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Memo

To:
From: Jeremy Peloquin
CC:
Date: March 8, 2010
Re: Principal Universal Life Protector III (2010) Transition Guidelines

The release of the new Principal Universal Life Protector III (2010) is scheduled for Monday, March 22, 2010. The new Principal Universal Life Protector III (2010) will be offering new rates.

Transition from Principal Universal Life Protector III (2007) to Universal Life Protector III (2010) effective March 22.

- The transition period for Protector III (2010) rates will be 30 days from the March 22 approval date. They will offer both the original Protector III (2007) product and the new (2010) rates for Protector III, subject to state approval and product introduction date.
- Applications signed after the 30 day transition period will be issued with the new Protector III (2010) rates.
- A revised illustration will be needed if new rates are desired, can be signed on delivery.

Cases Pending March 22

- Applications still in underwriting can be issued with the new Protector III (2010) rates. If interested, please contact your case manager.
- No new application will be required to receive the new rates .
- A revised illustration will be needed if new rates are desired, can be signed on delivery.