



## Principal Universal Life Protector IV | FOR PRODUCERS

# We've Gotcha Covered – Continuous Pays to Age 100

Can you recommend one life insurance product to cover your clients' needs — no matter what stage of life they are in? The Principal Financial Group® has you covered with Principal Universal Life Protector IV<sup>SM</sup> (UL Protector IV).

UL Protector IV is a competitively priced product for clients seeking guaranteed death benefit protection, and it gives them the flexibility to select the length of their guarantee period.

Take a look at the competition, and you'll see that UL Protector IV is tough to beat.

**Assumptions:** Annual continuous-pay premium amounts are based on a male, Super Standard and Standard non-tobacco, \$1 million death benefit, guaranteed coverage to age 100. Information is current as of May 2011.

### Super Standard and Standard Rates

AGE	COMPANY	PREMIUM
55	Prudential – UL Protector 2011 (NS Plus)	\$13,434
	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$13,500</b>
	Protective – Centennial G II UL 1/11	\$13,865
	Met Life – Guarantee Advantage UL	\$14,040
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$14,100</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$14,102
	Lincoln Life – Life Guarantee UL (2009)	\$15,014
	John Hancock – UL – G'11 (Std. Plus)	\$15,510
65	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$24,000</b>
	Met Life – Guarantee Advantage UL	\$24,236
	Nationwide – YourLife No-Lapse Guarantee UL	\$24,265
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$24,500</b>
	Protective – Centennial G II UL 1/11	\$24,579
	Prudential – UL Protector 2011 (NS Plus)	\$24,773
	Lincoln Life – Life Guarantee UL (2009)	\$25,037
	John Hancock – UL – G'11 (Std. Plus)	\$27,763
70	Protective – Centennial G II UL 1/11	\$32,555
	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$32,855</b>
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$33,539</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$33,682
	Prudential – UL Protector 2011 (NS Plus)	\$34,550
	Lincoln Life – Life Guarantee UL (2009)	\$34,890
	Met Life – Guarantee Advantage UL	\$36,351
	John Hancock – UL – G'11 (Std. Plus)	\$39,327
75	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$45,000</b>
	Protective – Centennial G II UL 1/11	\$45,096
	Prudential – UL Protector 2011 (NS Plus)	\$46,634
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$47,001</b>
	Lincoln Life – Life Guarantee UL (2009)	\$47,187
	Nationwide – YourLife No-Lapse Guarantee UL	\$48,526
	Met Life – Guarantee Advantage UL	\$51,425
	John Hancock – UL – G'11 (Std. Plus)	\$54,295

## Preferred Rates

AGE	COMPANY	PREMIUM
55	Met Life – Guarantee Advantage UL	\$10,771
	<b>Principal – UL Protector IV</b>	<b>\$11,176</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$11,184
	Protective – Centennial G II UL 1/11	\$11,416
	Prudential – UL Protector 2011	\$11,665
	Lincoln Life – Life Guarantee UL (2009)	\$11,850
	John Hancock – UL – G’11	\$12,820
65	Nationwide – YourLife No-Lapse Guarantee UL	\$19,033
	<b>Principal – UL Protector IV</b>	<b>\$19,399</b>
	Met Life – Guarantee Advantage UL	\$19,426
	Protective – Centennial G II UL 1/11	\$19,574
	Lincoln Life – Life Guarantee UL (2009)	\$20,286
	Prudential – UL Protector 2011	\$20,396
	John Hancock – UL – G’11	\$23,374
70	Protective – Centennial G II UL 1/11	\$25,934
	Nationwide – YourLife No-Lapse Guarantee UL	\$26,149
	<b>Principal – UL Protector IV</b>	<b>\$27,111</b>
	Lincoln Life – Life Guarantee UL (2009)	\$27,830
	Prudential – UL Protector 2011	\$28,562
	Met Life – Guarantee Advantage UL	\$29,678
	John Hancock – UL – G’11	\$30,861
75	Protective – Centennial G II UL 1/11	\$36,025
	<b>Principal – UL Protector IV</b>	<b>\$37,471</b>
	Prudential – UL Protector 2011	\$38,135
	Lincoln Life – Life Guarantee UL (2009)	\$38,294
	John Hancock – UL – G’11	\$43,218
	Nationwide – YourLife No-Lapse Guarantee UL	\$45,408
	Met Life – Guarantee Advantage UL	\$46,941

### FOR MORE INFORMATION

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



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Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, IA 50392

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## Principal Universal Life Protector IV | FOR PRODUCERS

# We've Gotcha Covered – Single Pays to Age 100

Can you recommend one life insurance product to cover your clients' needs — no matter what stage of life they are in? The Principal Financial Group® has you covered with Principal Universal Life Protector IV<sup>SM</sup> (UL Protector IV).

