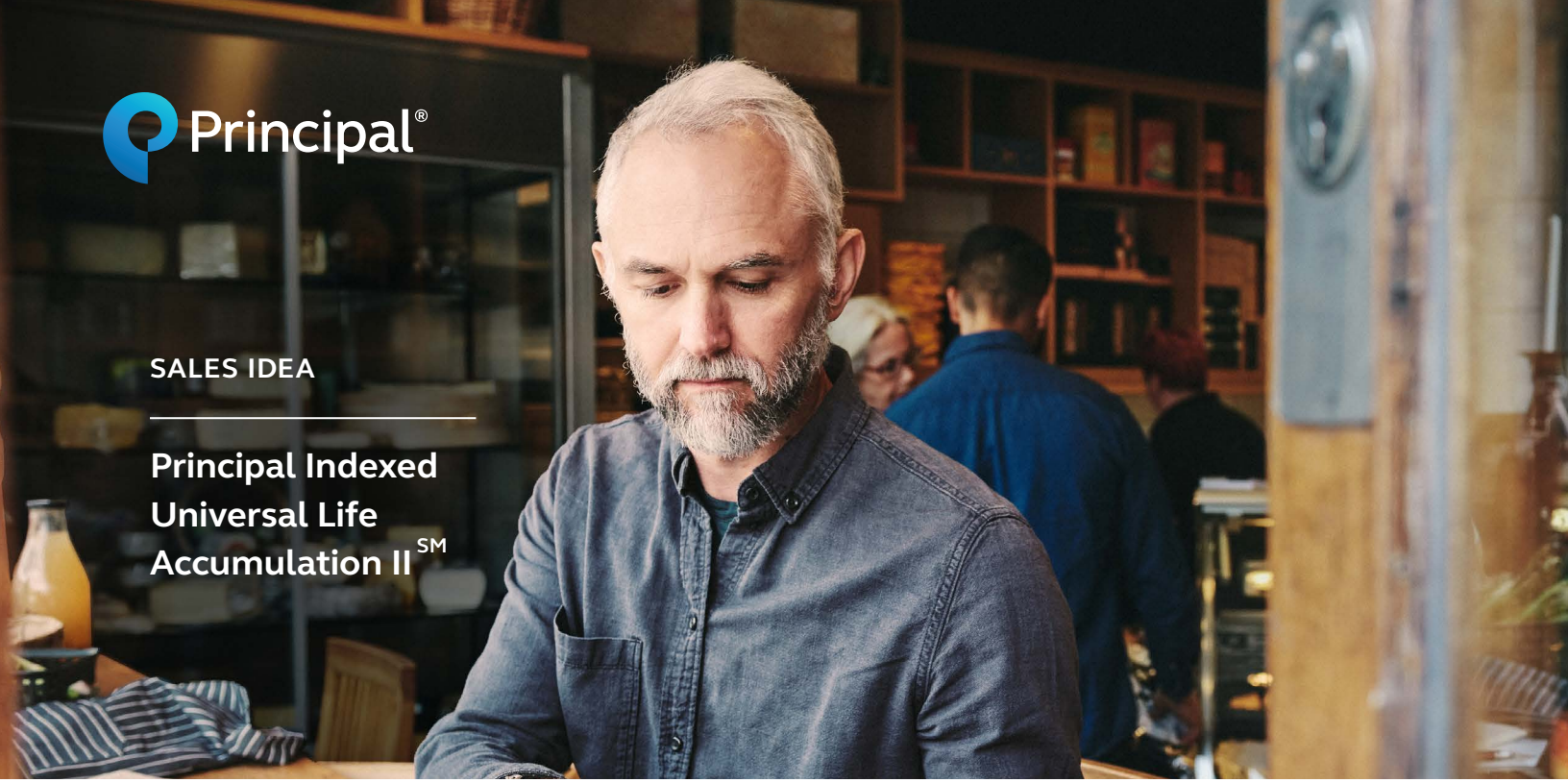


Principal®

SALES IDEA

Principal Indexed Universal Life Accumulation II℠

Help clients put a little life in their retirement.

With more and more people headed toward retirement, the importance of retirement readiness has never been greater. Indexed universal life (IUL) insurance can play a key role for your clients with its valuable life insurance protection for their family or business, and benefits that make it a valuable complement to other assets in a retirement portfolio.

Share the index advantage.

Tell clients how Principal IUL Accumulation II can help them be more ready for retirement.

Save more to build a bigger nest egg.

- IUL insurance offers index-linked growth potential without direct participation in the market.
- Cash value builds faster because there is no tax on growth.
- IUL insurance has no income-based funding limit.

Enhance retirement cash flow with tax diversification.

- Policy withdrawals and loans are received income tax-free and help offset taxable distributions from other assets.[1]
- The client is in control of when to take distributions—not the IRS. Income can be taken before age 59½ without penalty and after age 73 without restriction.
- With a mix of taxable and non-taxable assets, clients have the opportunity to take income in the most tax-efficient way for their current situation.

Keep a retirement plan healthy.

- Gain access to a portion of the policy's death benefit to cover increased expenses from a chronic or terminal illness while keeping other retirement assets intact.
- Or, if the client becomes too sick or hurt to work, the Waiver of Monthly Policy Charge Rider helps to cover policy costs and protect the cash value buildup.
- Our "set it and forget it" automated income platform makes receiving distributions easier.

The tax efficiency of IUL insurance

IUL Accumulation II example

- John purchases a policy for current death benefit protection and future supplemental income.
- He's contributing the maximum to his employer's 401(k) plan and is able to save an additional $10,000 per year to supplement it.
- By overfunding the policy (75%+ of MEC premium), he maximizes growth potential.
- Good health allows him to take advantage of time-saving Principal Accelerated Underwriting℠.
- Target premium is $3,197.

TAX EFFICIENCY

To receive an equivalent net amount from a taxable asset, John would need to withdraw an additional $294,000 to account for taxes.

Summary of benefits

Age	Total premium	Death benefit	Total tax-free income
45	$10,000	$143,424	NA
66	$200,000	$441,776	$27,300
85	$200,000	$32,856	$546,000

Assumptions: Male, age 45, Preferred Non-Tobacco, $10,000 annual premium for 20 years, minimum non-MEC face amount, Price Return index-linked account, 5.51% illustrated rate, DBO 2 to DBO 1 at age 65, 20-year monthly income using withdrawals of cost basis and then switching to standard loans.

This is a hypothetical scenario used for illustrative purposes only. Actual results may be more or less favorable.

Check out IUL Accumulation II for your next case, and see how it can help clients put a little life in their retirement.

Let's connect

Call the National Sales Desk today at 800-654-4278, or your Life RVP.
Visit us at **advisors.principal.com**.

[1] When structured properly distributions taken from a life insurance policy are not taxable. Surrender charges and other policy charges may apply to distributions taken from the policy. Policy loans and withdrawals may decrease the amount of death benefit and cash accumulation value. If the policy is a Modified Endowment Contract (MEC), policy distributions in excess of the policy's principal may be subject to current income taxes.

[2] Assumes a 35% tax rate, and no additional fees or charges that could make results more or less favorable.

Diversification cannot ensure a profit or protect against loss in a declining market. It's a strategy used to help mitigate risk. All guarantees are subject to the claims-paying ability of the issuing insurance company. Some policy provisions and riders are subject to state variation and additional charges.

Principal National Life Insurance Company and Principal Life Insurance Company®, Des Moines, Iowa 50392-0002, www.principal.com

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