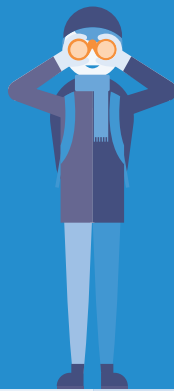


Individual life insurance

Options for every opportunity

Products and services guide



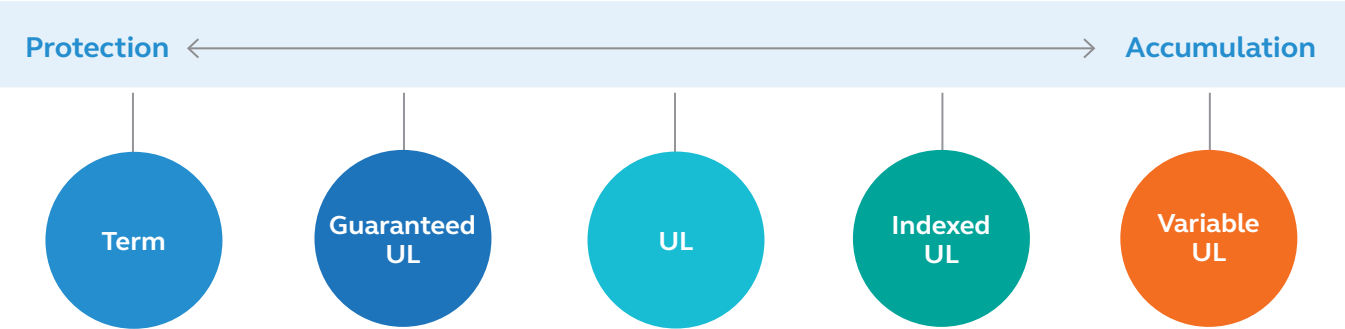
January 2018

It all starts with a good product

Finding the right product to fit your clients' unique needs is essential. This guide can help make that easy for you. Use it to quickly compare target markets, sales opportunities and available features for our life products.

One size doesn't fit all. Put value-oriented life insurance products built with purpose and integrity to work for you. We offer:

- An array of products that are easy to understand and easy to sell
- Unique income distribution features make getting income easy – for you and your clients
- Customer-friendly features offer flexibility and diversification to meet a variety of individual and business needs
- Broad rider offering to provide additional coverage benefits



> Get details about all our life products on the following pages.

But, there's more to the story...

It's the sales support and services from Principal® that make the real difference. We'll collaborate with you throughout the entire sales process to design custom solutions to meet your clients' needs and goals. We're here to help so you can focus more time on building relationships with clients and growing your business. Take advantage of:

- Door-opening services and tools for both businesses and individuals
- Innovative and customer-friendly underwriting programs to benefit both you and your clients

A story you won't find just anywhere

Close more cases with streamlined underwriting

You're busy. We get it and want to help make your life easier. When you're ready to take action, take advantage of our Principal Accelerated UnderwritingSM program, and get faster underwriting decisions in as little as 48 hours.

- For Preferred and Super Preferred classes
- Requires parts A and C of application only
- Uses in-house TeleApp phone interviewers to help reduce issue time
- Eliminates lab testing and paramed exams¹
- Gets policies issued and you paid in 10 days or less
- Available with all retail life products

➤ **Go to page 11 for full details on our underwriting programs.**



Get in front of more clients, more often

Use our comprehensive marketing platform and top-notch sales support to your advantage to open more doors.

For businesses

Make your mark in the business market. Leverage our unique business solutions platform to offer tailored solutions to business clients.

- Business Planning Services opens doors with complimentary informal business valuation & business planning reports and buy-sell reviews.
- Advanced Solutions team of experienced CPAs, attorneys and business specialists consults on solutions.
- Business Market Administration (BMA) provides in-house policy and plan administrative services, at no cost.

Visit www.principal.com/BusinessSolutions for details.

For individuals and families

Help clients protect what matters most. Use our easy approach packages to assess clients' needs and help them make progress towards achieving their goals:

- Life insurance awareness and need
- Life insurance review
- Life diversified strategy
- Supplemental retirement

¹ For 40-50% of applicants who qualify. Based on age, product, face amount and personal history.