UL Protector IV is a competitively priced product for clients seeking guaranteed death benefit protection, and it gives them the flexibility to select the length of their guarantee period. Take a look at the competition, and you'll see that UL Protector IV is tough to beat.

**Assumptions:** Annual single-pay premium amounts are based on a male, Super Standard and Standard non-tobacco, \$1 million death benefit, guaranteed coverage to age 100. Information is current as of May 2011.

### Super Standard and Standard Rates

AGE	COMPANY	PREMIUM
55	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$212,869</b>
	Prudential – UL Protector 2011 (NS Plus)	\$212,885
	Protective – Centennial G II UL 1/11	\$214,787
	Nationwide – YourLife No-Lapse Guarantee UL	\$225,187
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$235,016</b>
	Lincoln Life – Life Guarantee UL (2009)	\$235,153
	Met Life – Guarantee Advantage UL	\$242,349
	John Hancock – UL – G'11 (Std. Plus)	\$252,852
65	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$329,500</b>
	Protective – Centennial G II UL 1/11	\$329,571
	Nationwide – YourLife No-Lapse Guarantee UL	\$329,837
	Prudential – UL Protector 2011 (NS Plus)	\$336,933
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$345,727</b>
	Lincoln Life – Life Guarantee UL (2009)	\$347,748
	Met Life – Guarantee Advantage UL	\$365,388
	John Hancock – UL – G'11 (Std. Plus)	\$380,788
70	Protective – Centennial G II UL 1/11	\$392,659
	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$397,891</b>
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$417,509</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$423,867
	Prudential – UL Protector (NS Plus)	\$426,291
	Lincoln Life – Life Guarantee UL (2009)	\$439,959
	Met Life – Guarantee Advantage UL	\$499,972
	John Hancock – UL – G'11 (Std. Plus)	\$503,699
75	Protective – Centennial G II UL 1/11	\$480,791
	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$506,740</b>
	Prudential – UL Protector 2011 (NS Plus)	\$506,815
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$534,227</b>
	Lincoln Life – Life Guarantee UL (2009)	\$534,297
	Nationwide – YourLife No-Lapse Guarantee UL	\$537,293
	John Hancock – UL – G'11 (Std. Plus)	\$584,493
	Met Life – Guarantee Advantage UL	\$652,015

## Preferred Rates

AGE	COMPANY	PREMIUM
55	Protective – Centennial G II UL 1/11	\$176,905
	Nationwide – YourLife No-Lapse Guarantee UL	\$179,394
	<b>Principal – UL Protector IV</b>	<b>\$176,907</b>
	Prudential – UL Protector 2011	\$186,330
	Lincoln Life – Life Guarantee UL (2009)	\$192,624
	Met Life – Guarantee Advantage UL	\$193,666
	John Hancock – UL – G’11	\$207,943
65	Nationwide – YourLife No-Lapse Guarantee UL	\$268,804
	Protective – Centennial G II UL 1/11	\$268,944
	<b>Principal – UL Protector IV</b>	<b>\$271,196</b>
	Prudential – UL Protector 2011	\$288,401
	Lincoln Life – Life Guarantee UL (2009)	\$291,554
	Met Life – Guarantee Advantage UL	\$306,280
	John Hancock – UL – G’11	\$322,153
70	Protective – Centennial G II UL 1/11	\$326,435
	<b>Principal – UL Protector IV</b>	<b>\$338,294</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$364,137
	Prudential – UL Protector 2011	\$369,713
	Lincoln Life – Life Guarantee UL (2009)	\$374,324
	Met Life – Guarantee Advantage UL	\$430,607
	John Hancock – UL – G’11	\$438,948
75	Protective – Centennial G II UL 1/11	\$386,658
	<b>Principal – UL Protector IV</b>	<b>\$424,966</b>
	Prudential – UL Protector 2011	\$439,267
	Lincoln Life – Life Guarantee UL (2009)	\$462,041
	Nationwide – YourLife No-Lapse Guarantee UL	\$470,306
	John Hancock – UL – G’11	\$490,412
	Met Life – Guarantee Advantage UL	\$601,103

### FOR MORE INFORMATION

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UL Protector IV is a competitively priced product for clients seeking guaranteed death benefit protection, and it gives them the flexibility to select the length of their guarantee period.

