



## **THE NUMBER OF YEARS SPENT**

in retirement is getting longer with each generation. There's a possibility of living 20 to 30 years past retirement age.

## **WILL YOU HAVE ENOUGH MONEY TO LAST THE 20 TO 30 YEARS YOU COULD SPEND IN RETIREMENT?**

For a 65-year-old man or woman retiring today, there's a 50% chance he or she will live to age 85 or beyond.\*\*

With the chance of spending that many years in retirement, it's important to know that your income is secure.

\*\*Annuity 2000 Mortality Table.



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

Principal Life Insurance Company, Des Moines, Iowa 50392-0001,  
[principal.com](http://principal.com)

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

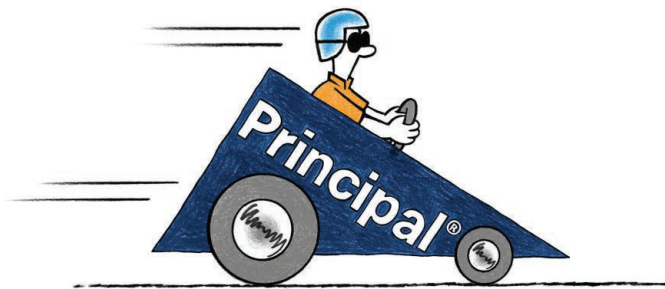
Annuities are issued by Principal Life Insurance Company,  
a member of the Principal Financial Group,®  
Des Moines, IA 50392.

Contract SF 779 | Rider SF 780-1, Rider SF 781D, Rider SF 907, ICC12 SF 907

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PRINCIPAL INCOME ANNUITY<sup>SM</sup>

# THE FREEDOM OF GUARANTEED INCOME



# GET A PAYCHECK FOR LIFE

## Congratulations!

You've worked hard. You've planned.  
And you've saved.

Now, make sure your savings last  
through your retirement. If you live  
longer than expected, or if the markets  
perform poorly, you could run out  
of money.

Convert part of your savings into a  
reliable, steady income stream with  
Principal Income Annuity.



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Get peace of mind knowing you  
won't outlive your savings.

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

\*Not available with all benefit options. Not available in all states.

Please see contract for a complete description of product and  
riders, including features and limitations.

# RETIREMENT INCOME THAT CAN LAST A

With Principal Income Annuity, you can get income for the rest of your life. In exchange for a one-time premium payment, you can ensure you'll outlive your savings. Think of it as a paycheck for the rest of your life. You can enjoy your hard-earned retirement knowing your money is professionally managed — no matter how long you live or how long you don't. You'll always have access to your money if you need it.

## With Principal Income Annuity, you:

Can receive income monthly, quarterly, semiannually or annually.

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Have access to optional riders that allow you to increase your income payments to help keep up with inflation in exchange for a lower starting payment amount.

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Have access to your money. You can take a one-time withdrawal of up to 100% of the discounted value of the remaining guaranteed payments anytime between the first contract anniversary and the end of your guarantee period.\*

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Don't have to worry about any market fluctuations or making investment decisions, though the potential returns you receive may be less than the return you can get from equity investments.

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Spread your tax liability over the life of the contract.

# COME LIFETIME

Income for life or however long you choose. You get peace of mind knowing you won't run out of money for life. With its guaranteed stream of income, covering your normal, monthly expenses can be easier than watching the financial markets perform. And you

Don't pay any annual administrative charges.

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Can choose from a full range of benefit options. You may not change your benefit option once the payouts begin.

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**BEST OF ALL**, 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.

Please keep in mind Principal Income Annuity is not a liquid investment. Only a one-time withdrawal of up to 100% of the discounted value of the remaining guaranteed payments may be allowed.

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