

State: Arkansas **Filing Company:** Principal National Life Insurance Company
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.002 Joint (Last Survivor)
Product Name: Survivorship Flexible Premium Universal Life
Project Name/Number: SULP2/

Filing at a Glance

Company: Principal National Life Insurance Company
Product Name: Survivorship Flexible Premium Universal Life
State: Arkansas
TOI: L09I Individual Life - Flexible Premium Adjustable Life
Sub-TOI: L09I.002 Joint (Last Survivor)
Filing Type: Form
Date Submitted: 07/27/2012
SERFF Tr Num: PRLD-128590659
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: SULP2/SN74

Implementation: 09/22/2012
Date Requested:
Author(s): Peggy Pavelka
Reviewer(s): Linda Bird (primary)
Disposition Date: 08/01/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

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General Information

Project Name: SULP2 Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 08/01/2012
State Status Changed: 08/01/2012
Deemer Date: Created By: Peggy Pavelka
Submitted By: Peggy Pavelka Corresponding Filing Tracking Number:

Filing Description:

RE New Submission - Individual Survivorship (Last-to-Die) Flexible Premium Universal Life
New form - Lapse Protection Rider, SN 74

Enclosed for your approval is the rider form referenced above that will be used with previously approved Survivorship Flexible Premium Universal Life Insurance Policy, SN 73. The submitted rider form is a new form and will not replace any rider form currently on file with your Department. This rider will not be marketed with an Illustration.

The submitted rider and underlying product will be marketed by agents and brokers who are duly licensed by Principal National Life Insurance Company. The issue ages for the policy and rider are 20 to 85 for at least one ("the first") insured, and 20 to 90 for the second insured. Previously approved applications AA 2000 N and AA 1800 N will be used when applying for this policy feature. Our normal underwriting guidelines for joint-life products will apply.

SN 74, Lapse Protection Rider, provides that the policy will not enter a grace period as long as the rider is in force and the lapse protection guarantee is in effect.

- The rider will be included with all new issues of the policy.
- There is no separate charge for this rider; however, sufficient premiums are required to be paid in order for the rider provisions to apply.

For your information, a Statement of Variability for policy form SN 73 and sample data pages demonstrating the issue of the submitted rider are attached under the Supporting Documentation tab. We have bracketed certain items on the Data Pages as variable information because they may change for future issues (but not in-force policies). It is our understanding that changes to the bracketed items for future issues will not require a re-filing of the form. We have also bracketed the officers' signatures to allow for future changes without re-filing the forms.

The form enclosed for your review and approval is in final printed form, subject only to minor modification in format, paper size, stock, ink, border, company logo, and adaptation to computer printing. In addition, depending on printer capabilities, the form may be printed either simplex or duplex.

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

Company and Contact

Filing Contact Information

Peggy Pavelka, Senior Analyst pavelka.peggy@principal.com

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711 High Street 800-255-6603 [Phone] 5 [Ext]
 Des Moines, IA 50392-0001 515-235-5494 [FAX]

Filing Company Information

Principal National Life Insurance Company	CoCode: 71161	State of Domicile: Iowa
711 High Street	Group Code: 332	Company Type: Life, Health & Annuities
Des Moines, IA 50392-0001	Group Name:	State ID Number:
(515) 246-7062 ext. [Phone]	FEIN Number: 34-1022982	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 x 1 form = \$50.00.
 Per Company: No

Company	Amount	Date Processed	Transaction #
Principal National Life Insurance Company	\$50.00	07/27/2012	61240882

SERFF Tracking #:

PRLD-128590659

State Tracking #:

Company Tracking #:

SULP2/SN74

State:

Arkansas

Filing Company:

Principal National Life Insurance Company

TOI/Sub-TOI:

L09I Individual Life - Flexible Premium Adjustable Life/L09I.002 Joint (Last Survivor)

Product Name:

Survivorship Flexible Premium Universal Life

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SULP2/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/01/2012	08/01/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Sample Data Page and Statement of Variability	Michelle Van Zante	07/31/2012	07/31/2012

State: Arkansas **Filing Company:** Principal National Life Insurance Company
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Disposition

Disposition Date: 08/01/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document (revised)	Sample Data Page and Statement of Variability		Yes
Supporting Document	Sample Data Page and Statement of Variability	Replaced	Yes
Supporting Document	Actuarial Memorandum		No
Form	Lapse Protection Rider		Yes

SERFF Tracking #:

PRLD-128590659

State Tracking #:

Company Tracking #:

SULP2/SN74

State:

Arkansas

Filing Company:

Principal National Life Insurance Company

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L09I Individual Life - Flexible Premium Adjustable Life/L09I.002 Joint (Last Survivor)

Product Name:

Survivorship Flexible Premium Universal Life

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SULP2/

Amendment Letter

Submitted Date:

07/31/2012

Comments:

Due to an error in the range given for the lapse protection monthly policy issue charge, we are attaching a revised Statement of Variability to show the correct range. We apologize for any inconvenience. Thanks!

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Sample Data Page and Statement of Variability

Comment: Attached is a sample data page demonstrating the issue of submitted rider form SN 74 along with a Statement of Variability.

SN 73-1 with SN 74.pdf

SN 73 with corrected SN 74 Statement of Variability.pdf

State: Arkansas **Filing Company:** Principal National Life Insurance Company
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Form Schedule

Lead Form Number: SN 74

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		SN 74	POLA	Lapse Protection Rider	Initial:	50.200	SN 74.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

LAPSE PROTECTION RIDER

This rider is part of Your policy. All policy definitions, provisions, and exceptions apply to this rider unless changed by this rider. The effective date of this rider is the same as the Policy Date. There is no charge to purchase this rider; however, sufficient premiums are required to be paid in order for the rider provisions to apply.

LAPSE PROTECTION GUARANTEE

The Lapse Protection Rider guarantees that Your policy will not enter a grace period on any Monthly Date prior to the Policy Maturity Date as long as this rider is in force and the lapse protection guarantee is in effect.

During the first Policy Year, the lapse protection guarantee will be in effect on each Monthly Date if the sum of premiums paid less any Loan Indebtedness is equal to or greater than the sum of the Lapse Protection Guarantee Monthly Premiums since the Policy Date up to and including the current Monthly Date. The Lapse Protection Guarantee Monthly Premium is shown on Your current Data Pages.

After the first Policy Year, the lapse protection guarantee will be in effect on each Monthly Date if the lapse protection value is greater than any Loan Indebtedness on Your policy.

LAPSE PROTECTION VALUE

The lapse protection value on the first policy anniversary is $A + B - C - D + E + F$ where:

- A is equal to the total of any premiums received since the later of the Policy Date or Reinstatement Date, and before the first policy anniversary, net of the Lapse Protection Premium Expense Charge;
- B is equal to the total of any loan repayments received since the Policy Date and before the first policy anniversary, up to a maximum of C below;
- C is equal to the total of any loans since the Policy Date and before the first policy anniversary;
- D is equal to the total of the Lapse Protection Monthly Policy Charges since the Policy Date;
- E is the Lapse Protection Interest; and
- F is the Loan Account.

If Your policy is reinstated during the first Policy Year, the Reinstatement Date will replace the Policy Date for purposes of determining the Lapse Protection Monthly Policy Charges and Lapse Protection Interest in D and E above.

The lapse protection value on any Monthly Date after the first policy anniversary is $A + B + C - D - E - F + G + H$ where:

- A is the lapse protection value on the prior Monthly Date, less the Loan Account on the prior Monthly Date;
- B is equal to the total of any premiums received since the prior Monthly Date and before the current Monthly Date, net of the Lapse Protection Premium Expense Charge;
- C is equal to the total of any loan repayments received since the prior Monthly Date and before the current Monthly Date;
- D is equal to the total of any partial surrenders since the prior Monthly Date and before the current Monthly Date;
- E is equal to the total of any loans since the prior Monthly Date and before the current Monthly Date;
- F is the Lapse Protection Monthly Policy Charge;
- G is the Lapse Protection Interest; and
- H is the Loan Account.

LAPSE PROTECTION CHARGES AND RATES

The lapse protection value and the lapse protection charges and rates, as shown on the current Data Pages, are not used in determining the actual Accumulated Value or death benefit provided by the policy.

Lapse Protection Premium Expense Charge

The Lapse Protection Premium Expense Charge is the charge subtracted from each premium payment resulting in a net premium amount to allocate to the lapse protection value.

Lapse Protection Interest

The lapse protection interest is calculated using Lapse Protection Interest Rates. Lapse protection interest does not apply to the Loan Account. Lapse protection interest accrues monthly. In the first Policy Year, We apply these rates as if We receive any premium and any changes in policy loan amounts on the Policy Date. After the first Policy Year, We apply these rates as if We receive any premium during the Policy Month as of the prior Monthly Date.

Lapse Protection Monthly Policy Charge

The Lapse Protection Monthly Policy Charge is equal to the sum of the following:

1. the Lapse Protection Monthly Policy Issue Charge;
2. the lapse protection cost of insurance as described in the following paragraphs; and
3. the cost of any benefits provided by any riders as described in the applicable riders and the current Data Pages.