Take a look at the competition, and you'll see that UL Protector IV is tough to beat.

**Assumptions:** Annual 10-pay premium amounts are based on a male, Super Standard and standard non-tobacco, \$1 million death benefit, guaranteed coverage to client's lifetime with Extended Coverage Rider. Information is current as of May 2011.

### Super Standard and Standard Rates

AGE	COMPANY	PREMIUM
55	Nationwide – YourLife No-Lapse Guarantee UL	\$27,407
	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$28,408</b>
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$29,607</b>
	Met Life – Guarantee Advantage UL	\$30,025
	Protective – Centennial G II UL 1/11	\$30,233
	Prudential – UL Protector 2011 (NS Plus)	\$30,401
	Lincoln Life – Life Guarantee UL (2009)	\$30,834
	John Hancock – UL – G'11 (Std. Plus)	\$31,607
65	Nationwide – YourLife No-Lapse Guarantee UL	\$43,031
	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$43,617</b>
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$45,937</b>
	Lincoln Life – Life Guarantee UL (2009)	\$45,933
	Met Life – Guarantee Advantage UL	\$46,207
	Protective – Centennial G II UL 1/11	\$47,900
	Prudential – UL Protector 2011 (NS Plus)	\$48,255
	John Hancock – UL – G'11 (Std. Plus)	\$49,029
70	Nationwide – YourLife No-Lapse Guarantee UL	\$53,166
	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$54,985</b>
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$56,367</b>
	Protective – Centennial G II UL 1/11	\$58,654
	Lincoln Life – Life Guarantee UL (2009)	\$58,724
	Prudential – UL Protector 2011 (NS Plus)	\$61,282
	Met Life – Guarantee Advantage UL	\$64,290
	John Hancock – UL – G'11 (Std. Plus)	\$65,722
75	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$69,776</b>
	Lincoln Life – Life Guarantee UL (2009)	\$72,454
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$73,641</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$73,807
	Protective – Centennial G II UL 1/11	\$74,357
	Prudential – UL Protector 2011 (NS Plus)	\$77,441
	Met Life – Guarantee Advantage UL	\$86,773
	John Hancock – UL – G'11 (Std. Plus)	\$89,099

## Preferred Rates

AGE	COMPANY	PREMIUM
<b>55</b>	Nationwide – YourLife No-Lapse Guarantee UL	\$23,839
	<b>Principal – UL Protector IV</b>	<b>\$23,895</b>
	Met Life – Guarantee Advantage UL	\$24,194
	Protective – Centennial G II UL 1/11	\$25,051
	Lincoln Life – Life Guarantee UL (2009)	\$25,198
	John Hancock – UL – G’11	\$25,878
	Prudential – UL Protector 2011	\$26,903
<b>65</b>	Nationwide – YourLife No-Lapse Guarantee UL	\$37,161
	<b>Principal – UL Protector IV</b>	\$37,326
	Lincoln Life – Life Guarantee UL (2009)	\$38,384
	Met Life – Guarantee Advantage UL	\$38,945
	Protective – Centennial G II UL 1/11	\$39,351
	John Hancock – UL – G’11	\$42,050
	Prudential – UL Protector 2011	\$42,335
<b>70</b>	<b>Principal – UL Protector IV</b>	<b>\$46,941</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$48,391
	Protective – Centennial G II UL 1/11	\$48,975
	Lincoln Life – Life Guarantee UL (2009)	\$49,502
	Prudential – UL Protector 2011	\$54,216
	Met Life – Guarantee Advantage UL	\$55,418
	John Hancock – UL – G’11	\$56,255
<b>75</b>	<b>Principal – UL Protector IV</b>	<b>\$61,477</b>
	Lincoln Life – Life Guarantee UL (2009)	\$61,768
	Protective – Centennial G II UL 1/11	\$62,536
	Nationwide – YourLife No-Lapse Guarantee UL	\$67,987
	Prudential – UL Protector 2011	\$69,113
	John Hancock – UL – G’11	\$75,518
	Met Life – Guarantee Advantage UL	\$79,994

### FOR MORE INFORMATION

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UL Protector IV is a competitively priced product for clients seeking guaranteed death benefit protection, and it gives them the flexibility to select the length of their guarantee period. Take a look at the competition, and you'll see that UL Protector IV is tough to beat.

**Assumptions:** Annual 10-pay premium amounts are based on a male, Super Standard and Standard non-tobacco, \$1 million death benefit, guaranteed coverage to age 100. Information is current as of May 2011.

