



Principal Secure Fixed Annuity

1.35%

Six-Year Interest Rate*

CURRENT SECURE FIXED ANNUITY RATES AS OF 11/1/2011. SUBJECT TO CHANGE WITHOUT NOTICE. RATE GUARANTEED FOR INITIAL PERIOD ONLY.

1.00%

Guaranteed Minimum Interest Rate

Enjoy attractive rates

With the Principal Secure Fixed Annuity from Principal Life Insurance Company, all earnings grow tax deferred. Plus, you're guaranteed to always get the original amount you put in (less previous withdrawals, if any).

- \$5,000 minimum contribution
- Additional contributions accepted (\$2,000 minimum) in the first contract year
- Access to money via the free surrender amount
- Matching six-year (7%, 6%, 6%, 5%, 5%, 4%) surrender charge period



WE'LL GIVE YOU AN EDGE®

Not FDIC or NCUA insured

**May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency**

* If you make one premium payment only, the initial premium payment will earn the initial interest rate, guaranteed for six years. On each contract anniversary after the initial guaranteed period, we will set a renewal interest rate that is guaranteed until the next contract anniversary.

If you make additional premium payments during the first contract year, each additional premium will earn interest at the rate in effect on the date we receive the premium until the first contract anniversary. On the first contract anniversary, the interest rate will be the dollar-weighted average of the first year base interest rates. This interest rate will then be guaranteed until the end of the initial guarantee period (six years). At the end of the initial guarantee period and each contract anniversary after, we will set a renewal interest rate that is guaranteed until the next contract anniversary. Interest rates credited will change over time but are guaranteed not to be less than the guaranteed minimum interest rate stated in your contract.

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

Tax-qualified retirement arrangements, such as IRAs, SEPs, and SIMPLE-IRAs are tax-deferred. You derive no additional benefit from the tax deferral feature of the annuity. Consequently, an annuity should be used to fund an IRA, or other tax qualified retirement arrangement, to benefit from the annuity's features other than tax deferral. These features may include guaranteed lifetime income, guaranteed minimum interest rates, and death benefits without surrender charges.

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

Annuities are issued by Principal Life Insurance Company, a member of the Principal Financial Group®, Des Moines, IA 50392, principal.com. Not all products described here are available in all states of the U.S.A.

Principal Secure Fixed Annuity

Four-Year Interest Rate Period

1.50% First-Year Annual Yield on Initial Premium ¹ (for less than \$50,000 premium)	1.60% First-Year Annual Yield on Initial Premium ¹ (for \$50,000 - \$99,999 premium)	2.46% First-Year Annual Yield on Initial Premium ¹ (for \$100,000 or more premium)
1.12% Four-Year Average Annual Yield ²	1.22% Four-Year Average Annual Yield ²	1.51% Four-Year Average Annual Yield ²
1.00% Base rate included ³	1.10% Base rate included ³	1.20% Base rate included ³
0.50% first year premium credit⁴	0.50% first year premium credit⁴	1.25% first year premium credit⁴

**CURRENT PRINCIPAL SECURE FIXED ANNUITY RATES AS OF 11/1/2011.
 SUBJECT TO CHANGE WITHOUT NOTICE. RATE GUARANTEED FOR INITIAL PERIOD ONLY.**

1.00%

Guaranteed Minimum Interest Rate

Product Highlights

- \$5,000 minimum Contribution
- Additional contributions accepted (\$2,000 minimum) in the first contract year
- Access to money via the free surrender amount
- Matching four-year surrender charge period (7%, 6%, 6%, 5%)



WE'LL GIVE YOU AN EDGE[®]

Not FDIC or NCUA insured
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¹ If you make one premium payment only, the initial premium payment will earn the initial interest rate, guaranteed for four years. On each contract anniversary after the initial guaranteed period, we will set a renewal interest rate which is guaranteed until the next contract anniversary. If you make additional premium payments during the first contract year, each additional premium will earn interest at the rate in effect on the date we receive the premium until the first contract anniversary. On the first contract anniversary, the interest rate will be the dollar-weighted average of the first year base interest rates. This interest rate will then be guaranteed until the end of the initial guaranteed period (four years). At the end of the initial guaranteed period and each contract anniversary after, we will set a renewal interest rate which is guaranteed until the next contract anniversary. Interest rates credited will change over time but are guaranteed not to be less than the guaranteed minimum interest rate stated in your contract.

² Represents the average annual interest rate earned during the guarantee period.

³ The base interest rate does not take into account the compounding of interest, while the Annual Percentage Yield does (earning interest on previous interest). Withdrawals made prior to age 59½ may be subject to a 10% IRS penalty tax.

⁴ Premium credit amounts are not considered premiums you have paid. If you apply the entire accumulated value to a benefit option in the first three contract years, any Premium Credits previously applied through that date will be subtracted from the amount applied to the benefit option.

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