

Principal Term (September 2015)

New Term Rates

Effective Monday, September 21, 2015
10-, 15-, 20- & 30-Year Term Transition Guidelines

It's time to share the exciting news...effective September 21, 2015 we are **REDUCING OUR TERM RATES, AGAIN!** This applies to many of our ages and risk classes. And, the best part is, there are **No Premium Increases** with this re-price.

September 21, 2015

- New rates are available and approved in all states.
- All new Term applications processed on this date, or after, will receive the new rates unless January 2015 rates are specifically requested.

Cases Pending on September 21, 2015

- Applications in underwriting will be issued with the new Term rates unless January 2015 rates are specifically requested.
- No new application or quotation is required.

Recently Issued Policies (COD, Offer or Shortage)

- January 2015 rates will be used.
- If new Term (September 2015) rates are desired, simply indicate this with the delivery requirements and submit the correct premium amount. New data pages will be mailed to the client.

Backdating

- Backdating is allowed to save age per current backdating rules.

State Approvals

- All states have approved the new September 2015 rates.

Conversion Rules

- We have removed the requirement that new or existing term policies must be in force for 2 years prior to conversions to Principal Universal Life Protector IV or Survivorship Universal Life Protector II. Timing eligibility for conversion to permanent products is now the same for all eligible products.

Let's connect.

Contact the National Sales Desk at 800-654-4278, or your Life RVP.



WE'LL GIVE YOU AN EDGE®

Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0001, www.principal.com

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