Principal Universal Life Provider Edge℠

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

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 Underwriting℠ can help you get policies issued and paid in 10 days or less.

Why Principal UL Provider Edge?

Principal Universal Life Provider Edge℠ (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.

FAST FACTS

<table>
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<tbody>
<tr>
<td>Minimum face amount</td>
<td>$50,000</td>
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<td>Maturity age</td>
<td>Insured’s age 121</td>
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<td>Automatic Standard Approval Program</td>
<td>Table 3 to Standard</td>
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<td>Accelerated Underwriting</td>
<td>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.</td>
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<td>Death benefit guarantees</td>
<td>• 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 95²</td>
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<td>Available riders³</td>
<td>• Children’s Term Insurance • Chronic Illness Death Benefit Advance • Cost of Living Increase • Extended No-Lapse Guarantee • Salary Increase • Terminal Illness Death Benefit Advance • Waiver of Monthly Policy Charge</td>
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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.
All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company. Some policy provisions and riders are subject to state variation and additional charges.

Insurance products from the Principal Financial Group® (The Principal®) are issued by Principal National Life Insurance Company (except in New York) and Principal Life Insurance Company, Des Moines, IA 50392.

Not FDIC or NCUA insured
May lose value • Not a deposit • No bank or credit union guarantee
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