

MONTHLY SPOTLIGHT

January 2017



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	SALES OPPORTUNITIES	PRODUCT/RIDER FEATURE
<ul style="list-style-type: none">• Accelerated Underwriting 2 ½ years later:<ul style="list-style-type: none">- All Product, \$1 - \$2 Million Face, NO Labs, Exams or APS's- Split Product, Significant Over-Funding, Simplified DI• Table Shave:<ul style="list-style-type: none">Table 3 to Standard, Up to \$5 Million, age 70• Healthy LifeStyle Credits<ul style="list-style-type: none">- 2 Tables, Term Included	<ul style="list-style-type: none">• The Power of 3• Accumulation vs. Distribution• Policy Review and Business Review• Centers of Influence	<ul style="list-style-type: none">• Product Updates• Guaranteed UL/SUL• Accumulation IUL• Chronic Illness Rider• The Distribution Story

For more information, please contact your brokerage manager.

