

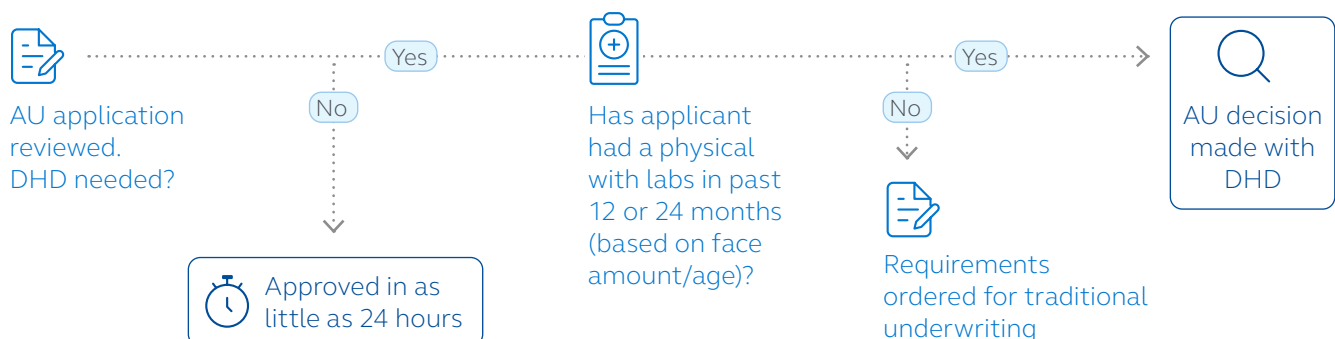
Speed up the underwriting process for your clients

What are the benefits of Accelerated Underwriting (AU)?

- **More satisfied clients** who get the coverage they need without the inconvenience of labs or exams
- **Smarter process** that leverages digital health data (DHD) whenever possible
- **Easier access** with no separate AU checklists to complete or requests to submit

How does it work?

- New applications are reviewed as soon as the Part B, prescription history, and MIB, LLC and MVR reports are received. In many cases, the applicant can be approved through AU in as little as 24 hours.¹
- If the DHD provides all required information, including a physical and labs in the past 12 or 24 months (based on age/face amount requirements), a decision can be made.
- If DHD isn't sufficient, we'll post a requirement for labs, and the case will continue through traditional underwriting.



¹ Applicants may qualify based on age, product, face amount, and personal history. Insureds cannot use any special underwriting program or reinsurance to qualify for their underwriting classification.

What are the eligibility guidelines?

Products	Ages	Maximum face amount	Additional requirements
Principal® Term Principal Universal Life Provider Edge II SM	18-40	\$3 million	<ul style="list-style-type: none"> For individuals who don't have a qualifying model score, we'll review to see if DHD can be used to underwrite without needing insurance labs. DHD records will need to include the results from labs completed within the past 24 months.
Principal Universal Life Flex III SM Principal Indexed Universal Life Flex II SM Principal Indexed Universal Life Accumulation II SM	41-50	\$2.5 million	<ul style="list-style-type: none"> For face amounts greater than \$2 million, DHD records will need to include results from labs completed within the past 24 months. For individuals who don't have a qualifying model score, we'll review to see if DHD can be used to underwrite without needing insurance labs. DHD records will need to include the results from labs completed within the past 24 months.
Principal Variable Universal Life Income IV SM Principal® Survivorship Universal Life Provider	51-60	\$2.5 million	<ul style="list-style-type: none"> For face amounts greater than \$1 million, DHD records will need to include results from labs completed within the past 12 months. For individuals who don't have a qualifying model score, we'll review to see if DHD can be used to underwrite without needing insurance labs. DHD records will need to include the results from labs completed within the past 12 months.
Principal Executive Variable Universal Life III SM	20-60	\$5 million	<ul style="list-style-type: none"> Customer-completed Part B is required. DHD records will need to include results from labs within the past 12 months for the following age/face amounts: <ul style="list-style-type: none"> › Issue ages 20-40 and face amounts greater than \$3 million › Issue ages 41-50 and face amounts greater than \$2 million › Issue ages 51-60 and face amounts greater than \$1 million For individuals who don't have a qualifying model score, we'll review to see if DHD can be used to underwrite without needing insurance labs. DHD records will need to include the results from labs completed within the past 12 months.

Additional details

- Program is for risk classes of Standard and better.
- Client-completed part B (online or phone) is required for both term and permanent life insurance products.
- Do not order requirements until we notify you of what requirements are needed.
- If exam requirements or labs have been completed within the prior 12 months for life or disability insurance coverage, we'll request the results of those requirements.
- For individuals who don't qualify for AU, we'll automatically review to see if DHD can be used to help underwrite without labs.
- Applicant age is age at the time the application is signed.



Visit principal.com/Accelerated to learn more. Call the National Sales Desk at 800-654-4278 or your Life RVP.



principal.com

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

Insurance products issued by Principal National Life Insurance Co. (except in NY), Principal Life Insurance Company®, and the companies available through the Preferred Product Network, Inc. Plan administrative services offered by Principal Life. Referenced companies are members of the Principal Financial Group®, Des Moines, IA 50392.

For financial professional use only. Not for distribution to the public.

Not FDIC or NCUA insured

**May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency**

Principal®, Principal Financial Group®, and Principal and the logomark design are registered trademarks of Principal Financial Services, Inc., a Principal Financial Group company, in the United States and are trademarks and service marks of Principal Financial Services, Inc., in various countries around the world.

BB12515-01 | 08/2022 | 2382689-082022 | ©2022 Principal Financial Services, Inc.