



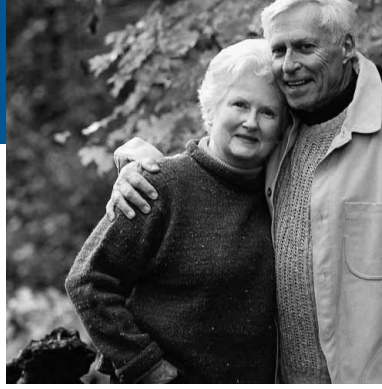
Principal Survivorship Universal Life ProtectorSM (2010) Transition Guidelines

The release of the re-priced Principal Survivorship Universal Life ProtectorSM (Principal SUL Protector) product is scheduled for **Monday, September 27 2010**. The new rates are aimed at improving competitiveness and maintaining lapse protection guarantee premiums within the primary target market.

APPLICATION SIGNATURE DATE	GUIDELINES
Before September 27, 2010 through October 27, 2010	The transition period for Principal SUL Protector (2010) rates is 30 days from the application signature date. The Principal Financial Group [®] offers both the 2009 rates and new 2010 rates subject to the state approval date and product introduction date.
October 27 and Later	<ul style="list-style-type: none"> Applications signed after the 30-day transition period are issued using the new 2010 rates. If backdating to save age or for common dating, current backdating rules apply.
Cases Pending through September 27	<p>Applications still in underwriting may be issued with new 2010 rates. Contact your case coordinator.</p> <ul style="list-style-type: none"> No new application is necessary to receive the new 2010 rates. A revised illustration is required prior to issue if the new 2010 rates are desired. It may be signed upon delivery. Backdating is available with the correct illustration and backdating request form. Current backdating rules apply.
Recently Issued Policies	<p>New 2010 rates are available for contracts issued COD, offered, or with a shortage (not paid).</p> <ul style="list-style-type: none"> Submit a newly signed illustration with the delivery requirements. If a signed illustration is not received with the delivery requirements, a new illustration and data pages will be mailed to the producer for delivery to the client. If a signed Principal SUL Protector (2010) illustration is received with the delivery requirements, new data pages will be mailed to the client. Policies issued with a shortage may receive the new rates. Submit a new Principal SUL Protector (2010) signed illustration. New data pages will be mailed to the client. The policy date will remain the same. If backdating is desired, submit a backdating request form with the correct illustration.

NOTE: All states have approved the re-price.

For more information: National Sales Desk, 800-654-4278



Principal Survivorship Universal Life Protector (2010) | FOR PRODUCERS

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

Principal Survivorship Universal Life ProtectorSM (Principal SUL Protector) (2010) 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 (2010) 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 2010.

Standard Rates

AGE	COMPANY	PREMIUM
55/55	Genworth/First Colony – GenGuard SUL	\$120,553
	TransAmerica – TransACE Survivor 2008	\$128,575
	The Principal[®] – SUL Protector (2010)	\$138,082
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$139,324
	Aviva – Indexed Survivor UL	\$141,283
	Protective – Centennial Survivor G UL (2009)	\$142,000
	Met Life – Legacy Advantage	\$144,336
	John Hancock – Protection SUL – G'10 (Std. Plus)	\$161,713
65/65	TransAmerica – TransACE Survivor 2008	\$191,139
	Genworth/First Colony – GenGuard SUL	\$191,471
	The Principal – SUL Protector (2010)	\$197,817
	Hartford – Bicentennial UL Joint Freedom II	\$205,654
	Protective – Centennial Survivor G UL (2009)	\$208,400
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$210,719
	Aviva – Indexed Survivor UL	\$218,533
John Hancock – Protection SUL – G'10 (Std. Plus)	\$246,700	
75/75	TransAmerica – TransACE Survivor 2008	\$284,713
	Hartford – Bicentennial UL Joint Freedom II	\$291,900
	The Principal – SUL Protector (2010)	\$299,972
	Genworth/First Colony – GenGuard SUL	\$300,859
	Protective – Centennial Survivor G UL (2009)	\$307,400
	Lincoln Benefit – Legacy Secure SL 2008	\$309,187
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$313,180
John Hancock – Protection SUL – G'10 (Std. Plus)	\$365,317	
80/80	Hartford – Bicentennial UL Joint Freedom II	\$349,746
	Lincoln Benefit – Legacy Secure SL 2008	\$366,820
	TransAmerica – TransACE Survivor 2008	\$381,406
	Protective – Centennial Survivor G UL (2009)	\$393,758
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$404,053
	The Principal – SUL Protector (2010)	\$406,451
	Prudential – SUL Protector (NS Plus)	\$433,372
John Hancock – Protection SUL – G'10 (Std. Plus)	\$440,394	

