

Affordable protection and more

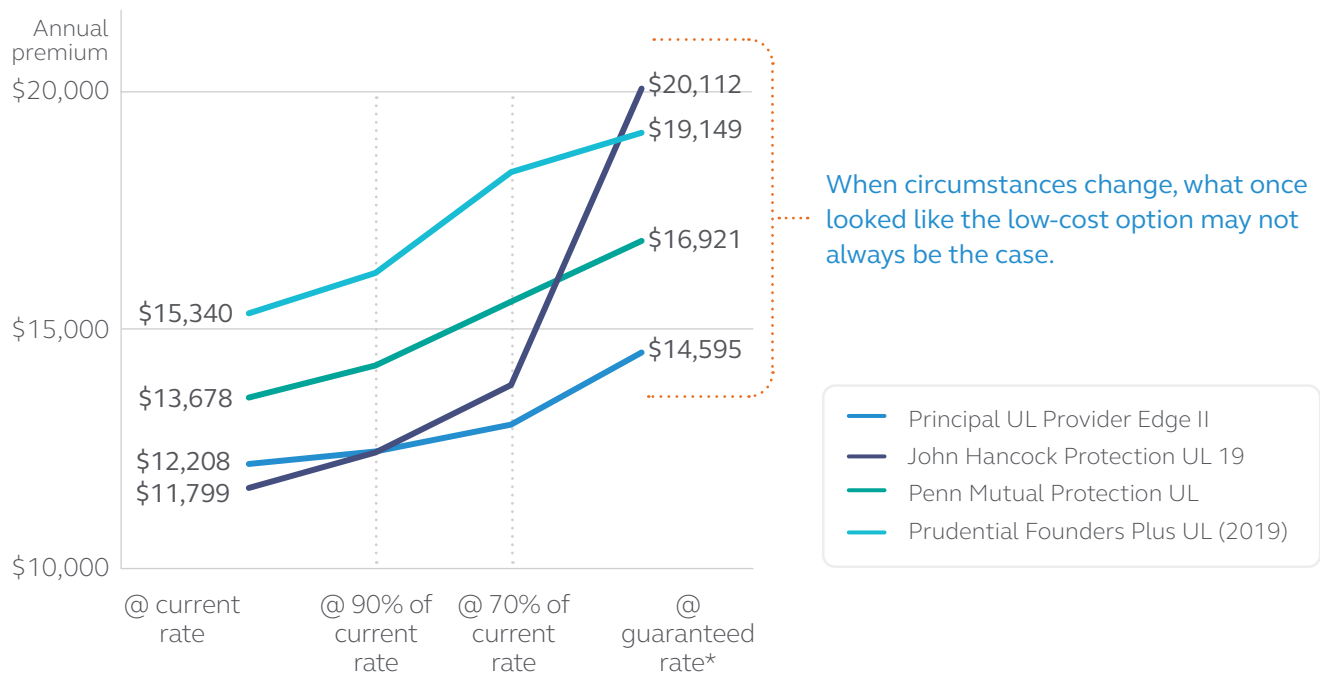
A straightforward design provides less sensitivity to policy changes and more predictable performance.

Affordable universal life (UL) insurance protection is important; however, there is more to consider in a product than just price. You should have confidence that it's built for the long-term with flexibility to handle events that may occur along the way, such as crediting rate changes or missed premium payments. Not all UL policies are designed equally when it comes to handling life's unplanned events.

What happens when the realities of life differ from what's assumed on an illustration?

We put some leading UL policies to the test.

Impact to premiums if interest rates decrease



Assumptions:
Male, Age 55, Preferred Non-Tobacco, \$1 Million Face Amount, Protection to Age 121

* Guarantee rate: Principal - 1.0%, Prudential - 2.5%, John Hancock - 2.0%, Penn Mutual - 2.0%

Check out more comparisons
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Impact to protection if a premium payment is missed

| | Protection Age when premium is paid in all years | Protection Age when year 30 premium is skipped | Decrease in protection age from skipped premium |
|-------------------------------|--|--|---|
| Principal UL Provider Edge II | 121 | 115 | 6 years |
| Penn Mutual Protection UL | 121 | 114 | 7 years |
| Prudential Founders Plus UL | 121 | 109 | 12 years |
| John Hancock Protection UL 19 | 121 | 100 | 21 years |

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The data shown in these comparisons is taken from various company illustrations. Competitor information is current and accurate to the best of our knowledge as of March 2021. The comparisons in this communication are of different products which vary in fees, expenses, features and benefits.

The comparisons cannot be used with the public.

Focusing on price today, may sacrifice flexibility for the future.

Principal UL Provider Edge II is affordable, but may not always be the lowest premium. It offers value that goes beyond price with a straightforward design that enables consistent performance even when life doesn't go as planned.

 Let's connect | Call the National Sales Desk today at 800-654-4278, or your Life RVP.



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