During the first Policy Year, the lapse protection cost of insurance is determined in the same manner as the policy's cost of insurance except:

1. in the calculations of the death benefit and the Net Amount At Risk, the Accumulated Value is replaced with a value that assumes any premiums We receive and any changes in policy loan amounts are effective on the Policy Date and lapse protection interest accrues monthly; and
2. interest on the Loan Account is not recognized; and
3. the cost of insurance rates are replaced with the Lapse Protection Monthly Cost of Insurance Rates shown on the current Data Pages.

After the first Policy Year, the lapse protection cost of insurance is determined in the same manner as the policy's cost of insurance except:

1. in the calculations of the death benefit and the Net Amount At Risk, the Accumulated Value is replaced with the lapse protection value; and
2. the cost of insurance rates are replaced with the Lapse Protection Monthly Cost of Insurance Rates shown on the current Data Pages.

CHANGES THAT AFFECT THE LAPSE PROTECTION GUARANTEE

The lapse protection guarantee will be impacted if:

1. changes are made in the amount, frequency, duration, and/or timing of Your premium payments;
2. Planned Unscheduled Premium is not received within the first Policy Year;
3. You receive a loan or partial surrender;
4. changes are made in Face Amount, Death Benefit Option, or risk class;
5. You add, delete or modify a rider with a cost; or
6. the policy or this rider is terminated and/or reinstated.

The occurrence of any of the policy activity listed in items 1 through 6 above could result in the Lapse Protection Rider guaranteeing coverage to a date other than the Lapse Protection Coverage Date shown on the current Data Pages.

The lapse protection charges and rates, shown on the current Data Pages will be different if any of the policy activity specified in items 4 through 6 above occurs. We will send You revised Data Pages which reflect any of these changes. The provisions of the revised Data Pages shall control over any conflicting provisions in previously issued Data Pages. Also, as a result of a change, an additional premium may be required on the date of the change in order for the lapse protection guarantee to be in effect.

IMPACT TO POLICY PROVISIONS

The following policy provisions are replaced by this rider.

CONTINUATION OF INSURANCE

This policy will continue in force, even If You do not make a premium or loan payment, as long as the Net Surrender Value is sufficient to pay the Monthly Policy Charge which is due on the Monthly Date. If the Net Surrender Value is not sufficient and the lapse protection guarantee is not in effect, the Grace Period provision will then apply.

GRACE PERIOD

On the Policy Date, and each Monthly Date thereafter, We deduct a Monthly Policy Charge. When the Net Surrender Value is insufficient to cover the Monthly Policy Charge and the lapse protection guarantee is not in effect, Your policy will enter a 61-day grace period. The 61-day grace period begins when We mail a notice of impending policy termination to You. This notice will be sent to Your last address known to Us. If by the end of the grace period We have not received the minimum payment, Your policy terminates as of the end of the grace period.

During the first Policy Year, the minimum payment is equal to three Lapse Protection Guarantee Monthly Premiums.

After the first Policy Year, the minimum payment is equal to the lesser of the shortfall for the Monthly Policy Charge test or the shortfall for the lapse protection test.

Shortfall for the Monthly Policy Charge test is [A plus B] divided by C where:

- A is the amount by which the surrender charge is more than the Net Accumulated Value on the Monthly Date at the start of the grace period before the Monthly Policy Charge is deducted;
- B is three Monthly Policy Charges;
- C is 1.0 minus the Guaranteed Maximum Premium Expense Charge percentage.

Shortfall for the lapse protection test is [A plus B] divided by C where:

- A is the amount by which the lapse protection value less any Loan Indebtedness on the Monthly Date at the start of the grace period is less than zero;
- B is three Lapse Protection Monthly Policy Charges;
- C is 1.0 minus the greater of the Lapse Protection Premium Expense Charge Percentage applicable to premium received up to and including the Lapse Protection Target Premium or the Lapse Protection Premium Expense Charge Percentage applicable to premium in excess of the Lapse Protection Target Premium.

If the Surviving Insured dies during a grace period, We will pay the death proceeds to the beneficiary(ies) subject to the Death Proceeds section.

The following rider provisions apply in addition to the corresponding provisions in the policy.

REINSTATEMENT OF THE LAPSE PROTECTION RIDER

The Lapse Protection Rider may be reinstated at the time of policy reinstatement if application for reinstatement is received in Our Home Office during the Lapse Protection Reinstatement Period as shown on the Data Pages. In order to reinstate the Lapse Protection Rider along with the policy, We will require a minimum payment at the time of policy reinstatement of the lesser of (1) the amount required in the Reinstatement provision of the policy or (2) the amount described below.

During the first Policy Year, the minimum payment is equal to five Lapse Protection Guarantee Monthly Premiums.

After the first Policy Year, the minimum payment is [A plus B] divided by C where:

- A is the amount by which the lapse protection value less any Loan Indebtedness on the Monthly Date at the start of the grace period is less than zero;
- B is three Lapse Protection Monthly Policy Charges;
- C is 1.0 minus the greater of the Lapse Protection Premium Expense Charge Percentage applicable to premium received up to and including the Lapse Protection Target Premium or the Lapse Protection Premium Expense Charge Percentage applicable to premium in excess of the Lapse Protection Target Premium.

The Lapse Protection Rider will not be reinstated if the application for reinstatement is received in Our Home Office after the Lapse Protection Reinstatement Period as shown on the current Data Pages.

TERMINATION

This rider terminates on the first of:

- 1. termination of Your policy;
- 2. the Policy Maturity Date; or
- 3. Our receipt of Your Notice to cancel this rider. The cancellation will be effective on the Monthly Date on or next following the date We receive the request. We may require that You send Your policy to Our Home Office to record the cancellation.


President

Principal National Life Insurance Company
Des Moines, Iowa 50392-0001

SERFF Tracking #:

PRLD-128590659

State Tracking #:

Company Tracking #:

SULP2/SN74

State:

Arkansas

Filing Company:

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TOI/Sub-TOI:

L09I Individual Life - Flexible Premium Adjustable Life/L09I.002 Joint (Last Survivor)

Product Name:

Survivorship Flexible Premium Universal Life

Project Name/Number:

SULP2/

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:	Attached is the readability certification for the submitted rider.		
Attachment(s):			
AR Readability cert SN 74.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	Applications AA 2000 N and AA 1800 N, both approved by the Department on 10/24/2008, will be used with the submitted rider.		

		Item Status:	Status Date:
Satisfied - Item:	Sample Data Page and Statement of Variability		
Comments:	Attached is a sample data page demonstrating the issue of submitted rider form SN 74 along with a Statement of Variability.		
Attachment(s):			
SN 73-1 with SN 74.pdf			
SN 73 with corrected SN 74 Statement of Variability.pdf			



ARKANSAS CERTIFICATION

PRINCIPAL NATIONAL LIFE INSURANCE COMPANY

RE: SN 74

This is to certify that the submitted forms have achieved a Flesch Reading Ease Score as noted below and comply with the requirement of Arkansas Statute Annotated 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

FORM NAME	FORM NUMBER	FLESCH SCORE
Lapse Protection Rider	SN 74	50.2

A handwritten signature in black ink, appearing to read "Jeff Hostetter", written in a cursive style.

Jeff Hostetter
Assistant Director, Individual Product Management

7-16-2012
Date



DATA PAGES

Survivorship Flexible Premium Universal Life

POLICY DATA

Policy Number: [Sample] **1.**
Owner(s): [John Doe] **2.**
 For additional owners or subsequent ownership changes, see application or letter(s) of acknowledgement.

Insured's Name: [John Doe]
Insured's Risk Class: [Standard Nontobacco]
Insured's Age and Gender: [35, Male] **3.**

Insured's Name: [Jane Doe]
Insured's Risk Class: [Standard Nontobacco]
Insured's Age and Gender: [35, Female]

Policy Date: [September 1, 2012] **4.**
5.

Policy Maturity Date: [August 31, 2098] **6.**
Lapse Protection Coverage Date: [August 31, 2098] **7.**
Lapse Protection Guarantee Monthly Premium: [\$48.12] **8.**
 Applicable during the first Policy Year only. Refer to the Lapse Protection Rider for a detailed explanation.

Face Amount: [\$250,000.00] **9.**
Death Benefit Option: Option [1] **10.**

Life Insurance Qualification Test: [Cash Value Accumulation Test] **11.**

Loan Indebtedness on Policy Date: [\$0.00] **12.**

PLANNED PREMIUMS:
Issue Premium: [\$1,500.00] **13.**
Planned Unscheduled Premium: [\$0.00] **14.**
Planned Periodic Premium: [\$1,500.00] **15.**
Planned Periodic Premium Duration to: [August 31, 2098] **16.**
Planned Periodic Premium Frequency: [Annual] **17.**

For this policy to provide life insurance protection on the Insureds until the Policy Maturity Date sufficient premiums must be paid. You may have to pay more than the Planned Premiums shown above to keep this policy and coverage in force until the Policy Maturity Date, and to keep any additional benefit riders in force. Any changes made to Your policy and/or the amount, frequency and timing of premium payments may have a direct impact on the policy's values and guarantees. Refer to the policy for a detailed explanation.