### Super Standard and Standard Rates

AGE	COMPANY	PREMIUM
55	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$26,602</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$26,856
	Prudential – UL Protector 2011 (NS Plus)	\$27,343
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$27,551</b>
	Protective – Centennial G II UL 1/11	\$28,026
	Met Life – Guarantee Advantage UL	\$29,577
	John Hancock – UL – G'11 (Std. Plus)	\$30,447
Lincoln Life – Life Guarantee UL (2009)	\$30,833	
65	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$41,000</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$41,370
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$43,098</b>
	Protective – Centennial G II UL 1/11	\$43,988
	Prudential – UL Protector 2011 (NS Plus)	\$44,023
	Met Life – Guarantee Advantage UL	\$45,196
	Lincoln Life – Life Guarantee UL (2009)	\$45,930
John Hancock – UL – G'11 (Std. Plus)	\$47,318	
70	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$51,214</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$51,341
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$52,517</b>
	Protective – Centennial G II UL 1/11	\$53,528
	Prudential – UL Protector 2011 (NS Plus)	\$56,607
	Lincoln Life – Life Guarantee UL (2009)	\$58,720
	Met Life – Guarantee Advantage UL	\$62,700
John Hancock – UL – G'11 (Std. Plus)	\$65,722	
75	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$63,993</b>
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$66,957</b>
	Protective – Centennial G II UL 1/11	\$67,236
	Prudential – UL Protector 2011 (NS Plus)	\$69,331
	Nationwide – YourLife No-Lapse Guarantee UL	\$69,981
	Lincoln Life – Life Guarantee UL (2009)	\$72,448
	John Hancock – UL – G'11 (Std. Plus)	\$83,334
Met Life – Guarantee Advantage UL	\$86,096	

## Preferred Rates

AGE	COMPANY	PREMIUM
55	<b>Principal – UL Protector IV</b>	<b>\$22,002</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$22,011
	Protective – Centennial G II UL 1/11	\$23,131
	Met Life – Guarantee Advantage UL	\$23,573
	Prudential – UL Protector 2011	\$23,927
	John Hancock – UL – G’11	\$24,820
	Lincoln Life – Life Guarantee UL (2009)	\$25,195
65	Nationwide – YourLife No-Lapse Guarantee UL	\$33,601
	<b>Principal – UL Protector IV</b>	<b>\$34,394</b>
	Protective – Centennial G II UL 1/11	\$35,715
	Prudential – UL Protector 2011	\$37,422
	Met Life – Guarantee Advantage UL	\$37,542
	Lincoln Life – Life Guarantee UL (2009)	\$38,379
	John Hancock – UL – G’11	\$40,377
70	Nationwide – YourLife No-Lapse Guarantee UL	\$43,054
	<b>Principal – UL Protector IV</b>	<b>\$43,710</b>
	Protective – Centennial G II UL 1/11	\$43,914
	Prudential – UL Protector 2011	\$48,533
	Lincoln Life – Life Guarantee UL (2009)	\$49,495
	Met Life – Guarantee Advantage UL	\$53,359
	John Hancock – UL – G’11	\$56,255
75	<b>Principal – UL Protector IV</b>	<b>\$54,916</b>
	Protective – Centennial G II UL 1/11	\$56,374
	Prudential – UL Protector 2011	\$58,941
	Lincoln Life – Life Guarantee UL (2009)	\$61,759
	Nationwide – YourLife No-Lapse Guarantee UL	\$62,629
	John Hancock – UL – G’11	\$69,646
	Met Life – Guarantee Advantage UL	\$76,479

### FOR MORE INFORMATION

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



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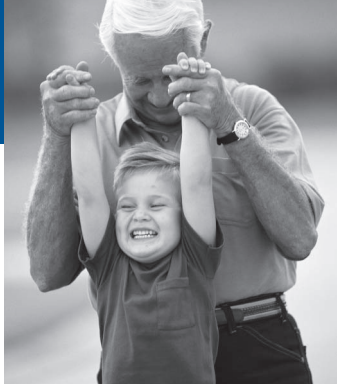
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UL Protector IV is a competitively priced product for clients seeking guaranteed death benefit protection, and it gives them the flexibility to select the length of their guarantee period. Take a look at the competition, and you'll see that UL Protector IV is tough to beat.

