



Individual Life New Business

Principal Accelerated UnderwritingSM

Get an edge with a streamlined underwriting program that provides high-quality life insurance products to your customers while significantly improving the customer's experience. This innovative program uses data that can easily be obtained within 48 hours to eliminate lab testing/exams for 40 to 50 percent of applicants who qualify based on age and face amount requirements.

PROCESS

STEP 1. Complete Part A and C of the application. Do not schedule the paramed appointment. Indicate "Acc Und" on the Producer Report to alert the case manager that this is a Principal Accelerated Underwriting case.

STEP 2. Call 1-888-TeleApp (1-888-835-3277), Option 3, to set up the telephone interview for your client. You can have the client complete an interview immediately, or you can schedule a future appointment. Make sure you tell the interviewer that this is a Principal Accelerated Underwriting application. If you prefer, CPS can order the TeleApp interview for you.

STEP 3. Underwriting evaluates the TeleApp, Motor Vehicle Report, prescription history and MIB Inc. report. If the application is approved for Principal Accelerated Underwriting, it proceeds to issue. If not approved, a paramed appointment will be scheduled plus any additional requirements.

QUALIFICATIONS

- Proposed insured's age is 18-60.
- Total face amount is \$50,000 - \$1 million.
- New business only: Term (10-, 15-, 20- and 30-year), Universal Life, Indexed Universal Life, Survivorship Universal Life, Variable Universal Life, and Benefit Variable Universal Life (NY only)
- Super Preferred or Preferred risks only (Exception: ages 18-19 qualify at Standard)

DISQUALIFICATIONS

- Major medical conditions (see reverse for details)
- Driving under the influence or reckless driving in the past five years
- Criminal history
- Foreign nationals or travel to hazardous countries
- For applicants over age 50, no primary care physician or evidence of routine physicals
- Prior informal request to The Principal® within the last 24 months
- Labs completed for insurance purposes within the last 12 months
- Prior coverage approved other than Preferred or Super Preferred

Note: To ensure quality, a random sample of applications will require full underwriting.

Major Medical Condition List*

Alcohol abuse and/or treatment	Hepatitis
Atrial Fibrillation	Hypertension (diagnosed within six months)
Barrett's Esophagus	Kidney Disease
Bipolar Disorder	Lupus
Cancer (Exceptions: Basal Cell and Squamous Cell Carcinomas)	Melanoma
Chronic Obstructive Pulmonary Disease (COPD)/Emphysema	Multiple Sclerosis (MS)
Crohn's Disease	Parkinson's Disease
Diabetes/Gestational Diabetes	Peripheral Artery Disease (PAD) Peripheral Vascular Disease (PVD)
Drug abuse and/or treatment	Rheumatoid Arthritis (RA)
Epilepsy/Seizure	Sleep Apnea
Gastric Bypass/Lap Band	Stroke/Transient Ischemic Attack (TIA)
Heart Disease/Heart Surgery — All forms	Ulcerative Colitis (UC)

* Advanced diagnostic testing, biopsies and cardiac testing may require an attending physician's statement and traditional underwriting. Other medical history may also require traditional underwriting.

FOR MORE INFORMATION

CPS Insurance Services
(800) 326-5433, ext. 244

Information from The Principal® presented by



WE'LL GIVE YOU AN EDGE®

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