

Doing business your way

We want to make it easy for you to submit your 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
Drop ticket for Principal® Term <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.* • All ages; insured must be able to read, speak, and understand English. • 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 41-50 and face amounts \$2.5 million and less; amounts greater than \$2 million require digital health data (DHD) records, including results from exam/lab within prior 24 months. • Ages 51-60 and face amounts \$2.5 million and less; amounts greater than \$1 million require DHD records, including results from exam/lab within prior 12 months. • 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
E-App with Part B— online or phone interview <ul style="list-style-type: none"> Products: All, except IUL Accumulation II, VUL Income IV, SUL Provider, and Term conversions (must use paper application) States: All, except NY Underwriting: AU 	Available for: <ul style="list-style-type: none"> All products All face amounts Combo with individual disability insurance (not available in CA and NY) Use Request Part B to start the process.	Available for: <ul style="list-style-type: none"> All products All face amounts Combo with individual disability insurance Use Request Part B to start the process.	Available for: <ul style="list-style-type: none"> Ages 18-40 and face amounts \$3 million and less Ages 41-50 and face amounts \$2.5 million and less; amounts greater than \$2 million require DHD records, including results from exam/lab within prior 24 months. Ages 51-60 and face amounts \$2.5 million and less; amounts greater than \$1 million require DHD records, including results from exam/lab within prior 12 months. Standard or better risk class All products <hr/> Client must complete Part B online or via phone interview.	Options: Principal E-App

Paper application

	Part B— online	Part B— phone interview	Accelerated Underwriting (AU)	How to submit
Paper application with Part B— online or phone interview <ul style="list-style-type: none"> • Products: All • States: All • Underwriting: AU 	Available for: <ul style="list-style-type: none"> • All products • All face amounts • Combo with individual disability insurance (not available in CA and NY) Use Request Part B to have email sent to the client.	Available for: <ul style="list-style-type: none"> • All products • All face amounts • In combo with individual disability insurance application Use Request Part B to have interviewer call the client.	Available for: <ul style="list-style-type: none"> • Ages 18-40 and face amounts \$3 million and less • Ages 41-50 and face amounts \$2.5 million and less; amounts greater than \$2 million require DHD records, including results from exam/lab within prior 24 months. • Ages 51-60 and face amounts \$2.5 million and less; amounts greater than \$1 million require DHD records, including results from exam/lab within prior 12 months. • Standard or better risk class • All products <hr/> Client must complete Part B online or via phone interview.	Options: <ul style="list-style-type: none"> • eSend • Mail • Fax

Additional resources

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



principal.com

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

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