

## Principal Term Life Insurance

# Broadening our competitiveness

SEPTEMBER 2015

Make the sales process faster and easier with **Accelerated Underwriting!** Clients may qualify for up to \$1 million of coverage without the need for labs or exams.<sup>1</sup>

Take advantage of new, lower rates for many ages and risk classes on our Principal Term product, which is designed to provide:

- Low cost, affordable life insurance protection
- Attractive conversion privileges
- Flexible policy riders<sup>2</sup>: Accelerated Benefit, Children Term and Waiver of Premium

*Term life insurance from the Principal Financial Group® – now even more competitive!*

10-Year Term - Preferred Non-Tobacco / \$1 Million Face Amount			
Company	Male, Age 45	Company	Female, Age 45
<b>The Principal®</b>	<b>\$770</b>	<b>The Principal</b>	<b>\$665</b>
Banner Life	\$775	American General	\$674
Genworth	\$780	Genworth	\$690
John Hancock	\$780	AXA Equitable	\$705
15-Year Term - Super Standard Non-Tobacco / \$1 Million Face Amount			
Company	Male, Age 55	Company	Female, Age 55
<b>The Principal</b>	<b>\$3,300</b>	<b>The Principal</b>	<b>\$2,465</b>
Banner Life	\$3,300	Genworth	\$2,470
Transamerica	\$3,300	AXA Equitable	\$2,485
American General	\$3,314	Pruco Life	\$2,585
20-Year Term - Preferred Non-Tobacco / \$1 Million Face Amount			
Company	Male, Age 45	Company	Female, Age 45
<b>The Principal</b>	<b>\$1,350</b>	<b>The Principal</b>	<b>\$1,025</b>
Banner Life	\$1,350	American General	\$1,034
American General	\$1,364	Genworth	\$1,050
Pacific Life	\$1,365	Transamerica	\$1,070
30-Year Term - Super Standard Non-Tobacco / \$1 Million Face Amount			
Company	Male, Age 50	Company	Female, Age 50
<b>The Principal</b>	<b>\$5,000</b>	<b>The Principal</b>	<b>\$3,454</b>
Banner Life	\$5,000	American General	\$3,454
American General	\$5,094	Pruco Life	\$3,455
Transamerica	\$5,100	Pacific Life	\$3,565

The data shown in the tables is taken from various company illustrations. Competitor information is current and accurate to the best of our knowledge as of August 2015. The comparisons cannot be used with the public.

<sup>1</sup> Applicants may qualify based on age, product, face amount and personal history.

<sup>2</sup> 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.



WE'LL GIVE YOU AN EDGE<sup>®</sup>

Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0001, [www.principal.com](http://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 benefits or cash values, if any, or other non-forfeiture values.

Insurance products from the Principal Financial Group<sup>®</sup> (The Principal<sup>®</sup>) 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 Forms: ICC13 SN 89/SN 89, Rider Forms: SN 2, SN 3, SN 4, SN 5 and SN 42.  
Principal Life Insurance Company Policy Forms: SF 946 NY and SF 946 NY U, Rider Forms: SF 686 NY, SF 807 NY and SF 880 NY