**Assumptions:** Annual continuous-pay premium amounts are based on a male, Super Standard and Standard non-tobacco, \$1 million death benefit, guaranteed coverage to client's lifetime with Extended Coverage rider. Information is current as of May 2011.

### Super Standard and Standard Rates

AGE	COMPANY	PREMIUM
55	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$14,250</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$14,357
	Prudential – UL Protector 2011(NS Plus)	\$14,489
	Protective – Centennial G II UL 1/11	\$14,595
	Met Life – Guarantee Advantage UL	\$14,949
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$15,000</b>
	Lincoln Life – Life Guarantee UL (2009)	\$15,013
	John Hancock – UL – G'11 (Std. Plus)	\$15,842
65	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$25,000</b>
	Lincoln Life – Life Guarantee UL (2009)	\$25,035
	Nationwide – YourLife No-Lapse Guarantee UL	\$25,088
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$25,450</b>
	Protective – Centennial G II UL 1/11	\$25,873
	Met Life – Guarantee Advantage UL	\$25,887
	Prudential – UL Protector 2011 (NS Plus)	\$26,362
	John Hancock – UL – G'11 (Std. Plus)	\$28,131
70	Protective – Centennial G II UL 1/11	\$34,268
	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$34,463</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$34,664
	Lincoln Life – Life Guarantee UL (2009)	\$34,892
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$35,082</b>
	Prudential – UL Protector 2011 (NS Plus)	\$36,057
	Met Life – Guarantee Advantage UL	\$38,687
	John Hancock – UL – G'11 (Std. Plus)	\$39,327
75	Lincoln Life – Life Guarantee UL (2009)	\$47,182
	Protective – Centennial G II UL 1/11	\$47,500
	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$47,470</b>
	Prudential – UL Protector 2011 (NS Plus)	\$50,121
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$50,251</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$50,548
	Met Life – Guarantee Advantage UL	\$54,677
	John Hancock – UL – G'11 (Std. Plus)	\$54,911

## Preferred Rates

AGE	COMPANY	PREMIUM
55	Met Life – Guarantee Advantage UL	\$11,695
	Lincoln Life – Life Guarantee UL (2009)	\$11,848
	<b>Principal – UL Protector IV</b>	<b>\$11,951</b>
	Protective – Centennial G II UL 1/11	\$11,963
	Nationwide – YourLife No-Lapse Guarantee UL	\$12,017
	Prudential – UL Protector 2011	\$12,651
	John Hancock – UL – G’11	\$13,131
65	Lincoln Life – Life Guarantee UL (2009)	\$20,283
	Nationwide – YourLife No-Lapse Guarantee UL	\$20,379
	<b>Principal – UL Protector IV</b>	<b>\$20,388</b>
	Protective – Centennial G II UL 1/11	\$20,604
	Met Life – Guarantee Advantage UL	\$21,083
	Prudential – UL Protector 2011	\$22,035
	John Hancock – UL – G’11	\$23,696
70	Protective – Centennial G II UL 1/11	\$27,299
	Lincoln Life – Life Guarantee UL (2009)	\$27,834
	<b>Principal – UL Protector IV</b>	<b>\$27,900</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$28,379
	Prudential – UL Protector 2011	\$30,163
	John Hancock – UL – G’11	\$30,861
	Met Life – Guarantee Advantage UL	\$32,030
75	Protective – Centennial G II UL 1/11	\$37,921
	Lincoln Life – Life Guarantee UL (2009)	\$38,287
	<b>Principal – UL Protector IV</b>	<b>\$40,248</b>
	Prudential – UL Protector 2011	\$42,110
	John Hancock – UL – G’11	\$43,654
	Nationwide – YourLife No-Lapse Guarantee UL	\$47,396
	Met Life – Guarantee Advantage UL	\$50,156

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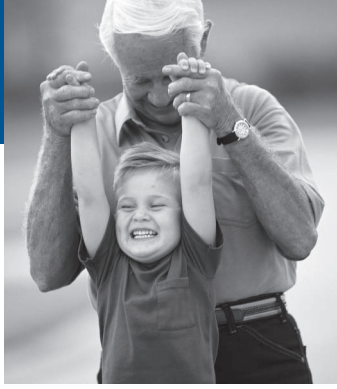
Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, IA 50392

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.

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## Principal Universal Life Protector IV | FOR PRODUCERS

# We've Gotcha Covered – Single Pays to Age 121

Can you recommend one life insurance product to cover your clients' needs — no matter what stage of life they are in? The Principal Financial Group® has you covered with Principal Universal Life Protector IV<sup>SM</sup> (UL Protector IV).

