

State: District of Columbia **Filing Company:** Principal Life Insurance Company
TOI/Sub-TOI: H111 Individual Health - Disability Income/H111.008 Combined Short Term and Long Term - Unrelated
to marketing with employer or association groups
Product Name: DI Next Generation
Project Name/Number: DI 2014 Reprice/HH 792 et al

Filing at a Glance

Company: Principal Life Insurance Company
Product Name: DI Next Generation
State: District of Columbia
TOI: H111 Individual Health - Disability Income
Sub-TOI: H111.008 Combined Short Term and Long Term - Unrelated to marketing with employer or
association groups
Filing Type: Rate
Date Submitted: 06/30/2014
SERFF Tr Num: PRLD-129593888
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: DI 2014 REPRICE RATES
Implementation 09/22/2014
Date Requested:
Author(s): Michelle Van Zante
Reviewer(s): Darniece Shirley (primary), Alula Selassie, John Morgan
Disposition Date:
Disposition Status:
Implementation Date:
State Filing Description:

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General Information

Project Name: DI 2014 Reprice	Status of Filing in Domicile: Authorized
Project Number: HH 792 et al	Date Approved in Domicile: 06/16/2014
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 07/03/2014
	State Status Changed:
Deemer Date:	Created By: Wendy Winders
Submitted By: Michelle Van Zante	Corresponding Filing Tracking Number: PRLD-129593889

Filing Description:
 RE New Submission – Individual Disability Income Insurance

- Rates for previously approved Disability Income Policies HH 750 DC et al and HH 700 DC et al

Enclosed for your review and approval are the rates for the forms listed above for new coverage issued on our previously approved Disability Income products as further described below. Accompanying the rates is the Supplementary Description of Rate Tables and Actuarial Memorandum and Certification.

Accompanying the rates is the Supplementary Description of Rate Tables and Actuarial Certification. These rates will apply to all new policies. In addition, the existing policies of these forms provide for future owner requested adjustments in coverage through the Policy Adjustment Options section of the policy. The rates being submitted will also apply to these future adjustments for new coverage. The rates do not apply to coverage already purchased.

If you have any questions or if I can provide additional information, please feel free to contact me using any of the listed options.

Company and Contact

Filing Contact Information

Michelle Van Zante, Contract Analyst	vanzante.michelle@principal.com
711 High Street	800-255-6603 [Phone] 1 [Ext]
Des Moines, IA 50309	515-235-5494 [FAX]

Filing Company Information

Principal Life Insurance Company	CoCode: 61271	State of Domicile: Iowa
711 High Street	Group Code: 332	Company Type:
Des Moines, IA 50392	Group Name:	State ID Number:
(515) 246-7086 ext. [Phone]	FEIN Number: 42-0127290	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate documents	HH 750 etal, HH 700 etal	New		Supp Desc of Rate Tables - Standard.pdf, HH 750 et al Rate Tables - 2014 Pricing.pdf, HH 750 et al Over65 Rates - 2014 Pricing - revised.pdf,

Principal Life Insurance Company
 Supplementary Description of Rate Tables
 Disability Income Policy Form HH 750 and HH 700

1. Rates shown are for new issues and policy adjustments.

2. Optional premium modes:

Semi-Annual	51.25% of Annual
Quarterly	26.25% of Annual
Pre-Authorized Withdrawal/EFT	8.75% of Annual
Bi-Weekly	4.04% of Annual
Semi-Monthly	4.38% of Annual

3. Rates shown are for all policy years and are calculated on an age last birthday basis.

4. The rates shown are for nonsmokers. Rates for smokers are arrived at by multiplying nonsmoker rates by 125% and rounding to two decimal places.

5. Rates shown in columns labeled “COL 3%”, “COL 6%”, “Extended Total Disability Benefits”, “Residual Disability and Recovery Benefit”, “Regular Occupation”, “Transitional Occupation”, and “Short Term Residual Disability” or any other cost rider are additions to the rates on the page if these riders are attached to the policy.

6. Adaptable Income Benefit (AIB) rates for other time periods may be calculated as in the following examples. (Assume 4A, Male, 35, Group B Rates)

AIB from the 60 th day to the 270 th day	<u>RATE</u>
AIB from 60 to 365 days	12.36
- AIB from 270 to 365 days	<u>- 3.94</u>
	8.42
AIB from the 90 th day to 2 years	<u>RATE</u>
AIB from 90 to 365 days	7.61
+ AIB from 365 days to 2 years	<u>+ 6.91</u>
	14.52

7. The following discounts will be applied to all new issues of the policy forms:

A 10% or 15% discount when policies are sold as part of any:

- Association
- Group with the same occupational characteristics
- Mutual bill
- Professional graduate school and residency/internship programs.

A 10%, 15%, 20%, 25% or 30% discount when policies are sold as part of any:

- Group with a common employer

The amount of discount will be based on the number of lives, percentage of group participating and underwriting consideration accorded to the group.

Only one of the above discounts can be received.

8. Any insured whose occupation is classified as a select occupation or preferred occupation, according to our underwriting guidelines, is eligible for a 10% discount.

This discount will be available in addition to all other discounts.

9. For policies which include the Limitation of Benefits for Mental/Nervous and Substance Abuse Disorders Rider, the following discount will be provided:

Policies with To Age 65, To Age 67 or To Age 70 Maximum Benefit Period:	10%
Policies with 5 Year or 2-Year Maximum Benefit Periods:	5%

This discount will be available in addition to all other discounts.

10. The premium for the policy (or adjustment to the policy) will be multiplied by the Geographic Rate Factor as shown below:

<u>State Group</u>	<u>Rate Factor</u>
A	95%
B	100%
C	130%

States are divided into groups in determining rates. The appropriate State Group category is determined based on the state of the insured's residence at the time of application. The State Group categories are as follows:

Group A States:	Connecticut, Delaware, Georgia, Illinois, Indiana, Iowa, Kansas, Massachusetts, Maryland, Minnesota, Missouri, Nebraska, North Carolina, Ohio, Pennsylvania, and Wisconsin
Group B States:	All States Not Included in Groups A or C
Group C States:	California

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	55.10	29.62	23.40	21.63	20.02	4.70	9.54
26	57.36	32.07	25.42	23.33	21.53	5.08	10.30
27	59.62	34.45	27.34	24.94	22.95	5.43	10.98
28	61.82	36.70	29.11	26.46	24.31	5.73	11.60
29	63.82	38.70	30.73	27.81	25.50	5.99	12.10
30	65.66	40.46	32.14	28.98	26.54	6.18	12.25
31	67.27	41.99	33.33	29.96	27.42	6.20	12.29
32	68.58	43.20	34.32	30.76	28.13	6.23	12.35
33	69.59	44.08	35.02	31.30	28.61	6.25	12.40
34	70.33	44.66	35.49	31.66	28.93	6.29	12.46
35	70.76	44.98	35.72	31.82	29.08	6.33	12.51
36	74.48	47.76	37.74	33.46	30.54	6.49	12.82
37	78.15	50.54	39.72	35.08	31.96	6.66	13.04
38	81.78	53.29	41.65	36.66	33.35	6.76	13.18
39	85.41	56.06	43.61	38.24	34.74	6.83	13.26
40	89.04	58.86	45.55	39.80	36.12	6.87	13.26
41	92.69	61.67	47.30	41.35	37.49	6.88	13.29
42	96.34	64.52	48.19	42.88	38.82	6.90	13.34
43	100.01	67.39	49.19	44.40	40.16	6.95	13.41
44	103.72	68.46	50.30	45.93	41.50	7.02	13.52
45	105.61	69.55	51.53	47.06	42.86	7.09	13.62
46	107.27	71.22	53.18	48.54	44.34	7.16	13.78
47	109.21	73.06	54.99	50.17	45.77	7.24	13.89
48	111.35	75.08	56.94	51.92	47.32	7.30	13.97
49	113.07	76.85	58.74	53.50	48.69	7.38	14.02
50	114.82	78.62	60.54	55.10	50.06	7.46	14.02
51	116.56	80.42	62.34	56.70	51.45	7.50	14.01
52	119.69	83.06	64.75	58.84	53.32	7.50	13.96
53	123.22	86.03	67.44	61.24	55.40	7.52	13.90
54	127.31	89.29	70.29	63.76	57.58	7.50	13.83
55	132.11	93.06	73.52	66.62	60.02	7.53	13.82
56	134.97	95.33	75.52	68.34	61.34	7.78	14.24
57	137.71	97.06	76.75	69.11	61.55	7.65	13.98
58	137.31	98.29	78.91	69.74	62.50	7.51	13.70
59	136.90	99.53	81.08	70.37	63.46	7.38	13.44
60	136.50	100.77	83.28	71.00	64.43	7.25	13.17
61	136.10	102.02	85.48	71.63	65.40	7.12	12.90
62	134.25	100.51	84.12	70.40	64.23	6.96	12.60
63	127.53	95.21	79.50	66.34	60.44	6.50	11.77
64	120.82	89.90	74.86	62.28	56.62	6.04	10.94

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	54.35	28.87	22.66	20.88	19.27	4.35	8.74
26	56.52	31.23	24.58	22.50	20.69	4.69	9.42
27	58.70	33.53	26.42	24.02	22.03	5.00	10.02
28	60.80	35.67	28.10	25.44	23.30	5.26	10.56
29	62.72	37.61	29.62	26.70	24.39	5.49	10.98
30	64.46	39.28	30.95	27.80	25.36	5.65	11.10
31	66.01	40.73	32.07	28.70	26.16	5.65	11.10
32	67.22	41.86	32.98	29.41	26.77	5.66	11.13
33	68.17	42.66	33.60	29.88	27.17	5.66	11.14
34	68.82	43.17	33.99	30.16	27.43	5.68	11.15
35	69.19	43.39	34.14	30.25	27.50	5.68	11.17
36	72.74	46.03	36.01	31.74	28.81	5.82	11.41
37	76.24	48.62	37.82	33.17	30.06	5.94	11.58
38	79.68	51.18	39.55	34.56	31.25	6.02	11.67
39	83.08	53.74	41.30	35.92	32.42	6.06	11.72
40	86.50	56.31	42.31	37.26	33.58	6.09	11.73
41	89.89	58.88	42.97	38.55	34.70	6.09	11.73
42	93.27	60.88	43.58	39.66	35.76	6.10	11.76
43	95.48	61.34	44.27	40.26	36.65	6.14	11.79
44	95.62	61.90	45.04	40.95	37.26	6.18	11.78
45	95.86	62.55	45.90	41.72	37.94	6.18	11.70
46	96.82	63.68	47.12	42.82	38.93	6.18	11.60
47	97.91	64.93	48.45	44.02	39.98	6.09	11.42
48	99.06	66.26	49.86	45.30	41.10	6.00	11.19
49	99.42	67.08	50.92	46.20	41.78	5.87	10.94
50	99.78	67.92	51.99	47.10	42.46	5.75	10.65
51	100.14	68.75	53.06	48.01	43.15	5.61	10.33
52	101.52	70.16	54.48	49.21	44.06	5.42	9.95
53	103.05	71.68	56.01	50.49	45.03	5.25	9.57
54	104.81	73.25	57.47	51.69	45.90	5.05	9.18
55	106.89	75.00	59.06	52.98	46.78	4.86	8.78
56	108.52	76.32	60.32	52.76	46.58	4.55	8.25
57	110.16	77.65	61.59	52.54	46.38	4.30	7.78
58	111.82	78.98	62.86	52.32	46.17	4.06	7.32
59	113.48	80.33	64.15	52.10	45.96	3.82	6.86
60	115.17	81.70	65.46	51.89	45.75	3.57	6.39
61	110.68	78.42	62.77	49.66	43.76	3.32	5.93
62	107.80	76.30	60.99	48.18	42.42	3.21	5.71
63	106.90	75.59	60.38	47.63	41.90	3.16	5.65
64	105.98	74.41	59.38	46.78	41.14	3.10	5.53

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	53.76	28.28	22.07	20.30	18.68	4.11	8.22
26	55.86	30.57	23.93	21.83	20.02	4.42	8.83
27	57.97	32.78	25.68	23.28	21.30	4.70	9.37
28	60.00	34.86	27.30	24.64	22.50	4.94	9.87
29	61.86	36.74	28.76	25.84	23.54	5.14	10.24
30	63.54	38.34	30.02	26.87	24.43	5.28	10.33
31	65.01	39.72	31.06	27.70	25.16	5.28	10.33
32	66.16	40.79	31.91	28.34	25.70	5.28	10.33
33	67.06	41.53	32.48	28.76	26.06	5.28	10.33
34	67.65	41.99	32.81	29.31	26.52	5.28	10.33
35	67.97	42.18	32.92	29.85	26.99	5.28	10.33
36	71.41	44.69	34.66	30.40	27.46	5.39	10.54
37	74.78	47.16	36.36	31.72	28.61	5.50	10.70
38	78.09	49.59	37.96	32.98	29.66	5.58	10.79
39	81.36	52.02	38.62	34.21	30.70	5.62	10.84
40	84.63	54.45	39.26	35.39	31.71	5.65	10.84
41	87.87	56.74	39.92	36.28	32.70	5.65	10.79
42	90.02	56.93	40.38	36.69	33.38	5.62	10.70
43	89.94	57.17	40.90	37.17	33.80	5.58	10.58
44	89.87	57.48	41.50	37.70	34.28	5.52	10.41
45	89.79	57.85	42.18	38.31	34.79	5.43	10.19
46	90.01	58.62	43.16	39.18	35.52	5.34	9.98
47	90.22	59.42	44.18	40.07	36.26	5.22	9.70
48	90.45	59.78	45.20	40.94	36.96	5.06	9.38
49	90.67	60.14	45.69	41.33	37.18	4.88	9.02
50	90.34	60.50	46.19	41.71	37.39	4.66	8.60
51	90.00	60.87	46.69	42.09	37.62	4.42	8.10
52	89.66	61.23	47.42	42.67	37.99	4.13	7.54
53	89.32	61.83	48.19	43.27	38.37	3.83	6.97
54	88.98	62.39	48.83	43.74	38.61	3.52	6.37
55	88.64	63.02	49.51	44.23	38.86	3.20	5.75
56	88.29	61.68	48.37	43.01	37.62	2.74	4.90
57	90.87	60.83	46.54	41.34	36.09	2.29	4.07
58	93.42	62.59	47.58	39.64	34.66	1.94	3.44
59	95.91	64.31	48.97	38.03	33.52	1.80	3.18
60	97.93	65.66	50.01	36.93	32.39	1.83	3.25
61	99.86	66.98	51.02	37.66	31.65	1.87	3.31
62	101.96	68.42	52.11	38.46	32.33	1.90	3.38
63	103.94	69.74	53.13	39.22	32.96	1.94	3.44
64	104.93	71.10	54.16	42.43	35.80	1.98	3.51

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	32.83	18.48	12.20	10.66	9.61	0.55	0.98
26	33.88	19.30	12.69	11.39	10.24	0.60	1.06
27	34.91	20.10	13.42	12.07	10.84	0.64	1.14
28	35.94	20.85	14.17	12.72	11.40	0.67	1.20
29	36.89	21.55	14.85	13.29	11.91	0.71	1.27
30	37.74	22.18	15.44	13.80	12.35	0.74	1.32
31	38.50	22.78	15.94	14.25	12.74	0.77	1.38
32	39.14	23.33	16.36	14.60	13.06	0.79	1.41
33	39.62	23.82	16.66	14.87	13.29	0.80	1.44
34	39.94	24.30	16.84	15.05	13.47	0.82	1.46
35	40.42	24.77	16.94	15.14	13.55	0.83	1.47
36	42.02	25.30	17.78	15.90	14.21	0.87	1.54
37	43.98	26.34	18.66	16.64	14.88	0.91	1.62
38	45.91	27.77	19.53	17.40	15.55	0.95	1.70
39	47.90	29.25	20.42	18.17	16.22	1.00	1.79
40	49.93	30.78	21.30	18.95	16.90	1.05	1.86
41	52.02	32.34	22.20	19.74	17.61	1.09	1.94
42	54.19	33.98	23.12	20.56	18.32	1.14	2.03
43	56.42	35.69	24.06	21.38	19.06	1.19	2.11
44	58.74	37.44	25.00	22.21	19.80	1.23	2.19
45	61.15	39.25	25.94	23.06	20.54	1.28	2.28
46	62.93	40.23	26.93	23.91	21.26	1.34	2.36
47	64.71	41.22	27.91	24.74	21.98	1.37	2.44
48	66.53	42.16	28.89	25.58	22.68	1.42	2.52
49	68.38	43.12	29.88	26.43	23.39	1.46	2.59
50	70.24	44.09	30.89	27.27	24.11	1.50	2.66
51	72.13	45.06	31.91	28.14	24.83	1.54	2.74
52	74.04	46.06	32.96	29.02	25.96	1.57	2.78
53	76.02	47.10	34.13	30.73	27.62	1.60	2.84
54	78.11	48.27	36.35	32.75	29.42	1.62	2.89
55	79.43	49.46	38.91	35.07	31.40	1.62	2.90
56	83.45	52.58	41.01	36.92	32.90	1.67	2.95
57	87.36	56.08	42.03	37.53	33.09	1.65	2.91
58	91.18	59.50	44.90	38.37	34.09	1.65	2.91
59	94.90	62.86	47.70	38.03	33.52	1.65	2.92
60	97.93	65.66	50.01	36.93	32.39	1.83	3.25
61	99.86	66.98	51.02	37.66	31.65	1.87	3.31
62	101.96	68.42	52.11	38.46	32.33	1.90	3.38
63	103.94	69.74	53.13	39.22	32.96	1.94	3.44
64	104.93	71.10	54.16	42.43	35.80	1.98	3.51

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 6A Female non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	29.96	14.01	9.47	7.73			
26	30.66	15.00	10.10	8.20			
27	31.35	15.94	10.66	8.64			
28	32.02	16.81	11.17	9.05			
29	32.66	17.58	11.62	9.42			
30	33.22	18.22	12.02	9.75			
31	33.71	18.73	12.33	10.04			
32	34.11	19.11	12.58	10.28			
33	34.37	19.31	12.72	10.46			
34	34.48	19.31	12.74	10.59			
35	34.48	19.31	12.74	10.66			
36	35.66	20.23	13.24	11.08			
37	36.78	21.12	13.71	11.49			
38	37.85	21.99	14.16	11.90			
39	38.91	22.88	14.60	12.30			
40	39.98	23.77	15.03	12.69			
41	41.02	24.69	15.45	13.09			
42	42.10	25.63	15.86	13.49			
43	43.18	26.61	16.25	13.89			
44	44.32	27.60	16.65	14.29			
45	45.46	28.60	17.02	14.70			
46	46.54	29.15	17.62	15.22			
47	47.66	29.71	18.21	15.75			
48	48.82	30.25	18.83	16.32			
49	50.01	30.83	19.46	16.90			
50	51.26	31.45	20.14	17.52			
51	52.56	32.10	20.85	18.18			
52	53.98	32.84	21.63	18.88			
53	55.51	33.66	22.50	19.65			
54	57.26	34.69	23.54	20.57			
55	58.58	35.52	24.46	21.40			
56	60.81	37.45	26.15	22.94			
57	63.60	39.87	28.22	24.81			
58	67.32	43.02	30.89	27.21			
59	72.55	47.14	34.26	30.22			
60	78.36	50.91	37.00	32.65			
61	84.62	54.98	39.97	35.26			
62	91.40	59.38	43.16	37.69			
63	98.70	64.14	46.61	38.43			
64	102.83	69.26	50.34	41.58			

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: 6A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	23.30	8.81	5.81	3.94	2.85
26	23.66	9.38	6.13	4.10	2.92
27	24.02	9.93	6.41	4.25	2.98
28	24.38	10.44	6.67	4.38	3.05
29	24.74	10.89	6.90	4.50	3.10
30	25.06	11.26	7.10	4.62	3.16
31	25.34	11.57	7.26	4.71	3.20
32	25.59	11.79	7.38	4.80	3.23
33	25.75	11.90	7.44	4.86	3.26
34	25.74	11.90	7.43	4.90	3.27
35	25.74	11.90	7.43	4.90	3.28
36	26.56	12.41	7.67	5.05	3.34
37	27.31	12.89	7.90	5.18	3.41
38	28.02	13.34	8.10	5.30	3.47
39	28.69	13.79	8.30	5.42	3.53
40	29.34	14.26	8.49	5.54	3.58
41	29.97	14.70	8.66	5.65	3.64
42	30.59	15.17	8.82	5.77	3.70
43	31.19	15.64	8.97	5.88	3.76
44	31.80	16.10	9.12	5.99	3.82
45	32.41	16.56	9.24	6.10	3.88
46	32.94	16.75	9.44	6.22	3.92
47	33.48	16.92	9.63	6.33	3.98
48	34.02	17.06	9.83	6.45	4.02
49	34.58	17.24	10.03	6.58	4.06
50	35.18	17.43	10.25	6.71	4.13
51	35.79	17.64	10.47	6.86	4.19
52	36.47	17.90	10.74	7.01	4.26
53	37.22	18.22	11.04	7.19	4.34
54	38.07	18.62	11.42	7.42	4.47
55	38.58	18.90	11.74	7.62	4.56
56	39.65	19.76	12.44	8.06	4.79
57	41.02	20.86	13.30	8.62	5.08
58	42.90	22.31	14.45	9.35	5.48
59	45.73	24.26	15.92	10.30	6.00
60	51.18	27.61	18.29	11.82	6.86
61	48.43	26.86	18.08	11.67	6.71
62	46.10	26.10	17.78	11.45	6.54
63	44.06	25.30	17.38	11.17	6.36
64	42.51	24.67	16.90	10.83	6.15

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 6A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	8.46	0.41	0.72	4.68	0.08	0.13
26	9.00	0.44	0.78	4.90	0.08	0.14
27	9.51	0.47	0.85	5.10	0.09	0.15
28	9.97	0.50	0.90	5.29	0.10	0.17
29	10.40	0.53	0.94	5.46	0.10	0.18
30	10.77	0.55	0.98	5.62	0.10	0.18
31	11.10	0.57	1.02	5.74	0.10	0.18
32	11.38	0.59	1.05	5.86	0.10	0.19
33	11.56	0.60	1.07	5.94	0.11	0.19
34	11.72	0.62	1.09	6.00	0.11	0.20
35	11.79	0.62	1.10	6.03	0.11	0.20
36	12.34	0.66	1.16	6.23	0.12	0.22
37	12.91	0.68	1.22	6.42	0.13	0.22
38	13.48	0.73	1.29	6.60	0.13	0.22
39	14.06	0.76	1.35	6.78	0.14	0.23
40	14.62	0.79	1.41	6.96	0.14	0.24
41	15.22	0.84	1.47	7.14	0.14	0.26
42	15.83	0.87	1.54	7.33	0.15	0.26
43	16.46	0.90	1.61	7.50	0.15	0.28
44	17.09	0.95	1.67	7.69	0.17	0.28
45	17.72	0.98	1.75	7.87	0.18	0.30
46	18.33	1.02	1.82	8.07	0.18	0.31
47	18.94	1.06	1.89	8.28	0.18	0.33
48	19.54	1.10	1.96	8.49	0.19	0.33
49	20.14	1.14	2.02	8.71	0.20	0.35
50	20.74	1.18	2.09	8.94	0.21	0.37
51	21.34	1.22	2.15	9.18	0.22	0.38
52	22.30	1.28	2.26	9.43	0.22	0.40
53	23.73	1.36	2.41	9.71	0.25	0.42
54	25.27	1.45	2.56	10.04	0.26	0.44
55	26.98	1.55	2.74	10.30	0.26	0.46
56	29.26	1.68	2.97	10.89	0.28	0.50
57	30.50	1.74	3.08	11.58	0.32	0.54
58	32.60	1.85	3.26	12.46	0.34	0.61
59	34.59	1.94	3.42	13.49	0.39	0.69
60	35.93	1.97	3.46	15.02	0.46	0.81
61	36.30	1.99	3.50	15.04	0.46	0.81
62	39.15	2.16	3.79	14.97	0.46	0.81
63	41.67	2.30	4.05	14.78	0.46	0.81
64	41.36	2.29	4.04	14.48	0.46	0.79

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 6A Female non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25	0.01	0.98	1.64	0.17	0.34	
26	0.01	1.06	1.77	0.18	0.36	
27	0.01	1.13	1.89	0.19	0.39	
28	0.02	1.19	1.99	0.21	0.42	
29	0.02	1.26	2.08	0.22	0.44	
30	0.02	1.30	2.17	0.23	0.46	
31	0.02	1.34	2.23	0.24	0.47	
32	0.02	1.38	2.28	0.24	0.49	
33	0.02	1.39	2.31	0.25	0.50	
34	0.02	1.39	2.31	0.26	0.50	
35	0.03	1.39	2.31	0.26	0.50	
36	0.03	1.45	2.42	0.26	0.53	
37	0.04	1.50	2.51	0.28	0.55	
38	0.04	1.55	2.59	0.29	0.58	
39	0.05	1.60	2.68	0.30	0.61	
40	0.06	1.63	2.77	0.31	0.63	
41	0.06	1.68	2.84	0.33	0.66	
42	0.06	1.72	2.91	0.34	0.68	
43	0.08	1.75	2.98	0.35	0.70	
44	0.09	1.78	3.06	0.36	0.73	
45	0.10	1.80	3.11	0.38	0.75	
46	0.10	1.86	3.22	0.38	0.78	
47	0.12	1.90	3.33	0.39	0.79	
48	0.14	1.95	3.45	0.41	0.81	
49	0.15	2.00	3.56	0.41	0.82	
50	0.18	2.06	3.67	0.42	0.84	
51	0.19	2.11	3.80	0.42	0.85	
52	0.22	2.18	3.94	0.43	0.86	
53	0.26	2.24	4.10	0.43	0.86	
54	0.58	2.33	4.28	0.44	0.87	
55		2.44	4.50	0.44	0.89	
56		2.62	4.87	0.46	0.91	
57		2.86	5.33	0.47	0.94	
58		3.16	5.91	0.50	0.99	
59		3.54	6.65	0.52	1.04	
60		4.08	7.68	0.55	1.10	
61		4.06	7.66	0.55	1.10	
62		4.01	7.60	0.54	1.09	
63		3.94	7.48	0.54	1.07	
64		3.84	7.30	0.53	1.06	

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HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 70
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.96	2.66	2.10	1.94	1.80	0.53	1.09
26	5.16	2.89	2.29	2.10	1.94	0.58	1.17
27	5.37	3.10	2.46	2.25	2.06	0.61	1.25
28	5.56	3.30	2.62	2.38	2.19	0.66	1.31
29	5.74	3.48	2.77	2.50	2.30	0.66	1.31
30	5.91	3.64	2.90	2.61	2.39	0.66	1.31
31	6.06	3.78	3.00	2.70	2.46	0.67	1.33
32	6.17	3.89	3.09	2.77	2.53	0.67	1.34
33	6.26	3.97	3.15	2.82	2.58	0.67	1.34
34	6.33	4.02	3.19	2.85	2.60	0.67	1.34
35	6.37	4.05	3.22	2.86	2.62	0.68	1.35
36	6.70	4.30	3.40	3.01	2.74	0.69	1.36
37	7.03	4.54	3.58	3.16	2.88	0.69	1.38
38	7.36	4.79	3.75	3.30	3.00	0.70	1.38
39	7.69	5.05	3.93	3.44	3.13	0.70	1.35
40	8.02	5.30	4.10	3.58	3.25	0.69	1.34
41	8.34	5.55	4.26	3.72	3.38	0.68	1.31
42	8.67	5.81	4.34	3.86	3.50	0.66	1.29
43	9.00	6.06	4.42	3.99	3.62	0.64	1.28
44	9.34	6.16	4.53	4.14	3.74	0.63	1.25
45	9.50	6.26	4.64	4.23	3.86	0.63	1.22
46	9.22	6.12	4.57	4.17	3.81	0.62	1.19
47	8.94	5.98	4.50	4.10	3.74	0.61	1.16
48	8.64	5.82	4.42	4.03	3.67	0.58	1.11
49	8.31	5.65	4.32	3.94	3.58	0.57	1.06
50	7.97	5.46	4.20	3.82	3.47	0.53	1.04
51	7.61	5.25	4.07	3.70	3.36	0.51	0.97
52	7.33	5.08	3.96	3.60	3.26	0.49	0.92
53	7.04	4.91	3.85	3.50	3.16	0.46	0.85
54	6.74	4.72	3.72	3.38	3.05	0.43	0.78
55	6.45	4.54	3.58	3.25	2.93	0.38	0.73
56	6.03	4.26	3.38	3.06	2.74	0.37	0.68
57	5.59	3.94	3.12	2.81	2.50	0.33	0.62
58	5.02	3.58	2.88	2.54	2.28	0.29	0.54
59	4.43	3.22	2.62	2.28	2.06	0.26	0.48
60	3.85	2.84	2.35	2.00	1.82	0.22	0.41
61	3.28	2.46	2.06	1.73	1.58	0.18	0.34
62	2.69	2.01	1.68	1.41	1.29	0.15	0.29
63	2.55	1.90	1.59	1.33	1.21	0.11	0.22
64	2.42	1.80	1.50	1.25	1.14	0.08	0.15

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 67
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.89	2.60	2.04	1.88	1.74	0.50	1.00
26	5.09	2.81	2.22	2.02	1.86	0.53	1.06
27	5.28	3.02	2.38	2.16	1.98	0.56	1.14
28	5.47	3.21	2.53	2.29	2.10	0.59	1.19
29	5.65	3.38	2.66	2.40	2.19	0.62	1.19
30	5.80	3.54	2.78	2.50	2.28	0.62	1.20
31	5.94	3.66	2.89	2.58	2.35	0.62	1.20
32	6.05	3.77	2.97	2.65	2.41	0.62	1.20
33	6.14	3.84	3.02	2.69	2.45	0.62	1.20
34	6.19	3.89	3.06	2.71	2.47	0.62	1.20
35	6.22	3.90	3.07	2.72	2.47	0.62	1.20
36	6.54	4.14	3.24	2.86	2.59	0.62	1.21
37	6.86	4.38	3.40	2.98	2.70	0.62	1.21
38	7.17	4.61	3.56	3.11	2.82	0.62	1.21
39	7.48	4.84	3.72	3.23	2.92	0.62	1.20
40	7.78	5.06	3.81	3.35	3.02	0.62	1.18
41	8.09	5.30	3.86	3.47	3.12	0.62	1.17
42	8.39	5.48	3.92	3.57	3.22	0.59	1.14
43	8.59	5.52	3.98	3.62	3.30	0.57	1.12
44	8.61	5.57	4.06	3.69	3.35	0.56	1.09
45	8.62	5.63	4.13	3.75	3.42	0.54	1.05
46	8.32	5.47	4.05	3.68	3.34	0.53	1.00
47	8.01	5.31	3.96	3.60	3.27	0.50	0.96
48	7.69	5.14	3.87	3.51	3.19	0.48	0.90
49	7.30	4.93	3.74	3.39	3.07	0.45	0.82
50	6.93	4.71	3.61	3.27	2.94	0.42	0.78
51	6.54	4.49	3.46	3.14	2.82	0.38	0.71
52	6.22	4.30	3.34	3.01	2.70	0.35	0.66
53	5.88	4.10	3.20	2.88	2.57	0.32	0.58
54	5.54	3.87	3.04	2.74	2.42	0.28	0.52
55	5.22	3.66	2.88	2.58	2.28	0.25	0.45
56	4.85	3.41	2.70	2.36	2.08	0.20	0.37
57	4.47	3.15	2.50	2.14	1.88	0.18	0.32
58	4.08	2.88	2.30	1.91	1.69	0.15	0.27
59	3.68	2.60	2.08	1.69	1.49	0.12	0.23
60	3.25	2.30	1.85	1.46	1.29	0.10	0.18
61	2.66	1.89	1.51	1.20	1.06	0.07	0.14
62	2.16	1.53	1.22	0.96	0.85	0.06	0.11
63	2.14	1.51	1.21	0.95	0.84	0.05	0.08
64	2.12	1.49	1.18	0.94	0.82	0.04	0.07

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.84	2.54	1.98	1.82	1.68	0.47	0.93
26	5.02	2.75	2.15	1.97	1.80	0.50	1.00
27	5.22	2.95	2.31	2.10	1.92	0.53	1.06
28	5.40	3.14	2.46	2.22	2.02	0.57	1.11
29	5.57	3.30	2.59	2.33	2.12	0.57	1.11
30	5.72	3.45	2.70	2.42	2.20	0.57	1.11
31	5.85	3.58	2.79	2.50	2.26	0.57	1.11
32	5.95	3.67	2.87	2.55	2.31	0.57	1.11
33	6.03	3.74	2.92	2.59	2.34	0.57	1.11
34	6.09	3.78	2.95	2.64	2.38	0.57	1.11
35	6.12	3.80	2.96	2.69	2.43	0.57	1.11
36	6.42	4.02	3.12	2.74	2.47	0.58	1.12
37	6.73	4.25	3.27	2.86	2.58	0.58	1.12
38	7.03	4.46	3.42	2.97	2.67	0.58	1.12
39	7.32	4.68	3.47	3.08	2.76	0.58	1.10
40	7.62	4.90	3.54	3.18	2.86	0.57	1.09
41	7.91	5.10	3.59	3.26	2.94	0.57	1.07
42	8.10	5.12	3.63	3.30	3.00	0.54	1.04
43	8.10	5.14	3.68	3.34	3.04	0.52	1.01
44	8.09	5.18	3.74	3.39	3.09	0.50	0.96
45	8.08	5.21	3.79	3.45	3.13	0.48	0.91
46	7.73	5.03	3.70	3.37	3.05	0.46	0.86
47	7.38	4.86	3.62	3.28	2.97	0.43	0.82
48	7.02	4.64	3.50	3.18	2.87	0.40	0.75
49	6.66	4.42	3.36	3.04	2.74	0.38	0.68
50	6.27	4.20	3.21	2.90	2.59	0.32	0.60
51	5.88	3.98	3.05	2.75	2.46	0.29	0.53
52	5.49	3.74	2.90	2.61	2.33	0.26	0.46
53	5.10	3.53	2.75	2.47	2.19	0.22	0.40
54	4.70	3.30	2.58	2.31	2.04	0.18	0.34
55	4.33	3.07	2.42	2.16	1.90	0.15	0.28
56	3.94	2.76	2.16	1.92	1.68	0.12	0.22
57	3.69	2.47	1.89	1.68	1.46	0.10	0.17
58	3.41	2.29	1.74	1.45	1.26	0.08	0.14
59	3.10	2.08	1.58	1.23	1.09	0.06	0.11
60	2.76	1.85	1.41	1.04	0.91	0.05	0.08
61	2.41	1.62	1.23	0.90	0.76	0.04	0.07
62	2.04	1.37	1.04	0.77	0.65	0.03	0.06
63	2.08	1.39	1.06	0.78	0.66	0.03	0.06
64	2.10	1.42	1.08	0.85	0.72	0.03	0.06

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.31	0.74	0.49	0.42	0.38	0.02	0.04
26	1.35	0.78	0.50	0.46	0.41	0.02	0.05
27	1.40	0.80	0.54	0.48	0.43	0.03	0.05
28	1.44	0.83	0.57	0.51	0.46	0.03	0.06
29	1.47	0.86	0.59	0.53	0.48	0.03	0.06
30	1.51	0.89	0.62	0.55	0.50	0.03	0.06
31	1.54	0.91	0.64	0.57	0.51	0.03	0.06
32	1.57	0.94	0.66	0.58	0.52	0.03	0.06
33	1.58	0.95	0.66	0.59	0.53	0.03	0.07
34	1.60	0.98	0.67	0.60	0.54	0.03	0.07
35	1.62	0.99	0.68	0.61	0.54	0.03	0.07
36	1.68	1.02	0.71	0.64	0.57	0.03	0.07
37	1.76	1.06	0.74	0.66	0.59	0.04	0.08
38	1.84	1.11	0.78	0.70	0.62	0.04	0.08
39	1.92	1.17	0.82	0.73	0.65	0.04	0.09
40	2.00	1.23	0.86	0.76	0.67	0.05	0.09
41	2.08	1.30	0.89	0.79	0.70	0.05	0.10
42	2.17	1.36	0.93	0.82	0.74	0.05	0.10
43	2.26	1.42	0.96	0.86	0.76	0.05	0.10
44	2.35	1.50	1.00	0.89	0.79	0.06	0.10
45	2.45	1.57	1.04	0.92	0.82	0.06	0.10
46	2.52	1.61	1.08	0.96	0.85	0.06	0.11
47	2.59	1.65	1.12	0.99	0.88	0.06	0.11
48	2.66	1.69	1.15	1.02	0.90	0.06	0.11
49	2.74	1.73	1.19	1.06	0.94	0.06	0.11
50	2.81	1.76	1.23	1.09	0.97	0.06	0.11
51	2.89	1.80	1.28	1.13	0.99	0.06	0.11
52	2.96	1.84	1.32	1.16	1.04	0.06	0.11
53	3.04	1.89	1.37	1.23	1.10	0.06	0.11
54	3.13	1.93	1.46	1.31	1.18	0.06	0.11
55	3.18	1.98	1.56	1.40	1.26	0.06	0.11
56	3.10	1.95	1.52	1.37	1.22	0.06	0.11
57	3.00	1.92	1.44	1.29	1.14	0.06	0.10
58	2.86	1.87	1.41	1.21	1.07	0.05	0.09
59	2.71	1.80	1.37	1.12	1.00	0.05	0.08
60	2.52	1.69	1.29	1.03	0.91	0.05	0.08
61	2.29	1.54	1.17	0.90	0.76	0.04	0.07
62	2.04	1.37	1.04	0.77	0.65	0.03	0.06
63	2.08	1.39	1.06	0.78	0.66	0.03	0.06
64	2.10	1.42	1.08	0.85	0.72	0.03	0.06

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 6A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.31	0.02	0.03			
26	0.34	0.02	0.03			
27	0.35	0.02	0.03			
28	0.38	0.02	0.03			
29	0.40	0.02	0.04			
30	0.42	0.02	0.04			
31	0.43	0.02	0.04			
32	0.45	0.02	0.04			
33	0.46	0.02	0.05			
34	0.46	0.02	0.05			
35	0.46	0.02	0.05			
36	0.48	0.03	0.05			
37	0.51	0.03	0.06			
38	0.53	0.03	0.06			
39	0.55	0.03	0.06			
40	0.58	0.03	0.07			
41	0.60	0.03	0.07			
42	0.62	0.03	0.07			
43	0.65	0.03	0.08			
44	0.66	0.03	0.08			
45	0.69	0.04	0.08			
46	0.71	0.04	0.08			
47	0.73	0.04	0.08			
48	0.74	0.05	0.08			
49	0.76	0.05	0.08			
50	0.78	0.04	0.08			
51	0.78	0.04	0.09			
52	0.80	0.06	0.09			
53	0.82	0.06	0.10			
54	0.86	0.06	0.10			
55	0.87	0.06	0.10			
56	0.89	0.06	0.10			
57	0.86	0.06	0.09			
58	0.86	0.06	0.09			
59	0.85	0.06	0.09			
60	0.79	0.05	0.08			
61	0.73	0.04	0.07			
62	0.73	0.03	0.07			
63	0.78	0.03	0.08			
64	0.77	0.03	0.08			

Principal Life Insurance Company
2014 Pricing

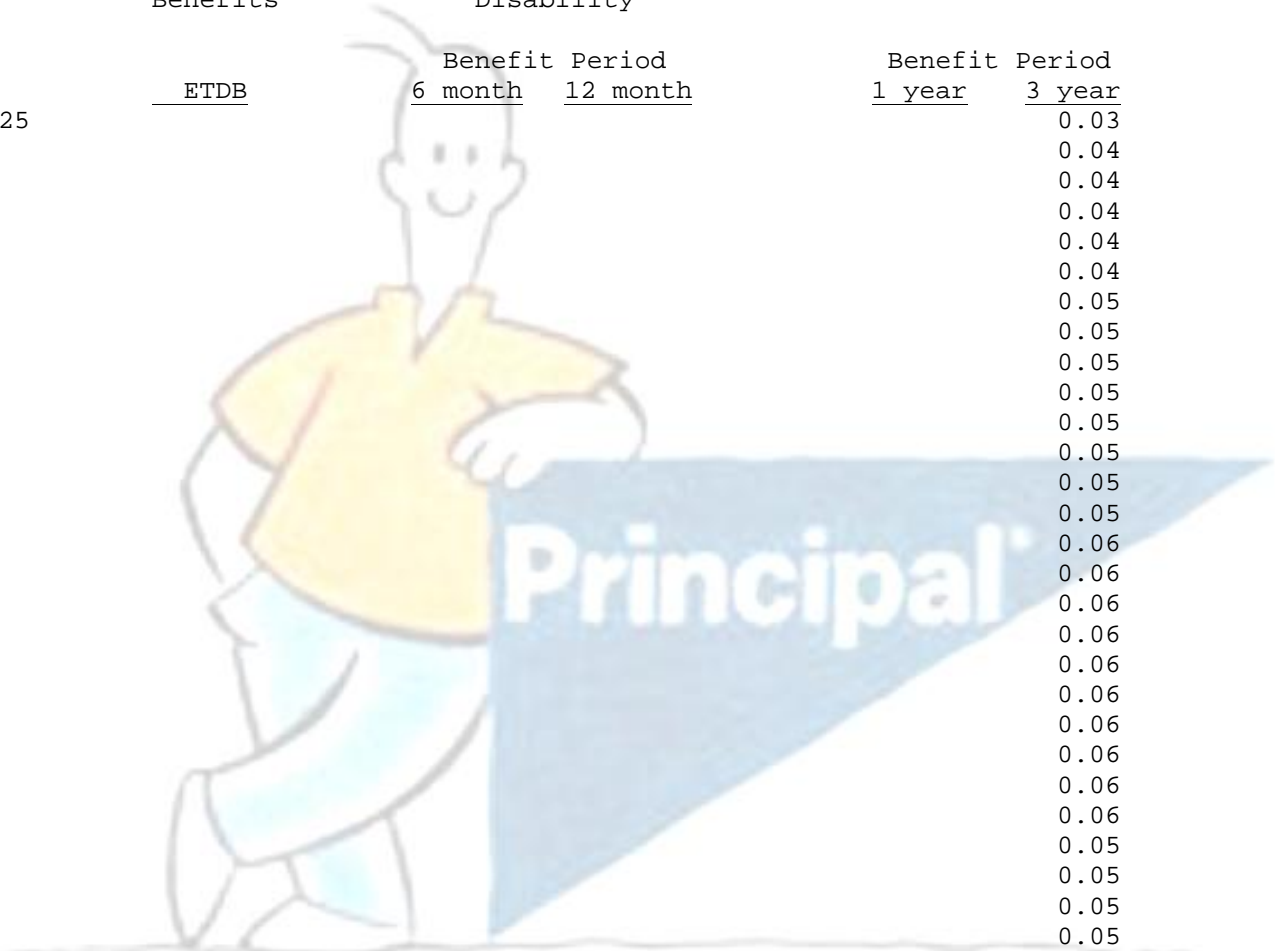
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 6A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.03
26					0.04
27					0.04
28					0.04
29					0.04
30					0.04
31					0.05
32					0.05
33					0.05
34					0.05
35					0.05
36					0.05
37					0.05
38					0.05
39					0.06
40					0.06
41					0.06
42					0.06
43					0.06
44					0.06
45					0.06
46					0.06
47					0.06
48					0.06
49					0.05
50					0.05
51					0.05
52					0.05
53					0.05
54					0.04
55					0.04
56					0.04
57					0.03
58					0.03
59					0.03
60					0.02
61					0.02
62					0.02
63					0.02
64					0.02



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	44.63	22.46	17.49	15.90	14.29	3.03	6.09
26	46.18	24.22	18.90	17.04	15.25	3.26	6.53
27	47.73	25.90	20.22	18.11	16.14	3.46	6.91
28	49.20	27.47	21.44	19.08	16.99	3.64	7.26
29	50.56	28.87	22.51	19.95	17.70	3.77	7.39
30	51.75	30.07	23.42	20.67	18.30	3.78	7.39
31	52.78	31.06	24.17	21.25	18.77	3.78	7.39
32	53.58	31.83	24.76	21.67	19.10	3.78	7.39
33	54.17	32.32	25.14	21.92	19.29	3.78	7.39
34	54.51	32.61	25.34	22.26	19.51	3.78	7.39
35	54.64	32.67	25.36	22.62	19.83	3.78	7.39
36	57.26	34.50	26.61	22.95	20.06	3.85	7.52
37	59.79	36.27	27.80	23.86	20.80	3.92	7.61
38	62.28	38.03	28.94	24.69	21.45	3.94	7.63
39	64.73	39.76	29.34	25.53	22.10	3.95	7.62
40	67.15	41.50	29.73	26.31	22.70	3.94	7.59
41	69.57	43.10	30.14	26.87	23.29	3.94	7.52
42	71.10	43.14	30.39	27.09	23.67	3.90	7.43
43	70.87	43.22	30.71	27.35	23.86	3.85	7.30
44	70.68	43.34	31.07	27.66	24.09	3.79	7.15
45	70.50	43.52	31.49	28.04	24.34	3.70	6.98
46	70.55	44.00	32.14	28.58	24.72	3.62	6.78
47	70.62	44.54	32.81	29.16	25.09	3.54	6.58
48	70.72	44.72	33.50	29.70	25.46	3.41	6.33
49	70.84	44.93	33.78	29.90	25.49	3.27	6.04
50	70.54	45.15	34.10	30.12	25.52	3.11	5.74
51	70.28	45.40	34.43	30.34	25.56	2.93	5.38
52	70.06	45.67	34.94	30.74	25.70	2.72	4.99
53	69.86	46.14	35.50	31.14	25.84	2.52	4.58
54	69.69	46.62	35.99	31.48	25.89	2.30	4.17
55	69.56	47.18	36.54	31.88	25.94	2.08	3.74
56	69.73	46.50	35.94	31.23	25.04	1.77	3.18
57	72.18	46.16	34.80	30.24	23.94	1.46	2.62
58	74.60	47.78	35.76	29.20	22.93	1.25	2.20
59	76.96	49.34	36.99	28.20	22.10	1.14	2.02
60	78.58	50.39	37.78	27.38	21.36	1.17	2.06
61	80.12	51.39	38.54	27.93	20.86	1.19	2.10
62	81.82	52.50	39.38	28.52	21.31	1.21	2.14
63	83.40	53.52	40.14	29.08	21.73	1.23	2.18
64	85.01	54.56	40.92	31.46	23.60	1.26	2.22

