

<i>SERFF Tracking Number:</i>	<i>PRLD-125711815</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Principal Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39530</i>
<i>Company Tracking Number:</i>	<i>SF595ACTMEMO</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>One Year Term Life Insurance Policy</i>		
<i>Project Name/Number:</i>	<i>2001 CSO OYT/SF 595 ACTMEMO</i>		

Filing at a Glance

Company: Principal Life Insurance Company
Product Name: One Year Term Life Insurance Policy
TOI: L04I Individual Life - Term
Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
Filing Type: Form

SERFF Tr Num: PRLD-125711815
SERFF Status: Closed
Co Tr Num: SF595ACTMEMO
Co Status:
Author: R Grubb
Date Submitted: 07/07/2008

State: ArkansasLH
State Tr Num: 39530
State Status: Filed-Closed
Reviewer(s): Linda Bird
Disposition Date: 07/08/2008
Disposition Status: Accepted For Informational Purposes
Implementation Date:

Implementation Date Requested: 01/01/2009
State Filing Description:

General Information

Project Name: 2001 CSO OYT
Project Number: SF 595 ACTMEMO
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 07/08/2008
State Status Changed: 07/08/2008
Corresponding Filing Tracking Number: SF 595
Filing Description:
Re: New Submission – Individual Life Insurance
Revised Actuarial Memorandum for previously approved
SF 595, One Year Term Life Insurance Policy (Nonrenewable, Nonconvertible, Nonillustrated)

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 07/03/2008
Domicile Status Comments: Approved by our domicile state, Iowa, on 7-3-2008.
Market Type: Individual
Group Market Size:
Group Market Type:
Deemer Date:

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<i>Company Tracking Number:</i>	<i>SF595ACTMEMO</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>One Year Term Life Insurance Policy</i>		
<i>Project Name/Number:</i>	<i>2001 CSO OYT/SF 595 ACTMEMO</i>		

Enclosed is an updated actuarial memorandum for the above referenced previously approved policy form.

Effective January 1, 2009, the 2001 CSO Mortality Table replaces the 1980 CSO Mortality Table as the nonforfeiture and valuation basis for new issues of the policy. The attached memorandum reflects this change.

No changes have been made to the previously approved policy form since the form does not include any reference to the mortality table.

If you have questions or would like more information, please contact me using any of the options provided under the Companies and Contact tab.

Company and Contact

Filing Contact Information

Rosemary Grubb, Senior Analyst	grubb.rosemary@prinipal.com
711 High Street	(800) 255-6603 [Phone]
Des Moines, IA 50392-0001	(515) 235-5494[FAX]

Filing Company Information

Principal Life Insurance Company	CoCode: 61271	State of Domicile: Iowa
711 High Street	Group Code: 332	Company Type:
Des Moines, IA 50392	Group Name:	State ID Number:
(515) 246-7086 ext. [Phone]	FEIN Number: 42-0127290	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50 filing fee per product.
Per Company:	No

SERFF Tracking Number: PRLD-125711815 State: Arkansas
Filing Company: Principal Life Insurance Company State Tracking Number: 39530
Company Tracking Number: SF595ACTMEMO
TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life
Product Name: One Year Term Life Insurance Policy
Project Name/Number: 2001 CSO OYT/SF 595 ACTMEMO

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$50.00	07/07/2008	21268911

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Fixed/Indeterminate Premium - Single Life
Product Name: One Year Term Life Insurance Policy
Project Name/Number: 2001 CSO OYT/SF 595 ACTMEMO

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	07/08/2008	07/08/2008

SERFF Tracking Number: PRLD-125711815 *State:* Arkansas
Filing Company: Principal Life Insurance Company *State Tracking Number:* 39530
Company Tracking Number: SF595ACTMEMO
TOI: L04I Individual Life - Term *Sub-TOI:* L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life

Product Name: One Year Term Life Insurance Policy
Project Name/Number: 2001 CSO OYT/SF 595 ACTMEMO

Disposition

Disposition Date: 07/08/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *PRLD-125711815* *State:* *Arkansas*
Filing Company: *Principal Life Insurance Company* *State Tracking Number:* *39530*
Company Tracking Number: *SF595ACTMEMO*
TOI: *L04I Individual Life - Term* *Sub-TOI:* *L04I.213 Specified Age or Duration -*
Product Name: *One Year Term Life Insurance Policy*
Project Name/Number: *2001 CSO OYT/SF 595 ACTMEMO*
Fixed/Indeterminate Premium - Single Life

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: PRLD-125711815 State: Arkansas
Filing Company: Principal Life Insurance Company State Tracking Number: 39530
Company Tracking Number: SF595ACTMEMO
TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 06/26/2008

Comments:

We certify that the forms referenced in this submission meet the provision of Rule and Regulation 19 regarding unfair sex discrimination in the sale of insurance, as well as all applicable requirements of the Department.

We have reviewed our issue procedures and assure you that we are in compliance with and provide the Life and Health Guaranty Notice required by Regulation 49.

No flesch certification is enclosed with this submission as no policy or rider forms are being submitted.

We have reviewed our procedures and assure you that we are in compliance with and provide the notice required by Arkansas Code Ann. 23-79-138.