



WE'LL GIVE YOU AN EDGE®

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.

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

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