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	28.82	15.37	10.12	8.63	7.44	0.40	0.71
26	29.62	16.02	10.49	9.19	7.90	0.43	0.76
27	30.42	16.64	11.06	9.70	8.31	0.46	0.82
28	31.19	17.21	11.64	10.19	8.70	0.49	0.86
29	31.93	17.75	12.16	10.60	9.04	0.51	0.90
30	32.56	18.22	12.60	10.97	9.33	0.54	0.95
31	33.11	18.68	12.98	11.28	9.58	0.54	0.98
32	33.59	19.08	13.29	11.53	9.78	0.56	1.00
33	33.92	19.45	13.50	11.70	9.92	0.57	1.01
34	34.10	19.80	13.62	11.81	10.02	0.58	1.02
35	34.44	20.13	13.66	11.86	10.04	0.58	1.02
36	35.71	20.50	14.29	12.38	10.46	0.61	1.07
37	37.25	21.26	14.94	12.90	10.89	0.64	1.13
38	38.78	22.33	15.56	13.44	11.31	0.66	1.18
39	40.33	23.43	16.21	13.98	11.74	0.69	1.22
40	41.90	24.56	16.86	14.52	12.16	0.72	1.28
41	43.53	25.71	17.50	15.06	12.59	0.75	1.33
42	45.18	26.93	18.15	15.61	13.04	0.77	1.38
43	46.90	28.18	18.82	16.17	13.50	0.80	1.43
44	48.65	29.46	19.49	16.74	13.95	0.83	1.49
45	50.46	30.78	20.14	17.32	14.41	0.86	1.53
46	51.75	31.45	20.83	17.86	14.83	0.90	1.58
47	53.05	32.09	21.50	18.42	15.26	0.92	1.63
48	54.36	32.71	22.16	18.96	15.66	0.94	1.68
49	55.69	33.35	22.83	19.52	16.06	0.97	1.72
50	57.02	34.01	23.51	20.06	16.47	0.98	1.75
51	58.38	34.65	24.21	20.63	16.88	1.02	1.80
52	59.77	35.34	24.93	21.19	17.57	1.02	1.82
53	61.21	36.05	25.74	22.38	18.60	1.04	1.86
54	62.74	36.86	27.34	23.78	19.71	1.06	1.87
55	63.65	37.73	29.22	25.41	20.95	1.06	1.87
56	66.97	40.23	30.88	26.94	21.87	1.07	1.90
57	70.19	43.01	31.73	27.56	21.94	1.06	1.86
58	73.34	45.74	33.97	28.34	22.52	1.06	1.86
59	76.42	48.39	36.14	28.20	22.10	1.05	1.85
60	78.58	50.39	37.78	27.38	21.36	1.17	2.06
61	80.12	51.39	38.54	27.93	20.86	1.19	2.10
62	81.82	52.50	39.38	28.52	21.31	1.21	2.14
63	83.40	53.52	40.14	29.08	21.73	1.23	2.18
64	85.01	54.56	40.92	31.46	23.60	1.26	2.22

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	27.85	12.42	8.34	6.61	5.45		
26	28.42	13.28	8.87	6.98	5.74		
27	29.00	14.09	9.35	7.33	5.99		
28	29.55	14.85	9.78	7.65	6.23		
29	30.09	15.50	10.17	7.93	6.45		
30	30.55	16.04	10.49	8.19	6.63		
31	30.95	16.47	10.74	8.41	6.80		
32	31.27	16.78	10.94	8.58	6.93		
33	31.46	16.89	11.03	8.71	7.02		
34	31.49	16.89	11.02	8.80	7.10		
35	31.49	16.89	11.02	8.83	7.12		
36	32.52	17.66	11.42	9.15	7.36		
37	33.46	18.38	11.80	9.46	7.58		
38	34.40	19.09	12.15	9.75	7.80		
39	35.29	19.81	12.49	10.04	8.02		
40	36.18	20.52	12.82	10.33	8.25		
41	37.05	21.26	13.14	10.61	8.47		
42	37.92	22.02	13.44	10.90	8.70		
43	38.80	22.78	13.74	11.18	8.91		
44	39.73	23.56	14.03	11.46	9.14		
45	40.65	24.36	14.28	11.74	9.37		
46	41.49	24.74	14.74	12.10	9.64		
47	42.37	25.14	15.17	12.47	9.91		
48	43.26	25.51	15.62	12.86	10.21		
49	44.19	25.91	16.08	13.26	10.51		
50	45.17	26.34	16.57	13.69	10.83		
51	46.17	26.79	17.09	14.13	11.17		
52	47.27	27.32	17.65	14.61	11.54		
53	48.46	27.92	18.29	15.14	11.94		
54	49.81	28.66	19.06	15.78	12.43		
55	50.76	29.26	19.73	16.34	12.86		
56	52.48	30.74	21.02	17.44	13.72		
57	54.66	32.60	22.58	18.79	14.75		
58	57.57	35.02	24.62	20.52	16.08		
59	61.70	38.22	27.21	22.69	17.77		
60	66.65	41.28	29.38	24.50	19.18		
61	71.98	44.58	31.74	26.47	20.45		
62	77.74	48.14	34.27	27.95	20.89		
63	81.73	52.00	37.01	28.50	21.30		
64	83.30	53.47	39.98	30.83	23.13		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 6A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	7.12	0.32	0.58	4.10	0.06	0.10
26	7.49	0.34	0.62	4.25	0.07	0.11
27	7.81	0.37	0.65	4.37	0.07	0.12
28	8.12	0.38	0.69	4.49	0.07	0.12
29	8.38	0.41	0.72	4.60	0.07	0.13
30	8.60	0.42	0.74	4.70	0.08	0.13
31	8.79	0.43	0.77	4.76	0.08	0.14
32	8.94	0.44	0.78	4.83	0.08	0.14
33	9.03	0.45	0.78	4.87	0.08	0.14
34	9.10	0.46	0.79	4.90	0.08	0.14
35	9.10	0.46	0.79	4.90	0.09	0.14
36	9.45	0.47	0.84	5.02	0.09	0.15
37	9.81	0.49	0.87	5.14	0.10	0.15
38	10.16	0.52	0.90	5.24	0.10	0.15
39	10.52	0.54	0.96	5.35	0.10	0.17
40	10.87	0.56	0.99	5.46	0.10	0.18
41	11.23	0.58	1.03	5.57	0.10	0.18
42	11.62	0.60	1.07	5.68	0.10	0.18
43	11.98	0.63	1.12	5.78	0.10	0.19
44	12.38	0.66	1.16	5.89	0.11	0.20
45	12.77	0.67	1.20	6.00	0.11	0.20
46	13.11	0.70	1.23	6.10	0.13	0.21
47	13.46	0.72	1.28	6.21	0.13	0.22
48	13.79	0.74	1.32	6.32	0.13	0.22
49	14.12	0.77	1.35	6.44	0.13	0.23
50	14.46	0.79	1.40	6.57	0.14	0.24
51	14.81	0.81	1.44	6.70	0.14	0.26
52	15.38	0.85	1.50	6.84	0.15	0.27
53	16.27	0.90	1.58	6.99	0.16	0.27
54	17.22	0.95	1.68	7.18	0.17	0.29
55	18.29	1.01	1.78	7.32	0.17	0.30
56	19.72	1.09	1.93	7.69	0.18	0.32
57	20.43	1.13	1.98	8.12	0.20	0.35
58	21.71	1.18	2.09	8.68	0.23	0.39
59	22.90	1.23	2.18	9.34	0.25	0.43
60	23.62	1.24	2.18	10.35	0.29	0.50
61	23.70	1.25	2.19	10.26	0.29	0.50
62	25.38	1.34	2.37	10.12	0.29	0.50
63	26.82	1.42	2.50	9.92	0.29	0.50
64	26.46	1.40	2.48	9.65	0.28	0.49

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 6A Female non-smoker

Age	HH754	HH759/719		HH756/711	
	Extended Total Disability Benefits	Short-Term Residual Disability		Recovery Benefits	
	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25		0.98	1.64	0.14	0.26
26		1.06	1.77	0.14	0.29
27		1.13	1.89	0.15	0.31
28		1.19	1.99	0.17	0.33
29		1.26	2.08	0.17	0.34
30		1.30	2.17	0.18	0.36
31		1.34	2.23	0.18	0.37
32		1.38	2.28	0.19	0.38
33		1.39	2.31	0.19	0.38
34		1.39	2.31	0.19	0.39
35		1.39	2.31	0.19	0.39
36		1.45	2.42	0.21	0.41
37		1.50	2.51	0.22	0.42
38		1.55	2.59	0.22	0.44
39		1.60	2.68	0.23	0.46
40		1.63	2.77	0.24	0.48
41		1.68	2.84	0.25	0.50
42		1.72	2.91	0.26	0.51
43		1.75	2.98	0.26	0.53
44		1.78	3.06	0.27	0.54
45		1.80	3.11	0.28	0.56
46		1.86	3.22	0.29	0.58
47		1.90	3.33	0.30	0.59
48		1.95	3.45	0.30	0.60
49		2.00	3.56	0.30	0.61
50		2.06	3.67	0.30	0.62
51		2.11	3.80	0.31	0.62
52		2.18	3.94	0.32	0.63
53		2.24	4.10	0.32	0.64
54		2.33	4.28	0.32	0.64
55		2.44	4.50	0.33	0.66
56		2.62	4.87	0.34	0.67
57		2.86	5.33	0.35	0.70
58		3.16	5.91	0.37	0.74
59		3.54	6.65	0.39	0.78
60		4.08	7.68	0.42	0.84
61		4.06	7.66	0.42	0.83
62		4.01	7.60	0.41	0.82
63		3.94	7.48	0.40	0.80
64		3.84	7.30	0.39	0.78

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.99	1.98	1.54	1.38	1.23	0.34	0.70
26	4.13	2.14	1.65	1.50	1.31	0.36	0.74
27	4.26	2.29	1.78	1.58	1.41	0.39	0.78
28	4.41	2.43	1.89	1.67	1.48	0.42	0.81
29	4.53	2.56	1.98	1.75	1.54	0.42	0.81
30	4.64	2.67	2.07	1.81	1.61	0.42	0.81
31	4.69	2.74	2.13	1.86	1.64	0.42	0.81
32	4.75	2.82	2.17	1.87	1.66	0.42	0.81
33	4.82	2.86	2.20	1.90	1.68	0.42	0.81
34	4.86	2.89	2.22	1.94	1.71	0.42	0.81
35	4.88	2.90	2.23	1.98	1.74	0.42	0.81
36	5.11	3.06	2.34	2.01	1.76	0.42	0.81
37	5.35	3.23	2.46	2.10	1.82	0.42	0.81
38	5.57	3.37	2.56	2.17	1.89	0.42	0.79
39	5.78	3.53	2.58	2.24	1.94	0.40	0.78
40	5.99	3.68	2.62	2.31	1.99	0.41	0.77
41	6.22	3.84	2.66	2.36	2.05	0.39	0.74
42	6.35	3.82	2.70	2.39	2.08	0.38	0.73
43	6.33	3.83	2.72	2.40	2.10	0.37	0.70
44	6.30	3.85	2.74	2.43	2.12	0.34	0.66
45	6.29	3.86	2.78	2.47	2.14	0.33	0.63
46	6.01	3.73	2.71	2.39	2.08	0.32	0.59
47	5.73	3.59	2.63	2.34	2.02	0.29	0.54
48	5.43	3.42	2.55	2.26	1.94	0.28	0.51
49	5.14	3.26	2.44	2.14	1.84	0.25	0.46
50	4.85	3.07	2.32	2.04	1.73	0.22	0.40
51	4.54	2.91	2.20	1.94	1.62	0.19	0.36
52	4.23	2.74	2.10	1.83	1.54	0.17	0.30
53	3.93	2.58	1.98	1.73	1.44	0.14	0.26
54	3.63	2.42	1.86	1.62	1.33	0.12	0.22
55	3.34	2.24	1.74	1.51	1.23	0.10	0.18
56	3.06	2.03	1.57	1.35	1.08	0.08	0.14
57	2.87	1.82	1.37	1.18	0.94	0.06	0.10
58	2.66	1.70	1.27	1.02	0.81	0.06	0.09
59	2.45	1.56	1.17	0.88	0.70	0.04	0.07
60	2.19	1.40	1.04	0.76	0.58	0.02	0.06
61	1.91	1.23	0.92	0.66	0.48	0.02	0.05
62	1.62	1.04	0.77	0.56	0.40	0.02	0.04
63	1.63	1.05	0.78	0.56	0.41	0.02	0.03
64	1.67	1.07	0.80	0.61	0.44	0.02	0.03

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.14	0.60	0.38	0.33	0.28	0.02	0.03
26	1.17	0.62	0.41	0.35	0.29	0.02	0.03
27	1.22	0.65	0.43	0.38	0.31	0.02	0.03
28	1.24	0.67	0.45	0.39	0.33	0.02	0.03
29	1.26	0.70	0.47	0.41	0.34	0.02	0.04
30	1.30	0.72	0.49	0.42	0.35	0.02	0.04
31	1.31	0.74	0.51	0.43	0.36	0.02	0.04
32	1.34	0.75	0.52	0.45	0.36	0.02	0.04
33	1.34	0.76	0.52	0.46	0.38	0.02	0.05
34	1.34	0.78	0.52	0.45	0.38	0.02	0.05
35	1.36	0.79	0.53	0.46	0.38	0.02	0.05
36	1.42	0.82	0.56	0.47	0.41	0.02	0.05
37	1.49	0.84	0.58	0.50	0.41	0.03	0.05
38	1.54	0.88	0.62	0.52	0.43	0.03	0.06
39	1.61	0.93	0.63	0.54	0.44	0.03	0.06
40	1.67	0.97	0.66	0.56	0.46	0.03	0.06
41	1.73	1.02	0.68	0.59	0.48	0.03	0.07
42	1.79	1.06	0.71	0.62	0.50	0.03	0.07
43	1.86	1.11	0.74	0.63	0.51	0.03	0.07
44	1.94	1.17	0.76	0.66	0.54	0.03	0.07
45	2.01	1.22	0.79	0.66	0.55	0.03	0.08
46	2.06	1.24	0.82	0.69	0.57	0.03	0.08
47	2.11	1.26	0.85	0.72	0.58	0.04	0.08
48	2.17	1.30	0.86	0.74	0.62	0.04	0.08
49	2.22	1.31	0.88	0.75	0.62	0.04	0.08
50	2.26	1.34	0.93	0.78	0.65	0.04	0.08
51	2.32	1.35	0.96	0.82	0.66	0.04	0.07
52	2.38	1.39	0.98	0.82	0.68	0.04	0.08
53	2.43	1.43	1.02	0.87	0.73	0.04	0.07
54	2.50	1.46	1.08	0.92	0.76	0.04	0.08
55	2.53	1.48	1.14	0.99	0.82	0.04	0.07
56	2.46	1.46	1.12	0.97	0.78	0.04	0.06
57	2.38	1.46	1.06	0.91	0.73	0.03	0.06
58	2.28	1.41	1.04	0.86	0.68	0.03	0.06
59	2.15	1.37	1.02	0.80	0.63	0.02	0.06
60	2.00	1.28	0.95	0.75	0.58	0.02	0.06
61	1.82	1.17	0.87	0.66	0.48	0.02	0.05
62	1.62	1.04	0.77	0.56	0.40	0.02	0.04
63	1.63	1.05	0.78	0.56	0.41	0.02	0.03
64	1.67	1.07	0.80	0.61	0.44	0.02	0.03

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 6A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.25	0.02	0.02			
26	0.26	0.02	0.02			
27	0.29	0.02	0.03			
28	0.30	0.02	0.03			
29	0.30	0.02	0.03			
30	0.32	0.02	0.03			
31	0.33	0.02	0.03			
32	0.34	0.02	0.03			
33	0.34	0.02	0.03			
34	0.34	0.02	0.03			
35	0.34	0.02	0.03			
36	0.35	0.02	0.03			
37	0.36	0.02	0.03			
38	0.38	0.02	0.03			
39	0.40	0.02	0.04			
40	0.41	0.02	0.04			
41	0.42	0.02	0.04			
42	0.44	0.02	0.04			
43	0.46	0.02	0.05			
44	0.46	0.02	0.05			
45	0.47	0.03	0.05			
46	0.50	0.02	0.05			
47	0.50	0.02	0.06			
48	0.50	0.02	0.06			
49	0.51	0.02	0.06			
50	0.52	0.03	0.06			
51	0.52	0.03	0.06			
52	0.54	0.03	0.06			
53	0.55	0.04	0.06			
54	0.56	0.03	0.06			
55	0.57	0.03	0.07			
56	0.58	0.03	0.07			
57	0.56	0.03	0.07			
58	0.55	0.03	0.06			
59	0.54	0.03	0.06			
60	0.50	0.03	0.06			
61	0.46	0.02	0.05			
62	0.45	0.02	0.04			
63	0.47	0.02	0.03			
64	0.47	0.02	0.03			

Principal Life Insurance Company
2014 Pricing

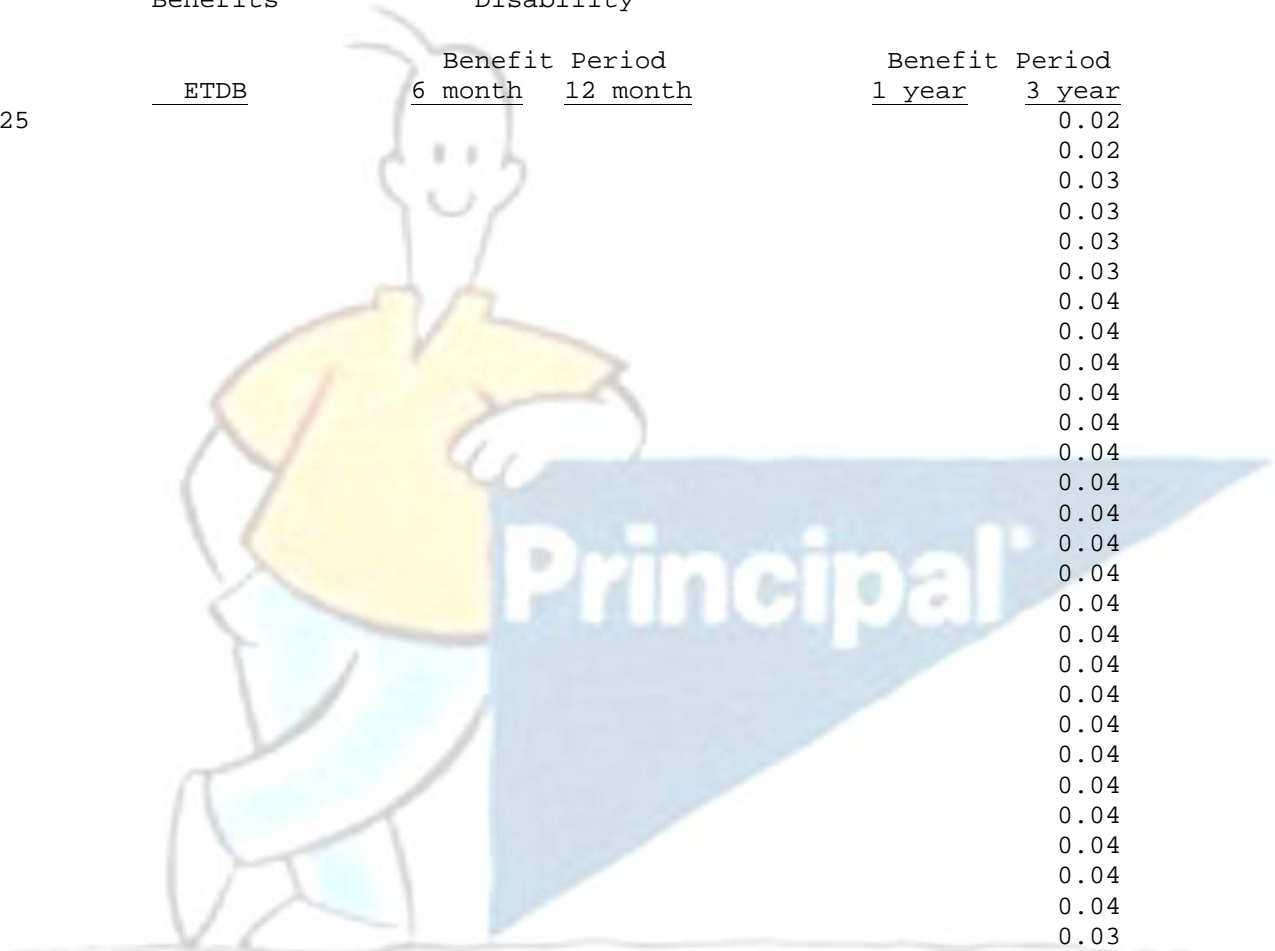
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 6A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

<u>Age</u>	<u>ETDB</u>	<u>Benefit Period</u>		<u>Benefit Period</u>	
		<u>6 month</u>	<u>12 month</u>	<u>1 year</u>	<u>3 year</u>
18-25					0.02
26					0.02
27					0.03
28					0.03
29					0.03
30					0.03
31					0.04
32					0.04
33					0.04
34					0.04
35					0.04
36					0.04
37					0.04
38					0.04
39					0.04
40					0.04
41					0.04
42					0.04
43					0.04
44					0.04
45					0.04
46					0.04
47					0.04
48					0.04
49					0.04
50					0.04
51					0.04
52					0.03
53					0.03
54					0.03
55					0.02
56					0.02
57					0.02
58					0.02
59					0.02
60					0.02
61					0.02
62					0.02
63					0.02
64					0.02



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 70
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.73	4.69	3.71	3.43	3.17	1.06	2.16
26	9.09	5.08	4.02	3.70	3.41	1.14	2.33
27	9.44	5.46	4.33	3.95	3.63	1.23	2.50
28	9.79	5.82	4.61	4.19	3.85	1.30	2.62
29	10.11	6.13	4.86	4.41	4.04	1.37	2.74
30	10.40	6.41	5.09	4.59	4.20	1.38	2.74
31	10.66	6.66	5.28	4.74	4.34	1.39	2.76
32	10.86	6.84	5.43	4.87	4.46	1.39	2.78
33	11.02	6.98	5.54	4.96	4.54	1.40	2.78
34	11.14	7.07	5.62	5.02	4.58	1.41	2.79
35	11.21	7.13	5.66	5.04	4.61	1.43	2.80
36	11.80	7.57	5.98	5.30	4.84	1.45	2.87
37	12.38	8.01	6.30	5.55	5.06	1.50	2.92
38	12.95	8.44	6.60	5.81	5.28	1.50	2.94
39	13.53	8.88	6.90	6.06	5.50	1.52	2.95
40	14.10	9.32	7.22	6.30	5.72	1.52	2.94
41	14.68	9.77	7.49	6.54	5.94	1.52	2.94
42	15.26	10.22	7.63	6.79	6.14	1.51	2.93
43	15.84	10.67	7.79	7.03	6.37	1.51	2.93
44	16.43	10.84	7.97	7.27	6.58	1.53	2.94
45	16.73	11.02	8.16	7.46	6.78	1.52	2.93
46	16.99	11.28	8.42	7.69	7.02	1.52	2.93
47	17.30	11.58	8.71	7.95	7.25	1.51	2.90
48	17.63	11.89	9.02	8.22	7.50	1.51	2.89
49	17.91	12.18	9.30	8.48	7.71	1.51	2.87
50	18.18	12.46	9.59	8.73	7.93	1.44	2.72
51	18.46	12.74	9.88	8.98	8.15	1.44	2.70
52	18.96	13.16	10.26	9.32	8.45	1.42	2.66
53	19.52	13.63	10.68	9.70	8.78	1.41	2.62
54	20.16	14.14	11.13	10.10	9.12	1.39	2.59
55	20.93	14.74	11.65	10.55	9.50	1.38	2.55
56	21.38	15.10	11.96	10.82	9.71	1.32	2.44
57	21.82	15.38	12.16	10.94	9.75	1.32	2.42
58	21.75	15.57	12.50	11.05	9.90	1.31	2.41
59	21.68	15.76	12.84	11.14	10.06	1.31	2.38
60	21.62	15.96	13.19	11.25	10.21	1.30	2.37
61	21.56	16.16	13.54	11.35	10.36	1.30	2.35
62	21.26	15.93	13.33	11.15	10.18	1.27	2.30
63	20.20	15.08	12.59	10.51	9.58	1.19	2.14
64	19.14	14.24	11.86	9.86	8.97	1.10	1.99

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 67
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.61	4.58	3.59	3.31	3.06	0.98	1.98
26	8.95	4.95	3.90	3.56	3.27	1.06	2.14
27	9.30	5.31	4.18	3.80	3.49	1.14	2.27
28	9.63	5.66	4.45	4.02	3.69	1.18	2.39
29	9.94	5.95	4.70	4.23	3.86	1.26	2.49
30	10.21	6.22	4.90	4.40	4.02	1.26	2.50
31	10.46	6.45	5.08	4.54	4.14	1.26	2.50
32	10.65	6.63	5.22	4.66	4.24	1.26	2.50
33	10.80	6.76	5.32	4.73	4.30	1.27	2.50
34	10.90	6.83	5.38	4.78	4.34	1.27	2.50
35	10.96	6.87	5.41	4.79	4.36	1.28	2.50
36	11.53	7.30	5.70	5.02	4.56	1.30	2.56
37	12.07	7.70	5.99	5.25	4.76	1.34	2.59
38	12.62	8.11	6.26	5.48	4.95	1.34	2.61
39	13.16	8.51	6.54	5.69	5.14	1.35	2.61
40	13.70	8.92	6.70	5.90	5.31	1.28	2.50
41	14.24	9.33	6.81	6.10	5.50	1.26	2.45
42	14.78	9.65	6.90	6.28	5.66	1.24	2.39
43	15.12	9.71	7.01	6.38	5.81	1.21	2.34
44	15.14	9.81	7.13	6.48	5.90	1.18	2.27
45	15.18	9.90	7.27	6.61	6.02	1.16	2.22
46	15.34	10.09	7.46	6.78	6.17	1.14	2.17
47	15.51	10.29	7.67	6.97	6.34	1.12	2.13
48	15.70	10.50	7.90	7.18	6.51	1.10	2.07
49	15.75	10.62	8.06	7.32	6.62	1.08	2.02
50	15.81	10.76	8.24	7.46	6.72	0.99	1.86
51	15.86	10.89	8.41	7.60	6.83	0.97	1.79
52	16.08	11.12	8.63	7.79	6.98	0.93	1.72
53	16.33	11.35	8.87	8.00	7.13	0.90	1.64
54	16.60	11.60	9.10	8.18	7.27	0.85	1.55
55	16.93	11.88	9.36	8.39	7.42	0.80	1.46
56	17.19	12.09	9.55	8.36	7.38	0.72	1.31
57	17.46	12.30	9.76	8.32	7.34	0.70	1.26
58	17.71	12.51	9.95	8.29	7.31	0.67	1.22
59	17.98	12.72	10.16	8.25	7.28	0.66	1.18
60	18.24	12.94	10.37	8.22	7.25	0.63	1.14
61	17.53	12.42	9.94	7.86	6.94	0.61	1.09
62	17.08	12.09	9.66	7.63	6.72	0.58	1.04
63	16.93	11.98	9.57	7.54	6.64	0.58	1.02
64	16.79	11.78	9.41	7.42	6.52	0.56	1.01

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 65
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.52	4.48	3.50	3.22	2.96	0.93	1.86
26	8.85	4.84	3.78	3.46	3.18	1.00	2.00
27	9.18	5.19	4.07	3.69	3.38	1.06	2.13
28	9.50	5.52	4.32	3.90	3.56	1.11	2.24
29	9.80	5.82	4.55	4.09	3.73	1.18	2.32
30	10.06	6.07	4.75	4.26	3.87	1.18	2.32
31	10.30	6.30	4.92	4.38	3.98	1.18	2.32
32	10.48	6.46	5.06	4.49	4.07	1.18	2.32
33	10.62	6.58	5.14	4.55	4.13	1.18	2.32
34	10.71	6.66	5.19	4.64	4.20	1.18	2.32
35	10.77	6.68	5.22	4.73	4.27	1.18	2.32
36	11.31	7.07	5.49	4.82	4.35	1.21	2.37
37	11.85	7.47	5.76	5.02	4.54	1.21	2.38
38	12.37	7.86	6.02	5.22	4.70	1.20	2.34
39	12.89	8.24	6.12	5.42	4.86	1.18	2.30
40	13.41	8.62	6.22	5.60	5.02	1.09	2.10
41	13.92	8.99	6.32	5.74	5.18	1.06	2.05
42	14.26	9.02	6.40	5.81	5.29	1.03	1.98
43	14.25	9.06	6.48	5.89	5.36	1.01	1.91
44	14.23	9.10	6.58	5.97	5.42	0.97	1.85
45	14.22	9.17	6.68	6.07	5.51	0.94	1.78
46	14.26	9.29	6.83	6.21	5.62	0.91	1.73
47	14.29	9.42	7.00	6.35	5.74	0.89	1.66
48	14.33	9.47	7.16	6.48	5.86	0.86	1.60
49	14.36	9.53	7.24	6.54	5.89	0.82	1.53
50	14.31	9.58	7.31	6.60	5.92	0.74	1.36
51	14.26	9.65	7.40	6.66	5.95	0.70	1.28
52	14.20	9.70	7.51	6.76	6.02	0.66	1.20
53	14.15	9.79	7.63	6.86	6.07	0.61	1.10
54	14.10	9.89	7.74	6.93	6.12	0.56	1.01
55	14.04	9.98	7.84	7.01	6.15	0.50	0.91
56	13.99	9.77	7.66	6.82	5.95	0.44	0.78
57	14.40	9.64	7.37	6.54	5.72	0.39	0.70
58	14.80	9.91	7.54	6.28	5.49	0.36	0.64
59	15.19	10.18	7.76	6.02	5.31	0.32	0.58
60	15.51	10.40	7.92	5.85	5.14	0.33	0.59
61	15.82	10.61	8.08	5.96	5.02	0.34	0.61
62	16.15	10.83	8.26	6.09	5.12	0.35	0.62
63	16.46	11.05	8.42	6.21	5.22	0.35	0.62
64	16.62	11.26	8.58	6.72	5.67	0.36	0.64

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 5 year
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.20	2.93	1.94	1.69	1.52	0.12	0.22
26	5.37	3.06	2.01	1.80	1.62	0.14	0.23
27	5.54	3.18	2.13	1.91	1.72	0.14	0.26
28	5.70	3.30	2.25	2.02	1.80	0.14	0.26
29	5.84	3.42	2.35	2.10	1.89	0.15	0.28
30	5.98	3.51	2.44	2.19	1.96	0.17	0.30
31	6.10	3.61	2.53	2.26	2.02	0.18	0.30
32	6.20	3.70	2.59	2.31	2.07	0.18	0.30
33	6.28	3.78	2.64	2.36	2.10	0.18	0.31
34	6.33	3.85	2.67	2.38	2.14	0.18	0.32
35	6.40	3.92	2.68	2.40	2.14	0.18	0.32
36	6.66	4.01	2.82	2.52	2.26	0.19	0.34
37	6.96	4.18	2.96	2.63	2.36	0.20	0.35
38	7.27	4.40	3.09	2.76	2.46	0.21	0.37
39	7.59	4.63	3.23	2.88	2.57	0.22	0.38
40	7.90	4.87	3.38	3.00	2.67	0.22	0.40
41	8.24	5.13	3.52	3.13	2.78	0.23	0.42
42	8.58	5.38	3.66	3.26	2.90	0.24	0.43
43	8.94	5.66	3.81	3.38	3.02	0.26	0.45
44	9.30	5.93	3.96	3.52	3.14	0.26	0.46
45	9.69	6.22	4.11	3.66	3.26	0.26	0.47
46	9.97	6.37	4.26	3.78	3.37	0.27	0.49
47	10.25	6.53	4.42	3.92	3.49	0.28	0.50
48	10.54	6.68	4.58	4.06	3.59	0.28	0.50
49	10.82	6.83	4.73	4.19	3.70	0.30	0.52
50	11.12	6.98	4.90	4.32	3.82	0.30	0.53
51	11.42	7.14	5.06	4.46	3.94	0.30	0.54
52	11.73	7.30	5.22	4.60	4.11	0.31	0.54
53	12.04	7.46	5.41	4.86	4.38	0.31	0.55
54	12.38	7.65	5.76	5.19	4.66	0.31	0.56
55	12.58	7.83	6.17	5.55	4.97	0.32	0.55
56	13.22	8.33	6.50	5.85	5.21	0.31	0.54
57	13.84	8.89	6.66	5.94	5.24	0.30	0.54
58	14.45	9.42	7.11	6.07	5.40	0.30	0.54
59	15.03	9.95	7.55	6.02	5.31	0.30	0.53
60	15.51	10.40	7.92	5.85	5.14	0.33	0.59
61	15.82	10.61	8.08	5.96	5.02	0.34	0.61
62	16.15	10.83	8.26	6.09	5.12	0.35	0.62
63	16.46	11.05	8.42	6.21	5.22	0.35	0.62
64	16.62	11.26	8.58	6.72	5.67	0.36	0.64

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 2 year
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	4.74	2.22	1.50	1.22	0.92		
26	4.86	2.38	1.60	1.30	0.94		
27	4.97	2.53	1.69	1.37	0.97		
28	5.07	2.66	1.77	1.43	1.00		
29	5.18	2.78	1.84	1.50	1.04		
30	5.26	2.89	1.90	1.54	1.09		
31	5.34	2.96	1.95	1.59	1.14		
32	5.40	3.02	1.99	1.62	1.20		
33	5.44	3.06	2.02	1.66	1.26		
34	5.46	3.06	2.02	1.67	1.31		
35	5.46	3.06	2.02	1.69	1.37		
36	5.65	3.20	2.10	1.75	1.43		
37	5.83	3.34	2.18	1.82	1.50		
38	6.00	3.49	2.25	1.89	1.55		
39	6.17	3.62	2.31	1.95	1.62		
40	6.33	3.77	2.38	2.02	1.70		
41	6.50	3.91	2.44	2.08	1.77		
42	6.66	4.06	2.51	2.14	1.84		
43	6.84	4.22	2.58	2.20	1.90		
44	7.02	4.37	2.63	2.26	1.98		
45	7.20	4.54	2.70	2.33	2.06		
46	7.37	4.62	2.78	2.41	2.15		
47	7.54	4.71	2.89	2.50	2.26		
48	7.73	4.79	2.98	2.58	2.35		
49	7.92	4.89	3.08	2.67	2.46		
50	8.12	4.98	3.19	2.78	2.54		
51	8.33	5.08	3.30	2.88	2.65		
52	8.55	5.20	3.43	2.99	2.78		
53	8.79	5.34	3.56	3.11	2.93		
54	9.06	5.49	3.73	3.26	3.10		
55	9.28	5.62	3.87	3.38	3.30		
56	9.63	5.94	4.14	3.63	3.49		
57	10.07	6.31	4.47	3.93	3.73		
58	10.66	6.82	4.90	4.31	4.04		
59	11.50	7.47	5.42	4.78	4.31		
60	12.41	8.06	5.86	5.18	4.34		
61	13.41	8.71	6.33	5.58	4.75		
62	14.47	9.41	6.83	5.97	5.02		
63	15.63	10.16	7.38	6.08	5.12		
64	16.29	10.98	7.98	6.58	5.56		

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Benefit Period: to 365 day

Occupation Class: 6A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	4.76	1.50	0.85	0.44	0.19
26	4.83	1.62	0.91	0.47	0.22
27	4.90	1.74	0.98	0.50	0.22
28	4.97	1.86	1.03	0.53	0.23
29	5.04	1.95	1.08	0.57	0.25
30	5.10	2.03	1.13	0.58	0.26
31	5.16	2.09	1.15	0.60	0.27
32	5.20	2.14	1.18	0.62	0.28
33	5.19	2.14	1.19	0.63	0.28
34	5.18	2.14	1.19	0.64	0.28
35	5.18	2.14	1.19	0.63	0.28
36	5.34	2.25	1.24	0.66	0.30
37	5.49	2.34	1.27	0.69	0.30
38	5.62	2.42	1.31	0.71	0.32
39	5.74	2.52	1.35	0.74	0.34
40	5.85	2.59	1.38	0.75	0.34
41	5.95	2.67	1.41	0.78	0.35
42	6.04	2.75	1.43	0.79	0.36
43	6.13	2.83	1.46	0.80	0.37
44	6.21	2.91	1.46	0.83	0.38
45	6.28	2.98	1.49	0.84	0.38
46	6.33	2.99	1.52	0.86	0.38
47	6.38	3.01	1.55	0.88	0.41
48	6.44	3.02	1.58	0.90	0.42
49	6.49	3.02	1.61	0.93	0.43
50	6.55	3.04	1.65	0.94	0.44
51	6.62	3.06	1.67	0.97	0.45
52	6.68	3.08	1.71	0.99	0.47
53	6.77	3.11	1.75	1.02	0.48
54	6.86	3.16	1.81	1.06	0.50
55	6.89	3.18	1.86	1.08	0.52
56	7.00	3.30	1.96	1.15	0.55
57	7.17	3.46	2.09	1.24	0.59
58	7.42	3.68	2.26	1.34	0.65
59	7.83	3.97	2.49	1.49	0.71
60	8.67	4.49	2.85	1.70	0.82
61	8.14	4.35	2.82	1.68	0.81
62	7.71	4.22	2.78	1.66	0.79
63	7.39	4.10	2.73	1.63	0.78
64	7.14	4.01	2.66	1.59	0.77

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Elimination Period: 365 day
Occupation Class: 6A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.44	0.09	0.17	0.60	0.02	0.02
26	1.55	0.10	0.18	0.65	0.02	0.02
27	1.66	0.10	0.18	0.69	0.02	0.02
28	1.76	0.11	0.19	0.74	0.02	0.02
29	1.85	0.12	0.20	0.78	0.02	0.02
30	1.93	0.13	0.22	0.79	0.02	0.03
31	1.99	0.13	0.22	0.83	0.02	0.03
32	2.05	0.13	0.23	0.85	0.02	0.03
33	2.08	0.14	0.23	0.86	0.02	0.03
34	2.12	0.14	0.23	0.88	0.02	0.03
35	2.13	0.14	0.24	0.89	0.02	0.03
36	2.23	0.14	0.25	0.91	0.02	0.04
37	2.34	0.14	0.26	0.95	0.02	0.04
38	2.46	0.15	0.28	0.99	0.02	0.04
39	2.58	0.17	0.29	1.02	0.02	0.06
40	2.68	0.18	0.30	1.06	0.02	0.06
41	2.79	0.18	0.30	1.09	0.02	0.06
42	2.90	0.18	0.32	1.12	0.02	0.06
43	3.02	0.19	0.34	1.14	0.02	0.06
44	3.13	0.19	0.35	1.18	0.02	0.06
45	3.23	0.20	0.36	1.20	0.02	0.06
46	3.34	0.21	0.38	1.24	0.02	0.07
47	3.45	0.22	0.38	1.28	0.03	0.06
48	3.54	0.22	0.39	1.31	0.03	0.07
49	3.64	0.23	0.40	1.34	0.03	0.07
50	3.73	0.23	0.42	1.38	0.03	0.07
51	3.82	0.24	0.43	1.43	0.03	0.07
52	3.97	0.25	0.43	1.46	0.05	0.07
53	4.20	0.26	0.46	1.51	0.05	0.07
54	4.45	0.28	0.50	1.56	0.05	0.07
55	4.70	0.29	0.52	1.59	0.06	0.08
56	5.08	0.31	0.56	1.68	0.06	0.09
57	5.26	0.32	0.58	1.78	0.06	0.10
58	5.57	0.34	0.60	1.92	0.06	0.11
59	5.84	0.35	0.62	2.06	0.07	0.12
60	5.97	0.35	0.62	2.28	0.08	0.14
61	5.99	0.35	0.61	2.29	0.08	0.14
62	6.44	0.38	0.66	2.29	0.08	0.14
63	6.88	0.41	0.70	2.26	0.08	0.14
64	6.85	0.40	0.71	2.23	0.08	0.14

Principal Life Insurance Company
2014 Pricing

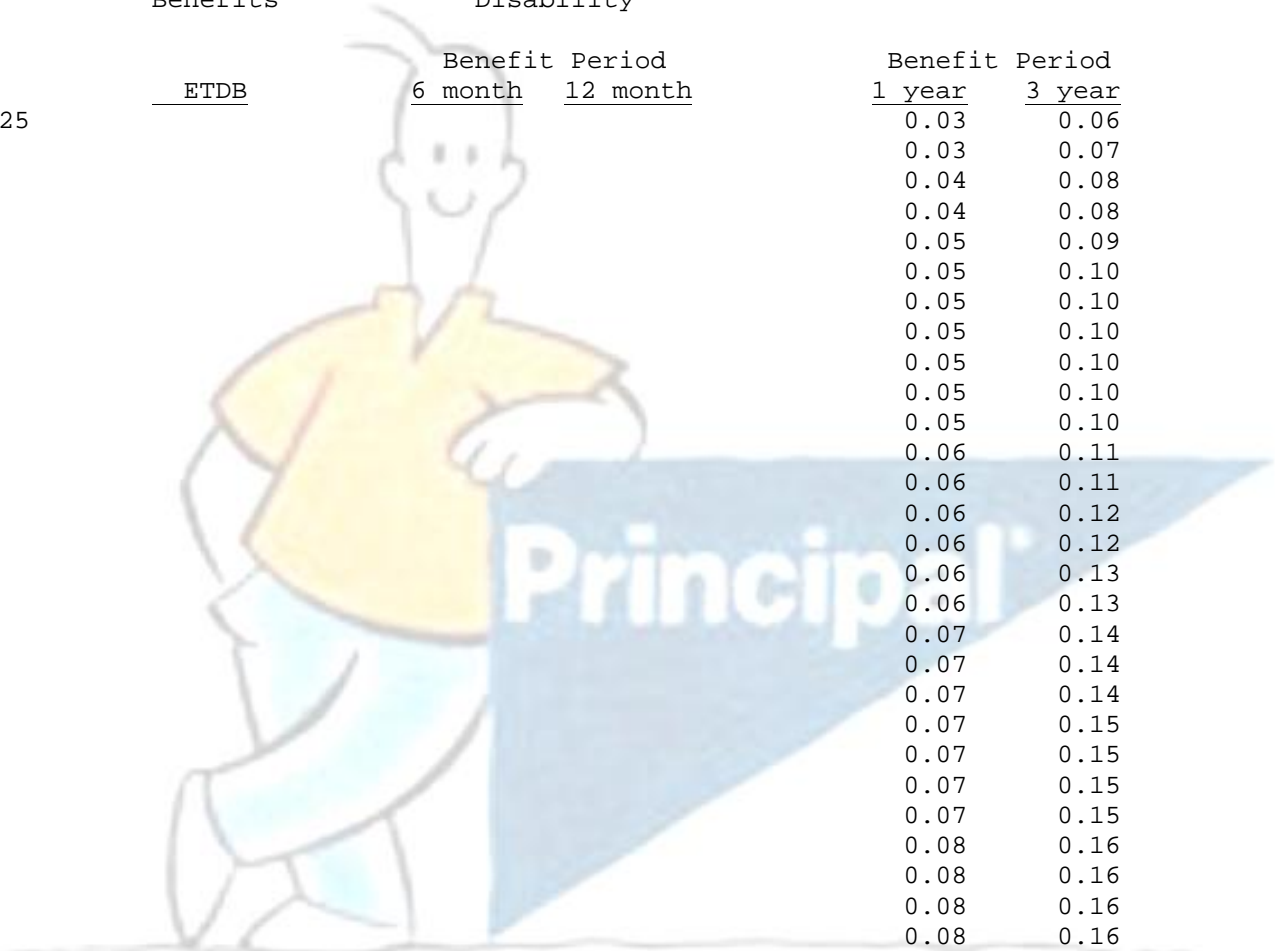
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Occupation Class: 6A Female non-smoker

HH754 Extended Total Disability Benefits	HH759/719 Short-Term Residual Disability	HH756/711 Recovery Benefits
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Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.03	0.06
26				0.03	0.07
27				0.04	0.08
28				0.04	0.08
29				0.05	0.09
30				0.05	0.10
31				0.05	0.10
32				0.05	0.10
33				0.05	0.10
34				0.05	0.10
35				0.05	0.10
36				0.06	0.11
37				0.06	0.11
38				0.06	0.12
39				0.06	0.12
40				0.06	0.13
41				0.06	0.13
42				0.07	0.14
43				0.07	0.14
44				0.07	0.14
45				0.07	0.15
46				0.07	0.15
47				0.07	0.15
48				0.07	0.15
49				0.08	0.16
50				0.08	0.16
51				0.08	0.16
52				0.08	0.16
53				0.08	0.16
54				0.08	0.16
55				0.08	0.16
56				0.08	0.16
57				0.09	0.17
58				0.09	0.18
59				0.10	0.18
60				0.10	0.18
61				0.10	0.18
62				0.10	0.18
63				0.10	0.18
64				0.10	0.18



Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 70
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.92	5.33	4.22	3.90	3.60	1.21	2.46
26	10.33	5.78	4.58	4.20	3.87	1.30	2.65
27	10.73	6.20	4.92	4.49	4.13	1.40	2.84
28	11.13	6.61	5.24	4.76	4.38	1.47	2.98
29	11.49	6.97	5.53	5.01	4.59	1.55	3.11
30	11.82	7.28	5.78	5.22	4.78	1.58	3.12
31	12.11	7.56	6.00	5.39	4.94	1.58	3.14
32	12.34	7.78	6.18	5.54	5.06	1.58	3.15
33	12.53	7.94	6.30	5.63	5.15	1.59	3.16
34	12.66	8.04	6.39	5.70	5.21	1.60	3.18
35	12.74	8.10	6.43	5.73	5.23	1.62	3.18
36	13.41	8.60	6.79	6.02	5.50	1.65	3.26
37	14.06	9.10	7.15	6.31	5.75	1.70	3.32
38	14.72	9.59	7.50	6.60	6.00	1.71	3.34
39	15.38	10.09	7.85	6.88	6.26	1.73	3.35
40	16.02	10.59	8.20	7.16	6.50	1.73	3.34
41	16.68	11.10	8.51	7.44	6.74	1.73	3.34
42	17.34	11.62	8.67	7.72	6.98	1.72	3.33
43	18.00	12.13	8.86	7.99	7.23	1.72	3.33
44	18.67	12.32	9.06	8.26	7.47	1.74	3.34
45	19.01	12.52	9.27	8.47	7.71	1.73	3.33
46	19.31	12.82	9.58	8.74	7.98	1.73	3.33
47	19.66	13.15	9.90	9.03	8.24	1.72	3.30
48	20.04	13.51	10.25	9.34	8.52	1.72	3.28
49	20.35	13.83	10.58	9.63	8.77	1.72	3.26
50	20.66	14.15	10.90	9.92	9.01	1.64	3.09
51	20.98	14.47	11.22	10.21	9.26	1.63	3.07
52	21.54	14.95	11.66	10.59	9.60	1.62	3.02
53	22.18	15.49	12.14	11.02	9.98	1.60	2.98
54	22.91	16.07	12.65	11.48	10.37	1.58	2.94
55	23.78	16.75	13.23	11.99	10.80	1.57	2.90
56	24.30	17.16	13.59	12.30	11.04	1.50	2.78
57	24.79	17.47	13.82	12.44	11.08	1.50	2.75
58	24.72	17.69	14.20	12.55	11.25	1.50	2.74
59	24.64	17.91	14.59	12.66	11.42	1.49	2.71
60	24.57	18.14	14.99	12.78	11.60	1.49	2.70
61	24.50	18.36	15.38	12.90	11.78	1.48	2.67
62	24.17	18.10	15.14	12.67	11.56	1.45	2.61
63	22.95	17.14	14.31	11.94	10.88	1.35	2.44
64	21.74	16.18	13.47	11.21	10.19	1.26	2.26

