



Principal Term Life Insurance Fact Sheet

Policy strengths

Principal Term Life Insurance offers clients a choice from four-level term life insurance policies designed to provide:

- Affordable financial protection
- An easy way to enhance or supplement existing permanent protection
- Strong conversion provision – Earlier of the level-premium period or attained age 70 without evidence of insurability. Convertible to any policy made available by the Principal Financial Group® at that time.^{1,2}
- Competitive rates, with best rates over \$1,000,000 in death benefit
- Broad range of issue ages for each of the four term products

Policy basics

- Products available: 10-, 15-, 20- and 30-Year Term
- Issue Amounts
 - Minimum: \$200,000
- Issue Ages (Age Nearest Birthday)

	NON-TOBACCO	TOBACCO
10-Year Term	20-80	20-75
15-Year Term	20-75	20-70
20-Year Term	20-65	
30-Year Term	20-55	20-50

- Renewable to age 95
- Conversion: Earlier of the level premium period or attained age 70
- Super Preferred, Preferred, Super Standard, Standard and Substandard classes 2-6 plus flat extras
- Tobacco and non-tobacco classes
- Premium bands: \$200,000-999,999; \$1,000,000
- Non-commissionable \$75 policy fee

Riders³

- The Waiver of Premium rider waives the premium as long as the insured is totally disabled, subject to rider limitations. There is a charge to purchase this rider.
- The Accelerated Benefits rider allows insureds to obtain up to 75% of their death benefit (up to \$1,000,000) prior to death when diagnosed with a terminal illness. No charge is required for this rider.
- Children Term Insurance rider allows eligible children to be added to a policy at issue with coverage available between \$5,000 and \$25,000. There is a charge to purchase this rider.

Product guarantees

Term insurance provides protection at a guaranteed level for the term period chosen at issue. After that period ends, the premiums increase annually.

TERM	GUARANTEE PERIOD	PREMIUM INCREASES ANNUALLY
10-Year	10 years	11th year
15-Year	15 years	16th year
20-Year	20 years	21st year
30-Year	30 years	31st year

¹ Term policies issued on or after February 15, 2013, are not eligible to convert to new or existing Principal Universal Life protector IV or Survivorship Universal Life Protector II policies until after the second anniversary of the Term policy.

² If a term policy is converted to a permanent plan that offers the Chronic Illness Death Benefit Advance rider, the insured must undergo full underwriting to add this rider.

³ 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.

FOR MORE INFORMATION

Contact the National Sales Desk at 800-654-4278 or visit our financial professional website.



WE'LL GIVE YOU AN EDGE®

Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0001, 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 your benefits.

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

For producer information only. Not for use in sales situations.

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 Form: ICC13 SN/SN 89, Rider Forms: SN 2, SN 3, SN 4, SN 5 and SN 42
Principal Life Insurance Company Policy Form: SF 946 NY and SF 946 NY U, Rider Forms: SF 686 NY, SF 807 NY and SF 880 NY