

Expanded Capacity Underwriting Program

Principal® offers an Expanded Capacity Program that provides additional capacity for proposed insureds where the jumbo limit is exceeded. Through agreements with reinsurers, up to \$95 million of reinsurance capacity is available in excess of our capacity, for a total of \$115 million for select products. Capacity limits vary by product - see details below.

Capacity limits available by product

	Principal Universal Life Flex III SM / Principal Indexed Universal Life Flex II SM	Principal® Term/ Principal Indexed Accumulation II SM	Principal Executive Variable Universal Life III SM	Principal Variable Universal Life IV SM	Principal® Survivorship Universal Life Provider
Total Expanded Capacity	\$115MM	\$110MM	\$100MM	\$90MM	\$87.5MM

Eligibility requirements

- Maximum issue limit: Expanded Capacity Limit for applicable product
- Issue ages: 21-75 (maximum amount reduced for ages 71-75)
- Full underwriting – Principal Accelerated UnderwritingSM cases are not eligible
- Maximum rating: Table 4
- No special risks allowed: Foreign nationals, political figures, professional athletes, aviation (unless Aviation Exclusion Rider is included on policy)
- Products: Term (not including Guaranteed Issue Term), Universal Life, Survivorship Universal Life, Indexed Universal Life, Variable Universal Life

Process

- Principal will complete all underwriting according to normal underwriting guidelines
- Principal will verify reinsurer capacity upon receipt of a formal application
- Reinsurer will confirm capacity within 48 hours of inquiry

Note: This program is subject to periodic review by Principal and the applicable reinsurers, and they reserve the right to discontinue the program without notice. Should the program be discontinued, all applications submitted prior to program discontinuation will be honored.



Questions? Contact your Principal Underwriting team.

Insurance products issued by Principal National Life Insurance Company (except in NY), Principal Life Insurance Company®, and the companies available through the Preferred Product Network, Inc. Plan administrative services provided through Principal Life Insurance Company®. Referenced companies are members of the Principal Financial Group®, Des Moines, IA 50392.

Contract rider descriptions are not intended to cover all restrictions, conditions or limitations. Refer to rider for full details.

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