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 67
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.78	5.20	4.08	3.76	3.47	1.11	2.25
26	10.18	5.62	4.42	4.05	3.72	1.20	2.43
27	10.57	6.03	4.75	4.32	3.97	1.29	2.58
28	10.94	6.42	5.06	4.58	4.19	1.34	2.72
29	11.29	6.77	5.34	4.81	4.39	1.42	2.82
30	11.60	7.07	5.57	5.00	4.57	1.44	2.83
31	11.88	7.33	5.78	5.17	4.71	1.44	2.83
32	12.10	7.54	5.94	5.30	4.82	1.44	2.83
33	12.27	7.68	6.05	5.38	4.89	1.45	2.84
34	12.39	7.77	6.12	5.43	4.94	1.45	2.85
35	12.46	7.81	6.14	5.45	4.95	1.46	2.85
36	13.10	8.29	6.48	5.71	5.18	1.48	2.91
37	13.72	8.75	6.81	5.97	5.41	1.52	2.94
38	14.34	9.22	7.12	6.22	5.62	1.53	2.96
39	14.95	9.67	7.43	6.46	5.83	1.54	2.96
40	15.57	10.14	7.62	6.70	6.04	1.46	2.84
41	16.18	10.60	7.74	6.94	6.25	1.43	2.78
42	16.79	10.96	7.85	7.14	6.44	1.41	2.72
43	17.18	11.04	7.97	7.25	6.60	1.38	2.66
44	17.21	11.14	8.10	7.37	6.70	1.34	2.58
45	17.26	11.26	8.26	7.51	6.83	1.32	2.52
46	17.43	11.46	8.48	7.70	7.01	1.30	2.46
47	17.62	11.69	8.72	7.92	7.20	1.27	2.42
48	17.83	11.93	8.98	8.15	7.40	1.25	2.35
49	17.90	12.07	9.17	8.32	7.52	1.22	2.30
50	17.96	12.22	9.36	8.48	7.64	1.13	2.11
51	18.02	12.38	9.55	8.64	7.77	1.10	2.04
52	18.27	12.63	9.81	8.86	7.94	1.06	1.95
53	18.55	12.90	10.08	9.09	8.10	1.02	1.86
54	18.86	13.18	10.34	9.30	8.26	0.96	1.76
55	19.24	13.50	10.63	9.54	8.42	0.91	1.66
56	19.54	13.74	10.86	9.50	8.38	0.82	1.49
57	19.83	13.98	11.09	9.46	8.34	0.79	1.44
58	20.13	14.22	11.31	9.42	8.31	0.77	1.38
59	20.42	14.46	11.54	9.38	8.27	0.74	1.34
60	20.73	14.70	11.78	9.34	8.23	0.71	1.28
61	19.92	14.12	11.30	8.94	7.88	0.69	1.23
62	19.41	13.74	10.98	8.67	7.63	0.66	1.18
63	19.24	13.61	10.87	8.58	7.54	0.66	1.17
64	19.08	13.39	10.69	8.42	7.41	0.64	1.14

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 65
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.68	5.09	3.98	3.66	3.36	1.06	2.11
26	10.06	5.50	4.30	3.93	3.61	1.14	2.27
27	10.43	5.90	4.62	4.19	3.83	1.21	2.42
28	10.80	6.27	4.91	4.43	4.05	1.26	2.54
29	11.14	6.62	5.18	4.65	4.24	1.34	2.63
30	11.44	6.90	5.40	4.84	4.40	1.34	2.63
31	11.70	7.15	5.59	4.98	4.53	1.34	2.63
32	11.91	7.34	5.74	5.10	4.62	1.34	2.63
33	12.07	7.47	5.85	5.18	4.69	1.34	2.63
34	12.18	7.56	5.90	5.27	4.78	1.34	2.63
35	12.23	7.59	5.93	5.38	4.86	1.34	2.63
36	12.86	8.04	6.24	5.47	4.94	1.38	2.69
37	13.46	8.49	6.54	5.71	5.15	1.38	2.70
38	14.06	8.93	6.83	5.94	5.34	1.36	2.66
39	14.65	9.36	6.95	6.16	5.53	1.34	2.61
40	15.23	9.80	7.06	6.37	5.70	1.24	2.39
41	15.82	10.22	7.18	6.53	5.89	1.21	2.33
42	16.20	10.25	7.27	6.60	6.01	1.18	2.26
43	16.19	10.29	7.36	6.69	6.09	1.14	2.18
44	16.18	10.34	7.47	6.78	6.17	1.10	2.10
45	16.16	10.42	7.59	6.90	6.26	1.07	2.02
46	16.20	10.55	7.77	7.06	6.39	1.04	1.96
47	16.24	10.70	7.95	7.22	6.53	1.01	1.89
48	16.28	10.76	8.14	7.37	6.66	0.98	1.82
49	16.32	10.82	8.22	7.44	6.69	0.94	1.74
50	16.26	10.89	8.31	7.50	6.73	0.84	1.54
51	16.20	10.96	8.41	7.58	6.77	0.79	1.46
52	16.14	11.02	8.54	7.68	6.84	0.74	1.36
53	16.08	11.13	8.67	7.79	6.90	0.69	1.26
54	16.02	11.23	8.79	7.87	6.95	0.63	1.14
55	15.95	11.34	8.91	7.96	6.99	0.58	1.03
56	15.90	11.10	8.70	7.74	6.77	0.50	0.88
57	16.36	10.95	8.38	7.44	6.50	0.45	0.80
58	16.82	11.26	8.56	7.14	6.24	0.41	0.73
59	17.26	11.58	8.82	6.85	6.03	0.37	0.66
60	17.62	11.82	9.00	6.65	5.83	0.38	0.67
61	17.98	12.06	9.18	6.78	5.70	0.39	0.69
62	18.35	12.31	9.38	6.92	5.82	0.40	0.70
63	18.70	12.55	9.56	7.06	5.94	0.40	0.71
64	18.89	12.80	9.75	7.64	6.45	0.41	0.73

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: 5 year
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.91	3.33	2.20	1.92	1.73	0.14	0.25
26	6.10	3.47	2.28	2.05	1.84	0.15	0.26
27	6.29	3.62	2.42	2.18	1.95	0.16	0.29
28	6.47	3.75	2.55	2.29	2.05	0.17	0.30
29	6.64	3.88	2.67	2.39	2.14	0.18	0.32
30	6.79	3.99	2.78	2.49	2.22	0.19	0.34
31	6.93	4.10	2.87	2.57	2.30	0.20	0.34
32	7.05	4.20	2.94	2.62	2.35	0.20	0.34
33	7.14	4.29	3.00	2.68	2.39	0.21	0.35
34	7.19	4.38	3.03	2.71	2.42	0.21	0.36
35	7.27	4.46	3.05	2.73	2.44	0.21	0.36
36	7.57	4.55	3.20	2.86	2.56	0.22	0.38
37	7.91	4.74	3.36	2.99	2.68	0.22	0.40
38	8.26	5.00	3.51	3.14	2.80	0.23	0.42
39	8.62	5.26	3.67	3.27	2.92	0.25	0.43
40	8.98	5.54	3.83	3.41	3.04	0.25	0.46
41	9.37	5.82	4.00	3.55	3.17	0.26	0.47
42	9.75	6.12	4.16	3.70	3.30	0.27	0.49
43	10.16	6.42	4.33	3.85	3.43	0.29	0.51
44	10.58	6.74	4.50	4.00	3.56	0.30	0.52
45	11.01	7.06	4.67	4.15	3.70	0.30	0.54
46	11.33	7.24	4.85	4.30	3.82	0.31	0.55
47	11.65	7.42	5.02	4.46	3.96	0.32	0.57
48	11.98	7.59	5.20	4.61	4.08	0.32	0.58
49	12.30	7.76	5.38	4.76	4.21	0.34	0.59
50	12.64	7.94	5.56	4.91	4.34	0.34	0.60
51	12.98	8.11	5.74	5.06	4.47	0.34	0.61
52	13.33	8.29	5.94	5.22	4.67	0.35	0.62
53	13.68	8.48	6.14	5.53	4.98	0.35	0.62
54	14.06	8.69	6.54	5.90	5.30	0.35	0.63
55	14.30	8.90	7.01	6.31	5.65	0.36	0.62
56	15.02	9.46	7.38	6.65	5.92	0.35	0.62
57	15.73	10.10	7.57	6.75	5.95	0.34	0.61
58	16.42	10.71	8.08	6.90	6.14	0.34	0.61
59	17.08	11.31	8.58	6.85	6.03	0.34	0.60
60	17.62	11.82	9.00	6.65	5.83	0.38	0.67
61	17.98	12.06	9.18	6.78	5.70	0.39	0.69
62	18.35	12.31	9.38	6.92	5.82	0.40	0.70
63	18.70	12.55	9.56	7.06	5.94	0.40	0.71
64	18.89	12.80	9.75	7.64	6.45	0.41	0.73

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HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 2 year
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	5.39	2.52	1.70	1.39	1.05		
26	5.52	2.70	1.82	1.47	1.07		
27	5.65	2.87	1.92	1.55	1.10		
28	5.77	3.02	2.01	1.62	1.14		
29	5.88	3.16	2.09	1.70	1.18		
30	5.98	3.28	2.16	1.75	1.24		
31	6.06	3.37	2.22	1.81	1.30		
32	6.14	3.44	2.26	1.85	1.36		
33	6.18	3.48	2.29	1.88	1.42		
34	6.21	3.48	2.30	1.90	1.49		
35	6.21	3.48	2.30	1.92	1.55		
36	6.42	3.64	2.38	1.99	1.62		
37	6.62	3.80	2.47	2.07	1.70		
38	6.82	3.96	2.55	2.14	1.77		
39	7.01	4.12	2.62	2.22	1.84		
40	7.19	4.28	2.70	2.29	1.93		
41	7.38	4.45	2.78	2.36	2.01		
42	7.58	4.62	2.86	2.43	2.09		
43	7.78	4.79	2.93	2.50	2.17		
44	7.98	4.97	2.99	2.58	2.26		
45	8.18	5.15	3.06	2.65	2.34		
46	8.38	5.25	3.17	2.74	2.45		
47	8.58	5.35	3.28	2.84	2.56		
48	8.78	5.45	3.39	2.94	2.67		
49	9.00	5.55	3.50	3.04	2.79		
50	9.22	5.66	3.62	3.15	2.88		
51	9.46	5.78	3.75	3.27	3.01		
52	9.72	5.91	3.90	3.40	3.16		
53	9.99	6.06	4.05	3.54	3.33		
54	10.30	6.24	4.23	3.70	3.52		
55	10.54	6.39	4.40	3.85	3.75		
56	10.94	6.74	4.70	4.13	3.97		
57	11.45	7.18	5.08	4.46	4.24		
58	12.12	7.74	5.56	4.90	4.59		
59	13.06	8.49	6.17	5.44	4.90		
60	14.10	9.17	6.66	5.88	4.93		
61	15.23	9.90	7.19	6.34	5.40		
62	16.45	10.69	7.77	6.78	5.70		
63	17.77	11.54	8.39	6.91	5.82		
64	18.51	12.47	9.06	7.49	6.32		

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HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: to 365 day

Occupation Class: 6A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	5.41	1.70	0.97	0.50	0.22
26	5.49	1.85	1.04	0.54	0.24
27	5.57	1.98	1.11	0.57	0.26
28	5.65	2.11	1.18	0.61	0.27
29	5.74	2.22	1.22	0.64	0.28
30	5.81	2.30	1.28	0.66	0.30
31	5.86	2.38	1.31	0.69	0.30
32	5.90	2.43	1.34	0.70	0.32
33	5.90	2.44	1.35	0.71	0.33
34	5.89	2.44	1.35	0.73	0.33
35	5.89	2.44	1.35	0.73	0.33
36	6.07	2.55	1.41	0.75	0.34
37	6.23	2.66	1.45	0.78	0.34
38	6.39	2.76	1.50	0.81	0.36
39	6.53	2.86	1.53	0.84	0.38
40	6.65	2.94	1.57	0.86	0.38
41	6.75	3.04	1.60	0.88	0.40
42	6.86	3.13	1.63	0.90	0.41
43	6.96	3.22	1.66	0.91	0.42
44	7.06	3.31	1.66	0.94	0.43
45	7.14	3.38	1.69	0.95	0.43
46	7.19	3.40	1.73	0.98	0.44
47	7.26	3.42	1.76	0.99	0.46
48	7.31	3.42	1.79	1.03	0.48
49	7.38	3.44	1.83	1.05	0.49
50	7.45	3.46	1.87	1.08	0.50
51	7.52	3.48	1.90	1.10	0.51
52	7.59	3.50	1.95	1.13	0.53
53	7.69	3.54	1.99	1.17	0.54
54	7.79	3.59	2.06	1.20	0.57
55	7.83	3.62	2.11	1.23	0.58
56	7.95	3.76	2.22	1.31	0.62
57	8.14	3.93	2.38	1.41	0.67
58	8.43	4.18	2.58	1.53	0.74
59	8.90	4.51	2.82	1.69	0.81
60	9.85	5.10	3.23	1.94	0.92
61	9.25	4.94	3.20	1.91	0.92
62	8.77	4.79	3.15	1.89	0.90
63	8.39	4.66	3.10	1.86	0.90
64	8.11	4.55	3.02	1.81	0.87

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Elimination Period: 365 day

Occupation Class: 6A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.63	0.10	0.18	0.68	0.02	0.03
26	1.77	0.11	0.20	0.74	0.02	0.03
27	1.89	0.12	0.22	0.78	0.02	0.03
28	2.00	0.13	0.22	0.84	0.02	0.03
29	2.10	0.14	0.23	0.87	0.02	0.03
30	2.19	0.14	0.24	0.90	0.02	0.04
31	2.26	0.14	0.25	0.94	0.02	0.04
32	2.33	0.14	0.26	0.97	0.02	0.04
33	2.37	0.15	0.26	0.98	0.02	0.04
34	2.41	0.15	0.26	0.99	0.02	0.04
35	2.42	0.15	0.27	1.00	0.02	0.04
36	2.54	0.15	0.29	1.04	0.02	0.05
37	2.66	0.17	0.30	1.09	0.03	0.05
38	2.79	0.18	0.31	1.12	0.03	0.05
39	2.93	0.19	0.33	1.16	0.03	0.06
40	3.05	0.19	0.34	1.20	0.03	0.06
41	3.18	0.20	0.35	1.23	0.03	0.06
42	3.30	0.21	0.36	1.27	0.03	0.06
43	3.42	0.22	0.38	1.30	0.03	0.07
44	3.55	0.22	0.41	1.34	0.03	0.07
45	3.67	0.23	0.41	1.36	0.03	0.07
46	3.79	0.24	0.42	1.40	0.03	0.08
47	3.91	0.24	0.43	1.45	0.04	0.07
48	4.02	0.25	0.45	1.50	0.04	0.08
49	4.13	0.26	0.46	1.54	0.04	0.08
50	4.24	0.27	0.47	1.58	0.04	0.08
51	4.34	0.28	0.49	1.62	0.04	0.08
52	4.51	0.28	0.50	1.66	0.06	0.08
53	4.78	0.30	0.53	1.71	0.06	0.09
54	5.06	0.31	0.56	1.78	0.06	0.09
55	5.35	0.33	0.59	1.81	0.06	0.10
56	5.78	0.36	0.63	1.90	0.06	0.10
57	5.98	0.37	0.66	2.03	0.06	0.11
58	6.33	0.38	0.68	2.18	0.07	0.13
59	6.63	0.40	0.70	2.35	0.08	0.14
60	6.78	0.40	0.70	2.59	0.09	0.16
61	6.81	0.40	0.70	2.59	0.09	0.16
62	7.31	0.42	0.75	2.59	0.09	0.16
63	7.82	0.46	0.80	2.58	0.09	0.16
64	7.78	0.45	0.81	2.54	0.09	0.15

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 70
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.50	5.64	4.46	4.12	3.82	0.97	1.96
26	10.74	6.01	4.76	4.37	4.03	1.02	2.08
27	10.98	6.34	5.03	4.59	4.22	1.08	2.18
28	11.18	6.64	5.27	4.78	4.40	1.12	2.26
29	11.34	6.88	5.46	4.94	4.54	1.15	2.31
30	11.46	7.06	5.62	5.06	4.63	1.16	2.30
31	11.54	7.20	5.71	5.14	4.70	1.14	2.26
32	11.54	7.27	5.78	5.18	4.74	1.13	2.23
33	11.49	7.28	5.78	5.17	4.72	1.10	2.20
34	11.38	7.23	5.74	5.13	4.68	1.09	2.17
35	11.23	7.14	5.67	5.05	4.62	1.08	2.13
36	11.58	7.43	5.87	5.21	4.75	1.08	2.14
37	11.91	7.70	6.06	5.34	4.87	1.09	2.13
38	12.21	7.95	6.22	5.47	4.98	1.08	2.10
39	12.47	8.19	6.37	5.58	5.07	1.06	2.06
40	12.72	8.41	6.51	5.69	5.16	1.05	2.02
41	12.95	8.62	6.61	5.78	5.24	1.02	1.98
42	13.15	8.81	6.58	5.86	5.30	1.00	1.93
43	13.34	8.98	6.56	5.92	5.35	0.98	1.89
44	13.50	8.91	6.54	5.98	5.40	0.96	1.86
45	13.41	8.83	6.54	5.98	5.44	0.94	1.82
46	13.24	8.79	6.57	5.99	5.47	0.93	1.78
47	13.09	8.76	6.59	6.02	5.49	0.91	1.74
48	12.95	8.74	6.62	6.04	5.50	0.89	1.70
49	12.76	8.67	6.62	6.04	5.50	0.87	1.65
50	12.55	8.59	6.62	6.02	5.47	0.84	1.59
51	12.34	8.51	6.60	6.00	5.45	0.82	1.54
52	12.26	8.50	6.63	6.02	5.46	0.79	1.48
53	12.19	8.51	6.67	6.06	5.48	0.77	1.44
54	12.17	8.53	6.71	6.10	5.50	0.74	1.36
55	12.18	8.58	6.78	6.14	5.53	0.71	1.31
56	11.98	8.46	6.70	6.06	5.45	0.70	1.28
57	11.77	8.30	6.56	5.90	5.26	0.66	1.22
58	11.27	8.07	6.48	5.73	5.14	0.63	1.15
59	10.79	7.84	6.39	5.54	5.00	0.59	1.08
60	10.30	7.61	6.29	5.36	4.86	0.56	1.02
61	9.83	7.37	6.18	5.18	4.73	0.53	0.95
62	9.26	6.94	5.81	4.86	4.43	0.50	0.89
63	8.42	6.28	5.25	4.38	3.99	0.44	0.79
64	7.61	5.66	4.72	3.92	3.57	0.38	0.70

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 67
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.35	5.50	4.32	3.98	3.67	0.90	1.80
26	10.59	5.85	4.61	4.22	3.87	0.94	1.90
27	10.81	6.18	4.86	4.42	4.06	0.99	1.99
28	11.00	6.46	5.09	4.60	4.22	1.02	2.06
29	11.15	6.69	5.26	4.74	4.34	1.06	2.10
30	11.26	6.86	5.41	4.86	4.43	1.06	2.08
31	11.32	6.98	5.50	4.92	4.49	1.04	2.04
32	11.31	7.04	5.55	4.95	4.50	1.02	2.01
33	11.26	7.04	5.54	4.94	4.49	1.01	1.98
34	11.14	6.99	5.50	4.88	4.44	0.98	1.94
35	10.98	6.89	5.42	4.80	4.37	0.97	1.90
36	11.32	7.16	5.60	4.94	4.48	0.97	1.90
37	11.62	7.41	5.76	5.06	4.58	0.97	1.89
38	11.89	7.64	5.90	5.16	4.66	0.96	1.86
39	12.14	7.85	6.03	5.25	4.74	0.94	1.82
40	12.36	8.05	6.05	5.32	4.80	0.92	1.78
41	12.56	8.22	6.00	5.38	4.85	0.90	1.73
42	12.74	8.31	5.95	5.42	4.88	0.87	1.68
43	12.73	8.18	5.90	5.37	4.89	0.85	1.63
44	12.45	8.06	5.86	5.33	4.85	0.83	1.58
45	12.18	7.94	5.83	5.30	4.82	0.81	1.53
46	11.95	7.86	5.82	5.29	4.81	0.78	1.47
47	11.74	7.78	5.81	5.27	4.79	0.74	1.41
48	11.52	7.70	5.80	5.27	4.78	0.71	1.34
49	11.22	7.57	5.74	5.22	4.71	0.68	1.26
50	10.91	7.42	5.68	5.15	4.64	0.64	1.18
51	10.60	7.28	5.62	5.08	4.57	0.60	1.11
52	10.39	7.18	5.58	5.04	4.51	0.56	1.04
53	10.20	7.10	5.54	5.00	4.46	0.53	0.96
54	10.02	7.00	5.49	4.94	4.38	0.49	0.89
55	9.85	6.91	5.44	4.88	4.31	0.45	0.82
56	9.63	6.78	5.35	4.69	4.14	0.40	0.74
57	9.42	6.63	5.26	4.49	3.96	0.37	0.68
58	9.18	6.49	5.16	4.30	3.79	0.34	0.62
59	8.94	6.33	5.06	4.10	3.62	0.31	0.56
60	8.70	6.17	4.94	3.92	3.46	0.28	0.50
61	7.99	5.66	4.54	3.58	3.16	0.25	0.44
62	7.44	5.26	4.21	3.32	2.93	0.22	0.40
63	7.06	4.99	3.98	3.14	2.77	0.22	0.38
64	6.68	4.69	3.74	2.94	2.59	0.20	0.35

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 65
Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.24	5.38	4.21	3.86	3.56	0.85	1.69
26	10.46	5.73	4.48	4.09	3.75	0.90	1.78
27	10.67	6.04	4.73	4.29	3.92	0.94	1.86
28	10.86	6.31	4.94	4.46	4.07	0.97	1.93
29	11.00	6.53	5.11	4.59	4.18	0.98	1.96
30	11.10	6.70	5.24	4.70	4.26	0.99	1.94
31	11.14	6.81	5.33	4.75	4.31	0.97	1.90
32	11.14	6.86	5.37	4.77	4.33	0.95	1.86
33	11.07	6.86	5.36	4.75	4.30	0.94	1.83
34	10.95	6.80	5.31	4.74	4.30	0.92	1.79
35	10.79	6.70	5.22	4.74	4.29	0.90	1.76
36	11.11	6.95	5.39	4.73	4.27	0.90	1.76
37	11.40	7.18	5.54	4.83	4.36	0.90	1.74
38	11.66	7.40	5.66	4.92	4.42	0.88	1.71
39	11.88	7.60	5.64	5.00	4.49	0.86	1.67
40	12.09	7.78	5.61	5.06	4.53	0.84	1.61
41	12.27	7.93	5.58	5.06	4.57	0.82	1.56
42	12.29	7.77	5.51	5.01	4.56	0.79	1.50
43	11.99	7.62	5.46	4.95	4.50	0.76	1.45
44	11.70	7.48	5.40	4.90	4.46	0.73	1.38
45	11.40	7.34	5.36	4.86	4.42	0.70	1.31
46	11.11	7.23	5.33	4.84	4.38	0.66	1.25
47	10.82	7.12	5.30	4.80	4.34	0.63	1.18
48	10.52	6.95	5.26	4.76	4.30	0.59	1.10
49	10.23	6.78	5.15	4.66	4.19	0.56	1.03
50	9.88	6.62	5.05	4.56	4.09	0.51	0.94
51	9.53	6.44	4.94	4.46	3.98	0.46	0.86
52	9.18	6.27	4.86	4.37	3.89	0.42	0.78
53	8.84	6.12	4.77	4.28	3.80	0.38	0.69
54	8.50	5.96	4.66	4.18	3.69	0.34	0.61
55	8.17	5.81	4.56	4.08	3.58	0.30	0.53
56	7.84	5.48	4.30	3.82	3.34	0.24	0.43
57	7.77	5.20	3.98	3.54	3.08	0.20	0.35
58	7.67	5.14	3.90	3.26	2.85	0.17	0.29
59	7.56	5.06	3.86	3.00	2.64	0.14	0.26
60	7.39	4.96	3.78	2.79	2.45	0.14	0.25
61	7.22	4.84	3.69	2.72	2.29	0.14	0.25
62	7.03	4.72	3.59	2.66	2.23	0.14	0.24
63	6.86	4.60	3.50	2.59	2.18	0.13	0.23
64	6.62	4.48	3.42	2.67	2.26	0.13	0.22

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Benefit Period: to 365 day

Occupation Class: 6A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	4.55	1.35	0.77	0.40	0.17
26	4.50	1.44	0.81	0.42	0.18
27	4.46	1.54	0.86	0.44	0.20
28	4.40	1.61	0.89	0.46	0.21
29	4.36	1.66	0.92	0.47	0.22
30	4.32	1.70	0.94	0.48	0.22
31	4.28	1.71	0.94	0.49	0.22
32	4.24	1.69	0.93	0.49	0.22
33	4.21	1.68	0.92	0.49	0.22
34	4.17	1.66	0.91	0.48	0.22
35	4.14	1.65	0.90	0.48	0.22
36	4.16	1.69	0.92	0.49	0.22
37	4.18	1.72	0.94	0.50	0.22
38	4.17	1.73	0.94	0.50	0.23
39	4.15	1.75	0.94	0.50	0.22
40	4.12	1.76	0.94	0.50	0.23
41	4.08	1.76	0.94	0.50	0.23
42	4.05	1.78	0.92	0.50	0.23
43	4.00	1.78	0.92	0.50	0.23
44	3.96	1.79	0.90	0.50	0.22
45	3.90	1.78	0.89	0.49	0.23
46	3.85	1.75	0.89	0.50	0.23
47	3.79	1.72	0.88	0.50	0.22
48	3.73	1.67	0.87	0.49	0.23
49	3.66	1.64	0.86	0.49	0.22
50	3.58	1.59	0.86	0.49	0.22
51	3.51	1.56	0.84	0.48	0.22
52	3.43	1.51	0.84	0.48	0.22
53	3.37	1.48	0.82	0.47	0.22
54	3.30	1.46	0.82	0.47	0.22
55	3.22	1.42	0.82	0.48	0.23
56	3.18	1.44	0.85	0.50	0.23
57	3.20	1.49	0.89	0.52	0.25
58	3.24	1.57	0.96	0.56	0.27
59	3.37	1.69	1.05	0.62	0.30
60	3.61	1.85	1.17	0.70	0.33
61	3.37	1.79	1.16	0.69	0.34
62	3.13	1.72	1.13	0.69	0.33
63	2.90	1.62	1.07	0.63	0.32
64	2.72	1.52	1.01	0.60	0.30

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Elimination Period: 365 day

Occupation Class: 6A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.33	0.08	0.15	0.54	0.02	0.02
26	1.42	0.09	0.17	0.57	0.02	0.02
27	1.51	0.10	0.17	0.61	0.02	0.02
28	1.57	0.10	0.18	0.62	0.02	0.02
29	1.63	0.10	0.18	0.64	0.02	0.02
30	1.67	0.10	0.18	0.66	0.02	0.02
31	1.70	0.10	0.19	0.67	0.02	0.02
32	1.71	0.10	0.19	0.68	0.02	0.02
33	1.70	0.10	0.19	0.67	0.02	0.02
34	1.69	0.10	0.19	0.66	0.02	0.02
35	1.67	0.10	0.19	0.66	0.02	0.02
36	1.72	0.10	0.19	0.67	0.02	0.02
37	1.78	0.11	0.19	0.68	0.02	0.02
38	1.80	0.12	0.20	0.68	0.02	0.02
39	1.85	0.11	0.21	0.69	0.02	0.03
40	1.88	0.12	0.21	0.70	0.02	0.03
41	1.90	0.13	0.22	0.70	0.02	0.03
42	1.94	0.13	0.22	0.70	0.02	0.03
43	1.97	0.13	0.22	0.70	0.02	0.03
44	2.00	0.14	0.22	0.70	0.02	0.03
45	2.02	0.14	0.23	0.70	0.02	0.03
46	2.06	0.13	0.23	0.71	0.02	0.03
47	2.07	0.14	0.23	0.71	0.02	0.03
48	2.10	0.14	0.24	0.72	0.02	0.03
49	2.10	0.13	0.23	0.73	0.02	0.03
50	2.11	0.14	0.23	0.73	0.02	0.02
51	2.10	0.13	0.23	0.72	0.02	0.02
52	2.14	0.14	0.24	0.73	0.02	0.03
53	2.20	0.14	0.25	0.72	0.02	0.03
54	2.28	0.14	0.26	0.73	0.02	0.03
55	2.36	0.14	0.26	0.73	0.02	0.03
56	2.50	0.16	0.28	0.75	0.02	0.03
57	2.56	0.16	0.28	0.79	0.02	0.04
58	2.69	0.17	0.30	0.85	0.02	0.05
59	2.78	0.17	0.30	0.91	0.03	0.05
60	2.70	0.16	0.28	0.97	0.03	0.06
61	2.61	0.15	0.26	0.94	0.04	0.05
62	2.66	0.15	0.28	0.92	0.04	0.06
63	2.75	0.17	0.28	0.89	0.04	0.06
64	2.65	0.16	0.27	0.85	0.02	0.05

Principal Life Insurance Company
2014 Pricing

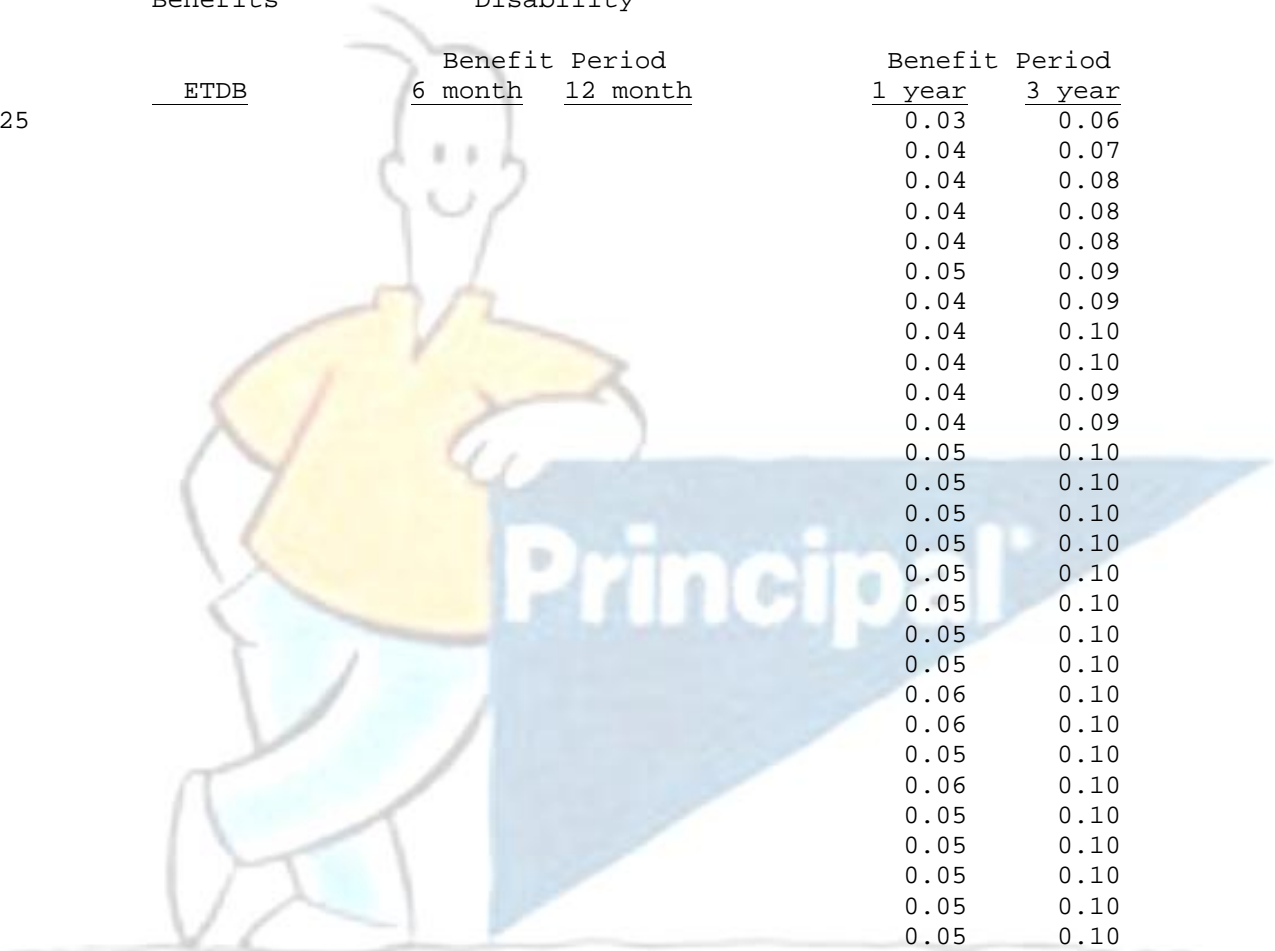
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Occupation Class: 6A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.03	0.06
26				0.04	0.07
27				0.04	0.08
28				0.04	0.08
29				0.04	0.08
30				0.05	0.09
31				0.04	0.09
32				0.04	0.10
33				0.04	0.10
34				0.04	0.09
35				0.04	0.09
36				0.05	0.10
37				0.05	0.10
38				0.05	0.10
39				0.05	0.10
40				0.05	0.10
41				0.05	0.10
42				0.05	0.10
43				0.05	0.10
44				0.06	0.10
45				0.06	0.10
46				0.05	0.10
47				0.06	0.10
48				0.05	0.10
49				0.05	0.10
50				0.05	0.10
51				0.05	0.10
52				0.05	0.10
53				0.05	0.09
54				0.04	0.09
55				0.04	0.08
56				0.04	0.08
57				0.04	0.08
58				0.04	0.08
59				0.04	0.08
60				0.04	0.08
61				0.04	0.08
62				0.04	0.07
63				0.04	0.07
64				0.04	0.06



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70

Occupation Class: 6A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.55	2.48	2.34	0.74	1.58
26	2.66	2.58	2.44	0.76	1.61
27	2.77	2.69	2.54	0.77	1.62
28	2.88	2.79	2.64	0.78	1.65
29	2.98	2.90	2.74	0.80	1.66
30	3.10	3.00	2.84	0.82	1.69
31	3.26	3.17	3.00	0.84	1.73
32	3.44	3.34	3.16	0.86	1.78
33	3.62	3.50	3.32	0.88	1.82
34	3.78	3.68	3.48	0.90	1.86
35	3.97	3.84	3.64	0.93	1.90
36	4.17	4.04	3.82	0.95	1.94
37	4.38	4.24	4.01	0.98	1.98
38	4.58	4.43	4.20	1.00	2.01
39	4.78	4.63	4.38	1.02	2.05
40	4.98	4.83	4.57	1.06	2.09
41	5.19	5.02	4.75	1.06	2.09
42	5.39	5.22	4.94	1.06	2.09
43	5.60	5.42	5.12	1.07	2.10
44	5.80	5.62	5.30	1.07	2.10
45	6.01	5.81	5.48	1.08	2.10
46	6.23	6.02	5.67	1.07	2.06
47	6.45	6.22	5.86	1.06	2.04
48	6.66	6.43	6.04	1.06	2.02
49	6.89	6.64	6.22	1.05	1.99
50	7.10	6.85	6.42	1.03	1.97
51	7.34	7.06	6.60	1.02	1.90
52	7.58	7.27	6.78	0.98	1.86
53	7.82	7.49	6.97	0.96	1.79
54	8.05	7.70	7.14	0.94	1.74
55	8.29	7.93	7.33	0.91	1.70
56	8.64	8.24	7.58	0.88	1.62
57	9.00	8.55	7.83	0.84	1.54
58	9.34	8.86	8.09	0.80	1.46
59	9.70	9.18	8.34	0.75	1.37
60	10.05	9.49	8.59	0.71	1.29
61	9.74	9.18	8.30	0.67	1.20
62	9.44	8.88	8.01	0.56	1.01
63	9.14	8.58	7.71	0.46	0.82
64	9.22	8.66	7.79	0.45	0.82

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: 6A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.45	2.38	2.25	0.69	1.45
26	2.55	2.47	2.34	0.70	1.46
27	2.65	2.57	2.43	0.71	1.47
28	2.75	2.66	2.52	0.72	1.50
29	2.85	2.76	2.61	0.73	1.50
30	2.95	2.86	2.70	0.74	1.52
31	3.11	3.02	2.85	0.76	1.55
32	3.27	3.18	3.00	0.78	1.58
33	3.44	3.33	3.14	0.79	1.62
34	3.60	3.49	3.30	0.81	1.65
35	3.76	3.65	3.44	0.83	1.68
36	3.94	3.82	3.61	0.85	1.70
37	4.14	4.00	3.78	0.86	1.74
38	4.33	4.18	3.95	0.88	1.76
39	4.51	4.36	4.12	0.90	1.79
40	4.70	4.54	4.29	0.92	1.82
41	4.87	4.71	4.44	0.92	1.81
42	5.06	4.88	4.60	0.92	1.81
43	5.22	5.05	4.75	0.92	1.80
44	5.40	5.22	4.90	0.92	1.80
45	5.58	5.39	5.06	0.91	1.78
46	5.75	5.54	5.21	0.90	1.74
47	5.92	5.70	5.34	0.89	1.70
48	6.10	5.87	5.49	0.87	1.66
49	6.27	6.03	5.63	0.86	1.62
50	6.45	6.19	5.77	0.84	1.57
51	6.58	6.31	5.86	0.79	1.48
52	6.73	6.42	5.94	0.75	1.40
53	6.86	6.55	6.03	0.71	1.31
54	7.00	6.66	6.12	0.67	1.22
55	7.14	6.78	6.21	0.63	1.14
56	7.25	6.86	6.23	0.58	1.05
57	7.35	6.93	6.25	0.53	0.96
58	7.46	7.00	6.27	0.48	0.86
59	7.56	7.07	6.29	0.42	0.78
60	7.67	7.14	6.30	0.38	0.68
61	7.27	6.82	6.11	0.33	0.59
62	6.88	6.51	5.92	0.27	0.50
63	6.48	6.19	5.72	0.22	0.40
64	6.54	6.26	5.78	0.22	0.41

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65

Occupation Class: 6A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.37	2.30	2.17	0.65	1.37
26	2.46	2.38	2.26	0.66	1.38
27	2.56	2.48	2.34	0.67	1.39
28	2.66	2.57	2.42	0.68	1.40
29	2.75	2.66	2.51	0.69	1.41
30	2.84	2.75	2.60	0.69	1.42
31	2.99	2.90	2.74	0.71	1.44
32	3.14	3.05	2.87	0.73	1.47
33	3.30	3.19	3.02	0.74	1.50
34	3.45	3.34	3.15	0.75	1.52
35	3.60	3.49	3.29	0.77	1.55
36	3.78	3.66	3.45	0.78	1.58
37	3.95	3.82	3.61	0.80	1.60
38	4.13	3.99	3.77	0.82	1.62
39	4.30	4.16	3.92	0.84	1.66
40	4.48	4.34	4.08	0.86	1.68
41	4.63	4.48	4.22	0.85	1.66
42	4.79	4.63	4.36	0.85	1.65
43	4.95	4.78	4.50	0.84	1.62
44	5.11	4.94	4.64	0.84	1.62
45	5.26	5.09	4.78	0.83	1.59
46	5.41	5.21	4.89	0.81	1.54
47	5.54	5.34	4.99	0.78	1.48
48	5.69	5.46	5.10	0.76	1.42
49	5.82	5.59	5.21	0.73	1.36
50	5.97	5.71	5.31	0.70	1.30
51	6.02	5.75	5.33	0.65	1.20
52	6.09	5.79	5.34	0.61	1.11
53	6.14	5.83	5.35	0.56	1.02
54	6.20	5.87	5.37	0.51	0.92
55	6.26	5.91	5.38	0.46	0.82
56	6.21	5.83	5.28	0.42	0.74
57	6.15	5.74	5.18	0.37	0.66
58	6.10	5.66	5.07	0.33	0.57
59	6.04	5.58	4.98	0.27	0.48
60	5.98	5.50	4.87	0.22	0.39
61	5.83	5.46	4.97	0.22	0.38
62	5.69	5.42	5.06	0.21	0.35
63	5.54	5.38	5.16	0.20	0.34
64	5.59	5.43	5.22	0.19	0.34

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: 6A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.48	1.42	1.32	0.10	0.17
26	1.54	1.47	1.38	0.10	0.18
27	1.59	1.53	1.43	0.10	0.18
28	1.65	1.58	1.48	0.10	0.18
29	1.70	1.62	1.54	0.10	0.19
30	1.75	1.68	1.59	0.10	0.19
31	1.85	1.77	1.67	0.11	0.21
32	1.94	1.86	1.76	0.12	0.22
33	2.03	1.95	1.84	0.13	0.23
34	2.12	2.04	1.93	0.13	0.23
35	2.21	2.13	2.02	0.14	0.24
36	2.32	2.23	2.11	0.14	0.26
37	2.43	2.34	2.22	0.15	0.27
38	2.54	2.44	2.31	0.16	0.29
39	2.65	2.54	2.42	0.17	0.30
40	2.76	2.66	2.51	0.18	0.31
41	2.88	2.78	2.63	0.18	0.32
42	3.01	2.90	2.74	0.19	0.34
43	3.13	3.02	2.86	0.19	0.34
44	3.25	3.14	2.98	0.21	0.36
45	3.38	3.26	3.10	0.21	0.37
46	3.54	3.42	3.24	0.22	0.38
47	3.69	3.57	3.38	0.23	0.40
48	3.85	3.72	3.53	0.24	0.42
49	4.01	3.87	3.67	0.25	0.44
50	4.17	4.02	3.82	0.26	0.46
51	4.34	4.19	3.97	0.26	0.46
52	4.52	4.36	4.11	0.27	0.48
53	4.70	4.53	4.26	0.27	0.49
54	4.88	4.70	4.41	0.29	0.50
55	5.06	4.86	4.56	0.29	0.52
56	5.24	4.99	4.62	0.27	0.49
57	5.42	5.12	4.69	0.26	0.46
58	5.61	5.24	4.74	0.26	0.45
59	5.79	5.37	4.81	0.24	0.42
60	5.98	5.50	4.87	0.22	0.39
61	5.83	5.46	4.97	0.22	0.38
62	5.69	5.42	5.06	0.21	0.35
63	5.54	5.38	5.16	0.20	0.34
64	5.59	5.43	5.22	0.19	0.34

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year
Occupation Class: 6A Female non-smoker

Age	<u>Elimination Period</u>			HH753/705	HH753/705
	90	180	365	<u>COLA 3%</u>	<u>COLA 6%</u>
18-25	1.25	1.18			
26	1.28	1.21			
27	1.31	1.24			
28	1.34	1.27			
29	1.38	1.30			
30	1.42	1.34			
31	1.47	1.40			
32	1.53	1.46			
33	1.58	1.51			
34	1.64	1.58			
35	1.70	1.63			
36	1.76	1.70			
37	1.83	1.75			
38	1.90	1.81			
39	1.96	1.87			
40	2.03	1.93			
41	2.10	2.00			
42	2.16	2.06			
43	2.23	2.14			
44	2.30	2.21			
45	2.36	2.27			
46	2.45	2.36			
47	2.54	2.44			
48	2.62	2.52			
49	2.70	2.61			
50	2.79	2.69			
51	2.92	2.82			
52	3.06	2.95			
53	3.18	3.08			
54	3.32	3.21			
55	3.45	3.34			
56	3.72	3.60			
57	3.99	3.86			
58	4.26	4.13			
59	4.54	4.39			
60	4.80	4.65			
61	5.05	4.90			
62	5.30	5.14			
63	5.54	5.38			
64	5.59	5.43			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	0.98	0.52	0.41	0.37	0.34	0.08	0.16
26	1.01	0.55	0.43	0.39	0.36	0.09	0.17
27	1.02	0.58	0.46	0.42	0.38	0.09	0.18
28	1.04	0.61	0.47	0.42	0.39	0.10	0.18
29	1.06	0.62	0.49	0.44	0.40	0.10	0.19
30	1.06	0.64	0.50	0.45	0.41	0.10	0.18
31	1.07	0.66	0.51	0.46	0.42	0.10	0.18
32	1.07	0.66	0.51	0.46	0.42	0.09	0.18
33	1.06	0.66	0.51	0.46	0.42	0.09	0.18
34	1.05	0.66	0.51	0.46	0.42	0.09	0.17
35	1.03	0.64	0.50	0.46	0.42	0.09	0.17
36	1.06	0.66	0.52	0.46	0.41	0.09	0.17
37	1.10	0.69	0.54	0.46	0.42	0.09	0.17
38	1.12	0.71	0.54	0.47	0.42	0.09	0.16
39	1.14	0.73	0.54	0.48	0.43	0.08	0.16
40	1.16	0.74	0.54	0.49	0.43	0.08	0.15
41	1.33	0.86	0.60	0.54	0.50	0.09	0.17
42	1.47	0.94	0.66	0.60	0.54	0.10	0.18
43	1.58	1.01	0.72	0.66	0.59	0.10	0.19
44	1.68	1.08	0.78	0.70	0.64	0.10	0.20
45	1.78	1.14	0.84	0.76	0.69	0.11	0.20
46	1.86	1.22	0.90	0.82	0.74	0.11	0.21
47	1.94	1.28	0.95	0.86	0.78	0.11	0.21
48	2.02	1.34	1.01	0.91	0.82	0.11	0.22
49	2.09	1.38	1.05	0.95	0.86	0.11	0.21
50	2.14	1.43	1.09	0.98	0.89	0.11	0.21
51	2.40	1.62	1.25	1.12	1.01	0.12	0.22
52	2.65	1.81	1.40	1.26	1.12	0.12	0.22
53	2.86	1.98	1.54	1.38	1.23	0.12	0.22
54	3.06	2.14	1.68	1.50	1.33	0.12	0.22
55	3.24	2.30	1.81	1.62	1.42	0.12	0.21
56	3.38	2.37	1.86	1.65	1.44	0.10	0.18
57	3.64	2.43	1.86	1.66	1.44	0.10	0.16
58	3.86	2.58	1.97	1.64	1.44	0.09	0.14
59	4.08	2.74	2.08	1.62	1.42	0.08	0.14
60	4.10	2.75	2.10	1.54	1.36	0.08	0.14
61	4.11	2.76	2.10	1.55	1.30	0.08	0.14
62	4.11	2.76	2.10	1.55	1.30	0.08	0.14
63	4.11	2.76	2.10	1.55	1.30	0.08	0.14
64	4.00	2.69	2.05	1.60	1.35	0.08	0.14

