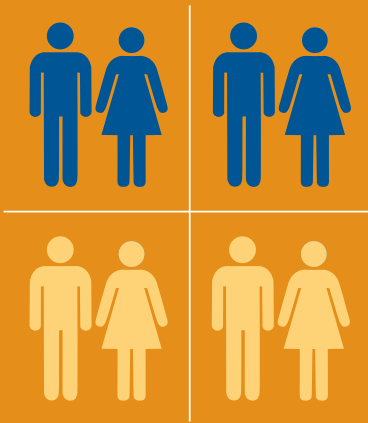


TODAY, there's a 55% chance that the husband or wife in a married couple age 65 will live to age 95.



Society of Actuaries, 2012 Individual Annuity Mortality Basic Table

Once you retire, you'll need to take a new route — from saving money to managing the income from that savings. By postponing income with a deferred income annuity, you can help protect yourself from outliving your savings.

And, you can feel more secure knowing your annuity is backed by the claims-paying ability of **Principal Life Insurance Company**, one of the leaders in the insurance and financial services industry.



WE'LL GIVE YOU AN EDGE<sup>®</sup>

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<sup>®</sup>, Des Moines, IA 50392.

ICC14 SF 949, SF 949 | Riders SF 920, SF 921, SF 923, SF 924  
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# CHART YOUR PATH TO GUARANTEED INCOME



## MAP OUT YOUR RETIREMENT INCOME PLAN!

You're working hard to plan and save for retirement. As you think about this important milestone, you might be asking yourself:



Have I saved enough?



What if I outlive my savings?



What is the future of Social Security?



How do potentially volatile markets affect my savings?



How can I save more if my employer cuts back or eliminates the pension plan?



How can I create tax-advantaged income?

If you're looking for additional ways to generate guaranteed income that will last throughout your retirement, consider the **Principal Deferred Income Annuity**.

# CUSTOMIZE YOUR RETIREMENT INCOME

With a Principal Deferred Income Annuity, you have the opportunity to build your own guaranteed retirement income stream to last throughout your life.

## WITH A DEFERRED INCOME ANNUITY, YOU:

- Have a flexible premium. After your initial premium payment, subsequent premiums of at least \$2,000 can be made any time prior to the Income Start Date, increasing your guaranteed income payment.
- Can defer income payments anywhere from 13 months to 30 years.<sup>1</sup>
- Select your Income Start Date at issue — but have the flexibility to make a one-time adjustment, should your retirement plans change.<sup>1</sup>
- Can choose a payout option that can provide protection for your beneficiaries.
- Can receive income payments monthly, quarterly, semiannually or annually.
- Have access to optional riders that allow you to increase your income payments to help keep up with inflation.<sup>1</sup>
- Get a return of the premium if death occurs during payment deferral period.
- Can purchase as a qualified longevity annuity contract (QLAC), allowing you to defer the distributions of a portion of your qualified assets beyond 70½, reducing your RMDs until a later date (maximum age is 85).<sup>2</sup>

A PRINCIPAL DEFERRED INCOME ANNUITY CAN PROVIDE A GUARANTEED INCOME THAT WILL LAST THROUGHOUT YOUR LIFE.

**Talk with your financial professional to learn more.**

Not FDIC or NCUA insured

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

<sup>1</sup> Some restrictions apply.

<sup>2</sup> Principal Deferred Income Annuity can be purchased as a QLAC with premiums limited to the lesser of \$125,000 or 25% of total IRA balances as of prior year end. Certain restrictions apply. May not be available in all states.