

Principal Universal Life Protector III (2007) | FOR PRODUCERS

We've Gotcha Covered – Single Pays to Age 100

Can you recommend one life insurance product to cover your clients' needs...no matter what stage of life they are in? The Principal Financial Group® has got you covered with Principal Universal Life Protector IIISM (Protector III) (2007).

Protector III (2007) is a competitively priced product for clients seeking guaranteed death benefit protection, and it gives them the flexibility to select the length of their guarantee period. Take a look at the competition, and you'll see that Protector III (2007) is tough to beat.

Assumptions: Annual single pay premium amounts are based on a male, Standard non-tobacco, \$1 million death benefit, guaranteed coverage to age 100. Information is current as of January 27, 2010.

Standard Rates

AGE	COMPANY	PREMIUM
55	Prudential – UL Protector (NS Plus)	\$217,137
	The Principal® – Protector III (2007)	\$217,727
	Pacific Life – Versa Flex NLG ¹	\$220,890
	John Hancock – Protection UL – G'09 (Std. Plus)	\$224,716
	Nationwide – YourLife No-Lapse Guarantee UL	\$225,187
	Sun Life – Universal Protector 2010	\$231,615
	Met Life – Guarantee Advantage UL	\$242,349
	Lincoln Life – Life Guarantee UL (2009)	\$248,667
65	The Principal – Protector III (2007)	\$310,850
	Nationwide – YourLife No-Lapse Guarantee UL	\$329,837
	Prudential – UL Protector (NS Plus)	\$331,318
	John Hancock – Protection UL – G'09 (Std. Plus)	\$337,461
	Pacific Life – Versa Flex NLG ¹	\$339,284
	Sun Life – Universal Protector 2010	\$362,834
	Met Life – Guarantee Advantage UL	\$365,388
	Lincoln Life – Life Guarantee UL (2009)	\$367,733
70	The Principal – Protector III (2007)	\$392,132
	Nationwide – YourLife No-Lapse Guarantee UL	\$412,291
	John Hancock – Protection UL – G'09 (Std. Plus)	\$412,551
	Pacific Life – Versa Flex NLG ¹	\$419,369
	Prudential – UL Protector (NS Plus)	\$434,025
	Sun Life – Universal Protector 2010	\$461,710
	Lincoln Life – Life Guarantee UL (2009)	\$465,243
	Met Life – Guarantee Advantage UL	\$499,972
75	Pacific Life – Versa Flex NLG ¹	\$477,147
	The Principal – Protector III (2007)	\$502,316
	John Hancock – Protection UL – G'09 (Std. Plus)	\$502,786
	Lincoln Life – Life Guarantee UL (2009)	\$565,003
	Nationwide – YourLife No-Lapse Guarantee UL	\$567,784
	Prudential – UL Protector (NS Plus)	\$568,558
	Sun Life – Universal Protector 2010	\$582,841
	Met Life – Guarantee Advantage UL	\$652,015

¹ Blended with 40% Term

Preferred Rates

AGE	COMPANY	PREMIUM
55	Pacific Life – Versa Flex NLG ¹	\$173,640 ²
	Principal – Protector III (2007)	\$174,529
	Nationwide – YourLife No-Lapse Guarantee UL	\$179,394
	Prudential – UL Protector (NS Plus)	\$182,411
	John Hancock – Protection UL – G’09 (Std. Plus)	\$186,552
	Sun Life – Universal Protector 2010	\$193,151
	Met Life – Guarantee Advantage UL	\$193,666
	Lincoln Life – Life Guarantee UL (2009)	\$203,695
65	Pacific Life – Versa Flex NLG ¹	\$259,473 ²
	Principal – Protector III (2007)	\$261,858
	Nationwide – YourLife No-Lapse Guarantee UL	\$268,804
	John Hancock – Protection UL – G’09 (Std. Plus)	\$284,403
	Prudential – UL Protector (NS Plus)	\$290,980
	Sun Life – Universal Protector 2010	\$304,040
	Met Life – Guarantee Advantage UL	\$306,280
	Lincoln Life – Life Guarantee UL (2009)	\$308,311
70	Principal – Protector III (2007)	\$318,145
	Pacific Life – Versa Flex NLG ¹	\$334,373 ²
	Nationwide – YourLife No-Lapse Guarantee UL	\$342,067
	John Hancock – Protection UL – G’09 (Std. Plus)	\$354,573
	Prudential – UL Protector (NS Plus)	\$374,915
	Sun Life – Universal Protector 2010	\$380,510
	Lincoln Life – Life Guarantee UL (2009)	\$395,838
	Met Life – Guarantee Advantage UL	\$430,607
75	Pacific Life – Versa Flex NLG ¹	\$392,296 ²
	Principal – Protector III (2007)	\$399,220
	John Hancock – Protection UL – G’09 (Std. Plus)	\$427,090
	Prudential – UL Protector (NS Plus)	\$462,505
	Nationwide – YourLife No-Lapse Guarantee UL	\$470,306
	Sun Life – Universal Protector 2010	\$481,389
	Lincoln Life – Life Guarantee UL (2009)	\$488,596
	Met Life – Guarantee Advantage UL	\$601,103