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 6A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.43	0.14	0.07	0.04	0.02
26	0.43	0.14	0.08	0.04	0.02
27	0.42	0.14	0.08	0.04	0.02
28	0.42	0.15	0.08	0.04	0.02
29	0.42	0.16	0.09	0.05	0.02
30	0.42	0.16	0.09	0.05	0.02
31	0.42	0.16	0.09	0.05	0.02
32	0.41	0.16	0.09	0.05	0.02
33	0.41	0.16	0.09	0.05	0.02
34	0.40	0.16	0.09	0.05	0.02
35	0.40	0.16	0.08	0.05	0.02
36	0.40	0.16	0.09	0.05	0.02
37	0.40	0.16	0.09	0.05	0.02
38	0.40	0.17	0.09	0.05	0.02
39	0.40	0.17	0.09	0.05	0.02
40	0.40	0.17	0.09	0.05	0.02
41	0.44	0.19	0.10	0.06	0.02
42	0.49	0.21	0.11	0.06	0.02
43	0.53	0.23	0.12	0.07	0.02
44	0.57	0.26	0.14	0.07	0.03
45	0.61	0.28	0.14	0.08	0.03
46	0.65	0.30	0.15	0.08	0.04
47	0.68	0.30	0.16	0.09	0.04
48	0.72	0.32	0.17	0.10	0.04
49	0.74	0.34	0.18	0.10	0.05
50	0.78	0.34	0.18	0.10	0.05
51	0.88	0.39	0.22	0.13	0.06
52	0.99	0.44	0.24	0.14	0.07
53	1.10	0.48	0.26	0.15	0.07
54	1.19	0.53	0.30	0.18	0.08
55	1.27	0.56	0.33	0.19	0.09
56	1.38	0.62	0.37	0.22	0.10
57	1.50	0.70	0.41	0.25	0.12
58	1.63	0.79	0.49	0.29	0.14
59	1.82	0.90	0.56	0.34	0.16
60	2.00	1.02	0.66	0.38	0.18
61	1.92	1.02	0.66	0.39	0.18
62	1.83	1.01	0.66	0.40	0.19
63	1.74	0.97	0.65	0.38	0.18
64	1.63	0.90	0.61	0.36	0.18

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 6A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.06	0.01	0.01	0.06	0.01	0.01
26	0.06	0.01	0.01	0.06	0.01	0.01
27	0.06	0.01	0.01	0.06	0.01	0.01
28	0.06	0.01	0.01	0.06	0.01	0.01
29	0.06	0.01	0.01	0.06	0.01	0.01
30	0.06	0.01	0.01	0.06	0.01	0.01
31	0.06	0.01	0.01	0.06	0.01	0.01
32	0.06	0.01	0.01	0.06	0.01	0.01
33	0.06	0.01	0.01	0.06	0.01	0.01
34	0.06	0.01	0.01	0.06	0.01	0.01
35	0.06	0.01	0.01	0.06	0.01	0.01
36	0.06	0.01	0.01	0.06	0.01	0.01
37	0.06	0.01	0.01	0.06	0.01	0.01
38	0.06	0.01	0.01	0.06	0.01	0.01
39	0.06	0.01	0.01	0.06	0.01	0.01
40	0.07	0.01	0.01	0.07	0.01	0.01
41	0.08	0.01	0.01	0.08	0.01	0.01
42	0.08	0.01	0.01	0.08	0.01	0.01
43	0.09	0.01	0.01	0.09	0.01	0.01
44	0.10	0.01	0.01	0.10	0.01	0.01
45	0.11	0.01	0.01	0.11	0.01	0.01
46	0.12	0.01	0.01	0.12	0.01	0.01
47	0.14	0.01	0.01	0.13	0.01	0.01
48	0.14	0.01	0.01	0.14	0.01	0.01
49	0.14	0.01	0.01	0.14	0.01	0.01
50	0.16	0.01	0.01	0.16	0.01	0.01
51	0.18	0.01	0.01	0.18	0.01	0.01
52	0.21	0.01	0.01	0.20	0.01	0.01
53	0.25	0.01	0.02	0.23	0.01	0.02
54	0.29	0.01	0.02	0.26	0.01	0.02
55	0.33	0.01	0.02	0.29	0.01	0.02
56	0.38	0.01	0.02	0.32	0.01	0.02
57	0.42	0.02	0.02	0.37	0.02	0.02
58	0.50	0.02	0.02	0.42	0.02	0.02
59	0.58	0.02	0.04	0.49	0.02	0.03
60	0.62	0.02	0.04	0.54	0.02	0.03
61	0.63	0.03	0.04	0.54	0.02	0.03
62	0.69	0.03	0.04	0.54	0.02	0.03
63	0.73	0.03	0.05	0.54	0.02	0.03
64	0.70	0.02	0.05	0.51	0.02	0.03

Principal Life Insurance Company
2014 Pricing

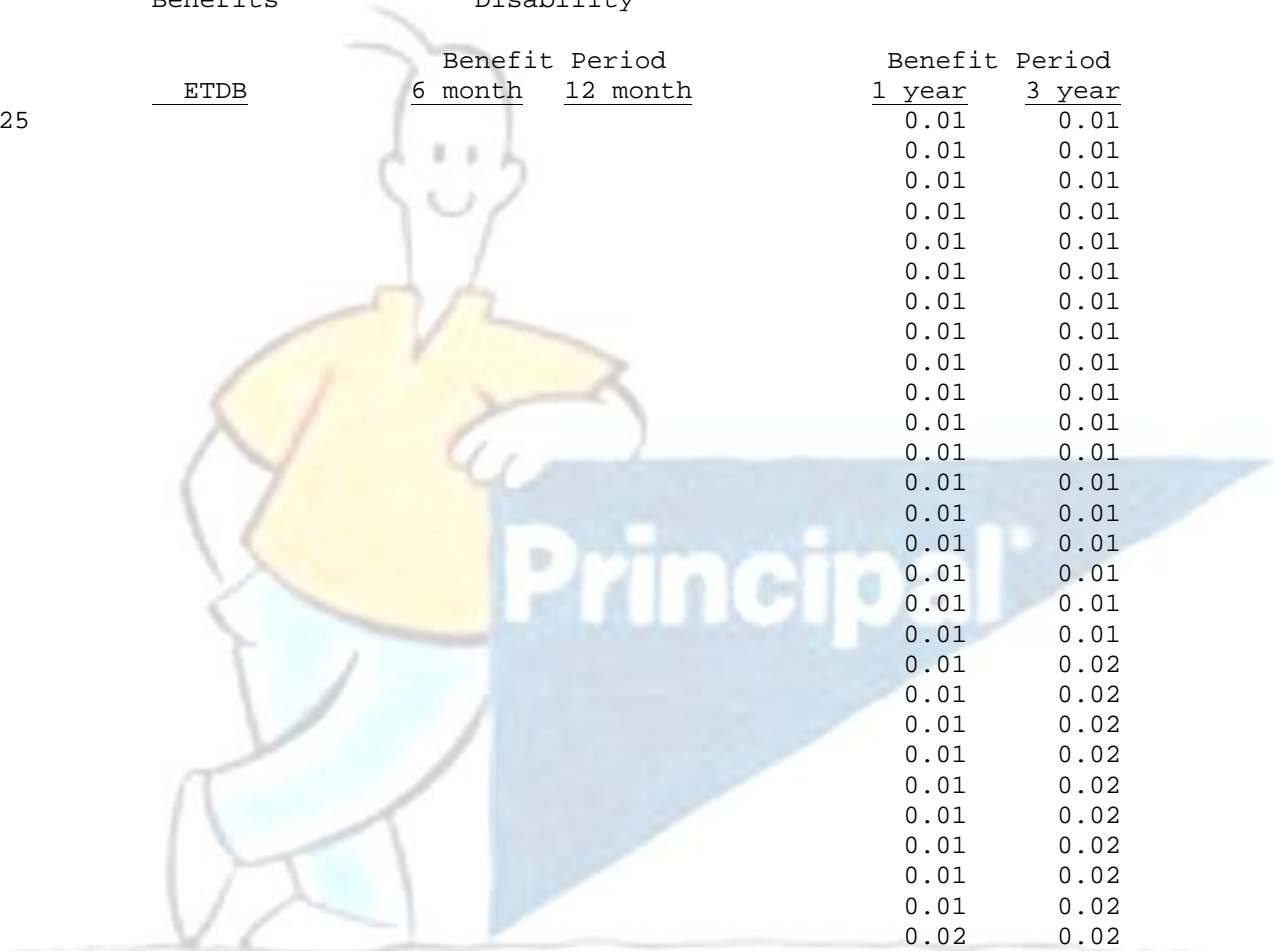
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771
Occupation Class: 6A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.01
42				0.01	0.01
43				0.01	0.02
44				0.01	0.02
45				0.01	0.02
46				0.01	0.02
47				0.01	0.02
48				0.01	0.02
49				0.01	0.02
50				0.01	0.02
51				0.01	0.02
52				0.02	0.02
53				0.02	0.02
54				0.02	0.03
55				0.02	0.03
56				0.02	0.04
57				0.02	0.04
58				0.02	0.04
59				0.02	0.05
60				0.02	0.05
61				0.02	0.05
62				0.02	0.05
63				0.02	0.05
64				0.02	0.04



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.54	0.81	0.63	0.58	0.54	0.13	0.26
26	1.57	0.86	0.67	0.62	0.56	0.14	0.27
27	1.60	0.90	0.71	0.64	0.59	0.14	0.28
28	1.63	0.94	0.74	0.67	0.61	0.14	0.29
29	1.65	0.98	0.77	0.69	0.62	0.14	0.30
30	1.66	1.00	0.78	0.70	0.64	0.14	0.29
31	1.67	1.02	0.80	0.71	0.65	0.14	0.29
32	1.67	1.03	0.81	0.72	0.65	0.14	0.28
33	1.66	1.02	0.80	0.71	0.65	0.14	0.27
34	1.64	1.02	0.80	0.71	0.64	0.14	0.27
35	1.62	1.00	0.78	0.71	0.64	0.14	0.26
36	1.66	1.04	0.81	0.71	0.64	0.14	0.26
37	1.71	1.08	0.83	0.72	0.66	0.14	0.26
38	1.74	1.11	0.85	0.74	0.66	0.13	0.26
39	1.78	1.14	0.85	0.75	0.67	0.13	0.25
40	1.82	1.17	0.84	0.76	0.68	0.13	0.24
41	2.02	1.31	0.92	0.83	0.75	0.14	0.26
42	2.22	1.40	0.99	0.90	0.82	0.14	0.27
43	2.34	1.49	1.06	0.97	0.88	0.15	0.28
44	2.46	1.57	1.14	1.03	0.94	0.15	0.29
45	2.57	1.66	1.21	1.10	0.99	0.16	0.30
46	2.66	1.74	1.28	1.16	1.06	0.16	0.30
47	2.76	1.82	1.35	1.22	1.11	0.16	0.30
48	2.84	1.87	1.42	1.29	1.16	0.16	0.30
49	2.91	1.94	1.46	1.33	1.19	0.16	0.30
50	2.96	1.98	1.52	1.37	1.23	0.15	0.29
51	3.14	2.13	1.63	1.47	1.31	0.15	0.28
52	3.30	2.26	1.74	1.58	1.40	0.15	0.28
53	3.45	2.38	1.86	1.67	1.48	0.14	0.27
54	3.58	2.50	1.96	1.75	1.55	0.14	0.26
55	3.68	2.62	2.05	1.84	1.62	0.13	0.24
56	3.76	2.63	2.06	1.83	1.60	0.11	0.21
57	3.97	2.66	2.02	1.80	1.57	0.10	0.18
58	4.14	2.78	2.11	1.76	1.54	0.10	0.16
59	4.31	2.89	2.20	1.71	1.50	0.08	0.14
60	4.43	2.98	2.26	1.67	1.47	0.09	0.15
61	4.33	2.90	2.22	1.63	1.38	0.08	0.15
62	4.22	2.83	2.15	1.59	1.34	0.08	0.14
63	4.11	2.76	2.10	1.55	1.30	0.08	0.14
64	4.00	2.69	2.05	1.60	1.35	0.08	0.14

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 6A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.68	0.20	0.12	0.06	0.02
26	0.68	0.22	0.13	0.06	0.02
27	0.67	0.23	0.13	0.07	0.02
28	0.66	0.24	0.13	0.07	0.02
29	0.66	0.26	0.14	0.07	0.03
30	0.65	0.26	0.14	0.07	0.03
31	0.64	0.26	0.14	0.08	0.03
32	0.64	0.26	0.14	0.08	0.03
33	0.63	0.26	0.14	0.08	0.03
34	0.62	0.26	0.14	0.07	0.03
35	0.62	0.25	0.14	0.07	0.03
36	0.62	0.26	0.14	0.08	0.03
37	0.62	0.26	0.14	0.08	0.03
38	0.62	0.26	0.14	0.08	0.03
39	0.62	0.26	0.14	0.08	0.03
40	0.62	0.26	0.14	0.08	0.03
41	0.67	0.30	0.15	0.08	0.04
42	0.73	0.32	0.17	0.09	0.04
43	0.78	0.34	0.18	0.10	0.04
44	0.83	0.38	0.18	0.10	0.05
45	0.87	0.40	0.20	0.11	0.06
46	0.92	0.42	0.22	0.12	0.06
47	0.96	0.44	0.22	0.13	0.06
48	1.01	0.46	0.23	0.13	0.06
49	1.05	0.46	0.25	0.14	0.07
50	1.08	0.47	0.26	0.15	0.07
51	1.16	0.51	0.28	0.16	0.07
52	1.23	0.55	0.30	0.18	0.08
53	1.31	0.58	0.32	0.18	0.09
54	1.39	0.62	0.34	0.20	0.10
55	1.45	0.64	0.37	0.22	0.10
56	1.53	0.69	0.41	0.23	0.11
57	1.63	0.76	0.45	0.26	0.14
58	1.75	0.85	0.52	0.30	0.14
59	1.92	0.96	0.59	0.35	0.18
60	2.17	1.11	0.70	0.42	0.20
61	2.02	1.07	0.69	0.42	0.20
62	1.88	1.03	0.67	0.42	0.20
63	1.74	0.97	0.65	0.38	0.18
64	1.63	0.90	0.61	0.36	0.18

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 6A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.20	0.02	0.02	0.08	0.01	0.01
26	0.22	0.02	0.02	0.08	0.01	0.01
27	0.23	0.02	0.02	0.09	0.01	0.01
28	0.24	0.02	0.02	0.10	0.01	0.01
29	0.24	0.02	0.02	0.10	0.01	0.01
30	0.25	0.02	0.02	0.10	0.01	0.01
31	0.25	0.02	0.02	0.10	0.01	0.01
32	0.26	0.02	0.02	0.10	0.01	0.01
33	0.26	0.02	0.02	0.10	0.01	0.01
34	0.25	0.02	0.02	0.10	0.01	0.01
35	0.25	0.02	0.02	0.10	0.01	0.01
36	0.26	0.02	0.02	0.10	0.01	0.01
37	0.26	0.02	0.02	0.10	0.01	0.01
38	0.27	0.02	0.02	0.10	0.01	0.01
39	0.28	0.02	0.02	0.10	0.01	0.01
40	0.28	0.02	0.02	0.10	0.01	0.01
41	0.31	0.02	0.03	0.12	0.01	0.01
42	0.35	0.02	0.04	0.13	0.01	0.01
43	0.38	0.02	0.04	0.14	0.01	0.01
44	0.42	0.02	0.05	0.14	0.01	0.01
45	0.46	0.02	0.06	0.16	0.01	0.01
46	0.50	0.02	0.06	0.18	0.01	0.01
47	0.53	0.03	0.06	0.18	0.01	0.01
48	0.56	0.03	0.06	0.19	0.01	0.01
49	0.60	0.03	0.07	0.21	0.01	0.01
50	0.64	0.04	0.07	0.22	0.01	0.01
51	0.70	0.04	0.08	0.23	0.01	0.01
52	0.77	0.05	0.09	0.26	0.01	0.02
53	0.86	0.05	0.10	0.28	0.01	0.02
54	0.95	0.06	0.10	0.31	0.01	0.02
55	1.06	0.06	0.12	0.33	0.02	0.02
56	1.20	0.08	0.14	0.36	0.02	0.02
57	1.31	0.08	0.14	0.41	0.02	0.02
58	1.46	0.09	0.16	0.45	0.02	0.02
59	1.58	0.09	0.17	0.52	0.02	0.03
60	1.62	0.10	0.17	0.58	0.02	0.03
61	1.56	0.09	0.16	0.57	0.02	0.03
62	1.59	0.09	0.16	0.55	0.02	0.03
63	1.65	0.10	0.17	0.54	0.02	0.03
64	1.58	0.10	0.17	0.51	0.02	0.03

Principal Life Insurance Company
2014 Pricing

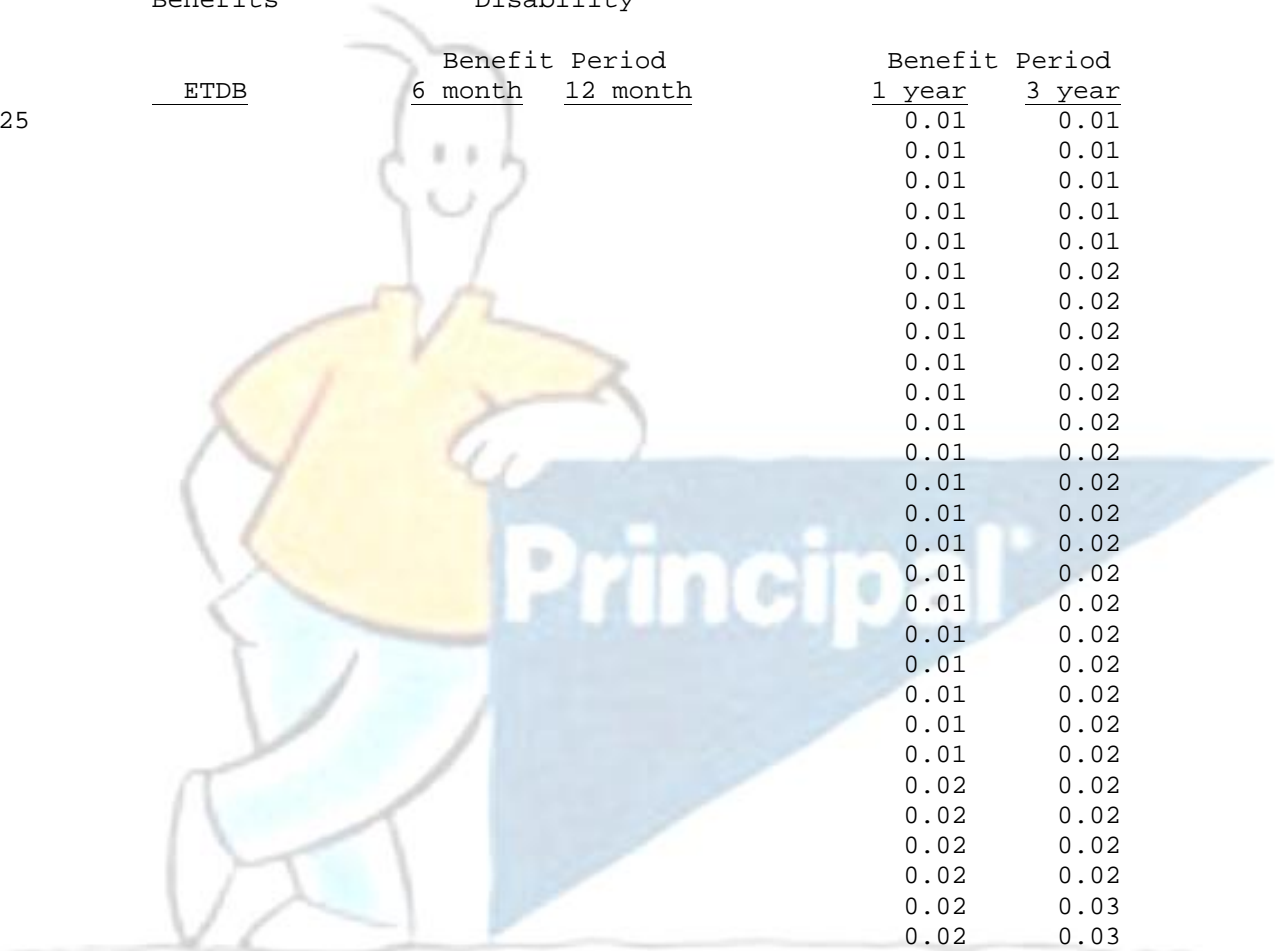
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771
Occupation Class: 6A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.02
31				0.01	0.02
32				0.01	0.02
33				0.01	0.02
34				0.01	0.02
35				0.01	0.02
36				0.01	0.02
37				0.01	0.02
38				0.01	0.02
39				0.01	0.02
40				0.01	0.02
41				0.01	0.02
42				0.01	0.02
43				0.01	0.02
44				0.01	0.02
45				0.01	0.02
46				0.01	0.02
47				0.02	0.02
48				0.02	0.02
49				0.02	0.02
50				0.02	0.02
51				0.02	0.03
52				0.02	0.03
53				0.02	0.03
54				0.02	0.04
55				0.02	0.04
56				0.02	0.04
57				0.02	0.04
58				0.02	0.04
59				0.02	0.05
60				0.02	0.05
61				0.02	0.05
62				0.02	0.05
63				0.02	0.05
64				0.02	0.04



Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 70

Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.30	3.38	2.67	2.47	2.29	0.58	1.18
26	6.45	3.61	2.86	2.62	2.42	0.62	1.25
27	6.58	3.81	3.02	2.75	2.54	0.65	1.31
28	6.71	3.98	3.16	2.87	2.64	0.67	1.36
29	6.81	4.13	3.28	2.97	2.72	0.69	1.38
30	6.88	4.24	3.37	3.04	2.78	0.70	1.38
31	6.92	4.32	3.42	3.08	2.82	0.69	1.36
32	6.92	4.36	3.46	3.10	2.84	0.68	1.34
33	6.90	4.37	3.47	3.10	2.83	0.66	1.32
34	6.83	4.34	3.45	3.08	2.81	0.66	1.30
35	6.74	4.29	3.40	3.03	2.77	0.65	1.28
36	6.95	4.46	3.52	3.13	2.85	0.65	1.28
37	7.14	4.62	3.63	3.21	2.92	0.66	1.28
38	7.33	4.77	3.73	3.28	2.98	0.65	1.26
39	7.48	4.91	3.82	3.35	3.04	0.64	1.24
40	7.63	5.05	3.90	3.42	3.10	0.63	1.21
41	7.77	5.17	3.97	3.46	3.14	0.62	1.18
42	7.89	5.29	3.94	3.51	3.18	0.60	1.16
43	8.00	5.39	3.94	3.55	3.21	0.58	1.14
44	8.10	5.34	3.93	3.58	3.24	0.58	1.11
45	8.05	5.30	3.93	3.58	3.26	0.57	1.09
46	7.94	5.27	3.94	3.59	3.28	0.56	1.07
47	7.86	5.26	3.95	3.61	3.30	0.54	1.05
48	7.77	5.24	3.98	3.62	3.30	0.54	1.02
49	7.66	5.20	3.98	3.62	3.30	0.52	0.99
50	7.53	5.15	3.97	3.62	3.28	0.50	0.95
51	7.40	5.10	3.96	3.60	3.27	0.50	0.92
52	7.35	5.10	3.98	3.62	3.28	0.47	0.89
53	7.31	5.10	4.00	3.64	3.29	0.46	0.85
54	7.30	5.12	4.02	3.66	3.30	0.44	0.82
55	7.30	5.14	4.06	3.68	3.32	0.42	0.78
56	7.19	5.08	4.02	3.64	3.27	0.42	0.77
57	7.06	4.98	3.94	3.54	3.15	0.40	0.73
58	6.76	4.84	3.89	3.44	3.08	0.38	0.69
59	6.47	4.70	3.83	3.33	3.00	0.36	0.65
60	6.18	4.57	3.78	3.22	2.92	0.34	0.61
61	5.90	4.42	3.70	3.10	2.84	0.32	0.57
62	5.56	4.16	3.49	2.91	2.66	0.30	0.54
63	5.05	3.77	3.15	2.62	2.39	0.26	0.47
64	4.57	3.40	2.83	2.35	2.14	0.23	0.42

Principal Life Insurance Company
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5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 67

Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.21	3.30	2.59	2.38	2.20	0.54	1.08
26	6.35	3.51	2.77	2.53	2.32	0.57	1.14
27	6.49	3.70	2.92	2.66	2.43	0.59	1.19
28	6.60	3.87	3.06	2.76	2.53	0.62	1.24
29	6.69	4.02	3.16	2.85	2.60	0.63	1.26
30	6.75	4.11	3.25	2.91	2.66	0.63	1.25
31	6.79	4.19	3.30	2.95	2.70	0.62	1.22
32	6.78	4.22	3.33	2.97	2.70	0.62	1.21
33	6.75	4.22	3.33	2.96	2.70	0.61	1.18
34	6.69	4.19	3.30	2.93	2.66	0.59	1.16
35	6.59	4.14	3.26	2.88	2.62	0.58	1.14
36	6.79	4.30	3.36	2.96	2.69	0.58	1.14
37	6.97	4.45	3.46	3.03	2.75	0.58	1.14
38	7.14	4.58	3.54	3.10	2.80	0.58	1.12
39	7.28	4.71	3.62	3.15	2.84	0.57	1.10
40	7.42	4.83	3.63	3.19	2.88	0.55	1.06
41	7.54	4.94	3.60	3.23	2.91	0.54	1.04
42	7.64	4.98	3.57	3.25	2.93	0.52	1.01
43	7.64	4.90	3.54	3.22	2.94	0.51	0.98
44	7.47	4.83	3.52	3.20	2.91	0.50	0.95
45	7.30	4.77	3.50	3.18	2.89	0.49	0.92
46	7.17	4.72	3.49	3.18	2.89	0.47	0.88
47	7.04	4.67	3.49	3.16	2.87	0.45	0.85
48	6.91	4.62	3.48	3.16	2.87	0.42	0.80
49	6.73	4.54	3.45	3.13	2.82	0.41	0.76
50	6.54	4.46	3.41	3.09	2.78	0.38	0.71
51	6.36	4.37	3.37	3.05	2.74	0.36	0.66
52	6.23	4.31	3.34	3.02	2.70	0.34	0.62
53	6.12	4.26	3.33	3.00	2.67	0.32	0.58
54	6.01	4.20	3.30	2.96	2.63	0.30	0.54
55	5.91	4.14	3.26	2.93	2.58	0.27	0.49
56	5.78	4.06	3.21	2.82	2.48	0.24	0.44
57	5.65	3.98	3.16	2.70	2.38	0.22	0.41
58	5.51	3.90	3.10	2.58	2.27	0.21	0.37
59	5.37	3.80	3.03	2.46	2.18	0.18	0.34
60	5.22	3.70	2.97	2.35	2.07	0.17	0.30
61	4.79	3.40	2.72	2.15	1.90	0.15	0.26
62	4.46	3.16	2.53	1.99	1.76	0.14	0.24
63	4.23	2.99	2.39	1.89	1.66	0.13	0.22
64	4.01	2.82	2.25	1.77	1.55	0.12	0.21

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 65

Occupation Class: 6A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.14	3.23	2.53	2.32	2.14	0.51	1.02
26	6.28	3.44	2.69	2.46	2.25	0.54	1.07
27	6.40	3.62	2.84	2.58	2.35	0.56	1.12
28	6.51	3.78	2.97	2.67	2.44	0.58	1.16
29	6.60	3.92	3.06	2.75	2.51	0.59	1.18
30	6.66	4.02	3.14	2.82	2.56	0.59	1.16
31	6.69	4.09	3.20	2.85	2.58	0.58	1.14
32	6.68	4.12	3.22	2.86	2.60	0.57	1.12
33	6.64	4.11	3.22	2.85	2.58	0.56	1.10
34	6.57	4.08	3.18	2.85	2.58	0.55	1.07
35	6.47	4.02	3.14	2.84	2.58	0.54	1.06
36	6.66	4.17	3.23	2.84	2.56	0.54	1.06
37	6.84	4.31	3.33	2.90	2.62	0.54	1.05
38	6.99	4.44	3.40	2.95	2.66	0.53	1.02
39	7.13	4.56	3.38	3.00	2.70	0.52	1.00
40	7.26	4.66	3.37	3.03	2.72	0.50	0.97
41	7.36	4.76	3.34	3.04	2.74	0.49	0.94
42	7.38	4.66	3.30	3.01	2.74	0.47	0.90
43	7.19	4.58	3.27	2.97	2.70	0.46	0.87
44	7.02	4.49	3.24	2.94	2.68	0.44	0.83
45	6.84	4.41	3.22	2.92	2.65	0.42	0.78
46	6.66	4.34	3.20	2.90	2.63	0.40	0.75
47	6.49	4.27	3.18	2.88	2.61	0.38	0.70
48	6.31	4.17	3.15	2.86	2.58	0.35	0.66
49	6.14	4.07	3.09	2.80	2.51	0.34	0.62
50	5.93	3.97	3.03	2.74	2.46	0.30	0.57
51	5.72	3.86	2.97	2.67	2.39	0.28	0.51
52	5.51	3.76	2.91	2.62	2.34	0.26	0.46
53	5.30	3.67	2.86	2.57	2.28	0.22	0.42
54	5.10	3.58	2.80	2.50	2.22	0.20	0.37
55	4.90	3.49	2.74	2.45	2.15	0.18	0.32
56	4.70	3.29	2.58	2.29	2.00	0.14	0.26
57	4.66	3.12	2.38	2.12	1.85	0.12	0.21
58	4.60	3.08	2.34	1.95	1.71	0.10	0.18
59	4.54	3.04	2.31	1.80	1.58	0.09	0.15
60	4.43	2.98	2.26	1.67	1.47	0.09	0.15
61	4.33	2.90	2.22	1.63	1.38	0.08	0.15
62	4.22	2.83	2.15	1.59	1.34	0.08	0.14
63	4.11	2.76	2.10	1.55	1.30	0.08	0.14
64	3.97	2.69	2.05	1.60	1.35	0.08	0.14

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Benefit Period: to 365 day
Occupation Class: 6A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	2.73	0.81	0.46	0.24	0.10
26	2.70	0.87	0.49	0.26	0.11
27	2.67	0.92	0.51	0.26	0.12
28	2.64	0.96	0.54	0.27	0.12
29	2.62	1.00	0.55	0.28	0.13
30	2.59	1.02	0.56	0.29	0.13
31	2.57	1.02	0.56	0.30	0.13
32	2.55	1.02	0.56	0.30	0.13
33	2.53	1.01	0.55	0.30	0.13
34	2.50	1.00	0.55	0.29	0.13
35	2.48	0.99	0.54	0.28	0.13
36	2.50	1.02	0.55	0.30	0.13
37	2.50	1.02	0.56	0.30	0.13
38	2.50	1.04	0.56	0.30	0.14
39	2.49	1.05	0.56	0.30	0.13
40	2.47	1.06	0.56	0.30	0.14
41	2.45	1.06	0.56	0.30	0.14
42	2.42	1.06	0.55	0.30	0.14
43	2.40	1.06	0.55	0.30	0.14
44	2.38	1.08	0.54	0.30	0.13
45	2.34	1.07	0.54	0.30	0.14
46	2.31	1.06	0.54	0.30	0.14
47	2.27	1.03	0.53	0.30	0.14
48	2.24	1.01	0.53	0.30	0.14
49	2.19	0.98	0.52	0.30	0.14
50	2.15	0.95	0.51	0.30	0.14
51	2.10	0.93	0.50	0.29	0.14
52	2.06	0.91	0.50	0.29	0.14
53	2.02	0.89	0.49	0.28	0.14
54	1.98	0.88	0.49	0.28	0.14
55	1.93	0.86	0.49	0.30	0.14
56	1.91	0.86	0.51	0.30	0.14
57	1.92	0.90	0.53	0.31	0.15
58	1.94	0.94	0.58	0.34	0.16
59	2.02	1.01	0.62	0.38	0.18
60	2.17	1.11	0.70	0.42	0.20
61	2.02	1.07	0.69	0.42	0.20
62	1.88	1.03	0.67	0.42	0.20
63	1.74	0.97	0.65	0.38	0.18
64	1.63	0.90	0.61	0.36	0.18

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Elimination Period: 365 day
Occupation Class: 6A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.80	0.05	0.09	0.32	0.01	0.02
26	0.86	0.06	0.10	0.34	0.01	0.02
27	0.90	0.06	0.10	0.37	0.01	0.02
28	0.94	0.06	0.10	0.37	0.02	0.02
29	0.98	0.06	0.11	0.38	0.02	0.02
30	1.00	0.06	0.11	0.39	0.02	0.02
31	1.02	0.06	0.11	0.40	0.02	0.02
32	1.03	0.06	0.11	0.41	0.02	0.02
33	1.02	0.06	0.11	0.40	0.02	0.02
34	1.01	0.06	0.11	0.40	0.02	0.02
35	1.00	0.06	0.11	0.39	0.02	0.02
36	1.03	0.06	0.12	0.40	0.02	0.02
37	1.06	0.07	0.12	0.41	0.02	0.02
38	1.08	0.07	0.12	0.41	0.02	0.02
39	1.10	0.07	0.13	0.41	0.02	0.02
40	1.13	0.07	0.13	0.42	0.02	0.02
41	1.14	0.08	0.14	0.42	0.02	0.02
42	1.17	0.08	0.14	0.42	0.02	0.02
43	1.18	0.08	0.14	0.42	0.02	0.02
44	1.20	0.08	0.14	0.42	0.02	0.02
45	1.22	0.08	0.14	0.42	0.02	0.02
46	1.23	0.08	0.14	0.43	0.02	0.02
47	1.25	0.08	0.14	0.43	0.02	0.02
48	1.26	0.08	0.14	0.43	0.02	0.02
49	1.26	0.08	0.14	0.43	0.02	0.02
50	1.27	0.08	0.14	0.43	0.02	0.02
51	1.26	0.08	0.14	0.42	0.02	0.02
52	1.28	0.09	0.14	0.43	0.02	0.02
53	1.32	0.08	0.14	0.43	0.02	0.02
54	1.37	0.08	0.15	0.44	0.02	0.02
55	1.41	0.09	0.15	0.43	0.02	0.02
56	1.50	0.10	0.18	0.45	0.02	0.02
57	1.54	0.10	0.17	0.48	0.02	0.02
58	1.62	0.10	0.18	0.50	0.02	0.02
59	1.67	0.10	0.18	0.55	0.02	0.03
60	1.62	0.10	0.17	0.58	0.02	0.03
61	1.56	0.09	0.16	0.57	0.02	0.03
62	1.59	0.09	0.16	0.55	0.02	0.03
63	1.65	0.10	0.17	0.54	0.02	0.03
64	1.58	0.10	0.17	0.51	0.02	0.03

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Occupation Class: 6A Female non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.02	0.04
26				0.02	0.05
27				0.02	0.05
28				0.02	0.05
29				0.02	0.05
30				0.02	0.06
31				0.02	0.06
32				0.02	0.06
33				0.02	0.06
34				0.02	0.06
35				0.02	0.06
36				0.02	0.06
37				0.02	0.06
38				0.02	0.06
39				0.03	0.06
40				0.03	0.06
41				0.03	0.06
42				0.03	0.06
43				0.03	0.06
44				0.03	0.06
45				0.03	0.06
46				0.03	0.06
47				0.03	0.06
48				0.03	0.06
49				0.03	0.06
50				0.02	0.06
51				0.02	0.06
52				0.02	0.06
53				0.02	0.06
54				0.02	0.06
55				0.02	0.05
56				0.02	0.05
57				0.02	0.05
58				0.02	0.05
59				0.02	0.05
60				0.02	0.05
61				0.02	0.05
62				0.02	0.05
63				0.02	0.05
64				0.02	0.04



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	38.12	21.99	15.34	14.03	12.71	3.47	7.02
26	39.45	22.77	15.77	14.42	13.08	3.54	7.12
27	40.78	23.57	16.28	14.90	13.58	3.59	7.22
28	42.13	24.45	16.90	15.45	14.08	3.65	7.34
29	43.51	25.38	17.53	16.01	14.59	3.71	7.42
30	45.17	26.37	18.41	16.82	15.33	3.78	7.52
31	46.47	27.41	19.11	17.44	15.90	3.82	7.58
32	47.54	28.47	19.85	18.10	16.52	3.87	7.66
33	48.70	29.58	20.64	18.78	17.17	3.90	7.72
34	49.95	30.77	21.44	19.66	17.91	3.97	7.79
35	51.27	32.04	22.46	20.59	18.77	4.02	7.88
36	54.24	34.13	23.51	21.55	19.66	4.22	8.24
37	57.38	35.93	24.67	22.61	20.62	4.42	8.60
38	60.70	37.58	25.97	23.79	21.70	4.62	9.01
39	63.22	39.31	27.37	25.06	22.86	4.84	9.38
40	65.38	41.26	29.19	26.71	24.34	5.02	9.70
41	67.82	43.12	30.77	28.14	25.63	5.20	10.00
42	70.30	45.06	32.44	29.66	27.01	5.36	10.28
43	72.82	47.08	34.22	31.27	28.46	5.48	10.48
44	75.32	49.17	36.10	32.98	30.00	5.58	10.65
45	77.89	51.34	38.08	34.77	31.61	5.67	10.76
46	80.98	53.90	40.38	36.84	33.47	5.81	10.95
47	84.18	56.61	42.82	39.05	35.45	5.91	11.10
48	87.47	59.42	45.40	41.38	37.53	6.00	11.19
49	90.79	62.34	48.12	43.82	39.71	6.11	11.36
50	92.36	64.33	50.32	45.77	41.38	6.23	11.51
51	95.82	67.42	53.23	48.38	43.68	6.33	11.70
52	99.42	70.66	56.29	51.10	46.06	6.49	11.95
53	103.23	74.10	59.54	54.00	48.58	6.73	12.38
54	107.39	77.82	63.05	57.12	51.28	7.00	12.82
55	111.99	81.93	66.90	60.54	54.22	7.25	13.28
56	114.78	84.78	69.78	63.04	56.29	7.50	13.79
57	117.32	87.52	72.62	65.38	58.10	7.50	13.76
58	122.66	91.12	75.26	66.43	59.50	7.50	13.72
59	128.05	94.74	77.91	67.48	60.90	7.50	13.69
60	133.47	98.40	80.59	68.55	62.31	7.50	13.65
61	138.94	102.07	83.27	69.62	63.74	7.50	13.62
62	139.36	102.28	83.38	69.62	63.70	7.47	13.54
63	135.91	99.54	80.98	67.48	61.66	7.19	13.04
64	131.58	96.10	77.98	64.82	59.14	6.86	12.43

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	36.66	21.32	14.41	13.10	11.81	3.21	6.43
26	37.90	22.02	14.77	13.48	12.22	3.25	6.51
27	39.13	22.80	15.35	13.97	12.66	3.28	6.57
28	40.37	23.62	15.90	14.46	13.11	3.33	6.66
29	41.62	24.50	16.46	14.96	13.57	3.37	6.71
30	43.03	25.42	17.21	15.63	14.18	3.41	6.77
31	44.48	26.38	17.83	16.18	14.68	3.46	6.82
32	46.03	27.38	18.49	16.77	15.21	3.49	6.86
33	47.54	28.43	19.18	17.38	15.77	3.51	6.88
34	48.72	29.54	19.90	18.01	16.34	3.54	6.91
35	49.94	30.72	20.58	18.74	16.99	3.57	6.96
36	52.75	31.98	21.58	19.60	17.76	3.73	7.23
37	54.89	33.32	22.62	20.53	18.60	3.88	7.50
38	56.99	34.79	23.75	21.57	19.54	4.04	7.81
39	59.10	36.31	24.93	22.69	20.55	4.21	8.06
40	60.69	37.81	26.38	23.98	21.69	4.32	8.29
41	62.74	39.39	27.72	25.19	22.78	4.43	8.48
42	64.78	41.02	29.14	26.47	23.92	4.53	8.62
43	66.82	42.69	30.62	27.81	25.11	4.59	8.70
44	68.78	44.38	32.18	29.20	26.34	4.64	8.74
45	70.75	46.12	33.80	30.65	27.62	4.65	8.73
46	73.14	48.15	35.66	32.30	29.09	4.70	8.78
47	75.54	50.24	37.60	34.03	30.60	4.71	8.78
48	77.92	52.38	39.61	35.82	32.16	4.70	8.70
49	79.48	54.52	41.67	37.66	33.75	4.72	8.69
50	81.06	55.44	42.94	38.72	34.59	4.71	8.65
51	82.65	57.54	45.00	40.54	36.15	4.70	8.64
52	84.79	59.65	47.08	42.37	37.69	4.71	8.64
53	86.94	61.78	49.21	44.23	39.24	4.74	8.71
54	89.94	64.02	51.43	46.17	40.84	4.62	8.44
55	92.34	66.40	53.78	48.22	42.46	4.46	8.13
56	96.21	67.40	55.02	47.81	42.17	4.15	7.51
57	100.22	69.11	56.26	47.40	41.86	4.04	7.29
58	104.42	72.29	57.52	46.98	41.56	3.93	7.07
59	108.82	75.67	58.78	46.57	41.26	3.82	6.85
60	110.49	76.81	59.64	47.21	41.82	3.70	6.63
61	112.14	77.94	60.50	47.84	42.37	3.59	6.41
62	113.82	79.09	61.36	48.48	42.93	3.56	6.34
63	114.15	79.26	61.44	48.50	42.91	3.58	6.38
64	114.48	79.42	61.51	48.50	42.90	3.54	6.33

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	35.54	20.76	13.71	12.43	11.22	2.97	6.04
26	36.70	21.43	14.15	12.85	11.63	2.99	6.07
27	37.83	22.17	14.65	13.29	12.04	3.02	6.11
28	38.98	22.83	15.15	13.75	12.46	3.05	6.14
29	40.15	23.49	15.67	14.20	12.86	3.08	6.18
30	41.36	24.31	16.32	14.78	13.38	3.02	6.01
31	42.68	25.11	16.89	15.27	13.82	3.06	6.08
32	44.10	25.99	17.48	15.80	14.30	3.13	6.17
33	45.64	26.98	18.10	16.36	14.80	3.19	6.27
34	47.15	27.98	18.73	16.91	15.30	3.25	6.33
35	48.65	29.02	19.36	17.44	15.78	3.26	6.34
36	50.33	30.14	20.26	18.26	16.51	3.39	6.56
37	52.10	31.34	21.21	19.05	17.23	3.51	6.78
38	54.00	32.66	22.23	19.98	18.07	3.62	6.98
39	55.86	34.03	23.31	20.98	18.98	3.72	7.17
40	57.02	35.22	24.31	22.04	19.90	3.66	7.00
41	58.78	36.58	25.49	23.10	20.85	3.74	7.13
42	60.49	37.97	26.72	24.21	21.82	3.81	7.24
43	62.16	39.38	28.00	25.35	22.84	3.86	7.33
44	63.72	40.78	29.32	26.53	23.87	3.90	7.38
45	65.24	42.18	30.66	27.72	24.93	3.93	7.40
46	67.11	43.84	32.21	29.10	26.13	3.97	7.42
47	68.94	45.51	33.80	30.51	27.36	3.98	7.41
48	70.69	47.17	35.42	31.94	28.61	3.95	7.30
49	72.31	48.80	37.04	33.38	29.84	3.92	7.22
50	73.18	49.10	37.78	34.01	30.32	3.64	6.68
51	75.76	50.63	39.34	35.39	31.49	3.54	6.49
52	78.45	52.07	40.87	36.74	32.62	3.40	6.21
53	81.24	53.47	42.39	38.06	33.67	3.25	5.89
54	84.00	55.35	43.90	39.34	34.67	3.07	5.54
55	85.65	56.66	45.41	40.59	35.61	2.86	5.13
56	88.58	58.53	45.79	40.67	35.55	2.54	4.53
57	91.45	60.34	46.18	39.72	34.67	2.15	3.84
58	94.25	62.11	46.56	38.57	33.72	2.03	3.60
59	96.98	63.83	46.95	37.45	33.00	1.91	3.38
60	100.00	65.82	48.40	36.19	32.20	1.97	3.47
61	103.02	67.82	49.88	36.85	31.22	2.03	3.58
62	106.26	69.98	51.46	38.02	32.22	2.10	3.69
63	109.42	72.06	53.00	40.08	33.90	2.15	3.79
64	112.66	74.20	54.58	44.61	37.72	2.22	3.91

