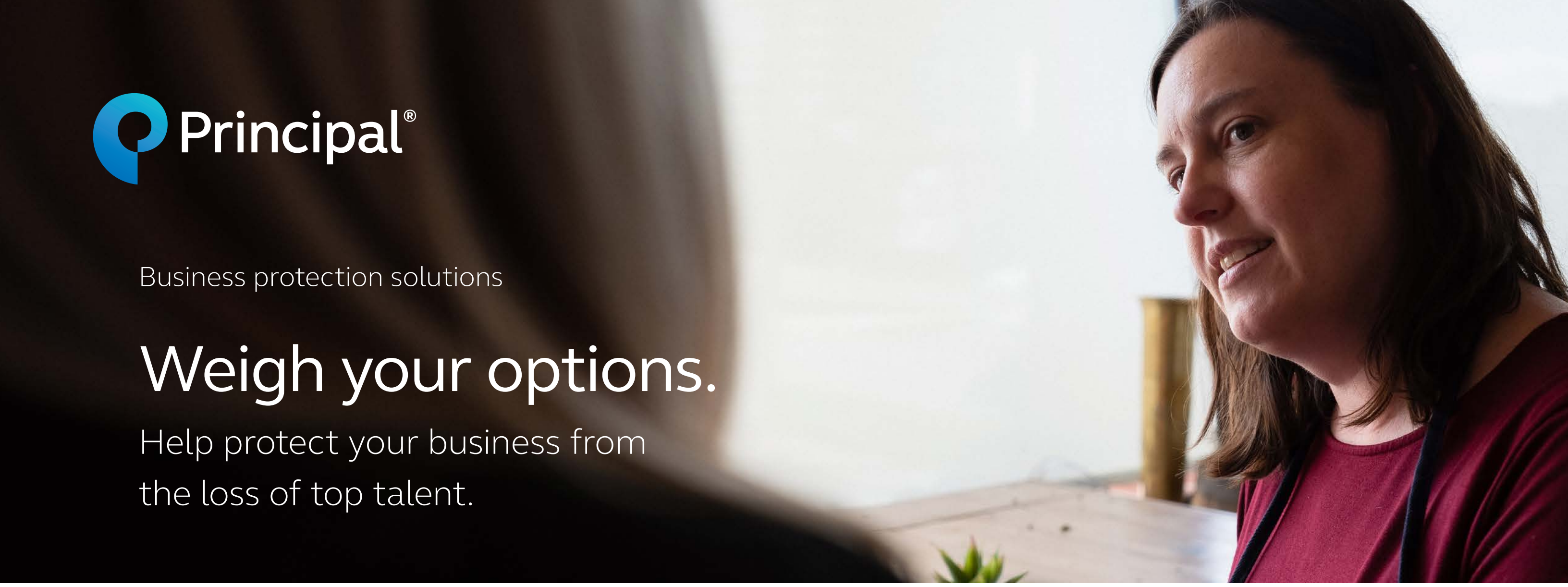

Principal®

Business protection solutions

Weigh your options.

Help protect your business from the loss of top talent.

The loss of a valuable team member can be costly and have a negative impact on the value of your business. Your key employees' contributions may be difficult to measure, but more wide-spread than you might think. Finding a replacement can create a financial burden that puts the business at risk. The right planning can give you the cost-effective liquidity you need to retain or replace a key employee.

Where do you start?

First, think about who your key employees are. Consider all areas of your company—operations, relationship management, customer service, and sales. Do you want to protect your business from their death, disability, or departure? Maybe it's all three. Keep in mind that a departure could be planned—like retirement. Or, unplanned—like going to a competitor.

Working with you and your financial professional, Principal® can help you identify solutions that are designed to meet your needs and consider how to finance it.

Which event concerns you most?

Death

SOLUTION

Key person insurance

FUNDING OPTIONS AND CONSIDERATIONS

- *Life insurance* provides an immediate benefit when the key employee dies
- *Cash flows* can fluctuate greatly
- *Sinking funds* need time to accumulate

Disability

SOLUTION

Key person replacement insurance

FUNDING OPTIONS AND CONSIDERATIONS

- *Key person replacement insurance* provides an immediate benefit at disability
- *Cash flows* can fluctuate greatly
- *Sinking funds* need time to accumulate

Departure

SOLUTION

Retention and retirement plans

- Bonus plans
- Deferred compensation plans

FUNDING OPTIONS AND CONSIDERATIONS

- *Life insurance* may allow access to tax advantaged cash values
- *Cash flows* can fluctuate greatly
- *Sinking funds* need time to accumulate

How do you assess your needs?

Knowing exactly how much protection you may need or what solution might be most effective can be tough to figure out. That's why Principal offers calculators and customized planning reports to help.

Once you've honed in on a an option you might like to pursue, it's time to start thinking about the details. How will you finance it? How will you administer it? We can help you with that, too.

Financing that can meet your needs

Life and disability insurance can be a valuable way to finance business protection solutions. They can offer tax advantages, and income potential for both you and your key employees. Working with Principal gives you access to quality products—both life and disability insurance—designed specifically for business solutions. And you may also be able to benefit from our simple, time-saving underwriting process.

Administrative services that make your life easier

You don't have to take care of the ongoing management of your plan all by yourself. We provide dedicated, ongoing support for your employer-owned and employer-sponsored plans which are funded with life insurance. And we'll be here not only today, but also throughout the life of your plan.

Teams of dedicated plan service administrators are here to assist you. From implementation to plan-level reporting and ongoing policy and plan administration, you'll benefit from our support and online services.

Get started today. Work with your financial professional to calculate the value of your key employees and request your customized planning reports.

Principal®

principal.com

Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392

Insurance products issued by Principal National Life Insurance Company (except in NY), Principal Life Insurance Company®, and the companies available through the Preferred Product Network, Inc., Plan administrative services provided by Principal Life. Referenced companies are members of the Principal Financial Group®, Des Moines, IA 50392.

This is an overview of the benefits of disability insurance, but there are limitations and exclusions. For cost and coverage details, contact your Principal financial professional.

The subject matter in this communication is educational only and provided with the understanding that Principal® is not rendering legal, accounting, investment, or tax advice. You should consult with appropriate counsel financial professionals, or other advisors on all matters pertaining to legal, tax, investment, or accounting obligations and requirements.

Not FDIC or NCUA insured
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BB11280-04 | 06/2023 | 2928030-062023 |