Term for today and tomorrow:

Attractive conversion privileges

- Allows clients to lock in coverage and later convert to any permanent product(s) made available by Principal at the time of conversion, without additional evidence of insurability.²
- Conversion is available up to the earlier of attained age 70 or the following policy durations:³
 - 10-Year Term - first 7 years
 - 15-Year Term - first 12 years
 - 20-Year Term - first 15 years
 - 30-Year Term - first 20 years
- Conversion Extension Rider extends conversion option to end of the level term period.
- Minimum policy amounts at the time of conversion apply.
- The permanent policy will be issued at the same or most comparable risk class of the original term policy.
- Partial term conversions are allowed, providing the remaining term policy and the new policy both meet minimum face amount guidelines.
- Two term policies can be converted to one Survivorship Universal Life (SUL) policy.⁴

² If a Term policy is converted to a permanent policy that offers the Chronic Illness Death Benefit Advance rider, the insured must undergo full underwriting to add this rider.

³ New York allows for a conversion period of at least two years, regardless of the insured's attained age when the policy is issued.

⁴ Conversion is allowed up to twice the face amount of the smaller of the two term policies. Conversion is subject to normal SUL face amount limits at the time of conversion.

Term

Affordable death benefit with a fixed premium for 10, 15, 20 or 30 years to meet temporary needs.⁵

Term																
Term Life, 10-Year, 15-Year, 20-Year, 30-Year (ICC17 SN 104/SN 104, SF 946 NY/SF 946 NY U)																
Product design	Low cost temporary death benefit protection. \$75 non-commissionable policy fee.															
Target market	<ul style="list-style-type: none"> • Ages 35-55 • Face amounts of \$1 million or greater • Non-tobacco classes 															
Advantages	<ul style="list-style-type: none"> • Competitively priced over a range of ages and risk classes • Broad selection of permanent products for conversion 															
Issue ages/Risk classes (Age nearest birthday rates)	<table border="1"> <thead> <tr> <th></th> <th>Non-tobacco</th> <th>Tobacco</th> </tr> </thead> <tbody> <tr> <td>10-Year</td> <td>20-80</td> <td>20-75</td> </tr> <tr> <td>15-Year</td> <td>20-75</td> <td>20-70</td> </tr> <tr> <td>20-Year</td> <td colspan="2">20-65</td> </tr> <tr> <td>30-Year</td> <td>20-55</td> <td>20-50</td> </tr> </tbody> </table> <p>Non-tobacco: Super Preferred, Preferred, Super Standard and Standard Tobacco: Preferred and Standard</p>		Non-tobacco	Tobacco	10-Year	20-80	20-75	15-Year	20-75	20-70	20-Year	20-65		30-Year	20-55	20-50
	Non-tobacco	Tobacco														
10-Year	20-80	20-75														
15-Year	20-75	20-70														
20-Year	20-65															
30-Year	20-55	20-50														
Minimum face amount	\$200,000															
Sales opportunities	<ul style="list-style-type: none"> • Base level of coverage for new families • Supplement new or existing permanent protection • Mortgage protection • Preserve insurability • Key person • Exit planning 															

Key features

Accelerated Underwriting	✓
Healthy Lifestyle Credits (HLCs)	✓
Super Standard risk class	✓

⁵ One-Year-Term is also available for temporary death benefit needs. Contact the National Sales Desk for more information.

Guaranteed Universal Life

Coverage that lasts a lifetime.