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	24.43	11.82	8.67	7.82	7.11	0.41	0.74
26	24.58	12.14	8.89	8.02	7.29	0.42	0.76
27	24.78	12.51	9.12	8.23	7.49	0.44	0.78
28	25.04	12.91	9.38	8.47	7.69	0.46	0.80
29	25.38	13.34	9.65	8.70	7.90	0.46	0.84
30	25.80	13.80	9.93	8.94	8.11	0.48	0.86
31	26.30	14.30	10.20	9.18	8.32	0.50	0.88
32	26.85	14.82	10.49	9.42	8.53	0.52	0.90
33	27.47	15.36	10.74	9.66	8.74	0.52	0.94
34	28.14	15.93	11.02	9.90	8.93	0.54	0.96
35	28.82	16.50	11.28	10.14	9.14	0.55	0.98
36	30.33	17.54	11.98	10.74	9.68	0.58	1.06
37	31.94	18.64	12.71	11.39	10.24	0.63	1.12
38	33.66	19.79	13.50	12.09	10.84	0.66	1.20
39	35.47	21.00	14.28	12.78	11.46	0.71	1.27
40	37.40	22.24	15.10	13.51	12.11	0.76	1.34
41	39.44	23.51	15.94	14.24	12.76	0.79	1.42
42	41.56	24.82	16.78	14.98	13.42	0.84	1.50
43	43.79	26.16	17.65	15.74	14.10	0.88	1.58
44	46.11	27.62	18.58	16.56	14.80	0.94	1.66
45	48.50	29.12	19.54	17.40	15.54	0.98	1.74
46	50.84	30.54	20.66	18.37	16.38	1.04	1.85
47	53.26	32.06	21.87	19.41	17.27	1.10	1.95
48	55.78	33.68	23.14	20.52	18.23	1.15	2.06
49	58.50	35.43	24.56	21.74	19.35	1.22	2.18
50	61.50	37.33	26.09	23.04	20.57	1.30	2.29
51	64.71	39.39	27.74	24.58	22.02	1.36	2.42
52	68.20	41.61	29.51	26.34	23.58	1.42	2.55
53	72.02	43.98	31.42	28.28	25.33	1.51	2.68
54	76.10	46.49	33.82	30.47	27.26	1.58	2.82
55	79.50	48.54	36.56	32.96	29.46	1.62	2.88
56	83.78	52.13	39.02	35.18	31.31	1.66	2.94
57	87.94	55.63	40.66	36.47	32.17	1.70	3.00
58	92.02	59.06	43.14	36.78	32.32	1.73	3.06
59	95.70	61.98	45.39	37.45	33.00	1.76	3.10
60	99.40	64.93	47.66	36.19	32.20	1.97	3.47
61	103.02	67.82	49.88	36.85	31.22	2.03	3.58
62	106.26	69.98	51.46	38.02	32.22	2.10	3.69
63	109.42	72.06	53.00	40.08	33.90	2.15	3.79
64	112.66	74.20	54.58	44.61	37.72	2.22	3.91

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 6A Male non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	22.45	10.15	6.98	5.72			
26	22.46	10.37	7.13	5.85			
27	22.51	10.60	7.27	5.98			
28	22.61	10.86	7.42	6.11			
29	22.78	11.16	7.58	6.26			
30	23.00	11.49	7.75	6.42			
31	23.28	11.86	7.93	6.56			
32	23.63	12.25	8.10	6.73			
33	24.05	12.66	8.28	6.88			
34	24.52	13.10	8.43	7.05			
35	25.00	13.53	8.57	7.18			
36	25.86	14.22	8.97	7.54			
37	26.76	14.93	9.38	7.89			
38	27.71	15.67	9.80	8.27			
39	28.74	16.42	10.22	8.65			
40	29.80	17.19	10.63	9.05			
41	30.94	17.96	11.05	9.43			
42	32.10	18.78	11.45	9.82			
43	33.33	19.58	11.86	10.22			
44	34.57	20.46	12.29	10.65			
45	35.86	21.39	12.74	11.09			
46	37.40	22.30	13.42	11.70			
47	39.02	23.27	14.19	12.38			
48	40.73	24.33	15.02	13.10			
49	42.58	25.50	15.95	13.92			
50	44.65	26.78	16.97	14.82			
51	46.92	28.18	18.09	15.80			
52	49.45	29.74	19.34	16.90			
53	52.30	31.45	20.73	18.11			
54	55.50	33.35	22.26	19.46			
55	58.46	35.05	23.69	20.74			
56	61.16	37.22	25.44	22.34			
57	64.41	39.76	27.47	24.20			
58	68.54	42.89	29.93	26.45			
59	74.15	46.96	33.07	29.32			
60	81.58	51.66	36.38	32.25			
61	89.73	56.82	40.02	35.49			
62	98.70	62.51	44.02	37.26			
63	107.22	68.76	48.42	39.28			
64	110.40	72.72	53.26	43.71			

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: 6A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	15.90	5.95	3.90	2.74	2.12
26	15.89	6.03	3.94	2.78	2.14
27	15.88	6.12	3.98	2.80	2.14
28	15.86	6.22	4.03	2.83	2.15
29	15.89	6.34	4.08	2.86	2.18
30	15.94	6.47	4.14	2.91	2.19
31	16.02	6.62	4.22	2.94	2.21
32	16.14	6.78	4.28	2.98	2.22
33	16.30	6.98	4.35	3.03	2.25
34	16.50	7.18	4.42	3.07	2.27
35	16.70	7.35	4.46	3.10	2.29
36	17.18	7.66	4.62	3.21	2.33
37	17.66	7.98	4.79	3.30	2.38
38	18.18	8.31	4.95	3.40	2.43
39	18.74	8.65	5.11	3.50	2.48
40	19.34	8.98	5.26	3.61	2.54
41	19.97	9.31	5.42	3.70	2.59
42	20.61	9.66	5.57	3.82	2.64
43	21.28	10.00	5.73	3.92	2.69
44	21.95	10.39	5.89	4.03	2.76
45	22.66	10.78	6.06	4.14	2.82
46	23.50	11.18	6.33	4.30	2.89
47	24.39	11.62	6.63	4.48	2.97
48	25.32	12.09	6.95	4.66	3.06
49	26.33	12.62	7.32	4.88	3.17
50	27.43	13.20	7.73	5.13	3.28
51	28.64	13.83	8.18	5.39	3.41
52	29.99	14.52	8.69	5.70	3.57
53	31.50	15.28	9.26	6.03	3.74
54	33.19	16.14	9.87	6.41	3.92
55	34.73	16.90	10.44	6.76	4.09
56	36.11	17.88	11.16	7.21	4.33
57	37.81	19.04	11.99	7.75	4.61
58	40.02	20.47	13.02	8.40	4.96
59	43.10	22.38	14.34	9.25	5.42
60	48.66	25.58	16.48	10.63	6.20
61	47.68	25.66	16.70	10.74	6.18
62	46.82	25.74	16.94	10.85	6.18
63	46.02	25.78	17.14	10.95	6.17
64	46.11	26.14	17.32	11.01	6.14

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 6A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	6.24	0.30	0.54	3.42	0.05	0.10
26	6.39	0.31	0.56	3.47	0.05	0.10
27	6.55	0.32	0.58	3.54	0.06	0.10
28	6.72	0.34	0.59	3.58	0.06	0.10
29	6.90	0.34	0.62	3.66	0.06	0.10
30	7.08	0.36	0.64	3.71	0.07	0.11
31	7.24	0.37	0.66	3.78	0.07	0.11
32	7.42	0.38	0.68	3.84	0.07	0.12
33	7.59	0.40	0.70	3.91	0.07	0.12
34	7.76	0.41	0.72	3.97	0.07	0.12
35	7.94	0.42	0.74	4.03	0.07	0.13
36	8.38	0.45	0.79	4.18	0.08	0.14
37	8.85	0.47	0.85	4.34	0.09	0.14
38	9.36	0.51	0.90	4.50	0.09	0.15
39	9.89	0.54	0.97	4.67	0.10	0.17
40	10.42	0.58	1.02	4.84	0.10	0.18
41	10.96	0.62	1.10	5.02	0.10	0.18
42	11.52	0.66	1.15	5.18	0.11	0.19
43	12.09	0.69	1.22	5.35	0.11	0.20
44	12.68	0.73	1.29	5.54	0.12	0.22
45	13.31	0.77	1.36	5.73	0.12	0.22
46	14.01	0.82	1.44	5.98	0.14	0.23
47	14.76	0.86	1.54	6.25	0.14	0.25
48	15.58	0.92	1.63	6.54	0.15	0.27
49	16.54	0.98	1.74	6.87	0.17	0.29
50	17.55	1.05	1.86	7.23	0.18	0.31
51	18.78	1.13	2.00	7.62	0.19	0.34
52	20.10	1.22	2.14	8.06	0.21	0.38
53	21.59	1.30	2.31	8.54	0.22	0.40
54	23.23	1.41	2.50	9.06	0.24	0.42
55	25.11	1.54	2.70	9.53	0.27	0.47
56	27.89	1.71	3.02	10.14	0.30	0.50
57	29.85	1.83	3.24	10.82	0.33	0.57
58	31.11	1.92	3.37	11.60	0.36	0.63
59	33.70	2.07	3.65	12.55	0.41	0.71
60	35.18	2.16	3.79	13.96	0.49	0.85
61	36.63	2.25	3.96	14.23	0.50	0.87
62	40.58	2.50	4.38	14.50	0.52	0.90
63	43.62	2.68	4.73	14.73	0.53	0.92
64	44.25	2.72	4.79	14.88	0.54	0.93

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 6A Male non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25	0.01	0.58	1.05	0.13	0.26	
26	0.01	0.58	1.07	0.13	0.26	
27	0.01	0.59	1.10	0.14	0.26	
28	0.01	0.61	1.12	0.14	0.27	
29	0.01	0.61	1.15	0.14	0.28	
30	0.01	0.62	1.18	0.14	0.30	
31	0.02	0.64	1.22	0.15	0.30	
32	0.02	0.66	1.25	0.15	0.31	
33	0.02	0.67	1.27	0.16	0.32	
34	0.02	0.69	1.30	0.17	0.33	
35	0.02	0.70	1.33	0.17	0.34	
36	0.02	0.74	1.40	0.18	0.36	
37	0.02	0.77	1.47	0.19	0.38	
38	0.03	0.81	1.54	0.21	0.41	
39	0.03	0.85	1.62	0.22	0.43	
40	0.03	0.88	1.69	0.22	0.46	
41	0.04	0.91	1.76	0.24	0.48	
42	0.05	0.94	1.82	0.26	0.50	
43	0.05	0.98	1.90	0.26	0.52	
44	0.06	1.02	1.97	0.27	0.54	
45	0.06	1.05	2.05	0.29	0.57	
46	0.08	1.12	2.18	0.30	0.60	
47	0.09	1.19	2.31	0.30	0.62	
48	0.10	1.26	2.46	0.33	0.64	
49	0.12	1.35	2.64	0.34	0.67	
50	0.14	1.45	2.82	0.35	0.70	
51	0.14	1.56	3.02	0.37	0.74	
52	0.17	1.67	3.26	0.38	0.77	
53	0.20	1.80	3.51	0.40	0.80	
54	0.46	1.94	3.78	0.42	0.83	
55		2.10	4.10	0.43	0.86	
56		2.30	4.47	0.45	0.90	
57		2.52	4.91	0.46	0.93	
58		2.79	5.43	0.48	0.96	
59		3.13	6.10	0.50	1.00	
60		3.62	7.04	0.53	1.06	
61		3.71	7.22	0.54	1.08	
62		3.80	7.38	0.55	1.10	
63		3.88	7.52	0.56	1.13	
64		3.96	7.66	0.57	1.14	

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 70
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.43	1.98	1.38	1.26	1.14	0.34	0.69
26	3.55	2.05	1.42	1.30	1.18	0.34	0.69
27	3.67	2.12	1.46	1.34	1.22	0.34	0.70
28	3.79	2.20	1.52	1.39	1.26	0.35	0.71
29	3.91	2.28	1.58	1.44	1.31	0.36	0.72
30	4.06	2.38	1.66	1.51	1.38	0.36	0.72
31	4.18	2.46	1.72	1.57	1.43	0.37	0.74
32	4.28	2.56	1.78	1.63	1.49	0.38	0.75
33	4.38	2.66	1.86	1.69	1.54	0.39	0.78
34	4.50	2.77	1.93	1.77	1.62	0.40	0.80
35	4.62	2.88	2.02	1.86	1.69	0.42	0.82
36	4.88	3.07	2.12	1.94	1.77	0.43	0.85
37	5.16	3.23	2.22	2.03	1.86	0.44	0.88
38	5.46	3.38	2.34	2.14	1.95	0.46	0.91
39	5.69	3.54	2.46	2.26	2.06	0.48	0.93
40	5.89	3.71	2.62	2.41	2.19	0.49	0.95
41	6.10	3.88	2.77	2.54	2.30	0.49	0.97
42	6.33	4.06	2.92	2.67	2.43	0.50	0.98
43	6.55	4.24	3.08	2.82	2.56	0.50	0.97
44	6.78	4.42	3.25	2.97	2.70	0.49	0.95
45	7.01	4.62	3.42	3.13	2.85	0.49	0.93
46	6.96	4.63	3.47	3.17	2.87	0.49	0.91
47	6.89	4.63	3.50	3.19	2.90	0.46	0.88
48	6.78	4.61	3.52	3.21	2.91	0.45	0.86
49	6.67	4.58	3.54	3.22	2.92	0.45	0.83
50	6.41	4.46	3.50	3.18	2.87	0.44	0.80
51	6.26	4.40	3.48	3.16	2.86	0.43	0.77
52	6.09	4.33	3.45	3.13	2.82	0.42	0.76
53	5.90	4.23	3.40	3.08	2.78	0.42	0.74
54	5.68	4.12	3.34	3.02	2.71	0.38	0.72
55	5.46	4.00	3.26	2.95	2.65	0.37	0.67
56	5.13	3.79	3.12	2.82	2.52	0.34	0.62
57	4.76	3.55	2.95	2.66	2.36	0.30	0.56
58	4.48	3.33	2.74	2.42	2.17	0.28	0.50
59	4.15	3.07	2.53	2.18	1.98	0.25	0.45
60	3.76	2.78	2.27	1.94	1.76	0.22	0.39
61	3.35	2.46	2.01	1.68	1.54	0.19	0.34
62	2.78	2.05	1.66	1.39	1.27	0.17	0.30
63	2.72	1.99	1.62	1.35	1.23	0.13	0.24
64	2.63	1.92	1.56	1.30	1.18	0.09	0.18

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 67
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.30	1.92	1.30	1.18	1.06	0.30	0.60
26	3.41	1.98	1.33	1.22	1.10	0.30	0.61
27	3.52	2.06	1.38	1.26	1.14	0.30	0.62
28	3.63	2.13	1.43	1.30	1.18	0.30	0.62
29	3.74	2.21	1.48	1.34	1.22	0.31	0.62
30	3.87	2.29	1.55	1.41	1.27	0.30	0.62
31	4.00	2.38	1.61	1.46	1.32	0.31	0.62
32	4.14	2.46	1.66	1.51	1.37	0.32	0.63
33	4.28	2.56	1.73	1.57	1.42	0.33	0.65
34	4.38	2.66	1.79	1.62	1.47	0.34	0.66
35	4.50	2.77	1.86	1.69	1.53	0.34	0.68
36	4.75	2.88	1.94	1.76	1.60	0.36	0.70
37	4.94	3.00	2.04	1.85	1.67	0.37	0.72
38	5.13	3.13	2.14	1.94	1.76	0.38	0.74
39	5.32	3.27	2.24	2.04	1.85	0.39	0.76
40	5.46	3.40	2.38	2.16	1.95	0.39	0.76
41	5.65	3.54	2.50	2.26	2.05	0.40	0.78
42	5.83	3.69	2.62	2.38	2.15	0.42	0.79
43	6.02	3.84	2.76	2.50	2.26	0.42	0.80
44	6.19	3.99	2.90	2.62	2.37	0.42	0.78
45	6.37	4.15	3.04	2.76	2.49	0.40	0.76
46	6.28	4.14	3.06	2.78	2.50	0.39	0.73
47	6.18	4.11	3.07	2.78	2.50	0.37	0.70
48	6.05	4.06	3.07	2.78	2.50	0.35	0.67
49	5.84	4.01	3.06	2.77	2.48	0.34	0.64
50	5.62	3.85	2.98	2.69	2.40	0.33	0.59
51	5.40	3.76	2.94	2.65	2.36	0.32	0.58
52	5.19	3.65	2.88	2.59	2.30	0.30	0.54
53	4.97	3.53	2.81	2.53	2.24	0.27	0.50
54	4.76	3.38	2.72	2.44	2.16	0.25	0.45
55	4.50	3.24	2.62	2.35	2.07	0.22	0.40
56	4.30	3.02	2.46	2.14	1.89	0.18	0.34
57	4.07	2.81	2.29	1.93	1.70	0.16	0.30
58	3.81	2.64	2.10	1.71	1.52	0.14	0.26
59	3.53	2.45	1.90	1.51	1.34	0.12	0.22
60	3.11	2.17	1.68	1.33	1.18	0.10	0.18
61	2.70	1.88	1.46	1.15	1.02	0.08	0.14
62	2.28	1.58	1.22	0.97	0.86	0.06	0.12
63	2.28	1.58	1.23	0.97	0.86	0.05	0.09
64	2.29	1.59	1.23	0.97	0.86	0.05	0.09

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.20	1.87	1.23	1.12	1.01	0.26	0.54
26	3.30	1.93	1.27	1.16	1.05	0.27	0.54
27	3.41	1.99	1.32	1.20	1.08	0.27	0.55
28	3.51	2.06	1.37	1.24	1.12	0.27	0.55
29	3.62	2.11	1.41	1.28	1.16	0.28	0.55
30	3.72	2.18	1.47	1.33	1.21	0.27	0.54
31	3.84	2.26	1.52	1.38	1.25	0.28	0.54
32	3.97	2.34	1.58	1.42	1.29	0.28	0.56
33	4.10	2.42	1.63	1.47	1.34	0.29	0.57
34	4.24	2.52	1.69	1.52	1.38	0.30	0.58
35	4.38	2.61	1.74	1.57	1.42	0.30	0.58
36	4.53	2.71	1.82	1.64	1.49	0.30	0.60
37	4.69	2.82	1.91	1.71	1.55	0.32	0.62
38	4.86	2.94	2.00	1.80	1.62	0.33	0.63
39	5.02	3.06	2.10	1.89	1.70	0.34	0.65
40	5.14	3.17	2.18	1.98	1.79	0.33	0.63
41	5.29	3.30	2.30	2.08	1.87	0.34	0.64
42	5.44	3.42	2.41	2.18	1.97	0.34	0.66
43	5.59	3.54	2.52	2.28	2.06	0.34	0.66
44	5.74	3.67	2.64	2.38	2.15	0.35	0.66
45	5.87	3.80	2.76	2.50	2.24	0.34	0.66
46	5.77	3.77	2.77	2.50	2.25	0.34	0.62
47	5.64	3.72	2.77	2.50	2.24	0.32	0.59
48	5.49	3.66	2.75	2.48	2.22	0.30	0.56
49	5.31	3.58	2.72	2.46	2.19	0.29	0.53
50	5.08	3.41	2.62	2.36	2.10	0.26	0.46
51	4.94	3.30	2.57	2.31	2.06	0.23	0.42
52	4.80	3.18	2.50	2.25	1.99	0.21	0.38
53	4.64	3.06	2.42	2.18	1.92	0.18	0.34
54	4.44	2.93	2.32	2.08	1.83	0.16	0.30
55	4.18	2.77	2.22	1.98	1.74	0.14	0.25
56	3.96	2.62	2.05	1.82	1.59	0.11	0.20
57	3.71	2.45	1.87	1.62	1.41	0.09	0.16
58	3.44	2.26	1.70	1.41	1.23	0.07	0.13
59	3.14	2.07	1.52	1.22	1.07	0.06	0.11
60	2.82	1.86	1.37	1.02	0.91	0.04	0.08
61	2.48	1.63	1.20	0.89	0.75	0.04	0.07
62	2.13	1.40	1.03	0.76	0.65	0.04	0.07
63	2.19	1.44	1.06	0.80	0.68	0.04	0.07
64	2.26	1.49	1.09	0.90	0.75	0.04	0.07

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HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	0.98	0.47	0.34	0.31	0.29	0.02	0.03
26	0.98	0.49	0.35	0.32	0.29	0.02	0.03
27	0.99	0.50	0.37	0.33	0.30	0.02	0.03
28	1.00	0.52	0.38	0.34	0.30	0.02	0.03
29	1.02	0.54	0.38	0.35	0.32	0.02	0.03
30	1.03	0.55	0.40	0.36	0.33	0.02	0.03
31	1.05	0.58	0.41	0.37	0.34	0.02	0.03
32	1.07	0.59	0.42	0.38	0.34	0.02	0.04
33	1.10	0.62	0.43	0.38	0.35	0.02	0.04
34	1.13	0.64	0.44	0.39	0.36	0.02	0.04
35	1.15	0.66	0.45	0.41	0.37	0.02	0.04
36	1.22	0.70	0.48	0.43	0.38	0.02	0.05
37	1.28	0.74	0.51	0.46	0.41	0.02	0.05
38	1.34	0.79	0.54	0.48	0.43	0.03	0.05
39	1.42	0.84	0.57	0.51	0.46	0.03	0.06
40	1.50	0.89	0.61	0.54	0.49	0.03	0.06
41	1.58	0.94	0.64	0.57	0.51	0.03	0.06
42	1.66	0.99	0.67	0.60	0.54	0.03	0.06
43	1.75	1.05	0.70	0.63	0.56	0.03	0.07
44	1.85	1.10	0.74	0.66	0.59	0.03	0.07
45	1.94	1.17	0.78	0.70	0.62	0.04	0.08
46	2.03	1.22	0.82	0.74	0.66	0.04	0.08
47	2.13	1.28	0.87	0.78	0.69	0.04	0.08
48	2.23	1.34	0.93	0.82	0.73	0.05	0.09
49	2.34	1.42	0.98	0.87	0.78	0.05	0.10
50	2.46	1.50	1.04	0.92	0.82	0.06	0.10
51	2.59	1.58	1.11	0.98	0.88	0.06	0.10
52	2.73	1.66	1.18	1.06	0.94	0.06	0.10
53	2.88	1.76	1.26	1.13	1.02	0.06	0.11
54	3.05	1.86	1.35	1.22	1.09	0.06	0.11
55	3.18	1.94	1.46	1.32	1.18	0.06	0.10
56	3.11	1.94	1.45	1.30	1.16	0.06	0.10
57	3.02	1.91	1.39	1.25	1.10	0.06	0.10
58	2.89	1.86	1.35	1.15	1.02	0.05	0.09
59	2.74	1.78	1.30	1.10	0.98	0.04	0.09
60	2.55	1.67	1.22	1.02	0.91	0.04	0.08
61	2.36	1.55	1.14	0.89	0.75	0.04	0.07
62	2.13	1.40	1.03	0.76	0.65	0.04	0.07
63	2.19	1.44	1.06	0.80	0.68	0.04	0.07
64	2.26	1.49	1.09	0.90	0.75	0.04	0.07

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 6A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.22	0.02	0.02			
26	0.22	0.02	0.02			
27	0.23	0.02	0.02			
28	0.24	0.02	0.02			
29	0.25	0.02	0.02			
30	0.26	0.02	0.02			
31	0.26	0.02	0.03			
32	0.27	0.02	0.03			
33	0.28	0.02	0.03			
34	0.28	0.02	0.03			
35	0.29	0.02	0.03			
36	0.31	0.02	0.03			
37	0.34	0.02	0.03			
38	0.34	0.02	0.03			
39	0.37	0.02	0.03			
40	0.39	0.02	0.04			
41	0.41	0.02	0.04			
42	0.44	0.02	0.05			
43	0.46	0.02	0.05			
44	0.47	0.03	0.05			
45	0.50	0.03	0.06			
46	0.53	0.02	0.06			
47	0.54	0.03	0.07			
48	0.58	0.03	0.07			
49	0.61	0.03	0.07			
50	0.63	0.04	0.08			
51	0.67	0.04	0.08			
52	0.71	0.04	0.09			
53	0.74	0.05	0.09			
54	0.78	0.05	0.09			
55	0.82	0.05	0.09			
56	0.85	0.05	0.10			
57	0.86	0.05	0.10			
58	0.83	0.05	0.10			
59	0.82	0.05	0.09			
60	0.78	0.05	0.09			
61	0.74	0.05	0.09			
62	0.76	0.04	0.09			
63	0.82	0.05	0.09			
64	0.83	0.05	0.10			

Principal Life Insurance Company
2014 Pricing

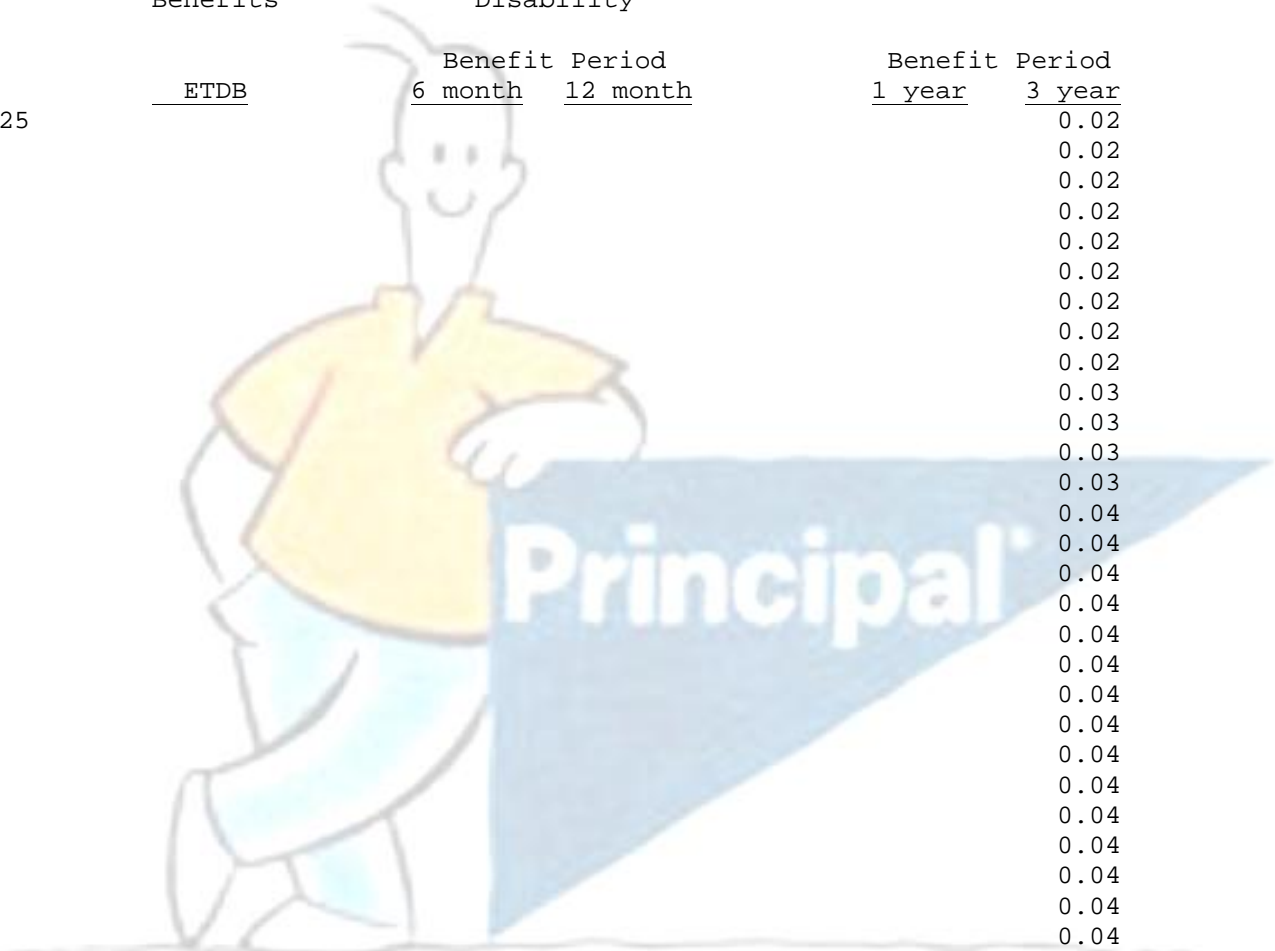
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 6A Male non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.02
26					0.02
27					0.02
28					0.02
29					0.02
30					0.02
31					0.02
32					0.02
33					0.02
34					0.03
35					0.03
36					0.03
37					0.03
38					0.04
39					0.04
40					0.04
41					0.04
42					0.04
43					0.04
44					0.04
45					0.04
46					0.04
47					0.04
48					0.04
49					0.04
50					0.04
51					0.04
52					0.04
53					0.04
54					0.04
55					0.04
56					0.04
57					0.03
58					0.03
59					0.03
60					0.02
61					0.02
62					0.02
63					0.02
64					0.02



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	29.22	16.50	10.85	9.78	8.67	2.22	4.52
26	30.02	16.94	11.14	10.04	8.94	2.22	4.51
27	30.78	17.42	11.47	10.34	9.20	2.24	4.50
28	31.57	17.86	11.80	10.65	9.47	2.24	4.47
29	32.34	18.29	12.15	10.94	9.73	2.26	4.47
30	33.18	18.83	12.60	11.34	10.06	2.19	4.33
31	34.08	19.37	12.99	11.66	10.35	2.22	4.36
32	35.05	19.98	13.38	12.02	10.65	2.26	4.42
33	36.13	20.65	13.82	12.39	10.95	2.30	4.49
34	37.17	21.35	14.23	12.76	11.29	2.33	4.52
35	38.20	22.06	14.66	13.11	11.58	2.32	4.52
36	39.36	22.81	15.28	13.66	12.06	2.40	4.65
37	40.61	23.65	15.94	14.19	12.52	2.47	4.79
38	41.94	24.56	16.65	14.82	13.05	2.54	4.90
39	43.22	25.49	17.38	15.51	13.62	2.60	5.02
40	43.99	26.28	18.06	16.22	14.22	2.57	4.89
41	45.22	27.21	18.88	16.93	14.82	2.58	4.96
42	46.42	28.16	19.73	17.68	15.44	2.62	5.00
43	47.58	29.13	20.59	18.46	16.09	2.66	5.05
44	48.66	30.08	21.51	19.25	16.74	2.67	5.06
45	49.74	31.06	22.44	20.06	17.39	2.67	5.06
46	51.08	32.20	23.51	20.99	18.14	2.69	5.03
47	52.39	33.37	24.62	21.94	18.90	2.68	4.99
48	53.66	34.54	25.75	22.90	19.66	2.66	4.91
49	54.85	35.69	26.90	23.89	20.41	2.62	4.82
50	55.46	35.89	27.39	24.29	20.65	2.42	4.45
51	57.39	36.98	28.50	25.23	21.34	2.35	4.29
52	59.42	38.04	29.61	26.17	22.00	2.24	4.10
53	61.58	39.07	30.71	27.07	22.62	2.14	3.86
54	63.74	40.49	31.82	27.99	23.18	2.00	3.62
55	65.14	41.54	32.98	28.90	23.71	1.86	3.32
56	67.94	43.25	33.49	29.18	23.60	1.63	2.93
57	70.69	44.91	33.99	28.70	22.94	1.38	2.46
58	73.37	46.54	34.47	28.06	22.22	1.30	2.30
59	75.98	48.11	34.96	27.42	21.69	1.21	2.14
60	78.34	49.62	36.04	26.50	21.16	1.24	2.21
61	80.70	51.13	37.14	26.98	20.52	1.28	2.27
62	83.24	52.74	38.31	27.83	21.18	1.32	2.34
63	85.72	54.32	39.46	29.34	22.29	1.36	2.41
64	88.25	55.94	40.64	32.66	24.79	1.40	2.49

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	21.06	9.74	7.10	6.32	5.57	0.30	0.53
26	21.09	9.96	7.25	6.44	5.66	0.30	0.54
27	21.16	10.22	7.39	6.58	5.79	0.32	0.57
28	21.27	10.49	7.58	6.74	5.91	0.33	0.58
29	21.46	10.78	7.76	6.89	6.04	0.34	0.60
30	21.72	11.10	7.94	7.06	6.17	0.34	0.62
31	22.04	11.46	8.13	7.20	6.29	0.34	0.62
32	22.40	11.82	8.33	7.36	6.40	0.35	0.64
33	22.82	12.21	8.50	7.51	6.53	0.37	0.65
34	23.27	12.62	8.70	7.67	6.65	0.38	0.66
35	23.74	13.02	8.86	7.83	6.78	0.39	0.68
36	24.88	13.78	9.38	8.26	7.13	0.41	0.73
37	26.10	14.59	9.90	8.71	7.49	0.43	0.77
38	27.39	15.43	10.47	9.19	7.89	0.46	0.82
39	28.76	16.30	11.04	9.67	8.29	0.49	0.87
40	30.21	17.20	11.63	10.18	8.70	0.51	0.92
41	31.75	18.13	12.22	10.67	9.11	0.54	0.96
42	33.34	19.07	12.82	11.18	9.54	0.57	1.02
43	35.02	20.02	13.42	11.71	9.95	0.59	1.07
44	36.76	21.06	14.07	12.26	10.40	0.63	1.12
45	38.55	22.14	14.77	12.85	10.86	0.65	1.18
46	40.29	23.16	15.55	13.49	11.38	0.70	1.24
47	42.09	24.23	16.41	14.20	11.94	0.74	1.30
48	43.95	25.40	17.31	14.97	12.54	0.77	1.37
49	45.98	26.66	18.32	15.80	13.25	0.80	1.43
50	48.19	28.03	19.41	16.69	14.00	0.86	1.50
51	50.58	29.53	20.59	17.76	14.91	0.89	1.58
52	53.18	31.13	21.86	18.97	15.90	0.93	1.66
53	56.03	32.86	23.23	20.32	17.00	0.98	1.75
54	59.10	34.68	24.97	21.83	18.22	1.02	1.83
55	61.66	36.18	26.96	23.58	19.60	1.05	1.86
56	65.23	39.03	28.88	25.34	20.75	1.06	1.90
57	68.72	41.82	30.19	26.45	21.26	1.09	1.92
58	72.14	44.53	32.14	26.82	21.29	1.10	1.94
59	75.23	46.87	33.90	27.42	21.69	1.11	1.97
60	77.87	48.94	35.49	26.50	21.16	1.24	2.21
61	80.70	51.13	37.14	26.98	20.52	1.28	2.27
62	83.24	52.74	38.31	27.83	21.18	1.32	2.34
63	85.72	54.32	39.46	29.34	22.29	1.36	2.41
64	88.25	55.94	40.64	32.66	24.79	1.40	2.49

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	20.50	8.91	6.07	4.86	4.10		
26	20.50	9.07	6.17	4.94	4.16		
27	20.49	9.24	6.26	5.02	4.23		
28	20.51	9.44	6.38	5.12	4.30		
29	20.60	9.66	6.49	5.22	4.38		
30	20.75	9.91	6.62	5.33	4.46		
31	20.94	10.20	6.76	5.43	4.54		
32	21.19	10.50	6.88	5.54	4.63		
33	21.52	10.84	7.01	5.66	4.71		
34	21.86	11.17	7.11	5.77	4.79		
35	22.22	11.50	7.22	5.86	4.86		
36	22.94	12.05	7.54	6.12	5.06		
37	23.66	12.62	7.86	6.39	5.27		
38	24.46	13.20	8.18	6.66	5.50		
39	25.30	13.80	8.50	6.94	5.71		
40	26.16	14.39	8.81	7.22	5.94		
41	27.10	15.00	9.13	7.50	6.16		
42	28.06	15.63	9.43	7.78	6.39		
43	29.05	16.25	9.74	8.07	6.62		
44	30.06	16.94	10.06	8.38	6.86		
45	31.11	17.66	10.40	8.69	7.11		
46	32.38	18.37	10.93	9.12	7.46		
47	33.69	19.13	11.51	9.62	7.83		
48	35.08	19.94	12.14	10.13	8.22		
49	36.58	20.85	12.86	10.72	8.67		
50	38.25	21.85	13.64	11.36	9.17		
51	40.09	22.94	14.51	12.07	9.71		
52	42.14	24.16	15.46	12.87	10.32		
53	44.44	25.49	16.52	13.74	10.99		
54	47.01	26.96	17.69	14.72	11.74		
55	49.37	28.27	18.78	15.62	12.43		
56	51.50	29.94	20.12	16.78	13.34		
57	54.06	31.91	21.66	18.10	14.42		
58	57.34	34.31	23.52	19.70	15.68		
59	61.82	37.46	25.91	21.75	17.31		
60	68.00	41.22	28.50	23.94	19.05		
61	74.80	45.34	31.36	26.33	20.11		
62	81.58	49.87	34.49	27.27	20.75		
63	84.01	53.23	37.94	28.76	21.84		
64	86.48	54.82	39.82	32.01	24.30		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 6A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	4.98	0.22	0.40	2.90	0.03	0.07
26	5.06	0.22	0.41	2.93	0.03	0.07
27	5.16	0.23	0.42	2.95	0.03	0.07
28	5.25	0.24	0.42	2.98	0.03	0.07
29	5.36	0.25	0.44	3.02	0.04	0.08
30	5.47	0.26	0.46	3.06	0.04	0.08
31	5.57	0.26	0.47	3.09	0.04	0.08
32	5.67	0.27	0.48	3.14	0.04	0.09
33	5.77	0.28	0.48	3.17	0.04	0.09
34	5.86	0.28	0.50	3.20	0.05	0.09
35	5.97	0.29	0.52	3.23	0.05	0.09
36	6.26	0.31	0.54	3.34	0.05	0.10
37	6.57	0.34	0.58	3.44	0.06	0.10
38	6.90	0.34	0.62	3.55	0.06	0.10
39	7.24	0.37	0.66	3.65	0.07	0.11
40	7.58	0.40	0.70	3.76	0.07	0.12
41	7.93	0.42	0.74	3.87	0.07	0.12
42	8.28	0.45	0.78	3.98	0.07	0.13
43	8.63	0.46	0.82	4.07	0.08	0.13
44	9.02	0.49	0.87	4.20	0.08	0.14
45	9.41	0.52	0.91	4.31	0.09	0.14
46	9.84	0.54	0.97	4.46	0.09	0.15
47	10.30	0.58	1.02	4.64	0.10	0.18
48	10.81	0.61	1.07	4.82	0.10	0.18
49	11.41	0.64	1.15	5.02	0.11	0.19
50	12.05	0.69	1.22	5.25	0.12	0.21
51	12.83	0.74	1.30	5.49	0.13	0.22
52	13.66	0.79	1.40	5.77	0.13	0.23
53	14.60	0.85	1.50	6.06	0.14	0.26
54	15.64	0.91	1.62	6.40	0.17	0.27
55	16.82	0.98	1.74	6.68	0.17	0.30
56	18.58	1.10	1.94	7.06	0.19	0.32
57	19.80	1.18	2.07	7.49	0.21	0.36
58	20.54	1.22	2.14	7.99	0.23	0.40
59	22.16	1.31	2.31	8.60	0.26	0.46
60	23.06	1.34	2.38	9.52	0.30	0.54
61	23.82	1.40	2.47	9.60	0.32	0.54
62	26.18	1.55	2.73	9.69	0.32	0.55
63	27.94	1.65	2.92	9.75	0.33	0.56
64	28.14	1.67	2.94	9.77	0.33	0.57

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 6A Male non-smoker

Age	HH754	HH759/719		HH756/711	
	Extended Total	Short-Term		Recovery	
	Disability	Residual		Benefits	
	Benefits	Disability			
		Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year
18-25		0.58	1.05	0.10	0.19
26		0.58	1.07	0.10	0.21
27		0.59	1.10	0.10	0.21
28		0.61	1.12	0.10	0.22
29		0.61	1.15	0.11	0.22
30		0.62	1.18	0.11	0.22
31		0.64	1.22	0.11	0.23
32		0.66	1.25	0.12	0.24
33		0.67	1.27	0.12	0.24
34		0.69	1.30	0.13	0.26
35		0.70	1.33	0.13	0.26
36		0.74	1.40	0.14	0.27
37		0.77	1.47	0.14	0.29
38		0.81	1.54	0.15	0.30
39		0.85	1.62	0.16	0.32
40		0.88	1.69	0.17	0.34
41		0.91	1.76	0.18	0.35
42		0.94	1.82	0.18	0.37
43		0.98	1.90	0.19	0.38
44		1.02	1.97	0.20	0.40
45		1.05	2.05	0.21	0.42
46		1.12	2.18	0.22	0.43
47		1.19	2.31	0.22	0.45
48		1.26	2.46	0.23	0.47
49		1.35	2.64	0.24	0.49
50		1.45	2.82	0.26	0.51
51		1.56	3.02	0.26	0.53
52		1.67	3.26	0.28	0.55
53		1.80	3.51	0.29	0.58
54		1.94	3.78	0.30	0.60
55		2.10	4.10	0.31	0.62
56		2.30	4.47	0.33	0.65
57		2.52	4.91	0.34	0.68
58		2.79	5.43	0.35	0.71
59		3.13	6.10	0.37	0.74
60		3.62	7.04	0.39	0.79
61		3.71	7.22	0.40	0.81
62		3.80	7.38	0.41	0.82
63		3.88	7.52	0.42	0.83
64		3.96	7.66	0.42	0.84

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	2.61	1.46	0.94	0.85	0.75	0.20	0.39
26	2.69	1.50	0.97	0.88	0.78	0.21	0.39
27	2.76	1.53	1.00	0.91	0.79	0.21	0.40
28	2.82	1.57	1.05	0.93	0.82	0.21	0.40
29	2.89	1.61	1.06	0.96	0.85	0.22	0.40
30	2.97	1.66	1.10	0.98	0.87	0.21	0.39
31	3.05	1.70	1.14	1.02	0.90	0.22	0.39
32	3.14	1.76	1.18	1.05	0.92	0.22	0.41
33	3.23	1.82	1.20	1.07	0.95	0.22	0.41
34	3.32	1.89	1.25	1.10	0.98	0.22	0.42
35	3.41	1.94	1.29	1.14	1.00	0.22	0.42
36	3.51	2.02	1.34	1.19	1.04	0.22	0.43
37	3.62	2.09	1.40	1.24	1.10	0.23	0.43
38	3.74	2.17	1.46	1.30	1.14	0.23	0.45
39	3.86	2.26	1.53	1.36	1.20	0.24	0.45
40	3.93	2.33	1.59	1.42	1.25	0.23	0.43
41	4.02	2.41	1.66	1.48	1.29	0.24	0.44
42	4.14	2.49	1.75	1.55	1.37	0.24	0.45
43	4.25	2.59	1.81	1.62	1.41	0.25	0.45
44	4.34	2.66	1.90	1.68	1.46	0.25	0.46
45	4.42	2.74	1.98	1.77	1.51	0.24	0.46
46	4.34	2.73	1.97	1.75	1.52	0.23	0.43
47	4.24	2.68	1.97	1.74	1.52	0.22	0.40
48	4.11	2.63	1.96	1.74	1.49	0.20	0.38
49	3.97	2.58	1.93	1.71	1.47	0.19	0.35
50	3.80	2.45	1.86	1.64	1.41	0.18	0.31
51	3.69	2.36	1.82	1.60	1.38	0.15	0.28
52	3.58	2.28	1.77	1.57	1.31	0.14	0.26
53	3.46	2.18	1.72	1.51	1.26	0.12	0.22
54	3.31	2.10	1.65	1.44	1.20	0.11	0.19
55	3.12	1.98	1.57	1.37	1.13	0.09	0.17
56	2.98	1.88	1.46	1.26	1.03	0.08	0.14
57	2.81	1.77	1.34	1.13	0.91	0.06	0.10
58	2.62	1.66	1.22	0.99	0.79	0.06	0.08
59	2.41	1.53	1.10	0.86	0.69	0.04	0.07
60	2.18	1.38	1.00	0.73	0.58	0.02	0.05
61	1.92	1.22	0.88	0.63	0.46	0.02	0.04
62	1.66	1.05	0.76	0.54	0.41	0.02	0.04
63	1.70	1.07	0.78	0.57	0.43	0.02	0.04
64	1.74	1.10	0.80	0.64	0.46	0.02	0.04

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	0.82	0.38	0.26	0.23	0.22	0.02	0.02
26	0.83	0.40	0.27	0.24	0.22	0.02	0.02
27	0.83	0.40	0.30	0.25	0.22	0.02	0.02
28	0.83	0.41	0.30	0.25	0.22	0.02	0.02
29	0.85	0.42	0.30	0.26	0.23	0.02	0.02
30	0.86	0.43	0.31	0.26	0.24	0.02	0.02
31	0.87	0.45	0.31	0.28	0.23	0.02	0.03
32	0.89	0.47	0.32	0.28	0.23	0.02	0.03
33	0.90	0.47	0.33	0.29	0.24	0.02	0.03
34	0.92	0.50	0.34	0.29	0.25	0.02	0.03
35	0.94	0.52	0.34	0.30	0.25	0.02	0.03
36	0.98	0.54	0.36	0.32	0.27	0.02	0.03
37	1.04	0.57	0.38	0.34	0.28	0.02	0.03
38	1.08	0.61	0.42	0.34	0.30	0.02	0.03
39	1.14	0.64	0.42	0.36	0.31	0.02	0.03
40	1.20	0.67	0.45	0.38	0.34	0.02	0.03
41	1.26	0.71	0.48	0.42	0.36	0.02	0.04
42	1.32	0.75	0.50	0.43	0.36	0.02	0.04
43	1.39	0.78	0.53	0.46	0.38	0.02	0.04
44	1.46	0.82	0.55	0.48	0.40	0.02	0.05
45	1.54	0.87	0.58	0.50	0.42	0.02	0.05
46	1.59	0.91	0.61	0.53	0.44	0.02	0.05
47	1.67	0.96	0.63	0.55	0.46	0.02	0.06
48	1.74	1.00	0.68	0.58	0.48	0.02	0.06
49	1.83	1.04	0.71	0.61	0.50	0.02	0.07
50	1.91	1.11	0.76	0.66	0.55	0.03	0.06
51	2.00	1.16	0.81	0.69	0.58	0.03	0.07
52	2.10	1.22	0.86	0.74	0.62	0.03	0.07
53	2.22	1.30	0.91	0.80	0.66	0.03	0.08
54	2.34	1.36	0.98	0.85	0.71	0.04	0.08
55	2.44	1.42	1.06	0.92	0.77	0.04	0.08
56	2.39	1.42	1.06	0.91	0.75	0.04	0.07
57	2.32	1.41	1.02	0.87	0.70	0.03	0.06
58	2.23	1.38	0.99	0.82	0.65	0.03	0.06
59	2.12	1.31	0.94	0.78	0.62	0.02	0.06
60	1.98	1.25	0.90	0.73	0.58	0.02	0.05
61	1.82	1.16	0.84	0.63	0.46	0.02	0.04
62	1.66	1.05	0.76	0.54	0.41	0.02	0.04
63	1.70	1.07	0.78	0.57	0.43	0.02	0.04
64	1.74	1.10	0.80	0.64	0.46	0.02	0.04

