Principal®

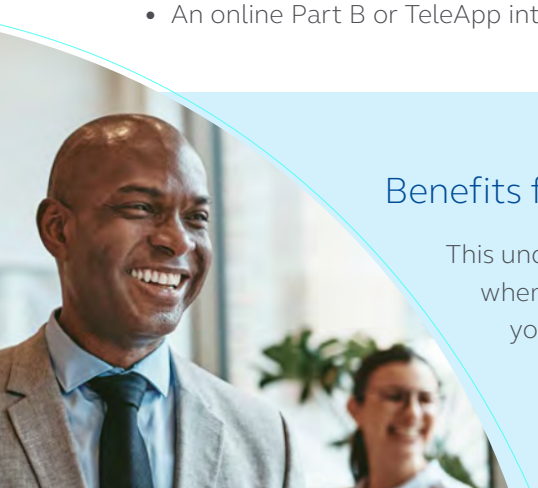
Principal® Business Solutions Enhanced Underwriting

Help your clients get **more coverage with less hassle.**

Our Business Solutions Enhanced Underwriting (BSEU) program provides streamlined underwriting for larger face amounts—those that exceed Principal Accelerated Underwriting℠ 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.

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, urine, 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.



Benefits for you

This underwriting solution offers a better experience for your busy clients, even when seeking multi-million coverage amounts. And because it allows more of your clients to potentially get insurance coverage without an insurance exam, it helps you stand out in the business market.

Getting started

When submitting a qualifying application, request it to go through BSEU. Or, if the needed requirements are submitted, we'll let you know it qualifies prior to ordering additional information. An offer will be based on our evaluation of Part B, medical records, Motor Vehicle Report, prescription history, MIB Inc. report, and financial information.

Contact the National Sales Desk at 800-654-4278.

principal.com

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