¹ Blended with 50% Term

² Preferred Plus

FOR MORE INFORMATION

Contact the National Sales Desk at 800-654-4278.



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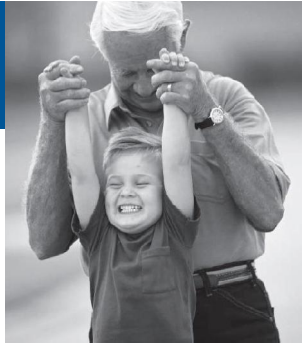
Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, IA 50392

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Principal Universal Life Protector III (2007) | FOR PRODUCERS

We've Gotcha Covered – 10 Pays to Age 100

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Protector III (2007) is a competitively priced product for clients seeking guaranteed death benefit protection, and it gives them the flexibility to select the length of their guarantee period. Take a look at the competition, and you'll see that Protector III (2007) is tough to beat.

Assumptions: Annual 10 pay premium amounts are based on a male, Standard non-tobacco, \$1 million death benefit, guaranteed coverage to age 100. Information is current as of January 27, 2010.

Standard Rates

AGE	COMPANY	PREMIUM
55	Pacific Life – Versa Flex NLG ¹	\$25,980
	The Principal – Protector III (2007)	\$26,629
	Nationwide – YourLife No-Lapse Guarantee UL	\$26,856
	John Hancock – Protection UL – G'09 (Std. Plus)	\$26,988
	Sun Life – Universal Protector 2010	\$27,697
	Prudential – UL Protector (NS Plus)	\$27,758
	Met Life – Guarantee Advantage UL	\$29,577
	Lincoln Life – Life Guarantee UL (2009)	\$31,054
65	The Principal – Protector III (2007)	\$39,474
	Pacific Life – Versa Flex NLG ¹	\$41,065
	Nationwide – YourLife No-Lapse Guarantee UL	\$41,370
	John Hancock – Protection UL – G'09 (Std. Plus)	\$42,038
	Prudential – UL Protector (NS Plus)	\$43,274
	Sun Life – Universal Protector 2010	\$44,739
	Met Life – Guarantee Advantage UL	\$45,196
	Lincoln Life – Life Guarantee UL (2009)	\$46,262
70	The Principal – Protector III (2007)	\$50,810
	Nationwide – YourLife No-Lapse Guarantee UL	\$51,341
	Pacific Life – Versa Flex NLG ¹	\$52,279
	John Hancock – Protection UL – G'09 (Std. Plus)	\$54,394
	Prudential – UL Protector (NS Plus)	\$57,714
	Sun Life – Universal Protector 2010	\$58,385
	Lincoln Life – Life Guarantee UL (2009)	\$59,149
	Met Life – Guarantee Advantage UL	\$62,700
75	Pacific Life – Versa Flex NLG ¹	\$63,422
	The Principal – Protector III (2007)	\$64,849
	Nationwide – YourLife No-Lapse Guarantee UL	\$69,981
	Lincoln Life – Life Guarantee UL (2009)	\$72,985
	Prudential – UL Protector (NS Plus)	\$73,956
	John Hancock – Protection UL – G'09 (Std. Plus)	\$74,379
	Sun Life – Universal Protector 2010	\$76,279
	Met Life – Guarantee Advantage UL	\$86,096