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 6A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.17	0.01	0.02			
26	0.17	0.01	0.02			
27	0.18	0.01	0.02			
28	0.18	0.01	0.02			
29	0.18	0.01	0.02			
30	0.18	0.02	0.02			
31	0.19	0.02	0.02			
32	0.19	0.02	0.02			
33	0.20	0.02	0.02			
34	0.20	0.02	0.02			
35	0.21	0.02	0.02			
36	0.22	0.02	0.02			
37	0.23	0.02	0.02			
38	0.24	0.02	0.02			
39	0.26	0.02	0.02			
40	0.27	0.02	0.03			
41	0.29	0.02	0.03			
42	0.30	0.02	0.03			
43	0.31	0.02	0.03			
44	0.33	0.02	0.03			
45	0.34	0.02	0.03			
46	0.35	0.02	0.03			
47	0.37	0.02	0.04			
48	0.39	0.02	0.04			
49	0.40	0.02	0.04			
50	0.42	0.02	0.05			
51	0.45	0.03	0.05			
52	0.46	0.03	0.06			
53	0.49	0.03	0.06			
54	0.51	0.03	0.06			
55	0.52	0.03	0.06			
56	0.54	0.03	0.07			
57	0.55	0.03	0.07			
58	0.53	0.03	0.06			
59	0.53	0.02	0.06			
60	0.50	0.02	0.05			
61	0.46	0.02	0.05			
62	0.47	0.02	0.05			
63	0.50	0.02	0.06			
64	0.51	0.02	0.06			

Principal Life Insurance Company
2014 Pricing

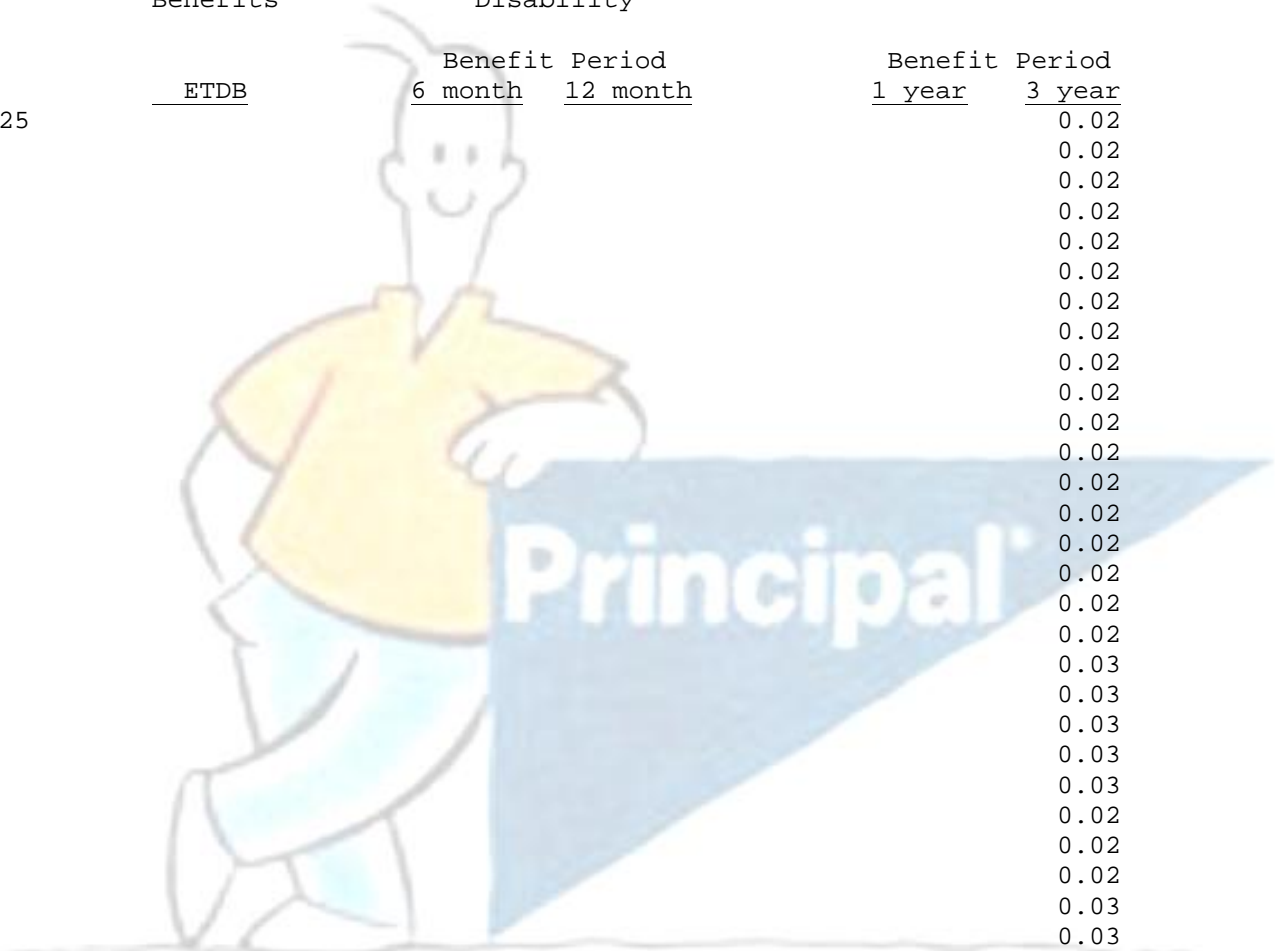
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 6A Male non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.02
26					0.02
27					0.02
28					0.02
29					0.02
30					0.02
31					0.02
32					0.02
33					0.02
34					0.02
35					0.02
36					0.02
37					0.02
38					0.02
39					0.02
40					0.02
41					0.02
42					0.02
43					0.03
44					0.03
45					0.03
46					0.03
47					0.03
48					0.02
49					0.02
50					0.02
51					0.03
52					0.03
53					0.03
54					0.02
55					0.02
56					0.02
57					0.02
58					0.02
59					0.02
60					0.02
61					0.02
62					0.02
63					0.02
64					0.02



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 70
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.04	3.49	2.43	2.22	2.02	0.58	1.20
26	6.25	3.61	2.50	2.28	2.07	0.60	1.22
27	6.46	3.73	2.58	2.36	2.14	0.61	1.24
28	6.67	3.87	2.67	2.45	2.23	0.62	1.26
29	6.90	4.02	2.78	2.54	2.31	0.62	1.27
30	7.15	4.18	2.91	2.66	2.43	0.62	1.26
31	7.36	4.34	3.02	2.76	2.52	0.65	1.30
32	7.54	4.51	3.14	2.86	2.62	0.66	1.33
33	7.71	4.69	3.26	2.98	2.72	0.68	1.37
34	7.91	4.87	3.39	3.11	2.84	0.70	1.40
35	8.13	5.07	3.55	3.26	2.97	0.73	1.44
36	8.59	5.41	3.73	3.42	3.11	0.75	1.50
37	9.09	5.69	3.90	3.58	3.26	0.78	1.54
38	9.62	5.95	4.11	3.77	3.43	0.82	1.61
39	10.01	6.23	4.34	3.97	3.62	0.85	1.67
40	10.35	6.54	4.62	4.23	3.86	0.86	1.67
41	10.74	6.83	4.87	4.46	4.06	0.90	1.73
42	11.14	7.14	5.14	4.70	4.28	0.92	1.79
43	11.53	7.46	5.42	4.96	4.50	0.96	1.85
44	11.94	7.78	5.72	5.22	4.75	0.98	1.90
45	12.34	8.13	6.03	5.50	5.01	1.02	1.95
46	12.82	8.54	6.39	5.84	5.30	1.05	2.01
47	13.34	8.97	6.78	6.19	5.62	1.09	2.06
48	13.86	9.42	7.19	6.55	5.94	1.12	2.12
49	14.38	9.88	7.62	6.94	6.29	1.14	2.17
50	14.63	10.18	7.97	7.25	6.55	1.13	2.13
51	15.18	10.68	8.43	7.66	6.92	1.15	2.17
52	15.75	11.19	8.91	8.10	7.30	1.17	2.19
53	16.35	11.74	9.42	8.55	7.70	1.19	2.21
54	17.01	12.33	9.99	9.05	8.13	1.20	2.22
55	17.74	12.98	10.59	9.59	8.59	1.21	2.24
56	18.18	13.42	11.06	9.98	8.91	1.19	2.18
57	18.58	13.86	11.50	10.35	9.20	1.22	2.25
58	19.43	14.43	11.92	10.53	9.42	1.26	2.30
59	20.28	15.01	12.34	10.69	9.65	1.30	2.37
60	21.14	15.58	12.76	10.86	9.87	1.34	2.42
61	22.01	16.17	13.19	11.02	10.10	1.37	2.49
62	22.08	16.20	13.21	11.03	10.09	1.36	2.47
63	21.53	15.77	12.82	10.69	9.77	1.31	2.38
64	20.85	15.22	12.35	10.26	9.36	1.25	2.26

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 67
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.81	3.38	2.28	2.08	1.87	0.51	1.06
26	6.01	3.49	2.34	2.14	1.94	0.52	1.07
27	6.19	3.61	2.43	2.21	2.01	0.53	1.08
28	6.39	3.74	2.52	2.29	2.08	0.54	1.09
29	6.60	3.88	2.61	2.38	2.14	0.54	1.10
30	6.82	4.02	2.73	2.48	2.25	0.54	1.09
31	7.05	4.18	2.82	2.56	2.32	0.55	1.10
32	7.30	4.34	2.93	2.66	2.41	0.56	1.12
33	7.54	4.50	3.04	2.75	2.50	0.58	1.14
34	7.71	4.68	3.15	2.85	2.59	0.59	1.17
35	7.91	4.86	3.26	2.97	2.69	0.61	1.19
36	8.36	5.07	3.42	3.10	2.82	0.62	1.22
37	8.70	5.28	3.58	3.26	2.95	0.65	1.26
38	9.02	5.51	3.76	3.42	3.10	0.67	1.30
39	9.36	5.75	3.95	3.60	3.26	0.70	1.34
40	9.61	5.99	4.18	3.80	3.43	0.69	1.33
41	9.94	6.24	4.39	3.99	3.61	0.71	1.37
42	10.26	6.50	4.62	4.19	3.78	0.74	1.40
43	10.58	6.77	4.85	4.41	3.98	0.74	1.43
44	10.90	7.03	5.10	4.62	4.18	0.77	1.45
45	11.21	7.30	5.36	4.86	4.37	0.78	1.48
46	11.58	7.62	5.65	5.12	4.61	0.79	1.50
47	11.97	7.95	5.95	5.39	4.85	0.80	1.51
48	12.34	8.30	6.27	5.67	5.10	0.82	1.53
49	12.58	8.64	6.60	5.96	5.34	0.82	1.53
50	12.84	8.78	6.80	6.13	5.48	0.78	1.45
51	13.10	9.12	7.13	6.42	5.72	0.78	1.44
52	13.43	9.45	7.46	6.71	5.97	0.77	1.42
53	13.77	9.78	7.79	7.01	6.22	0.75	1.38
54	14.25	10.14	8.14	7.31	6.47	0.74	1.34
55	14.63	10.52	8.52	7.64	6.72	0.70	1.29
56	15.24	10.67	8.71	7.58	6.68	0.66	1.19
57	15.87	10.94	8.91	7.50	6.63	0.66	1.18
58	16.54	11.45	9.11	7.44	6.58	0.66	1.18
59	17.24	11.99	9.31	7.38	6.54	0.65	1.18
60	17.50	12.17	9.45	7.48	6.62	0.65	1.18
61	17.76	12.35	9.58	7.58	6.71	0.65	1.17
62	18.03	12.53	9.72	7.68	6.80	0.64	1.15
63	18.08	12.55	9.73	7.68	6.80	0.65	1.17
64	18.14	12.58	9.74	7.68	6.79	0.64	1.15

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 65
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.63	3.29	2.18	1.97	1.78	0.49	0.97
26	5.82	3.39	2.24	2.03	1.85	0.49	0.98
27	5.99	3.51	2.32	2.10	1.90	0.50	0.98
28	6.18	3.62	2.40	2.18	1.97	0.50	0.99
29	6.36	3.73	2.49	2.25	2.03	0.50	1.00
30	6.55	3.85	2.58	2.34	2.12	0.50	1.01
31	6.76	3.98	2.67	2.42	2.19	0.50	1.01
32	6.98	4.12	2.77	2.50	2.26	0.51	1.01
33	7.23	4.27	2.86	2.59	2.34	0.51	1.01
34	7.47	4.43	2.96	2.68	2.42	0.51	1.01
35	7.71	4.60	3.07	2.76	2.50	0.53	1.02
36	7.97	4.78	3.21	2.90	2.61	0.54	1.05
37	8.25	4.96	3.36	3.02	2.73	0.56	1.08
38	8.55	5.18	3.52	3.17	2.86	0.57	1.10
39	8.85	5.39	3.70	3.32	3.01	0.59	1.14
40	9.03	5.58	3.85	3.49	3.15	0.60	1.14
41	9.31	5.79	4.03	3.66	3.30	0.62	1.16
42	9.58	6.02	4.23	3.84	3.46	0.62	1.17
43	9.85	6.24	4.43	4.02	3.62	0.62	1.16
44	10.10	6.46	4.65	4.20	3.78	0.62	1.17
45	10.34	6.68	4.86	4.39	3.95	0.62	1.18
46	10.63	6.94	5.10	4.61	4.14	0.62	1.18
47	10.92	7.21	5.35	4.83	4.34	0.62	1.18
48	11.19	7.47	5.61	5.06	4.54	0.62	1.16
49	11.46	7.73	5.86	5.29	4.72	0.62	1.14
50	11.59	7.78	5.98	5.38	4.80	0.58	1.06
51	12.00	8.02	6.23	5.60	4.99	0.56	1.02
52	12.42	8.25	6.48	5.82	5.17	0.54	0.98
53	12.87	8.47	6.72	6.02	5.34	0.51	0.94
54	13.30	8.77	6.95	6.23	5.49	0.50	0.89
55	13.57	8.98	7.19	6.42	5.64	0.46	0.83
56	14.03	9.27	7.25	6.44	5.63	0.43	0.78
57	14.49	9.56	7.31	6.30	5.49	0.40	0.72
58	14.93	9.84	7.38	6.11	5.34	0.38	0.67
59	15.36	10.11	7.43	5.94	5.22	0.35	0.62
60	15.84	10.42	7.66	5.73	5.10	0.35	0.63
61	16.32	10.74	7.90	5.84	4.95	0.37	0.66
62	16.83	11.08	8.15	6.02	5.10	0.38	0.67
63	17.34	11.41	8.39	6.35	5.37	0.38	0.69
64	17.85	11.76	8.65	7.07	5.98	0.40	0.72

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 5 year
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.87	1.87	1.38	1.24	1.13	0.09	0.16
26	3.90	1.92	1.41	1.26	1.15	0.09	0.17
27	3.92	1.98	1.44	1.30	1.18	0.10	0.18
28	3.96	2.05	1.49	1.34	1.22	0.10	0.18
29	4.02	2.11	1.53	1.38	1.26	0.10	0.18
30	4.09	2.19	1.57	1.42	1.29	0.10	0.19
31	4.17	2.26	1.62	1.46	1.32	0.10	0.19
32	4.26	2.34	1.66	1.50	1.35	0.10	0.20
33	4.35	2.43	1.70	1.53	1.38	0.11	0.20
34	4.46	2.52	1.74	1.57	1.42	0.11	0.21
35	4.56	2.61	1.79	1.61	1.45	0.12	0.21
36	4.80	2.78	1.90	1.70	1.54	0.13	0.22
37	5.06	2.95	2.02	1.80	1.62	0.14	0.24
38	5.33	3.14	2.14	1.91	1.72	0.14	0.26
39	5.62	3.32	2.26	2.02	1.82	0.14	0.26
40	5.93	3.52	2.39	2.14	1.92	0.16	0.29
41	6.25	3.73	2.53	2.26	2.02	0.17	0.30
42	6.58	3.94	2.66	2.38	2.13	0.18	0.31
43	6.94	4.14	2.79	2.50	2.23	0.18	0.33
44	7.30	4.37	2.94	2.62	2.34	0.19	0.34
45	7.68	4.61	3.10	2.75	2.46	0.20	0.36
46	8.06	4.84	3.27	2.90	2.60	0.21	0.38
47	8.43	5.07	3.46	3.08	2.74	0.22	0.39
48	8.83	5.34	3.66	3.26	2.89	0.23	0.42
49	9.26	5.61	3.90	3.44	3.06	0.25	0.44
50	9.74	5.91	4.14	3.65	3.26	0.26	0.46
51	10.25	6.24	4.39	3.90	3.49	0.26	0.48
52	10.81	6.59	4.67	4.18	3.74	0.28	0.50
53	11.41	6.97	4.98	4.48	4.02	0.30	0.52
54	12.06	7.36	5.36	4.83	4.31	0.30	0.54
55	12.59	7.69	5.79	5.22	4.66	0.32	0.54
56	13.27	8.26	6.18	5.58	4.96	0.31	0.56
57	13.94	8.82	6.44	5.78	5.10	0.31	0.56
58	14.58	9.36	6.83	5.82	5.12	0.32	0.56
59	15.16	9.82	7.18	5.94	5.22	0.32	0.56
60	15.75	10.29	7.54	5.73	5.10	0.35	0.63
61	16.32	10.74	7.90	5.84	4.95	0.37	0.66
62	16.83	11.08	8.15	6.02	5.10	0.38	0.67
63	17.34	11.41	8.39	6.35	5.37	0.38	0.69
64	17.85	11.76	8.65	7.07	5.98	0.40	0.72

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 2 year
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.55	1.62	1.10	0.91	0.66		
26	3.55	1.64	1.13	0.92	0.67		
27	3.56	1.68	1.15	0.94	0.70		
28	3.58	1.72	1.18	0.97	0.72		
29	3.61	1.77	1.20	0.99	0.74		
30	3.64	1.82	1.23	1.02	0.79		
31	3.69	1.88	1.26	1.04	0.82		
32	3.74	1.94	1.28	1.06	0.85		
33	3.81	2.01	1.31	1.09	0.88		
34	3.89	2.08	1.34	1.11	0.91		
35	3.96	2.14	1.36	1.14	0.96		
36	4.10	2.26	1.42	1.19	0.99		
37	4.24	2.37	1.49	1.26	1.03		
38	4.39	2.49	1.55	1.31	1.08		
39	4.55	2.60	1.62	1.38	1.13		
40	4.72	2.73	1.68	1.43	1.21		
41	4.90	2.85	1.74	1.50	1.27		
42	5.08	2.97	1.82	1.55	1.35		
43	5.28	3.10	1.88	1.62	1.44		
44	5.48	3.24	1.94	1.68	1.52		
45	5.68	3.38	2.02	1.75	1.62		
46	5.93	3.54	2.13	1.85	1.73		
47	6.18	3.69	2.25	1.96	1.85		
48	6.45	3.85	2.38	2.08	1.98		
49	6.74	4.04	2.53	2.20	2.14		
50	7.07	4.25	2.69	2.34	2.29		
51	7.43	4.46	2.86	2.50	2.46		
52	7.83	4.71	3.06	2.67	2.62		
53	8.29	4.98	3.28	2.87	2.82		
54	8.79	5.28	3.53	3.08	3.02		
55	9.26	5.55	3.75	3.29	3.22		
56	9.69	5.90	4.02	3.54	3.47		
57	10.20	6.30	4.35	3.83	3.75		
58	10.86	6.79	4.74	4.19	4.11		
59	11.75	7.44	5.24	4.65	4.55		
60	12.92	8.18	5.76	5.11	4.99		
61	14.22	9.01	6.34	5.62	4.86		
62	15.63	9.90	6.97	5.90	5.00		
63	16.99	10.89	7.66	6.22	5.26		
64	17.49	11.53	8.43	6.93	5.86		

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Benefit Period: to 365 day

Occupation Class: 6A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	3.16	0.96	0.51	0.27	0.13
26	3.16	0.98	0.52	0.27	0.13
27	3.16	1.00	0.53	0.27	0.13
28	3.15	1.01	0.54	0.28	0.13
29	3.15	1.03	0.55	0.30	0.13
30	3.16	1.06	0.57	0.30	0.14
31	3.17	1.09	0.58	0.30	0.15
32	3.18	1.12	0.58	0.31	0.15
33	3.20	1.15	0.59	0.32	0.16
34	3.24	1.19	0.61	0.33	0.17
35	3.26	1.23	0.62	0.33	0.17
36	3.35	1.30	0.65	0.36	0.18
37	3.45	1.36	0.68	0.38	0.18
38	3.54	1.42	0.71	0.39	0.19
39	3.64	1.47	0.74	0.42	0.19
40	3.74	1.53	0.77	0.42	0.21
41	3.85	1.58	0.79	0.45	0.22
42	3.96	1.65	0.82	0.46	0.22
43	4.06	1.72	0.84	0.48	0.22
44	4.18	1.78	0.87	0.50	0.24
45	4.29	1.84	0.89	0.52	0.25
46	4.42	1.91	0.94	0.54	0.27
47	4.55	1.98	0.99	0.58	0.27
48	4.70	2.06	1.05	0.62	0.30
49	4.86	2.14	1.12	0.65	0.32
50	5.02	2.24	1.18	0.70	0.34
51	5.22	2.34	1.27	0.74	0.36
52	5.43	2.46	1.35	0.78	0.38
53	5.66	2.58	1.44	0.85	0.42
54	5.94	2.72	1.55	0.90	0.43
55	6.16	2.83	1.64	0.96	0.47
56	6.34	2.98	1.75	1.03	0.50
57	6.59	3.16	1.89	1.11	0.54
58	6.91	3.38	2.05	1.21	0.59
59	7.38	3.67	2.25	1.33	0.64
60	8.27	4.17	2.58	1.54	0.74
61	8.05	4.17	2.62	1.57	0.76
62	7.89	4.20	2.66	1.60	0.77
63	7.77	4.22	2.72	1.63	0.79
64	7.80	4.30	2.77	1.66	0.80

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section

Add-on for Residual Rider forms HH758 & HH718

Elimination Period: 365 day

Occupation Class: 6A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.03	0.07	0.12	0.42	0.02	0.02
26	1.06	0.07	0.12	0.42	0.02	0.02
27	1.10	0.07	0.12	0.44	0.02	0.02
28	1.13	0.07	0.12	0.45	0.02	0.02
29	1.17	0.07	0.13	0.46	0.02	0.02
30	1.19	0.07	0.13	0.47	0.02	0.02
31	1.23	0.08	0.14	0.49	0.02	0.02
32	1.27	0.08	0.14	0.50	0.02	0.02
33	1.29	0.08	0.15	0.51	0.02	0.02
34	1.34	0.08	0.16	0.52	0.02	0.02
35	1.36	0.08	0.16	0.54	0.02	0.02
36	1.45	0.09	0.18	0.57	0.02	0.02
37	1.55	0.10	0.18	0.59	0.02	0.02
38	1.65	0.11	0.19	0.62	0.02	0.02
39	1.75	0.12	0.20	0.66	0.02	0.02
40	1.86	0.13	0.22	0.68	0.02	0.02
41	1.96	0.13	0.23	0.72	0.02	0.02
42	2.06	0.14	0.24	0.74	0.02	0.03
43	2.17	0.13	0.25	0.78	0.02	0.03
44	2.27	0.15	0.26	0.81	0.02	0.03
45	2.39	0.16	0.28	0.84	0.02	0.04
46	2.52	0.18	0.29	0.88	0.02	0.04
47	2.65	0.18	0.30	0.94	0.02	0.06
48	2.78	0.18	0.32	0.98	0.02	0.06
49	2.96	0.19	0.34	1.04	0.02	0.06
50	3.14	0.20	0.36	1.10	0.02	0.06
51	3.34	0.22	0.38	1.18	0.03	0.07
52	3.58	0.23	0.42	1.25	0.03	0.07
53	3.83	0.26	0.45	1.33	0.04	0.07
54	4.10	0.27	0.47	1.41	0.05	0.07
55	4.42	0.29	0.51	1.48	0.06	0.09
56	4.87	0.31	0.56	1.58	0.06	0.09
57	5.18	0.34	0.59	1.68	0.06	0.10
58	5.34	0.35	0.62	1.80	0.06	0.11
59	5.73	0.37	0.66	1.93	0.07	0.13
60	5.88	0.38	0.67	2.14	0.08	0.15
61	6.09	0.39	0.70	2.18	0.09	0.16
62	6.73	0.43	0.78	2.23	0.09	0.16
63	7.26	0.47	0.82	2.30	0.09	0.16
64	7.40	0.48	0.84	2.34	0.09	0.16

Principal Life Insurance Company
2014 Pricing

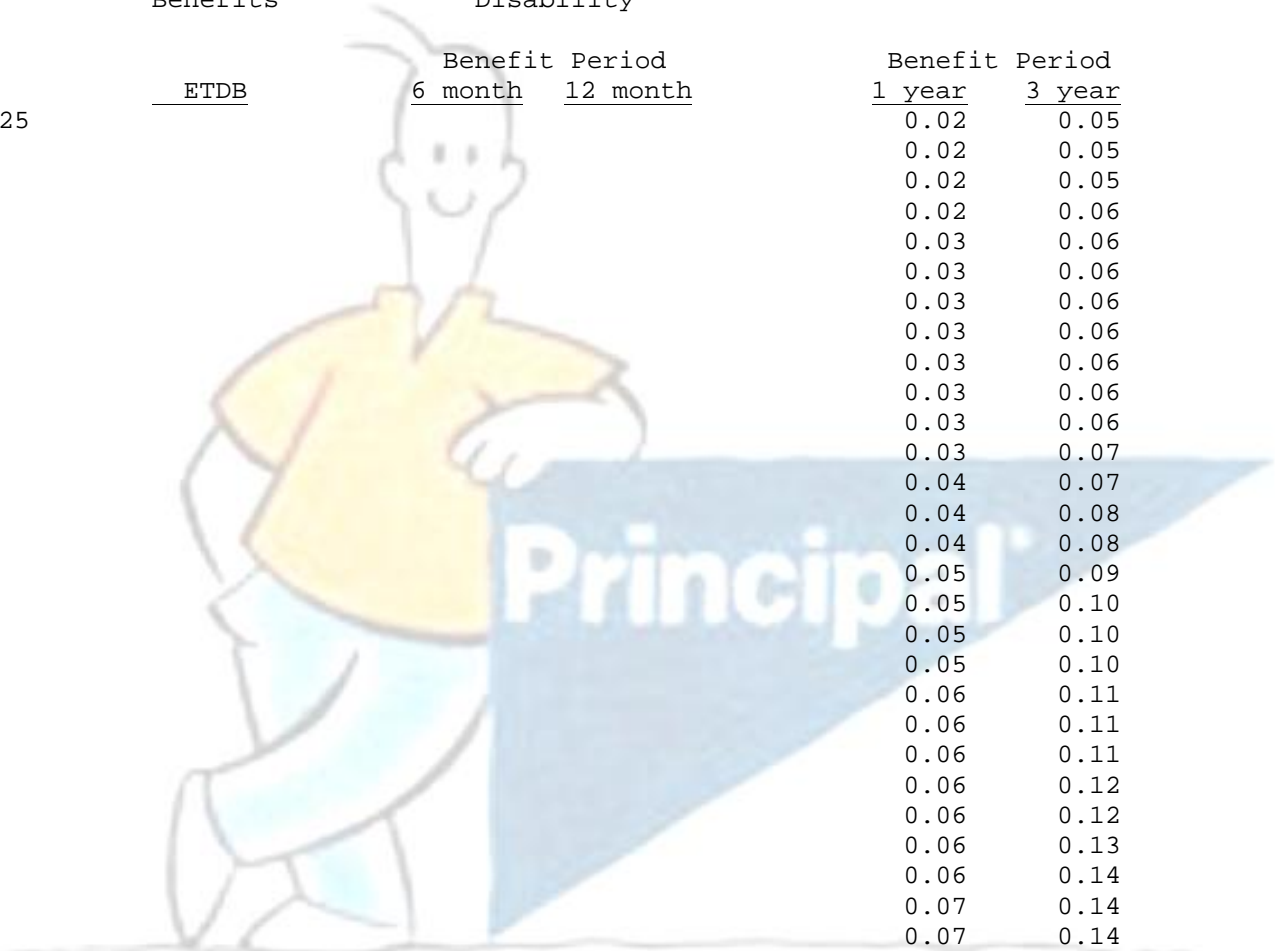
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Occupation Class: 6A Male non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.02	0.05
26				0.02	0.05
27				0.02	0.05
28				0.02	0.06
29				0.03	0.06
30				0.03	0.06
31				0.03	0.06
32				0.03	0.06
33				0.03	0.06
34				0.03	0.06
35				0.03	0.06
36				0.03	0.07
37				0.04	0.07
38				0.04	0.08
39				0.04	0.08
40				0.05	0.09
41				0.05	0.10
42				0.05	0.10
43				0.05	0.10
44				0.06	0.11
45				0.06	0.11
46				0.06	0.11
47				0.06	0.12
48				0.06	0.12
49				0.06	0.13
50				0.06	0.14
51				0.07	0.14
52				0.07	0.14
53				0.07	0.15
54				0.07	0.15
55				0.08	0.15
56				0.08	0.16
57				0.08	0.17
58				0.08	0.17
59				0.09	0.18
60				0.10	0.18
61				0.10	0.18
62				0.10	0.18
63				0.10	0.19
64				0.10	0.19



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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 70
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.86	3.96	2.76	2.53	2.29	0.66	1.37
26	7.10	4.10	2.84	2.59	2.35	0.68	1.38
27	7.34	4.24	2.93	2.68	2.44	0.69	1.41
28	7.58	4.40	3.04	2.78	2.54	0.70	1.42
29	7.83	4.57	3.15	2.88	2.62	0.71	1.45
30	8.13	4.74	3.31	3.02	2.76	0.71	1.44
31	8.37	4.94	3.44	3.14	2.86	0.74	1.47
32	8.56	5.13	3.58	3.26	2.98	0.75	1.51
33	8.77	5.33	3.71	3.38	3.09	0.78	1.55
34	8.99	5.54	3.86	3.54	3.22	0.80	1.59
35	9.23	5.77	4.04	3.70	3.38	0.82	1.64
36	9.76	6.14	4.23	3.88	3.54	0.86	1.70
37	10.33	6.46	4.44	4.07	3.71	0.89	1.75
38	10.93	6.77	4.67	4.28	3.90	0.93	1.82
39	11.38	7.08	4.93	4.51	4.11	0.97	1.90
40	11.77	7.42	5.26	4.81	4.38	0.98	1.90
41	12.21	7.76	5.54	5.06	4.62	1.02	1.97
42	12.66	8.11	5.84	5.34	4.86	1.05	2.03
43	13.10	8.47	6.16	5.63	5.12	1.09	2.10
44	13.56	8.85	6.50	5.94	5.40	1.12	2.16
45	14.02	9.24	6.86	6.26	5.69	1.16	2.22
46	14.58	9.70	7.26	6.63	6.02	1.19	2.28
47	15.15	10.19	7.70	7.03	6.38	1.23	2.34
48	15.74	10.70	8.18	7.45	6.75	1.27	2.41
49	16.34	11.22	8.66	7.89	7.14	1.30	2.46
50	16.62	11.58	9.06	8.24	7.45	1.28	2.42
51	17.25	12.14	9.58	8.71	7.86	1.31	2.46
52	17.90	12.72	10.13	9.20	8.29	1.33	2.49
53	18.58	13.34	10.71	9.72	8.74	1.35	2.51
54	19.33	14.01	11.35	10.28	9.23	1.37	2.53
55	20.16	14.74	12.04	10.90	9.76	1.38	2.54
56	20.66	15.26	12.56	11.34	10.13	1.35	2.48
57	21.12	15.75	13.07	11.77	10.46	1.39	2.55
58	22.08	16.40	13.54	11.96	10.71	1.43	2.62
59	23.05	17.06	14.02	12.14	10.96	1.47	2.69
60	24.02	17.71	14.50	12.34	11.22	1.51	2.75
61	25.01	18.38	14.99	12.53	11.47	1.55	2.82
62	25.09	18.41	15.01	12.54	11.46	1.54	2.81
63	24.46	17.92	14.58	12.14	11.10	1.49	2.70
64	23.69	17.30	14.04	11.66	10.64	1.42	2.58

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 67
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.60	3.84	2.59	2.36	2.13	0.58	1.20
26	6.82	3.96	2.66	2.42	2.20	0.59	1.22
27	7.04	4.10	2.76	2.51	2.28	0.60	1.22
28	7.26	4.25	2.86	2.60	2.36	0.61	1.24
29	7.50	4.41	2.96	2.70	2.44	0.62	1.25
30	7.74	4.58	3.10	2.82	2.55	0.62	1.23
31	8.01	4.75	3.21	2.91	2.64	0.62	1.25
32	8.29	4.93	3.33	3.02	2.74	0.64	1.27
33	8.56	5.12	3.46	3.13	2.84	0.66	1.30
34	8.77	5.32	3.58	3.24	2.94	0.67	1.33
35	8.99	5.53	3.70	3.38	3.06	0.69	1.35
36	9.50	5.76	3.89	3.53	3.20	0.71	1.39
37	9.88	6.00	4.07	3.70	3.35	0.74	1.43
38	10.26	6.26	4.27	3.88	3.52	0.76	1.48
39	10.64	6.54	4.49	4.09	3.70	0.79	1.53
40	10.92	6.81	4.74	4.32	3.90	0.78	1.51
41	11.30	7.09	4.99	4.54	4.10	0.81	1.55
42	11.66	7.38	5.25	4.77	4.30	0.83	1.59
43	12.02	7.69	5.51	5.01	4.52	0.85	1.62
44	12.38	7.99	5.79	5.26	4.74	0.87	1.65
45	12.74	8.30	6.09	5.52	4.97	0.89	1.68
46	13.17	8.66	6.42	5.82	5.24	0.90	1.70
47	13.60	9.04	6.77	6.13	5.51	0.91	1.72
48	14.02	9.42	7.13	6.45	5.79	0.93	1.74
49	14.30	9.82	7.50	6.78	6.07	0.93	1.74
50	14.59	9.98	7.73	6.97	6.22	0.89	1.65
51	14.88	10.36	8.10	7.30	6.50	0.89	1.63
52	15.26	10.74	8.47	7.62	6.78	0.87	1.61
53	15.65	11.12	8.86	7.96	7.06	0.86	1.57
54	16.19	11.53	9.26	8.31	7.35	0.83	1.52
55	16.62	11.95	9.68	8.68	7.64	0.80	1.46
56	17.32	12.13	9.90	8.61	7.59	0.74	1.35
57	18.04	12.44	10.13	8.53	7.54	0.74	1.34
58	18.79	13.01	10.35	8.46	7.48	0.74	1.34
59	19.59	13.62	10.58	8.38	7.42	0.74	1.34
60	19.89	13.82	10.74	8.50	7.53	0.74	1.34
61	20.18	14.03	10.89	8.61	7.62	0.74	1.33
62	20.49	14.23	11.05	8.73	7.73	0.73	1.31
63	20.54	14.26	11.06	8.73	7.73	0.74	1.33
64	20.61	14.30	11.07	8.73	7.72	0.73	1.31

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 65
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.40	3.74	2.47	2.24	2.02	0.55	1.10
26	6.61	3.86	2.54	2.31	2.10	0.55	1.11
27	6.81	3.99	2.64	2.39	2.17	0.56	1.11
28	7.02	4.11	2.73	2.47	2.24	0.57	1.13
29	7.22	4.23	2.82	2.55	2.31	0.57	1.14
30	7.45	4.38	2.94	2.66	2.41	0.58	1.14
31	7.68	4.52	3.04	2.75	2.49	0.58	1.14
32	7.94	4.68	3.14	2.84	2.58	0.58	1.14
33	8.22	4.86	3.26	2.94	2.66	0.58	1.14
34	8.49	5.04	3.37	3.05	2.75	0.58	1.14
35	8.76	5.22	3.49	3.14	2.84	0.60	1.17
36	9.06	5.42	3.65	3.29	2.97	0.62	1.19
37	9.38	5.64	3.82	3.43	3.10	0.63	1.22
38	9.72	5.88	4.00	3.60	3.26	0.65	1.26
39	10.06	6.13	4.20	3.78	3.42	0.67	1.29
40	10.26	6.34	4.38	3.97	3.58	0.68	1.30
41	10.58	6.58	4.58	4.16	3.75	0.70	1.32
42	10.89	6.83	4.81	4.36	3.93	0.70	1.33
43	11.19	7.09	5.04	4.56	4.11	0.70	1.32
44	11.47	7.34	5.28	4.78	4.30	0.70	1.33
45	11.74	7.59	5.52	4.99	4.49	0.70	1.34
46	12.08	7.89	5.80	5.24	4.70	0.71	1.34
47	12.41	8.19	6.08	5.49	4.93	0.71	1.34
48	12.72	8.49	6.38	5.75	5.15	0.71	1.32
49	13.02	8.78	6.66	6.01	5.37	0.70	1.30
50	13.18	8.84	6.80	6.12	5.46	0.66	1.20
51	13.64	9.11	7.08	6.37	5.67	0.64	1.17
52	14.12	9.38	7.36	6.61	5.87	0.62	1.12
53	14.62	9.62	7.63	6.85	6.06	0.58	1.06
54	15.12	9.96	7.90	7.08	6.24	0.57	1.01
55	15.42	10.20	8.18	7.30	6.41	0.53	0.94
56	15.94	10.54	8.24	7.32	6.40	0.49	0.88
57	16.46	10.86	8.31	7.15	6.24	0.46	0.82
58	16.96	11.18	8.38	6.94	6.07	0.42	0.76
59	17.46	11.49	8.45	6.74	5.94	0.40	0.70
60	18.00	11.85	8.71	6.51	5.79	0.40	0.72
61	18.54	12.21	8.98	6.63	5.62	0.42	0.74
62	19.13	12.59	9.26	6.84	5.80	0.43	0.76
63	19.70	12.97	9.54	7.22	6.10	0.44	0.78
64	20.28	13.36	9.82	8.03	6.79	0.46	0.82

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: 5 year
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.40	2.13	1.56	1.41	1.28	0.10	0.18
26	4.42	2.18	1.60	1.44	1.31	0.10	0.19
27	4.46	2.26	1.64	1.48	1.34	0.11	0.20
28	4.50	2.33	1.69	1.53	1.38	0.11	0.21
29	4.57	2.40	1.74	1.57	1.42	0.11	0.21
30	4.65	2.49	1.78	1.61	1.46	0.11	0.22
31	4.74	2.58	1.84	1.66	1.50	0.12	0.22
32	4.83	2.66	1.89	1.70	1.54	0.12	0.22
33	4.94	2.77	1.94	1.74	1.58	0.13	0.22
34	5.06	2.86	1.98	1.78	1.61	0.13	0.23
35	5.18	2.97	2.03	1.82	1.65	0.14	0.24
36	5.46	3.16	2.16	1.94	1.74	0.14	0.25
37	5.75	3.35	2.29	2.05	1.84	0.15	0.27
38	6.06	3.56	2.43	2.18	1.95	0.16	0.30
39	6.38	3.78	2.57	2.30	2.06	0.17	0.30
40	6.74	4.00	2.72	2.43	2.18	0.18	0.33
41	7.10	4.23	2.87	2.56	2.30	0.19	0.34
42	7.48	4.47	3.02	2.70	2.42	0.21	0.35
43	7.88	4.71	3.18	2.83	2.54	0.21	0.38
44	8.30	4.97	3.34	2.98	2.66	0.22	0.39
45	8.73	5.24	3.52	3.13	2.80	0.22	0.41
46	9.15	5.50	3.72	3.30	2.95	0.24	0.43
47	9.58	5.77	3.94	3.50	3.11	0.25	0.45
48	10.04	6.06	4.17	3.70	3.28	0.26	0.48
49	10.53	6.38	4.42	3.91	3.48	0.28	0.50
50	11.07	6.72	4.70	4.14	3.70	0.30	0.52
51	11.65	7.09	4.99	4.42	3.96	0.30	0.54
52	12.28	7.49	5.31	4.74	4.25	0.32	0.57
53	12.96	7.92	5.66	5.09	4.56	0.34	0.59
54	13.70	8.37	6.09	5.49	4.90	0.34	0.61
55	14.31	8.74	6.58	5.94	5.30	0.36	0.62
56	15.08	9.38	7.02	6.34	5.64	0.35	0.63
57	15.83	10.02	7.32	6.57	5.79	0.35	0.63
58	16.56	10.63	7.77	6.62	5.82	0.36	0.63
59	17.22	11.16	8.17	6.74	5.94	0.37	0.64
60	17.90	11.69	8.58	6.51	5.79	0.40	0.72
61	18.54	12.21	8.98	6.63	5.62	0.42	0.74
62	19.13	12.59	9.26	6.84	5.80	0.43	0.76
63	19.70	12.97	9.54	7.22	6.10	0.44	0.78
64	20.28	13.36	9.82	8.03	6.79	0.46	0.82

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: 2 year
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.04	1.83	1.26	1.03	0.75		
26	4.04	1.86	1.28	1.05	0.77		
27	4.05	1.91	1.31	1.07	0.79		
28	4.07	1.95	1.34	1.10	0.82		
29	4.10	2.01	1.37	1.13	0.85		
30	4.14	2.07	1.40	1.15	0.90		
31	4.19	2.14	1.42	1.18	0.94		
32	4.26	2.21	1.46	1.21	0.97		
33	4.33	2.28	1.49	1.24	1.00		
34	4.42	2.36	1.52	1.26	1.04		
35	4.50	2.43	1.54	1.30	1.09		
36	4.66	2.56	1.62	1.35	1.13		
37	4.82	2.69	1.69	1.42	1.18		
38	4.99	2.82	1.77	1.49	1.22		
39	5.18	2.95	1.84	1.56	1.28		
40	5.37	3.10	1.91	1.62	1.38		
41	5.57	3.23	1.98	1.70	1.45		
42	5.78	3.38	2.06	1.77	1.54		
43	6.00	3.53	2.14	1.84	1.63		
44	6.22	3.68	2.21	1.91	1.73		
45	6.46	3.85	2.29	1.99	1.84		
46	6.74	4.02	2.42	2.10	1.96		
47	7.02	4.19	2.55	2.22	2.10		
48	7.33	4.38	2.70	2.36	2.26		
49	7.66	4.59	2.87	2.50	2.42		
50	8.03	4.82	3.06	2.66	2.60		
51	8.45	5.07	3.26	2.85	2.79		
52	8.90	5.35	3.48	3.04	2.98		
53	9.42	5.66	3.73	3.26	3.20		
54	9.99	6.00	4.01	3.50	3.43		
55	10.52	6.31	4.26	3.74	3.66		
56	11.01	6.70	4.58	4.02	3.94		
57	11.59	7.16	4.94	4.35	4.26		
58	12.34	7.72	5.38	4.76	4.66		
59	13.35	8.46	5.95	5.28	5.18		
60	14.68	9.30	6.54	5.81	5.68		
61	16.15	10.23	7.20	6.38	5.51		
62	17.77	11.25	7.92	6.70	5.68		
63	19.30	12.38	8.71	7.07	5.98		
64	19.87	13.10	9.58	7.87	6.66		

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: to 365 day

Occupation Class: 6A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	3.59	1.10	0.58	0.30	0.15
26	3.59	1.11	0.59	0.31	0.15
27	3.59	1.13	0.61	0.31	0.15
28	3.59	1.15	0.62	0.32	0.15
29	3.58	1.18	0.62	0.34	0.15
30	3.59	1.21	0.64	0.34	0.17
31	3.60	1.23	0.65	0.34	0.17
32	3.61	1.27	0.66	0.35	0.17
33	3.64	1.31	0.68	0.36	0.18
34	3.68	1.35	0.69	0.37	0.18
35	3.71	1.40	0.70	0.38	0.18
36	3.81	1.46	0.74	0.41	0.20
37	3.91	1.54	0.78	0.42	0.21
38	4.02	1.60	0.81	0.45	0.22
39	4.14	1.67	0.84	0.46	0.22
40	4.26	1.74	0.87	0.48	0.23
41	4.37	1.80	0.90	0.51	0.24
42	4.50	1.87	0.93	0.52	0.26
43	4.62	1.94	0.96	0.54	0.26
44	4.74	2.02	0.99	0.57	0.27
45	4.87	2.10	1.02	0.58	0.28
46	5.02	2.17	1.07	0.62	0.30
47	5.18	2.25	1.14	0.66	0.32
48	5.34	2.34	1.19	0.70	0.34
49	5.52	2.43	1.27	0.74	0.36
50	5.71	2.54	1.35	0.79	0.38
51	5.94	2.66	1.44	0.84	0.41
52	6.17	2.79	1.54	0.90	0.43
53	6.44	2.93	1.64	0.97	0.47
54	6.74	3.09	1.77	1.02	0.50
55	6.99	3.22	1.86	1.09	0.53
56	7.21	3.39	1.99	1.17	0.57
57	7.49	3.59	2.14	1.26	0.61
58	7.86	3.84	2.33	1.38	0.66
59	8.38	4.17	2.55	1.51	0.73
60	9.39	4.74	2.93	1.74	0.84
61	9.14	4.74	2.97	1.78	0.86
62	8.97	4.77	3.03	1.82	0.87
63	8.82	4.80	3.09	1.86	0.90
64	8.86	4.89	3.14	1.88	0.91

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Elimination Period: 365 day

Occupation Class: 6A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.18	0.08	0.14	0.47	0.02	0.02
26	1.21	0.08	0.14	0.48	0.02	0.02
27	1.25	0.08	0.14	0.50	0.02	0.02
28	1.28	0.09	0.14	0.51	0.02	0.02
29	1.32	0.09	0.15	0.52	0.02	0.02
30	1.36	0.09	0.15	0.54	0.02	0.02
31	1.40	0.10	0.17	0.55	0.02	0.02
32	1.44	0.10	0.17	0.57	0.02	0.02
33	1.47	0.10	0.18	0.58	0.02	0.02
34	1.52	0.10	0.18	0.59	0.02	0.03
35	1.55	0.10	0.18	0.61	0.02	0.03
36	1.65	0.10	0.19	0.65	0.02	0.03
37	1.76	0.11	0.21	0.67	0.02	0.03
38	1.88	0.13	0.22	0.71	0.02	0.03
39	1.99	0.13	0.23	0.75	0.02	0.03
40	2.10	0.14	0.24	0.78	0.02	0.03
41	2.22	0.14	0.26	0.82	0.02	0.03
42	2.35	0.15	0.27	0.85	0.02	0.04
43	2.46	0.15	0.29	0.88	0.02	0.04
44	2.58	0.18	0.30	0.92	0.02	0.04
45	2.71	0.18	0.32	0.96	0.02	0.05
46	2.86	0.19	0.34	1.00	0.02	0.05
47	3.01	0.19	0.34	1.06	0.02	0.06
48	3.17	0.21	0.36	1.12	0.02	0.06
49	3.36	0.22	0.39	1.18	0.03	0.07
50	3.56	0.23	0.42	1.26	0.03	0.07
51	3.80	0.25	0.45	1.34	0.04	0.07
52	4.07	0.27	0.48	1.42	0.04	0.08
53	4.35	0.29	0.50	1.51	0.05	0.08
54	4.66	0.30	0.54	1.61	0.06	0.09
55	5.02	0.33	0.58	1.69	0.06	0.10
56	5.53	0.36	0.64	1.79	0.06	0.10
57	5.88	0.39	0.68	1.91	0.07	0.11
58	6.07	0.39	0.70	2.05	0.07	0.13
59	6.51	0.42	0.75	2.20	0.08	0.15
60	6.68	0.43	0.76	2.42	0.10	0.18
61	6.91	0.45	0.79	2.48	0.10	0.18
62	7.65	0.49	0.87	2.54	0.10	0.18
63	8.26	0.54	0.94	2.61	0.10	0.18
64	8.41	0.54	0.96	2.66	0.10	0.18

