

Principal Secure Choice Indexed AnnuitySM

Rate information

Effective **05/02/2021**

	Annual point-to-point*				Performance trigger*			
	Premium amount	First year premium credit ¹	First year index cap ²	Guaranteed minimum index cap ³	Premium amount	First year premium credit ¹	First year index cap ²	Guaranteed minimum index cap ³
4 year	Under \$50,000	0.00%	2.50%	0.50%	Under \$50,000	0.00%	1.65%	0.50%
	\$50,000 and above	0.00%	2.95%	0.50%	\$50,000 and above	0.00%	2.05%	0.50%
5 year	Under \$50,000	0.00%	2.75%	0.50%	Under \$50,000	0.00%	1.80%	0.50%
	\$50,000 and above	0.00%	3.25%	0.50%	\$50,000 and above	0.00%	2.20%	0.50%
6 year	Under \$50,000	0.00%	2.75%	0.50%	Under \$50,000	0.00%	1.75%	0.50%
	\$50,000 and above	0.00%	3.25%	0.50%	\$50,000 and above	0.00%	2.15%	0.50%
7 year	Under \$50,000	0.00%	2.85%	0.50%	Under \$50,000	0.00%	1.80%	0.50%
	\$50,000 and above	0.00%	3.35%	0.50%	\$50,000 and above	0.00%	2.20%	0.50%

Approved in all states except New York. In the states of Delaware and Florida, the product automatically renews into a 1-year guarantee period and surrender charges do not restart.

¹The premium credit amount is not considered a premium 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.

²Current index cap and performance trigger rate as of effective date above, subject to change without notice.

³Minimum index caps and minimum trigger rates are only guaranteed during the initial surrender charge period.

*Premium can only be allocated to one index crediting method at issue.

Not FDIC or NCUA insured

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

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

Guarantees are based on the claims-paying ability of Principal Life Insurance Company. Not all products described here are available in all states of the U.S.A.

Annuities are issued by Principal Life Insurance Company, a member of the Principal Financial Group®, Des Moines, Iowa 50392-0001, Principal.com

See main product brochure (RF2177) for full product description, features and considerations.

Contract SF 965, ICC15 SF 965