



Principal Accelerated UnderwritingSM

Client Profiles

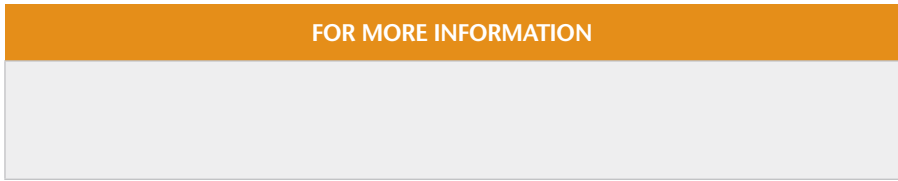
This streamlined approach to underwriting can be an easy and fast way to obtain up to \$1 million of coverage for your healthier clients. Consider the following needs and opportunity profiles to help you identify clients who could benefit from expedited underwriting.

Who fits the mold?

PROPOSED NEEDS	SALES OPPORTUNITY PROFILES
Spousal Coverage	Look to clients you've sold to in the last few years. Review their coverage to ensure that both spouses have adequate coverage.
Planning for Special Needs	Couples with special needs children need to provide care for the life of their child. They don't have a lot of time to spend getting examined, so Principal Accelerated Underwriting may streamline the process for them.
Retirement Peace of Mind	Retirement security is usually the result of two incomes contributing to their retirement savings for years. But if one is not contributing, will the other be able to maintain his or her standard of living?
Additional Retirement Income	Many top-paid clients are looking for tax-effective ways to save for retirement. Due to their income, Roth IRAs and other traditional plans may not be options. Life insurance premium may be able to supplement their retirement income while diversifying tax rates at retirement.
New Parents/ Grandparents	New parents and grandparents are concerned about the immediate need of providing for the new family member. While a great candidate for additional life insurance, they often don't have time to devote to the full underwriting process.
Total Income Coverage	Clients that purchased coverage more than three years ago often receive promotions and/or raises. The coverage they purchased in the past may not cover their new and future needs.

Supplement Group Coverage	Employer-provided group coverage is great, but what happens when they leave the company? What if they need more insurance than what is offered by their employer? Use individual coverage to supplement their current group plan and maintain portability.
Key Person Coverage	Business clients often have key employees that contribute greatly to the success of the business.
Mortgage Coverage	Show clients how life insurance can cover their mortgage.
Leave a Legacy	For clients who are ages 50-60, a big focus is on entering retirement and spending what they have worked so hard to save, while still leaving a legacy to their children and grandchildren.

Let Principal Accelerated Underwriting help your clients with life insurance needs.



WE'LL GIVE YOU AN EDGE®

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