18.

The Lapse Protection Rider guarantees coverage to the Lapse Protection Coverage Date shown above assuming all of the following conditions are met:

1. On each Monthly Date during the first Policy Year, the sum of premiums received less any Loan Indebtedness is equal to or greater than the sum of the Lapse Protection Guarantee Monthly Premiums;
2. The Issue Premium is received during the application process and/or received upon delivery and acceptance of this policy;
3. The Planned Unscheduled Premium is received within the first Policy Year;
4. The Planned Periodic Premium is received at the frequency and for the duration shown above by the payment date as shown on Your reminder notice;
5. No subsequent policy loans or partial surrenders are taken;
6. No subsequent changes are made in Face Amount, Death Benefit Option or risk class(es);
7. No rider with a cost is subsequently added, deleted or modified; and
8. The policy or Lapse Protection Rider has not been terminated and/or reinstated.

If any of the above conditions are not met, the lapse protection guarantee may not continue to the Lapse Protection Coverage Date.

Any changes made to Your policy including but not limited to the amount, frequency, duration, or timing of premium payments will have a direct impact on the policy's values and lapse protection guarantee. Your policy will enter a grace period if the Net Surrender Value is insufficient to cover the Monthly Policy Charge and the lapse protection guarantee is not in effect as described in the Lapse Protection Rider.

The Guaranteed Minimum Interest Crediting Rate is 2%.

The Guaranteed Minimum Loan Crediting Rate on the Loan Account is 2%.

The Guaranteed Maximum Loan Interest Charge: The fixed loan interest charge is a maximum of 4% in all Policy Years to the youngest Insured's Attained Age 121. On or after the youngest Insured's Attained Age 121, the fixed loan interest charge is a maximum of 2%.

CHARGES AND LIMITS

- Guaranteed Maximum Surrender Charges per policy.

A surrender charge will be deducted from Your policy's Accumulated Value if this policy is surrendered in full for its Net Surrender Value or if this policy terminates within 19 years from issue or Face Amount increase. Any Face Amount increase will have its own surrender charge and surrender charge period. A Face Amount decrease will not decrease the Guaranteed Maximum Surrender Charges. The Guaranteed Maximum Surrender Charges do not exceed the maximum charges allowed by state law. Maximum charges allowed by state law are based on the mortality table used as the basis for the guaranteed maximum cost of insurance rates and a nonforfeiture interest rate of 4%.

The Guaranteed Maximum Surrender Charge for each Policy Year is shown in the table below, subject to adjustment for any Face Amount increases that are described in the Adjustment Options section of this policy.

	Policy Year	Amount
20.	1	\$4,065.00
	2	\$4,020.00
	3	\$3,980.00
	4	\$3,935.00
	5	\$3,890.00
	6	\$3,845.00
	7	\$3,797.50
	8	\$3,752.50
	9	\$3,702.50
	10	\$3,655.00
	11	\$3,287.50
	12	\$2,922.50
	13	\$2,557.50
	14	\$2,190.00
	15	\$1,825.00
	16	\$1,460.00
	17	\$1,092.50
	18	\$725.00
	19	\$342.50
	20 and later	\$0.00

- The Guaranteed Maximum Premium Expense Charge is [18.0%] of premium received in each Policy Year. **21.**
- The Guaranteed Maximum Monthly Administration Charge, deducted on a monthly basis, is [\$30.00]. **22.**
- The Guaranteed Maximum Monthly Policy Issue Charge, deducted on a monthly basis, is [\$0.25] per \$1,000 of Face Amount in all Policy Years. **23.**
- The Minimum Face Amount: \$250,000
- The Minimum Face Amount Increase: \$100,000
- The Minimum Partial Surrender Amount: \$500
- The Policy Split Tax Bracket percentage is: [15.0%] **24.**
- The maximum one-time fee to split this policy: [\$500] **25.**

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES

Monthly Rates Per \$1,000.00 of Net Amount At Risk

26.

Policy Year	Monthly Rate						
1	0.00008	24	0.06700	47	3.14900	70	32.06650
2	0.00025	25	0.08033	48	3.67900	71	34.60700
3	0.00050	26	0.09642	49	4.25325	72	37.23683
4	0.00075	27	0.11600	50	4.90108	73	39.95183
5	0.00100	28	0.14008	51	5.63667	74	42.70250
6	0.00133	29	0.16867	52	6.39533	75	45.57767
7	0.00175	30	0.20208	53	7.35017	76	48.52967
8	0.00225	31	0.24108	54	8.37400	77	51.38758
9	0.00292	32	0.28583	55	9.46775	78	54.17783
10	0.00367	33	0.33692	56	10.53983	79	56.74917
11	0.00467	34	0.39642	57	11.30600	80	60.29825
12	0.00583	35	0.46433	58	12.32200	81	63.63017
13	0.00733	36	0.54550	59	13.61833	82	67.09233
14	0.00892	37	0.64167	60	15.16625	83	70.87933
15	0.01075	38	0.76100	61	17.01308	84	74.40892
16	0.01317	39	0.89783	62	18.77292	85	78.00208
17	0.01608	40	1.05433	63	20.60125	86	83.33333
18	0.01983	41	1.23525	64	21.19092		
19	0.02433	42	1.44308	65	22.34825		
20	0.02992	43	1.68633	66	24.01792		
21	0.03692	44	1.97192	67	25.71975		
22	0.04542	45	2.30267	68	27.63125		
23	0.05558	46	2.68050	69	29.73358		

27. [Basis of Values: Guaranteed maximum cost of insurance rates are based on 2001 CSO Mortality Table, age nearest birthday, with distinction for each Insured's Gender and tobacco status.]

2001 CSO Nonsmoker Mortality Table shall be the basis for the Nontobacco risk class. 2001 CSO Smoker Mortality Table shall be the basis for the Tobacco risk class.

28.

TABLE OF APPLICABLE PERCENTAGES FOR DEATH BENEFIT OPTIONS

This policy complies with Section 7702 of the Internal Revenue Code under the [Cash Value Accumulation Test], which requires that the total death benefit is greater than or equal to the Accumulated Value multiplied by the applicable percentage from the following table.

29.

Policy Year	Percentage of Accumulated Value	Policy Year	Percentage of Accumulated Value	Policy Year	Percentage of Accumulated Value
1	737.04	30	241.72	59	114.82
2	708.70	31	233.20	60	113.19
3	681.46	32	225.07	61	111.57
4	655.27	33	217.32	62	109.93
5	630.09	34	209.92	63	108.15
6	605.90	35	202.88	64	106.10
7	582.64	36	196.16	65	103.45
8	560.29	37	189.77	66	101.00
9	538.81	38	183.70	67	101.00
10	518.16	39	177.95	68	101.00
11	498.32	40	172.51	69	101.00
12	479.26	41	167.35	70	101.00
13	460.95	42	162.48	71	101.00
14	443.35	43	157.89	72	101.00
15	426.45	44	153.55	73	101.00
16	410.22	45	149.48	74	101.00
17	394.63	46	145.66	75	101.00
18	379.66	47	142.08	76	101.00
19	365.30	48	138.76	77	101.00
20	351.51	49	135.68	78	101.00
21	338.29	50	132.82	79	101.00
22	325.61	51	130.18	80	101.00
23	313.46	52	127.73	81	101.00
24	301.83	53	125.45	82	101.00
25	290.68	54	123.38	83	101.00
26	280.00	55	121.48	84	101.00
27	269.77	56	119.74	85	101.00
28	259.99	57	118.12	86+	101.00
29	250.65	58	116.47		

RIDER DATA

SN 74 Lapse Protection Rider

Effective Date: [September 1, 2012] **30.**
Lapse Protection Reinstatement Period: Within [60 days] after the date of policy termination and prior to the youngest Insured's Attained Age 121. **31.**

LAPSE PROTECTION CHARGES, TARGET PREMIUM, RATES, AND FACTORS
 (Used for the lapse protection value only)

Lapse Protection Premium Expense Charge

The Lapse Protection Premium Expense Charge is the sum of two amounts. The first amount equals the applicable percentage below multiplied by premium received up to and including the Lapse Protection Target Premium in each Policy Year. The second amount equals the applicable percentage below multiplied by premium received in excess of the Lapse Protection Target Premium in each Policy Year. For purposes of determining the Lapse Protection Premium Expense Charge only, the first Policy Year will be considered to begin on the Policy Date and end 20 days prior to the first policy anniversary. Subsequent Policy Years will be considered to be the one-year period beginning 20 days prior to a policy anniversary and ending 20 days prior to the following policy anniversary.

