

Life – Paper Application Routine Requirements

Amount*	Age – Requirements are based on proposed insured's actual age when the application is signed.								
	0-17	18-30	31-40	41-49	50-54	55-60	61-69	70-75	76-90
\$5,000 to \$49,999	Non-Med	Non-Med	Non-Med	Non-Med	Urine Paramed	Urine Paramed	Blood/Urine Paramed	Blood/Urine Paramed Mature	Blood/Urine Paramed Mature
\$50,000 to \$250,000	Non-Med	Blood/Urine Px Meas H.O. MVR	Blood/Urine Px Meas H.O. MVR	Blood/Urine Px Meas H.O. MVR	Blood/Urine Paramed H.O. MVR	Blood/Urine Paramed H.O. MVR	Blood/Urine Paramed H.O. MVR	Blood/Urine Paramed Mature APS H.O. MVR	Blood/Urine Paramed Mature APS H.O. MVR
\$250,001 to \$500,000	Non-Med	Blood/Urine Paramed H.O. MVR	Blood/Urine Paramed H.O. MVR	Blood/Urine Paramed H.O. MVR	Blood/Urine Paramed H.O. MVR	Blood/Urine Paramed H.O. MVR	Blood/Urine Paramed ECG H.O. MVR	Blood/Urine Paramed ECG Mature H.O. MVR APS	Blood/Urine Paramed ECG Mature H.O. MVR APS
\$500,001 to \$1,000,000	Non-Med	Blood/Urine Paramed H.O. MVR	Blood/Urine Paramed H.O. MVR	Blood/Urine Paramed H.O. MVR	Blood/Urine Paramed ECG H.O. MVR	Blood/Urine Paramed ECG H.O. MVR	Blood/Urine Paramed ECG H.O. MVR APS	Blood/Urine Paramed ECG Mature H.O. MVR APS	Blood/Urine Paramed ECG Mature H.O. MVR APS
\$1,000,001 to \$2,500,000	Non-Med APS Biz FN\$2M	Blood/Urine Paramed H.O. MVR Biz FN\$2M	Blood/Urine Paramed H.O. MVR Biz FN\$2M	Blood/Urine Paramed H.O. MVR Biz FN\$2M	Blood/Urine Paramed ECG H.O. MVR APS Biz FN\$2M	Blood/Urine Paramed ECG H.O. MVR APS Biz FN\$2M	Blood/Urine Paramed ECG H.O. MVR APS Biz FN\$2M	Blood/Urine Paramed ECG Mature H.O. MVR APS FNSupp\$2M Biz FN\$2M	Blood/Urine Paramed ECG Mature H.O. MVR APS FNSupp\$2M Biz FN\$2M
\$2,500,001 to \$5,000,000	Non-Med APS FN Supp\$5M Biz FN	Blood/Urine Paramed H.O. MVR APS FN Supp\$5M Biz FN	Blood/Urine Paramed H.O. MVR APS FN Supp\$5M Biz FN	Blood/Urine Paramed ECG H.O. MVR APS FN Supp\$5M Biz FN	Blood/Urine Paramed ECG H.O. MVR APS FN Supp\$5M Biz FN	Blood/Urine Paramed ECG H.O. MVR APS FN Supp\$5M Biz FN	Blood/Urine Paramed ECG H.O. MVR APS FN Supp\$5M Biz FN	Blood/Urine Paramed ECG Mature H.O. MVR APS FN Supp Biz FN H.O. EIR	Blood/Urine Paramed ECG Mature H.O. MVR APS FN Supp Biz FN H.O. EIR
\$5,000,001 to \$10,000,000	APS FN Supp Biz FN H.O. EIR	Blood/Urine Paramed H.O. MVR APS FN Supp Biz FN H.O. EIR	Blood/Urine Paramed H.O. MVR APS FN Supp Biz FN H.O. EIR	Blood/Urine Paramed ECG H.O. MVR APS FN Supp Biz FN H.O. EIR	Blood/Urine Paramed ECG H.O. MVR APS FN Supp Biz FN H.O. EIR	Blood/Urine Paramed ECG H.O. MVR APS FN Supp Biz FN H.O. EIR	Blood/Urine Paramed ECG H.O. MVR APS FN Supp Biz FN H.O. EIR	Blood/Urine Paramed ECG Mature H.O. EIR H.O. MVR APS FN Supp Biz Fn Financials	Blood/Urine Paramed ECG Mature H.O. EIR H.O. MVR APS FN Supp Biz Fn Financials
\$10,000,001 and up	H.O. EIR Paramed APS Financials FN Supp Biz FN	Blood/Urine Paramed ECG H.O. MVR H.O. EIR APS Financials FN Supp Biz FN	Blood/Urine Paramed ECG H.O. MVR H.O. EIR APS Financials FN Supp Biz FN	Blood/Urine Paramed ECG H.O. EIR H.O. MVR APS Financials FN Supp Biz FN	Blood/Urine Paramed ECG H.O. EIR H.O. MVR APS Financials FN Supp Biz FN	Blood/Urine Paramed ECG H.O. EIR H.O. MVR APS Financials FN Supp Biz FN	Blood/Urine Paramed ECG H.O. EIR H.O. MVR APS Financials FN Supp Biz FN	Blood/Urine Paramed ECG Mature H.O. EIR H.O. MVR APS Financials FN Supp Biz FN	Blood/Urine Paramed ECG Mature H.O. EIR H.O. MVR APS Financials FN Supp Biz FN

Amount*

For single-life products, add together face amounts issued and applied for with The Principal® within the last 6 months to determine amount. For survivorship products, medical and MVR requirements are based on half of the total face amount for each proposed insured. For survivorship products, electronic inspection reports and financial requirements are based on the total face amount applied for.

For any amount, the underwriter may request additional requirements for cause.

Length of Studies

Exams, physical measurements, mature age questionnaire, blood profiles and urines are valid for 12 months from completion for ages 0-69, 6 months for ages 70 and above; ECGs, financials, financial underwriting supplement, MVRs and inspection reports for 12 months; applications/TeleApps for 90 days subject to underwriting review. Underwriting may request updated requirements for cause.

Legend

APS	Attending Physician Statement
Biz FN	Confidential Financial Statement required if purpose of insurance is business related
Biz FN\$2M	At \$2,000,000, Biz FN required if purpose of insurance is business related
Blood/Urine	Blood and urine specimen
ECG	Electrocardiogram
H.O. EIR	Electronic Inspection Report ordered by the Home Office
Financials	3 rd Party Financial Documentation
FN Supp	Financial Underwriting Supplement if purpose of insurance is personal
FN Supp\$2M	At \$2,000,000, FN Supp required if purpose of insurance is personal
FN Supp\$5M	At \$5,000,000, FN Supp required if purpose of insurance is personal
Mature	Mature Age Questionnaire completed by examiner
H.O. MVR	Motor Vehicle Report ordered by the Home Office
Non-Med	No routine requirements needed
Paramed	Paramed Exam
Px. Meas.	Physical Measurements (height, weight, blood pressure and pulse)
Urine	Urine Specimen



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

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