Preferred Rates

AGE	COMPANY	PREMIUM
55/55	Genworth/First Colony – GenGuard SUL	\$100,144
	The Principal – SUL Protector (2010)	\$105,915
	TransAmerica – TransACE Survivor 2008	\$110,026
	Met Life – Legacy Advantage	\$114,111
	Protective – Centennial Survivor G UL (2009)	\$115,000
	Aviva – Indexed Survivor UL	\$115,657
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$117,396
	John Hancock – Protection SUL – G’10	\$138,228
65/65	Genworth/First Colony – GenGuard SUL	\$159,661
	The Principal – SUL Protector (2010)	\$161,675
	TransAmerica – TransACE Survivor 2008	\$166,149
	Protective – Centennial Survivor G UL (2009)	\$168,999
	Aviva – Indexed Survivor UL	\$170,574
	Lincoln Benefit – Legacy Secure SL 2008	\$174,120
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$174,581
	John Hancock – Protection SUL – G’10	\$209,003
75/75	Lincoln Benefit – Legacy Secure SL 2008	\$229,299
	The Principal – SUL Protector (2010)	\$239,619
	Protective – Centennial Survivor G UL (2009)	\$245,000
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$250,920
	Hartford – Bicentennial UL Joint Freedom II	\$251,295
	Genworth/First Colony – GenGuard SUL	\$252,401
	TransAmerica – TransACE Survivor 2008	\$252,527
	John Hancock – Protection SUL – G’10	\$301,061
80/80	Lincoln Benefit – Legacy Secure SL 2008	\$260,980
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$328,298
	Hartford – Bicentennial UL Joint Freedom II	\$307,442
	The Principal – SUL Protector (2010)	\$348,755
	TransAmerica – TransACE Survivor 2008	\$349,826
	Protective – Centennial Survivor G UL (2009)	\$351,998
	Prudential – SUL Protector	\$376,506
	John Hancock – Protection SUL – G’10	\$383,825

FOR MORE INFORMATION

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



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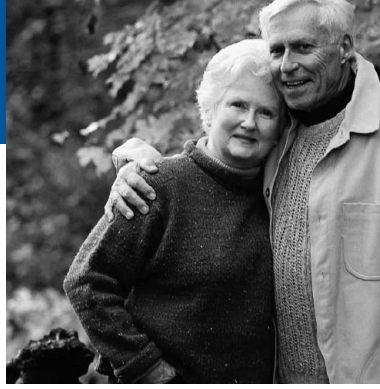
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Principal Survivorship Universal Life Protector (2010) | FOR PRODUCERS

Give ‘Em Shelter At All Ages – 10 Pays To Age 121

Principal Survivorship Universal Life ProtectorSM (Principal SUL Protector) (2010) 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 (2010) is tough to beat while helping to give your clients shelter from problems like estate tax.

Assumptions: Annual 10 pay premium amounts to age 121 are based on a male/female at the same age, Standard Non-Tobacco, \$1 million death benefit, guaranteed coverage to surviving client’s age 121 with lifetime coverage with Extended Coverage Rider. Information is current as of August 2010.