Lapse Protection Premium Expense Charge Percentage for premium received up to and including Lapse Protection Target Premium in all Policy Years: [0.00%] **32.**

Lapse Protection Premium Expense Charge Percentage
Premium received in excess of Lapse Protection Target Premium

Policy Year	Percentage						
1	31.00%	23	30.00%	45	30.00%	67	30.00%
2	30.00%	24	30.00%	46	30.00%	68	30.00%
3	30.00%	25	30.00%	47	30.00%	69	30.00%
4	30.00%	26	30.00%	48	30.00%	70	30.00%
5	30.00%	27	30.00%	49	30.00%	71	30.00%
6	30.00%	28	30.00%	50	30.00%	72	30.00%
7	30.00%	29	30.00%	51	30.00%	73	30.00%
8	30.00%	30	30.00%	52	30.00%	74	30.00%
9	30.00%	31	30.00%	53	30.00%	75	30.00%
10	30.00%	32	30.00%	54	30.00%	76	30.00%
11	30.00%	33	30.00%	55	30.00%	77	30.00%
12	30.00%	34	30.00%	56	30.00%	78	30.00%
13	30.00%	35	30.00%	57	30.00%	79	30.00%
14	30.00%	36	30.00%	58	30.00%	80	30.00%
15	30.00%	37	30.00%	59	30.00%	81	30.00%
16	30.00%	38	30.00%	60	30.00%	82	30.00%
17	30.00%	39	30.00%	61	30.00%	83	30.00%
18	30.00%	40	30.00%	62	30.00%	84	30.00%
19	30.00%	41	30.00%	63	30.00%	85	30.00%
20	30.00%	42	30.00%	64	30.00%	86	30.00%
21	30.00%	43	30.00%	65	30.00%		
22	30.00%	44	30.00%	66	30.00%		

Table Of Lapse Protection Target Premiums

Policy Year	Lapse Protection Target Premium	Policy Year	Lapse Protection Target Premium	Policy Year	Lapse Protection Target Premium
1	\$921.86	30	\$921.86	59	\$12,062.14
2	\$921.86	31	\$921.86	60	\$13,333.22
3	\$921.86	32	\$921.86	61	\$10,971.77
4	\$921.86	33	\$921.86	62	\$12,021.75
5	\$921.86	34	\$921.86	63	\$13,107.03
6	\$921.86	35	\$921.86	64	\$13,456.38
7	\$921.86	36	\$1,020.55	65	\$14,139.57
8	\$921.86	37	\$1,103.26	66	\$6,108.24
9	\$921.86	38	\$1,205.97	67	\$6,496.28
10	\$921.86	39	\$1,323.76	68	\$6,931.26
11	\$921.86	40	\$1,458.62	69	\$7,408.65
12	\$921.86	41	\$1,614.47	70	\$7,937.20
13	\$921.86	42	\$1,793.57	71	\$8,511.32
14	\$921.86	43	\$2,003.06	72	\$9,104.08
15	\$921.86	44	\$2,248.78	73	\$9,714.29
16	\$921.86	45	\$2,533.21	74	\$10,330.84
17	\$921.86	46	\$2,857.77	75	\$10,973.38
18	\$921.86	47	\$3,259.63	76	\$11,631.15
19	\$921.86	48	\$3,713.44	77	\$12,266.05
20	\$921.86	49	\$4,204.36	78	\$12,884.11
21	\$921.86	50	\$4,756.91	79	\$13,452.11
22	\$921.86	51	\$5,382.64	80	\$14,233.60
23	\$921.86	52	\$6,026.50	81	\$14,964.68
24	\$921.86	53	\$6,833.79	82	\$15,721.72
25	\$921.86	54	\$7,696.30	83	\$16,546.65
26	\$921.86	55	\$8,613.98	84	\$17,312.65
27	\$921.86	56	\$9,509.84	85	\$18,089.59
28	\$921.86	57	\$10,148.40	86	\$19,237.02
29	\$921.86	58	\$10,991.58		

33.

**Table Of Lapse Protection Monthly Policy Issue Charge
 Monthly Rates Per \$1,000.00 of Face Amount at issue or Face Amount increase**

Policy Year	Monthly Policy Issue Charge
1	\$0.19167
2	\$0.19167
3	\$0.19167
4	\$0.19167
5	\$0.19167
6	\$0.19167
7	\$0.19167
8	\$0.19167
9	\$0.19167
10	\$0.19167
11	\$0.19167
12	\$0.19167
13	\$0.19167
14	\$0.19167
15	\$0.19167
16	\$0.19167
17	\$0.19167
18	\$0.19167
19	\$0.19167
20	\$0.19167
21+	\$0.19167

34.

Table Of Lapse Protection Monthly Cost Of Insurance Rates
Monthly Rates Per \$1,000.00 of lapse protection Net Amount at Risk

Policy Year	Monthly Cost of Insurance Rate	Policy Year	Monthly Cost of Insurance Rate	Policy Year	Monthly Cost of Insurance Rate
1	0.00000				
2	0.00006	31	0.06894	60	4.52388
3	0.00012	32	0.08214	61	3.66756
4	0.00018	33	0.09724	62	4.04715
5	0.00030	34	0.11484	63	4.44145
6	0.00042	35	0.13498	64	4.56880
7	0.00060	36	0.15904	65	4.81844
8	0.00084	37	0.18756	66	1.93305
9	0.00113	38	0.22299	67	2.07003
10	0.00155	39	0.26364	68	2.22386
11	0.00132	40	0.31021	69	2.39305
12	0.00179	41	0.36406	70	2.58080
13	0.00234	42	0.42599	71	2.78525
14	0.00304	43	0.49849	72	2.99690
15	0.00390	44	0.58362	73	3.21538
16	0.00440	45	0.68227	74	3.43676
17	0.00552	46	0.79499	75	3.66814
18	0.00689	47	0.93479	76	3.90572
19	0.00860	48	1.09297	77	4.13573
20	0.01066	49	1.26444	78	4.36029
21	0.01012	50	1.45789	79	4.56724
22	0.01255	51	1.67755	80	4.85286
23	0.01549	52	1.90422	81	5.12102
24	0.01896	53	2.18937	82	5.39967
25	0.02305	54	2.49517	83	5.70444
26	0.02690	55	2.82186	84	5.98851
27	0.03265	56	3.14211	85	6.27770
28	0.03976	57	3.37119	86	6.70675
29	0.04820	58	3.67471		
30	0.05807	59	4.06179		

35.

Table Of Monthly Lapse Protection Interest Rates

Policy Year	Monthly Lapse Protection Interest Rates	Policy Year	Monthly Lapse Protection Interest Rates	Policy Year	Monthly Lapse Protection Interest Rates
1	0.526169400%				
2	0.526169400%				
3	0.526169400%				
4	0.526169400%				
5	0.526169400%				
6	0.526169400%				
7	0.526169400%				
8	0.526169400%				
9	0.526169400%				
10	0.526169400%				
11	0.526169400%				
12	0.526169400%				
13	0.526169400%				
14	0.526169400%				
15	0.526169400%				
16	0.526169400%				
17	0.526169400%				
18	0.526169400%				
19	0.526169400%				
20	0.526169400%				
21	0.526169400%				
22	0.526169400%				
23	0.526169400%				
24	0.526169400%				
25	0.526169400%				
26	0.526169400%				
27	0.526169400%				
28	0.526169400%				
29	0.526169400%				
30	0.526169400%				
		31	0.526169400%	60	0.526169400%
		32	0.526169400%	61	0.526169400%
		33	0.526169400%	62	0.526169400%
		34	0.526169400%	63	0.526169400%
		35	0.526169400%	64	0.526169400%
		36	0.526169400%	65	0.526169400%
		37	0.526169400%	66	0.526169400%
		38	0.526169400%	67	0.526169400%
		39	0.526169400%	68	0.526169400%
		40	0.526169400%	69	0.526169400%
		41	0.526169400%	70	0.526169400%
		42	0.526169400%	71	0.526169400%
		43	0.526169400%	72	0.526169400%
		44	0.526169400%	73	0.526169400%
		45	0.526169400%	74	0.526169400%
		46	0.526169400%	75	0.526169400%
		47	0.526169400%	76	0.526169400%
		48	0.526169400%	77	0.526169400%
		49	0.526169400%	78	0.526169400%
		50	0.526169400%	79	0.526169400%
		51	0.526169400%	80	0.526169400%
		52	0.526169400%	81	0.526169400%
		53	0.526169400%	82	0.526169400%
		54	0.526169400%	83	0.526169400%
		55	0.526169400%	84	0.526169400%
		56	0.526169400%	85	0.526169400%
		57	0.526169400%	86	0.526169400%
		58	0.526169400%		
		59	0.526169400%		

36.

SN 19 Estate Tax Repeal Rider

Effective Date: [September 1, 2012] **30.**
Maximum Administrative Fee \$500

SN 20 Extended Coverage Rider

Effective Date: [September 1, 2012] **30.**

SN 21 Four Year Term Insurance Rider

Effective Date: [September 1, 2012] **30.**
Expiration Date: [August 31, 2016] **37.**
Rider Face Amount: [\$305,000] **38.**

Guaranteed Maximum Four Year Term Insurance Rider Rates

Monthly Rates Per \$1000.00 of Rider Face Amount

<u>Duration</u>	<u>Monthly Rate</u>	
1	0.00008	} 39.
2	0.00025	
3	0.00050	
4	0.00075	

This rider is subject to the same risk classes as the policy Insureds.

