

Principal Universal Life Protector IVSM

Pricing update

New rates effective Monday, August 28, 2017 for new-issue Principal Universal Life Protector IV policies

We regularly review our products to ensure each continues to fit the needs of the market, offers value for you and your clients and aligns with our product strategy. Occasionally, we must adjust pricing to maintain a product's long-term sustainability.

Effective August 28, 2017, we will be updating Principal Universal Life Protector IV (UL Protector IV) pricing for new-issue policies. The price increases are modest at most ages, and funding levels and will help ensure the product remains strong for all policyholders during this prolonged period of low interest rates.

Important dates

	Regular case	1035 Exchange or trust-owned case	New York Regulation 60 case
Last day to get current rates Application must be received in the home office in good order, including a signed quotation.	August 27, 2017	August 27, 2017 (Trust doesn't have to be established, if applicable.)	September 8, 2017 (Formal application and replacement values must be received.)
Last day for underwriting and administrative requirements	September 25, 2017	September 25, 2017 (Trust must be established, if applicable, and a new application received.)	October 2, 2017
Last day for delivery requirements, including premium	October 27, 2017	October 27, 2017 (1035 Exchange must be ready to be initiated.)	November 10, 2017 (1035 Exchange must be ready to be initiated.)

Quotations

New rates will be available on August 28, 2017 from Principal Illustration Edge, Winflex and third-party quoting platforms.

Backdating

Backdating is allowed to save age. Normal backdating rules apply.

State approvals

New rates are effective in all states and the District of Columbia.



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