



Life Insurance Underwriting

Principal[®] Business Solutions Enhanced Underwriting program

What is the program?

Our Business Solutions Enhanced Underwriting (BSEU) program provides streamlined underwriting for larger face amounts – those that exceed Principal Accelerated UnderwritingSM limits. This program allows us to leverage digital health data and other available information to provide coverage for qualifying cases up to \$50 million without insurance exams. It's designed for business owners, key employees, and other high-income earners who have high coverage needs but don't want the inconvenience of traditional full underwriting.

What are the eligibility guidelines?

- The policy must be employer-owned/sponsored, trust-owned, or an affiliated relationship (i.e., an individual policy owned by a business owner, key employee or their family member).
- Face amounts are available up to \$50 million.
- All currently sold products are eligible.
- Insured eligibility:
 - › Ages 25-70.
 - › Have total compensation of \$150,000 or higher.
 - › U.S. citizen or green card holder – foreign nationals/foreign residents are not eligible.
 - › Professional athletes, entertainers, government officials, and other high-profile applicants are not eligible. Contact your underwriter prior to case submission if you have questions about whether specific occupations qualify.
 - › Standard or better risk class, including cases improved to Standard with Healthy Lifestyle Credits. Cases improved to Standard through the Principal Risk Upgrade Program are not eligible.
- The Attending Physician Statement must include history for the past five years, including a physical with blood, and physical measurements in the past 12 months.
- Favorable EKG or cardiac testing within the past 3 years:
 - › Ages 41-49 for face amounts over \$10 million.
 - › Ages 50+ for all face amounts above applicable Accelerated Underwriting limit.
- An online Part B or TeleApp interview is required for application Part B completion.

What if I have questions?

Call us at 800-654-4278

What do I do next?

Check the box below and submit form to us.

Opt-In Consent to the BSEU Program

This case is being submitted for the Business Solutions Enhanced Underwriting (BSEU) program.