

Life Insurance

# Preparing for your underwriting call

## TeleApp underwriting instructions

### Complete your interview today!

Call 1-888-TeleApp (1-888-835-3277), option 0.

**TeleApp Contact Center hours:**

**Monday-Thursday, 7 a.m.-10 p.m. CT /**

**Friday, 7 a.m. – 7 p.m. CT**



Start the underwriting process for life insurance from the convenience of your phone using TeleApp. This underwriting phone interview is a quick and easy way for us to get information we need from you to start the application process.

It's your choice — complete the interview immediately for the fastest service, or if that doesn't fit with your schedule, we'll call you.

### Your interview is scheduled:

Between hours of \_\_\_\_\_ and \_\_\_\_\_ a.m./p.m. On this date: \_\_\_\_\_

[Let's get started.](#)

## What to expect during the interview

1

Your financial representative will schedule an interview for you on your behalf. See your scheduled date and time in the upper right-hand corner. Or, you can call in directly to the Principal TeleApp Contact Center to immediately complete your interview.

2

If you scheduled your interview for a later time, an interviewer from Principal® will call you during your scheduled timeframe to complete the application. The call should take approximately 15 to 20 minutes (extensive health histories may take longer).

3

After the call, the underwriter will review the information provided during the interview and determine if additional medical exams are needed. See next page for additional details.

## Information needed for your interview

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

- Product type: \_\_\_\_\_ and amount of life insurance coverage you're applying for: \_\_\_\_\_
- Advisor name: \_\_\_\_\_ advisor phone number: \_\_\_\_\_
- State in which application was signed: \_\_\_\_\_
- Names and addresses of physicians and hospitals providing medical care in the last 10 years: \_\_\_\_\_  
\_\_\_\_\_
- Names of medications you take or have taken in the last 10 years: \_\_\_\_\_
- Current earned income, unearned income and net worth: \_\_\_\_\_
- Foreign travel: \_\_\_\_\_

## Additional medical exams after interview

The interviewer documents your medical history during the telephone interview. But, we still may require a medical exam based on your age, medical history and protection amount requested. The exams may include:

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

### Tips to prepare for the medical exam

Follow these recommendations to help you achieve the best results.

#### Do not:

- 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

## When it's all said and done

After the underwriting process is complete, you'll receive information on how to access your test results (if applicable) and details on policy issuance, including how much your payment will be.



### Let's connect.

Contact your financial representative if you have any questions about the underwriting process.



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