

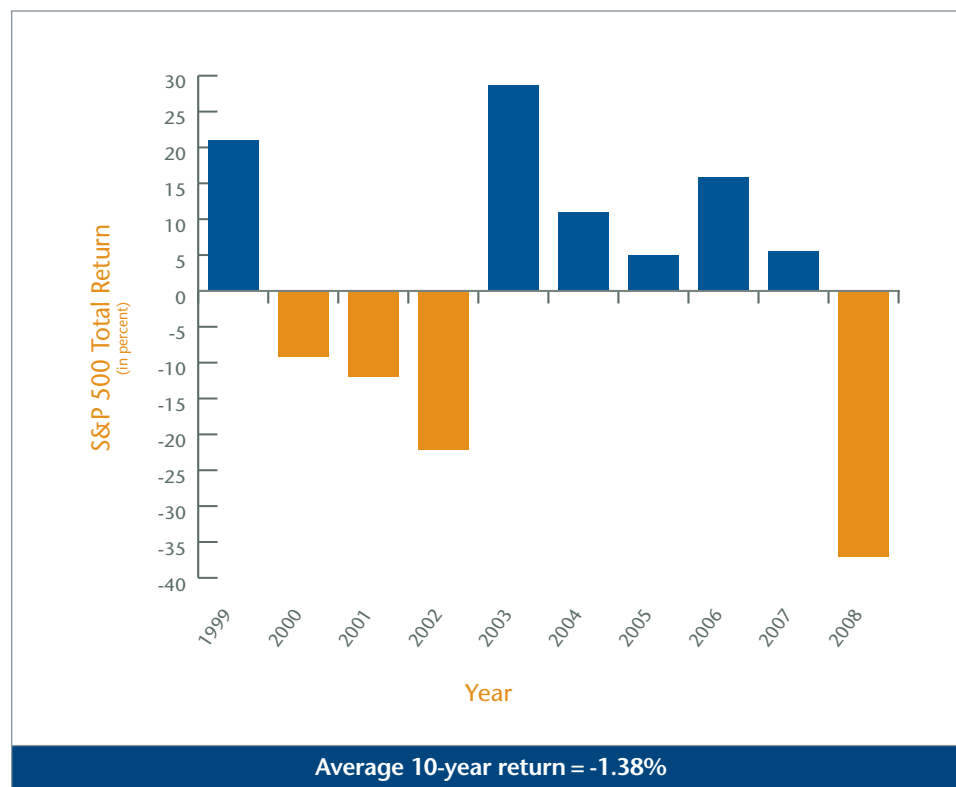
Add a Fixed Annuity from Principal Life Insurance Company

Aiming for More Stability in Your Portfolio?

If the ups and downs in the financial markets bother you, consider a fixed annuity as a secure investment to grow your savings.

A fixed annuity is not subject to market risks like stocks and other riskier investments. Therefore, it offers a conservative choice as part of a diversified investment portfolio. With its safety and guarantees*, a fixed annuity can serve as the foundation of a long-term retirement strategy.

Over the past ten years, the average return of the S&P 500 Index was -1.38%, with annual returns ranging from 28.69% to -37%.



The guaranteed rate of return a fixed annuity provides can offset the volatility of the market. Fixed annuities provide:

Guaranteed principal** – You get all of the money you put into the annuity back (less any previous withdrawals or applicable charges).

Guaranteed interest – You don't have to worry about the ups and downs of the stock market. Fixed annuities provide a guaranteed interest rate for a set period of time. Once that set period is over, you'll always know what your return is going to be because it is set every year and guaranteed to never go below the minimum amount outlined in the contract.

Tax-deferred growth – You don't pay taxes on any of the earned interest until you make a withdrawal, so your money will grow more quickly.

Access to your money – You can withdraw up to a set percentage of your accumulated value each contract year without paying any charges.

Income for life – An annuity is the only investment that will guarantee you receive income for the rest of your life or for you and your spouse's life. You can choose from a full range of income options if you decide to draw an income from your annuity, including an income you can't outlive.

Probate protection – Your beneficiary receives the full value of your annuity value — avoiding the cost and delay of probate.

No cost, no obligation review

Contact your financial professional today to review your investment portfolio and for more information about the fixed annuity products available from Principal Life.

*Guarantees are based on the claims paying ability of Principal Life Insurance Company.

**Not available on all products.

Withdrawals prior to age 59½ may be subject to a 10% IRS penalty tax.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-002, www.principal.com

Not FDIC/NCUA Insured	No Bank Guarantee
Not A Deposit	May Go Down In Value
Not Insured By Any Federal Government Agency	

Annuity products and services are offered through Principal Life Insurance Company, a member of the Principal Financial Group®, Des Moines, IA 50392