



Principal Life Illustration System

User Guide

[Getting Started](#)

[Running an Illustration](#)

[Helpful Tips](#)

Getting Started

The Principal Life Illustration System (PLIS) is **available online ONLY**. To access the system, open your browser and navigate to the Principal® website for financial professionals: advisors.principal.com.

- Note: PLIS is available on any web browser. However, Google Chrome is recommended for the best system performance.

From the menu options at the top of the screen, click on New Business. When the menu screen appears, look under Quotes & Proposals and click on Life Insurance Illustrations.

The screenshot shows the Principal website navigation menu. The 'New Business' menu item is highlighted with an orange arrow. Below it, the 'Quotes & Proposals' sub-menu is expanded, also indicated by an orange arrow. The sub-menu items are:

- Get Started**
 - Annuities
 - Disability Insurance
 - Group & Voluntary Benefits
 - Life Insurance
 - NQ Deferred Comp
 - Principal Securities Broker-Dealer
 - Retirement Plans
 - More Available with Log In
- Guidelines & Underwriting**
 - Annuity Guidelines
 - Disability Insurance Underwriting
 - Life Insurance Underwriting
 - More Available with Login
- Quotes & Proposals**
 - Life Insurance Illustrations
 - Disability Insurance Illustrations
 - Group & Voluntary Benefits
 - Retirement Plans
 - More Available with Login
- Submit Business**
 - Principal Life Online
 - Annuities
 - Create Annuity Application Packet
 - Disability Insurance
 - Create Disability Insurance Application Packet
 - Group & Voluntary Benefits
 - Life Insurance
 - Create Life Application Packet
 - Life Business Case Submission
 - Principal Securities Broker-Dealer
 - Retirement Plans
 - More Available with Login
- Track Your Business**
 - Pending Business Report (Life & DI)
 - More Available with Login
- Investments, Rates & Performance**
 - Retirement Plan Investment Tools & Resources
 - Rates, Values & Performance
 - More Available with Login
- Policy Delivery**
 - Disability Insurance
 - Life Insurance
- Implementation & Enrollment**
 - Group & Voluntary Benefits
 - NQ Deferred Comp
 - Retirement Plans
- Administrative Capabilities**
 - Group & Voluntary Benefits
 - Life Business Market Administration
 - NQ Deferred Comp

You should see the Life Insurance Quotes & Illustrations page below. To access the illustration system, click on Principal Life Illustration System.

- Note: For easy system access, bookmark the Life Insurance Quotes & Illustrations page.
- Note: There will be NO mention of Existing Policy for the new System due to it being internal users only until Field Release is done.

[Home](#) > [New Business](#) > [Quotes & Proposals](#) > [Life Insurance Illustrations](#)

Quotes and Proposals

- Life Insurance Quotes & Illustrations** ^
- Requests for Proposals
- Principal Life Quote Edge
- Group & Voluntary Benefits
- Disability Insurance Illustrations
- Retirement Plans
- More Available with Login

Life Insurance Quotes & Illustrations

Our Principal Life Illustration System (PLIS) enables you to illustrate new individual life insurance solutions for your clients. You can learn more about the system in the [PLIS Overview](#).

Important note: You can access PLIS with a variety of web browsers, but we recommend Google Chrome for the best experience. Principal Illustration Edge is only available in Internet Explorer.

Getting Access

- [Principal Life Illustration System](#) (new online illustration system launched November 2020)
- [Principal Illustration Edge](#) (online)
- [Register to download](#) our life illustration software (desktop).
- [Download the software](#) if you are already registered.

Illustration Assistance

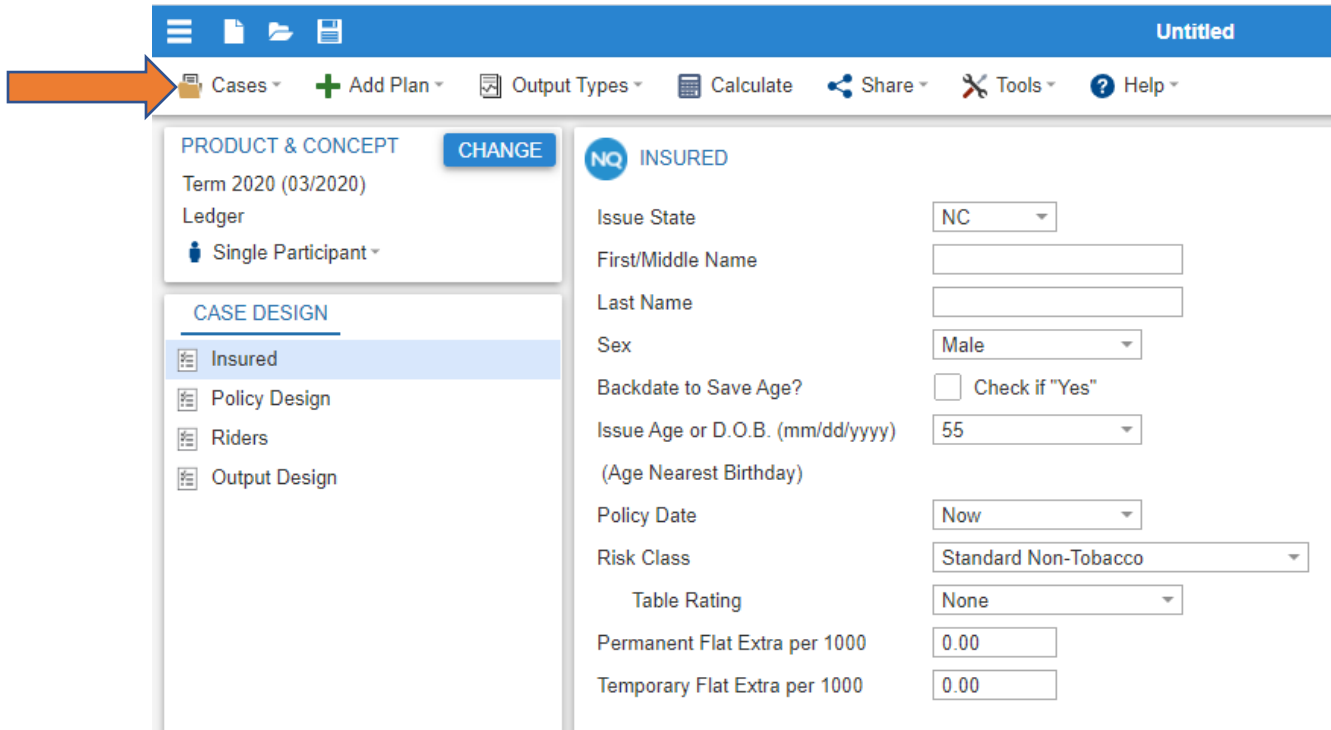
- For installation support, call Distribution Technology Support at 800-786-4461, or email them at DTS@Principal.com.
- View the [user guide](#) for details on the most commonly used features and functionality.
- To run illustrations, use the help features within the illustration system. Click the question mark icon next to each input field for help with individual inputs.

- Note: The Principal Illustration Edge system will continue to allow all current Existing Policy products to be illustrated during the transition to the PLIS system—for both online and desktop systems. Saved cases in Illustration Edge **will not** transfer over to PLIS, but they'll remain accessible in Illustration Edge until that system is no longer available.

[Return to top](#)

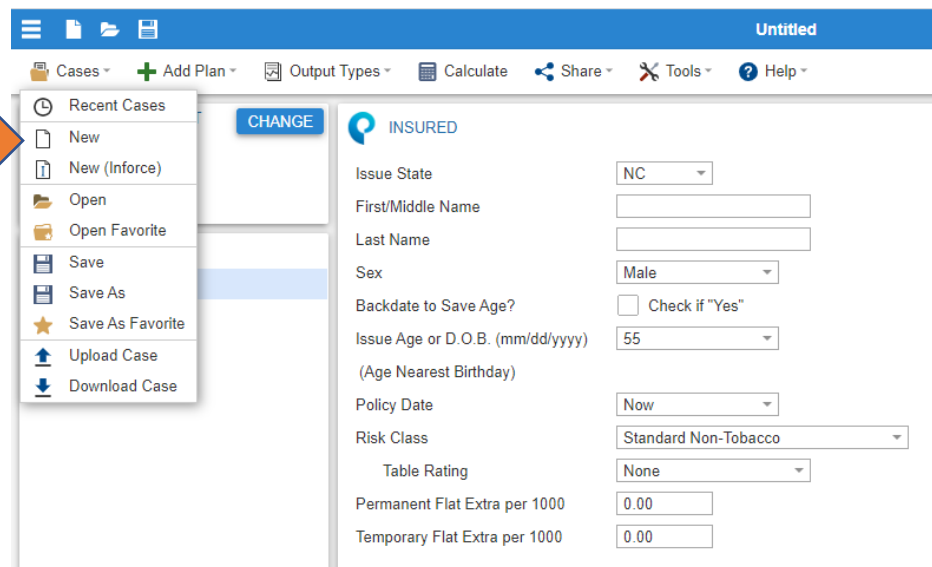
Running an Illustration

Once in the system, you'll see a screen similar to this. To begin an illustration, click on Cases in the top left corner.



