



Principal Survivorship Universal Life Protector (2009) | FOR PRODUCERS

Give 'Em Shelter At All Ages – Single Pays To Age 100

Principal Survivorship Universal Life ProtectorSM (Principal SUL Protector) (2009) is a competitively priced product for clients seeking wealth transfer solutions with guaranteed death benefit protection. It gives them the flexibility to preserve their estate and select the length of their guarantee period, and can be owned outright by the insureds, or by another party such as an irrevocable trust. Take a look at the competition, and you'll see that Principal SUL Protector (2009) is tough to beat while helping to give your clients shelter from problems like estate tax.

Assumptions: Annual single pay premium amounts to age 100 are based on a male/female at the same age, Standard Non-Tobacco, \$1 million death benefit, and guaranteed coverage to surviving client's age 100. Information is current as of August 21, 2009.

AGE	COMPANY	PREMIUM
55/55	Transamerica – TransACE Survivor 2008	\$128,575
	The Principal® – SUL Protector (2009)	\$136,076
	Prudential – SUL Protector (NS Plus)	\$136,452
	Lincoln – Lincoln Life Guarantee SUL	\$139,324
	Sun Life – Survivorship UL 2009	\$139,508
	Met Life – Legacy Advantage	\$142,362
	John Hancock – Protection SUL – G'09 (Std. Plus)	\$146,662
65/65	Transamerica – TransACE Survivor 2008	\$191,139
	The Principal – SUL Protector (2009)	\$192,954
	Sun Life – Survivorship UL 2009	\$202,983
	Prudential – SUL Protector (NS Plus)	\$207,222
	Lincoln – Lincoln Life Guarantee SUL	\$210,719
	Met Life – Legacy Advantage	\$215,067
John Hancock – Protection SUL – G'09 (Std. Plus)	\$225,449	
75/75	Transamerica – TransACE Survivor 2008	\$284,713
	The Principal – SUL Protector (2009)	\$287,334
	Sun Life – Survivorship UL 2009	\$302,161
	Lincoln – Lincoln Life Guarantee SUL	\$313,180
	Prudential – SUL Protector (NS Plus)	\$323,906
	Met Life – Legacy Advantage	\$325,948
John Hancock – Protection SUL – G'09 (Std. Plus)	\$345,839	
80/80	Sun Life – Survivorship UL 2009	\$365,764
	The Principal – SUL Protector (2009)	\$378,646
	Transamerica – TransACE Survivor 2008	\$381,406
	Prudential – SUL Protector (NS Plus)	\$397,040
	Met Life – Legacy Advantage	\$399,474
	Lincoln – Lincoln Life Guarantee SUL	\$404,053
John Hancock – Protection SUL – G'09 (Std. Plus)	\$415,423	

FOR MORE INFORMATION

Contact the National Sales Desk at 800-654-4278.



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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Not FDIC or NCUA insured

**May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency**

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