¹ Blended with 40% Term

Preferred Rates

AGE	COMPANY	PREMIUM
55	The Principal – Protector III (2007)	\$21,448
	Nationwide – YourLife No-Lapse Guarantee UL	\$22,011
	John Hancock – Protection UL – G’09 (Std. Plus)	\$22,052
	Pacific Life – Versa Flex NLG ¹	\$22,218 ²
	Sun Life – Universal Protector 2010	\$23,076
	Prudential – UL Protector (NS Plus)	\$23,242
	Met Life – Guarantee Advantage UL	\$23,573
	Lincoln Life – Life Guarantee UL (2009)	\$25,375
65	The Principal – Protector III (2007)	\$32,831
	Pacific Life – Versa Flex NLG ¹	\$33,513 ²
	Nationwide – YourLife No-Lapse Guarantee UL	\$33,601
	John Hancock – Protection UL – G’09 (Std. Plus)	\$35,697
	Sun Life – Universal Protector 2010	\$37,186
	Met Life – Guarantee Advantage UL	\$37,542
	Prudential – UL Protector (NS Plus)	\$37,904
	Lincoln Life – Life Guarantee UL (2009)	\$38,656
70	The Principal – Protector III (2007)	\$41,522
	Nationwide – YourLife No-Lapse Guarantee UL	\$43,054
	Pacific Life – Versa Flex NLG ¹	\$44,710 ²
	John Hancock – Protection UL – G’09 (Std. Plus)	\$45,926
	Sun Life – Universal Protector 2010	\$47,667
	Prudential – UL Protector (NS Plus)	\$49,296
	Lincoln Life – Life Guarantee UL (2009)	\$49,853
	Met Life – Guarantee Advantage UL	\$53,359
75	Principal – Protector III (2007)	\$52,794
	Pacific Life – Versa Flex NLG ¹	\$54,767 ²
	Lincoln Life – Life Guarantee UL (2009)	\$62,211
	Sun Life – Universal Protector 2010	\$62,284
	Prudential – UL Protector (NS Plus)	\$62,339
	Nationwide – YourLife No-Lapse Guarantee UL	\$62,629
	John Hancock – Protection UL – G’09 (Std. Plus)	\$63,083
	Met Life – Guarantee Advantage UL	\$76,479

¹ Blended with 50% Term

² Preferred Plus

FOR MORE INFORMATION

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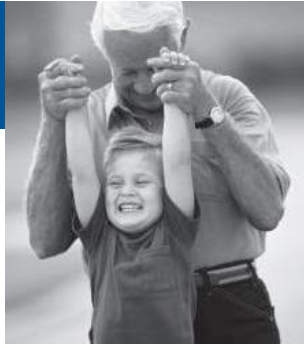
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Principal Universal Life Protector III (2007) | FOR PRODUCERS

We've Gotcha Covered – Continuous Pays to Age 100

Can you recommend one life insurance product to cover your clients' needs . . . no matter what stage of life they are in? The Principal Financial Group® has got you covered with Principal Universal Life Protector IIISM (Protector III) (2007).

Protector III (2007) is a competitively priced product for clients seeking guaranteed death benefit protection, and it gives them the flexibility to select the length of their guarantee period. Take a look at the competition, and you'll see that Protector III (2007) is tough to beat.

Assumptions: Annual continuous pay premium amounts are based on a male, Standard non-tobacco, \$1 million death benefit, guaranteed coverage to age 100. Information is current as of January 27, 2010.

