



# Principal Preferred Series Annuity<sup>SM</sup>

## Rate information

Effective 10/15/2018

	Without guaranteed return of premium					With guaranteed return of premium				
	Premium amount	First year premium credit <sup>1</sup>	Base rate <sup>2</sup>	First year annual yield <sup>3</sup>	Average annual yield <sup>4</sup>	Premium amount	First year premium credit <sup>1</sup>	Base rate <sup>2</sup>	First year annual yield <sup>3</sup>	Average annual yield <sup>4</sup>
3 year	Under \$50,000	0.00%	2.45%	2.45%	2.45%	Under \$50,000	0.00%	2.20%	2.20%	2.20%
	\$50,000 - \$99,999	0.00%	2.60%	2.60%	2.60%	\$50,000 - \$99,999	0.00%	2.35%	2.35%	2.35%
	\$100,000 and above	0.00%	2.80%	2.80%	2.80%	\$100,000 and above	0.00%	2.55%	2.55%	2.55%
4 year	Under \$50,000	0.00%	2.75%	2.75%	2.75%	Under \$50,000	0.00%	2.50%	2.50%	2.50%
	\$50,000 - \$99,999	0.00%	2.90%	2.90%	2.90%	\$50,000 - \$99,999	0.00%	2.65%	2.65%	2.65%
	\$100,000 and above	0.00%	3.05%	3.05%	3.05%	\$100,000 and above	0.00%	2.85%	2.85%	2.85%
5 year	Under \$50,000	0.00%	3.05%	3.05%	3.05%	Under \$50,000	0.00%	2.80%	2.80%	2.80%
	\$50,000 - \$99,999	0.00%	3.25%	3.25%	3.25%	\$50,000 - \$99,999	0.00%	3.05%	3.05%	3.05%
	\$100,000 and above	0.00%	3.30%	3.30%	3.30%	\$100,000 and above	0.00%	3.15%	3.15%	3.15%
6 year	Under \$50,000	0.00%	3.05%	3.05%	3.05%	Under \$50,000	0.00%	2.85%	2.85%	2.85%
	\$50,000 - \$99,999	0.00%	3.25%	3.25%	3.25%	\$50,000 - \$99,999	0.00%	3.05%	3.05%	3.05%
	\$100,000 and above	0.00%	3.30%	3.30%	3.30%	\$100,000 and above	0.00%	3.15%	3.15%	3.15%
7 year	Under \$50,000	0.00%	3.10%	3.10%	3.10%	Under \$50,000	0.00%	2.90%	2.90%	2.90%
	\$50,000 - \$99,999	0.00%	3.30%	3.30%	3.30%	\$50,000 - \$99,999	0.00%	3.15%	3.15%	3.15%
	\$100,000 and above	0.00%	3.35%	3.35%	3.35%	\$100,000 and above	0.00%	3.20%	3.20%	3.20%

### Guaranteed minimum interest rate<sup>5</sup> 0.50%

Current Principal Preferred Series Annuity rates as of effective date above. Subject to change without notice. Rates guaranteed for initial guarantee period only.

<sup>1</sup>Premium credit amounts are 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.

<sup>2</sup>The base interest rate does not take into account the compounding interest, while the annual percentage yield does (earning interest on previous interest).

<sup>3</sup>On the initial premium. The initial premium payment will earn the initial base interest rate, guaranteed for the initial guarantee period. If you make additional premium payments during the first contract year, each additional premium will earn interest at the rate in effect on the date we receive the premium until the first contract anniversary. On the first contract anniversary, the interest rate will be the dollar weighted average of the first year base interest rates. This interest rate will then be guaranteed until the end of the initial guarantee period. Interest rates credited will change over time but are guaranteed not to be less than the guaranteed minimum interest rate started in your contract.

<sup>4</sup>Represents the average annual interest earned during the guarantee period.

<sup>5</sup>The guaranteed minimum interest rate is 1.40% in New York.

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 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 (RF2072) for full product description, features and considerations.

Contract ICC13 SF 944, SF 944 | Rider ICC13 SF 945, SF 945, ICC12 SF 787, SF 787, ICC13 SF 932, SF 932