

Help clients maximize their life insurance coverage.

Total underwriting capacity guidelines

Help your clients get the life insurance coverage they need as they work toward their financial goals. One of the first steps you can take is to make sure they're getting the most protection for their money. The underwriting process can help by considering certain factors to maximize their underwriting results and qualifications. Use the charts below to determine where your clients fit.

Capacity limits

This includes both retention and capacity and is the maximum amount of coverage retained by Principal® on any one life.

Product(s) ⁽¹⁾	Issue age	Rate class				
		Std/Preferred ⁽²⁾	Tables 2-3	Tables 4-6	Tables 7-10	Tables 11-16
Executive VUL III	0-75	\$15,000,000	\$10,000,000	\$10,000,000	\$5,000,000	\$5,000,000
SUL Provider ⁽³⁾	0-75	\$17,500,000	\$12,500,000	\$12,500,000	\$8,000,000	\$8,000,000
	76-80	\$12,000,000	\$8,000,000	\$8,000,000		
All products, except Executive VUL III and SUL Provider	0-75	\$15,000,000	\$10,000,000	\$10,000,000	\$5,000,000	\$5,000,000
	76-80	\$7,500,000	\$5,000,000	\$5,000,000		

Auto bind limits

The binding automatic limit is the maximum amount bound to Principal without sending the underwriting files to reinsurers.

Issue age	Rate class				
	Std/Preferred Table 2-6	Std/Preferred Table 7-10	Std/Preferred Table 11-16	Std/Preferred	Table 2-3
0-75	\$50,000,000	\$25,000,000	\$10,000,000		
76-80	\$25,000,000				

⁽¹⁾ Refer to product guide or website for product availability based on age.

⁽²⁾ Exception: If a proposed insured has an aviation risk, or is a professional athlete or entertainer, coverage is limited to \$10 million per individual policy or \$12.5 million per survivorship policy.

⁽³⁾ For SUL Provider, in the table above, use the highest capacity and auto bind limit of the two lives. Issue age is age nearest to when the policy is issued.

Jumbo limits

This is the maximum amount of life insurance that may be in force or applied for with all companies, including any being replaced or retained, without sending the underwriting files to reinsurers.

Issue age	Rate class				
	Std/Preferred Table 2-6	Std/Preferred Table 7-10	Std/Preferred Table 11-16	Std/Preferred	Table 2-3
0-75	\$65,000,000	\$40,000,000	\$20,000,000		
76-80	\$40,000,000				

 Let's connect

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