Standard Rates

AGE	COMPANY	PREMIUM
55	John Hancock – Protection UL – G'09 (Std. Plus)	\$13,861
	The Principal® – Protector III (2007)	\$14,028
	Met Life – Guarantee Advantage UL	\$14,040
	Nationwide – YourLife No-Lapse Guarantee UL	\$14,102
	Prudential – UL Protector (NS Plus)	\$14,341
	Sun Life – Universal Protector 2010	\$14,483
	Pacific Life – Versa Flex NLG ¹	\$14,951
	Lincoln Life – Life Guarantee UL (2009)	\$15,066
65	The Principal – Protector III (2007)	\$23,325
	Met Life – Guarantee Advantage UL	\$24,236
	Nationwide – YourLife No-Lapse Guarantee UL	\$24,265
	Prudential – UL Protector (NS Plus)	\$24,989
	Lincoln Life – Life Guarantee UL (2009)	\$25,135
	John Hancock – Protection UL – G'09 (Std. Plus)	\$25,252
	Sun Life – Universal Protector 2010	\$26,800
	Pacific Life – Versa Flex NLG ¹	\$30,246
70	The Principal – Protector III (2007)	\$32,658
	Nationwide – YourLife No-Lapse Guarantee UL	\$33,682
	Pacific Life – Versa Flex NLG ¹	\$33,918
	John Hancock – Protection UL – G'09 (Std. Plus)	\$34,762
	Lincoln Life – Life Guarantee UL (2009)	\$35,040
	Met Life – Guarantee Advantage UL	\$36,351
	Prudential – UL Protector (NS Plus)	\$36,415
	Sun Life – Universal Protector 2010	\$37,211
75	Pacific Life – Versa Flex NLG ¹	\$44,424
	The Principal – Protector III (2007)	\$46,356
	John Hancock – Protection UL – G'09 (Std. Plus)	\$46,951
	Lincoln Life – Life Guarantee UL (2009)	\$47,414
	Nationwide – YourLife No-Lapse Guarantee UL	\$48,526
	Met Life – Guarantee Advantage UL	\$51,425
	Prudential – UL Protector (NS Plus)	\$51,768
	Sun Life – Universal Protector 2010	\$54,259

¹ Blended with 40% Term

Preferred Rates

AGE	COMPANY	PREMIUM
55	Met Life – Guarantee Advantage UL	\$10,771
	The Principal – Protector III (2007)	\$10,984
	Nationwide – YourLife No-Lapse Guarantee UL	\$11,184
	John Hancock – Protection UL – G’09	\$11,750
	Prudential – UL Protector	\$11,768
	Sun Life – Universal Protector 2010	\$11,827
	Lincoln Life – Life Guarantee UL (2009)	\$11,889
	Pacific Life – Versa Flex NLG ¹	\$12,644 ²
65	The Principal – Protector III (2007)	\$18,735
	Nationwide – YourLife No-Lapse Guarantee UL	\$19,033
	Met Life – Guarantee Advantage UL	\$19,426
	Pacific Life – Versa Flex NLG ¹	\$19,885 ²
	John Hancock – Protection UL – G’09	\$20,348
	Lincoln Life – Life Guarantee UL (2009)	\$20,364
	Sun Life – Universal Protector 2010	\$21,007
	Prudential – UL Protector	\$21,421
70	The Principal – Protector III (2007)	\$25,484
	Nationwide – YourLife No-Lapse Guarantee UL	\$26,149
	John Hancock – Protection UL – G’09	\$26,760
	Lincoln Life – Life Guarantee UL (2009)	\$27,943
	Pacific Life – Versa Flex NLG ¹	\$28,075 ²
	Sun Life – Universal Protector 2010	\$28,862
	Met Life – Guarantee Advantage UL	\$29,678
	Prudential – UL Protector	\$30,110
75	The Principal – Protector III (2007)	\$35,652
	Pacific Life – Versa Flex NLG ¹	\$37,112 ²
	Lincoln Life – Life Guarantee UL (2009)	\$38,467
	John Hancock – Protection UL – G’09	\$38,468
	Prudential – UL Protector	\$41,946
	Sun Life – Universal Protector 2010	\$42,839
	Nationwide – YourLife No-Lapse Guarantee UL	\$45,408
	Met Life – Guarantee Advantage UL	\$46,941