Guaranteed UL		
	Principal Survivorship Universal Life Protector II SM (SUL Protector II) (SN 73, SF 910)	Principal Universal Life Protector IV SM (UL Protector IV) (SN 46, SF 889)
Product design	Guaranteed death benefit for two insureds at affordable rates.	Lifetime guaranteed death benefit at affordable rates.
Target market	<ul style="list-style-type: none"> Ages 55-80 Seeks coverage that can't be outlived Guaranteed coverage to age 100 or greater 	<ul style="list-style-type: none"> Ages 55-70 Face amounts of \$1 million or greater Seeks coverage that can't be outlived Guaranteed coverage to age 100 or greater
Advantages	<ul style="list-style-type: none"> One insured may be uninsurable Underwriting rate reconsideration Two Principal Term policies can convert to one SUL policy 	<ul style="list-style-type: none"> "Dial-in" lapse protection duration from 15 years to lifetime Full "catch-up" provision Strong internal rates of return (IRR) on death benefit
Issue ages/Risk classes (Age nearest birthday rates)	<ul style="list-style-type: none"> 20-85 for the youngest insured: Preferred/Standard Non-tobacco/Tobacco Second insured may be issued to age 90 at any underwriting class from Preferred to uninsurable Seven uninsurable classes (U1 - U7) 	<ul style="list-style-type: none"> 0-15: Standard Non-tobacco 16-19: Standard Non-tobacco/Tobacco 20-80: Super Preferred Non-tobacco 20-85: Preferred/Standard Non-tobacco/Tobacco 20-85: Super Standard Non-tobacco
Minimum face amount	\$250,000	Age 0-19: \$25,000 Age 20-85: \$50,000
Sales opportunities	<ul style="list-style-type: none"> Estate planning Exit planning 	<ul style="list-style-type: none"> Estate planning Key person Exit planning Survivor income

Key features

Accelerated Underwriting	✓	✓
Automatic Standard Approval Program (ASAP)	✓	✓
Automated income		
Cash-Value Accumulation Test (CVAT) and Guideline Premium Test (GPT) available	✓	✓
Chronic Illness Death Benefit Advance rider		
Death benefit guarantee	Lifetime	Lifetime
Death benefit option 3		✓
Healthy Lifestyle Credits (HLCs)		✓
High early cash value potential		
Multi-Life Underwriting (Simplified Issue/Guaranteed Issue)		✓
Preferred partial surrenders		
Zero net-cost loans in years 11+		

Universal Life

From protection to accumulation, get offerings to meet varying client needs.

	UL	
	Principal Universal Life Provider Edge SM (UL Provider Edge) (ICC SN97/SN 97, SF 960 NY)	Principal Universal Life Flex III SM (UL Flex III) (ICC17 SN 108/SN 108, ICC17 SF 978/ SF 978)
Product design	Low-cost permanent plan for coverage to maturity	Flexible coverage with attractive cash value in years 15-30
Target market	<ul style="list-style-type: none"> Ages 45-65 Face amounts of \$1 million and greater Seek low cost life insurance with an objective for coverage to age 90 and greater 	<ul style="list-style-type: none"> Ages 45-75 Face amounts of \$1 million and greater Willing to pay higher premium than UL Provider Edge and similar products for greater cash value growth and the flexibility it provides
Advantages	<ul style="list-style-type: none"> Optional Extended No-Lapse Guarantee (ENLG) rider provides guarantees beyond life expectancy at age 50+ Competitive target premiums Low sensitivity to interest rate changes offers protection against the unknown 	<ul style="list-style-type: none"> Low policy charges enable efficient cash value growth — particularly in years 15-30 High degree of premium and death benefit flexibility Very competitive in policy endowment situations
Issue ages/Risk classes (Age nearest birthday rates)	<p>0-15: Standard Non-tobacco 16-19: Standard Non-tobacco/Tobacco 20-80: Super Preferred Non-tobacco 20-85: Preferred/Standard Non-tobacco/ Tobacco 20-85: Super Standard Non-tobacco</p>	<p>0-17: Standard Non-tobacco 18-19: Standard Non-tobacco/Tobacco 20-80: Super Preferred Non-tobacco 20-85: Preferred/Standard Non-tobacco/Tobacco 20-85: Super Standard Non-tobacco</p>
Minimum face amount	<p>Age 0-19: \$25,000 Age 20-85: \$50,000</p>	<p>Age 0-19: \$25,000 Age 20-85: \$50,000</p>
Sales opportunities	<ul style="list-style-type: none"> Estate planning Exit planning Key person Survivor income Business protection 	<ul style="list-style-type: none"> Income replacement Estate planning Key person Business continuation

