

Principal Accelerated Underwriting<sup>SM</sup>

# Time is Money!

*We offer an expedited underwriting program that benefits both you and your clients.*

## BENEFITS FOR YOU

- Underwriting decisions in as little as 48 hours<sup>1</sup>
- Faster payday

## BENEFITS FOR YOUR QUALIFIED CLIENTS

- Hassle-free life insurance
- No medical exams or blood work
- A better overall experience

IT'S AS EASY AS 1-2-3!

**STEP  
1**

**Review the qualification checklist** (BB11642) to determine if your client is a good candidate for Principal Accelerated Underwriting.



**STEP  
2**

**If your client answered "Yes" to the checklist items**, continue on and complete parts A and C of the application, including the Producer Report, HIPPA, Informed Consent form, Blood Consent form, etc. If your client answered "No" to the checklist items, complete the full application and submit it for traditional underwriting.

*Note: When submitting the application, please indicate "Acc Und" on the Producer Report to alert the case manager that it's a Principal Accelerated Underwriting case.*



**STEP  
3**

**Complete the Principal TeleApp interview immediately**, or schedule the interview for a time that best suits your client's schedule using 1-888-TeleApp (1-888-835-3277), Option 1.

- Tell the Principal TeleApp interviewer that this is a Principal Accelerated Underwriting application.
- Share the TeleApp process list (BB11108) with your clients so they are prepared for the information they will discuss with the interviewer.
- Make sure your clients schedule enough time to complete the interview (typically 20-25 minutes).

**SO WHAT ARE YOU WAITING FOR?** Make the most of your time and money with Principal Accelerated Underwriting!

**Let's  
connect.**

Call the National Sales Desk at 800-654-4278, or your Life RVP.  
You can also visit our website at [www.principal.com/accelerated](http://www.principal.com/accelerated).

<sup>1</sup> Accelerated Underwriting is an expedited underwriting program offered by Principal Life Insurance Company that eliminates paramed exams and lab tests for 50-60% of Preferred and Super Preferred applicants who qualify. The program provides faster decisions in as little as 48 hours and is available on Term, universal life, indexed universal life, variable universal life (VUL), survivorship universal life or Benefit VUL II (NY only) products. Applicants may qualify based on age, face amount and personal history. To monitor quality and ensure solid mortality results, a small, random sample of applicants who qualify for Principal Accelerated Underwriting will go through full, traditional underwriting.



WE'LL GIVE YOU AN EDGE®

Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0001, [www.principal.com](http://www.principal.com)

Insurance products issued by Principal National Life Insurance Co. (except in NY)  
and Principal Life Insurance Co., 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**