



Plan Income Annuity Option

Add Value to Your Retirement Program

You've helped your employees save for their retirement. Now you can help them turn retirement savings into guaranteed income¹ for life — at no additional cost to you.

As your employees near retirement, they may be concerned about managing their retirement savings without running out of money. And they may turn to you for guidance.

How can you help those employees without adding to your administrative workload or increasing your costs? Income annuities from the Principal Financial Group® could be the right solution — both for your business and for your employees.

Principal Income ProviderSM

Principal Income ProviderSM is a suite of institutionally priced annuities that work seamlessly with tax-qualified and nonqualified retirement plans. The Plan Income Annuity Option allows employees to convert some or all of their retirement savings into a guaranteed stream of monthly income.

Flexibility you need

The Plan Income Annuity Option from The Principal® is flexible and adaptable. We provide a broad scope of services and can help you develop an effective program to suit your needs and your desired level of involvement.

Here is an example of how we might work together:

<ul style="list-style-type: none">• We work with the plan sponsor and/or a financial professional to help ensure proper alignment of the Plan Income Annuity Option.
<ul style="list-style-type: none">• We develop a customized service plan to provide the desired level of income management education and income annuity options.
<ul style="list-style-type: none">• When employees purchase the income annuity, the plan assets transfer to the group annuity contract for the benefit of the annuitant.
<ul style="list-style-type: none">• The Principal provides ongoing services to the annuitant and co-annuitants for the duration of the annuity.

How we help you

A Plan Income Annuity can bring several benefits to your retirement program:

- Provides for the plan's defined distribution annuity option
- Is available at no additional cost to you
- May help lighten administrative expense, effort and workload
- Helps you follow through on your commitment to employees' financial well-being

How we help you and your employees

Employees gain several distinct advantages with a Plan Income Annuity:

- Provides a guaranteed stream of lifetime income
- Provides an easy-to-understand, "do it for me" option for simplified retirement income management
- Can deliver higher monthly annuity income than many typical individual retail income annuities as a result of group pricing
- Provides income management education and easy access to income annuity quotes

Get started today

To learn more about what a Plan Income Annuity can do for your organization and your employees, contact our dedicated retirement specialists at 1-877-492-9830.



WE'LL GIVE YOU AN EDGE®

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

¹ Guarantees are based on the claims-paying ability of the issuing insurance company.