

Looking to add some stability to your investment portfolio?

Add fixed annuities from Principal Life

Principal Life fixed annuities can help balance your investment portfolio.

As a conservative investment option, bonds are a good way to help offset swings in the stock market. But fixed annuities offer even more stability. Including guaranteed rate of return and access to money.

With Principal Life fixed annuities, you can reduce risk while still earning a competitive rate of return. Plus, you can get some added benefits. Look at the chart below to see how fixed annuities compare to bond investments.

PRODUCT	ADVANTAGES	DISADVANTAGES
Fixed Annuities	<ul style="list-style-type: none"> • Low risk • Guaranteed rate of return • Tax-deferred growth • Guaranteed return of principal* • Avoids probate • Optional income for life • No front-end or annual fees • Free annual partial surrender without any surrender charges (generally up to 10% of contract balance) • No surrender charge if become terminally ill, disabled or need nursing care* 	<ul style="list-style-type: none"> • Withdrawals exceeding the partial surrender amount are subject to a surrender charge and a possible 10% IRS penalty tax if under age 59½
Bonds	<ul style="list-style-type: none"> • Liquid – can sell at any time • No IRS penalties if redeemed before age 59½ • Potentially higher rate of return • Pre-set semi-annual interest payments 	<ul style="list-style-type: none"> • Subject to market volatility – may lose value • Commission charges to buy and sell • Callable • Hard to buy enough bonds to diversify adequately

* Not available on all products.

Call your financial representative today to learn more about the complete portfolio of fixed annuities from Principal Life.

WE UNDERSTAND WHAT YOU'RE WORKING FORSM



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