

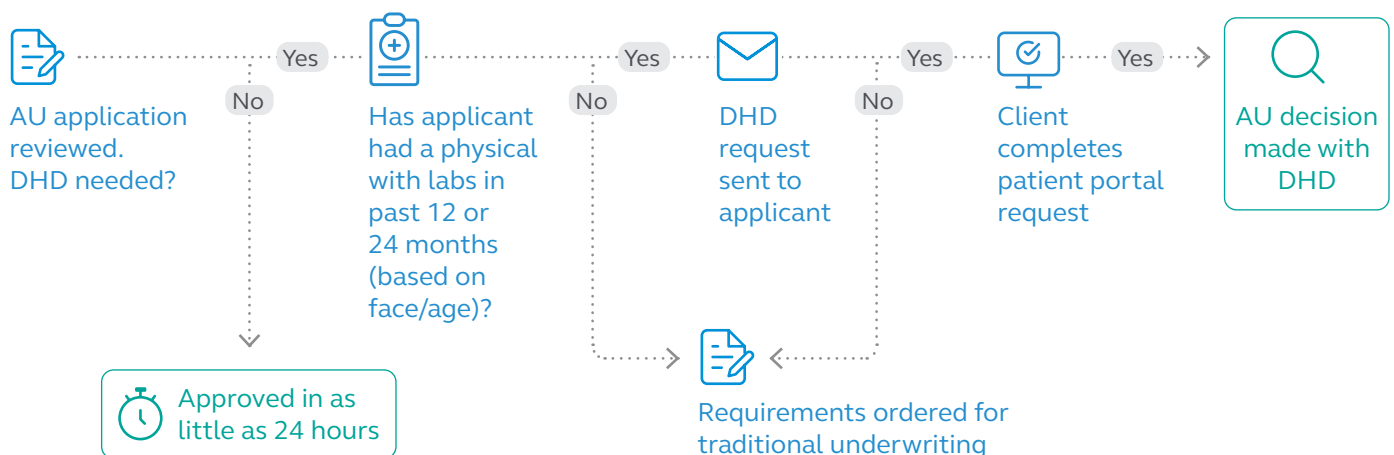
# Speed up the underwriting process for your clients

## What are the benefits of Accelerated Underwriting?

- ▶ **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 and MVR reports are received. In many cases, the applicant can be approved through AU in as little as 24 hours.<sup>1</sup>
- If immediate approval isn't possible because labs are required, we'll email the applicant requesting them to sync their health provider's information through the Human API portal. They have five days to complete the request, and once synced, the DHD will be sent electronically to our underwriters and reviewed within 48 hours.
- 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.
- We'll keep you informed at every step. The field office contact will be notified when DHD is requested and will also be included on client communications. And your pending business report will be updated throughout the process as requirements change.



## What are the eligibility guidelines?

Products	Applicant age	Maximum face amount	Additional requirements
Principal® Term  Principal Universal Life Provider Edge II <sup>SM</sup>	18-40	\$3 million	<ul style="list-style-type: none"> <li>Drop Ticket must be used to submit term applications up to \$3 million face amount (except in New York).</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 24 months.</li> </ul>
Principal Universal Life Flex III <sup>SM</sup>  Principal Indexed Universal Life Flex II <sup>SM</sup>	41-50	\$2.5 million	<ul style="list-style-type: none"> <li>Drop Ticket must be used to submit term applications up to \$2.5 million face amount (except in New York).</li> <li>For face amounts greater than \$2 million, DHD records will need to include results from labs completed within the past 24 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 24 months.</li> </ul>
Principal Indexed Universal Life Accumulation II <sup>SM</sup>  Principal Variable Universal Life Income IV <sup>SM</sup>	51-60	\$2.5 million	<ul style="list-style-type: none"> <li>Drop Ticket must be used to submit term applications up to \$2.5 million face amount (except in New York).</li> <li>For face amounts greater than \$1 million, DHD records will need to include results from labs completed within the past 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>
Principal Executive Variable Universal Life III	20-60	\$5 million	<ul style="list-style-type: none"> <li>Customer-completed Part B is required.</li> <li>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"> <li>› Issue ages 20-40 and face amounts greater than \$3 million</li> <li>› Issue ages 41-50 and face amounts greater than \$2 million</li> <li>› Issue ages 51-60 and face amounts greater than \$1 million</li> </ul> </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 both term and permanent 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 time application signed.



Visit [principal.com/Accelerated](https://principal.com/Accelerated) to learn more. Call the National Sales Desk at 800-654-4278, or your Life RVP

<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.



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