Key features

Accelerated Underwriting	✓	✓
ASAP	✓	✓
Automated income		✓
CVAT and GPT available	✓	✓
Chronic Illness Death Benefit Advance rider	✓	✓
Death benefit guarantee	Optional ENLG – Lesser of 35 years/age 95	Optional ENLG – Lesser of 35 years/age 95
Death benefit option 3		✓
Healthy Lifestyle Credits (HLCs)	✓	✓
High early cash value potential		
Multi-Life Underwriting (Simplified Issue/Guaranteed Issue)	✓	✓
Preferred partial surrenders		✓
Zero net-cost loans in years 11+		✓

UL continued	Indexed UL	
Principal Universal Life Accumulation II SM (UL Accumulation II) (SN 76, SF 913)	Principal Indexed Universal Life Flex II SM (IUL Flex II) (ICC13 SN/SN 85,SF 937)	Principal Indexed Universal Life Accumulation SM (IUL Accumulation) (ICC16 SN 101/SN1015,SF 966 NY U)
Long-term growth and income.	Flexible coverage with attractive cash value in years 15-30	Long-term growth and income
<ul style="list-style-type: none"> Ages 35-55 Have a life insurance need with an accumulation focus Prefer the consistency of a fixed interest rate Will fund policy at greater than target premium level 	<ul style="list-style-type: none"> Ages 35-65 Interested in the potential for higher interest earnings than traditional universal life offers Situations where a moderate funding level is anticipated 	<ul style="list-style-type: none"> Ages 35-55 Interested in the potential for higher interest earnings than traditional universal life offers Policy will be maximum funded
<ul style="list-style-type: none"> Good income-out in a variety of scenarios Automated income process that makes distributions easy 10-Year No-Lapse Guarantee 	<ul style="list-style-type: none"> Low policy charge structure enables good performance potential in a variety of situations Unique S&P 500[®] Total Return index-linked account includes the value of re-invested dividends of underlying stocks Most competitive in premium solves for protection up to age 100 	<ul style="list-style-type: none"> Two S&P 500[®] index-linked accounts that complement each other in varying market conditions Standard and alternate loan options available for income flexibility Competitive target premiums
<p>0-15: Standard Non-tobacco</p> <p>16-19: Standard Non-tobacco/Tobacco</p> <p>20-80: Super Preferred Non-tobacco</p> <p>20-85: Preferred/Standard Non-tobacco/Tobacco</p> <p>20-85: Super Standard Non-tobacco</p>	<p>20-80: Super Preferred Non-tobacco</p> <p>20-85: Super Standard Non-tobacco</p> <p>20-85: Standard/Preferred Non-tobacco/Tobacco</p>	<p>20-80: Super Preferred Non-tobacco</p> <p>20-85: Super Standard Non-tobacco</p> <p>20-85: Standard/Preferred Non-tobacco/Tobacco</p>
<p>Age 0-19: \$25,000</p> <p>Age 20-85: \$50,000</p>	\$100,000	\$50,000
<ul style="list-style-type: none"> College education funding Supplemental retirement income Businesses requiring high early cash surrender values Key employee benefits 	<ul style="list-style-type: none"> Key person Exit planning Key employee benefits 	<ul style="list-style-type: none"> Personal retirement planning College funding Key employee benefits Businesses requiring high early cash surrender values

Key features

✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
10-Year No-Lapse Guarantee	Optional ENLG – Lesser of 25 years/age 90	10-Year No-Lapse Guarantee
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓

Variable Universal Life

Accumulation-focused products designed to provide death benefit protection and supplemental income for both personal and business use.

