

# Principal Accelerated Underwriting<sup>SM</sup> Checklist

## Three easy steps

**Step 1.** Complete Part A and C of the application, including Producer Report, HIPAA, Informed Consent Form, etc. Do not schedule the paramed appointment. **Indicate “Acc Und” on the Producer Report (and agency transmittal if submitted) to alert the case manager that this is a Principal Accelerated Underwriting case.**

**Step 2.** Call 1-888-TeleApp (1-888-835-3277), option 1, 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.

**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. Use the checklist below to help determine if your clients(s) are part of the 50–60 percent who qualify.

### TeleApp Contact Center Hours

Monday – Thursday: 7 a.m. – 10 p.m. CST | Friday: 7 a.m. – 7 p.m. CST

GENERAL QUALIFICATIONS	YES	NO
Ages are 18 - 60.		
Face amounts requested are between \$50,000 - \$1 million (\$2 million for SUL).		
Requested products are Term (10-, 15-, 20- and 30-year), UL, IUL, VUL, SUL, or Benefit VUL II (NY only).		
Build is within recommended weight limits (see back).		
No major medical condition(s) (see back).		

Note: Participation in aviation or hazardous sports activities may qualify subject to activity details gathered during the TeleApp.

APPLICANT QUALIFICATIONS	YES	NO
If previously underwritten by the Principal Financial Group®, coverage was approved at Preferred or Super Preferred.		
Applicant is a U.S. citizen or permanent resident with no travel to hazardous locations.		
Stated blood pressure is less than 140/85.		
Total cholesterol is less than 220, and cholesterol/HDL ratio is less than 5.0.		
If age 50 or greater, applicant has a primary care physician and evidence of routine physicals.		
No parent or sibling death from cardiovascular disease, stroke or diabetes prior to age 60.		
No parent or sibling death from breast, colon, ovarian or prostate cancer prior to age 60.*		
No history of bankruptcy in the past five years.		
No history of DUI or reckless driving within five years, or more than two moving violations in the past three years.		
No history of felony conviction in the past five years.		
No life, health or disability insurance has been rated, rideder or declined.		
No prior informal request to The Principal® within the last 24 months.		
No labs have been ordered or completed within the last 12 months for life or disability insurance.		

TELEAPP	YES	NO
TeleApp interview has been completed by client. <i>(If not, please provide date and time to schedule TeleApp interview.)</i> Date _____ Time (use client's time zone) _____		

\* Disregard cancer of opposite sex except for colon cancer. Disregard cancer if it pertains to only one family member, and insured has regular check-ups targeted at early diagnosis.

## UNDERWRITING BUILD CHART

AGES 18-44				AGES 45-60			
Height	Weight	Height	Weight	Height	Weight	Height	Weight
4'8	79 – 149	5'9	119 – 226	4'8	79 – 158	5'9	119 – 240
4'9	81 – 154	5'10	122 – 233	4'9	81 – 164	5'10	122 – 247
4'10	84 – 160	5'11	126 – 240	4'10	84 – 169	5'11	126 – 254
4'11	87 – 165	6'0	130 – 247	4'11	87 – 175	6'0	130 – 261
5'0	90 – 171	6'1	133 – 253	5'0	90 – 181	6'1	133 – 269
5'1	93 – 177	6'2	137 – 260	5'1	93 – 187	6'2	137 – 276
5'2	96 – 183	6'3	141 – 268	5'2	96 – 194	6'3	141 – 284
5'3	99 – 189	6'4	144 – 275	5'3	99 – 200	6'4	144 – 291
5'4	102 – 195	6'5	148 – 282	5'4	102 – 206	6'5	148 – 299
5'5	106 – 201	6'6	152 – 289	5'5	106 – 213	6'6	152 – 307
5'6	109 – 207	6'7	156 – 297	5'6	109 – 219	6'7	156 – 315
5'7	112 – 213	6'8	160 – 304	5'7	112 – 226	6'8	160 – 323
5'8	116 – 220	6'9	164 – 312	5'8	116 – 233	6'9	164 – 331

Note: Traditional underwriting is required for builds that are off the chart.

### MAJOR MEDICAL CONDITIONS

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

Note: Advanced diagnostic testing, biopsies, cardiac testing and other medical history may require an attending physician's statement. When attending physician's statements are ordered, we will require traditional underwriting.

**Principal UnderRight<sup>SM</sup>**  
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#### FOR MORE INFORMATION

Contact the National Sales Desk at 800-654-4278.



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