Principal life insurance capabilities

Making life better for you — and your clients
Experience our commitment to you

What you do is important. After all, by helping people secure their financial futures, you’re empowering them to live better lives. But we know it’s not easy — and we’d love to help. Would you like to work with a company that:
• Shares your passion for assisting people with their financial well-being?
• Can help your business thrive?
• You can build a lasting relationship with?
If so, learn more about how you can benefit from these unique advantages we’re proud to offer:

**One source for a wealth of solutions**
Get a variety of attractive solutions for life insurance — as well as retirement and asset management — all in one place.

**Expertise in your market**
Discover the benefits of working with a life insurance leader in the personal and business markets.

**Services that make your life easier**
Save time and effort with:
• A fast and easy application and underwriting process.
• Hassle-free policy income distributions.

**People who are committed to your success**
Work with people who take pride in being:
• Accessible
• Caring
• Responsive
Your success is our priority.

“As a financial professional, you’re committed to improving your clients’ financial wellness. And we’re passionate about helping you do that. When you work with us, you get more than products and services — you get comprehensive solutions to help your clients live better lives.”

– Nick Cecere, Senior Vice President
United States Insurance Solutions — Distribution Principal®
One source for a wealth of solutions

Your clients have a variety of financial needs. And finding a variety of companies to help you meet those needs can be, well, a pain.

But with us, you don’t have to. See how your business can benefit from our one-stop shop of life insurance and other financial solutions.

**Diverse product lineup**
- Life insurance
- Disability insurance
- Mutual funds
- Annuities

**Individuals and families**
- Life insurance to protect families
- Income replacement
- Retirement planning
- Legacy and estate planning
- Savings and income strategies

**Businesses and their owners**
- Business succession strategies
- Key person protection
- Key employee retention and retirement solutions
- Legacy and estate planning
- Life and disability protection

**Employees**
- Qualified retirement plans
- Group and voluntary benefits
- Key employee benefits
Expertise in the personal market

As you know, many people don’t have enough life insurance — and aren’t convinced they need it. This presents a challenge for professionals like you. But it also creates an opportunity.

We can help you make the most of that opportunity, and get individuals and families the coverage they need. We’ll collaborate with you to reach more clients, offer tailored insurance solutions, and help manage and grow your business over time.

More consumers say they need life insurance products than say they own them.

And it’s estimated that 23 million people need life insurance coverage.

Source: 2019 Insurance Barometer Report, LIMRA

Stand out in the market by offering our life/disability insurance combo, which provides more complete risk protection for your clients and more opportunity for you.
A leader in the business market

Your business clients depend on you for a lot. Protecting the financial futures of their business, their employees and their lifestyle is no small task. But with our decades’ worth of experience in the small-to-medium-size business market, we’re uniquely equipped to ensure that you deliver.

Solutions
No matter what your clients need, we can help with our many business solutions and products. We provide unique and flexible plan designs and timesaving underwriting programs to keep things simple and streamlined.

Expertise
Being able to access business, legal and tax expertise at every step gives you complete confidence in the solutions you provide. And, as your clients’ needs change, or tax laws change, expertise is always available so you can continue to guide clients throughout the life of their plan.

Service
Once you’ve put a solution in place, our comprehensive plan services help your clients continuously, generating more sales opportunities for you and reducing hassles for them.

“Whether you’re experienced in the business market or just getting started, we’re here to help. We’ll collaborate with you to create and maintain solutions to help owners grow and protect their businesses.”

– Mark West
AVP — Advanced Solutions
Principal

Get solutions for your business clients’ needs, all in one place.
Solutions for business owners, their employees and their lifestyle

Businesses and their owners have many needs. And you can stand out in the market with the customized solutions you’re able to offer.

Help protect the business
Help clients feel confident and secure by providing solutions that protect the business and its owners, now and in the future. Together, we can offer:

- Buy-sell and succession strategies
- Key employee retention solutions
- Key person protection (life and disability)

Help protect their employees
Whether you’re working with a large, established corporation or an up-and-coming small business, we’ll work with you to design solutions to help the business recruit, retain and retire key employees.

- Bonus plans
- Deferred compensation plans

Help protect their lifestyle
One of the most important goals of business owners, aside from protecting their business, is to maintain the lifestyle they and their loved ones have come to know. You can help them make it a reality.