¹ Blended with 50% Term

² Preferred Plus

FOR MORE INFORMATION

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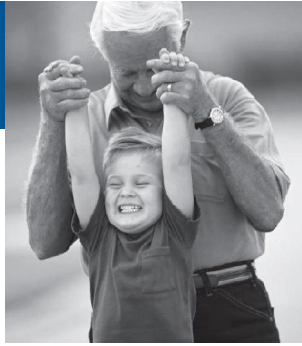
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Principal Universal Life Protector III (2007) | FOR PRODUCERS

We've Gotcha Covered – Single Pays to Age 121

Can you recommend one life insurance product to cover your clients' needs . . . no matter what stage of life they are in? The Principal Financial Group® has got you covered with Principal Universal Life Protector IIISM (Protector III) (2007).

Protector III (2007) is a competitively priced product for clients seeking guaranteed death benefit protection, and it gives them the flexibility to select the length of their guarantee period. Take a look at the competition, and you'll see that Protector III (2007) is tough to beat.

Assumptions: Annual single pay premium amounts are based on a male, Standard non-tobacco, \$1 million death benefit, guaranteed coverage to client's lifetime with Extended Coverage rider. Information is current as of January 27, 2010.

Standard Rates

AGE	COMPANY	PREMIUM
55	Prudential – UL Protector (NS Plus)	\$228,217
	Principal – Protector III (2007)	\$228,998
	Nationwide – YourLife No-Lapse Guarantee UL	\$230,092
	Pacific Life – Versa Flex NLG ¹	\$232,516
	John Hancock – Protection UL – G'09 (Std. Plus)	\$235,180
	Sun Life – Universal Protector 2010	\$239,555
	Met Life – Guarantee Advantage UL	\$245,548
	Lincoln Life – Life Guarantee UL (2009)	\$248,682
65	Principal – Protector III (2007)	\$329,987
	Nationwide – YourLife No-Lapse Guarantee UL	\$343,818
	Prudential – UL Protector (NS Plus)	\$351,396
	John Hancock – Protection UL – G'09 (Std. Plus)	\$353,297
	Pacific Life – Versa Flex NLG ¹	\$359,856
	Lincoln Life – Life Guarantee UL (2009)	\$367,760
	Met Life – Guarantee Advantage UL	\$372,450
	Sun Life – Universal Protector 2010	\$376,058
70	Nationwide – YourLife No-Lapse Guarantee UL	\$427,411
	Principal – Protector III (2007)	\$427,609
	John Hancock – Protection UL – G'09 (Std. Plus)	\$432,575
	Pacific Life – Versa Flex NLG ¹	\$441,177
	Prudential – UL Protector (NS Plus)	\$455,805
	Lincoln Life – Life Guarantee UL (2009)	\$465,278
	Sun Life – Universal Protector 2010	\$484,612
	Met Life – Guarantee Advantage UL	\$510,728
75	Pacific Life – Versa Flex NLG ¹	\$515,341
	Principal – Protector III (2007)	\$526,944
	John Hancock – Protection UL – G'09 (Std. Plus)	\$536,197
	Lincoln Life – Life Guarantee UL (2009)	\$565,052
	Nationwide – YourLife No-Lapse Guarantee UL	\$567,784
	Prudential – UL Protector (NS Plus)	\$568,558
	Sun Life – Universal Protector 2010	\$610,374
Met Life – Guarantee Advantage UL	\$682,017	