These Data Pages Prepared On: [September 1, 2012] **40.**

[
Deanna D. Strable-Soethout
President
]

Principal National Life Insurance Company
Des Moines, Iowa 50392-0001

Statement of Variability
SN 73 et al

The variability for bracketed items in the above-referenced forms are provided below. This Statement of Variability reflects bracketing of items that will vary based upon policy specific information. In addition, this Statement of Variability also reflects bracketing of items that Principal National Life Insurance Company might vary within the range provided for future issues without requiring a re-filing. We have bracketed these items so we may more quickly respond to changes in the market, in company experience, or in the regulatory environment. Any changes made in such items will be determined based on sound actuarial practice and administered in a uniform and non-discriminatory manner. Such variable information will not be changed for issued policies, only for new issues.

All forms which include an officer signature(s):

Company officer signature and title are bracketed to allow for future changes to the officer signature and/or officer title without refiling the forms for state approval.

SN 73-1, Page 3

1. Prints policy number.
2. Prints owner's name(s).
3. Prints both insureds' names, risk classes, ages and gender. (If unisex rate basis, prints 'Unisex'.)
4. Prints Policy Date.
5. The following line prints on an adjustment data page:
Adjustment Date: [Date]
The following line prints if the policy has been reinstated:
Reinstatement Date: [Date]
6. Prints Policy Maturity Date based on youngest insured's age 121.
7. Prints one of the following:
 - the date guaranteed coverage under the Lapse Protection Rider will end based on the plan details and no future policy or premium changes.
 - If the Lapse Protection Rider is not providing lapse protection coverage, the text "Lapse protection guarantee is not in effect." prints instead of a date.
 - If the Lapse Protection Rider has terminated prints: "Lapse Protection Rider is terminated."
8. Prints amount of premium as long as the Lapse Protection Rider has not terminated.
9. Prints the policy Face Amount.
10. Prints Option 1, Option 2, or Option 3.
11. Prints Cash Value Accumulation Test or Guideline Premium Test.
12. Prints amount of Loan Indebtedness on the Policy Date. Prints for new issues only.
13. Prints amount of Issue Premium. Prints for new issues only.
14. Prints amount of Planned Unscheduled Premium. Prints for new issues only.
15. Prints amount of planned periodic premium.
16. Prints date based on chosen time period client plans to pay the planned periodic premium.
17. Prints chosen planned periodic premium frequency.
18. If the Lapse Protection Rider is not guaranteeing coverage, the following paragraph prints on an adjustment data page:

The Lapse Protection Rider is currently not guaranteeing coverage as the lapse protection guarantee is not in effect. Consult Your agent or Our Home Office for more information on the premium required to guarantee coverage.

SN 73-1, Page 3-1

19. Prints when Lapse Protection Rider is present.

SN 73-1, Page 3-2

20. Prints surrender charges for policy based on insureds' characteristics and plan details. The company may revise the surrender charges per \$1000 for future issues within the following range: \$0 to the SNFL maximum.
21. The Guaranteed Maximum Premium Expense Charge is 18.0%. The company may revise the Guaranteed Maximum Premium Expense Charge for future issues within the following range: 0% thru 200% of the current 18.0% charge.
22. The Guaranteed Maximum Monthly Administration Charge is \$30.00. The company may revise the Guaranteed Maximum Monthly Administration Charge for future issues within the following range: 0% thru 200% of the current \$30.00 charge.
23. The Guaranteed Maximum Monthly Policy Issue Charge is \$0.25 per \$1000. The company may revise the Guaranteed Maximum Monthly Policy Issue Charge for future issues within the following range: \$0.00 thru \$5.00.
24. The Policy Split Tax Bracket percentage for exercising the policy split option is currently 15.0%. The company may revise the percentage for future issues within the following range: 1.0% thru 50.0%.
25. The maximum one-time fee to split the policy is currently \$500. The company may revise the maximum fee for future issues within the following range: 0% thru 200% of the current \$500 charge.

SN 73-1, Page 3-3

26. Applicable guaranteed maximum cost of insurance rates print here.
27. The sample data page shows the language that prints when issued on sex-distinct policies.
 - Alternate paragraph that prints when issued on unisex policies:
Basis of Values: Guaranteed maximum cost of insurance rates are based on 2001 CSO Mortality Table (50), age nearest birthday, with distinction for each Insured's tobacco status.
28. The following additional paragraph prints if the policy is issued with any substandard rating:
Your policy has been issued in a rate class that is a percentage above standard. Your guaranteed maximum cost of insurance rates reflect this rate class.

29. Table prints percentages necessary to comply with Section 7702 of the Internal Revenue Code. Prints the Cash Value Accumulation Test Table (shown on the sample Data Pages) or the Guideline Premium Test Table below (age 35 example). The Cash Value Accumulation Table varies by the insureds' characteristics.

This policy complies with Section 7702 of the Internal Revenue Code under the Guideline Premium Test, which requires that the total death benefit is greater than or equal to the Accumulated Value multiplied by the applicable percentage from the following table.

Youngest Insured's Attained Age	Percentage of Accumulated Value	Youngest Insured's Attained Age	Percentage of Accumulated Value	Youngest Insured's Attained Age	Percentage of Accumulated Value
35	250.00	64	122.00	93	102.00
36	250.00	65	120.00	94	101.00
37	250.00	66	119.00	95	101.00
38	250.00	67	118.00	96	101.00
39	250.00	68	117.00	97	101.00
40	250.00	69	116.00	98	101.00
41	243.00	70	115.00	99	101.00
42	236.00	71	113.00	100	101.00
43	229.00	72	111.00	101	101.00
44	222.00	73	109.00	102	101.00
45	215.00	74	107.00	103	101.00
46	209.00	75	105.00	104	101.00
47	203.00	76	105.00	105	101.00
48	197.00	77	105.00	106	101.00
49	191.00	78	105.00	107	101.00
50	185.00	79	105.00	108	101.00
51	178.00	80	105.00	109	101.00
52	171.00	81	105.00	110	101.00
53	164.00	82	105.00	111	101.00
54	157.00	83	105.00	112	101.00
55	150.00	84	105.00	113	101.00
56	146.00	85	105.00	114	101.00
57	142.00	86	105.00	115	101.00
58	138.00	87	105.00	116	101.00
59	134.00	88	105.00	117	101.00
60	130.00	89	105.00	118	101.00
61	128.00	90	105.00	119	101.00
62	126.00	91	104.00	120	101.00
63	124.00	92	103.00	121+	101.00

SN 73-1, Page 3-5

Rider Data Pages:

Prints Rider information for all riders issued with the policy.

30. Prints the rider effective date.
31. Prints Reinstatement Period of 60 days. The company may revise this Reinstatement Period for future issues within the range of 60 days to 5 years.
32. Prints lapse protection premium expense charge percentages that vary by the insureds' characteristics and plan details. The company may revise the lapse protection premium expense charge percentages for future issues within the following range: 0% thru 100%.

SN 73-1, Page 3-6

33. Prints lapse protection target premium that varies by the insureds' characteristics and plan details. The company may revise the lapse protection target premium for future issues within the following range: 50% thru 500% of the current lapse protection target premium.

SN 73-1, Page 3-7

34. Prints lapse protection monthly policy issue charge for policy based on the insureds' characteristics and plan details. The company may revise the lapse protection policy issue charge on an annual basis for future issues within the following range: \$0.00 to \$100.00.

SN 73-1, Page 3-8

35. Prints monthly lapse protection cost of insurance rates that vary by the insureds' characteristics and plan details. The company may revise the monthly lapse protection cost of insurance rates for future issues within the following range: 0% thru 1,000% of the current lapse protection cost of insurance rates.

SN 73-1, Page 3-9

36. Prints monthly lapse protection interest rates based on the insureds' characteristics and plan details. The company may revise the lapse protection interest rates for future issues within the following range: 0-10% annually.

SN 73-1, Page 3-10

37. Prints the rider expiration date.
38. Prints the Rider Face Amount.
39. Prints guaranteed maximum rider rates.
40. Prints the date the Data Pages were printed.

SERFF Tracking #:

PRLD-128590659

State Tracking #:**Company Tracking #:**

SULP2/SN74

State:

Arkansas

Filing Company:

Principal National Life Insurance Company

TOI/Sub-TOI:

L09I Individual Life - Flexible Premium Adjustable Life/L09I.002 Joint (Last Survivor)

Product Name:

Survivorship Flexible Premium Universal Life

Project Name/Number:

SULP2/

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/23/2012	Supporting Document	Sample Data Page and Statement of Variability	07/31/2012	SN 73-1 with SN 74.pdf SN 73 with SN 74 Statement of Variability.pdf (Superseded)



DATA PAGES

Survivorship Flexible Premium Universal Life

POLICY DATA

Policy Number: [Sample] **1.**
Owner(s): [John Doe] **2.**
 For additional owners or subsequent ownership changes, see application or letter(s) of acknowledgement.

Insured's Name: [John Doe]
Insured's Risk Class: [Standard Nontobacco]
Insured's Age and Gender: [35, Male] **3.**

Insured's Name: [Jane Doe]
Insured's Risk Class: [Standard Nontobacco]
Insured's Age and Gender: [35, Female] **3.**

Policy Date: [September 1, 2012] **4.**
5.