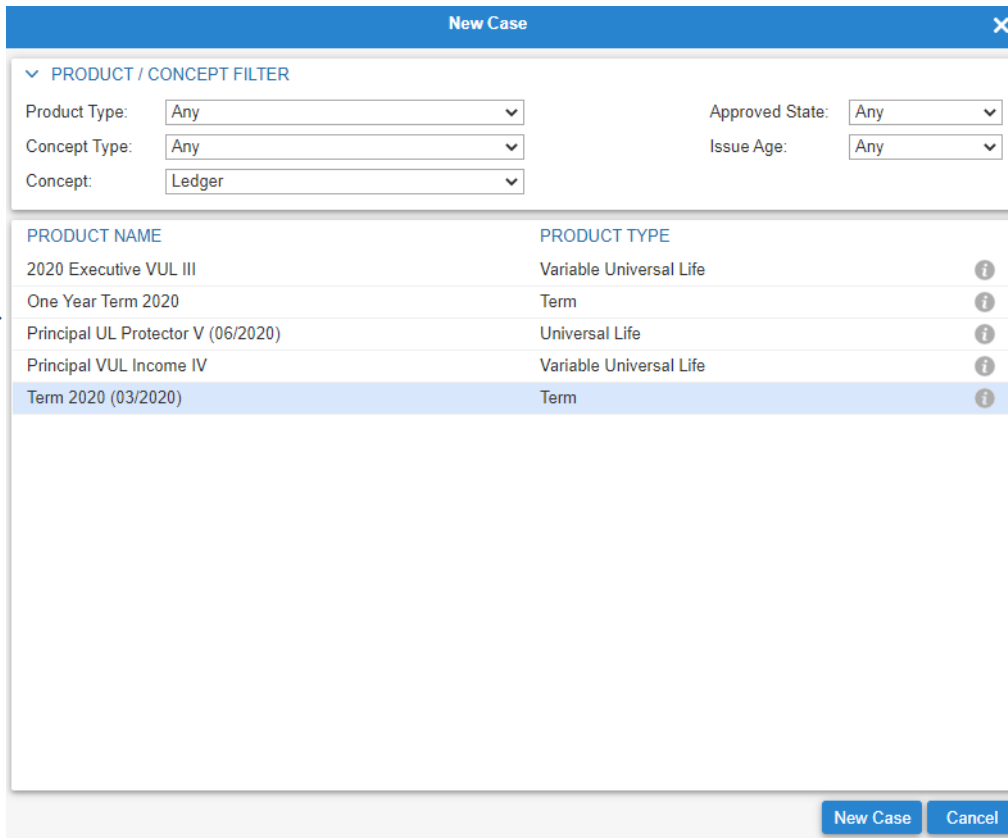
The screenshot shows the top navigation bar with a blue header containing the text "Untitled". Below the header is a menu bar with the following items: "Cases", "Add Plan", "Output Types", "Calculate", "Share", "Tools", and "Help". An orange arrow points to the "Cases" dropdown menu. Below the menu bar, the interface is divided into two main sections. On the left, there is a sidebar with two main categories: "PRODUCT & CONCEPT" and "CASE DESIGN". Under "PRODUCT & CONCEPT", there is a "CHANGE" button and the text "Term 2020 (03/2020)", "Ledger", and "Single Participant". Under "CASE DESIGN", there is a list of items: "Insured", "Policy Design", "Riders", and "Output Design". On the right, there is a form titled "INSURED" with a "CHANGE" button. The form contains the following fields: "Issue State" (dropdown menu with "NC" selected), "First/Middle Name" (text input), "Last Name" (text input), "Sex" (dropdown menu with "Male" selected), "Backdate to Save Age?" (checkbox with "Check if 'Yes'" label), "Issue Age or D.O.B. (mm/dd/yyyy)" (dropdown menu with "55" selected), "(Age Nearest Birthday)", "Policy Date" (dropdown menu with "Now" selected), "Risk Class" (dropdown menu with "Standard Non-Tobacco" selected), "Table Rating" (dropdown menu with "None" selected), "Permanent Flat Extra per 1000" (text input with "0.00"), and "Temporary Flat Extra per 1000" (text input with "0.00").

In the dropdown menu, there is a New and New (Inforce) Option. The New is to start a New Issue Case and New (Inforce) is to start an Existing Policy Case.



The screenshot shows the same software interface as above, but with the "Cases" dropdown menu open. An orange arrow points to the dropdown menu. The dropdown menu contains the following items: "Recent Cases", "New", "New (Inforce)", "Open", "Open Favorite", "Save", "Save As", "Save As Favorite", "Upload Case", and "Download Case". The rest of the interface, including the "INSURED" form, remains the same as in the previous screenshot.

For the New Issue case, select New and the following New Case screen will appear. Choose the product you'd like to illustrate and click New Case at the bottom of the window.



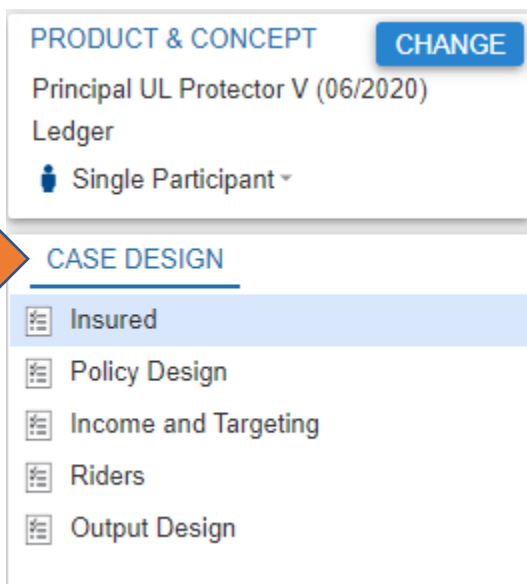
The 'New Case' window features a 'PRODUCT / CONCEPT FILTER' section with the following dropdown menus:

- Product Type: Any
- Concept Type: Any
- Concept: Ledger
- Approved State: Any
- Issue Age: Any

PRODUCT NAME	PRODUCT TYPE	
2020 Executive VUL III	Variable Universal Life	i
One Year Term 2020	Term	i
Principal UL Protector V (06/2020)	Universal Life	i
Principal VUL Income IV	Variable Universal Life	i
Term 2020 (03/2020)	Term	i

Buttons at the bottom: New Case, Cancel

You can now run an illustration by completing the applicable fields in each of the Case Design tabs. Note: The Case Design section will have more or less tabs available depending on the product selected.



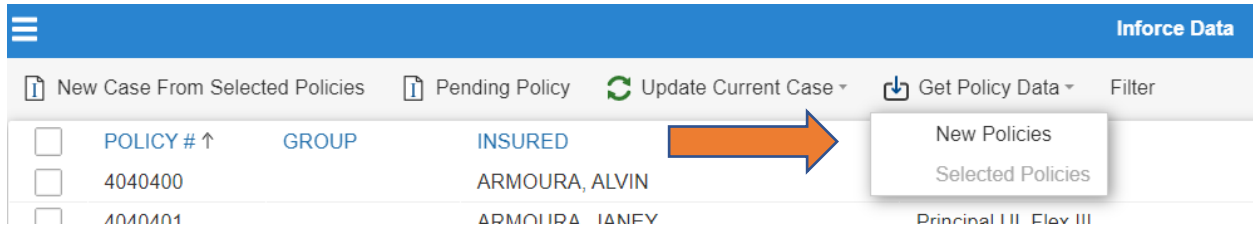
The 'PRODUCT & CONCEPT' section displays:

- Principal UL Protector V (06/2020)
- Ledger
- Single Participant

The 'CASE DESIGN' section contains the following tabs:

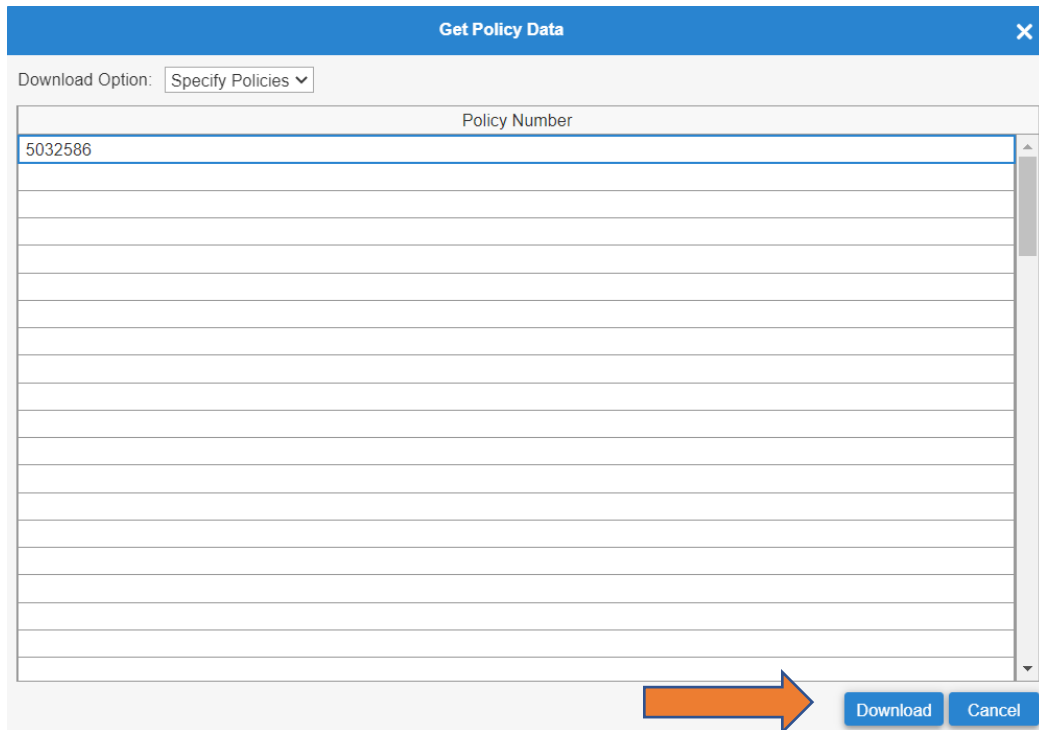
- Insured
- Policy Design
- Income and Targeting
- Riders
- Output Design

For the Existing Policy cases, select New (Inforce) and the following Inforce Data screen will appear. Click on Get Policy Data and select New Policies.