¹ Blended with 40% Term

Preferred Rates

AGE	COMPANY	PREMIUM
55	Pacific Life – Versa Flex NLG ¹	\$187,024 ²
	Principal – Protector III (2007)	\$190,916
	Prudential – UL Protector (NS Plus)	\$194,796
	Nationwide – YourLife No-Lapse Guarantee UL	\$195,424
	John Hancock – Protection UL – G’09 (Std. Plus)	\$195,938
	Met Life – Guarantee Advantage UL	\$198,238
	Lincoln Life – Life Guarantee UL (2009)	\$203,718
	Sun Life – Universal Protector 2010	\$207,474
65	Pacific Life – Versa Flex NLG ¹	\$286,591 ²
	Principal – Protector III (2007)	\$287,867
	Nationwide – YourLife No-Lapse Guarantee UL	\$299,107
	John Hancock – Protection UL – G’09 (Std. Plus)	\$300,174
	Lincoln Life – Life Guarantee UL (2009)	\$308,351
	Prudential – UL Protector (NS Plus)	\$312,854
	Met Life – Guarantee Advantage UL	\$315,845
	Sun Life – Universal Protector 2010	\$333,211
70	Principal – Protector III (2007)	\$350,992
	Pacific Life – Versa Flex NLG ¹	\$359,449 ²
	John Hancock – Protection UL – G’09 (Std. Plus)	\$376,997
	Nationwide – YourLife No-Lapse Guarantee UL	\$387,628
	Lincoln Life – Life Guarantee UL (2009)	\$395,895
	Prudential – UL Protector (NS Plus)	\$403,053
	Sun Life – Universal Protector 2010	\$422,709
	Met Life – Guarantee Advantage UL	\$444,224
75	Pacific Life – Versa Flex NLG ¹	\$437,657 ²
	Principal – Protector III (2007)	\$440,269
	John Hancock – Protection UL – G’09 (Std. Plus)	\$456,472
	Lincoln Life – Life Guarantee UL (2009)	\$488,670
	Prudential – UL Protector (NS Plus)	\$508,372
	Nationwide – YourLife No-Lapse Guarantee UL	\$518,294
	Sun Life – Universal Protector 2010	\$524,350
	Met Life – Guarantee Advantage UL	\$629,631

¹ Blended with 50% Term

² Preferred Plus

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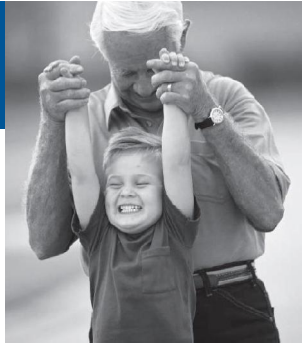
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Standard Rates

AGE	COMPANY	PREMIUM
55	Pacific Life – Versa Flex NLG ¹	\$27,039
	Nationwide – YourLife No-Lapse Guarantee UL	\$27,407
	John Hancock – Protection UL – G'09 (Std. Plus)	\$27,999
	The Principal® – Protector III (2007)	\$28,007
	Sun Life – Universal Protector 2010	\$28,646
	Prudential – UL Protector (NS Plus)	\$29,174
	Met Life – Guarantee Advantage UL	\$30,025
	Lincoln Life – Life Guarantee UL (2009)	\$31,056
65	The Principal – Protector III (2007)	\$41,904
	Pacific Life – Versa Flex NLG ¹	\$42,984
	Nationwide – YourLife No-Lapse Guarantee UL	\$43,031
	John Hancock – Protection UL – G'09 (Std. Plus)	\$43,448
	Prudential – UL Protector (NS Plus)	\$45,896
	Met Life – Guarantee Advantage UL	\$46,207
	Lincoln Life – Life Guarantee UL (2009)	\$46,265
Sun Life – Universal Protector 2010	\$46,370	
70	Nationwide – YourLife No-Lapse Guarantee UL	\$53,166
	The Principal – Protector III (2007)	\$53,768
	Pacific Life – Versa Flex NLG ¹	\$54,930
	John Hancock – Protection UL – G'09 (Std. Plus)	\$56,369
	Lincoln Life – Life Guarantee UL (2009)	\$59,153
	Prudential – UL Protector (NS Plus)	\$60,610
	Sun Life – Universal Protector 2010	\$61,281
Met Life – Guarantee Advantage UL	\$64,290	
75	Pacific Life – Versa Flex NLG ¹	\$67,351
	The Principal – Protector III (2007)	\$68,028
	Lincoln Life – Life Guarantee UL (2009)	\$72,992
	Nationwide – YourLife No-Lapse Guarantee UL	\$73,807
	Prudential – UL Protector (NS Plus)	\$78,405
	Sun Life – Universal Protector 2010	\$79,882
	John Hancock – Protection UL – G'09 (Std. Plus)	\$80,704
Met Life – Guarantee Advantage UL	\$86,773	

