

Principal® underwriting



# New limited-pay underwriting program

Available now!



Principal® underwriting is fast, easy and just right! Our underwriting programs make it easy to help clients achieve the best ratings possible while saving you time and headaches. And now we're pleased to announce a new underwriting program to help your clients achieve even better ratings.

## Program eligibility

- Single- or limited-pay (up to five years) sales of the following products between April 8 and Dec. 31, 2019:
  - › Principal Universal Life Protector IV<sup>SM</sup>
  - › Principal Survivorship Universal Life Protector II<sup>SM</sup>
  - › Principal Indexed Universal Life Flex II<sup>SM</sup>
- Insureds must be ages 18-75. Backdating to save age to 75 is not allowed.
- All cases submitted, underwritten and paid within the effective dates qualify.
- Cases underwritten and issued prior to April 8, 2019 are not eligible.
- External 1035 Exchanges are allowed.
- Internal term conversions are allowed.
- Internal policy replacement/exchanges are not allowed.
- Foreign national cases are eligible.
- Principal reserves the right to cancel the program at any time. Any business submitted after cancellation will not qualify.

Available for a limited time (see program eligibility), Principal is offering a one-rate class improvement on single- or limited-pay sales of select universal and indexed universal life insurance policies!

## Things you need to know

- All usual underwriting requirements must be received.
- Once underwriting is complete, including applying Healthy Lifestyle Credits, eligible cases will receive a one-rate class improvement unless already at that product's best class.
- If the case is rated, only table ratings apply to the program.
- Both lives are eligible on Principal Survivorship Universal Life Protector II (does not apply to uninsurable classes).
- Program cannot be combined with the Automatic Standard Approval program (table shave program).

Start submitting business today to take advantage of this exciting offer!



Call the National Sales Desk at 800-654-4278, or your Life RVP, with any questions about the program.



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Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0001

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