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:

<table>
<thead>
<tr>
<th></th>
<th>Quick quote</th>
<th>Informal summary</th>
<th>Full informal</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Timing</strong></td>
<td>Tentative risk assessment within 24 hours</td>
<td>Tentative risk assessment within 3 business days</td>
<td>Tentative risk assessment within 5 business days</td>
</tr>
</tbody>
</table>
| **What to provide**  | Email request including:  
  • Brief summary of pertinent medical information/history  
  (Do not include any attachments or individual identifiers.) | Summary of medical history including:  
  • Optional attachments  
  • Signed HIPAA consent form granting access to both Principal National and Principal Life  
  (Maximum length = 30 pages) | Full medical history including:  
  • Last five years of medical history  
  • Signed HIPAA consent form granting access to both Principal National and Principal Life |
| **Restrictions**     | Maximum length = half page | • Minimum face amount = $1 million on permanent and term products  
  • No maximum face amount  
  • Maximum age for single-life products = 75  
  • No maximum age for survivorship products | |
| **How to submit**    | • Email to your dedicated Quick Quote email address.  
  • Contact your home office underwriter for more information. | • Imaging vendor  
  Email: PrincipalBusiness@exchange.principal.com  
  Fax: 866-542-1362  
  Mail:  
  Principal Financial Group  
  Life New Business & Underwriting  
  ATTN: IDPC  
  711 High Street  
  Des Moines, IA 50392 | |

Effective May 2019
## Traditional methods for submitting applications

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

<table>
<thead>
<tr>
<th>Delivery method</th>
<th>Address</th>
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</thead>
<tbody>
<tr>
<td>Next-day delivery</td>
<td>Principal Financial Group</td>
</tr>
<tr>
<td></td>
<td>ATTN: IDPC-M-001-E10</td>
</tr>
<tr>
<td></td>
<td>711 High Street</td>
</tr>
<tr>
<td></td>
<td>Des Moines, IA 50392</td>
</tr>
<tr>
<td>First-class mail</td>
<td>Life:</td>
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<tr>
<td></td>
<td>Principal Financial Group</td>
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<tr>
<td></td>
<td>Life New Business &amp; Underwriting</td>
</tr>
<tr>
<td></td>
<td>ATTN: IDPC</td>
</tr>
<tr>
<td></td>
<td>711 High Street</td>
</tr>
<tr>
<td></td>
<td>Des Moines, IA 50306-0001</td>
</tr>
<tr>
<td>Email</td>
<td><a href="mailto:PrincipalBusiness@exchange.principal.com">PrincipalBusiness@exchange.principal.com</a> or your dedicated submission email address</td>
</tr>
</tbody>
</table>
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.

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

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

- Ebix Vital Forms
- iPipeline®, Forms Pipe

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:

- Drop Ticket (Term)
- Life E-App (Universal Life and Term)
- eSend

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

- ExamOne
- iPipeline®
- PaperClip Inc.
**Underwriting guidelines**

Access underwriting information via:


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

- XRAE

**Pending case status**

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

- Principal Direct FTP from us in ACORD® format

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

- AgencyWorks
- Oracle®/Skywire®
- SmartOffice®

**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
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.

Illustrations/quotations

Principal provides illustrations and quotations via Illustration Edge to help with the sale of our insurance products. ([advisors.principal.com/New Business/Quotes & Proposals/Life Insurance Illustrations](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

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](advisors.principal.com/Existing Business/My Business/Policy Activity Report).

Web content

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