

MONTHLY SPOTLIGHT

June 2016



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+, Fitch: AA-

UNDERWRITING NICHES

- **Accelerated Underwriting:**
All Product, Up to \$1 mil/\$2 mil Survivorship, No Labs, No APS's, No Exams, Over-Funding Sales, Split Term- Perm, Simplified DI

- **Table Shave:**
Table 3 to Standard, Up to \$5 mil, age 70

SALES OPPORTUNITIES

- Power of 3
- SERP Select – Deferral Program for Small Companies
- Accumulation Sales
- Buy Sell Review
- www.principal.com/propertyandcasualty
- Buy Sell Workshop

PRODUCT/RIDER FEATURE

- Term Update
- Upcoming IUL
- Guaranteed UL/SUL
- Pricing vs. Value – Provider PE
- Chronic Illness Rider

For more information, please contact your brokerage manager.

FIRST AMERICAN
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