	Variable UL	
	Principal Variable Universal Life-Business SM (VUL-Business) (SF 837)	Principal Variable Universal Life Income III SM (VUL Income III) (SN 56)
Product design	Funding for business-owned/ sponsored solutions; providing long-term cash value growth.	Long-term market-based cash value growth and efficient income distribution.
Target market	<ul style="list-style-type: none"> • Small- to medium-sized businesses seeking to attract and retain key employees • Cases where high early cash values are important for balance sheet purposes 	<ul style="list-style-type: none"> • Ages 35-55 • High income earners • Ability to over-fund the policy • Moderate-to-high risk tolerance
Advantages	<ul style="list-style-type: none"> • Cash surrender value approaching 100% of premium beginning in year 1 • Greater than 100 quality investment options • Death Benefit Guarantee to age 85 	<ul style="list-style-type: none"> • 6- and 12-month enhanced interest rate dollar-cost averaging (DCA) accounts • Wide range of investment options, including target-risk, target-date and managed-risk funds • Death benefit guarantee to age 65, 85 or 100
Issue ages/Risk classes (Age nearest birthday rates)	<p>20-75: Standard/Preferred, Non-tobacco/Tobacco</p> <p>20-70: Special Underwriting programs, Standard Non-tobacco/Tobacco</p>	<p>0-15: Standard Non-tobacco</p> <p>16-85: Standard Non-tobacco/Tobacco</p> <p>20-80: Super Preferred Non-tobacco</p> <p>20-85: Preferred Non-tobacco/Tobacco</p> <p>18-70: Special underwriting programs</p>
Minimum face amount	\$100,000	\$100,000
Sales opportunities	<ul style="list-style-type: none"> • Key employee benefits • Key person • Exit planning 	<ul style="list-style-type: none"> • Individuals maxing out their 401(k) plan contributions • Individuals who don't qualify for a Roth IRA • Key employee benefits • Key person • Exit planning

Key features

Accelerated Underwriting	✓	✓
ASAP		✓
Automated income	✓	✓
Automatic portfolio rebalancing	✓	✓
CVAT and GPT available	✓	✓
Death benefit option 3	✓	✓
Healthy Lifestyle Credits (HLCs)	✓	✓
High early cash value potential	✓	✓
Investment options	100+	60+
Multi-Life Underwriting (Simplified Issue/Guaranteed Issue)	✓	✓
Preferred partial surrenders	✓	✓
Zero net-cost loans in years 11+	✓	✓

Variable UL continued

Principal Benefit Variable Universal Life II - (New York Only) (Benefit VUL II - NY) (SF 851 NY)

Long-term market-based cash value growth and efficient income distribution.

- Ages 35-55
- High income earners
- Ability to over-fund the policy
- Moderate-to-high risk tolerance
- Death benefit guarantee to age 65 or 85
- 90+ investment options featuring well-known fund families and money managers across all major classes
- 10-year surrender charge schedule

- 0-19: Standard Non-tobacco/Tobacco
- 20-75: Standard/Preferred Non-tobacco/Tobacco
- 20-70: Special underwriting programs

\$100,000

- Individuals maxing out their 401(k) plan contributions
- Individuals who don't qualify for a Roth IRA
- Key employee benefits
- Key person
- Exit planning

Key features



90+



Automated income makes distributions easy

Available with all our cash-value products.

(Excludes UL Provider Edge)

When the time is right for taking retirement income, our unique automated income platform makes getting distributions quick and easy.

Easy

Clients have better things to do than spend time on paperwork.

- Complete a single form to receive income as frequently as monthly.

Efficient

Help your clients get the most from their policy.

- Automated process switches death benefit option from increasing to level when distributions begin to maximize distributions.
- Distributions automatically switch from surrenders to loans when cost basis is exhausted. This helps prevent an unwelcome Form 1099.
- Amount is re-calculated annually to ensure target-ending cash value goal is met.

Ends properly

Protect your clients with a safety net.

- Automated over-loan protection converts a policy to a reduced paid-up status when qualifying conditions are met, protecting against policy lapse and potential tax liability.

Guarantees in life insurance products are based on the claims-paying ability of the issuing insurance company.



Service and expertise you won't find just anywhere

The financing strategy of a deferred comp plan is an important consideration for employers' offering the benefit. For new or existing plans, and from organizations large to small, we make your experience easier.

Being the No. 1 provider of NQDC plans⁶, you can trust we'll provide a level of service and expertise you won't find just anywhere. We've been providing deferred comp plans for more than two decades, in addition to 75 years of retirement plan experience. All this, plus providing everything you need in one company:

- Innovative deferred comp plan design
- Multiple financing options
- Plan implementation
- Plan administrative services

⁶ Based on total number of Section 409A plans and non-governmental 457 plans, PLANSPONSOR 2017 NQDC Recordkeeping Survey, June 2017.

