Deliver an affordable solution with flex appeal

Principal Term insurance provides clients with temporary protection at a cost-effective rate. The downside? It lacks flexibility for life’s “what-ifs” — such as a health change that leads to increased expenses or an emergency need for cash.

Fortunately, there’s a simple solution: Add Principal Universal Life Flex III (UL Flex III) to Term coverage. This combination is:

- **Flexible**: It can adapt to your clients’ changing needs thanks to:
  - Generous conversion privileges that allow clients to convert some or all of the Term to the UL Flex III policy, or any of our other permanent products.
  - A Chronic Illness Rider to cover unexpected health expenses, which is added to all qualifying UL Flex III policies at no cost.
  - Access to cash value to meet emergency needs or provide an exit strategy if coverage is no longer needed.
- **Fast**: Standard, Super Standard, Preferred and Super Preferred insureds can get up to $1 million coverage in 10 days or less with Principal Accelerated Underwriting℠.
- **Easy**: Use a single application for both policies as long as the insured and owner match on both policies.
- **Cost-effective**: You might be surprised that the net cost for a Term and UL Flex III combo may actually be less than for a Term policy with the same total face amount.

See examples of how this could save clients money.
See the combo in action

These examples show the potential cost savings of combining Term and UL Flex III policies.

### $1 million of protection

<table>
<thead>
<tr>
<th>Age 50 male</th>
<th>30-yr. cumulative premium</th>
<th>30-Yr. Term ($1 million face amount)</th>
<th>30-Yr. Term ($900,000 face amount) + UL Flex III ($100,000 face amount)</th>
</tr>
</thead>
<tbody>
<tr>
<td>male</td>
<td>$104,700</td>
<td>$141,792</td>
<td>$43,316</td>
</tr>
<tr>
<td></td>
<td>$0</td>
<td>$98,476</td>
<td></td>
</tr>
</tbody>
</table>

This is a hypothetical example used strictly for illustrative purposes. This example assumes a male, age 50, Preferred Non-Tobacco in all scenarios, with the following policy details:

- 30-Year Term, $3,490 annual premium for $1 million face amount and $3,347 annual premium for $900,000 face amount.
- UL Flex III, $100,000 face amount, DBO 1, $1,379 annual premium paid to age 100.

### $1.5 million of protection

<table>
<thead>
<tr>
<th>Age 50 male</th>
<th>30-yr. cumulative premium</th>
<th>30-Yr. Term ($1.5 million face amount)</th>
<th>30-Yr. Term ($1,250,000 face amount) + UL Flex III ($250,000 face amount)</th>
</tr>
</thead>
<tbody>
<tr>
<td>male</td>
<td>$155,925</td>
<td>$224,813</td>
<td>$103,048</td>
</tr>
<tr>
<td></td>
<td>$0</td>
<td>$121,765</td>
<td></td>
</tr>
</tbody>
</table>

This is a hypothetical example used strictly for illustrative purposes. Premiums are rounded to the nearest dollar. This example assumes a male, age 50, Preferred Non-Tobacco in all scenarios, with the following policy details:

- 30-Year Term, $5,198 annual premium for $1.5 million face amount and $4,344 annual premium for $1,250,000 face amount.
- UL Flex III, $250,000 face amount, DBO 1, $3,150 annual premium paid to age 100.

### Ideal prospects

This solution is best for those who are:

- In need of coverage for family or business
- Age 30-55
- Healthy

### Sound like some of your clients?
Reach out to them today.

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

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advisors.principal.com

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