

## Principal Term Life Insurance (April 2016)

# New Term Rates

Effective Monday, April 25, 2016

10-, 15-, 20- and 30-Year Term Transition Guidelines

We're excited to announce that effective, April 25, 2016, we are **reducing our Term rates!** This applies to many of our ages and risk classes. *There are **no premium increases** with this re-price.*

### April 25, 2016

- New rates are available and approved in all states.
- All new Term applications processed on this date, or after, will automatically receive the new lower rates. A request to use the lower rates will not be required.

### Cases pending on April 25, 2016

- Applications in underwriting will be issued with the new Term rates, unless the previously higher rates are specifically requested.
- No new application or quotation is required.

### If September 2015 rates are desired:

- April 22, 2016 is the last day applications can be signed.
- May 23, 2016 is the last day that applications can be received in our Home Office.

### Policies still within the examination period (COD, Offer or Shortage)

- The previous higher rates will be used for policies still within the examination period (COD, Offer or Shortage).
- If new Term (April 2016) rates are desired, simply indicate this with the delivery requirements and submit the correct premium amount. New data pages will be mailed to the client.

### Backdating

- Backdating is allowed to save age per current backdating rules.

### State approvals

- All states have approved the new April 2016 rates.



Contact the **National Sales Desk** at **800-654-4278**, or your **Life RVP**.  
[advisors.principal.com](http://advisors.principal.com)

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