Policy Maturity Date: [August 31, 2098] **6.**
Lapse Protection Coverage Date: [August 31, 2098] **7.**
Lapse Protection Guarantee Monthly Premium: [\$48.12] **8.**
 Applicable during the first Policy Year only. Refer to the Lapse Protection Rider for a detailed explanation.

Face Amount: [\$250,000.00] **9.**
Death Benefit Option: Option [1] **10.**

Life Insurance Qualification Test: [Cash Value Accumulation Test] **11.**

Loan Indebtedness on Policy Date: [\$0.00] **12.**

PLANNED PREMIUMS:
Issue Premium: [\$1,500.00] **13.**
Planned Unscheduled Premium: [\$0.00] **14.**
Planned Periodic Premium: [\$1,500.00] **15.**
Planned Periodic Premium Duration to: [August 31, 2098] **16.**
Planned Periodic Premium Frequency: [Annual] **17.**

For this policy to provide life insurance protection on the Insureds until the Policy Maturity Date sufficient premiums must be paid. You may have to pay more than the Planned Premiums shown above to keep this policy and coverage in force until the Policy Maturity Date, and to keep any additional benefit riders in force. Any changes made to Your policy and/or the amount, frequency and timing of premium payments may have a direct impact on the policy's values and guarantees. Refer to the policy for a detailed explanation.

18.

The Lapse Protection Rider guarantees coverage to the Lapse Protection Coverage Date shown above assuming all of the following conditions are met:

1. On each Monthly Date during the first Policy Year, the sum of premiums received less any Loan Indebtedness is equal to or greater than the sum of the Lapse Protection Guarantee Monthly Premiums;
2. The Issue Premium is received during the application process and/or received upon delivery and acceptance of this policy;
3. The Planned Unscheduled Premium is received within the first Policy Year;
4. The Planned Periodic Premium is received at the frequency and for the duration shown above by the payment date as shown on Your reminder notice;
5. No subsequent policy loans or partial surrenders are taken;
6. No subsequent changes are made in Face Amount, Death Benefit Option or risk class(es);
7. No rider with a cost is subsequently added, deleted or modified; and
8. The policy or Lapse Protection Rider has not been terminated and/or reinstated.

If any of the above conditions are not met, the lapse protection guarantee may not continue to the Lapse Protection Coverage Date.

Any changes made to Your policy including but not limited to the amount, frequency, duration, or timing of premium payments will have a direct impact on the policy's values and lapse protection guarantee. Your policy will enter a grace period if the Net Surrender Value is insufficient to cover the Monthly Policy Charge and the lapse protection guarantee is not in effect as described in the Lapse Protection Rider.

The Guaranteed Minimum Interest Crediting Rate is 2%.

The Guaranteed Minimum Loan Crediting Rate on the Loan Account is 2%.

The Guaranteed Maximum Loan Interest Charge: The fixed loan interest charge is a maximum of 4% in all Policy Years to the youngest Insured's Attained Age 121. On or after the youngest Insured's Attained Age 121, the fixed loan interest charge is a maximum of 2%.

CHARGES AND LIMITS

- Guaranteed Maximum Surrender Charges per policy.

A surrender charge will be deducted from Your policy's Accumulated Value if this policy is surrendered in full for its Net Surrender Value or if this policy terminates within 19 years from issue or Face Amount increase. Any Face Amount increase will have its own surrender charge and surrender charge period. A Face Amount decrease will not decrease the Guaranteed Maximum Surrender Charges. The Guaranteed Maximum Surrender Charges do not exceed the maximum charges allowed by state law. Maximum charges allowed by state law are based on the mortality table used as the basis for the guaranteed maximum cost of insurance rates and a nonforfeiture interest rate of 4%.

The Guaranteed Maximum Surrender Charge for each Policy Year is shown in the table below, subject to adjustment for any Face Amount increases that are described in the Adjustment Options section of this policy.

	Policy Year	Amount
20.	1	\$4,065.00
	2	\$4,020.00
	3	\$3,980.00
	4	\$3,935.00
	5	\$3,890.00
	6	\$3,845.00
	7	\$3,797.50
	8	\$3,752.50
	9	\$3,702.50
	10	\$3,655.00
	11	\$3,287.50
	12	\$2,922.50
	13	\$2,557.50
	14	\$2,190.00
	15	\$1,825.00
	16	\$1,460.00
	17	\$1,092.50
	18	\$725.00
	19	\$342.50
	20 and later	\$0.00

- The Guaranteed Maximum Premium Expense Charge is [18.0%] of premium received in each Policy Year. **21.**
- The Guaranteed Maximum Monthly Administration Charge, deducted on a monthly basis, is [\$30.00]. **22.**
- The Guaranteed Maximum Monthly Policy Issue Charge, deducted on a monthly basis, is [\$0.25] per \$1,000 of Face Amount in all Policy Years. **23.**
- The Minimum Face Amount: \$250,000
- The Minimum Face Amount Increase: \$100,000
- The Minimum Partial Surrender Amount: \$500
- The Policy Split Tax Bracket percentage is: [15.0%] **24.**
- The maximum one-time fee to split this policy: [\$500] **25.**

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES

Monthly Rates Per \$1,000.00 of Net Amount At Risk

26.

Policy Year	Monthly Rate						
1	0.00008	24	0.06700	47	3.14900	70	32.06650
2	0.00025	25	0.08033	48	3.67900	71	34.60700
3	0.00050	26	0.09642	49	4.25325	72	37.23683
4	0.00075	27	0.11600	50	4.90108	73	39.95183
5	0.00100	28	0.14008	51	5.63667	74	42.70250
6	0.00133	29	0.16867	52	6.39533	75	45.57767
7	0.00175	30	0.20208	53	7.35017	76	48.52967
8	0.00225	31	0.24108	54	8.37400	77	51.38758
9	0.00292	32	0.28583	55	9.46775	78	54.17783
10	0.00367	33	0.33692	56	10.53983	79	56.74917
11	0.00467	34	0.39642	57	11.30600	80	60.29825
12	0.00583	35	0.46433	58	12.32200	81	63.63017
13	0.00733	36	0.54550	59	13.61833	82	67.09233
14	0.00892	37	0.64167	60	15.16625	83	70.87933
15	0.01075	38	0.76100	61	17.01308	84	74.40892
16	0.01317	39	0.89783	62	18.77292	85	78.00208
17	0.01608	40	1.05433	63	20.60125	86	83.33333
18	0.01983	41	1.23525	64	21.19092		
19	0.02433	42	1.44308	65	22.34825		
20	0.02992	43	1.68633	66	24.01792		
21	0.03692	44	1.97192	67	25.71975		
22	0.04542	45	2.30267	68	27.63125		
23	0.05558	46	2.68050	69	29.73358		

27. [Basis of Values: Guaranteed maximum cost of insurance rates are based on 2001 CSO Mortality Table, age nearest birthday, with distinction for each Insured's Gender and tobacco status.]

2001 CSO Nonsmoker Mortality Table shall be the basis for the Nontobacco risk class. 2001 CSO Smoker Mortality Table shall be the basis for the Tobacco risk class.

28.

TABLE OF APPLICABLE PERCENTAGES FOR DEATH BENEFIT OPTIONS

This policy complies with Section 7702 of the Internal Revenue Code under the [Cash Value Accumulation Test], which requires that the total death benefit is greater than or equal to the Accumulated Value multiplied by the applicable percentage from the following table.

29.

Policy Year	Percentage of Accumulated Value	Policy Year	Percentage of Accumulated Value	Policy Year	Percentage of Accumulated Value
1	737.04	30	241.72	59	114.82
2	708.70	31	233.20	60	113.19
3	681.46	32	225.07	61	111.57
4	655.27	33	217.32	62	109.93
5	630.09	34	209.92	63	108.15
6	605.90	35	202.88	64	106.10
7	582.64	36	196.16	65	103.45
8	560.29	37	189.77	66	101.00
9	538.81	38	183.70	67	101.00
10	518.16	39	177.95	68	101.00
11	498.32	40	172.51	69	101.00
12	479.26	41	167.35	70	101.00
13	460.95	42	162.48	71	101.00
14	443.35	43	157.89	72	101.00
15	426.45	44	153.55	73	101.00
16	410.22	45	149.48	74	101.00
17	394.63	46	145.66	75	101.00
18	379.66	47	142.08	76	101.00
19	365.30	48	138.76	77	101.00
20	351.51	49	135.68	78	101.00
21	338.29	50	132.82	79	101.00
22	325.61	51	130.18	80	101.00
23	313.46	52	127.73	81	101.00
24	301.83	53	125.45	82	101.00
25	290.68	54	123.38	83	101.00
26	280.00	55	121.48	84	101.00
27	269.77	56	119.74	85	101.00
28	259.99	57	118.12	86+	101.00
29	250.65	58	116.47		

RIDER DATA

SN 74 Lapse Protection Rider

Effective Date: [September 1, 2012] **30.**
Lapse Protection Reinstatement Period: Within [60 days] after the date of policy termination and prior to the youngest Insured's Attained Age 121. **31.**

LAPSE PROTECTION CHARGES, TARGET PREMIUM, RATES, AND FACTORS
(Used for the lapse protection value only)

Lapse Protection Premium Expense Charge

The Lapse Protection Premium Expense Charge is the sum of two amounts. The first amount equals the applicable percentage below multiplied by premium received up to and including the Lapse Protection Target Premium in each Policy Year. The second amount equals the applicable percentage below multiplied by premium received in excess of the Lapse Protection Target Premium in each Policy Year. For purposes of determining the Lapse Protection Premium Expense Charge only, the first Policy Year will be considered to begin on the Policy Date and end 20 days prior to the first policy anniversary. Subsequent Policy Years will be considered to be the one-year period beginning 20 days prior to a policy anniversary and ending 20 days prior to the following policy anniversary.

