

# MONTHLY SPOTLIGHT

April 2018



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
<p>1. Accelerated Underwriting: All Products</p> <ul style="list-style-type: none"><li>• \$1 - \$2 Million Face</li><li>• NO Labs, Exams or APS's Split Product, Significant Over-Funding</li><li>• Simplified DI same TeleApp</li></ul>	<p>1. The Power of 3</p> <p>2. Retention and Succession Planning</p> <p>3. Centers of Influence - One Principal</p> <p>4. New Tax Law Opportunities</p>	<p>1. Competitive Term - Top Conversion Features</p> <p>2. Guaranteed UL/SUL</p> <p>3. Accumulation IUL/ Current Assumption</p> <p>4. Policy Management - Client Protection - 1099 Avoidance</p>
<p>2. Table Shave</p> <ul style="list-style-type: none"><li>• Table 3 to Standard, up to \$5 Million, age 70</li><li>• Healthy LifeStyle Credits, 2 Tables, to include Term</li></ul>		
<p>3. GI/SI Multi-Life Programs</p>		

For more information, please contact your brokerage manager.

**FIRST AMERICAN**  
Insurance Underwriters

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