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>
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</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>
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<tr>
<td><strong>What to provide</strong></td>
<td>Email request including:</td>
<td>Summary of medical history including:</td>
<td>Full medical history including:</td>
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<tr>
<td></td>
<td>• Brief summary of pertinent medical information/history</td>
<td>• Optional attachments</td>
<td>• Last five years of medical history</td>
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<td></td>
<td>(Do not include any attachments or individual identifiers.)</td>
<td>• Signed HIPAA consent form granting access to both Principal National and Principal Life</td>
<td>• Signed HIPAA consent form granting access to both Principal National and Principal Life</td>
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<td></td>
<td>(Maximum length = 30 pages)</td>
<td>(Maximum length = 30 pages)</td>
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<tr>
<td><strong>Restrictions</strong></td>
<td>Maximum length = half page</td>
<td>• Minimum fact amount = $500,000 on permanent products and $1 million on term products. No maximums.</td>
<td>• Maximum age for single-life products = 75</td>
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<tr>
<td></td>
<td></td>
<td>• Maximum age for survivorship products = 75</td>
<td>• No maximum age for survivorship products</td>
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<tr>
<td><strong>How to submit</strong></td>
<td>• Email to your dedicated Quick Quote email address.</td>
<td>• Imaging vendor</td>
<td>• Imaging vendor</td>
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<tr>
<td></td>
<td>• Contact your home office underwriter for more information.</td>
<td>Email: <a href="mailto:PrincipalBusiness@exchange.principal.com">PrincipalBusiness@exchange.principal.com</a></td>
<td>Email: <a href="mailto:PrincipalBusiness@exchange.principal.com">PrincipalBusiness@exchange.principal.com</a></td>
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<tr>
<td></td>
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<td>Fax: 866-542-1362</td>
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<td>Mail:</td>
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<td>Principal Financial Group</td>
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<td>Life New Business &amp; Underwriting</td>
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<td>ATTN: IDPC</td>
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<td>711 High Street</td>
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<td></td>
<td>Des Moines, IA 50392</td>
<td>Des Moines, IA 50392</td>
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</tbody>
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Effective September 2016
Submit application files with eSend

Our eSend tool allows you to quickly submit life and disability case application files directly into our image system where employees can help speed up processing time. Go to advisors.principal.com/ New Business/Submit Business/Life Insurance.

Key benefits

Safe – Our secure connection allows you to scan your new business documents and transmit them to the home office – up to 30 attachments or 50 MB in one submission!

Fast – Documents are received by the home office within minutes, allowing processing to begin sooner.

Free – You save money by avoiding overnight charges on mailed applications.

Easy – All you need is the ability to scan your documents and a financial professional website username and password. If you don’t know your login information, contact the Technical Help Line at 800-554-3395, Option 1.
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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<tbody>
<tr>
<td>Next-day delivery</td>
<td>Principal Financial Group</td>
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<td>ATTN: IDPC-M-001-E10</td>
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<td></td>
<td>711 High Street</td>
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<td></td>
<td>Des Moines, IA 50392</td>
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<tr>
<td>First-class mail</td>
<td>Life: Principal Financial Group</td>
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<td></td>
<td>Life New Business &amp; Underwriting</td>
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<td>ATTN: IDPC</td>
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<td>711 High Street</td>
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<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></td>
</tr>
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</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

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

- Ebix’s Vital Forms
- iPipeline®, Forms Pipe

Application submission (if not using a quick review method)

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)

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

- ExamOne
- iPipeline®
- PaperClip Inc.

Traditional submissions such as U.S. mail and fax are also welcomed.
Underwriting guidelines

Access underwriting information via:

- advisors.principal.com/New Business/Guidelines & Underwriting/Life Insurance Underwriting

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 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)

If a subscriber, you can also access commission 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.

Web content

Visit 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.