Lapse Protection Premium Expense Charge Percentage for premium received up to and including Lapse Protection Target Premium in all Policy Years: [0.00%] **32.**

Lapse Protection Premium Expense Charge Percentage
Premium received in excess of Lapse Protection Target Premium

Policy Year	Percentage						
1	31.00%	23	30.00%	45	30.00%	67	30.00%
2	30.00%	24	30.00%	46	30.00%	68	30.00%
3	30.00%	25	30.00%	47	30.00%	69	30.00%
4	30.00%	26	30.00%	48	30.00%	70	30.00%
5	30.00%	27	30.00%	49	30.00%	71	30.00%
6	30.00%	28	30.00%	50	30.00%	72	30.00%
7	30.00%	29	30.00%	51	30.00%	73	30.00%
8	30.00%	30	30.00%	52	30.00%	74	30.00%
9	30.00%	31	30.00%	53	30.00%	75	30.00%
10	30.00%	32	30.00%	54	30.00%	76	30.00%
11	30.00%	33	30.00%	55	30.00%	77	30.00%
12	30.00%	34	30.00%	56	30.00%	78	30.00%
13	30.00%	35	30.00%	57	30.00%	79	30.00%
14	30.00%	36	30.00%	58	30.00%	80	30.00%
15	30.00%	37	30.00%	59	30.00%	81	30.00%
16	30.00%	38	30.00%	60	30.00%	82	30.00%
17	30.00%	39	30.00%	61	30.00%	83	30.00%
18	30.00%	40	30.00%	62	30.00%	84	30.00%
19	30.00%	41	30.00%	63	30.00%	85	30.00%
20	30.00%	42	30.00%	64	30.00%	86	30.00%
21	30.00%	43	30.00%	65	30.00%		
22	30.00%	44	30.00%	66	30.00%		

Table Of Lapse Protection Target Premiums

Policy Year	Lapse Protection Target Premium	Policy Year	Lapse Protection Target Premium	Policy Year	Lapse Protection Target Premium
1	\$921.86	30	\$921.86	59	\$12,062.14
2	\$921.86	31	\$921.86	60	\$13,333.22
3	\$921.86	32	\$921.86	61	\$10,971.77
4	\$921.86	33	\$921.86	62	\$12,021.75
5	\$921.86	34	\$921.86	63	\$13,107.03
6	\$921.86	35	\$921.86	64	\$13,456.38
7	\$921.86	36	\$1,020.55	65	\$14,139.57
8	\$921.86	37	\$1,103.26	66	\$6,108.24
9	\$921.86	38	\$1,205.97	67	\$6,496.28
10	\$921.86	39	\$1,323.76	68	\$6,931.26
11	\$921.86	40	\$1,458.62	69	\$7,408.65
12	\$921.86	41	\$1,614.47	70	\$7,937.20
13	\$921.86	42	\$1,793.57	71	\$8,511.32
14	\$921.86	43	\$2,003.06	72	\$9,104.08
15	\$921.86	44	\$2,248.78	73	\$9,714.29
16	\$921.86	45	\$2,533.21	74	\$10,330.84
17	\$921.86	46	\$2,857.77	75	\$10,973.38
18	\$921.86	47	\$3,259.63	76	\$11,631.15
19	\$921.86	48	\$3,713.44	77	\$12,266.05
20	\$921.86	49	\$4,204.36	78	\$12,884.11
21	\$921.86	50	\$4,756.91	79	\$13,452.11
22	\$921.86	51	\$5,382.64	80	\$14,233.60
23	\$921.86	52	\$6,026.50	81	\$14,964.68
24	\$921.86	53	\$6,833.79	82	\$15,721.72
25	\$921.86	54	\$7,696.30	83	\$16,546.65
26	\$921.86	55	\$8,613.98	84	\$17,312.65
27	\$921.86	56	\$9,509.84	85	\$18,089.59
28	\$921.86	57	\$10,148.40	86	\$19,237.02
29	\$921.86	58	\$10,991.58		

33.

Table Of Lapse Protection Monthly Policy Issue Charge
Monthly Rates Per \$1,000.00 of Face Amount at issue or Face Amount increase

Policy Year	Monthly Policy Issue Charge
1	\$0.19167
2	\$0.19167
3	\$0.19167
4	\$0.19167
5	\$0.19167
6	\$0.19167
7	\$0.19167
8	\$0.19167
9	\$0.19167
10	\$0.19167
11	\$0.19167
12	\$0.19167
13	\$0.19167
14	\$0.19167
15	\$0.19167
16	\$0.19167
17	\$0.19167
18	\$0.19167
19	\$0.19167
20	\$0.19167
21+	\$0.19167

34.

Table Of Lapse Protection Monthly Cost Of Insurance Rates
Monthly Rates Per \$1,000.00 of lapse protection Net Amount at Risk

Policy Year	Monthly Cost of Insurance Rate	Policy Year	Monthly Cost of Insurance Rate	Policy Year	Monthly Cost of Insurance Rate
1	0.00000				
2	0.00006	31	0.06894	60	4.52388
3	0.00012	32	0.08214	61	3.66756
4	0.00018	33	0.09724	62	4.04715
5	0.00030	34	0.11484	63	4.44145
6	0.00042	35	0.13498	64	4.56880
7	0.00060	36	0.15904	65	4.81844
8	0.00084	37	0.18756	66	1.93305
9	0.00113	38	0.22299	67	2.07003
10	0.00155	39	0.26364	68	2.22386
11	0.00132	40	0.31021	69	2.39305
12	0.00179	41	0.36406	70	2.58080
13	0.00234	42	0.42599	71	2.78525
14	0.00304	43	0.49849	72	2.99690
15	0.00390	44	0.58362	73	3.21538
16	0.00440	45	0.68227	74	3.43676
17	0.00552	46	0.79499	75	3.66814
18	0.00689	47	0.93479	76	3.90572
19	0.00860	48	1.09297	77	4.13573
20	0.01066	49	1.26444	78	4.36029
21	0.01012	50	1.45789	79	4.56724
22	0.01255	51	1.67755	80	4.85286
23	0.01549	52	1.90422	81	5.12102
24	0.01896	53	2.18937	82	5.39967
25	0.02305	54	2.49517	83	5.70444
26	0.02690	55	2.82186	84	5.98851
27	0.03265	56	3.14211	85	6.27770
28	0.03976	57	3.37119	86	6.70675
29	0.04820	58	3.67471		
30	0.05807	59	4.06179		

35.

Table Of Monthly Lapse Protection Interest Rates

Policy Year	Monthly Lapse Protection Interest Rates	Policy Year	Monthly Lapse Protection Interest Rates	Policy Year	Monthly Lapse Protection Interest Rates
1	0.526169400%				
2	0.526169400%	31	0.526169400%	60	0.526169400%
3	0.526169400%	32	0.526169400%	61	0.526169400%
4	0.526169400%	33	0.526169400%	62	0.526169400%
5	0.526169400%	34	0.526169400%	63	0.526169400%
6	0.526169400%	35	0.526169400%	64	0.526169400%
7	0.526169400%	36	0.526169400%	65	0.526169400%
8	0.526169400%	37	0.526169400%	66	0.526169400%
9	0.526169400%	38	0.526169400%	67	0.526169400%
10	0.526169400%	39	0.526169400%	68	0.526169400%
11	0.526169400%	40	0.526169400%	69	0.526169400%
12	0.526169400%	41	0.526169400%	70	0.526169400%
13	0.526169400%	42	0.526169400%	71	0.526169400%
14	0.526169400%	43	0.526169400%	72	0.526169400%
15	0.526169400%	44	0.526169400%	73	0.526169400%
16	0.526169400%	45	0.526169400%	74	0.526169400%
17	0.526169400%	46	0.526169400%	75	0.526169400%
18	0.526169400%	47	0.526169400%	76	0.526169400%
19	0.526169400%	48	0.526169400%	77	0.526169400%
20	0.526169400%	49	0.526169400%	78	0.526169400%
21	0.526169400%	50	0.526169400%	79	0.526169400%
22	0.526169400%	51	0.526169400%	80	0.526169400%
23	0.526169400%	52	0.526169400%	81	0.526169400%
24	0.526169400%	53	0.526169400%	82	0.526169400%
25	0.526169400%	54	0.526169400%	83	0.526169400%
26	0.526169400%	55	0.526169400%	84	0.526169400%
27	0.526169400%	56	0.526169400%	85	0.526169400%
28	0.526169400%	57	0.526169400%	86	0.526169400%
29	0.526169400%	58	0.526169400%		
30	0.526169400%	59	0.526169400%		

36.

