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WE'LL GIVE YOU AN EDGE®

Same Solid Protection with a Competitive Underwriting Edge

Principal Universal Life Protector IIISM (Protector III) and Principal Universal Life FlexSM (UL Flex) are being re-priced on March 22.



For Protector III, the re-price will:

- Continue to keep our strong competitive positioning in our key target area of ages 55-70
- Include new Guaranteed Issue (GI) and Simplified Issue (SI) underwriting guidelines and rates.

For UL Flex, the re-price will:

- Keep fully underwritten values, premiums and targets in the same identical position as they are on the current product.
- Include new GI and SI underwriting guidelines and rates.

Check out how the new [GI and SI guidelines](#) look. Guidelines apply to both UL Flex and Protector III!

Transition guidelines

- [Protector III](#)
- [UL Flex](#)

UL Flex for business cases

Our UL Flex (Accumulation) option continues to be an ideal fit for business cases, and offers the Surrender Value Enhancement Rider (SVER) for cases with a need for high early cash value.

- [SVER Highlights](#)
- [SVER Sales Idea](#)

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