

Principal®

Principal Indexed Universal Life Flex II℠

Get today's indexed UL **built for tomorrow.**

Some indexed universal life policies are built with an eye toward winning the illustration battle. But how a policy performs after the sale may be its true measure of value.

With Principal Indexed Universal Life Flex II (IUL Flex II), clients get a simple design with lower policy charges that doesn't rely on a persistency bonus, index multiplier, or other form of performance booster. In other words, it's built with stability in mind to help clients feel confident about achieving their long-term goals.

The power behind IUL Flex

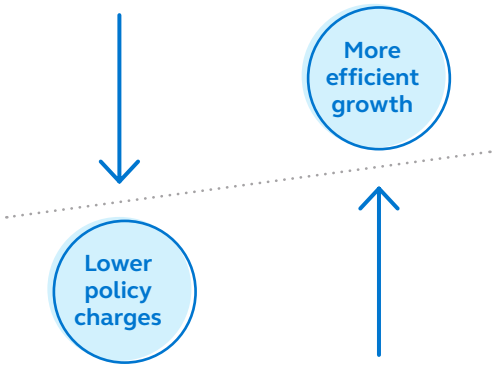
Lower policy charges enable IUL Flex II to do more with less. It doesn't need a high cap rate or heavy premium funding to perform well. Clients get a policy built to be:

Dependable

- Its design is transparent with no hidden drawbacks in the future.
- Lower charges drive efficient growth. And in years when the index-linked return earns the floor rate, values are impacted less.

Flexible

- Attractive cash value accumulation, especially during the first 30 years, provides a cash savings reserve and an exit strategy.
- Access to cash for a chronic illness is available via an accelerated benefit rider[1]—automatically added to qualifying policies at no additional cost.



Economical

- Long-term coverage doesn't cost a lot of money, with the most competitive rates up to age 100.
- An optional Extended No-Lapse Guarantee (ENLG) Rider[1] offers greater than life expectancy guarantees for ages 50+ at a slightly higher charge.

Who can benefit?

Individuals who:

- Believe in the long-term potential of the market but want protection against market declines
- Like the value of cost-effective coverage and attractive cash value growth
- Prefer flexibility over guaranteed UL products

Business owners that need:

- Executive benefits for key employees
- Key person protection
- Buy-sell strategies

Fast facts

Issue ages/underwriting classes	20-85: Standard, Super Standard, and Preferred 20-80: Super Preferred COVID underwriting restrictions may impact product availability. Check with your underwriter for current guidelines.
Minimum face amount	$100,000
Underwriting programs	• Accelerated Underwriting • Business Solutions Enhanced Underwriting • Simplified Issue/Guaranteed Issue • Risk Upgrade Program
Cost of insurance rate bands	$100,000 - 999,999; $1 million+
Death benefit options	1 – Level, 2 – Increasing, 3 – Return of premium
ENLG Rider duration	Lesser of age 90 or 25 years
Account options	• S&P 500® Price Return Index-Linked Account • S&P 500® Total Return Index-Linked Account • Fixed account
Riders[1]	• Chronic Illness Death Benefit Advance • Cost of Living Increase • ENLG • Life Paid-Up • Salary Increase • Terminal Illness Death Benefit Advance • Waiver of Monthly Policy Charge

Target market

- Ages 35-65
- $1 million face amount
- Moderate funding level

Let's connect

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

[1] Policy rider descriptions are not intended to cover all restrictions, conditions, or limitations that may apply. Certain riders have additional costs and a reduce the death benefit, cash surrender value, and other policy values. See the rider for full details, state variations, and availability.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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