



Life insurance

# Time-saving tools for faster application processing

New business guide



# Quick underwriting application submission

Nothing is better than a happy face, whether it's yours or the customer's. That's why we offer three ways to get you and your proposed insured a quick underwriting review. Here's how each option works:

	Quick quote	Informal summary	Full informal
<b>Timing</b>	Tentative risk assessment within 24 hours	Tentative risk assessment within 3 business days	Tentative risk assessment within 5 business days
<b>What to provide</b>	Email request including: <ul style="list-style-type: none"> <li>Brief summary of pertinent medical information/history</li> </ul> (Do not include any attachments or individual identifiers.)	Summary of medical history including: <ul style="list-style-type: none"> <li>Optional attachments</li> <li>Signed HIPAA consent form granting access to both Principal National and Principal Life</li> </ul> (Maximum length = 30 pages)	Full medical history including: <ul style="list-style-type: none"> <li>Last five years of medical history</li> <li>Signed HIPAA consent form granting access to both Principal National and Principal Life</li> </ul>
<b>Restrictions</b>	Maximum length = half page	<ul style="list-style-type: none"> <li>Minimum face amount = \$3 million               <ul style="list-style-type: none"> <li>If less than \$3 million or under age 50, must meet \$10,000 in planned annual premium</li> </ul> </li> <li>Minimum issue age 35; maximum issue age 75</li> <li>Ratings limited to Table 6 up to age 65 for Term and Table 10 for permanent; maximum Table for 4 for ages 66 and above</li> <li>Term or permanent product</li> <li>Cover sheet that includes planned premium amount and offer needed to win the case</li> </ul>	
<b>How to submit</b>	<ul style="list-style-type: none"> <li>Email <a href="mailto:principalquickquote@principal.com">principalquickquote@principal.com</a>.</li> <li>Contact your home office underwriter for more information.</li> </ul>	<ul style="list-style-type: none"> <li>Imaging vendor</li> <li>Email: <a href="mailto:PrincipalBusiness@exchange.principal.com">PrincipalBusiness@exchange.principal.com</a></li> <li>Fax: 866-542-1359</li> <li>Mail: Principal Financial Group Life New Business &amp; Underwriting ATTN: IDPC 711 High Street Des Moines, IA 50392</li> </ul>	

Effective May 2019

# Traditional methods for submitting applications

You have the option to submit your business documents as follows:

Delivery method	Address
<b>Next-day delivery</b>	Principal Financial Group ATTN: IDPC-M-001-E10 711 High Street Des Moines, IA 50392
<b>First-class mail</b>	<b>Life:</b> Principal Financial Group Life New Business & Underwriting ATTN: IDPC 711 High Street Des Moines, IA 50306-0001
<b>Email</b>	PrincipalBusiness@exchange.principal.com

# Additional application submission resources

We want to make working with us as easy as possible. That's why we offer several internal and vendor options for submitting your business. For more information, contact our Information Technology area at 800-554-3395.

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## New business application forms

We provide easy access to life and disability insurance applications via our secure financial professional website:

- **[advisors.principal.com/New Business/Submit Business](https://advisors.principal.com/New Business/Submit Business)**

If a subscriber, you can also access application forms through:

- Ebix Vital Forms
  - iPipeline®, Forms Pipe
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## Application submission

Send applications electronically to help streamline the new business process. We support the following methods via **[advisors.principal.com/New Business/Submit Business/Life Insurance](https://advisors.principal.com/New Business/Submit Business/Life Insurance)**:

- Drop Ticket (Term)
- Life E-App (Principal Universal Life Flex III<sup>SM</sup>, Principal Indexed Universal Life Flex II<sup>SM</sup>, and Term)
- eSend

If a subscriber, you can also submit new applications through:

- ExamOne
- iPipeline®
- PaperClip Inc.

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## Underwriting guidelines

Access underwriting information via:

- **[advisors.principal.com/New Business/Guidelines & Underwriting/Life Insurance Underwriting](https://advisors.principal.com/New Business/Guidelines & Underwriting/Life Insurance Underwriting)**

If a subscriber, you can also access our guidelines through:

- XRAE
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## Pending case status

Receive important up-to-date information on pending life and disability insurance cases via:

- Principal Pending Business Report (**[advisors.principal.com/New Business/Track Your Business/Pending Business Report](https://advisors.principal.com/New Business/Track Your Business/Pending Business Report)**)
- Principal Direct FTP from us in ACORD® format

If a subscriber, you can also get pending case status through:

- AgencyWorks
  - Oracle®/Skywire®
  - SmartOffice®
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## Commissions

Receive timely information for new life and disability insurance cases via:

- Principal compensation statements

If a subscriber, you can also access commission information through:

- AgencyWorks
- Oracle/Skywire
- Principal Direct FTP from us in ACORD® format
- SmartOffice

# Additional application submission resources (continued)

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## Secure email

Your email submissions to Principal can be encrypted and secured through the following services:

- IronPort
- Paperclip eM4 Email Encryption
- Transport Layer Security (TLS)

These options provide the security you need to help protect your business with us.

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## Illustrations/quotations

Illustrations and quotes are available through the Principal Life Illustration System (PLIS) to help with the sale of our insurance products. ([advisors.principal.com/New Business/Quotes & Proposals/Life Insurance Illustrations](https://advisors.principal.com/New-Business/Quotes-&Proposals/Life-Insurance-Illustrations))

If a subscriber, you can also access illustration/quotation information through:

- Principal Direct FTP from us in ACORD® format
  - WinFlex
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## In-force data

Track information for existing policies to help you manage your in-force business and meet ongoing needs. This information is available at [advisors.principal.com/Existing Business/My Business/Policy Activity Report](https://advisors.principal.com/Existing-Business/My-Business/Policy-Activity-Report).

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## Web content

Visit [advisors.principal.com](https://advisors.principal.com). We understand your time is precious. Our website gives you quick and easy access to customer information, summary reports, pending business/change reports, marketing resources, product information, forms and supplies, and news. Everything you need to do business with us resides on this convenient one-stop shop.

## Notes





Call 800-654-4278 for direct access to your home office case manager or underwriter.  
Visit us at [principal.com/newbusiness](https://principal.com/newbusiness).



[advisors.principal.com](https://advisors.principal.com)

Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0001

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