UL Protector IV is a competitively priced product for clients seeking guaranteed death benefit protection, and it gives them the flexibility to select the length of their guarantee period.

Take a look at the competition, and you'll see that UL Protector IV is tough to beat.

**Assumptions:** Annual single-pay premium amounts are based on a male, Super Standard and Standard non-tobacco, \$1 million death benefit, guaranteed coverage to client's lifetime with Extended Coverage Rider. Information is current as of May 2011.

### Super Standard and Standard Rates

AGE	COMPANY	PREMIUM
55	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$226,860</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$230,092
	Protective – Centennial G II UL 1/11	\$231,315
	Lincoln Life – Life Guarantee UL (2009)	\$235,167
	Prudential – UL Protector 2011 (NS Plus)	\$236,694
	Met Life – Guarantee Advantage UL	\$245,548
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$252,200</b>
	John Hancock – UL – G'11 (Std. Plus)	\$264,366
65	Nationwide – YourLife No-Lapse Guarantee UL	\$343,818
	Lincoln Life – Life Guarantee UL (2009)	\$347,773
	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$350,493</b>
	Protective – Centennial G II UL 1/11	\$358,325
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$367,101</b>
	Prudential – UL Protector 2011 (NS Plus)	\$369,318
	Met Life – Guarantee Advantage UL	\$372,450
	John Hancock – UL – G'11 (Std. Plus)	\$398,837
70	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$426,243</b>
	Nationwide – YourLife No-Lapse Guarantee UL	\$427,411
	Protective – Centennial G II UL 1/11	\$429,560
	Lincoln Life – Life Guarantee UL (2009)	\$439,991
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$446,402</b>
	Prudential – UL Protector 2011 (NS Plus)	\$461,500
	John Hancock – UL – G'11 (Std. Plus)	\$503,699
	Met Life – Guarantee Advantage UL	\$510,728
75	Protective – Centennial G II UL 1/11	\$530,930
	Lincoln Life – Life Guarantee UL (2009)	\$534,343
	<b>Principal – UL Protector IV (Super Standard)</b>	<b>\$548,779</b>
	Prudential – UL Protector 2011 (NS Plus)	\$566,100
	Nationwide – YourLife No-Lapse Guarantee UL	\$567,784
	<b>Principal – UL Protector IV (Standard)</b>	<b>\$582,058</b>
	John Hancock – UL – G'11 (Std. Plus)	\$620,428
	Met Life – Guarantee Advantage UL	\$682,017

## Preferred Rates

AGE	COMPANY	PREMIUM
55	Protective – Centennial G II UL 1/11	\$191,229
	<b>Principal – UL Protector IV</b>	<b>\$192,100</b>
	Lincoln Life – Life Guarantee UL (2009)	\$192,647
	Nationwide – YourLife No-Lapse Guarantee UL	\$195,424
	Met Life – Guarantee Advantage UL	\$198,238
	Prudential – UL Protector 2011 (NS Plus)	\$209,505
	John Hancock – UL – G’11	\$218,519
65	Lincoln Life – Life Guarantee UL (2009)	\$291,592
	<b>Principal – UL Protector IV</b>	<b>\$293,729</b>
	Protective – Centennial G II UL 1/11	\$295,813
	Nationwide – YourLife No-Lapse Guarantee UL Met	\$299,107
	Life – Guarantee Advantage UL	\$315,845
	Prudential – UL Protector 2011 (NS Plus)	\$326,262
	John Hancock – UL – G’11	\$338,866
70	<b>Principal – UL Protector IV</b>	<b>\$362,801</b>
	Protective – Centennial G II UL 1/11	\$363,429
	Lincoln Life – Life Guarantee UL (2009)	\$374,379
	Nationwide – YourLife No-Lapse Guarantee UL John	\$387,628
	John Hancock – UL – G’11	\$413,005
	Prudential – UL Protector 2011 (NS Plus)	\$438,948
	Met Life – Guarantee Advantage UL	\$444,224
75	Protective – Centennial G II UL 1/11	\$432,274
	Lincoln Life – Life Guarantee UL (2009)	\$462,111
	<b>Principal – UL Protector IV</b>	<b>\$473,553</b>
	Prudential – UL Protector 2011 (NS Plus)	\$515,075
	Nationwide – YourLife No-Lapse Guarantee UL	\$518,294
	John Hancock – UL – G’11	\$524,228
	Met Life – Guarantee Advantage UL	\$629,631

### FOR MORE INFORMATION

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