Principal®

Principal Indexed Universal Life Accumulation II℠

Put the features of IUL to work for your clients.



Principal Indexed Universal Life Accumulation II℠ (IUL Accumulation II) provides death benefit coverage, index-linked cash value growth, and income potential. This attractive combination can be used to help solve a variety of client needs.

Why IUL Accumulation II?

For clients:

- Greater growth potential than fixed universal life insurance provides and without the market risk of variable universal life insurance.
- Transparent design includes features that offer choice and convenience.

For you:

- A straightforward IUL product you can feel good about recommending to your clients.
- Access to our team of experienced case design and sales support specialists.

Attractive accumulation and distribution features

- **Three index-linked accounts** to choose from.
- An **Accumulated Value Enhancement** that credits a guaranteed rate of 0.25% to net accumulated value in policy years 11+, as long as the Fixed Account crediting rate exceeds 1.00%.
- **Choice of Standard or Alternate loans** to help meet client risk-tolerance levels.
- **Early access to death benefit** for chronic illnesses via an accelerated benefits rider[1] automatically added to all policies that qualify.
- Optional **high early cash surrender value rider[2]** to help businesses get a balance sheet boost.
- **Innovative automated income process** helps maximize withdrawals, ensures the income amount remains on target, and protects against tax surprises.

Fast facts

Issue requirements	• Ages 20-85 for Standard, Super Standard and Preferred	• Ages 20-80 for Super Preferred • Minimum face amount: $50,000
Interest-earning accounts	• Fixed • S&P 500 Price Return • S&P 500 Price Return High Cap • S&P 500 Total Return	• Guaranteed minimum floor rate: 0% • Guaranteed minimum participation rate: 100%
Death benefit	Options: level, increasing, return of premium	No-lapse guarantee (issue age/NLG duration): • 20-75/10 years • 76/9 years • 77/8 years • 80-85/5 years • 78/7 years • 79/6 years
Loans	Standard • Charge rate—fixed • Credit rate—fixed	Alternate • Charge rate—fixed • Credit rate—based on rate applied to policy's accumulated value
Riders[4]	• Alternate Surrender Value (business use) • Chronic Illness Death Benefit Advance • Cost of Living Increase • Life Paid-Up	• Salary Increase (business use) • Terminal Illness Death Benefit Advance • Waiver of Monthly Policy Charge

Ideal prospects

- Insured ages 35-55
- Need for protection and growth
- Business owners and key employees

Check out IUL Accumulation II for your next case and see how it can help clients meet their protection and accumulation needs.

Let's connect

Call the National Sales Desk today at 800-654-4278.
Visit us at **advisors.principal.com**

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company.

[1] The policy rider description is not intended to cover all restrictions, conditions, or limitations that may apply. See the rider for full details. Riders are subject to state variations. Some riders may not be available in all states. Some riders may require additional premium.

[2] Availability varies by state.

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