

Principal Universal Life Provider EdgeSM

An attractive solution for low-cost protection.

UL PROVIDER EDGE CAN BE IDEAL FOR CLIENTS WHO:

- Seek low-cost life insurance with an objective to maximize the length of the coverage.
- Desire flexibility to meet changing needs.
- Appreciate death benefit guarantees.
- Have a need for personal and business planning strategies, such as business protection, survivor income and estate planning

Target market

- Death benefit protection to ages 90+
- Issue ages 45-65
- Face amount \$1 million and greater
- Better than Standard risk class

Why Principal UL Provider Edge?

Principal Universal Life Provider EdgeSM (UL Provider Edge) offers low-cost protection that makes it an affordable option to fit within most budgets. Plus, it delivers valuable benefits to enhance flexibility and accessibility for clients. All these features and more, make it a smart alternative to other protection-focused products, including guaranteed universal life insurance.

OUTSTANDING FEATURES

FOR YOUR CLIENTS:

Affordable

- Premium levels that are competitive for long-term protection.

Flexible

- Optional extended no-lapse guarantees that often exceed life expectancy.
- Cash value accumulation provides clients options.

Accessible

- Early access to the death benefit is available in the event of a chronic illness.

FOR YOU:

- Attractive target premium rates.
- Speed and convenience of Principal Accelerated UnderwritingSM can help you get policies issued and paid in 10 days or less.

FAST FACTS	Issue ages/underwriting classes	0-85: Preferred, Super Standard and Standard 20-80: Super Preferred	
	Minimum face amount	\$50,000	
	Maturity age	Insured's age 121	
	Automatic Standard Approval Program	Table 3 to Standard	
	Accelerated Underwriting	Up to \$1 million of coverage in as little as 48 hours, for the 50-60% of applicants who qualify. ¹ • Eliminates the need for lab testing and paramed exams.	
	Death benefit guarantees	• 10-Year No-Lapse Guarantee – automatically included on all policies; OR • Extended No-Lapse Guarantee rider – optional benefit that provides guaranteed protection to the lesser of 35 years or age 95 ²	
	Available riders ³	<ul style="list-style-type: none"> • Children's Term Insurance • Chronic Illness Death Benefit Advance • Cost of Living Increase • Extended No-Lapse Guarantee 	<ul style="list-style-type: none"> • Salary Increase • Terminal Illness Death Benefit Advance • Waiver of Monthly Policy Charge

¹ Based on age, face amount, product and personal history.
² Maximum ENLG duration may vary by state.
³ Rider availability varies by state. Additional costs may apply to riders.