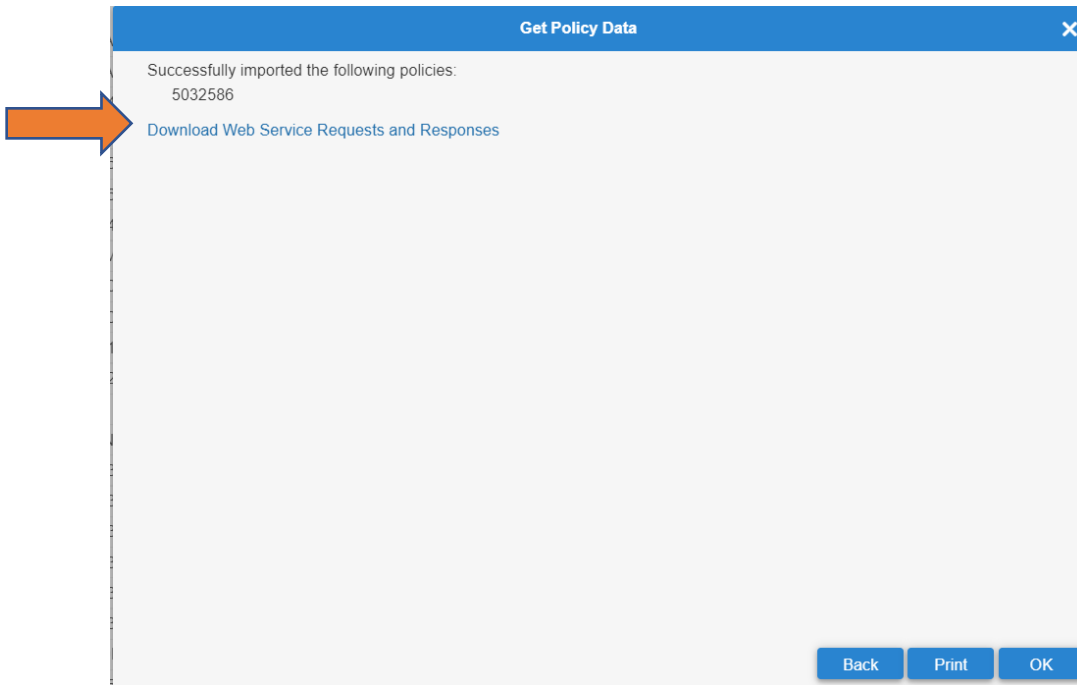
The screenshot shows the 'Inforce Data' interface. At the top, there is a blue header with a menu icon and the text 'Inforce Data'. Below the header, there are several action buttons: 'New Case From Selected Policies', 'Pending Policy', 'Update Current Case', 'Get Policy Data', and 'Filter'. The 'Get Policy Data' button is highlighted with a blue arrow pointing to a dropdown menu. The dropdown menu has two options: 'New Policies' and 'Selected Policies'. Below the buttons, there is a table with columns: 'POLICY # ↑', 'GROUP', and 'INSURED'. The first row shows '4040400' under 'POLICY # ↑', 'ARMOURA' under 'GROUP', and 'ARMOURA, ALVIN' under 'INSURED'. An orange arrow points from the 'INSURED' column to the 'Get Policy Data' button.

Enter the Contract Number, also multiple Contracts can be entered at once. Then click on Download. *No UserID or Password needed to download.*

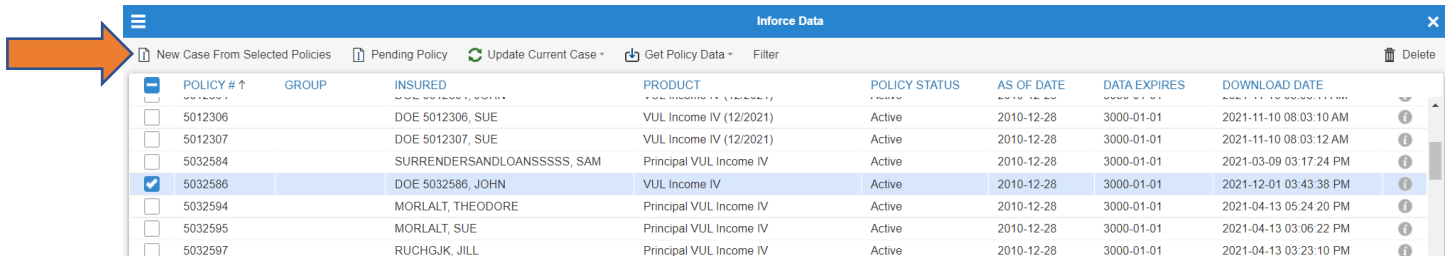


The screenshot shows the 'Get Policy Data' dialog box. At the top, there is a blue header with the text 'Get Policy Data' and a close button (X). Below the header, there is a 'Download Option:' label and a dropdown menu with 'Specify Policies' selected. Below this, there is a table with a single column labeled 'Policy Number'. The first row contains the number '5032586'. Below the table, there are two buttons: 'Download' and 'Cancel'. An orange arrow points from the 'Download' button to the right.










The following screen will appear with a message that the contract(s) has successfully downloaded. If the contract(s) errors out, a message will appear why to the User. Click OK to exit the pop up screen.



The Contract(s) will then appear in the list of Contracts on the Inforce Data Screen. The Contract will be selected and highlighted. To start a New Existing Contract, keep the Contract selected and select New Case From Selected Policies.



You can now run an illustration. The Case Design Filed will be populated from the CCA download and you can change fields to the appropriate updates that are necessary. *Note: The Case Design section will have more or less tabs available depending on the product selected.*

PRODUCT & CONCEPT CHANGE	 INSURED
VUL Income IV	Policy Number: 5032586
Inforce Ledger	Issue State: IA
 Single Participant ▾	First/Middle Name: JOHN
	Last Name: DOE 5032586
CASE DESIGN	Gender: Male
 Insured	Issue Age or D.O.B. (mm/dd/yyyy): 2/19/1978
 Inforce Values	Issue Date: 1/5/2010
 Policy Design	Issue Age: 32
 Investment Options	Business Underwriting Program: None
 Income and Targeting	Risk Class: Preferred Non-Tobacco
 Riders	Permanent Flat Extra per 1000: 0.00
 Output Design	Temporary Flat Extra per 1000: 0.00
	Owner Type: Insured
	Assumed Retirement Age: 65

When completing the input fields, you may notice the Question Mark icon next to the field. This is the Help button for the individual fields.

The screenshot shows the 'INSURED' form in a software application. The form is titled 'INSURED' and has a 'CHANGE' button. The form is divided into two main sections: 'PRODUCT & CONCEPT' and 'CASE DESIGN'. The 'CASE DESIGN' section is currently active and contains several sub-sections: 'Insured', 'Policy Design', 'Income and Targeting', 'Riders', and 'Output Design'. The 'Insured' sub-section is selected, and it contains the following fields:

- Issue State: NC
- First/Middle Name: [Empty]
- Last Name: [Empty]
- Sex: Male
- Backdate to Save Age?: Check if "Yes"
- Issue Age or D.O.B. (mm/dd/yyyy): 50 (Age Nearest Birthday)
- Policy Date: Now
- Business Underwriting Program: None
- Risk Class: Preferred Non-Tobacco (with a question mark icon next to it)
- Permanent Flat Extra per 1000: 0.00
- Temporary Flat Extra per 1000: 0.00
- Owner Type: Insured
- Assumed Retirement Age: 65

An orange arrow points to the question mark icon next to the 'Risk Class' field.

Clicking the Question Mark icon will bring up the Help section with information about what's required for that particular field.

The screenshot shows the 'RISK CLASS' help section. The 'RISK CLASS' field is highlighted in blue, and an orange arrow points to it. The help section is titled 'RISK CLASS' and contains the following text:

Enter the insured's risk class and tobacco status.

The help section also includes a 'Comments' field.

When all inputs have been entered and you are ready to see the results, click on the Calculate button at the top of the screen.

PRODUCT & CONCEPT **CHANGE**

Principal UL Protector V (06/2020)
Ledger
Single Participant

CASE DESIGN

- Insured
- Policy Design
- Income and Targeting
- Riders
- Output Design

INSURED

Issue State: NC

First/Middle Name: []

Last Name: []

Sex: Male

Backdate to Save Age? Check if "Yes"

Issue Age or D.O.B. (mm/dd/yyyy): 50
(Age Nearest Birthday)

Policy Date: Now

Business Underwriting Program: None

Risk Class: Preferred Non-Tobacco

Permanent Flat Extra per 1000: 0.00

Temporary Flat Extra per 1000: 0.00

Owner Type: Insured

Assumed Retirement Age: 65

You'll now see a screen displaying the values of your illustration.

On this screen you can access the PDF of the illustration, including the ability to click directly on certain sections of the illustration.

The Illustration Snapshot provides a direct view of important values in the illustration.

