

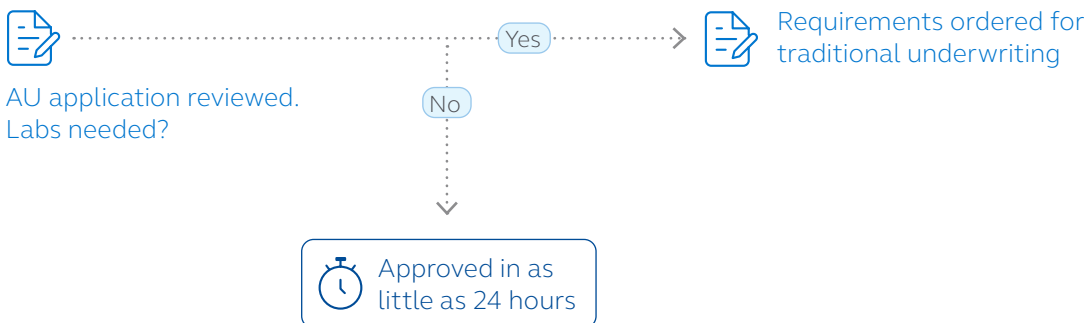
# Speed up the underwriting process for your clients.

## What are the benefits of Accelerated Underwriting (AU)?

- **Faster approvals.** With no labs or exams required, approvals can happen in as little as 24 hours.<sup>(1)</sup>
- **Broad access.** All term and permanent products are available,<sup>(2)</sup> with up to \$3 million of coverage.
- **Established leader.** Our program was one of the first in the industry—operating for well over a decade during which tens of thousands of applicants have been approved.

## How does it work?

New applications are reviewed as soon as the Part B, prescription history, MVR reports, and MIB, LLC are received. In many cases, the applicant can be approved through AU in as little as 24 hours.<sup>(1)</sup>



<sup>(1)</sup> 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.

<sup>(2)</sup> All fully underwritten products; not applicable to those using Guaranteed Issue.

## What are the eligibility guidelines?

| Products   | Ages  | Maximum face amount | Additional requirements   |
|--|-------|---------------------|---|
| All term and permanent life insurance products (fully underwritten) except Principal Executive Variable Universal Life (Executive VUL) | 18-40 | \$3 million         |   |
|  | 41-60 | \$2 million         |   |
| Executive VUL  | 20-60 | \$5 million         | <ul style="list-style-type: none"> <li>Customer-completed Part B is required.</li> <li>For issue ages 20-40 and face amounts greater than \$3 million, and issue ages 41-60 and face amounts greater than \$2 million, digital health data (DHD) records will need to include results from an exam/lab within the previous 12 months.</li> <li>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.</li> </ul> |

### Additional details

- Program is for risk classes of Standard and better.
- Client-completed part B (online or phone) is required for all products.
- Do not order requirements until we notify you of the requirements 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.
- Applicant age is age at the time the application is signed.



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