Offer clients more than just a policy

The built-in features and services that provide extra value
Top ways clients get extra value from us

What you do makes a difference in the lives of your clients. And when you recommend life insurance from Principal®, they get coverage from a company they can trust. Offer your clients products that provide uncommon value.

Features that enhance their lives

Automated income management

Snapshot: When selecting a policy for supplemental income, it may be tempting to pick the one with the highest illustrated values. This looks good on paper, but what about the administration? Most carriers can't match our easy income process:

› **Income** starts with a simple, one-time request form.
› **Payments** are maximized with an automatic switch from increasing to level death benefit.
› **Tax-free status** is maintained when partial surrenders automatically transition to policy loans after cost basis has been exhausted.
› **Distributions** last for the desired timeframe because payments are automatically recalculated annually.
› **Policy** is protected from lapse with automatic activation of our Life Paid-Up Rider. It’s available with either definition of life insurance test and helps preserve the income’s tax-free status.

Chronic Illness Death Benefit Advance Rider

Snapshot: What makes our chronic illness rider different? It offers simplicity, ease and cost management. It’s added to qualifying policies with no additional underwriting. And there’s no cost to have the rider, which makes it different than many other riders. Plus, our unique illustration report helps you show clients the numbers behind how an accelerated benefit works.

Maturity date extension

Snapshot: Most policies issued more than 15 years ago have a maturity age of 95-100. This can cause problems for clients who reach that age and are suddenly saddled with taxable maturity proceeds. We’ve taken a pro-active approach to this industry concern. Our practice is to extend maturity to the date of death on most in-force universal life policies. This is the opposite approach of some insurers that have elected to do nothing.
Adjusted segment balancing for indexed universal life products

*Snapshot:* We offer a customer-friendly approach to index-linked interest crediting. It’s called Adjusted Segment Balance crediting. And it gives clients credit for the time values are in a segment prior to being removed for policy charges and any partial surrenders. Not all indexed products work this way. Some credit interest only on the ending segment balance, disregarding values that were once in the segment but were removed prior to segment-end. This method leaves the client with less money in their policy.

Services that simplify their lives

Accelerated underwriting

*Snapshot:* Clients often view buying life insurance as a lengthy and intrusive process. You can help change that perception and make your life easier with Principal Accelerated UnderwritingSM.2 We use a combination of our own underwriting expertise and technology to get Standard, Standard Plus, Preferred and Super Preferred applicants approved in as little as 24 hours. It eliminates lab testing and medical exams in 45-55 percent of cases. And your clients aren’t limited to select products like some expedited underwriting programs. They have access to any of our term or permanent products.3

Business market administration

*Snapshot:* Your business clients deserve top-notch administration for their plan. That’s why we offer Business Market Administration at no charge. This team of experienced, in-house administrators provides dedicated support for over 17,000 employer-sponsored plans.

*Here’s what they get:*  
› *Dedicated administrator:* Assists with enrollments, policy adjustments, service requests, policy illustrations and more  
› *Plan-level reporting:* Consolidated reports with full policy information  
› *List billing:* Combined payment reminders for all policies under the plan  
› *Online access:* Policy information available 24/7
Feel confident in the product you present. Offer your clients true protection, at a fair price, from a brand they can trust.

Let's connect

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

All guarantees are based on the claims-paying ability of the issuing insurance company.

1 Does not include Term, endowments or group issued products.

2 Accelerated Underwriting is an expedited underwriting program offered by Principal Life Insurance Company that eliminates paramed exams and lab tests for 45-55% of Standard or better applicants who qualify. Applicants may qualify based on age, product, face amount and personal history, and must be approved at a Standard or better underwriting classification without the use of any other special underwriting programs or reinsurance. To monitor quality and ensure solid mortality results, a small, random sample of applicants who qualify for Principal Accelerated Underwriting will go through full, traditional underwriting.

3 Excludes corporate-owned life insurance products.