

Nonqualified deferred compensation

Helping you get more from your benefits

The benefits you offer top talent can set you apart from the competition – helping you recruit, retain, reward and retire key employees. And that’s important. Equally important is the company you choose to provide these specialized benefits for your most valuable employees.

Nonqualified deferred compensation plans require *something more*:

- › **Experience** with employers of all sizes and types.
- › **Expertise** in meeting the unique needs of key employees.
- › **Financial strength** that stands the test of time.

Principal[®] provides the *something more*. We’re here to help you and your key employees with a level of service and expertise you won’t find just anywhere. We’ve been providing deferred comp plans for more than **two decades**, in addition to over **75 years** of retirement plan experience. All this, plus providing everything you need in one company:

Innovative
NQDC plan
design

Multiple
financing
options

Plan
Implementation

Plan
administrative
services

› Deferred comp expertise

Trust us to help you select the right plan for your organization and key employees.

- › The **No. 1 provider** of deferred comp plans¹ and a **leading provider** of defined contribution plans².
- › Serve over **4,500 clients** representing more than **70,000 participants** through our nonqualified executive benefit plans³.
- › Dedicate over **150 specialists** to our nonqualified platform.
- › Manage more than **\$7.8 billion** in assets and **\$9.2 billion** in plan liabilities³.

› Retirement leadership

Helping you and your employees plan for retirement is what we specialize in.

- › Provide services to over **43,500** retirement plans, with more than **5.1 million** plan participants³.
- › Manage over **\$195 billion** in retirement assets³.
- › Received over 100 best-in-class designations in defined contribution services over the past ten years⁴.

> Business strength

You can count on our solid financial strength, ethics and award-winning business leadership. For **138 years**, we have provided a full range of insurance and financial products and services to individuals, businesses and institutional clients.

- › Have **\$591.6 billion** in assets under management and serve **21.9 million** customers worldwide³.
- › **Ranked 236th** – On *FORTUNE* magazine's list of the Largest 500 Corporations based on revenues, June 2016.
- › **Standard & Poor's (S&P) 500®** – Included as a member of this Index since July 2002.
- › **Consistently high financial strength ratings** – Principal Life Insurance Company and Principal National Life Insurance Company have earned top ratings from A.M. Best, Moody's Investors Service, Standard & Poor's Rating Group and Fitch⁵.
- › **100 Most Ethical Companies** – Recognized by Ethisphere Institute's World for 6th year, March 2016.
- › **100 Best Places to Work in IT** – Recognized by IDG's Computerworld for 15th consecutive year, June 2016.
- › **100 Best Companies for Working Mothers** – Recognized by *Working Mother* magazine, September 2015.



Learn more

Contact your financial professional or go to principal.com.

Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0001, www.principal.com

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¹ Based on total number of NQDC plans, PLANSPONSOR 2015 NQDC Buyer's Guide.

² Based on number of recordkeeping plans, PLANSPONSOR Recordkeeping Survey, June 2016.

³ As of December 31, 2016.

⁴ PLANSPONSOR Defined Contribution Services Survey, as of November 2016

⁵ Third-party ratings relate to Principal Life Insurance Company and Principal National Life Insurance Company and do not reflect any ratings actions or notices relating to the U.S. life insurance sector generally.

• A+ (Superior) – A.M. Best Company, second highest of 16 rating levels, as of January 2017

• AA- (Very Strong) – Fitch, fourth highest of 19 rating levels, as of January 2017

• A1 (Good) – Moody's Investors Service, fifth highest of 21 rating levels, as of January 2017

• A+ (Strong) – Standard & Poor's, fifth highest of 24 rating levels, as of January 2017