

Doing business your way

We want to make it easy for you to submit your life insurance business. Use this guide to determine how best to do that based on your specific situation.

Drop ticket	Process	Accelerated Underwriting (AU)	How to submit
<p>Drop ticket for Principal® Term</p> <ul style="list-style-type: none"> • Products: Term • States: All, except NY • Underwriting: AU 	<p>Customer must be able to read, speak, and understand English.</p> <ul style="list-style-type: none"> • Client receives email from Principal and completes application online. If they need help, they can opt out of the online process at any point and use a medical application specialist. • Once customer completes the online application, it's emailed to customer for eSignature.* • After customer eSigns, copy is emailed to Field Office Contact (FOC). • Final, signed policy is available on Principal.com under "Client Correspondence" and can be accessed by the financial professional and customer. <p>A separate Part B doesn't need to be requested, it's included in the drop ticket.</p> <p>* If the owner and insured are not the same person, the owner receives their link first. Once they complete and sign their portion of the application, the online link is sent to the insured to complete personal information.</p>	<p>Client must complete Part B online or via phone interview.</p> <p>Available for:</p> <ul style="list-style-type: none"> • Ages 18-40 and face amounts \$3 million and less • Ages 41-60 and face amounts \$2 million and less • Standard or better risk class 	<p>Options:</p> <ul style="list-style-type: none"> • Principal Drop Ticket form • iPipeline: select Carrier Fulfillment > Term Insurance > Drop Ticket

E-App

	Part B— online	Part B— phone interview	Accelerated Underwriting (AU)	How to submit
<p>E-App with Part B— online or phone interview</p> <ul style="list-style-type: none"> • Products: All, except VUL Income IV, SUL Provider, and Term conversions (must use paper application) • States: All, except NY • Underwriting: AU 	<p>Available for:</p> <ul style="list-style-type: none"> • All products • All face amounts • Combo with individual disability insurance (not available in CA and NY) <p>Use Request Part B to start the process.</p>	<p>Available for:</p> <ul style="list-style-type: none"> • All products • All face amounts • Combo with individual disability insurance <p>Use Request Part B to start the process.</p>	<p>Available for:</p> <ul style="list-style-type: none"> • Ages 18-40 and face amounts \$3 million and less • Ages 41-60 and face amounts \$2 million and less • Standard or better risk class • All products <hr/> <p>Client must complete Part B online or via phone interview.</p> <hr/>	<p>Options:</p> <p>Principal E-App</p>

Paper application

	Part B— online	Part B— phone interview	Accelerated Underwriting (AU)	How to submit
<p>Paper application with Part B—online or phone interview</p> <ul style="list-style-type: none"> • Products: All • States: All • Underwriting: AU 	<p>Available for:</p> <ul style="list-style-type: none"> • All products • All face amounts • Combo with individual disability insurance (not available in CA and NY) <p>Use Request Part B to have email sent to the client.</p>	<p>Available for:</p> <ul style="list-style-type: none"> • All products • All face amounts • In combo with individual disability insurance application <p>Use Request Part B to have interviewer call the client.</p>	<p>Available for:</p> <ul style="list-style-type: none"> • Ages 18-40 and face amounts \$3 million and less • Ages 41-60 and face amounts \$2 million and less • Standard or better risk class • All products <hr/> <p>Client must complete Part B online or via phone interview.</p> <hr/>	<p>Options:</p> <ul style="list-style-type: none"> • eSend • Mail • Fax

Additional resources

- [New Business Guide](#)
- [Online Part B overview for consumers](#)



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

Principal National Life Insurance Company and Principal Life Insurance Company®, Des Moines, Iowa 50392

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