone, one of our experienced interviewers will call you, generally within two days. Phone interviews require additional time due to the amount of information you'll discuss.

3

After completion of the interview, you'll receive an email with a link to eSign the document. Once we receive the signed document, an underwriter will review the information provided and determine if additional medical exams are needed. See below for additional details.

## Personal history information needed

Please have the following details available:

- Product type: \_\_\_\_\_ Amount of life insurance coverage you're applying for: \_\_\_\_\_
- Financial professional name: \_\_\_\_\_
- Financial professional phone number: \_\_\_\_\_
- State in which application was signed: \_\_\_\_\_
- Names and addresses of physicians and hospitals providing medical care in the last 10 years: \_\_\_\_\_  
\_\_\_\_\_
- Names of medications you take or have taken in the last 10 years: \_\_\_\_\_  
\_\_\_\_\_
- Current earned income, unearned income, and net worth: \_\_\_\_\_
- Past and future travel outside the U.S.: \_\_\_\_\_

## Additional medical exams may be required

Your medical history is documented as part of your application, but we still may require a medical exam based on your age, medical history, and protection amount requested. The exams may include:

- Measurements of blood pressure, pulse, height, and weight
- Blood sample to test cholesterol levels, blood sugar, and other blood chemistry values
- Urine sample to check for the presence of blood, protein, sugar, nicotine, and other lab values
- Electrocardiogram to measure the heart's electrical impulses

After underwriting is complete, you'll receive information on how to access your test results (if applicable) and policy details, including how much your payment will be.

## Tips to prepare for the medical exam

### Do not:

- Eat or drink within 12 to 14 hours before your exam or blood draw.
- Smoke or chew tobacco at least one hour prior to the exam.
- Use alcohol or nonprescription drugs within 24 hours before the exam.
- Ingest caffeine within eight hours before the exam.
- Exercise strenuously within 24 hours before the exam.



Let's connect

Contact your financial professional with any questions.

\* Some restrictions apply when using the online option, such as you must have a valid email address. It's available to use for combination life/disability insurance applications in all states, except California and New York. And, you must read, speak, and understand English. If you don't meet any of these requirements, you'll need to contact Principal to complete the personal history portion of the application via phone call or traditional paper application.



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