

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

## Rate information

Effective 03/23/2020

	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 \$100,000	0.00%	1.30%	1.30%	1.30%
	\$100,000 and above	0.00%	1.50%	1.50%	1.50%
4 year	Under \$100,000	0.00%	1.50%	1.50%	1.50%
	\$100,000 and above	0.00%	1.65%	1.65%	1.65%
6 year	Under \$100,000	0.00%	1.55%	1.55%	1.55%
	\$100,000 and above	0.00%	1.75%	1.75%	1.75%

### Guaranteed minimum interest rate 0.05%

Current Principal Select 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 interest rate, guaranteed for the selected interest rate period. On each contract anniversary after the initial guaranteed period, we will set a renewal interest rate which is guaranteed until the next contract anniversary. At the end of the initial guaranteed period and each contract anniversary after, we will set a renewal interest rate which is guaranteed until the next contract anniversary.

Interest rates credited will change over time but are guaranteed not to be less than the guaranteed minimum interest rate stated in your contract.

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

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.

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