PRODUCT & CONCEPT **CHANGE**

Principal UL Protector V (06/2020)
Ledger
Single Participant

CASE DESIGN

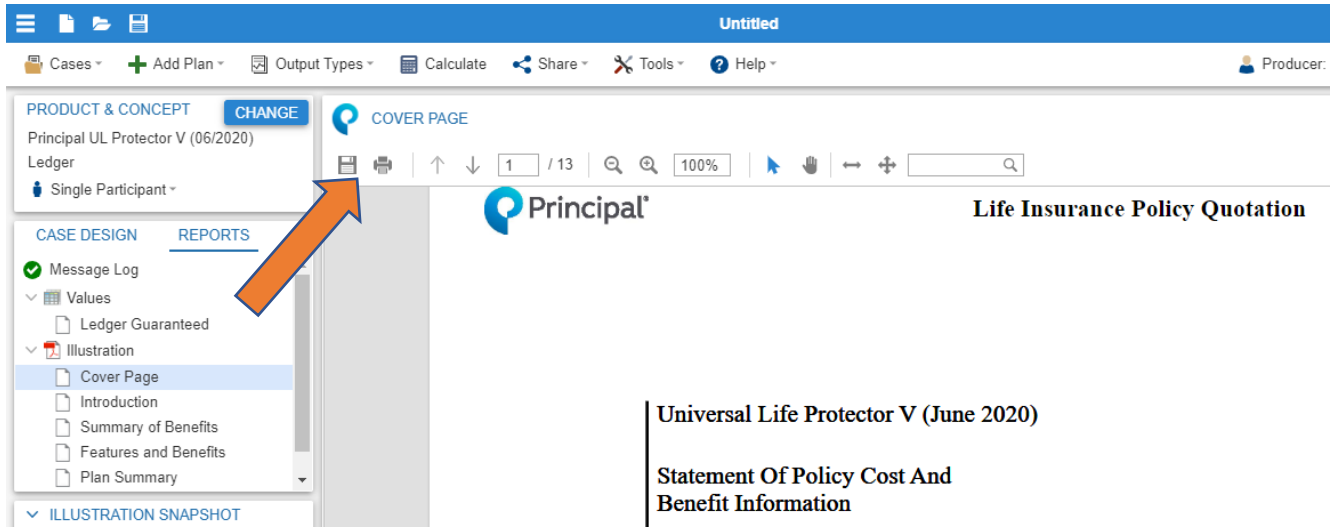
- Message Log
- Values
 - Ledger Guaranteed
 - Illustration
 - Cover Page
 - Introduction
 - Summary of Benefits
 - Features and Benefits
 - Plan Summary
 - Ledger Guaranteed
- ILLUSTRATION SNAPSHOT
 - Total Face Amount: \$1,000,000
 - Initial Annual Premium: \$10,768.75
 - 1st Year Total Premium: \$10,768.75
 - Target Premium: \$11,780.00
 - 7 Pay Premium: \$47,026.28
 - Net Single Premium: \$291,337.09
 - LP to Yr/Mo to Maturity
 - Monthly Minimum Premium: \$800.27
 - MEC: N

LEDGER GUARANTEED

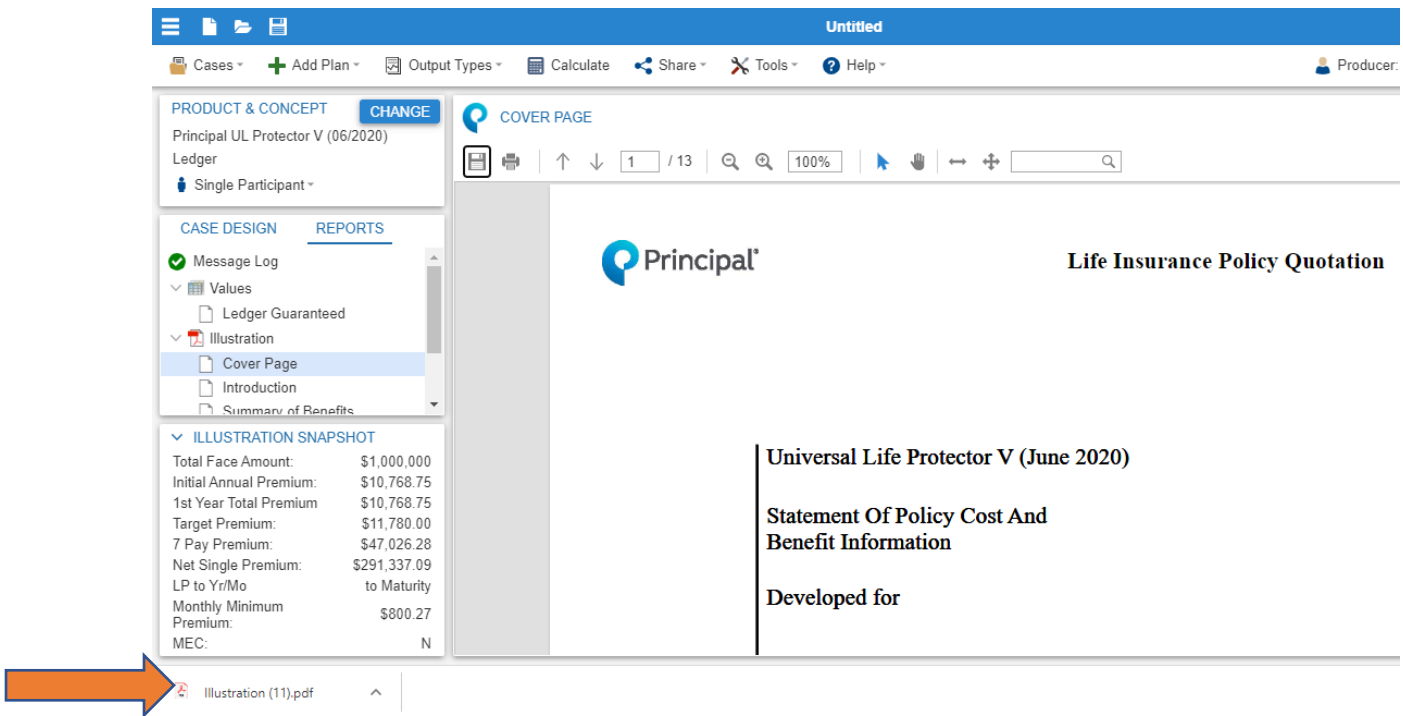
Guaranteed at 2.00%

Year	End of Year	Age	Annualized Premium	Outlay	Net Surrender Value	Net Accumulated Value	Net Death Benefit
1	51	10,768.75	0	532	1,000,000		
2	52	10,768.75	0	904	1,000,000		
3	53	10,768.75	0	1,074	1,000,000		
4	54	10,768.75	0	997	1,000,000		
5	55	10,768.75	0	646	1,000,000		
6	56	10,768.75	0	27	1,000,000		
7	57	10,768.75	0	0	1,000,000		
8	58	10,768.75	0	0	1,000,000		
9	59	10,768.75	0	0	1,000,000		
10	60	10,768.75	0	0	1,000,000		
11	61	10,768.75	0	0	1,000,000		
12	62	10,768.75	0	0	1,000,000		
13	63	10,768.75	0	0	1,000,000		
14	64	10,768.75	0	0	1,000,000		
15	65	10,768.75	0	0	1,000,000		
16	66	10,768.75	0	0	1,000,000		
17	67	10,768.75	0	0	1,000,000		
18	68	10,768.75	0	0	1,000,000		
19	69	10,768.75	0	0	1,000,000		
20	70	10,768.75	0	0	1,000,000		
21	71	10,768.75	0	0	1,000,000		
22	72	10,768.75	0	0	1,000,000		

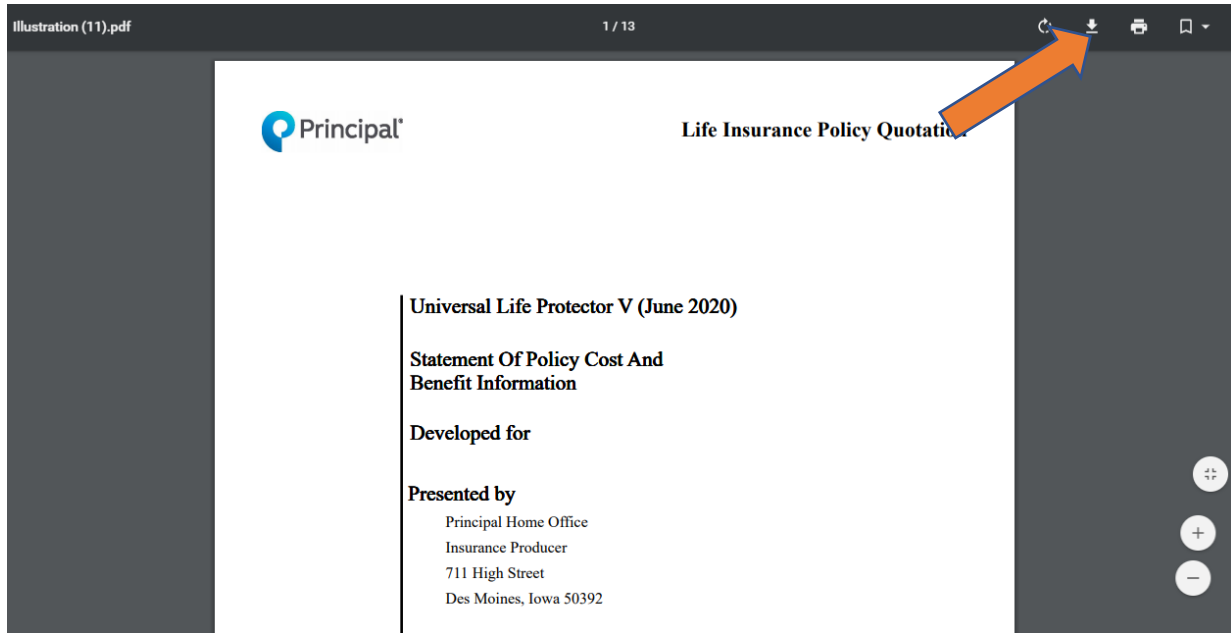
When finished with the illustration, click on a PDF section to bring up the PDF output. From here, you can elect to Save the PDF or Print the illustration output.