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 70
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.26	4.19	2.92	2.67	2.42	0.67	1.36
26	7.39	4.26	2.95	2.70	2.45	0.67	1.35
27	7.51	4.34	3.00	2.74	2.50	0.67	1.35
28	7.62	4.42	3.06	2.80	2.54	0.67	1.35
29	7.74	4.51	3.11	2.85	2.59	0.67	1.34
30	7.89	4.61	3.22	2.94	2.68	0.66	1.33
31	7.97	4.70	3.28	2.99	2.73	0.66	1.32
32	8.00	4.79	3.34	3.05	2.78	0.66	1.31
33	8.04	4.89	3.41	3.10	2.83	0.66	1.30
34	8.09	4.98	3.47	3.18	2.90	0.66	1.30
35	8.14	5.09	3.57	3.27	2.98	0.66	1.30
36	8.44	5.31	3.66	3.35	3.06	0.67	1.32
37	8.74	5.47	3.76	3.45	3.14	0.69	1.34
38	9.06	5.61	3.87	3.55	3.24	0.70	1.38
39	9.23	5.74	4.00	3.66	3.34	0.72	1.40
40	9.34	5.90	4.17	3.82	3.48	0.73	1.42
41	9.47	6.02	4.30	3.93	3.58	0.74	1.42
42	9.60	6.15	4.43	4.05	3.69	0.74	1.43
43	9.71	6.28	4.56	4.17	3.79	0.74	1.42
44	9.81	6.40	4.70	4.30	3.90	0.74	1.41
45	9.90	6.52	4.84	4.42	4.02	0.74	1.39
46	9.99	6.66	4.98	4.54	4.13	0.73	1.38
47	10.09	6.78	5.14	4.68	4.25	0.72	1.36
48	10.18	6.91	5.28	4.82	4.37	0.71	1.34
49	10.24	7.03	5.43	4.94	4.48	0.70	1.32
50	10.10	7.03	5.50	5.00	4.52	0.70	1.29
51	10.14	7.14	5.63	5.12	4.62	0.69	1.27
52	10.18	7.24	5.76	5.23	4.72	0.68	1.26
53	10.22	7.34	5.89	5.34	4.81	0.68	1.25
54	10.26	7.44	6.02	5.46	4.90	0.68	1.25
55	10.32	7.55	6.17	5.58	5.00	0.67	1.24
56	10.19	7.53	6.19	5.60	5.00	0.66	1.22
57	10.02	7.48	6.21	5.58	4.97	0.64	1.18
58	10.07	7.48	6.18	5.46	4.89	0.62	1.14
59	10.09	7.46	6.14	5.32	4.80	0.60	1.10
60	10.08	7.43	6.09	5.18	4.70	0.58	1.05
61	10.04	7.38	6.02	5.03	4.61	0.55	1.01
62	9.62	7.06	5.75	4.81	4.39	0.53	0.96
63	8.97	6.57	5.34	4.46	4.07	0.49	0.88
64	8.29	6.06	4.91	4.08	3.73	0.44	0.80

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 67
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.98	4.06	2.74	2.50	2.25	0.62	1.23
26	7.10	4.13	2.77	2.53	2.29	0.61	1.23
27	7.21	4.20	2.82	2.57	2.33	0.61	1.22
28	7.30	4.27	2.88	2.62	2.38	0.61	1.22
29	7.40	4.35	2.93	2.66	2.42	0.60	1.20
30	7.51	4.44	3.01	2.73	2.47	0.59	1.18
31	7.62	4.53	3.06	2.78	2.52	0.59	1.18
32	7.74	4.61	3.11	2.82	2.56	0.59	1.16
33	7.85	4.70	3.17	2.87	2.60	0.58	1.15
34	7.89	4.78	3.22	2.92	2.65	0.58	1.14
35	7.93	4.88	3.26	2.98	2.70	0.58	1.12
36	8.21	4.98	3.36	3.05	2.76	0.59	1.14
37	8.37	5.08	3.45	3.13	2.83	0.60	1.16
38	8.50	5.19	3.54	3.22	2.92	0.61	1.18
39	8.63	5.30	3.64	3.31	3.00	0.62	1.19
40	8.67	5.40	3.77	3.42	3.10	0.62	1.18
41	8.77	5.50	3.87	3.52	3.18	0.62	1.19
42	8.85	5.60	3.98	3.62	3.26	0.62	1.18
43	8.91	5.70	4.09	3.71	3.35	0.62	1.17
44	8.95	5.78	4.19	3.80	3.43	0.61	1.14
45	8.98	5.86	4.30	3.90	3.51	0.59	1.12
46	9.02	5.94	4.40	3.98	3.59	0.58	1.10
47	9.06	6.02	4.50	4.08	3.67	0.57	1.06
48	9.06	6.10	4.61	4.17	3.74	0.55	1.02
49	8.97	6.15	4.70	4.25	3.81	0.54	0.99
50	8.86	6.06	4.70	4.23	3.78	0.52	0.95
51	8.75	6.09	4.76	4.29	3.82	0.50	0.92
52	8.68	6.10	4.82	4.34	3.86	0.49	0.89
53	8.61	6.11	4.87	4.38	3.88	0.47	0.86
54	8.59	6.12	4.91	4.41	3.90	0.44	0.81
55	8.51	6.12	4.96	4.44	3.91	0.41	0.75
56	8.54	5.98	4.89	4.25	3.74	0.37	0.66
57	8.56	5.90	4.81	4.05	3.58	0.34	0.62
58	8.58	5.94	4.72	3.86	3.42	0.33	0.58
59	8.58	5.96	4.63	3.67	3.25	0.30	0.55
60	8.34	5.80	4.50	3.57	3.16	0.29	0.51
61	8.10	5.63	4.37	3.46	3.06	0.26	0.47
62	7.86	5.46	4.23	3.34	2.96	0.25	0.45
63	7.54	5.23	4.06	3.20	2.83	0.24	0.43
64	7.22	5.00	3.87	3.06	2.70	0.22	0.41

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 65
Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.77	3.95	2.62	2.37	2.14	0.57	1.15
26	6.87	4.02	2.65	2.41	2.18	0.56	1.14
27	6.97	4.08	2.70	2.45	2.22	0.56	1.13
28	7.06	4.14	2.74	2.49	2.26	0.55	1.11
29	7.14	4.18	2.78	2.53	2.29	0.55	1.10
30	7.22	4.25	2.85	2.58	2.34	0.54	1.06
31	7.32	4.30	2.90	2.62	2.37	0.53	1.05
32	7.42	4.38	2.94	2.66	2.41	0.53	1.04
33	7.54	4.46	2.99	2.70	2.45	0.53	1.04
34	7.63	4.53	3.03	2.74	2.48	0.53	1.02
35	7.72	4.61	3.07	2.77	2.50	0.52	1.01
36	7.83	4.69	3.15	2.84	2.57	0.53	1.02
37	7.94	4.78	3.23	2.90	2.62	0.54	1.03
38	8.06	4.87	3.32	2.98	2.70	0.54	1.04
39	8.16	4.97	3.41	3.06	2.77	0.54	1.05
40	8.14	5.03	3.47	3.15	2.84	0.53	1.01
41	8.21	5.11	3.56	3.22	2.91	0.53	1.00
42	8.26	5.18	3.65	3.30	2.98	0.52	0.99
43	8.29	5.25	3.74	3.38	3.05	0.51	0.98
44	8.30	5.31	3.82	3.46	3.10	0.51	0.96
45	8.29	5.36	3.90	3.52	3.17	0.50	0.94
46	8.28	5.41	3.98	3.59	3.22	0.49	0.91
47	8.26	5.46	4.05	3.66	3.28	0.47	0.89
48	8.22	5.49	4.12	3.72	3.33	0.46	0.85
49	8.16	5.50	4.18	3.77	3.37	0.44	0.82
50	8.00	5.37	4.13	3.72	3.31	0.40	0.73
51	8.02	5.36	4.17	3.74	3.34	0.38	0.69
52	8.03	5.34	4.18	3.76	3.34	0.35	0.64
53	8.04	5.30	4.19	3.77	3.34	0.32	0.58
54	8.02	5.29	4.19	3.76	3.31	0.30	0.53
55	7.90	5.22	4.18	3.74	3.28	0.26	0.47
56	7.86	5.20	4.06	3.61	3.16	0.22	0.41
57	7.82	5.15	3.94	3.39	2.96	0.19	0.34
58	7.74	5.10	3.82	3.17	2.77	0.17	0.30
59	7.64	5.03	3.70	2.95	2.60	0.15	0.27
60	7.55	4.97	3.66	2.74	2.43	0.15	0.26
61	7.44	4.90	3.60	2.66	2.26	0.15	0.26
62	7.33	4.83	3.55	2.62	2.22	0.14	0.26
63	7.22	4.75	3.50	2.65	2.24	0.14	0.26
64	7.10	4.67	3.44	2.81	2.38	0.14	0.26

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Benefit Period: to 365 day

Occupation Class: 6A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	2.76	0.87	0.46	0.23	0.11
26	2.73	0.86	0.46	0.24	0.11
27	2.70	0.86	0.45	0.23	0.11
28	2.66	0.85	0.44	0.23	0.11
29	2.63	0.86	0.44	0.23	0.11
30	2.62	0.85	0.44	0.23	0.11
31	2.59	0.85	0.43	0.23	0.10
32	2.57	0.86	0.43	0.23	0.12
33	2.55	0.86	0.44	0.24	0.12
34	2.52	0.87	0.43	0.23	0.11
35	2.50	0.87	0.43	0.23	0.11
36	2.50	0.90	0.43	0.23	0.12
37	2.49	0.91	0.44	0.24	0.12
38	2.48	0.93	0.46	0.25	0.12
39	2.49	0.94	0.46	0.26	0.12
40	2.49	0.95	0.46	0.26	0.12
41	2.50	0.96	0.46	0.27	0.12
42	2.50	0.97	0.46	0.27	0.13
43	2.50	0.97	0.47	0.27	0.13
44	2.50	0.98	0.47	0.27	0.13
45	2.51	0.99	0.47	0.27	0.13
46	2.53	1.00	0.49	0.28	0.14
47	2.54	1.02	0.50	0.29	0.14
48	2.55	1.04	0.52	0.30	0.15
49	2.57	1.06	0.54	0.31	0.15
50	2.59	1.08	0.56	0.33	0.16
51	2.60	1.10	0.58	0.34	0.17
52	2.63	1.13	0.61	0.36	0.18
53	2.66	1.16	0.63	0.38	0.18
54	2.70	1.18	0.67	0.39	0.18
55	2.73	1.21	0.70	0.41	0.20
56	2.76	1.26	0.74	0.44	0.21
57	2.82	1.32	0.79	0.46	0.22
58	2.94	1.41	0.86	0.50	0.24
59	3.11	1.53	0.94	0.56	0.27
60	3.38	1.70	1.05	0.62	0.31
61	3.30	1.70	1.06	0.64	0.31
62	3.20	1.70	1.09	0.65	0.31
63	3.05	1.66	1.06	0.64	0.31
64	2.96	1.63	1.06	0.62	0.30

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Elimination Period: 365 day

Occupation Class: 6A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.96	0.07	0.11	0.38	0.01	0.02
26	0.96	0.07	0.11	0.38	0.01	0.02
27	0.98	0.07	0.11	0.37	0.01	0.02
28	0.98	0.06	0.11	0.37	0.01	0.02
29	0.99	0.07	0.11	0.37	0.01	0.02
30	1.00	0.07	0.12	0.37	0.01	0.02
31	1.01	0.07	0.12	0.37	0.01	0.02
32	1.01	0.07	0.12	0.37	0.01	0.02
33	1.02	0.07	0.12	0.38	0.01	0.02
34	1.02	0.07	0.12	0.37	0.01	0.02
35	1.02	0.07	0.12	0.37	0.01	0.02
36	1.06	0.06	0.13	0.38	0.01	0.02
37	1.10	0.07	0.13	0.40	0.01	0.02
38	1.14	0.08	0.13	0.41	0.02	0.02
39	1.18	0.08	0.14	0.42	0.02	0.02
40	1.23	0.08	0.14	0.42	0.02	0.02
41	1.27	0.08	0.14	0.42	0.02	0.02
42	1.30	0.08	0.15	0.44	0.02	0.02
43	1.34	0.08	0.15	0.44	0.02	0.02
44	1.38	0.09	0.16	0.46	0.02	0.02
45	1.42	0.09	0.16	0.46	0.02	0.02
46	1.47	0.10	0.17	0.47	0.02	0.02
47	1.51	0.10	0.18	0.49	0.02	0.02
48	1.57	0.10	0.18	0.51	0.02	0.02
49	1.63	0.10	0.19	0.52	0.02	0.02
50	1.70	0.10	0.19	0.54	0.02	0.02
51	1.78	0.12	0.21	0.57	0.02	0.02
52	1.86	0.12	0.22	0.59	0.02	0.02
53	1.96	0.13	0.23	0.62	0.02	0.03
54	2.07	0.14	0.24	0.64	0.02	0.03
55	2.18	0.14	0.26	0.66	0.02	0.03
56	2.39	0.16	0.28	0.70	0.02	0.03
57	2.53	0.17	0.30	0.74	0.02	0.04
58	2.58	0.17	0.30	0.79	0.02	0.04
59	2.73	0.17	0.30	0.84	0.03	0.05
60	2.67	0.17	0.30	0.91	0.03	0.06
61	2.65	0.16	0.30	0.91	0.04	0.05
62	2.79	0.18	0.33	0.92	0.02	0.06
63	2.90	0.19	0.33	0.90	0.04	0.06
64	2.86	0.18	0.34	0.89	0.04	0.05

Principal Life Insurance Company
2014 Pricing

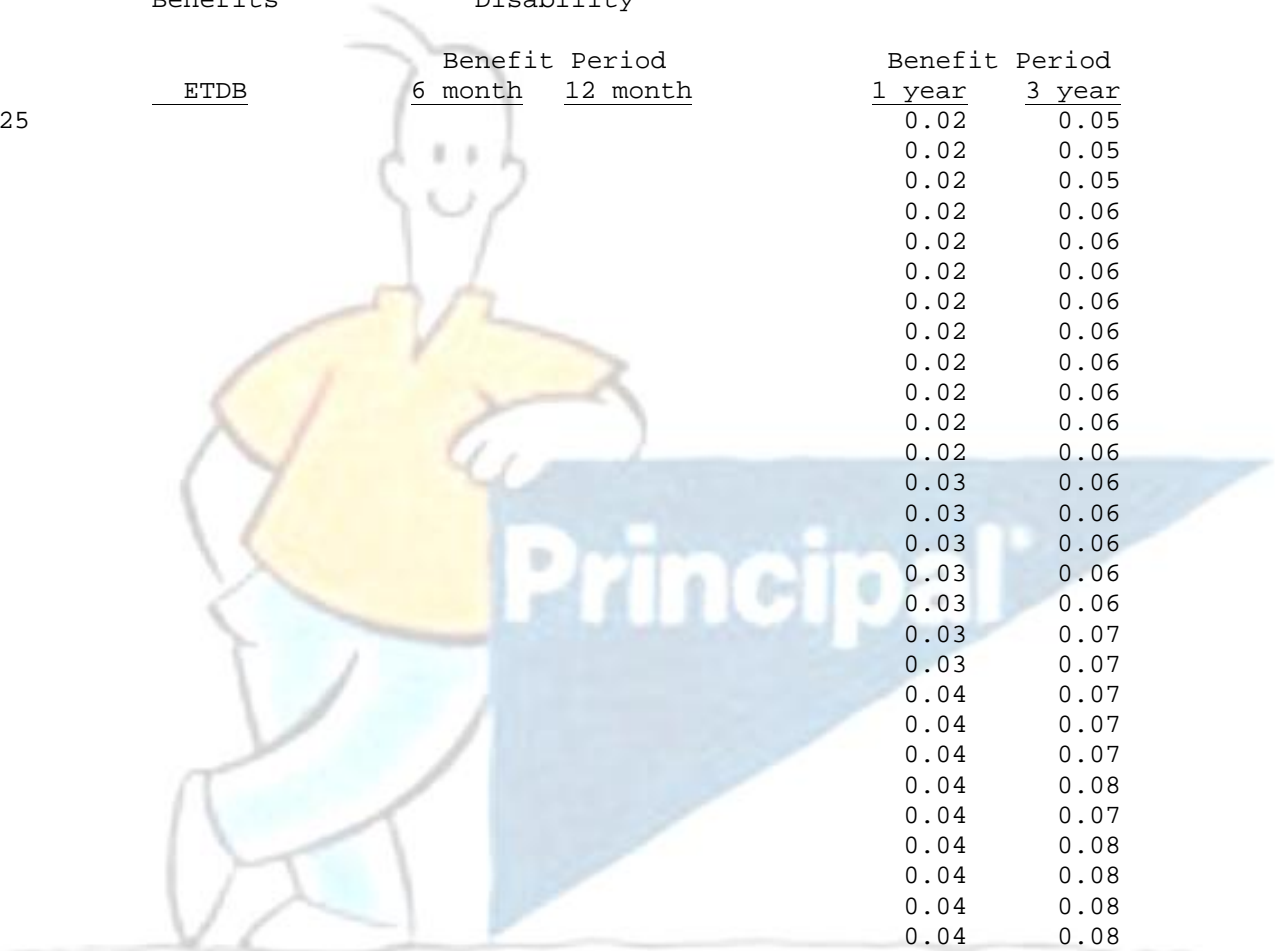
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Occupation Class: 6A Male non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.02	0.05
26				0.02	0.05
27				0.02	0.05
28				0.02	0.06
29				0.02	0.06
30				0.02	0.06
31				0.02	0.06
32				0.02	0.06
33				0.02	0.06
34				0.02	0.06
35				0.02	0.06
36				0.02	0.06
37				0.03	0.06
38				0.03	0.06
39				0.03	0.06
40				0.03	0.06
41				0.03	0.06
42				0.03	0.07
43				0.03	0.07
44				0.04	0.07
45				0.04	0.07
46				0.04	0.07
47				0.04	0.08
48				0.04	0.07
49				0.04	0.08
50				0.04	0.08
51				0.04	0.08
52				0.04	0.08
53				0.04	0.08
54				0.04	0.08
55				0.04	0.08
56				0.04	0.08
57				0.04	0.08
58				0.04	0.08
59				0.04	0.08
60				0.04	0.08
61				0.04	0.07
62				0.04	0.08
63				0.04	0.07
64				0.04	0.07



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70
Occupation Class: 6A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.04	1.98	1.86	0.54	1.14
26	2.08	2.02	1.90	0.54	1.14
27	2.13	2.06	1.94	0.54	1.12
28	2.16	2.10	1.97	0.54	1.11
29	2.20	2.14	2.01	0.54	1.10
30	2.25	2.17	2.05	0.53	1.09
31	2.35	2.27	2.14	0.54	1.10
32	2.46	2.38	2.25	0.54	1.12
33	2.57	2.49	2.35	0.56	1.14
34	2.68	2.59	2.45	0.58	1.16
35	2.79	2.70	2.54	0.58	1.18
36	2.96	2.86	2.70	0.61	1.21
37	3.13	3.03	2.86	0.63	1.25
38	3.30	3.19	3.01	0.64	1.28
39	3.47	3.36	3.16	0.66	1.32
40	3.65	3.52	3.32	0.69	1.35
41	3.87	3.74	3.52	0.70	1.39
42	4.10	3.96	3.73	0.74	1.42
43	4.33	4.18	3.94	0.75	1.46
44	4.55	4.40	4.14	0.77	1.50
45	4.78	4.62	4.34	0.79	1.53
46	5.04	4.86	4.57	0.80	1.54
47	5.30	5.10	4.79	0.81	1.56
48	5.54	5.34	5.02	0.82	1.57
49	5.80	5.59	5.23	0.83	1.58
50	6.06	5.84	5.46	0.85	1.60
51	6.30	6.06	5.65	0.83	1.57
52	6.54	6.28	5.84	0.82	1.54
53	6.78	6.50	6.03	0.81	1.50
54	7.02	6.72	6.22	0.80	1.48
55	7.26	6.94	6.42	0.78	1.45
56	7.42	7.09	6.52	0.74	1.38
57	7.60	7.23	6.62	0.70	1.30
58	7.78	7.38	6.73	0.66	1.22
59	7.94	7.52	6.83	0.62	1.13
60	8.12	7.67	6.94	0.57	1.05
61	7.94	7.48	6.75	0.53	0.96
62	7.74	7.29	6.57	0.45	0.82
63	7.56	7.10	6.39	0.37	0.66
64	7.63	7.17	6.46	0.37	0.67

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67
Occupation Class: 6A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.97	1.90	1.79	0.51	1.06
26	2.00	1.94	1.82	0.50	1.06
27	2.03	1.97	1.86	0.50	1.03
28	2.07	2.00	1.88	0.50	1.02
29	2.11	2.04	1.92	0.49	1.00
30	2.14	2.07	1.95	0.49	0.99
31	2.25	2.17	2.04	0.50	1.00
32	2.35	2.27	2.14	0.50	1.01
33	2.45	2.37	2.23	0.51	1.02
34	2.55	2.46	2.32	0.52	1.03
35	2.65	2.57	2.42	0.53	1.05
36	2.81	2.71	2.55	0.54	1.07
37	2.97	2.87	2.70	0.56	1.10
38	3.13	3.02	2.83	0.58	1.13
39	3.28	3.17	2.98	0.59	1.16
40	3.44	3.33	3.12	0.61	1.19
41	3.65	3.52	3.30	0.62	1.21
42	3.86	3.71	3.49	0.64	1.24
43	4.06	3.91	3.67	0.66	1.26
44	4.27	4.11	3.86	0.66	1.29
45	4.48	4.31	4.05	0.68	1.31
46	4.70	4.52	4.23	0.68	1.31
47	4.91	4.73	4.42	0.69	1.30
48	5.13	4.94	4.60	0.69	1.30
49	5.35	5.14	4.79	0.70	1.30
50	5.57	5.34	4.98	0.70	1.30
51	5.73	5.50	5.09	0.67	1.24
52	5.89	5.63	5.20	0.64	1.18
53	6.04	5.77	5.31	0.62	1.12
54	6.19	5.91	5.42	0.58	1.06
55	6.35	6.06	5.54	0.56	1.01
56	6.33	6.01	5.46	0.50	0.92
57	6.31	5.97	5.38	0.46	0.83
58	6.29	5.92	5.31	0.41	0.74
59	6.27	5.87	5.23	0.36	0.66
60	6.26	5.83	5.15	0.31	0.57
61	5.98	5.61	5.03	0.26	0.48
62	5.69	5.38	4.91	0.22	0.41
63	5.41	5.16	4.79	0.18	0.34
64	5.46	5.22	4.84	0.18	0.33

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65
Occupation Class: 6A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.90	1.85	1.74	0.48	1.01
26	1.94	1.88	1.76	0.48	0.99
27	1.97	1.90	1.79	0.47	0.98
28	2.00	1.94	1.82	0.47	0.97
29	2.03	1.97	1.85	0.46	0.94
30	2.06	2.00	1.88	0.46	0.93
31	2.16	2.09	1.96	0.46	0.94
32	2.26	2.18	2.05	0.46	0.94
33	2.35	2.27	2.14	0.47	0.94
34	2.45	2.36	2.22	0.48	0.96
35	2.54	2.46	2.30	0.49	0.97
36	2.69	2.60	2.44	0.50	0.98
37	2.84	2.74	2.57	0.52	1.02
38	2.98	2.88	2.70	0.53	1.03
39	3.14	3.02	2.84	0.54	1.06
40	3.28	3.17	2.97	0.56	1.08
41	3.47	3.35	3.14	0.56	1.10
42	3.66	3.53	3.31	0.58	1.11
43	3.86	3.71	3.48	0.59	1.14
44	4.04	3.90	3.65	0.60	1.16
45	4.23	4.07	3.82	0.62	1.18
46	4.42	4.26	3.98	0.61	1.16
47	4.62	4.43	4.14	0.60	1.14
48	4.80	4.61	4.30	0.59	1.12
49	4.99	4.79	4.46	0.59	1.10
50	5.18	4.97	4.62	0.58	1.09
51	5.27	5.04	4.66	0.55	1.02
52	5.36	5.11	4.70	0.51	0.95
53	5.44	5.18	4.74	0.49	0.89
54	5.53	5.25	4.79	0.45	0.82
55	5.62	5.32	4.83	0.42	0.75
56	5.47	5.16	4.66	0.37	0.67
57	5.33	5.00	4.50	0.32	0.58
58	5.18	4.84	4.34	0.27	0.49
59	5.04	4.67	4.17	0.22	0.40
60	4.90	4.51	4.00	0.18	0.32
61	4.81	4.51	4.11	0.16	0.30
62	4.72	4.50	4.22	0.15	0.29
63	4.64	4.50	4.34	0.14	0.27
64	4.68	4.54	4.38	0.14	0.26

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: 6A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.28	1.22	1.14	0.07	0.14
26	1.30	1.24	1.16	0.08	0.14
27	1.32	1.26	1.18	0.08	0.14
28	1.34	1.28	1.20	0.08	0.14
29	1.35	1.30	1.22	0.09	0.15
30	1.38	1.32	1.24	0.08	0.15
31	1.44	1.38	1.30	0.09	0.16
32	1.50	1.44	1.35	0.10	0.17
33	1.56	1.50	1.42	0.10	0.17
34	1.62	1.56	1.47	0.10	0.18
35	1.68	1.62	1.53	0.10	0.19
36	1.78	1.71	1.62	0.11	0.20
37	1.87	1.81	1.70	0.12	0.21
38	1.97	1.90	1.80	0.12	0.22
39	2.06	1.99	1.89	0.12	0.22
40	2.16	2.08	1.98	0.13	0.23
41	2.30	2.22	2.10	0.14	0.25
42	2.43	2.34	2.22	0.15	0.26
43	2.57	2.47	2.35	0.15	0.28
44	2.70	2.61	2.47	0.17	0.30
45	2.83	2.74	2.60	0.18	0.31
46	3.01	2.90	2.75	0.19	0.34
47	3.18	3.06	2.91	0.20	0.35
48	3.34	3.23	3.07	0.20	0.37
49	3.51	3.39	3.22	0.22	0.39
50	3.69	3.56	3.38	0.22	0.41
51	3.86	3.72	3.53	0.23	0.42
52	4.02	3.88	3.66	0.25	0.44
53	4.19	4.04	3.81	0.26	0.45
54	4.36	4.20	3.95	0.26	0.46
55	4.53	4.36	4.10	0.26	0.47
56	4.60	4.39	4.08	0.25	0.44
57	4.67	4.42	4.06	0.23	0.41
58	4.75	4.46	4.04	0.21	0.38
59	4.82	4.49	4.02	0.19	0.35
60	4.90	4.51	4.00	0.18	0.32
61	4.81	4.51	4.11	0.16	0.30
62	4.72	4.50	4.22	0.15	0.29
63	4.64	4.50	4.34	0.14	0.27
64	4.68	4.54	4.38	0.14	0.26

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year

Occupation Class: 6A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.09	1.02			
26	1.09	1.02			
27	1.10	1.04			
28	1.10	1.05			
29	1.10	1.06			
30	1.11	1.06			
31	1.14	1.10			
32	1.18	1.14			
33	1.22	1.17			
34	1.26	1.20			
35	1.30	1.24			
36	1.35	1.30			
37	1.42	1.35			
38	1.47	1.42			
39	1.53	1.47			
40	1.58	1.53			
41	1.66	1.61			
42	1.74	1.68			
43	1.82	1.76			
44	1.90	1.84			
45	1.98	1.91			
46	2.07	2.01			
47	2.17	2.10			
48	2.26	2.19			
49	2.36	2.28			
50	2.46	2.37			
51	2.57	2.49			
52	2.69	2.60			
53	2.81	2.72			
54	2.92	2.83			
55	3.04	2.95			
56	3.22	3.12			
57	3.39	3.29			
58	3.57	3.46			
59	3.74	3.63			
60	3.92	3.80			
61	4.16	4.03			
62	4.40	4.26			
63	4.64	4.50			
64	4.68	4.54			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	0.65	0.38	0.25	0.22	0.21	0.06	0.11
26	0.66	0.38	0.26	0.23	0.21	0.06	0.11
27	0.67	0.39	0.26	0.23	0.22	0.06	0.11
28	0.68	0.40	0.26	0.24	0.22	0.06	0.10
29	0.69	0.40	0.26	0.24	0.22	0.06	0.10
30	0.70	0.41	0.27	0.25	0.22	0.05	0.10
31	0.70	0.42	0.28	0.25	0.22	0.05	0.10
32	0.71	0.42	0.28	0.26	0.23	0.05	0.10
33	0.72	0.42	0.29	0.26	0.23	0.05	0.10
34	0.74	0.43	0.29	0.26	0.24	0.05	0.10
35	0.74	0.44	0.30	0.26	0.24	0.05	0.10
36	0.75	0.45	0.30	0.27	0.25	0.05	0.10
37	0.76	0.46	0.31	0.28	0.26	0.05	0.10
38	0.78	0.46	0.32	0.29	0.26	0.05	0.10
39	0.78	0.48	0.33	0.30	0.26	0.06	0.10
40	0.78	0.48	0.34	0.30	0.27	0.05	0.10
41	0.89	0.55	0.38	0.35	0.31	0.06	0.11
42	0.99	0.62	0.44	0.40	0.36	0.06	0.12
43	1.10	0.70	0.50	0.45	0.40	0.06	0.13
44	1.19	0.77	0.55	0.50	0.45	0.07	0.14
45	1.30	0.84	0.61	0.55	0.50	0.08	0.14
46	1.39	0.91	0.66	0.60	0.54	0.08	0.15
47	1.49	0.98	0.73	0.66	0.59	0.08	0.16
48	1.58	1.06	0.79	0.71	0.64	0.09	0.16
49	1.66	1.12	0.85	0.77	0.69	0.09	0.17
50	1.73	1.16	0.90	0.80	0.71	0.09	0.16
51	2.02	1.35	1.05	0.94	0.84	0.10	0.18
52	2.31	1.54	1.21	1.08	0.96	0.10	0.18
53	2.61	1.71	1.36	1.22	1.08	0.10	0.19
54	2.89	1.90	1.50	1.35	1.19	0.10	0.19
55	3.13	2.07	1.66	1.48	1.30	0.10	0.18
56	3.40	2.25	1.76	1.56	1.37	0.10	0.18
57	3.66	2.41	1.85	1.58	1.38	0.09	0.16
58	3.90	2.58	1.93	1.60	1.40	0.09	0.15
59	4.13	2.71	1.99	1.59	1.41	0.08	0.14
60	4.19	2.76	2.02	1.52	1.34	0.08	0.15
61	4.24	2.79	2.06	1.52	1.29	0.08	0.15
62	4.29	2.82	2.07	1.54	1.30	0.09	0.15
63	4.34	2.85	2.10	1.59	1.34	0.09	0.15
64	4.26	2.80	2.06	1.69	1.42	0.09	0.15

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 6A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.26	0.08	0.04	0.02	0.02
26	0.26	0.08	0.04	0.02	0.02
27	0.26	0.08	0.04	0.02	0.02
28	0.26	0.08	0.04	0.02	0.02
29	0.26	0.08	0.04	0.02	0.02
30	0.25	0.08	0.04	0.02	0.02
31	0.25	0.08	0.04	0.02	0.01
32	0.25	0.08	0.04	0.02	0.02
33	0.25	0.08	0.04	0.02	0.02
34	0.24	0.08	0.04	0.02	0.02
35	0.24	0.08	0.04	0.02	0.02
36	0.24	0.08	0.04	0.02	0.02
37	0.24	0.08	0.04	0.02	0.02
38	0.24	0.09	0.04	0.02	0.02
39	0.24	0.09	0.04	0.02	0.02
40	0.24	0.09	0.04	0.02	0.02
41	0.27	0.10	0.05	0.02	0.02
42	0.30	0.12	0.06	0.03	0.02
43	0.33	0.13	0.06	0.03	0.02
44	0.36	0.14	0.07	0.04	0.02
45	0.39	0.15	0.07	0.04	0.02
46	0.42	0.17	0.08	0.05	0.02
47	0.46	0.18	0.09	0.06	0.02
48	0.49	0.19	0.10	0.06	0.02
49	0.53	0.22	0.11	0.06	0.02
50	0.56	0.23	0.13	0.07	0.03
51	0.66	0.28	0.14	0.08	0.04
52	0.75	0.33	0.18	0.10	0.05
53	0.86	0.38	0.21	0.13	0.06
54	0.98	0.43	0.24	0.14	0.07
55	1.08	0.48	0.27	0.16	0.07
56	1.19	0.54	0.32	0.19	0.10
57	1.32	0.62	0.37	0.22	0.10
58	1.48	0.71	0.43	0.26	0.12
59	1.68	0.83	0.50	0.30	0.14
60	1.89	0.94	0.58	0.35	0.18
61	1.89	0.98	0.61	0.36	0.18
62	1.87	0.99	0.63	0.38	0.18
63	1.82	0.99	0.63	0.38	0.18
64	1.78	0.98	0.63	0.38	0.18

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 6A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.03	0.01	0.01	0.03	0.01	0.01
26	0.03	0.01	0.01	0.03	0.01	0.01
27	0.03	0.01	0.01	0.03	0.01	0.01
28	0.03	0.01	0.01	0.03	0.01	0.01
29	0.03	0.01	0.01	0.03	0.01	0.01
30	0.03	0.01	0.01	0.03	0.01	0.01
31	0.03	0.01	0.01	0.03	0.01	0.01
32	0.03	0.01	0.01	0.03	0.01	0.01
33	0.03	0.01	0.01	0.03	0.01	0.01
34	0.03	0.01	0.01	0.03	0.01	0.01
35	0.03	0.01	0.01	0.03	0.01	0.01
36	0.03	0.01	0.01	0.03	0.01	0.01
37	0.04	0.01	0.01	0.04	0.01	0.01
38	0.04	0.01	0.01	0.04	0.01	0.01
39	0.04	0.01	0.01	0.04	0.01	0.01
40	0.04	0.01	0.01	0.04	0.01	0.01
41	0.05	0.01	0.01	0.05	0.01	0.01
42	0.06	0.01	0.01	0.06	0.01	0.01
43	0.06	0.01	0.01	0.06	0.01	0.01
44	0.07	0.01	0.01	0.07	0.01	0.01
45	0.07	0.01	0.01	0.07	0.01	0.01
46	0.08	0.01	0.01	0.07	0.01	0.01
47	0.09	0.01	0.01	0.09	0.01	0.01
48	0.10	0.01	0.01	0.10	0.01	0.01
49	0.11	0.01	0.01	0.11	0.01	0.01
50	0.12	0.01	0.01	0.12	0.01	0.01
51	0.15	0.01	0.01	0.14	0.01	0.01
52	0.18	0.01	0.01	0.18	0.01	0.01
53	0.21	0.01	0.02	0.20	0.01	0.02
54	0.25	0.01	0.02	0.23	0.01	0.02
55	0.29	0.01	0.02	0.26	0.01	0.02
56	0.34	0.01	0.02	0.30	0.01	0.02
57	0.40	0.02	0.02	0.34	0.02	0.02
58	0.46	0.02	0.02	0.40	0.02	0.02
59	0.53	0.02	0.03	0.46	0.02	0.02
60	0.60	0.02	0.05	0.51	0.02	0.04
61	0.62	0.03	0.04	0.52	0.02	0.03
62	0.70	0.02	0.04	0.54	0.02	0.03
63	0.74	0.03	0.05	0.54	0.02	0.03
64	0.74	0.03	0.05	0.54	0.02	0.03

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

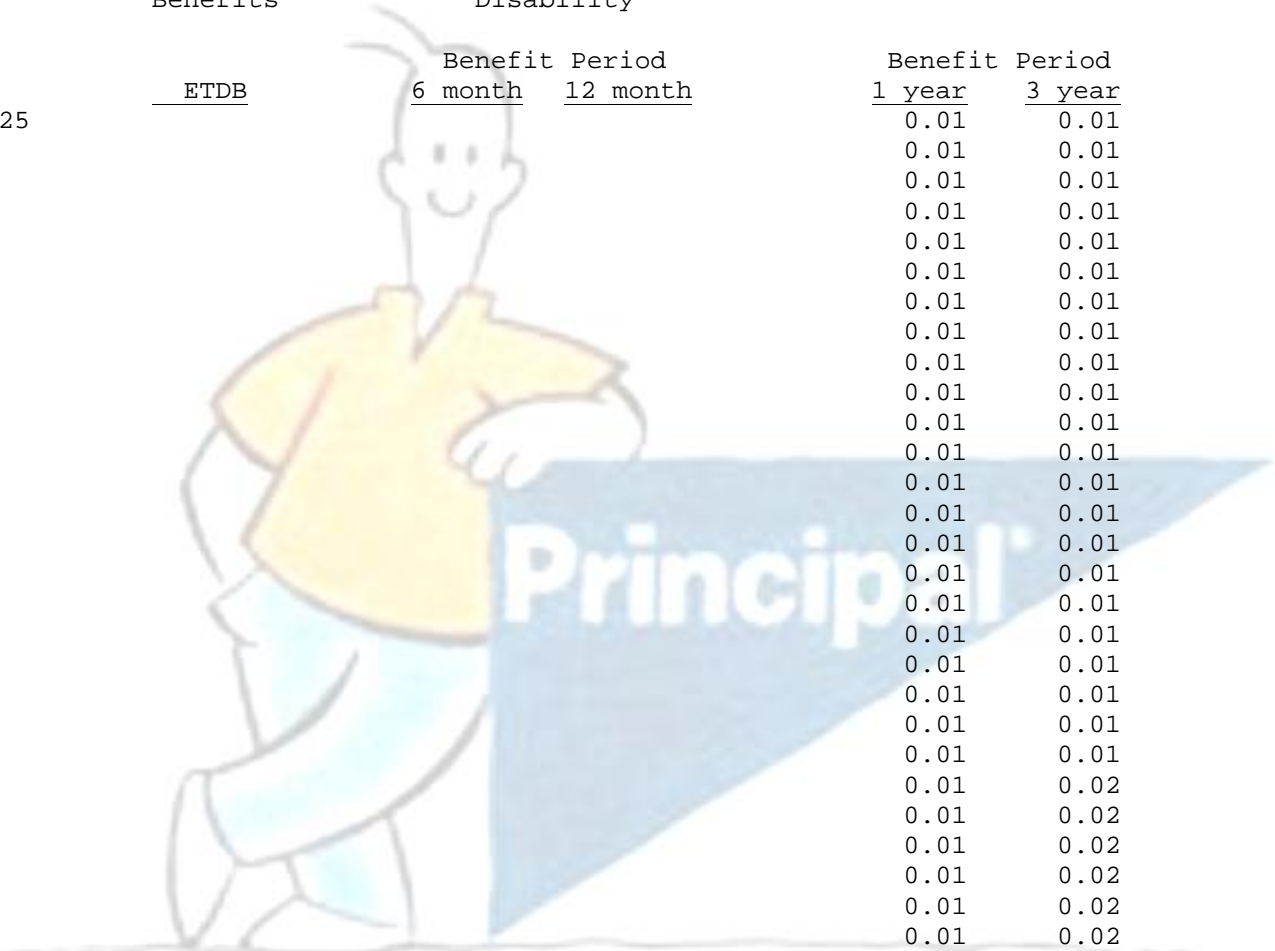
Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771
Occupation Class: 6A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.01
42				0.01	0.01
43				0.01	0.01
44				0.01	0.01
45				0.01	0.01
46				0.01	0.01
47				0.01	0.02
48				0.01	0.02
49				0.01	0.02
50				0.01	0.02
51				0.01	0.02
52				0.01	0.02
53				0.01	0.02
54				0.02	0.02
55				0.02	0.03
56				0.02	0.03
57				0.02	0.04
58				0.02	0.04
59				0.02	0.04
60				0.02	0.05
61				0.02	0.04
62				0.02	0.05
63				0.02	0.05
64				0.02	0.05



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.02	0.59	0.39	0.35	0.32	0.09	0.18
26	1.03	0.60	0.40	0.36	0.33	0.08	0.17
27	1.05	0.61	0.40	0.37	0.34	0.08	0.17
28	1.06	0.62	0.42	0.38	0.34	0.08	0.17
29	1.07	0.62	0.42	0.38	0.34	0.08	0.17
30	1.09	0.64	0.43	0.38	0.35	0.08	0.16
31	1.10	0.65	0.43	0.39	0.35	0.08	0.16
32	1.11	0.66	0.44	0.40	0.36	0.08	0.16
33	1.13	0.67	0.45	0.41	0.37	0.08	0.16
34	1.14	0.68	0.46	0.41	0.37	0.08	0.15
35	1.16	0.69	0.46	0.42	0.38	0.08	0.15
36	1.18	0.70	0.47	0.42	0.38	0.08	0.15
37	1.19	0.72	0.48	0.44	0.39	0.08	0.15
38	1.21	0.73	0.50	0.45	0.40	0.08	0.16
39	1.22	0.74	0.51	0.46	0.42	0.08	0.16
40	1.22	0.75	0.52	0.47	0.42	0.08	0.15
41	1.35	0.84	0.58	0.54	0.48	0.09	0.17
42	1.49	0.94	0.66	0.59	0.54	0.10	0.18
43	1.62	1.02	0.73	0.66	0.59	0.10	0.19
44	1.74	1.11	0.80	0.73	0.66	0.10	0.20
45	1.86	1.21	0.88	0.79	0.71	0.11	0.21
46	1.98	1.30	0.95	0.86	0.78	0.12	0.22
47	2.11	1.39	1.03	0.93	0.84	0.12	0.22
48	2.22	1.48	1.11	1.01	0.90	0.12	0.23
49	2.33	1.57	1.19	1.07	0.96	0.13	0.23
50	2.40	1.62	1.24	1.12	0.99	0.12	0.22
51	2.65	1.77	1.38	1.24	1.10	0.12	0.23
52	2.89	1.92	1.50	1.35	1.20	0.13	0.23
53	3.14	2.06	1.63	1.47	1.30	0.13	0.23
54	3.37	2.22	1.76	1.58	1.39	0.12	0.22
55	3.55	2.35	1.89	1.69	1.47	0.12	0.21
56	3.78	2.50	1.95	1.74	1.52	0.11	0.20
57	3.98	2.62	2.02	1.73	1.51	0.10	0.17
58	4.18	2.76	2.06	1.71	1.50	0.10	0.17
59	4.35	2.86	2.10	1.68	1.48	0.08	0.15
60	4.53	2.98	2.19	1.64	1.46	0.09	0.16
61	4.46	2.94	2.16	1.60	1.35	0.09	0.16
62	4.40	2.90	2.13	1.58	1.34	0.09	0.15
63	4.34	2.85	2.10	1.59	1.34	0.09	0.15
64	4.26	2.80	2.06	1.69	1.42	0.09	0.15

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 6A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.42	0.14	0.07	0.03	0.02
26	0.41	0.13	0.07	0.03	0.02
27	0.41	0.13	0.07	0.03	0.02
28	0.40	0.13	0.07	0.03	0.02
29	0.40	0.13	0.07	0.03	0.02
30	0.39	0.13	0.07	0.03	0.02
31	0.39	0.13	0.07	0.03	0.02
32	0.38	0.13	0.07	0.03	0.02
33	0.38	0.13	0.07	0.03	0.02
34	0.38	0.14	0.07	0.03	0.02
35	0.38	0.14	0.07	0.03	0.02
36	0.38	0.14	0.07	0.03	0.02
37	0.38	0.14	0.07	0.03	0.02
38	0.38	0.14	0.07	0.04	0.02
39	0.38	0.14	0.07	0.04	0.02
40	0.38	0.14	0.07	0.04	0.02
41	0.41	0.16	0.08	0.04	0.02
42	0.45	0.18	0.08	0.05	0.02
43	0.49	0.19	0.09	0.05	0.02
44	0.53	0.20	0.10	0.06	0.02
45	0.56	0.22	0.10	0.06	0.02
46	0.60	0.24	0.12	0.07	0.03
47	0.65	0.26	0.13	0.07	0.04
48	0.69	0.28	0.14	0.08	0.04
49	0.74	0.30	0.15	0.09	0.04
50	0.78	0.32	0.17	0.10	0.05
51	0.86	0.36	0.19	0.11	0.06
52	0.95	0.40	0.22	0.13	0.06
53	1.04	0.45	0.25	0.14	0.07
54	1.14	0.50	0.28	0.17	0.07
55	1.22	0.54	0.31	0.18	0.09
56	1.32	0.61	0.35	0.21	0.10
57	1.44	0.67	0.40	0.24	0.11
58	1.58	0.75	0.46	0.27	0.13
59	1.78	0.87	0.54	0.32	0.15
60	2.03	1.02	0.62	0.38	0.18
61	1.98	1.02	0.64	0.38	0.18
62	1.92	1.02	0.66	0.38	0.18
63	1.82	0.99	0.63	0.38	0.18
64	1.78	0.98	0.63	0.38	0.18

