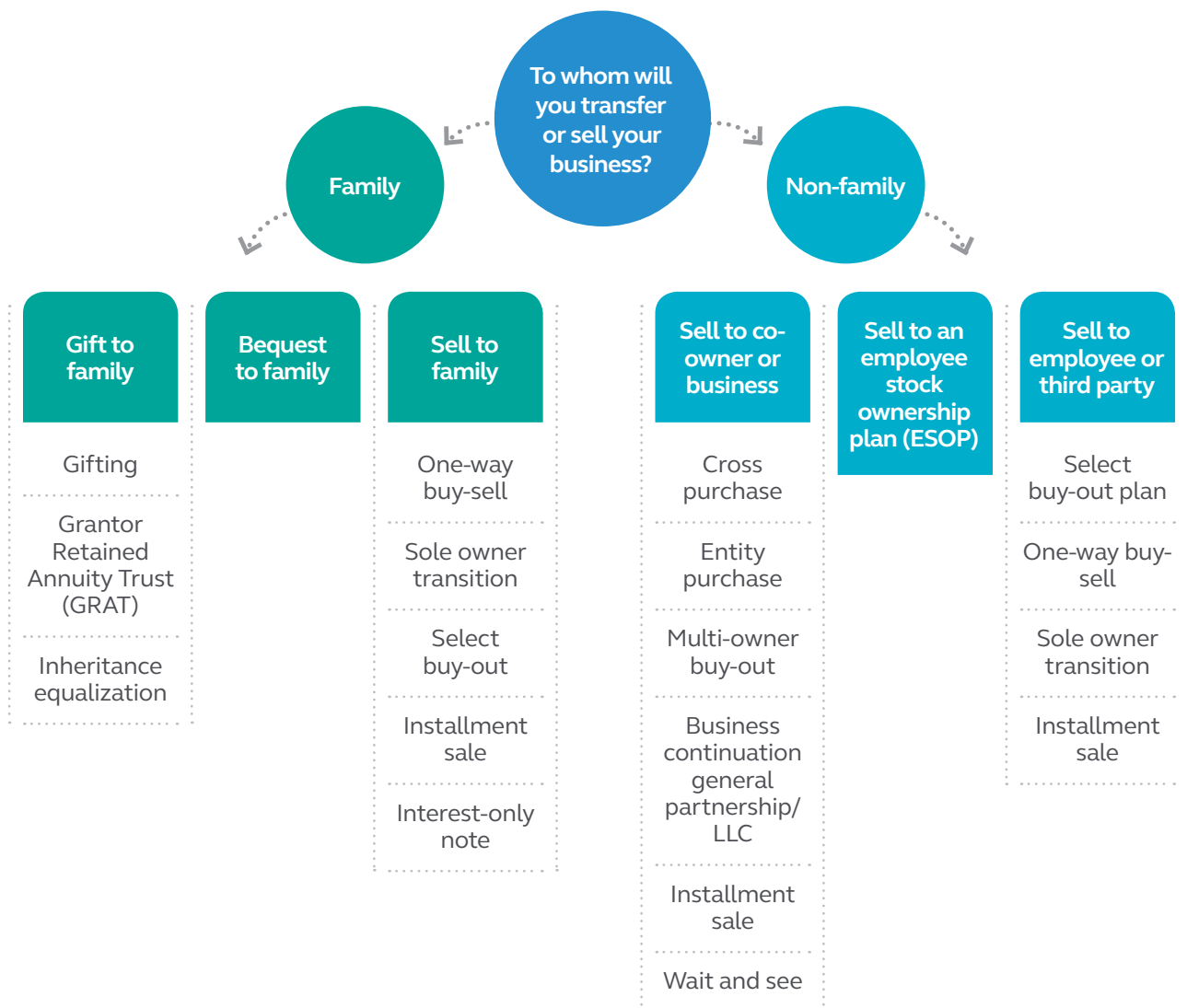


# Smooth ownership transitions, even when you least expect it

It's easy to think that you'll have plenty of time to prepare for a transition in business ownership. But time can go by faster than you think. And, there are many events — both planned and unplanned — that could change the business, like retirement, dissolution, death, disability, divorce and termination.

**You've worked hard to build your business. Now take the time to protect its future and those that depend on it.**

There are many succession strategies to consider, and we can help. Start with a simple question to narrow down your options.



## We can help.

A **Business Continuation Proposal** from Principal can walk you through transition options, then help you document your intentions in an effective buy-sell agreement.



[Learn more](#)

| Contact your financial professional today.



[principal.com](http://principal.com)

Insurance issued by Principal National Life Insurance Co. (except in NY) and Principal Life Insurance Co. Principal National and Principal Life are members of the Principal Financial Group®, Des Moines, IA 50392-0002.

The subject matter in this communication is provided with the understanding that Principal® is not rendering legal, accounting, or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, or accounting obligations and requirements.

**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, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc, a member of the Principal Financial Group.