

SERFF Tracking Number: PRLD-126071813 State: Arkansas
Filing Company: Principal Life Insurance Company State Tracking Number: 41820
Company Tracking Number: SF847 AGE 65
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: BVUL II
Project Name/Number: BVUL II DBG to Age 65/SF847

Filing at a Glance

Company: Principal Life Insurance Company

Product Name: BVUL II

TOI: L06I Individual Life - Variable

Sub-TOI: L06I.002 Single Life - Flexible
Premium

Filing Type: Form

SERFF Tr Num: PRLD-126071813 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 41820

For Informational Purposes

Co Tr Num: SF847 AGE 65

State Status: Filed-Closed

Author: R Grubb

Date Submitted: 03/13/2009

Reviewer(s): Linda Bird

Disposition Date: 03/18/2009

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Implementation Date Requested: 05/16/2009

State Filing Description:

General Information

Project Name: BVUL II DBG to Age 65

Project Number: SF847

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/18/2009

Deemer Date:

Submitted By: R Grubb

Filing Description:

RE Individual Variable Universal Life – Informational Filing

Previously approved Death Benefit Guarantee Rider, SF 847

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 03/12/2009

Domicile Status Comments: Informational filing
acknowledged by our domicile state, Iowa, on
3-12-2009.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/18/2009

Created By: R Grubb

Corresponding Filing Tracking Number:

We are adding an additional option to the above referenced rider form. The initial filing for this rider indicated that the rider provided a secondary guarantee of the policy's death benefit until the insured's age 85. We are adding an age 65 guarantee option (with separate and distinct premium requirements) to the existing age 85 guarantee option. This will

<i>SERFF Tracking Number:</i>	<i>PRLD-126071813</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Principal Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41820</i>
<i>Company Tracking Number:</i>	<i>SF847 AGE 65</i>		
<i>TOI:</i>	<i>L061 Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L061.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>BVUL II</i>		
<i>Project Name/Number:</i>	<i>BVUL II DBG to Age 65/SF847</i>		

not require a change to the rider itself as the guarantee period expiration date is shown on the policy data pages. In addition, Principal Life Insurance Company currently complies with the requirements set forth in Actuarial Guideline VL-GMDB in calculating the reserves for the guarantees provided by the Death Benefit Guarantee Rider.

The underlying product is marketed by agents and brokers who are duly licensed by Principal Life Insurance Company. The issue ages for the base policy are 0 to 75.

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.

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.

We certify that the forms referred to 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.

If you have questions or would like more information, please feel free to contact me.

Company and Contact

Filing Contact Information

Rosemary Grubb, Senior Analyst	grubb.rosemary@prinipal.com
711 High Street	800-255-6603 [Phone] 2 [Ext]
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?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$0.00	03/13/2009	
Principal Life Insurance Company	\$20.00	03/17/2009	26469688

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		03/18/2009	03/18/2009

SERFF Tracking Number: PRLD-126071813 *State:* Arkansas
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Disposition

Disposition Date: 03/18/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable to this variable life informational filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable to this informational filing.		
Comments:		