AGE	COMPANY	PREMIUM
55/55	Lincoln – Lincoln Life Guarantee SUL (2009)	\$16,616
	Protective – Centennial Survivor G UL (2009)	\$16,808
	Met Life – Legacy Advantage	\$17,780
	TransAmerica – TransACE Survivor 2008	\$17,848
	Nationwide – YourLife SUL	\$18,094
	The Principal® – SUL Protector (2010)	\$18,949
	Aviva – Indexed Survivor UL	\$18,979
John Hancock – Protection SUL – G’10 (Std. Plus)	\$21,756	
65/65	Protective – Centennial Survivor G UL (2009)	\$23,856
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$25,138
	The Principal – SUL Protector (2010)	\$27,119
	Hartford – Bicentennial UL Joint Freedom II	\$27,120
	TransAmerica – TransACE Survivor 2008	\$27,343
	Met Life – Legacy Advantage	\$27,448
	Aviva – Indexed Survivor UL	\$29,731
John Hancock – Protection SUL – G’10 (Std. Plus)	\$38,376	
75/75	Lincoln – Lincoln Life Guarantee SUL (2009)	\$37,486
	Protective – Centennial Survivor G UL (2009)	\$39,080
	The Principal – SUL Protector (2010)	\$42,071
	Hartford – Bicentennial UL Joint Freedom II	\$42,781
	TransAmerica – TransACE Survivor 2008	\$44,063
	Lincoln Benefit – Legacy Secure SL 2008	\$48,185
	Aviva – Indexed Survivor UL	\$49,333
John Hancock – Protection SUL – G’10 (Std. Plus)	\$54,824	
80/80	Lincoln – Lincoln Life Guarantee SUL (2009)	\$48,953
	Hartford – Bicentennial UL Joint Freedom II	\$57,047
	The Principal – SUL Protector (2010)	\$57,340
	Lincoln Benefit – Legacy Secure SL 2008	\$59,434
	Protective – Centennial Survivor G UL (2009)	\$59,914
	TransAmerica – TransACE Survivor 2008	\$62,062
	Prudential – SUL Protector (NS Plus)	\$64,199
John Hancock – Protection SUL – G’10 (Std. Plus)	\$69,643	

Preferred Rates

AGE	COMPANY	PREMIUM
55/55	Protective – Centennial Survivor G UL (2009)	\$13,157
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$14,002
	Met Life – Legacy Advantage	\$14,283
	The Principal – SUL Protector (2010)	\$15,262
	TransAmerica – TransACE Survivor 2008	\$15,293
	Nationwide – YourLife SUL	\$15,699
	Aviva – Indexed Survivor UL	\$15,899
	John Hancock – Protection SUL – G'10	\$19,220
65/65	Protective – Centennial Survivor G UL (2009)	\$19,106
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$20,827
	Hartford – Bicentennial UL Joint Freedom II	\$22,788
	Met Life – Legacy Advantage	\$22,854
	The Principal – SUL Protector (2010)	\$23,394
	TransAmerica – TransACE Survivor 2008	\$23,754
	Aviva – Indexed Survivor UL	\$24,147
	John Hancock – Protection SUL – G'10	\$33,882
75/75	Lincoln – Lincoln Life Guarantee SUL (2009)	\$29,980
	Protective – Centennial Survivor G UL (2009)	\$30,334
	The Principal – SUL Protector (2010)	\$35,922
	Hartford – Bicentennial UL Joint Freedom II	\$36,322
	TransAmerica – TransACE Survivor 2008	\$38,945
	Aviva – Indexed Survivor UL	\$41,749
	Lincoln Benefit – Legacy Secure SL 2008	\$42,284
	John Hancock – Protection SUL – G'010	\$45,436
80/80	Lincoln – Lincoln Life Guarantee SUL (2009)	\$39,490
	Hartford – Bicentennial UL Joint Freedom II	\$49,958
	Protective – Centennial Survivor G UL (2009)	\$51,127
	Lincoln Benefit – Legacy Secure SL 2008	\$51,517
	The Principal – SUL Protector (2010)	\$52,595
	Nationwide – YourLife SUL	\$55,447
	TransAmerica – TransACE Survivor 2008	\$56,695
	John Hancock – Protection SUL – G'10	\$61,614

FOR MORE INFORMATION

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Principal Survivorship Universal Life Protector (2010) | FOR PRODUCERS

Give ‘Em Shelter At All Ages – Continuous Pays To Age 100

Principal Survivorship Universal Life ProtectorSM (Principal SUL Protector) (2010) 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 (2010) is tough to beat while helping to give your clients shelter from problems like estate tax.

Assumptions: Continuous 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 2010.