SN 19 Estate Tax Repeal Rider

Effective Date: [September 1, 2012] **30.**
Maximum Administrative Fee \$500

SN 20 Extended Coverage Rider

Effective Date: [September 1, 2012] **30.**

SN 21 Four Year Term Insurance Rider

Effective Date: [September 1, 2012] **30.**
Expiration Date: [August 31, 2016] **37.**
Rider Face Amount: [\$305,000] **38.**

Guaranteed Maximum Four Year Term Insurance Rider Rates

Monthly Rates Per \$1000.00 of Rider Face Amount

<u>Duration</u>	<u>Monthly Rate</u>	
1	0.00008	} 39.
2	0.00025	
3	0.00050	
4	0.00075	

This rider is subject to the same risk classes as the policy Insureds.

These Data Pages Prepared On: [September 1, 2012] **40.**

[
Deanna D. Strable-Soethout
President
]

Principal National Life Insurance Company
Des Moines, Iowa 50392-0001

Statement of Variability
SN 73 et al

The variability for bracketed items in the above-referenced forms are provided below. This Statement of Variability reflects bracketing of items that will vary based upon policy specific information. In addition, this Statement of Variability also reflects bracketing of items that Principal National Life Insurance Company might vary within the range provided for future issues without requiring a re-filing. We have bracketed these items so we may more quickly respond to changes in the market, in company experience, or in the regulatory environment. Any changes made in such items will be determined based on sound actuarial practice and administered in a uniform and non-discriminatory manner. Such variable information will not be changed for issued policies, only for new issues.

All forms which include an officer signature(s):

Company officer signature and title are bracketed to allow for future changes to the officer signature and/or officer title without refiling the forms for state approval.

SN 73-1, Page 3

1. Prints policy number.
2. Prints owner's name(s).
3. Prints both insureds' names, risk classes, ages and gender. (If unisex rate basis, prints 'Unisex'.)
4. Prints Policy Date.
5. The following line prints on an adjustment data page:
Adjustment Date: [Date]
The following line prints if the policy has been reinstated:
Reinstatement Date: [Date]
6. Prints Policy Maturity Date based on youngest insured's age 121.
7. Prints one of the following:
 - the date guaranteed coverage under the Lapse Protection Rider will end based on the plan details and no future policy or premium changes.
 - If the Lapse Protection Rider is not providing lapse protection coverage, the text "Lapse protection guarantee is not in effect." prints instead of a date.
 - If the Lapse Protection Rider has terminated prints: "Lapse Protection Rider is terminated."
8. Prints amount of premium as long as the Lapse Protection Rider has not terminated.
9. Prints the policy Face Amount.
10. Prints Option 1, Option 2, or Option 3.
11. Prints Cash Value Accumulation Test or Guideline Premium Test.
12. Prints amount of Loan Indebtedness on the Policy Date. Prints for new issues only.
13. Prints amount of Issue Premium. Prints for new issues only.
14. Prints amount of Planned Unscheduled Premium. Prints for new issues only.
15. Prints amount of planned periodic premium.
16. Prints date based on chosen time period client plans to pay the planned periodic premium.
17. Prints chosen planned periodic premium frequency.
18. If the Lapse Protection Rider is not guaranteeing coverage, the following paragraph prints on an adjustment data page:

The Lapse Protection Rider is currently not guaranteeing coverage as the lapse protection guarantee is not in effect. Consult Your agent or Our Home Office for more information on the premium required to guarantee coverage.

SN 73-1, Page 3-1

19. Prints when Lapse Protection Rider is present.

SN 73-1, Page 3-2

20. Prints surrender charges for policy based on insureds' characteristics and plan details. The company may revise the surrender charges per \$1000 for future issues within the following range: \$0 to the SNFL maximum.
21. The Guaranteed Maximum Premium Expense Charge is 18.0%. The company may revise the Guaranteed Maximum Premium Expense Charge for future issues within the following range: 0% thru 200% of the current 18.0% charge.
22. The Guaranteed Maximum Monthly Administration Charge is \$30.00. The company may revise the Guaranteed Maximum Monthly Administration Charge for future issues within the following range: 0% thru 200% of the current \$30.00 charge.
23. The Guaranteed Maximum Monthly Policy Issue Charge is \$0.25 per \$1000. The company may revise the Guaranteed Maximum Monthly Policy Issue Charge for future issues within the following range: \$0.00 thru \$5.00.
24. The Policy Split Tax Bracket percentage for exercising the policy split option is currently 15.0%. The company may revise the percentage for future issues within the following range: 1.0% thru 50.0%.
25. The maximum one-time fee to split the policy is currently \$500. The company may revise the maximum fee for future issues within the following range: 0% thru 200% of the current \$500 charge.

SN 73-1, Page 3-3

26. Applicable guaranteed maximum cost of insurance rates print here.
27. The sample data page shows the language that prints when issued on sex-distinct policies.
 - Alternate paragraph that prints when issued on unisex policies:
Basis of Values: Guaranteed maximum cost of insurance rates are based on 2001 CSO Mortality Table (50), age nearest birthday, with distinction for each Insured's tobacco status.
28. The following additional paragraph prints if the policy is issued with any substandard rating:
Your policy has been issued in a rate class that is a percentage above standard. Your guaranteed maximum cost of insurance rates reflect this rate class.

29. Table prints percentages necessary to comply with Section 7702 of the Internal Revenue Code. Prints the Cash Value Accumulation Test Table (shown on the sample Data Pages) or the Guideline Premium Test Table below (age 35 example). The Cash Value Accumulation Table varies by the insureds' characteristics.

This policy complies with Section 7702 of the Internal Revenue Code under the Guideline Premium Test, which requires that the total death benefit is greater than or equal to the Accumulated Value multiplied by the applicable percentage from the following table.

Youngest Insured's Attained Age	Percentage of Accumulated Value	Youngest Insured's Attained Age	Percentage of Accumulated Value	Youngest Insured's Attained Age	Percentage of Accumulated Value
35	250.00	64	122.00	93	102.00
36	250.00	65	120.00	94	101.00
37	250.00	66	119.00	95	101.00
38	250.00	67	118.00	96	101.00
39	250.00	68	117.00	97	101.00
40	250.00	69	116.00	98	101.00
41	243.00	70	115.00	99	101.00
42	236.00	71	113.00	100	101.00
43	229.00	72	111.00	101	101.00
44	222.00	73	109.00	102	101.00
45	215.00	74	107.00	103	101.00
46	209.00	75	105.00	104	101.00
47	203.00	76	105.00	105	101.00
48	197.00	77	105.00	106	101.00
49	191.00	78	105.00	107	101.00
50	185.00	79	105.00	108	101.00
51	178.00	80	105.00	109	101.00
52	171.00	81	105.00	110	101.00
53	164.00	82	105.00	111	101.00
54	157.00	83	105.00	112	101.00
55	150.00	84	105.00	113	101.00
56	146.00	85	105.00	114	101.00
57	142.00	86	105.00	115	101.00
58	138.00	87	105.00	116	101.00
59	134.00	88	105.00	117	101.00
60	130.00	89	105.00	118	101.00
61	128.00	90	105.00	119	101.00
62	126.00	91	104.00	120	101.00
63	124.00	92	103.00	121+	101.00

SN 73-1, Page 3-5

Rider Data Pages:

Prints Rider information for all riders issued with the policy.

30. Prints the rider effective date.
31. Prints Reinstatement Period of 60 days. The company may revise this Reinstatement Period for future issues within the range of 60 days to 5 years.
32. Prints lapse protection premium expense charge percentages that vary by the insureds' characteristics and plan details. The company may revise the lapse protection premium expense charge percentages for future issues within the following range: 0% thru 100%.

SN 73-1, Page 3-6

33. Prints lapse protection target premium that varies by the insureds' characteristics and plan details. The company may revise the lapse protection target premium for future issues within the following range: 50% thru 500% of the current lapse protection target premium.

SN 73-1, Page 3-7

34. Prints lapse protection monthly policy issue charge for policy based on the insureds' characteristics and plan details. The company may revise the lapse protection policy issue charge on an annual basis for future issues within the following range: \$0.00 to \$20.00.

SN 73-1, Page 3-8

35. Prints monthly lapse protection cost of insurance rates that vary by the insureds' characteristics and plan details. The company may revise the monthly lapse protection cost of insurance rates for future issues within the following range: 0% thru 1,000% of the current lapse protection cost of insurance rates.

SN 73-1, Page 3-9

36. Prints monthly lapse protection interest rates based on the insureds' characteristics and plan details. The company may revise the lapse protection interest rates for future issues within the following range: 0-10% annually.

SN 73-1, Page 3-10

37. Prints the rider expiration date.
38. Prints the Rider Face Amount.
39. Prints guaranteed maximum rider rates.
40. Prints the date the Data Pages were printed.