Corporate-Owned Life Insurance (COLI)

Lean on a leader to provide corporate financing options for nonqualified deferred compensation (NQDC) plans.

	COLI
	Principal Executive Variable Universal Life II (Executive VUL II) (SF 837)
Product design	Institutionally priced and designed to finance nonqualified executive benefit plans in corporate-owned cases.* * If in the state of Maryland, see Form LV 341 for alternate product offering.
Target market	Corporations seeking to use executive benefits to help recruit, retain, reward and retire key employees
Advantages	<ul style="list-style-type: none"> • Plans large and small in size • New NQDC plans • Takeovers of existing NQDC plans
Issue ages/Risk classes (Age nearest birthday rates)	20-75: Standard/Preferred, Non-tobacco/Tobacco 20-70: Special underwriting programs, Standard Non-tobacco/Tobacco
Minimum Face Amount	Fully underwritten - \$100,000
Sales Opportunities	<ul style="list-style-type: none"> • All-encompassing NQDC platform • 100+ investment options featuring many well-known fund families and money managers across major style categories • Strong early year cash surrender values

	Key features
Automated income	✓
Automatic Portfolio Rebalancing	✓
CVAT and GPT available	✓
Death Benefit Option 3	✓
Full underwriting	✓
High early cash value potential	✓
Multi-Life Underwriting (Simplified Issue/Guaranteed Issue)	✓
Preferred partial surrenders	✓
Zero net-cost loans in years 11+	✓

Underwriting

Principal UnderRightSM Fast. Easy. Just Right.

Our underwriters live by a simple philosophy - underwrite and over-perform. How do we do it? By combining experience, unparalleled service and accessibility to help you deliver results that can make a difference in your clients' best lives every day:

- **Competitive turnaround times** and top-tier service
- **Better insurance solutions for key employees** with the Multi-Life Business Underwriting Program
- **Faster and easier policy issue** through Principal Accelerated UnderwritingSM with no lab testing or exams for the 50-60 percent of applicants who qualify
- **Ready access to your underwriter** plus dedicated case managers
- **Reduction or elimination of ratings** for healthy applicants through Healthy Lifestyle Credits
- **Elimination of low substandard ratings** through Automatic Standard Approval Program

Key underwriting programs and services

Principal Accelerated Underwriting	Automatic Standard Approval Program (ASAP)	Healthy Lifestyle Credits (HLC)	TeleApp	Multi-Life Business Underwriting
Gets policies issued and paid faster	Helps clients move from a Table 3 rating to Standard	Rewards clients for favorable health decisions	Interviews clients on medical history and background	Offers four underwriting programs for employer-sponsored plans
<ul style="list-style-type: none"> • Underwriting decisions in as little as 48 hours • Available on all retail life products, for any individual or business case • Eliminates lab testing/exams for 40-50% of applicants who qualify⁷ 	<ul style="list-style-type: none"> • Eliminates low substandard ratings up to Table 3 or flat extras to \$7.50 • Applicable to medical ratings only; excludes alcohol, drug and non-medical impairments • Applied up to and including age 70 and face amounts up to \$5 million • May be used in conjunction with Healthy Lifestyle Credits 	<ul style="list-style-type: none"> • Grants up to two tables of credit to reduce or eliminate medical ratings • No limitations for age, plan or amount • Credits are not applicable for cardiovascular disease, diabetes or flat extras • May be used in combination with ASAP 	<ul style="list-style-type: none"> • Part B (Part II) of the application is completed for you using our free TeleApp service • Conducted by our own trained professionals, not a third-party service • State-of-the-art reflexive system lets underwriters gain more insight into medical impairments than the traditional application process provides 	<ul style="list-style-type: none"> • Benefit from underwriters who have experience in the business market • Guaranteed Issue is available with 10 lives or more • Simplified Issue may be an option for fewer than 10 lives or if higher face amounts are desired • Full underwriting, including Accelerated Underwriting, can be used with multi-life cases

⁷ Based on age, product, face amount and personal history.

Accelerated Underwriting
gets policies paid and
issued faster!



Average
approval time:
8 days

Riders

Take advantage of a broad offering of riders to enhance the policy's benefits.

