

Principal Term Life Insurance

Competitive Rates. Valuable Protection.

Increased Sales Opportunities

WHY PRINCIPAL TERM LIFE INSURANCE?

Term insurance can be the first step in helping your clients and their families secure their financial future by providing a death benefit in their times of need. Our term product offers coverage for a specified period of time at lower rates, with the option to convert to a permanent policy in the future.

Term insurance can be the right fit for clients who need:

- Basic coverage to start meeting their life insurance needs.
- Life insurance coverage for a limited amount of time (e.g. proof of credit, business start-up, buy-sell agreement funding).
- The highest death benefit coverage for the lowest rates.
- To preserve their insurability now, with conversion options to permanent policies in the future (*no new underwriting as long as the face amount remains the same*).

Get Principal Term quotes on-the-go with **Principal Life Quote EdgeSM**. Rates are available anytime, anywhere on your mobile device.⁴

Most competitive in Non-tobacco cases of \$1 million or greater, ages 35-55

OUTSTANDING FEATURES

Principal Term life insurance offers clients a choice from four-level term life insurance policies designed to provide:

- **Low cost protection** – An inexpensive way to meet current insurance needs compared to permanent insurance.
- **Strong conversion privileges** – Used to help shift short- to long-term needs. Earlier of the level-premium period or attained age 70 without evidence of insurability. Convertible to any policy made available by the Principal Financial Group[®] at that time.¹
- **Principal UnderRightSM programs** – Provide fast and easy underwriting with Healthy Lifestyle Credits, Accelerated Underwriting and more.
- **Flexible policy riders** – Accelerated Benefit; Children Term; Waiver of Premium.

FAST FACTS

| | | | |
|------------------------------------|---|-------------|---------|
| Products available | 10-, 15-, 20- and 30-Year Term | | |
| Issue ages/underwriting classes | | NON-TOBACCO | TOBACCO |
| | 10-Year Term | 20-80 | 20-75 |
| | 15-Year Term | 20-75 | 20-70 |
| | 20-Year Term | 20-65 | |
| | 30-Year Term | 20-55 | 20-50 |
| | Non-tobacco: Super Preferred, Preferred, Super Standard and Standard class, Tables 2-6 plus flat extras Tobacco: Preferred and Standard Age nearest birthday rates. | | |
| Minimum face amount | \$200,000 | | |
| Premium bands | \$200,000-999,999; \$1,000,000 | | |
| Principal UnderRight SM | <ul style="list-style-type: none"> • Accelerated Underwriting • Healthy Lifestyle Credits | | |
| Available riders | <ul style="list-style-type: none"> • Accelerated Benefit • Children Term • Waiver of Premium | | |

Let's connect.

Call the National Sales Desk today at 800-654-4278, or your Life RVP. You can also visit our financial professional website at advisors.principal.com.

- ¹ If a Term policy is converted to a permanent plan that offers the Chronic Illness Death Benefit Advance rider, the insured must undergo full underwriting to add this rider.
- ² Policy rider descriptions are not intended to cover all restrictions, conditions or limitations. See policy for full rider details. Riders are subject to state availability.
- ³ Please be aware that this tool does not provide a full illustration and is only intended to be used to show an initial quote. It is only available for quoting Principal Term products at this time.



WE'LL GIVE YOU AN EDGE[®]

Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0001, www.principal.com
Principal National Life Insurance Company and Principal Life Insurance Company reserve the right to charge the maximum premium beginning with any premium redetermination date. The premium at redetermination date, if less than the maximum premium stated in the policy, is not guaranteed beyond the current redetermination period. Also, the premium at redetermination date is subject to the company's expectations as to one or more future cost factors including persistency, expenses, mortality and interest. Any increase in premium will not result in an increase in your benefits.

Insurance products from the Principal Financial Group[®] are issued by Principal National Life Insurance Company (except in New York) and Principal Life Insurance Company, Des Moines, IA 50392.

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

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 National Life Insurance Company Policy Form: ICC13 SN/SN 89, Rider Forms: SN 2, SN 3, SN 4, SN 5 and SN 42
Principal Life Insurance Company Policy Form: SF 946 NY and SF 946 NY U, Rider Forms: SF 686 NY, SF 807 NY and SF 880 NY