

## How are risks classified?

When you purchase life or disability insurance from The Principal, you purchase protection against financial loss if you die or become disabled. The premium is the amount paid for that protection. How do companies determine how much the premium should be? It's based on fairness.

Fairly priced protection is determined by grouping people with similar risk characteristics such as age, sex, health, occupation and other personal factors. Those with similar risk levels pay similar premiums for the protection they choose.

That's why applications contain such a variety of questions and why insurers seek information aside from the application such as blood profiles or motor vehicle reports. This ensures you pay the most equitable and fair premium for your risk level.

## Your satisfaction is our goal

We want to issue your policy efficiently and quickly. When your representative delivers your policy, you have the opportunity to review the application in its entirety. Please review the TeleApp questions and responses carefully. If you have questions about your TeleApp interview and need to contact us, call toll-free at 888-835-3277, option 2.

At The Principal, we are dedicated to meeting your needs and exceeding your expectations. If after completing the underwriting process you have questions, comments or suggestions on how we may improve, please pass them along to your financial representative of The Principal.

# Principal UnderRight<sup>SM</sup> TeleApp Guide

*Step-by-step instructions  
to help you prepare for  
the underwriting interview*

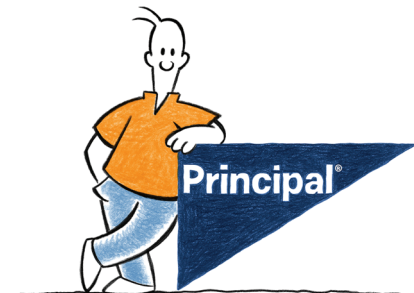


WE'LL GIVE YOU AN EDGE<sup>®</sup>

Principal National Life Insurance Company and Principal Life Insurance Company,  
Des Moines, Iowa 50392-0001, [www.principal.com](http://www.principal.com)

Insurance products from the Principal Financial Group<sup>®</sup>  
(The Principal<sup>®</sup>) are issued by Principal National (except in New  
York), Principal Life and the companies available through the  
Preferred Product Network Inc. Principal National, Principal Life and  
the Preferred Product Network are members of the Principal Financial  
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Thank you for applying to the Principal Financial Group® for your insurance needs. Your representative has requested some initial information from you to start the application process. Please take a few moments to read this brochure. It will help you understand the process.

## The telephone interview

To speed the application process, your representative has scheduled a telephone application interview for you.

Your interview is scheduled between the hours of:

\_\_\_\_\_ and \_\_\_\_\_ a.m. / p.m.

On this date: \_\_\_\_\_

An interviewer from The Principal® will call you between the times listed above to complete the application. The interview should take approximately 15 to 20 minutes (extensive health histories may take longer).

To help complete the telephone interview as quickly as possible, please have the following information available.



Names and addresses of physicians and hospitals providing medical care in the last 10 years:

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Names of medications you take or have taken in the last 10 years:

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Current earned income: \_\_\_\_\_

Unearned income: \_\_\_\_\_

Net worth: \_\_\_\_\_

Foreign travel history (last five years):

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## Additional medical exams

The interviewer documents your medical history during the telephone interview. The Principal, like other insurance companies, may require routine medical exams based on the proposed insured's age, medical history and protection amount requested.

Some tests you may be asked to take include:

- Measurements of blood pressure, pulse, height and weight
- Blood profile to test cholesterol levels, blood sugar and other blood chemistry values
- Urinalysis to check for the presence of blood, protein, sugar, nicotine and other lab values
- Electrocardiogram to measure the heart's electrical impulses

## Preparing for the medical exam

If you're asked to undergo a medical exam, you can achieve best results if you don't:

- Eat or drink within 12 to 14 hours before your exam or blood draw
- Smoke or chew tobacco at least one hour prior to the exam
- Use alcohol or nonprescription drugs within 24 hours before the exam
- Ingest caffeine within eight hours before the exam
- Exercise strenuously within 24 hours before the exam

You will receive your test results after underwriting is complete.