- Business owner retirement strategies
- Legacy and estate planning
- Personal life and disability coverage
Services that make your life easier: underwriting and new business

We know how important your clients are. That’s why we make the life insurance purchase process fast and easy for them — and for you. Benefits include:

• **A digital end-to-end application process** that gets coverage issued quicker and you paid faster.

• **No lab tests or exams** for the 45-55% of applicants who qualify for Principal Accelerated Underwriting℠ — and approval in as little as 24 hours.²

• **Ready access to your underwriter** plus dedicated case managers.

• **Better insurance solutions for employers and business owners** with the Multi-Life Business Underwriting Program.

• **Reduction or elimination of ratings for healthy applicants** through Healthy Lifestyle Credits.³

• **Elimination of low substandard ratings** through the Automatic Standard Approval Program.

> “Principal Accelerated Underwriting is a game-changer. We looked to address the view many people have that buying life insurance is a lengthy, intrusive process. Using a combination of our own underwriting expertise and technology, we can automatically assess risk, eliminating lab testing and medical exams for more than half of eligible applicants. This reduces the time it takes to issue a policy by nearly two-thirds.”

– Neal Halder
AVP and Chief Underwriter
Principal
Services that make your life easier:
automated distributions

Retirement income is a big concern for many people, right? Good news: We offer a full suite of life insurance products that can help your clients supplement their retirement income. And income from these policies can be distributed with no hassle for them — or for you.

Our products feature an automated income platform that simplifies the distribution process. This service:

• Starts with a single, one-time form.
• Maximizes payments by automatically switching the death benefit option from increasing to level when distributions begin.
• Maintains tax-free status by transitioning distributions from partial surrenders to policy loans when the policy’s cost basis has been exhausted.
• Ensures income will last for the desired period of time by recalculating payment amounts annually.
• Protects your clients from a surprise Form 1099 by automating over-loan protection when certain conditions are met.

Because the administration is automated every step of the way, you’ll have more time to spend on other ways to improve your business.
People who are committed to your success

In a business based on relationships, people make the difference. And our people are passionate about helping you succeed. We pride ourselves on being:

- **Accessible** — get right to the source for questions, support and guidance
- **Caring** — expect heartfelt service
- **Responsive** — benefit from our “can-do” spirit

Give us a call and you’ll reach real, live people who can’t wait to assist you with:
- Sales support
- Case design
- Administrative service
- Much more

**Our promise of value:** We offer support and service that can help you deliver the solutions your clients deserve.
Our story — and what it means for you

We’re a big company — but we don’t act like one. Our Midwestern roots shape who we are and how we operate. We know it’s not about the amount of assets we have or how long we’ve been around. It’s about a single shared vision to put the customer first. That means providing world-class offerings and support to professionals like you who sell our products and services, and unparalleled value to the customers who buy them.

Principal® was born around the time Edison invented the light bulb. Life insurance was our focus and helping people live their best lives was our purpose. Through wars and depressions, we became known for keeping our promises. And we found other ways to help people — teaming up with employers to help employees prepare for their financial futures and providing our asset management expertise to other businesses.

Along the way, we grew. Des Moines, Iowa, was still home, but we expanded to reach new cities and towns — the places where you and your clients live and work. And through it all, we never lost sight of our purpose — to help people.

Today, there are still millions of people looking for a financial partner, for someone to help them make clear financial progress. We see a way to help them wherever they are in life. And we work with financial professionals like you who share our passion. Together, we can help people live their best lives — one person at a time.
Are you in?

Okay, we’ve explained many of the ways we can help your business. But don’t just take our word for it. Talk to others who work with us. Ask for more information. Check out the recognition we’ve received, including:

• Member of Fortune 500, Forbes Global 2000 and S&P 500® Index.
• One of four life/health insurers with an “A” rating or better for 91 consecutive years. (Best’s Review, July 2018)
• Named one of the World’s Most Ethical Companies by the Ethisphere Institute. (February 2019)
• Recognized by Forbes as one of America’s best employers. (May 2018)

Like what you see and hear? Reach out so we can start working together to help your clients live their best lives.

“Principal gives value-add support. They are very active with us. We want to do more with them because they create a deep relationship and are very responsive.”

– Independent agency