

Offer clients affordable protection—and more



When your individual and business clients have a need for long-term life insurance protection at a reasonable cost, Principal Universal Life Provider Edge II (UL Provider Edge II) can be an attractive option. It provides:

- › **Affordable** premium levels that can fit within most any budget
- › **Dependable** coverage featuring optional long-term guarantees
- › **Accessible** death benefit values for unexpected health issues

With its coverage longevity and cash-value accumulation, UL Provider Edge II offers increased protection over term insurance and greater flexibility than guarantee universal life insurance.

Key features

UL Provider Edge II features a straightforward, transparent design with low sensitivity to interest rate fluctuations—offering more certainty for your clients.

Plus, they get the following:

- Affordable, long term protection on a current assumption basis, or the option to add another level of protection with the Extended No-Lapse Guarantee Rider¹ that can provide guaranteed coverage to age 100
- Early access to death benefit values for a chronic illness with an accelerated benefit rider¹ available at no additional cost²
- Innovative Business Value Increase Rider¹ that allows businesses to increase the amount of their coverage as the value of their business grows
- Time-saving Principal Accelerated UnderwritingSM—an easier way for your clients at Standard or better to get coverage³

Who can benefit?

Individuals who:

- Want affordable, permanent coverage
- Desire flexibility to meet changing needs
- Appreciate some cash-value accumulation

Business owners that need:

- Executive benefits for key employees
- Key person protection
- Buy-sell strategies

Fast facts

Issue ages/ underwriting classes	20-85: Standard, Super Standard, and Preferred 20-80: Super Preferred	
Minimum face amount	\$100,000	
Underwriting programs	<ul style="list-style-type: none"> • Accelerated Underwriting • Automatic Standard Approval Program (table shave) • Simplified Issue/Guaranteed Issue 	
Cost of insurance rate bands	\$100,000-\$1 million <ul style="list-style-type: none"> • \$1 million+ 	
Death benefit options	1—Level 2—Increasing	
Fixed policy loan (current and guaranteed)	Charge rate—2.5% in years 1-10; 1.5% in years 11+ Credit rate— 1.0% in all years	
Riders	<ul style="list-style-type: none"> • Business Value Increase • Children Term Insurance • Chronic Illness Death Benefit Advance • Cost of Living Increase 	<ul style="list-style-type: none"> • Extended No-Lapse Guarantee • Life Paid-Up • Salary Increase • Terminal Illness Death Benefit Advance • Waiver of Monthly Policy Charge

Target market

- Ages 45-70
- Coverage needs of \$1 million and greater
- Better than Standard risk class



Let's connect.

Call the National Sales Desk today at 800-654-4278, or your Life RVP. Visit advisors.principal.com.

All guarantees are based on the claims-paying ability of the issuing insurance company.

¹ Rider availability varies by state.

² There's no cost to have the rider. A discount factor is applied to benefits paid at the time of a claim.

³ Accelerated Underwriting is an expedited underwriting program offered by Principal Life Insurance Company that eliminates paramed exams and lab tests for 45-55% of Preferred and Super Preferred applicants who qualify. Applicants may qualify based on age, face amount, and personal history.

Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0002

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