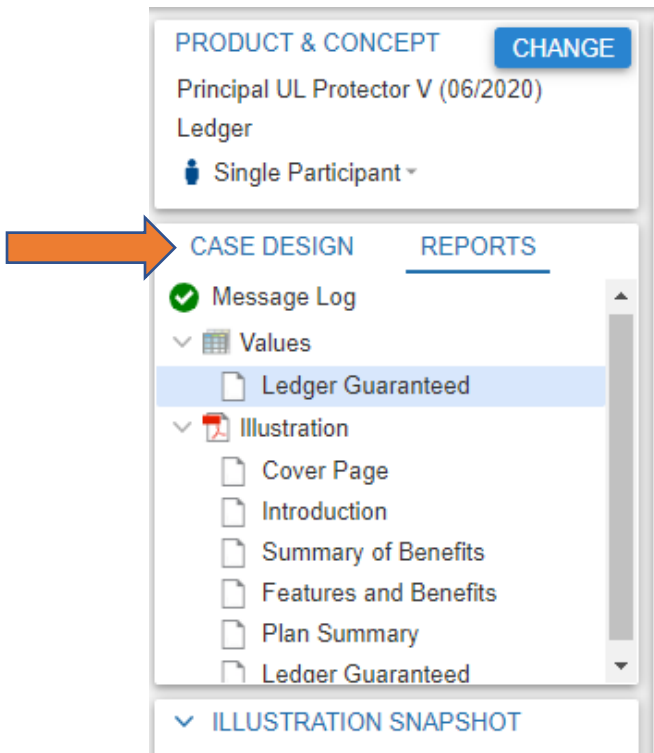
When clicking the Save button to save the PDF, an Illustration tab will appear at the bottom of the screen.



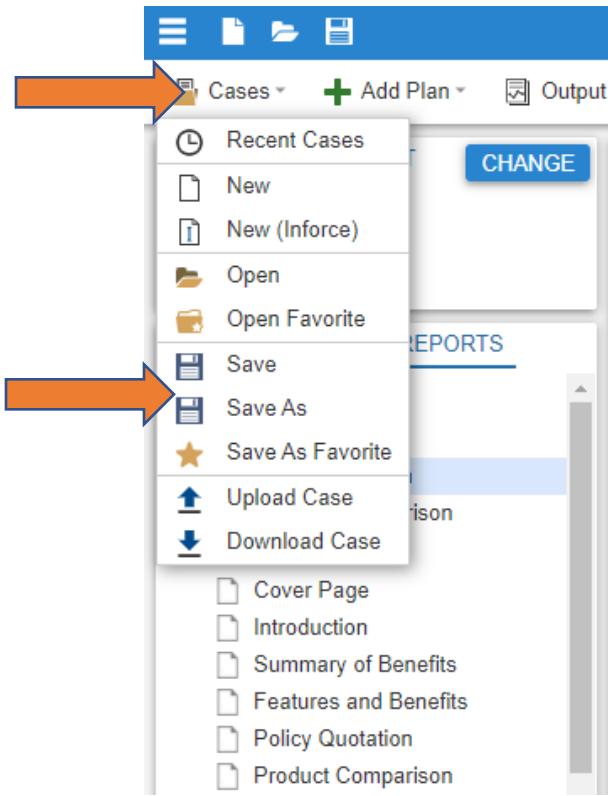
Click on this tab to bring up the PDF in a separate window. From here you can either click the Download button, or right click and press Save As to save the PDF to your computer. *This would be helpful for any Illustrations that need to be emailed out.*



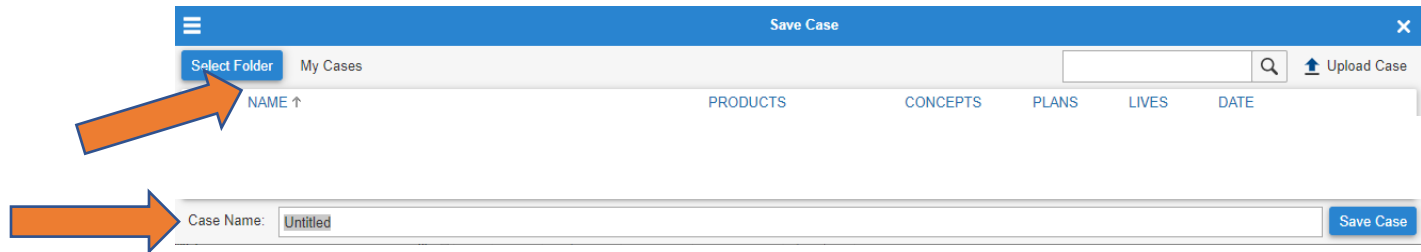
If modifications are needed, click on Case Design to go back and adjust your inputs.



If you're finished illustrating the case and want to save it, click on Cases and choose either Save, or Save As if the case has not yet been named.



The Save Case window will open, and you can name the case. It will then be saved under My Cases, or you can select a folder to save the case to.



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Helpful Tips

Click on one of the below to go directly to that section.

[Change button](#)

[Schedules](#)

[Message Log](#)

[Input age](#)

[Defining solves](#)

[Illustration system time out](#)

[Producer Information](#)

[Set Default preferences](#)

[Output Types](#)

[Organize by Folder](#)

[Save Favorite](#)

[Download Case](#)

[Upload Case](#)

[Help Contact numbers](#)

Use the Change button to select a different product while retaining the inputs already entered for the case you're working on.

The screenshot shows a software interface with a blue header bar containing the text 'Untitled'. Below the header is a navigation bar with icons and labels: 'Cases', 'Add Plan', 'Output Types', 'Calculate', 'Share', 'Tools', and 'Help'. The main content area is divided into two sections. On the left, under 'PRODUCT & CONCEPT', there is a 'CHANGE' button highlighted with an orange arrow. Below this is a 'CASE DESIGN' section with a list of items: 'Insured', 'Policy Design', 'Riders', and 'Output Design'. On the right, under 'INSURED', there are several input fields: 'Issue State' (dropdown menu with 'NC' selected), 'First/Middle Name' (text input), 'Last Name' (text input), 'Sex' (dropdown menu with 'Male' selected), 'Backdate to Save Age?' (checkbox labeled 'Check if "Yes"'), 'Issue Age or D.O.B. (mm/dd/yyyy)' (dropdown menu with '50' selected), '(Age Nearest Birthday)', 'Policy Date' (dropdown menu with 'Now' selected), 'Risk Class' (dropdown menu with 'Preferred Non-Tobacco' selected), 'Permanent Flat Extra per 1000' (text input with '0.00'), and 'Temporary Flat Extra per 1000' (text input with '0.00').

For some fields, a button will appear that allows you to schedule your inputs. When scheduling is needed, click on the button shown below.

The screenshot shows the 'POLICY DESIGN' section of the software. Under the 'Death Benefit' heading, there are several fields: 'Definition of Life Ins. Test' (Guideline Premium Test), 'Total Face Amount' (1,000,000), and 'Death Benefit Option' (Face...). The 'Death Benefit Option' field has a calendar icon and a question mark button next to it, which is highlighted by an orange arrow. Below this, the 'Premium' section includes fields for 'Planned Premium' (1,000.00), 'Premium Mode' (Annual), 'User Specified Premium is:' (Annualized Amount), 'Lump Sum' (0.00), '1035 Exchange' (None), 'Avoid MEC?' (checked), and 'Revised' (unchecked).

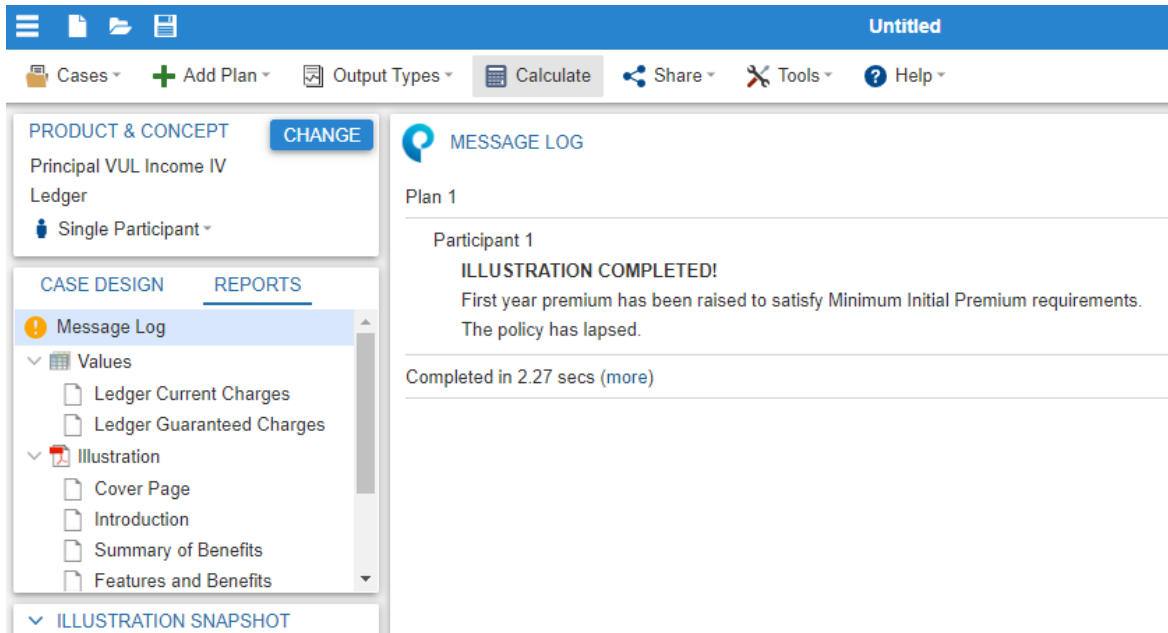
When the Schedule button is clicked, a new field will appear allowing you to schedule your inputs in future years.

The screenshot shows the 'POLICY DESIGN' section with the 'Death Benefit Option' dialog box open. The dialog box has a table with the following structure:

Option	From	Thru
Face + Policy Value	1	A65
Face	A66	Max

An orange arrow points to the 'Option' column. Below the table are 'Clear', 'OK', and 'Cancel' buttons. The background shows the 'POLICY DESIGN' section with the 'Death Benefit' and 'Premium' fields visible.

At times, after clicking the Calculate button to run an illustration, a Message Log will appear instead of the values. This screen will often let you know that the illustration ran with an Illustration Completed message. But it may also describe changes or potential issues to be aware of. Below is an example.