Standard Rates

AGE	COMPANY	PREMIUM
55/55	Met Life – Legacy Advantage	\$7,194
	TransAmerica – TransACE Survivor 2008	\$7,592
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$7,759
	The Principal® – SUL Protector (2010)	\$8,045
	Genworth/First Colony – GenGuard SUL	\$8,144
	Lincoln Benefit – Legacy Secure SL 2008	\$8,195
	Protective – Centennial Survivor G UL (2009)	\$8,200
	John Hancock – Protection SUL – G’10 (Std. Plus)	\$9,008
65/65	Met Life – Legacy Advantage	\$12,130
	Hartford – Bicentennial UL Joint Freedom II	\$12,329
	The Principal – SUL Protector (2010)	\$12,685
	Protective – Centennial Survivor G UL (2009)	\$12,850
	TransAmerica – TransACE Survivor 2008	\$12,851
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$12,999
	Lincoln Benefit – Legacy Secure SL 2008	\$13,724
John Hancock – Protection SUL – G’10 (Std. Plus)	\$14,801	
75/75	Hartford – Bicentennial UL Joint Freedom II	\$22,094
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$22,951
	The Principal – SUL Protector (2010)	\$23,755
	Lincoln Benefit – Legacy Secure SL 2008	\$23,782
	TransAmerica – TransACE Survivor 2008	\$23,854
	Protective – Centennial Survivor G UL (2009)	\$24,400
	John Hancock – Protection SUL – G’10 (Std. Plus)	\$25,340
Genworth/First Colony – GenGuard SUL	\$26,103	
80/80	Hartford – Bicentennial UL Joint Freedom II	\$30,777
	Lincoln Benefit – Legacy Secure SL 2008	\$33,670
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$34,473
	TransAmerica – TransACE Survivor 2008	\$35,669
	The Principal – SUL Protector (2010)	\$36,617
	John Hancock – Protection SUL – G’10 (Std. Plus)	\$38,307
	Protective – Centennial Survivor G UL (2009)	\$39,739
Prudential – SUL Protector (NS Plus)	\$40,160	

Preferred Rates

AGE	COMPANY	PREMIUM
55/55	Met Life – Legacy Advantage	\$5,637
	The Principal – SUL Protector (2010)	\$6,232
	Lincoln Benefit – Legacy Secure SL 2008	\$6,357
	Protective – Centennial Survivor G UL (2009)	\$6,375
	TransAmerica – TransACE Survivor 2008	\$6,401
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$6,454
	Genworth/First Colony – GenGuard SUL	\$6,766
	John Hancock – Protection SUL – G’10	\$7,241
65/65	Met Life – Legacy Advantage	\$9,891
	Protective – Centennial Survivor G UL (2009)	\$10,400
	The Principal – SUL Protector (2010)	\$10,500
	Lincoln Benefit – Legacy Secure SL 2008	\$10,545
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$10,546
	Hartford – Bicentennial UL Joint Freedom II	\$10,766
	TransAmerica – TransACE Survivor 2008	\$10,940
	John Hancock – Protection SUL – G’10	\$11,912
75/75	Lincoln Benefit – Legacy Secure SL 2008	\$17,003
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$17,755
	The Principal – SUL Protector (2010)	\$18,449
	Protective – Centennial Survivor G UL (2009)	\$18,900
	Hartford – Bicentennial UL Joint Freedom II	\$19,143
	John Hancock – Protection SUL – G’10	\$20,321
	TransAmerica – TransACE Survivor 2008	\$20,640
	Aviva – Indexed Survivor UL	\$21,684
80/80	Lincoln Benefit – Legacy Secure SL 2008	\$22,927
	Lincoln – Lincoln Life Guarantee SUL (2009)	\$26,760
	Hartford – Bicentennial UL Joint Freedom II	\$27,024
	Protective – Centennial Survivor G UL (2009)	\$31,749
	The Principal – SUL Protector (2010)	\$31,780
	John Hancock – Protection SUL – G’10	\$31,781
	TransAmerica – TransACE Survivor 2008	\$31,796
	Prudential – SUL Protector	\$33,715

FOR MORE INFORMATION

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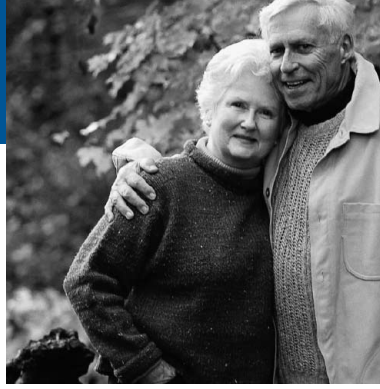
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Principal Survivorship Universal Life Protector (2010) | FOR PRODUCERS

Give ‘Em Shelter At All Ages – Single Pays To Age 121

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Assumptions: Annual single pay premium amounts to age 121 are based on a male/female at the same age, Standard Non-Tobacco, \$1 million death benefit, guaranteed coverage to surviving client’s age 121 with lifetime coverage with Extended Coverage Rider. Information is current as of August 2010.

