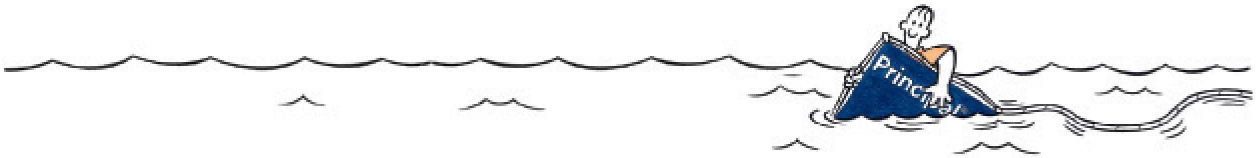
Help your clients stay afloat.



AS WE NAVIGATE the complexities of these tough economic conditions, your clients may feel like they're swimming upstream. But history shows that the American economy is resilient; it's not a matter of if the tide will turn, but when.

So today, it's a good idea to help them proceed cautiously – prepare for the worst and plan for the best. We understand the challenges you're facing. Clients have tough questions. We can help you find answers. At The Principal,® we offer this guidance:

TAKE A LONG-TERM VIEW. For most investors, you know it's important to have a long-term approach to investing that focuses on performance over the long haul. As experienced retirement professionals, we think in years and decades, not days and weeks. There will always be rough waters for clients. But a good plan helps you help them get through it with more confidence.

PICK A STRONG PARTNER. When the going gets tough, you and your clients need a solid, experienced company you can trust. For nearly 130 years, The Principal has been helping businesses and people map out their financial futures in all kinds of markets. Our fundamentals remain strong during these difficult conditions. Our existing clients stick with us and new clients entrust us with their hard-earned dollars. We offer a high-quality and well-diversified investment portfolio. And we continue to earn top-tier financial strength ratings from all the major rating agencies.* We were solid before. We're solid today.

TAKE CARE OF YOUR BUSINESS CLIENTS. The Principal offers the stability of a big company and the personal attention of a neighborhood shop. We have local support in offices nationwide. So you can bring all the needed resources to bear – from helping ensure your business clients are meeting the fiduciary responsibilities of their qualified retirement plans to assessing their group life and health benefits.

TAKE CARE OF YOUR INDIVIDUAL CLIENTS. Our asset allocation solutions – including target-risk and target-date solutions – provide investment strategies for the long haul that can help reduce portfolio risk during times like these. And, because diversification is so important, we also have a broad array of fixed annuities and other income solutions to round out your clients' long-term plans.

Let us help. At The Principal, we understand your challenges as clients turn to you with questions and worries. We're here to help you help them stay afloat.

WE'LL GIVE YOU AN EDGE®

For more information about how to weather these markets, visit principal.com/calmwaters

*Third-party ratings relate only to Principal Life Insurance Company, the largest member company of the Principal Financial Group, and do not reflect any ratings, actions or notices relating to the U.S. Life Insurance Sector generally. Source: Fitch Rating – 'AA' Very Strong – third highest of 21 rating levels; Standard & Poor's Rating Group – 'AA' Very Strong – third highest of 21 rating designations; A.M. Best – 'A+' Superior – second highest of 16 rating levels; Moody's Investors Service – 'Aa2' Excellent – third highest of 21 rating levels. Ratings as of October 30, 2008. The four rating agencies referenced have placed negative outlooks on the U.S. Life Insurance Sector. A negative outlook means that the rating of many U.S. Life Insurance companies may be downgraded due to impact of negative market conditions.

Asset allocation/diversification does not guarantee a profit or protect against a loss.

Information is current as of the creation of this piece. Keep in mind that portfolio holdings are subject to risk.