

Principal Accelerated UnderwritingSM Checklist

Principal Accelerated Underwriting uses data that can easily be obtained within 48 hours to eliminate the need for paramedical exams and lab testing for 40 to 50 percent of eligible applicants. Use the checklist below to help you determine if your client(s) qualify.

GENERAL QUALIFICATIONS	YES	NO
Ages are 18 - 60.		
Face amounts requested are between \$50,000 - \$1 million.		
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).		

APPLICANT QUALIFICATIONS	YES	NO
If previously underwritten by The Principal, 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.		
For Non-Tobacco Preferred, no tobacco use within the past 24 months.		
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, ridered 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.		

* 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.



WE'LL GIVE YOU AN EDGE®

Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0001, www.principal.com

Insurance products from the Principal Financial Group® (The Principal®) are issued by Principal National Life Insurance Company (except in New York) and Principal Life Insurance Company. Securities offered through Princor Financial Services Corporation, 800-247-9988, member SIPC. Principal National, Principal Life and Princor® are members of the Principal Financial Group, Des Moines, IA 50392.

For producer information only. Not for use in sales situations.