AGE	COMPANY	PREMIUM
55/55	Lincoln – Lincoln Life Guarantee SUL (2009)	\$139,349
	TransAmerica – TransACE Survivor 2008	\$140,508
	Aviva – Indexed Survivor UL	\$147,653
	The Principal® – SUL Protector (2010)	\$147,721
	Protective – Centennial Survivor G UL (2009)	\$149,810
	Met Life – Legacy Advantage	\$151,426
	Nationwide – YourLife SUL	\$151,633
	John Hancock – Protection SUL – G’10 (Std. Plus)	\$178,654
65/65	Lincoln – Lincoln Life Guarantee SUL (2009)	\$210,762
	TransAmerica – TransACE Survivor 2008	\$211,092
	The Principal – SUL Protector (2010)	\$222,277
	Protective – Centennial Survivor G UL (2009)	\$222,384
	Aviva – Indexed Survivor UL	\$231,624
	Hartford – Bicentennial UL Joint Freedom II	\$232,240
	Met Life – Legacy Advantage	\$233,892
	John Hancock – Protection SUL – G’10 (Std. Plus)	\$268,869
75/75	Lincoln – Lincoln Life Guarantee SUL (2009)	\$313,256
	TransAmerica – TransACE Survivor 2008	\$323,683
	The Principal – SUL Protector (2010)	\$339,999
	Protective – Centennial Survivor G UL (2009)	\$340,029
	Hartford – Bicentennial UL Joint Freedom II	\$350,244
	Lincoln Benefit – Legacy Secure SL 2008	\$378,843
	Prudential – SUL Protector (NS Plus)	\$388,292
	John Hancock – Protection SUL – G’10 (Std. Plus)	\$396,684
80/80	Lincoln – Lincoln Life Guarantee SUL (2009)	\$404,143
	Hartford – Bicentennial UL Joint Freedom II	\$451,259
	TransAmerica – TransACE Survivor 2008	\$451,525
	Protective – Centennial Survivor G UL (2009)	\$454,274
	Lincoln Benefit – Legacy Secure SL 2008	\$460,069
	The Principal – SUL Protector (2010)	\$471,358
	Prudential – SUL Protector (NS Plus)	\$491,985
	John Hancock – Protection SUL – G’10 (Std. Plus)	\$504,198

Preferred Rates

AGE	COMPANY	PREMIUM
55/55	Lincoln – Lincoln Life Guarantee SUL (2009)	\$117,430
	TransAmerica – TransACE Survivor 2008	\$120,936
	Protective – Centennial Survivor G UL (2009)	\$121,022
	Met Life – Legacy Advantage	\$121,646
	The Principal – SUL Protector (2010)	\$122,290
	Aviva – Indexed Survivor UL	\$123,653
	Nationwide – YourLife SUL	\$132,057
	John Hancock – Protection SUL – G'10	\$158,172
65/65	Lincoln – Lincoln Life Guarantee SUL (2009)	\$174,641
	Protective – Centennial Survivor G UL (2009)	\$179,834
	TransAmerica – TransACE Survivor 2008	\$184,692
	The Principal – SUL Protector (2010)	\$187,100
	Aviva – Indexed Survivor UL	\$188,021
	Met Life – Legacy Advantage	\$194,748
	Hartford – Bicentennial UL Joint Freedom II	\$195,143
	John Hancock – Protection SUL – G'10	\$233,813
75/75	Lincoln – Lincoln Life Guarantee SUL (2009)	\$251,027
	Protective – Centennial Survivor G UL (2009)	\$270,076
	TransAmerica – TransACE Survivor 2008	\$289,860
	The Principal – SUL Protector (2010)	\$290,397
	Hartford – Bicentennial UL Joint Freedom II	\$295,747
	Aviva – Indexed Survivor UL	\$328,633
	Lincoln Benefit – Legacy Secure SL 2008	\$333,336
	John Hancock – Protection SUL – G'10	\$339,146
80/80	Lincoln – Lincoln Life Guarantee SUL (2009)	\$328,427
	Hartford – Bicentennial UL Joint Freedom II	\$393,855
	Lincoln Benefit – Legacy Secure SL 2008	\$402,407
	Protective – Centennial Survivor G UL (2009)	\$414,633
	The Principal – SUL Protector (2010)	\$418,677
	TransAmerica – TransACE Survivor 2008	\$418,876
	Nationwide – YourLife SUL	\$438,570
	John Hancock – Protection SUL – G'10	\$447,794

FOR MORE INFORMATION

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