¹ Blended with 40% Term

Preferred Rates

AGE	COMPANY	PREMIUM
55	John Hancock – Protection UL – G’09 (Std. Plus)	\$22,931
	The Principal – Protector III (2007)	\$23,462
	Pacific Life – Versa Flex NLG ¹	\$23,569 ²
	Nationwide – YourLife No-Lapse Guarantee UL	\$23,839
	Met Life – Guarantee Advantage UL	\$24,194
	Sun Life – Universal Protector 2010	\$24,787
	Prudential – UL Protector (NS Plus)	\$24,820
	Lincoln Life – Life Guarantee UL (2009)	\$25,378
65	The Principal – Protector III (2007)	\$36,092
	Pacific Life – Versa Flex NLG ¹	\$36,289 ²
	Nationwide – YourLife No-Lapse Guarantee UL	\$37,161
	John Hancock – Protection UL – G’09 (Std. Plus)	\$37,263
	Lincoln Life – Life Guarantee UL (2009)	\$38,661
	Met Life – Guarantee Advantage UL	\$38,945
	Prudential – UL Protector (NS Plus)	\$40,754
Sun Life – Universal Protector 2010	\$40,754	
70	The Principal – Protector III (2007)	\$45,808
	Pacific Life – Versa Flex NLG ¹	\$48,062 ²
	John Hancock – Protection UL – G’09 (Std. Plus)	\$48,263
	Nationwide – YourLife No-Lapse Guarantee UL	\$48,391
	Lincoln Life – Life Guarantee UL (2009)	\$49,860
	Sun Life – Universal Protector 2010	\$52,954
	Prudential – UL Protector (NS Plus)	\$52,996
	Met Life – Guarantee Advantage UL	\$55,418
75	Pacific Life – Versa Flex NLG ¹	\$59,621 ²
	The Principal – Protector III (2007)	\$58,222
	Lincoln Life – Life Guarantee UL (2009)	\$62,220
	Sun Life – Universal Protector 2010	\$67,842
	Nationwide – YourLife No-Lapse Guarantee UL	\$67,987
	Prudential – UL Protector (NS Plus)	\$68,521
	John Hancock – Protection UL – G’09 (Std. Plus)	\$69,036
Met Life – Guarantee Advantage UL	\$79,994	

¹ Blended with 50% Term

² Preferred Plus

FOR MORE INFORMATION

Contact the National Sales Desk at 800-654-4278.



WE’LL GIVE YOU AN EDGE®

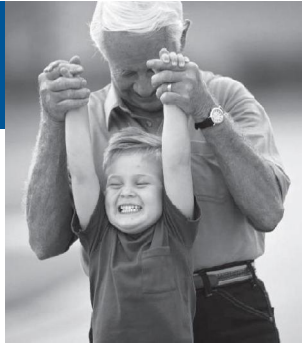
Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, IA 50392

Insurance products from the Principal Financial Group® (The Principal®) are issued by Principal National Life Insurance Company (except in New York) and Principal Life Insurance Company, Des Moines, IA 50392.

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Not FDIC or NCUA insured

May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency



Principal Universal Life Protector III (2007) | FOR PRODUCERS

We've Gotcha Covered – Continuous Pays to Age 121

Can you recommend one life insurance product to cover your clients' needs...no matter what stage of life they are in? The Principal Financial Group® has got you covered with Principal Universal Life Protector IIISM (Protector III) (2007).

Protector III (2007) is a competitively priced product for clients seeking guaranteed death benefit protection, and it gives them the flexibility to select the length of their guarantee period. Take a look at the competition, and you'll see that Protector III (2007) is tough to beat.

Assumptions: Annual continuous pay premium amounts are based on a male, Standard non-tobacco, \$1 million death benefit, guaranteed coverage to client's lifetime with Extended Coverage rider. Information is current as of January 27, 2010.

