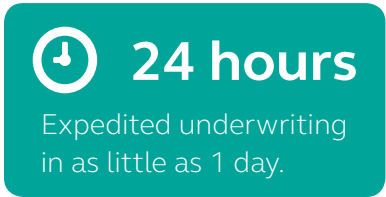


Competitive advantages help deliver faster, easier protection


Who says underwriting has to take an eternity? Definitely not Principal®. With our innovative Accelerated Underwriting (AU) program,¹ we speed up the process for you and your life insurance applicants².



24 hours
Expedited underwriting in as little as 1 day.

Current AU stats:


Average age: **39**



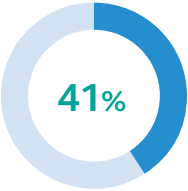
Average face amount: **\$608,000**



More than **73,000** cases applied for AU

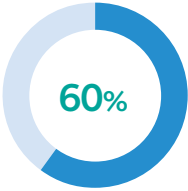


Approval rate:



41%

when checklist is NOT used to pre-screen



60%

when checklist is used to pre-screen

Average approval: **12 days** from application to policy issue

Su	M	T	W	Th	F	S
✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓		

Additional competitive underwriting advantages:



Healthy lifestyle credits (HLCs)

HLCs allow us to take a holistic view of underwriting on virtually all medical risks enabling us to assign credit for favorable lifestyle factors.



Aviation risks

Best-case aviation risks can qualify at Preferred or Super Preferred. If aviation cases are ratable but otherwise qualify for Preferred or Super Preferred, we'll allow the Preferred class and add a flat extra for the aviation risk.



Hazardous sports risks

Hazardous sports are underwritten the same as aviation risks.



Financial underwriting

Financial underwriting on business cases is easier due to our complimentary Informal Business Valuation. Underwriting is mostly completed with the valuation if the coverage applied for aligns with the business valuation.



Call the National Sales Desk at 800-654-4278, or your Life RVP. Visit advisors.principal.com.

¹ Accelerated Underwriting is an expedited underwriting program offered by Principal Life Insurance Company. Applicants may qualify based on age, face amount and personal history.

² Accelerated Underwriting is available on Term, universal life, indexed universal life, variable universal life (VUL), survivorship universal life or Benefit VUL II (NY only) products.



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Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0001

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