

Medical evidence	All exams and tests must be completed in the U.S.
Attending Physician Statement (APS)	Attending Physician Statements are a routine requirement at all ages and amounts. The APS must be in English. Translation must be done by a third party certified translation agency at producer/agency expense.
Inspection report	Routine guidelines followed based on age and amount.
Ownership	Policy ownership must be based in the U.S. with a U.S. mailing address (no P.O. boxes). Policy owner can be the insured, a family member, U.S. trust, or U.S. business.
Beneficiary	Death benefit payable to a U.S. mailing address or bank account.
Delivery	Must occur in the U.S.
Premiums/proceeds	Must be paid in U.S. dollars.
Post issue	All correspondence must be sent to a U.S. address.

Country categories

Underwriting determines ratings based on foreign country charts below. These are subject to change. Please check with a foreign national specialist.

"A" countries				"B" countries
Albania	Canary Islands	Israel ²	Saint Kitts and Nevis	Algeria
American Samoa	Cayman Islands	Latvia	Saint Lucia	Armenia
Andorra	Chile	Liechtenstein	Saint Vincent	Azerbaijan
Anguilla	Cook Islands	Lithuania	San Marino	Brazil
Antigua & Barbuda	Costa Rica	Luxembourg	Serbia	Bulgaria
Aruba	Croatia	Macau	Slovakia	Cape Verde
Australia	Cyprus	Malta	Slovenia	China ³
Austria	Denmark	Marshall Islands	South Korea	Dominican Republic
Bahrain	Dominica	Martinique	Sweden	Ecuador
Barbados	Estonia	Montenegro	Taiwan	Federal States of Micronesia
Bermuda	Germany	Montserrat	Turks/Caicos	French Guiana
Bosnia & Herzegovina	Greenland	New Caledonia	United Kingdom (includes England, Wales, Scotland & Northern Ireland)	Jamaica
British Virgin Islands	Grenada	New Zealand	Vatican City	Malaysia
Brunei	Guadeloupe	Norway		Mexico ³
	Hong Kong	Portugal		Morocco
	Hungary	Romania		Paraguay
	Iceland			Peru
				Trinidad and Tobago

¹ These guidelines are intended to provide guidance. The underwriter has discretion to request additional information as deemed necessary.

² Israel –excludes Gaza and West Bank

³ China – residency in major cities including Beijing, Chongqing, Guangzhou, Shanghai, Shenyang and Tianjin

³ Mexico –excludes cities that border the United States

principal.com

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

Insurance products issued by Principal National Life Insurance Co (except in NY) and Principal Life Insurance Co. Plan administrative services offered by Principal Life. Principal National and Principal Life are members of the Principal Financial Group®, Des Moines, IA 50392..

For financial professional use only. Not for distribution to the public.

Not FDIC or NCUA insured
May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency

Principal, Principal and symbol design, and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.