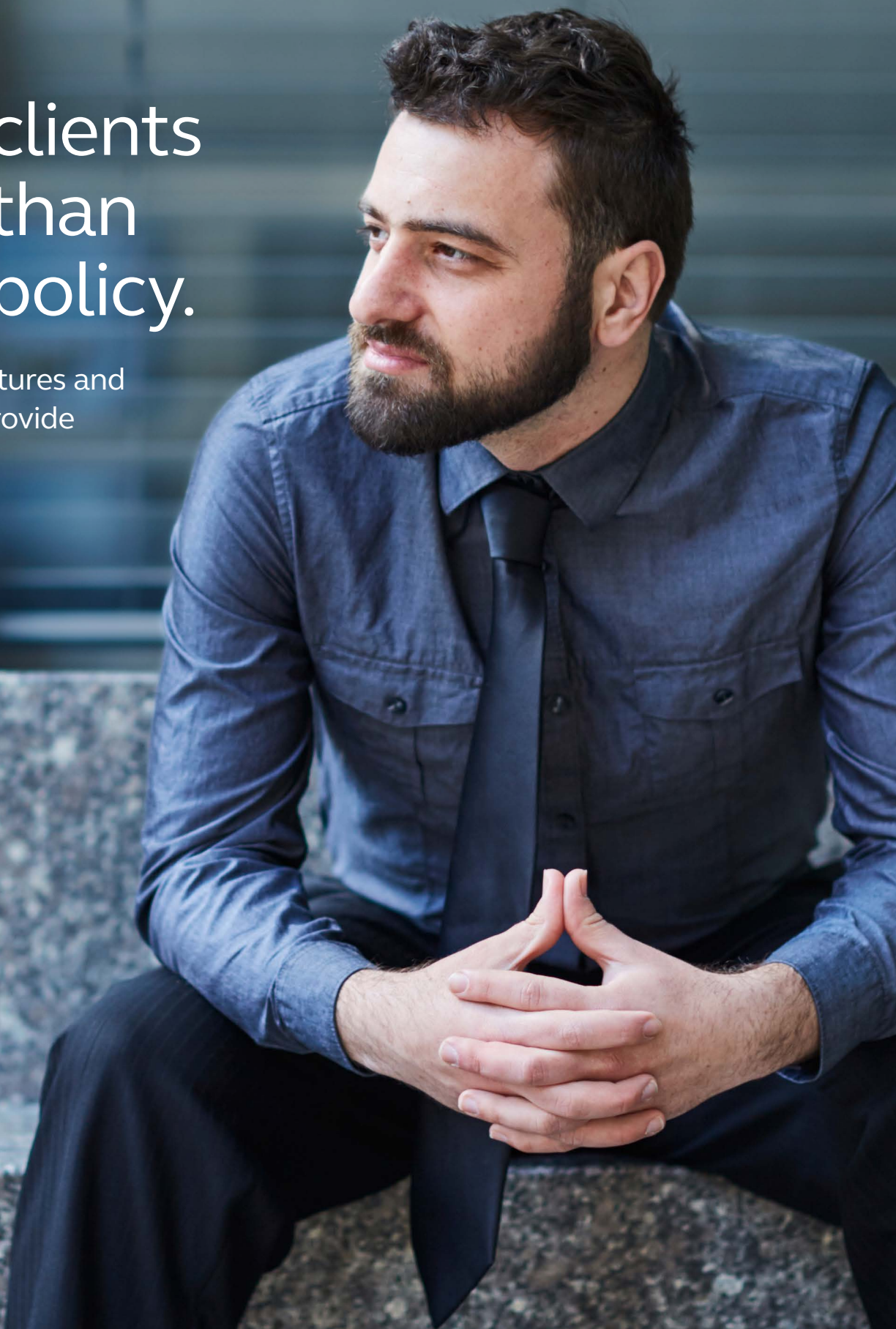




Life insurance

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

Key actions occur at just the right time without having to follow up on them. Without this process, the client might neglect or mis-time an action that could lead to reduced income, or worse yet, a tax liability.

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? Many 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

They get ready-access to cash for chronic illness expenses, but they don't pay for it unless it's needed.

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 illustration report helps you show clients the numbers behind how an accelerated benefit works.

Maturity date extension

Preparedness for those who might otherwise face an unwelcome taxable payout.

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 proactive approach to this industry concern. Our practice is to extend maturity to the date of death on most in-force universal life policies.¹ This is the opposite approach of some insurers that have elected to do nothing.

Adjusted segment balancing for indexed universal life products

Clients can't control the performance of their policy's index-linked accounts. But they can choose a policy that gives them credit for the time their money is in a segment.

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 the segment ending. This method leaves the client with less money in their policy.

Services that simplify their lives

Accelerated underwriting

The process is easy. All it takes is a simple application with online or telephone interview options, leaving them more time to do other things.

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 Underwriting^{SM, 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 for those who qualify. 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.

Business market administration

Business owners are busy, so they'll appreciate being able to focus more on their business while we focus on their plan details.

Snapshot: Your business clients deserve top-notch administration for their plan. That's why we offer these services at no charge. Our Business Market Administration team of experienced, in-house administrators provides dedicated support for over 24,000 business 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.



principal.com

For financial professional use only. Not for distribution to the public.

Insurance products issued by Principal National Life Insurance Company (except in NY) and Principal Life Insurance Company[®], and the companies available through the Preferred Product Network, Inc. Plan administrative services offered by Principal Life. Referenced companies are members of the Principal Financial Group[®], Des Moines, IA 50392.

Not FDIC or NCUA insured

**May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency**

Principal[®], Principal Financial Group[®], and Principal and the logomark design are registered trademarks of Principal Financial Services, Inc., a Principal Financial Group company, in the United States and are trademarks and service marks of Principal Financial Services, Inc., in various countries around the world.