The screenshot shows a software interface with a blue header bar containing icons for menu, file, print, and save, and the text "Untitled". Below the header is a navigation bar with buttons for "Cases", "Add Plan", "Output Types", "Calculate", "Share", "Tools", and "Help".

The main interface is divided into two panels. The left panel is titled "PRODUCT & CONCEPT" and includes a "CHANGE" button. It shows "Principal VUL Income IV Ledger" and "Single Participant". Below this is a "CASE DESIGN" and "REPORTS" section. Under "REPORTS", "Message Log" is selected, showing a list of items: "Values" (with sub-items "Ledger Current Charges" and "Ledger Guaranteed Charges") and "Illustration" (with sub-items "Cover Page", "Introduction", "Summary of Benefits", and "Features and Benefits"). At the bottom of the left panel is "ILLUSTRATION SNAPSHOT".

The right panel is titled "MESSAGE LOG" and shows "Plan 1". Under "Participant 1", the message reads: "ILLUSTRATION COMPLETED! First year premium has been raised to satisfy Minimum Initial Premium requirements. The policy has lapsed." Below the message, it states "Completed in 2.27 secs (more)".

You may notice a difference from our previous illustration system when inputting ages. For example, when illustrating distributions and entering 'A65' as the time to begin, the previous system would start distributions at age 66. In PLIS, the age you enter is when the distributions will begin. In the example below, distributions would begin at age 66.

Distribution Amounts
✕

Amount	Action	From	Thru
Solve	Withdraw / Loan	A66	A85

Clear
Advanced

OK
Cancel


Solves may need further definition, which can be done in the Income and Targeting screen. For example, you may have 'Solve' entered for Planned Premium.

- Policy Design
- Income and Targeting

Premium

Planned Premium

Solve





You can then click on the Income and Targeting screen on the left and define the solve you want to use.

- Income and Targeting
- Riders
- Output Design

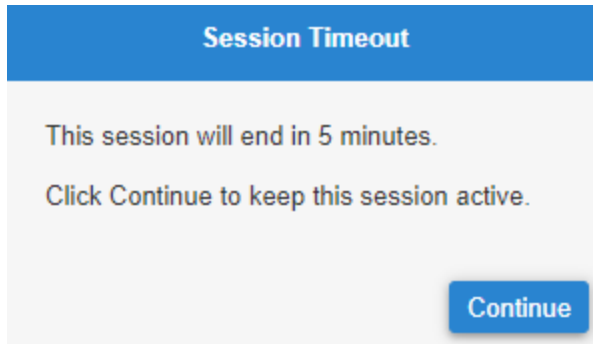
Targeting (when Solves utilized)

Targeting Goal Lapse Protection Guarantee

Target Year or Age Lifetime

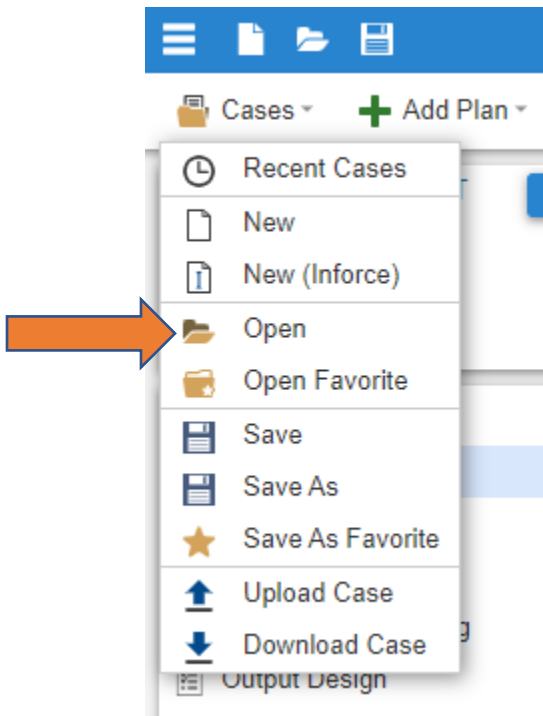



As part of our corporate security policy for online systems, there's a timeout function that occurs if you're inactive for 20 minutes. Five minutes prior to closing, the Session Timeout window shown below will appear. You'll have the option to click Continue if you want to keep the system open.

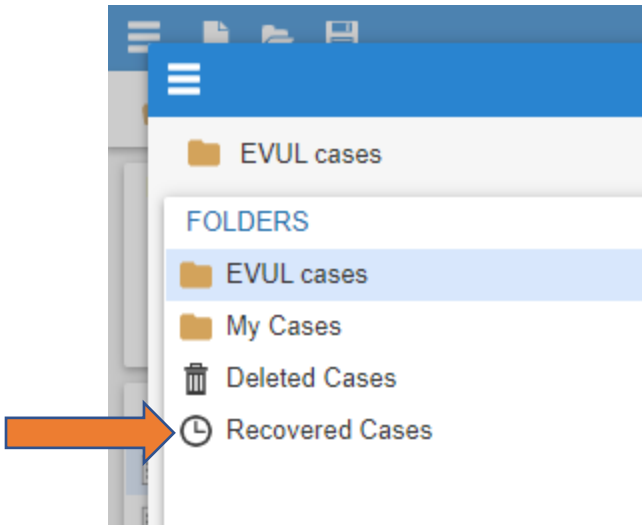


If the Continue button isn't clicked within five minutes, the illustration system will close. You may see an error screen at this point. You'll need to go back and reopen the system.

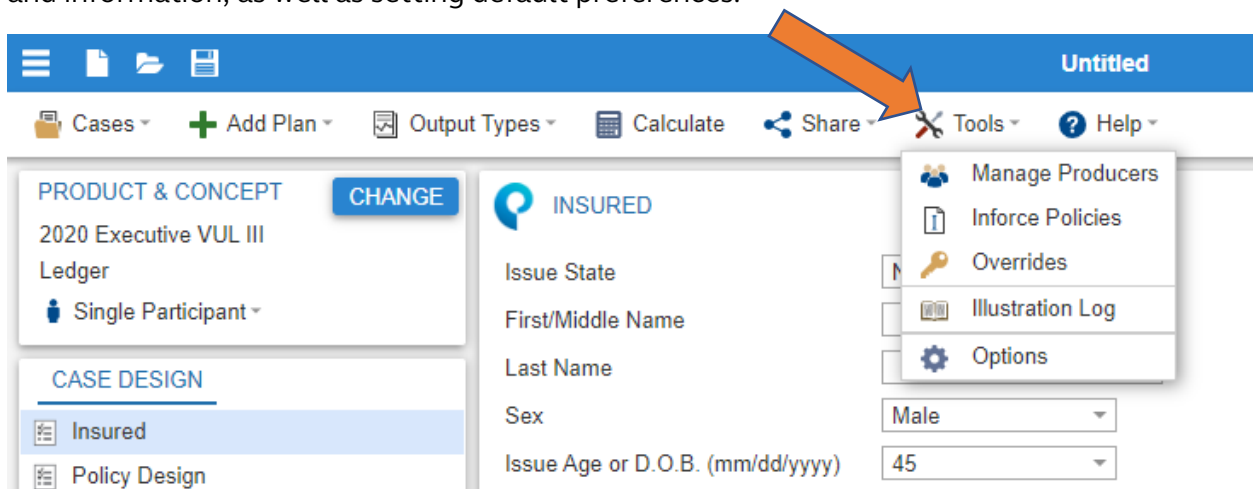
If the system does close due to the 20-minute timeout, and you were working on a case that hadn't been saved, you likely won't need to start over with your case inputs. When back in the system, click on Cases and click Open.



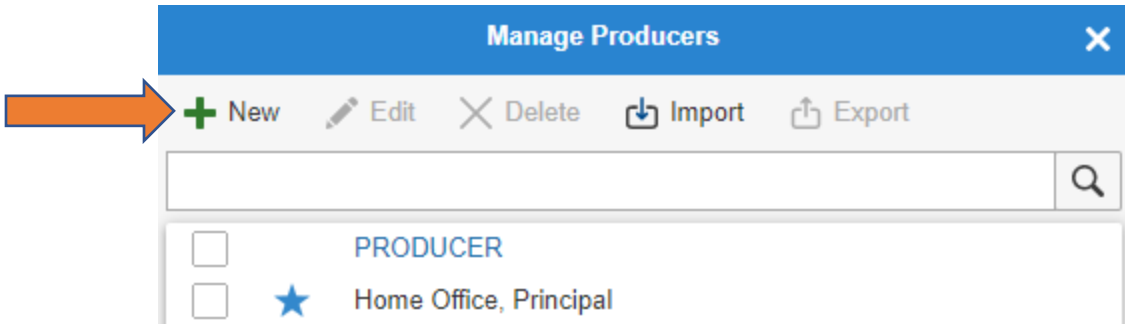
After clicking Open, a new screen will appear with the option to click Recovered Cases. After clicking this, a new screen will open. The case with the inputs you had been working on should be showing here.



The Tools button along the top toolbar will be helpful for things like adding Producer names and information, as well as setting default preferences.



To add a Producer, click on Manage Producers. A new window will appear with the option to click New.



After clicking New, a window will appear allowing you to enter a Producer and applicable information.

