

Key employee retention and retirement

Narrow down your options

For C corporations

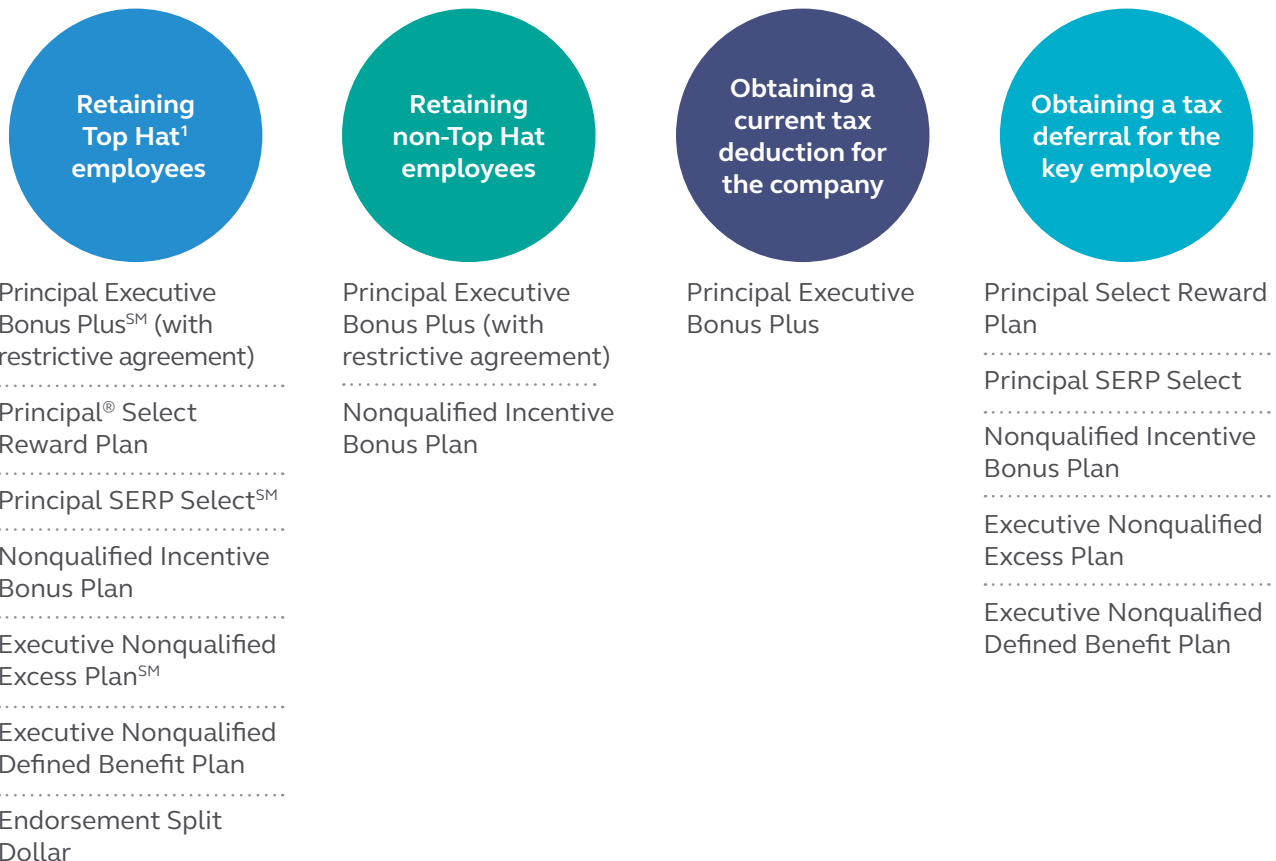
Retaining your key employees and helping them plan for retirement is just good business. But, how do you know which type of plan is right for you and your business? We'll help you figure that out.

Which objectives are most important to you?

As you think about that, keep in mind any existing plans or pain points related to your business:

- Business succession plans
- Retaining employees
- Raising capital
- Income taxes
- Owner fringe benefits
- Cash flow

Now, determine your primary objective, select the key employees to include, then consider the potential solutions.



¹ Top Hat employees are defined by the Department of Labor as a select group of management or highly compensated employees.

Once you've honed in on a solution that's right for you, it's time to start thinking about the details. How will you finance the plan? How will you administer it? Principal can help you with that, too.


Financing that helps meet your needs

Life insurance can be a great way to finance a key employee benefit plan. It can offer tax advantages, and income potential for both you and your key employees. Working with Principal gives you access to top-notch life insurance products designed specifically for business solutions. And you may benefit from our simpler, time-saving underwriting process.

Administrative services that help make your life easier

You don't have to take care of the ongoing management of your plan all by yourself. We provide dedicated, ongoing support for most employer-owned and employer-sponsored plans. And we'll be here not just today, but throughout the life of your plan.

Teams of dedicated administrators are here to assist you. From implementation to plan-level reporting and ongoing policy and plan administration, you'll benefit from our support and online services.

 [For more information](#) | Contact your financial professional or go to [principal.com](https://www.principal.com).



[principal.com](https://www.principal.com)

Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0001

Insurance products from Principal are issued by Principal National Life Insurance Co. (except in NY) and Principal Life Insurance Co., Des Moines, IA 50392. Securities offered through Principal Securities, Inc., 800-247-1737, member SIPC. Principal National, Principal Life and Principal Securities are members of the Principal Financial Group, Des Moines, IA 50392.

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.