Riders ⁸ and endorsements	Term	SUL Protector II	UL Protector IV	UL Provider Edge	UL Flex III	UL Accumulation II
Accelerated benefits	✓		✓			
Change of Insured ⁸					✓	✓
Children's Term	✓		✓	✓	✓	✓
Chronic Illness Death Benefit Advance				✓	✓	✓
Conversion Extension	✓					
Cost of Living Increase			✓	✓	✓	✓
Death Benefit Advance						
Death Benefit Guarantee						
Enhanced Cash Surrender Value ⁸						
Estate Tax Repeal		✓				
Extended No-Lapse Guarantee (ENLG)				✓	✓	
Four-Year Term		✓				
Life Paid-Up					✓	✓
Modified Cash Surrender Value ⁸						
Salary Increase ⁹			✓	✓	✓	✓
Supplemental Benefit ⁸						
Surrender Value Enhancement ⁸						✓
Terminal Illness Death Benefit Advance				✓	✓	✓
Waiver of Monthly Policy Charge			✓	✓	✓	✓
Waiver of Premium	✓					
Waiver of Specified Premium						

Rider spotlight



Rider	What it does
Chronic Illness Death Benefit Advance	Pays an accelerated benefit when the insured is diagnosed with a chronic illness, defined as either being unable to perform at least two of six activities of daily living or having a severe cognitive impairment.
Conversion Extension	Extends conversion period for level term policies to the earlier of the level premium period and attained age 70.
Cost of Living Increase	Insured may increase the face amount without evidence of insurability based on increases in the Consumer Price Index (CPI).

⁸ Availability and features vary by state. Additional costs may apply to some riders. See the policy rider form for details, or contact the National Sales Desk at 800-654-4278.

⁹ For use with business cases only.

IUL Flex II	IUL Accumulation	VUL – Business	VUL Income III	Benefit VUL II - NY	Executive VUL II
			✓		
		✓	✓	✓	✓
✓	✓				
✓	✓				
✓	✓		✓	✓	
			✓		
		✓	✓	✓	✓
					✓
✓					
✓	✓	✓	✓	✓	✓
✓	✓		✓		
		✓			✓
	✓		✓		
✓	✓				
✓	✓		✓	✓	
			✓	✓	

Key features		Important to know
<ul style="list-style-type: none"> No up-front cost for rider No receipts required 	<ul style="list-style-type: none"> No elimination period No restriction on use of benefits 	<ul style="list-style-type: none"> Benefit amount is discounted at time of claim, and administrative charge is applied. Each accelerated benefit reduces the policy's death benefit by the amount of the benefit.
Allows conversion to any permanent product available at the time		There is a cost to have this rider.
Increases are available every three years to the insured's age 55.		There is no explicit charge for the rider; however, when exercised, the monthly policy charge and surrender charge will be increased to reflect the increased face amount.

Sales tools

Leverage our tools and resources to help you during the sales process. Some of our tools include calculators, such as the following.



Life insurance needs calculator

Helps consumers find out how much life insurance they need and get a quick quote for term or permanent insurance.

> Go to: principal.com/lifecalculator



Key person insurance calculator

Shows business clients how life insurance can help protect their business against the financial impact from the loss of a key employee.

> Go to: m.principal.com/keyperson



Principal Life Quote EdgeSM

Get Principal Term quotes on-the-go with Principal Life Quote EdgeSM. Rates are available anytime, anywhere on your mobile device.¹⁰

> Go to: advisors.principal.com/lifequoteedge

¹⁰ This tool does not provide a full illustration and is only intended to be used to show an initial quote. It is only available for quoting Principal Term and Universal Life Flex III products.

Your go-to
resource



Get information about all of our products, underwriting programs and more at advisors.principal.com.

Helping people live their best lives

Principal helps people and companies around the world build, protect and advance their financial well-being through retirement, insurance and asset management solutions that fit their lives.

Our employees are passionate about helping clients of all income and portfolio sizes achieve their goals – offering innovative ideas, investment expertise and real-life solutions to help make financial progress possible.





Call the National Sales Desk today at 800-654-4278, or your Life RVP.
Visit us at advisors.principal.com.



principal.com

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