Save and Close

Title Phone

First Name Fax

Middle Name Email

Last Name*

Suffix

Credentials

File As*

Office Name

Broker / Dealer

Street**

State	License

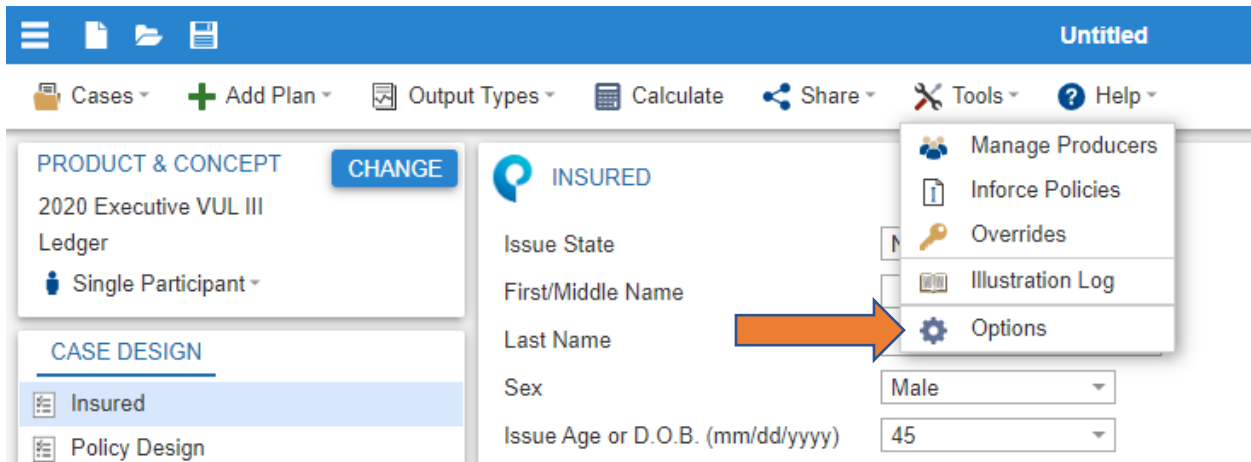
City**

State**

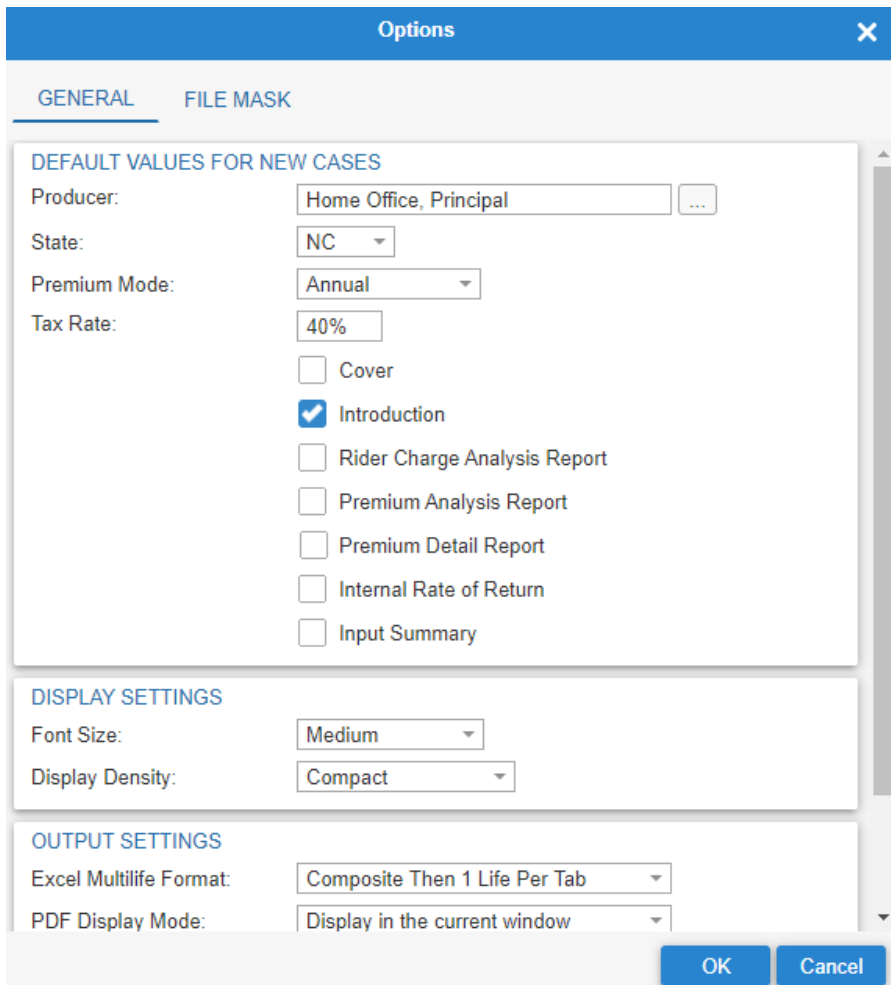
Zip Code**

*Required for all Illustrations **Required for non-variable illustrations

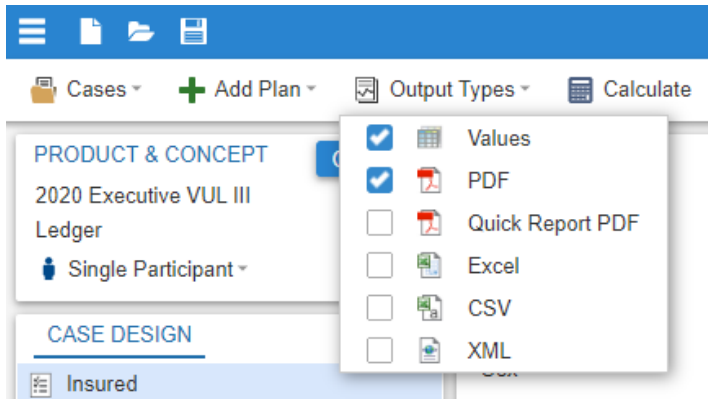
Another option under Tools is to set default preferences for various fields within the illustration system. To do this, click on Options.



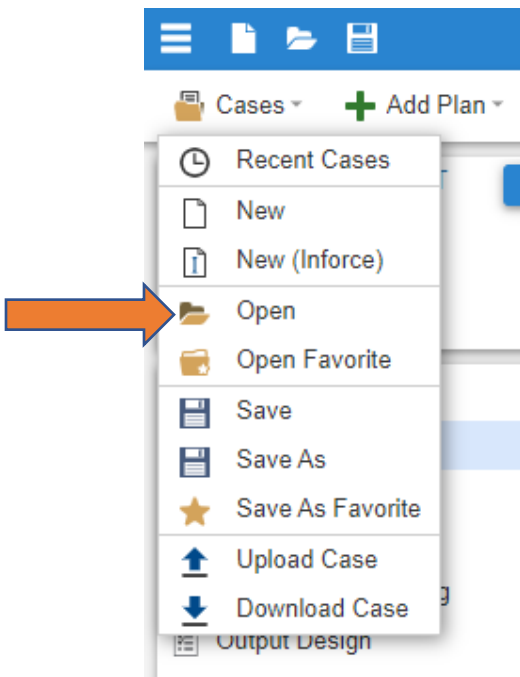
The following screen will appear allowing you to set the default values that will automatically populate each time you run a new case.



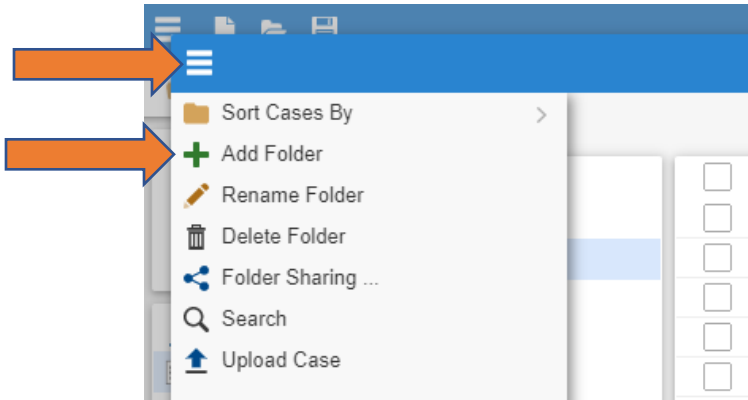
Another choice along the top toolbar is Output Types. This can allow you to see the illustration values in a variety of formats.



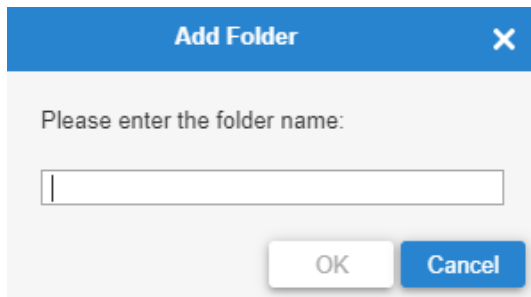
To help organize your cases, folders can be created to manage what you've illustrated and saved. To do this, click on Cases and click Open.



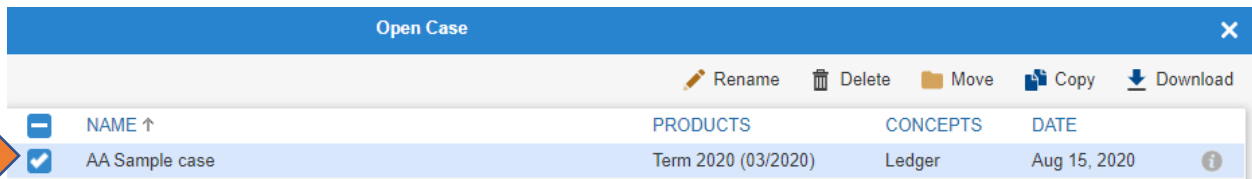
In the Open Case window, click the “3 bars” menu option in the top left-hand corner. Then click on Add Folder.



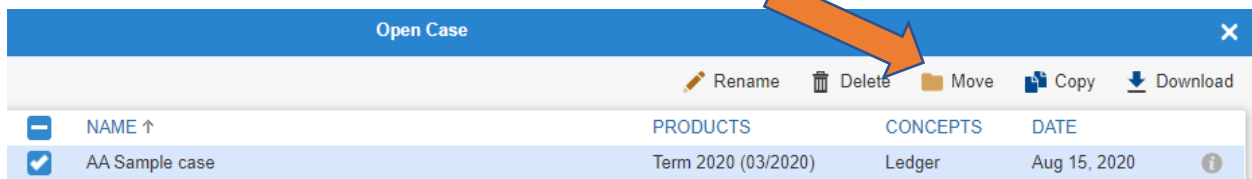
The below window will appear allowing you to name the folder.



