

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	55-59	60-69	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 70+	Blood Urine Paramed 70+
\$50,000 to \$250,000	Non-Med	Blood Urine Px. Meas. MVR	Blood Urine Px. Meas.	Blood Urine Px. Meas.	Blood Urine Px. Meas.	Blood Urine Paramed	Blood Urine Paramed	Blood Urine Paramed 70+	Blood Urine Paramed APS 70+
\$250,001 to \$500,000	Non-Med	Blood Urine Paramed MVR	Blood Urine Paramed MVR	Blood Urine Paramed MVR	Blood Urine Paramed MVR	Blood Urine Paramed MVR	Blood Urine Paramed ECG MVR	Blood Urine Paramed ECG MVR APS 70+	Blood Urine Dr. Exam ECG MVR APS 70+
\$500,001 to \$1,000,000	Non-Med	Blood Urine Paramed MVR	Blood Urine Paramed MVR	Blood Urine Paramed MVR	Blood Urine Paramed ECG MVR	Blood Urine Paramed ECG MVR	Blood Urine Dr. Exam ECG MVR	Blood Urine Dr. Exam ECG MVR APS 70+	Blood Urine Dr. Exam ECG MVR APS 70+
\$1,000,001 to \$2,500,000	Non-Med APS FN Supp@	Blood Urine Paramed MVR FN Supp@	Blood Urine Paramed MVR FN Supp@	Blood Urine Paramed ECG MVR FN Supp@	Blood Urine Paramed ECG MVR APS FN Supp@	Blood Urine Dr. Exam ECG MVR APS FN Supp@	Blood Urine Dr. Exam ECG MVR APS FN Supp@	Blood Urine Dr. Exam ECG MVR APS FN Supp@ 70+	Blood Urine Dr. Exam ECG MVR APS FN Supp@ 70+
\$2,500,001 to \$5,000,000	Non-Med APS FN Supp	Blood Urine Paramed MVR APS FN Supp	Blood Urine Paramed MVR APS FN Supp	Blood Urine Dr. Exam ECG MVR APS FN Supp	Blood Urine Dr. Exam ECG MVR APS FN Supp	Blood Urine Dr. Exam ECG MVR APS FN Supp	Blood Urine Dr. Exam ECG MVR APS FN Supp	Blood Urine Dr. Exam ECG MVR APS FN Supp 70+	Blood Urine Dr. Exam ECG MVR APS FN Supp 70+
\$5,000,001 to \$10,000,000	Full IR APS FN Supp	Blood Urine Paramed Full IR MVR APS FN Supp	Blood Urine Paramed Full IR MVR APS FN Supp	Blood Urine Dr. Exam ECG Full IR MVR APS FN Supp	Blood Urine Dr. Exam ECG Full IR MVR APS FN Supp	Blood Urine Dr. Exam ECG Full IR MVR APS FN Supp	Blood Urine Dr. Exam ECG Full IR MVR APS FN Supp	Blood Urine Dr. Exam ECG Full IR MVR APS FN Supp 70+	Blood Urine Dr. Exam ECG Full IR MVR APS FN Supp 70+
\$10,000,001 and up	Full IR Dr. Exam APS Financials FN Supp	Blood Urine Dr. Exam ECG MVR Full IR APS Financials FN Supp	Blood Urine Dr. Exam ECG MVR Full IR APS Financials FN Supp	Blood Urine Dr. Exam Treadmill Full IR MVR APS Financials FN Supp	Blood Urine Dr. Exam Treadmill Full IR MVR APS Financials FN Supp	Blood Urine Dr. Exam Treadmill Full IR MVR APS Financials FN Supp	Blood Urine Dr. Exam Treadmill Full IR MVR APS Financials FN Supp	Blood Urine Dr. Exam Treadmill Full IR MVR APS Financials FN Supp 70+	Blood Urine Dr. Exam ECG Full IR MVR APS Financials FN Supp 70+

* Amount – Add together face amounts issued and applied for with The Principal® within the last 6 months to determine amount. For survivorship products, medical requirements are based on half of the total face amount for each proposed insured. For survivorship products, inspection reports and financial requirements are based on the total amount applied for. Additional requirements may be requested for cause.

Length of Studies

Exams, blood profiles and urines are valid for 6 months from completion date, ECGs/treadmills and inspection reports for 12 months, and applications/TeleApps for 90 days subject to underwriting review.

Legend

APS	Attending Physician Statement
Blood	Blood draw
Dr. Exam	Physician exam
ECG	Electrocardiogram
Financials	3 rd Party Financial Documentation
FN Supp	Financial Underwriting Supplement
FN Supp@	At \$2,000,000, FN Supp required
Full IR	Full Inspection Report with financial questions
Mod. IR	Modified Inspection Report with financial questions
MVR	Motor Vehicle Report
Non-Med	No routine requirements needed
Paramed	Paramed Exam
Px. Meas.	Physical Measurements (height, weight, blood pressure and pulse)
Treadmill	Treadmill Stress Test
Urine	Urine Specimen
70+	If applicant is age 70 or over and trust is less than 2 years old: <ul style="list-style-type: none"> • Financial Underwriting Supplement • Modified Inspection Report with financial questions • Third Party Financial documentation



WE'LL GIVE YOU AN EDGE®

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