



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

## Rate information

Effective **08/01/2020**

Without guaranteed return of premium			With guaranteed return of premium		
	Premium amount	Rate <sup>1</sup>		Premium amount	Rate <sup>1</sup>
3 year	Under \$50,000	1.15%		Under \$50,000	0.70%
	\$50,000 - \$99,999	1.40%		\$50,000 - \$99,999	1.00%
	\$100,000 and above	1.55%		\$100,000 and above	1.15%
4 year	Under \$50,000	1.20%		Under \$50,000	0.80%
	\$50,000 - \$99,999	1.45%		\$50,000 - \$99,999	1.05%
	\$100,000 and above	1.55%		\$100,000 and above	1.20%
5 year	Under \$50,000	1.35%		Under \$50,000	1.05%
	\$50,000 - \$99,999	1.60%		\$50,000 - \$99,999	1.30%
	\$100,000 and above	1.70%		\$100,000 and above	1.40%
6 year	Under \$50,000	1.35%		Under \$50,000	1.05%
	\$50,000 - \$99,999	1.60%		\$50,000 - \$99,999	1.35%
	\$100,000 and above	1.70%		\$100,000 and above	1.50%
7 year	Under \$50,000	1.35%		Under \$50,000	1.05%
	\$50,000 - \$99,999	1.60%		\$50,000 - \$99,999	1.35%
	\$100,000 and above	1.70%		\$100,000 and above	1.50%

### Guaranteed minimum interest rate 0.25%

Current Principal Preferred Series Annuity rates as of effective date above. Subject to change without notice.

Rates guaranteed for initial guarantee period only. The interest rate band for the initial guaranteed period is determined at issue and is based only on the initial premium. For each subsequent guaranteed period, the interest rate band will be re-determined based on the accumulated value at renewal.

<sup>1</sup>The interest rate does not take into account the compounding interest, while the annual percentage yield does (earning interest on previous interest).

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.

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Not all products described here are available in all states of the U.S.A.

Annuity products and services are offered through 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.

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