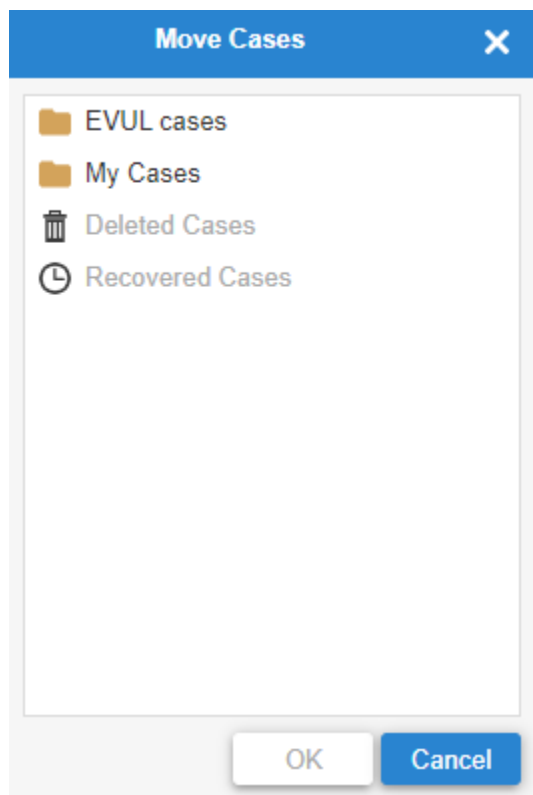
After naming the folder and clicking OK, the new folder will appear as an option under Folders. To move previously saved cases into the folder, check the box next to the saved case.



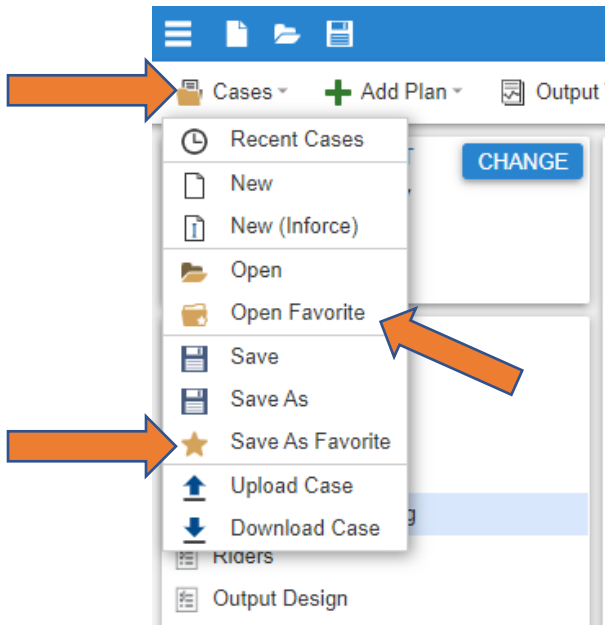
Then, click on Move.



After clicking Move, a new window will appear. You can now choose which folder to move the case into and click OK.

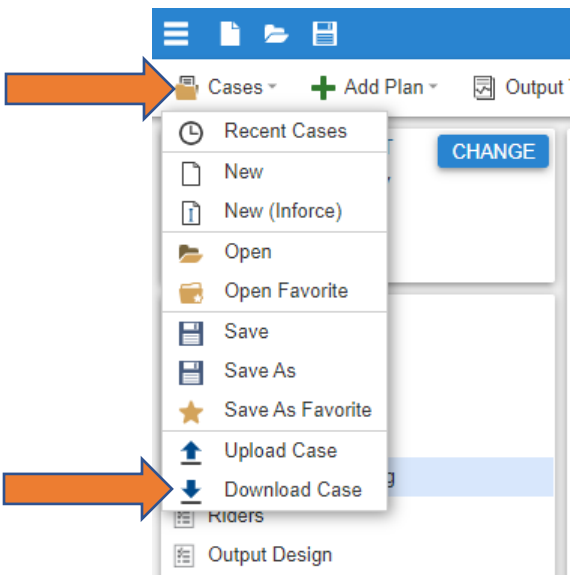


PLIS offers the ability to save a case as a favorite for quick reference. Examples for using this function might be a case that is currently taking quite a bit of time—or perhaps for a case that continues to get revisited. Another example could be creating a certain type of sample case, such as a retirement income from life insurance scenario, that can be referenced with many of the inputs already in place. To do this, once the case inputs are built and illustrating as intended, simply click Cases and then click Save As Favorite.

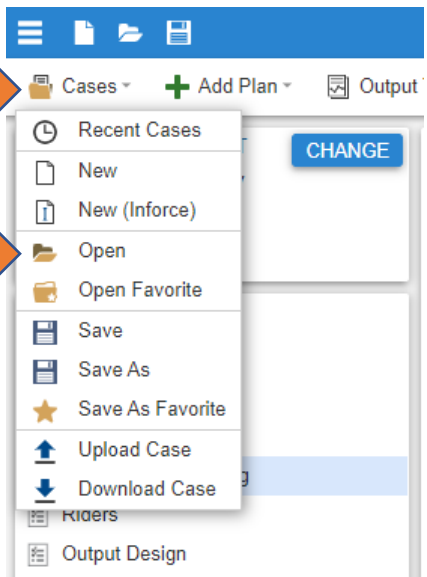


When ready to reference this case again, click on Cases and choose Open Favorite (above).

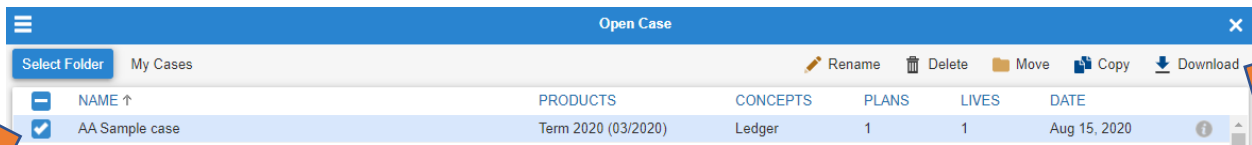
There may be times when it would be beneficial to send the case inputs to another user. This can be accomplished by using the Download/Upload Case function. You can do this directly from the case you're working on by clicking on Cases and choosing Download Case.



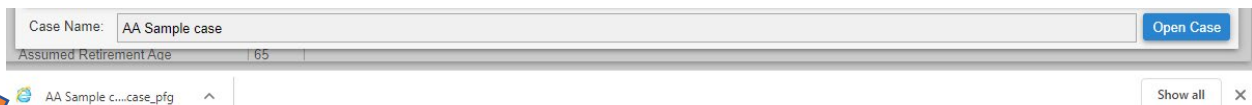
You can also download a previously saved case. To do this, click on Cases and choose Open.



In the Open Case window, check the box next to the case you want to download. Options will appear in the top right corner. Click on Download.

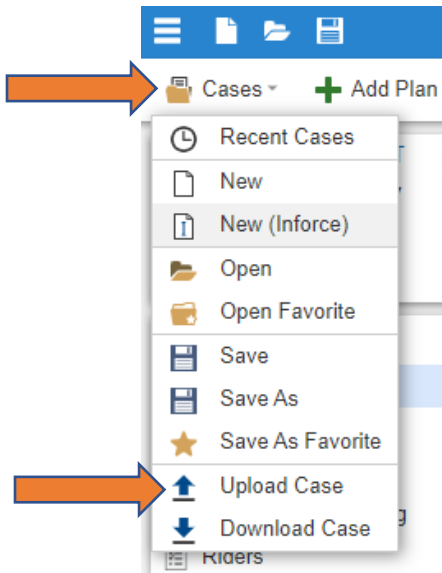


A tab with the case name will appear at the bottom. Click on the tab.

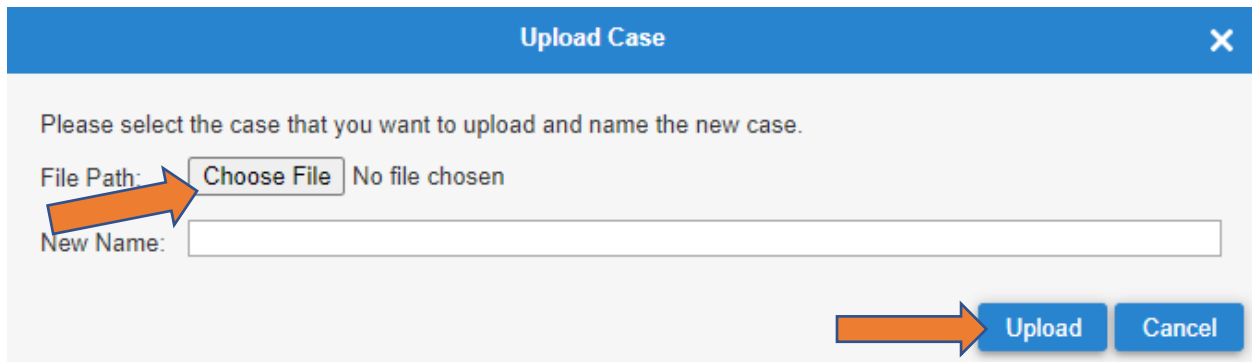


In the window that opens, you can save the case to your computer. The case is now available to attach to an email and send to another user.

If case inputs have been sent to you to view, you can save the file and then click on Cases and choose Upload Case.



In the Upload Case window, click on Choose File to select the case you want to view. You can name the case here as well. Then click on Upload to bring the case inputs into your system.



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