

Give clients a better experience  
with our **solutions, services, and  
expertise.**

**A business  
life insurance  
leader**

Over 20 years **serving businesses,  
their owners, and key employees**

Offering 30+ plan designs **with  
15 life and disability insurance funding options**

More than 24,000 plans **served by  
our in-house Business Market Administration<sup>1</sup>**

**#1 small case business life  
insurance and corporate-sponsored individually  
owned life insurance provider<sup>2</sup>**

**Earned a Best's Financial Strength rating\* of 'A' or better for  
75 consecutive years<sup>3</sup>**

## Understanding our customers

We consult with thousands of business owners each year on the value of their businesses and the adequacy of their buy-sell agreements, enabling us to share insights on effective business planning strategies.

<sup>1</sup> Based on internal reports, as of Sept. 30, 2022.

<sup>2</sup> 2022 COLI/CSIO survey of participating life insurance carriers, IBIS Associates, Hampton, VA.

<sup>3</sup> Standing the Test of Time, Best's Review, July 2022.

\* Third party ratings relate to Principal Life Insurance Company and Principal National Life Insurance Company only, and do not reflect any ratings actions or notices relating to the US life insurance sector generally. Ratings current as of 06/2023. Ratings are not a recommendation to buy, sell or hold a security. Ratings are subject to revision or withdrawal at any time by the assigning agency, and each rating should be evaluated independently of any other rating. Information is current as of the creation of this piece. Keep in mind that portfolio holdings are subject to risk.

## Easy to do business with

**Complimentary services.** Offering your clients Informal Business Valuations and Buy-Sell Reviews provides a value-add to them and can help you identify sales opportunities.

**Customized plan design and consulting.** Our consulting expertise and plan design flexibility make us a top provider for organizations of all sizes and types.

**Point-of-sale support.** Lean on our team of specialized business solutions wholesalers.

**Multiple financing and underwriting options.** Fund plans using products ranging from Term to Variable Universal Life. And select from one of our time-saving underwriting programs.

**Innovative digital capabilities.** Our online approach and quoting tools, including Business Needs Assessment and Key Person calculator, can help you uncover and solve more business planning needs.

**Dedicated plan administrative services.** After the plan is in place, get comprehensive plan and policy service our Business Market Administration.

### You don't have to be an expert.

That's what we're for. You benefit from our business market expertise, including direct access to our Advanced Solutions team of **experienced attorneys, CPAs, and case design specialists.**

## Protecting your clients' business, employees, and personal needs

Business life insurance offerings are just one cornerstone of our many benefits and protection solutions. Principal can help you meet your clients' specific needs and goals—all in one place.

Group  
Benefits

Nonqualified Deferred  
Compensation

Individual Disability  
Insurance



[principal.com](https://principal.com)

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

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