Standard Rates

AGE	COMPANY	PREMIUM
55	John Hancock – Protection UL – G'09 (Std. Plus)	\$13,990
	Nationwide – YourLife No-Lapse Guarantee UL	\$14,357
	The Principal® – Protector III (2007)	\$14,639
	Pacific Life – Versa Flex NLG ¹	\$14,671
	Prudential – UL Protector (NS Plus)	\$14,893
	Sun Life – Universal Protector 2010	\$14,941
	Met Life – Guarantee Advantage UL	\$14,949
	Lincoln Life – Life Guarantee UL (2009)	\$15,065
65	The Principal – Protector III (2007)	\$24,374
	Nationwide – YourLife No-Lapse Guarantee UL	\$25,088
	Lincoln Life – Life Guarantee UL (2009)	\$25,133
	John Hancock – Protection UL – G'09 (Std. Plus)	\$25,300
	Pacific Life – Versa Flex NLG ¹	\$25,717
	Prudential – UL Protector (NS Plus)	\$25,852
	Met Life – Guarantee Advantage UL	\$25,887
	Sun Life – Universal Protector 2010	\$27,652
70	The Principal – Protector III (2007)	\$33,956
	Nationwide – YourLife No-Lapse Guarantee UL	\$34,664
	Lincoln Life – Life Guarantee UL (2009)	\$35,037
	John Hancock – Protection UL – G'09 (Std. Plus)	\$35,118
	Pacific Life – Versa Flex NLG ¹	\$35,289
	Prudential – UL Protector (NS Plus)	\$37,500
	Met Life – Guarantee Advantage UL	\$38,687
	Sun Life – Universal Protector 2010	\$38,740
75	Pacific Life – Versa Flex NLG ¹	\$46,628
	John Hancock – Protection UL – G'09 (Std. Plus)	\$46,957
	Lincoln Life – Life Guarantee UL (2009)	\$47,409
	The Principal – Protector III (2007)	\$47,953
	Nationwide – YourLife No-Lapse Guarantee UL	\$50,548
	Prudential – UL Protector (NS Plus)	\$53,936
	Met Life – Guarantee Advantage UL	\$54,677
	Sun Life – Universal Protector 2010	\$56,269

¹ Blended with 40% Term

Preferred Rates

AGE	COMPANY	PREMIUM
55	Met Life – Guarantee Advantage UL	\$11,695
	The Principal – Protector III (2007)	\$11,821
	Lincoln Life – Life Guarantee UL (2009)	\$11,888
	John Hancock – Protection UL – G’09	\$11,900
	Nationwide – YourLife No-Lapse Guarantee UL	\$11,963
	Prudential – UL Protector	\$12,344
	Pacific Life – Versa Flex NLG ¹	\$12,539 ²
	Sun Life – Universal Protector 2010	\$12,631
65	The Principal – Protector III (2007)	\$19,994
	Lincoln Life – Life Guarantee UL (2009)	\$20,360
	Nationwide – YourLife No-Lapse Guarantee UL	\$20,379
	John Hancock – Protection UL – G’09	\$20,390
	Pacific Life – Versa Flex NLG ¹	\$20,883 ²
	Met Life – Guarantee Advantage UL	\$21,083
	Prudential – UL Protector	\$22,261
	Sun Life – Universal Protector 2010	\$22,735
70	John Hancock – Protection UL – G’09	\$27,030
	The Principal – Protector III (2007)	\$27,062
	Lincoln Life – Life Guarantee UL (2009)	\$27,938
	Nationwide – YourLife No-Lapse Guarantee UL	\$28,379
	Pacific Life – Versa Flex NLG ¹	\$29,819 ²
	Prudential – UL Protector	\$31,403
	Sun Life – Universal Protector 2010	\$31,462
	Met Life – Guarantee Advantage UL	\$32,030
75	The Principal – Protector III (2007)	\$37,811
	Lincoln Life – Life Guarantee UL (2009)	\$38,460
	John Hancock – Protection UL – G’09	\$38,468
	Pacific Life – Versa Flex NLG ¹	\$39,841 ²
	Prudential – UL Protector	\$44,782
	Sun Life – Universal Protector 2010	\$45,800
	Nationwide – YourLife No-Lapse Guarantee UL	\$47,396
	Met Life – Guarantee Advantage UL	\$50,156

¹ Blended with 50% Term

² Preferred Plus

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