

MONTHLY SPOTLIGHT

June 2019



Principal is a leading provider of life insurance and has strong financial ratings from each of the major rating agencies. Moody: A1, A.M. Best: A+, S&P: A+, and Fitch: AA-

UNDERWRITING NICHES	SALES OPPORTUNITIES	PRODUCT/RIDER FEATURE
<ol style="list-style-type: none">Accelerated Underwriting:<ul style="list-style-type: none">All Products\$1 - \$2 (SUL) Million FaceNO Labs, Exams or APS'sSplit Product Sale (Term-Perm, Overfunding)Simplified DI and AU LifePart B On-Line 9 (e-Policy Delivery)Table Shave<ul style="list-style-type: none">Table 3 to Standard\$5 Million age 70Healthy LifeStyle Credits, 2 Tables, to include Term and PreferredGI/SI Multi-Life Sale (DI Group) Big increase in activity!Jumbo Case Management/ Reinsurance CoordinationLimited Pay Underwriting – UL Protector IV, SUL Protector II and IUL Flex II (Big Opportunity for 1035 and conversions)	<ol style="list-style-type: none">Top Talent Retention and RecruitingCenters of Influence – ONE Principal (Life, NQDC, IDI, Group)Business Solutions/ Administration (2019 Focus)	<ol style="list-style-type: none">Competitive Term (Repriced April 1st (AU + Term= Ease of Business))Top Conversion Rider - Partial, 2 Ind into SUL, All perm productsGuaranteed UL/SUL (NY)Policy Management -1099 Avoidance - Client Protection

For more information, please contact your brokerage manager.