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 6A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.14	0.02	0.02	0.06	0.01	0.01
26	0.14	0.02	0.02	0.06	0.01	0.01
27	0.14	0.02	0.02	0.06	0.01	0.01
28	0.14	0.01	0.02	0.06	0.01	0.01
29	0.15	0.02	0.02	0.06	0.01	0.01
30	0.15	0.02	0.02	0.06	0.01	0.01
31	0.15	0.02	0.02	0.06	0.01	0.01
32	0.15	0.02	0.02	0.06	0.01	0.01
33	0.15	0.02	0.02	0.06	0.01	0.01
34	0.15	0.02	0.02	0.06	0.01	0.01
35	0.15	0.02	0.02	0.06	0.01	0.01
36	0.16	0.01	0.02	0.06	0.01	0.01
37	0.17	0.02	0.02	0.06	0.01	0.01
38	0.18	0.02	0.02	0.06	0.01	0.01
39	0.18	0.02	0.02	0.06	0.01	0.01
40	0.18	0.02	0.02	0.06	0.01	0.01
41	0.21	0.02	0.02	0.07	0.01	0.01
42	0.24	0.02	0.02	0.07	0.01	0.01
43	0.26	0.02	0.02	0.08	0.01	0.01
44	0.29	0.02	0.03	0.10	0.01	0.01
45	0.32	0.02	0.03	0.10	0.01	0.01
46	0.35	0.02	0.04	0.11	0.01	0.01
47	0.39	0.02	0.04	0.13	0.01	0.01
48	0.42	0.02	0.05	0.14	0.01	0.01
49	0.46	0.02	0.06	0.15	0.01	0.01
50	0.51	0.02	0.06	0.17	0.01	0.01
51	0.59	0.04	0.07	0.18	0.01	0.01
52	0.67	0.04	0.08	0.22	0.01	0.01
53	0.77	0.05	0.09	0.23	0.01	0.02
54	0.87	0.06	0.10	0.27	0.01	0.02
55	0.98	0.06	0.11	0.30	0.02	0.02
56	1.15	0.08	0.14	0.34	0.02	0.02
57	1.29	0.08	0.15	0.38	0.02	0.02
58	1.39	0.10	0.16	0.43	0.02	0.02
59	1.55	0.09	0.18	0.48	0.02	0.02
60	1.61	0.10	0.18	0.55	0.02	0.04
61	1.58	0.10	0.18	0.55	0.02	0.03
62	1.67	0.11	0.19	0.55	0.02	0.03
63	1.74	0.11	0.19	0.54	0.02	0.03
64	1.71	0.11	0.21	0.54	0.02	0.03

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

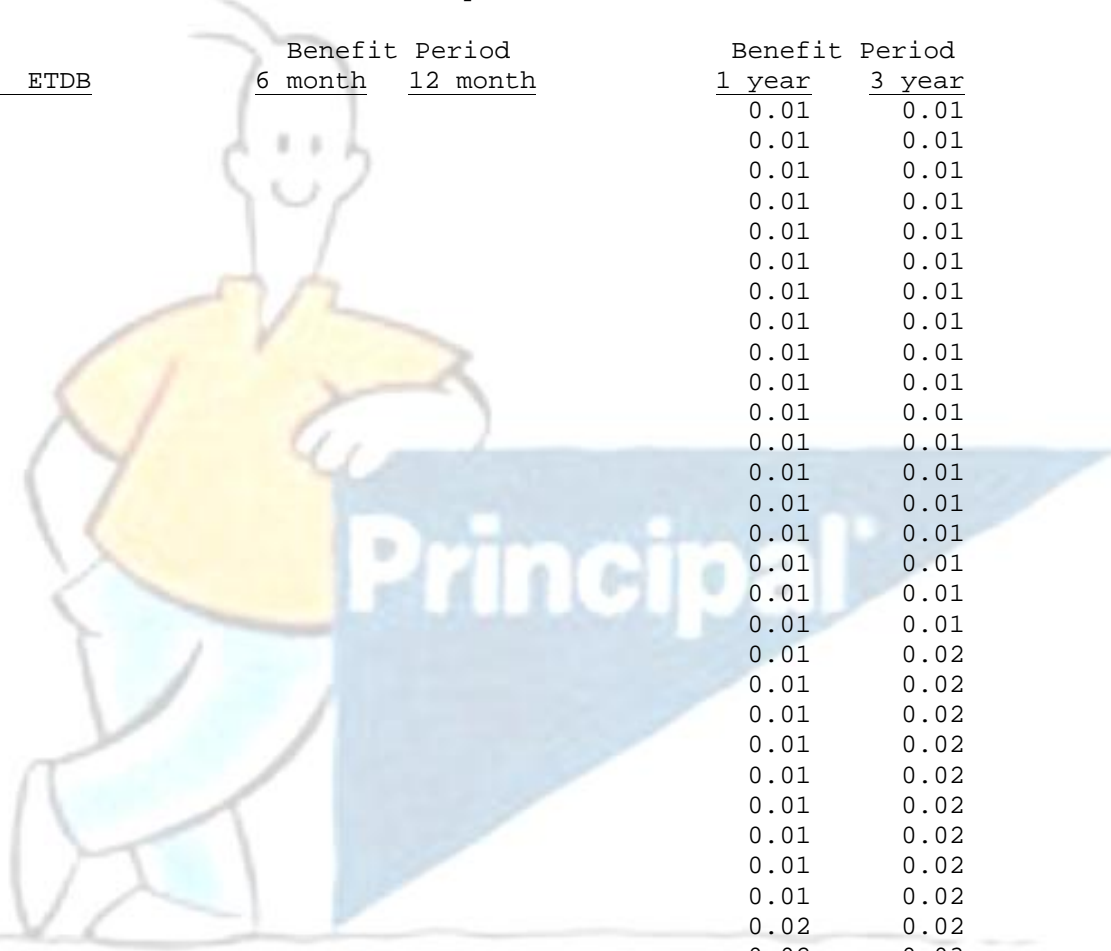
Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771
Occupation Class: 6A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.01
42				0.01	0.01
43				0.01	0.02
44				0.01	0.02
45				0.01	0.02
46				0.01	0.02
47				0.01	0.02
48				0.01	0.02
49				0.01	0.02
50				0.01	0.02
51				0.01	0.02
52				0.02	0.02
53				0.02	0.03
54				0.02	0.03
55				0.02	0.04
56				0.02	0.04
57				0.02	0.04
58				0.02	0.04
59				0.02	0.05
60				0.02	0.05
61				0.02	0.05
62				0.02	0.05
63				0.02	0.05
64				0.02	0.05



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 70

Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.36	2.51	1.75	1.60	1.46	0.40	0.82
26	4.43	2.56	1.77	1.62	1.47	0.40	0.81
27	4.50	2.60	1.80	1.65	1.50	0.40	0.81
28	4.58	2.66	1.83	1.68	1.53	0.40	0.81
29	4.64	2.70	1.86	1.71	1.55	0.40	0.81
30	4.74	2.77	1.93	1.76	1.61	0.40	0.80
31	4.78	2.82	1.97	1.79	1.64	0.40	0.79
32	4.80	2.87	2.01	1.83	1.67	0.40	0.78
33	4.82	2.94	2.05	1.86	1.70	0.39	0.78
34	4.86	2.99	2.08	1.91	1.74	0.39	0.78
35	4.88	3.06	2.14	1.96	1.78	0.39	0.78
36	5.06	3.18	2.19	2.01	1.83	0.40	0.79
37	5.25	3.28	2.26	2.07	1.89	0.42	0.81
38	5.43	3.37	2.32	2.13	1.94	0.42	0.82
39	5.54	3.45	2.40	2.20	2.00	0.43	0.84
40	5.61	3.54	2.50	2.29	2.09	0.44	0.85
41	5.68	3.62	2.58	2.36	2.15	0.44	0.86
42	5.76	3.69	2.66	2.43	2.22	0.45	0.86
43	5.82	3.77	2.74	2.50	2.27	0.45	0.86
44	5.89	3.84	2.82	2.58	2.34	0.44	0.85
45	5.94	3.91	2.90	2.65	2.41	0.44	0.83
46	5.99	3.99	2.99	2.73	2.48	0.44	0.82
47	6.06	4.07	3.08	2.81	2.55	0.43	0.82
48	6.10	4.14	3.17	2.89	2.62	0.42	0.80
49	6.14	4.22	3.26	2.97	2.69	0.42	0.79
50	6.06	4.22	3.30	3.00	2.71	0.42	0.78
51	6.09	4.28	3.38	3.07	2.78	0.42	0.76
52	6.11	4.34	3.46	3.14	2.83	0.41	0.75
53	6.13	4.40	3.54	3.21	2.89	0.41	0.75
54	6.16	4.46	3.62	3.27	2.94	0.41	0.75
55	6.19	4.53	3.70	3.34	3.00	0.40	0.74
56	6.11	4.52	3.71	3.36	3.00	0.40	0.74
57	6.02	4.49	3.73	3.35	2.98	0.38	0.71
58	6.04	4.49	3.70	3.27	2.94	0.37	0.69
59	6.06	4.48	3.69	3.19	2.88	0.36	0.66
60	6.05	4.46	3.66	3.10	2.82	0.34	0.63
61	6.02	4.42	3.61	3.02	2.77	0.33	0.61
62	5.77	4.23	3.45	2.89	2.63	0.32	0.58
63	5.38	3.94	3.21	2.67	2.44	0.30	0.53
64	4.98	3.63	2.94	2.45	2.24	0.26	0.48

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 67

Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.19	2.44	1.65	1.50	1.35	0.37	0.74
26	4.26	2.48	1.66	1.52	1.38	0.37	0.74
27	4.33	2.52	1.70	1.54	1.40	0.37	0.73
28	4.38	2.56	1.73	1.57	1.42	0.37	0.73
29	4.44	2.61	1.76	1.59	1.45	0.36	0.72
30	4.50	2.66	1.81	1.64	1.48	0.35	0.71
31	4.58	2.72	1.83	1.66	1.51	0.35	0.70
32	4.65	2.77	1.86	1.70	1.54	0.35	0.70
33	4.71	2.82	1.90	1.72	1.56	0.35	0.69
34	4.74	2.87	1.94	1.75	1.59	0.34	0.68
35	4.76	2.93	1.96	1.78	1.62	0.34	0.67
36	4.93	2.98	2.02	1.83	1.66	0.35	0.69
37	5.02	3.05	2.07	1.88	1.70	0.36	0.70
38	5.10	3.11	2.13	1.93	1.75	0.37	0.70
39	5.18	3.18	2.18	1.98	1.80	0.38	0.71
40	5.20	3.24	2.26	2.06	1.86	0.37	0.71
41	5.26	3.30	2.32	2.11	1.91	0.38	0.71
42	5.31	3.36	2.38	2.17	1.96	0.38	0.71
43	5.34	3.42	2.46	2.22	2.01	0.37	0.70
44	5.37	3.46	2.51	2.28	2.06	0.37	0.69
45	5.39	3.51	2.58	2.34	2.10	0.35	0.67
46	5.42	3.57	2.64	2.39	2.15	0.35	0.66
47	5.43	3.62	2.70	2.45	2.20	0.34	0.64
48	5.44	3.66	2.77	2.50	2.25	0.33	0.62
49	5.38	3.69	2.82	2.55	2.29	0.32	0.59
50	5.32	3.64	2.82	2.54	2.27	0.31	0.57
51	5.25	3.66	2.86	2.58	2.30	0.30	0.55
52	5.21	3.66	2.90	2.60	2.31	0.30	0.54
53	5.17	3.66	2.92	2.62	2.33	0.28	0.52
54	5.15	3.67	2.94	2.65	2.34	0.26	0.49
55	5.10	3.67	2.98	2.66	2.34	0.25	0.45
56	5.13	3.59	2.94	2.55	2.25	0.22	0.40
57	5.14	3.54	2.89	2.43	2.14	0.21	0.38
58	5.14	3.56	2.83	2.31	2.05	0.20	0.35
59	5.14	3.58	2.78	2.20	1.95	0.18	0.33
60	5.01	3.48	2.70	2.14	1.90	0.18	0.30
61	4.86	3.38	2.62	2.07	1.84	0.16	0.28
62	4.71	3.27	2.54	2.01	1.78	0.15	0.27
63	4.52	3.14	2.43	1.92	1.70	0.14	0.26
64	4.33	3.00	2.32	1.83	1.62	0.14	0.25

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 65

Occupation Class: 6A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.06	2.37	1.57	1.42	1.28	0.34	0.69
26	4.12	2.41	1.59	1.45	1.30	0.34	0.68
27	4.18	2.45	1.62	1.47	1.33	0.34	0.68
28	4.23	2.48	1.65	1.50	1.35	0.33	0.66
29	4.28	2.50	1.67	1.52	1.38	0.33	0.66
30	4.34	2.55	1.71	1.55	1.40	0.32	0.63
31	4.39	2.58	1.74	1.57	1.42	0.32	0.63
32	4.46	2.62	1.77	1.59	1.45	0.32	0.62
33	4.52	2.67	1.79	1.62	1.47	0.32	0.62
34	4.58	2.72	1.82	1.64	1.49	0.32	0.62
35	4.63	2.77	1.84	1.66	1.50	0.31	0.61
36	4.70	2.82	1.89	1.70	1.54	0.32	0.62
37	4.77	2.86	1.94	1.74	1.58	0.32	0.62
38	4.83	2.92	1.99	1.79	1.62	0.32	0.62
39	4.90	2.98	2.05	1.84	1.66	0.33	0.63
40	4.89	3.02	2.08	1.89	1.70	0.32	0.61
41	4.93	3.06	2.14	1.94	1.74	0.32	0.60
42	4.95	3.11	2.19	1.98	1.78	0.31	0.59
43	4.98	3.15	2.24	2.03	1.83	0.30	0.58
44	4.98	3.18	2.29	2.07	1.86	0.30	0.58
45	4.98	3.22	2.34	2.11	1.90	0.30	0.56
46	4.97	3.25	2.38	2.15	1.94	0.30	0.54
47	4.96	3.27	2.43	2.19	1.97	0.28	0.54
48	4.94	3.30	2.47	2.23	2.00	0.27	0.51
49	4.90	3.30	2.50	2.26	2.02	0.26	0.49
50	4.80	3.22	2.48	2.23	1.98	0.24	0.44
51	4.81	3.22	2.50	2.25	2.00	0.22	0.42
52	4.82	3.20	2.51	2.26	2.00	0.21	0.38
53	4.82	3.18	2.51	2.26	2.00	0.19	0.35
54	4.82	3.18	2.51	2.26	1.98	0.18	0.32
55	4.74	3.14	2.51	2.25	1.97	0.16	0.28
56	4.72	3.12	2.44	2.17	1.90	0.14	0.25
57	4.69	3.09	2.37	2.03	1.78	0.11	0.20
58	4.64	3.06	2.30	1.90	1.66	0.10	0.18
59	4.58	3.02	2.22	1.77	1.56	0.09	0.16
60	4.53	2.98	2.19	1.64	1.46	0.09	0.16
61	4.46	2.94	2.16	1.60	1.35	0.09	0.16
62	4.40	2.90	2.13	1.58	1.34	0.09	0.15
63	4.34	2.85	2.10	1.59	1.34	0.09	0.15
64	4.26	2.80	2.06	1.69	1.42	0.09	0.15

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Benefit Period: to 365 day
Occupation Class: 6A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	1.66	0.52	0.27	0.14	0.07
26	1.64	0.52	0.27	0.14	0.07
27	1.62	0.52	0.27	0.14	0.07
28	1.60	0.51	0.26	0.14	0.07
29	1.58	0.51	0.26	0.14	0.07
30	1.57	0.51	0.26	0.14	0.07
31	1.55	0.51	0.26	0.14	0.06
32	1.54	0.52	0.26	0.14	0.07
33	1.53	0.52	0.26	0.14	0.07
34	1.52	0.52	0.26	0.14	0.07
35	1.50	0.53	0.26	0.14	0.07
36	1.50	0.54	0.26	0.14	0.07
37	1.50	0.54	0.26	0.14	0.07
38	1.50	0.56	0.28	0.15	0.07
39	1.49	0.56	0.28	0.16	0.07
40	1.49	0.58	0.28	0.16	0.07
41	1.50	0.58	0.28	0.16	0.07
42	1.50	0.58	0.28	0.16	0.07
43	1.50	0.58	0.28	0.16	0.07
44	1.50	0.58	0.28	0.16	0.07
45	1.50	0.59	0.28	0.16	0.07
46	1.52	0.60	0.30	0.18	0.08
47	1.52	0.62	0.30	0.18	0.09
48	1.53	0.62	0.31	0.18	0.09
49	1.54	0.63	0.33	0.18	0.09
50	1.56	0.65	0.34	0.19	0.10
51	1.56	0.66	0.34	0.20	0.10
52	1.58	0.67	0.37	0.22	0.10
53	1.59	0.70	0.38	0.22	0.11
54	1.62	0.71	0.40	0.23	0.11
55	1.63	0.73	0.42	0.25	0.11
56	1.66	0.76	0.44	0.26	0.13
57	1.70	0.79	0.47	0.28	0.14
58	1.76	0.84	0.51	0.30	0.14
59	1.86	0.92	0.56	0.34	0.16
60	2.03	1.02	0.62	0.38	0.18
61	1.98	1.02	0.64	0.38	0.18
62	1.92	1.02	0.66	0.38	0.18
63	1.82	0.99	0.63	0.38	0.18
64	1.78	0.98	0.63	0.38	0.18

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Elimination Period: 365 day
Occupation Class: 6A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.58	0.04	0.07	0.22	0.01	0.02
26	0.58	0.04	0.07	0.22	0.01	0.02
27	0.58	0.04	0.07	0.22	0.01	0.02
28	0.58	0.03	0.07	0.22	0.01	0.02
29	0.59	0.04	0.07	0.22	0.01	0.02
30	0.60	0.04	0.07	0.22	0.01	0.02
31	0.61	0.04	0.07	0.22	0.01	0.02
32	0.61	0.04	0.07	0.22	0.01	0.02
33	0.61	0.04	0.07	0.22	0.01	0.02
34	0.62	0.04	0.07	0.22	0.01	0.02
35	0.62	0.04	0.07	0.22	0.01	0.02
36	0.64	0.03	0.08	0.23	0.01	0.02
37	0.66	0.04	0.08	0.24	0.01	0.02
38	0.69	0.05	0.08	0.24	0.01	0.02
39	0.71	0.05	0.08	0.26	0.01	0.02
40	0.74	0.05	0.09	0.26	0.01	0.02
41	0.77	0.05	0.09	0.26	0.01	0.02
42	0.78	0.05	0.09	0.26	0.01	0.02
43	0.81	0.05	0.09	0.26	0.01	0.02
44	0.82	0.06	0.10	0.27	0.01	0.02
45	0.85	0.06	0.10	0.27	0.01	0.02
46	0.88	0.06	0.10	0.28	0.01	0.02
47	0.91	0.06	0.10	0.30	0.01	0.02
48	0.94	0.06	0.11	0.30	0.01	0.02
49	0.98	0.06	0.12	0.32	0.01	0.02
50	1.02	0.06	0.12	0.33	0.01	0.02
51	1.07	0.07	0.13	0.34	0.01	0.02
52	1.12	0.07	0.13	0.36	0.01	0.02
53	1.18	0.08	0.14	0.37	0.01	0.02
54	1.25	0.08	0.14	0.38	0.01	0.02
55	1.31	0.08	0.15	0.40	0.02	0.02
56	1.44	0.10	0.17	0.42	0.02	0.02
57	1.52	0.10	0.18	0.45	0.02	0.02
58	1.54	0.10	0.18	0.48	0.02	0.02
59	1.64	0.10	0.18	0.50	0.02	0.02
60	1.61	0.10	0.18	0.55	0.02	0.04
61	1.58	0.10	0.18	0.55	0.02	0.03
62	1.67	0.11	0.19	0.55	0.02	0.03
63	1.74	0.11	0.19	0.54	0.02	0.03
64	1.71	0.11	0.21	0.54	0.02	0.03

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

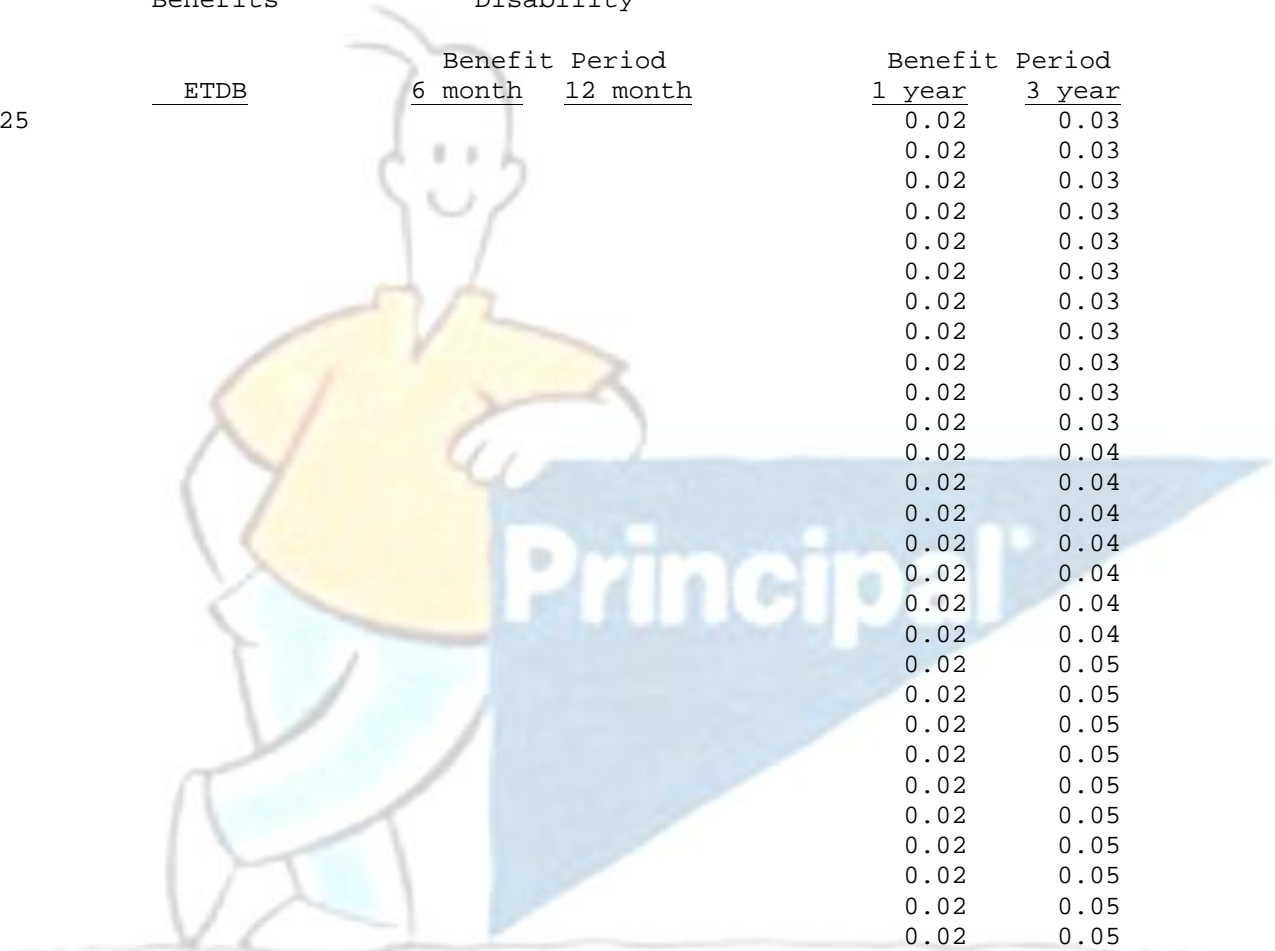
Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Occupation Class: 6A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.02	0.03
26				0.02	0.03
27				0.02	0.03
28				0.02	0.03
29				0.02	0.03
30				0.02	0.03
31				0.02	0.03
32				0.02	0.03
33				0.02	0.03
34				0.02	0.03
35				0.02	0.03
36				0.02	0.04
37				0.02	0.04
38				0.02	0.04
39				0.02	0.04
40				0.02	0.04
41				0.02	0.04
42				0.02	0.04
43				0.02	0.05
44				0.02	0.05
45				0.02	0.05
46				0.02	0.05
47				0.02	0.05
48				0.02	0.05
49				0.02	0.05
50				0.02	0.05
51				0.02	0.05
52				0.02	0.05
53				0.02	0.05
54				0.02	0.05
55				0.02	0.05
56				0.02	0.05
57				0.02	0.05
58				0.02	0.05
59				0.02	0.05
60				0.02	0.05
61				0.02	0.05
62				0.02	0.05
63				0.02	0.05
64				0.02	0.05



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	43.22	24.28	17.76	16.31	14.90	3.84	7.78
26	44.82	25.56	18.66	17.09	15.62	4.01	8.07
27	46.43	26.83	19.46	17.80	16.22	4.14	8.34
28	48.04	28.12	20.19	18.46	16.82	4.27	8.62
29	49.61	29.37	20.94	19.13	17.44	4.39	8.82
30	51.32	30.60	22.00	20.10	18.32	4.50	8.94
31	52.71	31.78	22.84	20.84	19.01	4.54	8.99
32	53.85	32.89	23.72	21.63	19.74	4.58	9.07
33	54.97	33.94	24.66	22.44	20.60	4.61	9.12
34	56.06	34.94	25.66	23.26	21.22	4.66	9.19
35	57.12	35.92	26.44	23.96	21.86	4.71	9.27
36	60.31	38.22	27.78	25.13	22.92	4.90	9.62
37	63.61	40.31	29.18	26.35	24.02	5.09	9.94
38	67.02	42.30	30.67	27.66	25.19	5.26	10.26
39	69.87	44.34	32.24	29.02	26.42	5.44	10.54
40	72.48	46.54	34.10	30.64	27.88	5.58	10.77
41	75.28	48.69	35.73	32.10	29.19	5.70	10.98
42	78.11	50.90	37.17	33.63	30.55	5.82	11.20
43	80.98	53.18	38.71	35.21	31.98	5.92	11.36
44	83.84	54.96	40.35	36.86	33.45	6.02	11.51
45	86.21	56.81	42.11	38.46	34.98	6.10	11.62
46	88.86	59.10	44.22	40.35	36.73	6.22	11.80
47	91.69	61.54	46.47	42.38	38.54	6.31	11.94
48	94.63	64.12	48.86	44.54	40.46	6.39	12.02
49	97.47	66.70	51.30	46.73	42.41	6.50	12.16
50	99.10	68.62	53.38	48.57	43.98	6.60	12.26
51	102.05	71.32	55.97	50.88	46.01	6.68	12.39
52	105.50	74.38	58.82	53.42	48.24	6.79	12.55
53	109.23	77.68	61.90	56.18	50.62	6.97	12.83
54	113.37	81.26	65.22	59.11	53.17	7.15	13.13
55	118.03	85.26	68.89	62.36	55.96	7.33	13.44
56	120.84	87.94	71.50	64.63	57.80	7.58	13.93
57	123.44	90.38	73.86	66.50	59.14	7.54	13.82
58	127.06	93.27	76.35	67.42	60.40	7.50	13.71
59	130.70	96.18	78.86	68.34	61.66	7.47	13.62
60	134.38	99.11	81.40	69.29	62.94	7.42	13.50
61	138.08	102.06	83.94	70.22	64.23	7.39	13.40
62	137.82	101.75	83.60	69.86	63.86	7.32	13.26
63	133.40	98.24	80.53	67.14	61.29	6.98	12.66
64	128.35	94.24	77.04	64.06	58.38	6.61	11.98

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	41.97	23.58	16.88	15.43	14.05	3.55	7.13
26	43.49	24.78	17.71	16.11	14.61	3.68	7.38
27	45.00	26.02	18.34	16.69	15.14	3.79	7.60
28	46.50	27.24	18.99	17.27	15.67	3.91	7.82
29	47.95	28.43	19.66	17.88	16.22	4.00	7.99
30	49.46	29.58	20.56	18.68	16.94	4.08	8.06
31	50.94	30.69	21.31	19.34	17.54	4.11	8.10
32	52.39	31.72	22.10	20.04	18.18	4.14	8.14
33	53.73	32.70	22.93	20.78	18.84	4.16	8.16
34	54.75	33.63	23.78	21.52	19.53	4.18	8.18
35	55.72	34.52	24.65	22.19	20.14	4.20	8.22
36	58.75	36.20	25.79	23.24	21.07	4.35	8.49
37	61.30	37.91	27.03	24.32	22.04	4.50	8.73
38	63.80	39.71	28.50	25.46	23.06	4.63	8.97
39	66.29	41.54	29.84	26.66	24.11	4.77	9.16
40	68.43	43.36	31.16	27.97	25.26	4.85	9.32
41	70.89	45.24	32.30	29.20	26.35	4.93	9.46
42	73.33	46.98	33.47	30.42	27.47	5.00	9.57
43	75.42	48.28	34.72	31.54	28.58	5.06	9.62
44	76.83	49.64	36.04	32.73	29.62	5.10	9.65
45	78.29	51.05	37.43	33.97	30.72	5.11	9.62
46	80.24	52.81	39.10	35.46	32.04	5.14	9.63
47	82.25	54.65	40.86	37.02	33.42	5.13	9.57
48	84.26	56.54	42.69	38.67	34.84	5.10	9.45
49	85.46	58.29	44.45	40.22	36.16	5.06	9.37
50	86.68	59.18	45.66	41.23	36.95	5.02	9.25
51	87.90	60.90	47.42	42.78	38.26	4.98	9.14
52	89.81	62.80	49.30	44.42	39.60	4.93	9.03
53	91.78	64.75	51.25	46.11	40.98	4.90	8.97
54	94.40	66.79	53.25	47.82	42.36	4.75	8.66
55	96.70	68.98	55.37	49.65	43.76	4.58	8.32
56	99.90	70.08	56.62	49.30	43.50	4.27	7.74
57	103.21	71.67	57.86	48.94	43.22	4.12	7.44
58	106.64	74.30	59.12	48.58	42.94	3.97	7.14
59	110.22	77.07	60.39	48.23	42.67	3.82	6.85
60	111.89	78.27	61.38	48.61	43.00	3.66	6.56
61	111.70	78.09	61.18	48.38	42.78	3.51	6.26
62	112.01	78.25	61.25	48.39	42.78	3.46	6.15
63	111.98	78.16	61.12	48.24	42.61	3.45	6.16
64	111.93	77.91	60.87	47.98	42.37	3.41	6.09

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	41.00	23.02	16.22	14.79	13.46	3.31	6.70
26	42.45	24.18	16.91	15.35	13.90	3.42	6.90
27	43.87	25.35	17.50	15.88	14.38	3.53	7.09
28	45.29	26.44	18.10	16.43	14.89	3.62	7.26
29	46.66	27.46	18.73	16.97	15.38	3.70	7.39
30	48.02	28.52	19.50	17.66	15.98	3.62	7.18
31	49.38	29.50	20.18	18.25	16.52	3.66	7.26
32	50.72	30.43	20.89	18.88	17.08	3.74	7.37
33	52.06	31.34	21.63	19.55	17.69	3.82	7.49
34	53.30	32.18	22.38	20.21	18.29	3.86	7.53
35	54.44	32.96	23.14	20.84	18.86	3.87	7.54
36	56.66	34.50	24.21	21.90	19.79	3.99	7.75
37	58.90	36.09	25.34	22.85	20.65	4.11	7.95
38	61.22	37.74	26.57	23.88	21.54	4.20	8.13
39	63.50	39.42	27.90	24.95	22.50	4.29	8.27
40	65.30	40.98	28.80	26.05	23.44	4.26	8.15
41	67.50	42.62	29.82	27.05	24.40	4.31	8.22
42	69.35	43.66	30.82	27.95	25.29	4.35	8.28
43	70.50	44.72	31.87	28.90	26.13	4.38	8.30
44	71.57	45.79	32.98	29.88	26.99	4.39	8.29
45	72.61	46.88	34.12	30.90	27.89	4.38	8.24
46	73.98	48.27	35.50	32.13	28.94	4.38	8.18
47	75.32	49.69	36.91	33.38	30.03	4.35	8.10
48	76.62	50.95	38.35	34.64	31.11	4.28	7.93
49	77.82	52.20	39.63	35.77	32.04	4.21	7.75
50	78.33	52.53	40.30	36.32	32.44	3.94	7.26
51	80.03	53.70	41.54	37.40	33.33	3.81	6.98
52	81.82	54.82	42.84	38.52	34.23	3.62	6.61
53	83.66	55.98	44.13	39.62	35.08	3.42	6.21
54	85.50	57.46	45.38	40.66	35.86	3.21	5.78
55	86.54	58.58	46.64	41.68	36.58	2.96	5.31
56	88.50	59.47	46.57	41.38	36.17	2.59	4.64
57	91.27	60.49	46.29	40.21	35.10	2.19	3.91
58	94.00	62.26	46.86	38.89	34.00	2.01	3.55
59	96.66	63.98	47.56	37.62	33.15	1.88	3.32
60	99.38	65.78	48.88	36.42	32.26	1.93	3.41
61	102.06	67.57	50.22	37.10	31.35	1.98	3.50
62	104.97	69.50	51.66	38.14	32.25	2.04	3.59
63	107.78	71.36	53.04	39.82	33.62	2.09	3.69
64	110.34	73.27	54.45	43.95	37.14	2.14	3.79

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	26.95	13.82	9.73	8.67	7.86	0.45	0.81
26	27.37	14.29	10.03	9.03	8.18	0.48	0.85
27	27.82	14.78	10.41	9.38	8.50	0.50	0.88
28	28.31	15.30	10.82	9.74	8.80	0.52	0.92
29	28.83	15.81	11.21	10.08	9.10	0.54	0.97
30	29.38	16.31	11.58	10.40	9.38	0.56	1.00
31	29.95	16.85	11.92	10.70	9.65	0.58	1.03
32	30.54	17.37	12.25	10.98	9.89	0.60	1.06
33	31.12	17.90	12.52	11.22	10.10	0.60	1.09
34	31.68	18.44	12.77	11.44	10.29	0.62	1.11
35	32.30	18.98	12.98	11.63	10.46	0.64	1.13
36	33.84	19.87	13.72	12.29	11.04	0.67	1.20
37	35.55	20.95	14.50	12.97	11.63	0.71	1.27
38	37.34	22.18	15.31	13.68	12.26	0.75	1.35
39	39.20	23.47	16.12	14.40	12.89	0.80	1.42
40	41.16	24.80	16.96	15.14	13.54	0.85	1.50
41	43.22	26.16	17.82	15.89	14.22	0.88	1.58
42	45.35	27.57	18.69	16.65	14.90	0.93	1.66
43	47.58	29.02	19.57	17.43	15.58	0.98	1.74
44	49.90	30.56	20.50	18.26	16.30	1.02	1.82
45	52.30	32.16	21.46	19.10	17.04	1.07	1.90
46	54.46	33.45	22.54	20.03	17.85	1.13	2.00
47	56.70	34.80	23.68	21.01	18.69	1.18	2.10
48	59.00	36.22	24.86	22.04	19.57	1.23	2.20
49	61.46	37.74	26.16	23.14	20.56	1.30	2.30
50	64.12	39.35	27.53	24.31	21.63	1.35	2.40
51	66.94	41.09	28.99	25.65	22.86	1.42	2.52
52	69.95	42.94	30.54	27.14	24.30	1.46	2.62
53	73.22	44.92	32.23	29.02	26.02	1.54	2.73
54	76.70	47.02	34.58	31.15	27.90	1.59	2.84
55	79.48	48.82	37.26	33.59	30.04	1.62	2.89
56	83.68	52.26	39.62	35.70	31.78	1.66	2.94
57	87.77	55.77	41.07	36.79	32.45	1.68	2.98
58	91.77	59.19	43.67	37.26	32.85	1.70	3.02
59	95.46	62.25	46.08	37.62	33.15	1.73	3.05
60	98.96	65.15	48.37	36.42	32.26	1.93	3.41
61	102.06	67.57	50.22	37.10	31.35	1.98	3.50
62	104.97	69.50	51.66	38.14	32.25	2.04	3.59
63	107.78	71.36	53.04	39.82	33.62	2.09	3.69
64	110.34	73.27	54.45	43.95	37.14	2.14	3.79

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	24.70	11.31	7.73	6.32			
26	24.92	11.76	8.02	6.55			
27	25.17	12.20	8.29	6.78			
28	25.43	12.64	8.54	6.99			
29	25.74	13.09	8.80	7.21			
30	26.06	13.50	9.03	7.42			
31	26.41	13.92	9.25	7.60			
32	26.78	14.30	9.44	7.79			
33	27.14	14.66	9.61	7.95			
34	27.50	14.96	9.72	8.11			
35	27.84	15.26	9.82	8.22			
36	28.80	16.02	10.25	8.60			
37	29.77	16.78	10.68	8.97			
38	30.75	17.57	11.10	9.36			
39	31.79	18.36	11.54	9.74			
40	32.86	19.17	11.95	10.14			
41	33.96	19.98	12.37	10.53			
42	35.10	20.83	12.77	10.92			
43	36.29	21.69	13.18	11.32			
44	37.50	22.61	13.59	11.74			
45	38.74	23.55	14.02	12.17			
46	40.14	24.35	14.68	12.75			
47	41.61	25.20	15.40	13.39			
48	43.15	26.10	16.17	14.06			
49	44.81	27.10	17.01	14.82			
50	46.63	28.18	17.92	15.62			
51	48.61	29.36	18.91	16.51			
52	50.81	30.67	20.03	17.50			
53	53.26	32.11	21.26	18.58			
54	56.03	33.75	22.64	19.79			
55	58.50	35.19	23.92	20.94			
56	61.06	37.29	25.66	22.52			
57	64.17	39.79	27.70	24.38			
58	68.18	42.93	30.22	26.67			
59	73.67	47.02	33.43	29.59			
60	80.61	51.44	36.56	32.37			
61	88.20	56.27	40.00	35.42			
62	96.50	61.58	43.76	37.38			
63	104.66	67.38	47.87	39.02			
64	108.13	71.68	52.38	43.07			

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	18.12	6.81	4.47	3.10	2.34
26	18.22	7.04	4.60	3.18	2.37
27	18.32	7.26	4.71	3.23	2.40
28	18.42	7.49	4.82	3.30	2.42
29	18.54	7.70	4.93	3.35	2.46
30	18.67	7.91	5.03	3.42	2.48
31	18.82	8.10	5.13	3.47	2.50
32	18.98	8.29	5.21	3.53	2.53
33	19.14	8.46	5.28	3.58	2.55
34	19.27	8.59	5.32	3.62	2.58
35	19.42	8.72	5.35	3.65	2.58
36	19.99	9.09	5.54	3.76	2.63
37	20.56	9.46	5.72	3.86	2.69
38	21.14	9.82	5.90	3.97	2.74
39	21.73	10.19	6.06	4.07	2.79
40	22.34	10.56	6.23	4.18	2.85
41	22.97	10.93	6.39	4.29	2.90
42	23.60	11.31	6.54	4.40	2.96
43	24.26	11.70	6.70	4.51	3.01
44	24.90	12.10	6.86	4.62	3.08
45	25.58	12.52	7.02	4.73	3.14
46	26.34	12.86	7.26	4.88	3.20
47	27.12	13.21	7.53	5.03	3.27
48	27.93	13.58	7.82	5.20	3.34
49	28.80	14.00	8.14	5.39	3.44
50	29.75	14.47	8.48	5.60	3.54
51	30.78	14.98	8.86	5.83	3.64
52	31.94	15.54	9.30	6.10	3.78
53	33.22	16.16	9.79	6.38	3.92
54	34.66	16.88	10.34	6.71	4.09
55	35.88	17.50	10.83	7.02	4.23
56	37.18	18.45	11.54	7.46	4.46
57	38.78	19.58	12.38	8.02	4.75
58	40.89	21.02	13.45	8.69	5.12
59	43.89	22.94	14.81	9.56	5.60
60	49.41	26.19	17.02	10.99	6.40
61	47.90	26.02	17.12	11.02	6.34
62	46.61	25.85	17.18	11.02	6.29
63	45.44	25.64	17.21	11.02	6.22
64	45.03	25.70	17.19	10.95	6.14

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 6A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	6.90	0.34	0.59	3.79	0.06	0.10
26	7.18	0.35	0.62	3.90	0.06	0.11
27	7.44	0.37	0.66	4.01	0.07	0.11
28	7.70	0.38	0.68	4.10	0.07	0.12
29	7.94	0.40	0.72	4.19	0.07	0.13
30	8.18	0.42	0.74	4.28	0.08	0.13
31	8.40	0.43	0.77	4.37	0.08	0.14
32	8.61	0.44	0.79	4.45	0.08	0.14
33	8.78	0.46	0.81	4.52	0.09	0.14
34	8.94	0.47	0.83	4.58	0.09	0.14
35	9.10	0.48	0.85	4.63	0.09	0.15
36	9.57	0.51	0.90	4.79	0.10	0.16
37	10.06	0.54	0.96	4.97	0.10	0.17
38	10.59	0.58	1.02	5.14	0.10	0.18
39	11.14	0.61	1.08	5.30	0.11	0.18
40	11.68	0.65	1.14	5.47	0.11	0.19
41	12.24	0.68	1.21	5.65	0.11	0.20
42	12.82	0.72	1.26	5.82	0.13	0.22
43	13.40	0.75	1.34	6.00	0.13	0.22
44	14.00	0.79	1.40	6.18	0.14	0.23
45	14.63	0.83	1.48	6.37	0.14	0.25
46	15.30	0.88	1.55	6.61	0.14	0.26
47	16.02	0.93	1.64	6.86	0.16	0.27
48	16.77	0.98	1.73	7.13	0.16	0.29
49	17.62	1.03	1.82	7.42	0.18	0.30
50	18.51	1.09	1.93	7.74	0.19	0.33
51	19.54	1.16	2.05	8.09	0.20	0.34
52	20.77	1.23	2.18	8.47	0.22	0.38
53	22.23	1.32	2.34	8.90	0.23	0.41
54	23.84	1.42	2.52	9.36	0.25	0.43
55	25.67	1.54	2.71	9.76	0.27	0.47
56	28.30	1.70	3.00	10.36	0.29	0.50
57	30.05	1.81	3.19	11.05	0.33	0.56
58	31.56	1.90	3.34	11.86	0.35	0.62
59	33.97	2.03	3.58	12.83	0.40	0.70
60	35.41	2.10	3.69	14.28	0.48	0.83
61	36.54	2.17	3.82	14.47	0.50	0.86
62	40.15	2.39	4.21	14.64	0.50	0.87
63	43.04	2.57	4.52	14.74	0.51	0.89
64	43.38	2.59	4.57	14.76	0.51	0.89

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 6A Unisex non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25	0.01	0.70	1.22	0.14	0.28	
26	0.01	0.73	1.28	0.14	0.30	
27	0.01	0.75	1.34	0.15	0.30	
28	0.01	0.78	1.38	0.16	0.31	
29	0.01	0.80	1.43	0.17	0.33	
30	0.01	0.82	1.48	0.17	0.34	
31	0.02	0.85	1.52	0.18	0.35	
32	0.02	0.87	1.56	0.18	0.37	
33	0.02	0.89	1.58	0.18	0.38	
34	0.02	0.90	1.61	0.19	0.38	
35	0.02	0.91	1.62	0.19	0.39	
36	0.02	0.95	1.70	0.20	0.41	
37	0.03	0.99	1.78	0.22	0.43	
38	0.03	1.03	1.86	0.23	0.46	
39	0.04	1.07	1.94	0.24	0.49	
40	0.04	1.10	2.01	0.25	0.51	
41	0.05	1.14	2.08	0.26	0.54	
42	0.06	1.18	2.15	0.28	0.55	
43	0.06	1.22	2.22	0.29	0.58	
44	0.06	1.25	2.30	0.30	0.60	
45	0.07	1.27	2.37	0.31	0.62	
46	0.09	1.34	2.49	0.32	0.66	
47	0.10	1.41	2.62	0.33	0.67	
48	0.11	1.47	2.76	0.35	0.69	
49	0.13	1.54	2.91	0.36	0.72	
50	0.15	1.63	3.07	0.37	0.74	
51	0.16	1.73	3.26	0.38	0.77	
52	0.18	1.82	3.46	0.40	0.79	
53	0.22	1.94	3.69	0.41	0.82	
54	0.50	2.06	3.94	0.42	0.85	
55		2.21	4.22	0.43	0.86	
56		2.40	4.59	0.45	0.90	
57		2.62	5.04	0.46	0.94	
58		2.90	5.58	0.49	0.97	
59		3.26	6.26	0.50	1.02	
60		3.76	7.23	0.54	1.07	
61		3.82	7.35	0.54	1.09	
62		3.86	7.44	0.55	1.10	
63		3.90	7.50	0.55	1.11	
64		3.92	7.55	0.56	1.12	

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 70
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.89	2.18	1.60	1.47	1.34	0.39	0.81
26	4.03	2.30	1.68	1.54	1.41	0.40	0.82
27	4.18	2.42	1.75	1.61	1.46	0.41	0.84
28	4.32	2.53	1.82	1.66	1.51	0.42	0.85
29	4.46	2.64	1.88	1.72	1.57	0.43	0.86
30	4.62	2.75	1.98	1.81	1.65	0.43	0.86
31	4.74	2.86	2.06	1.87	1.71	0.44	0.88
32	4.85	2.96	2.13	1.95	1.78	0.45	0.90
33	4.94	3.06	2.22	2.02	1.85	0.47	0.93
34	5.05	3.14	2.30	2.10	1.91	0.48	0.96
35	5.14	3.23	2.38	2.16	1.97	0.50	0.98
36	5.42	3.44	2.50	2.26	2.06	0.51	1.00
37	5.72	3.62	2.63	2.37	2.16	0.51	1.03
38	6.03	3.81	2.76	2.50	2.26	0.54	1.05
39	6.29	3.99	2.90	2.61	2.38	0.54	1.06
40	6.53	4.18	3.07	2.76	2.51	0.54	1.06
41	6.78	4.38	3.22	2.89	2.62	0.54	1.07
42	7.03	4.58	3.34	3.02	2.75	0.54	1.07
43	7.29	4.78	3.48	3.17	2.88	0.54	1.06
44	7.54	4.94	3.63	3.32	3.01	0.53	1.04
45	7.76	5.11	3.79	3.46	3.15	0.53	1.02
46	7.64	5.08	3.80	3.47	3.15	0.53	0.99
47	7.50	5.03	3.80	3.46	3.15	0.50	0.96
48	7.34	4.98	3.79	3.46	3.14	0.49	0.94
49	7.16	4.90	3.77	3.44	3.12	0.48	0.90
50	6.87	4.76	3.70	3.37	3.05	0.46	0.87
51	6.66	4.66	3.66	3.32	3.01	0.46	0.82
52	6.46	4.55	3.60	3.27	2.95	0.44	0.81
53	6.24	4.43	3.54	3.21	2.89	0.43	0.77
54	6.00	4.30	3.45	3.13	2.82	0.40	0.74
55	5.76	4.16	3.36	3.04	2.74	0.38	0.69
56	5.40	3.94	3.20	2.89	2.58	0.34	0.63
57	5.01	3.67	3.00	2.70	2.40	0.31	0.58
58	4.64	3.41	2.78	2.46	2.20	0.28	0.51
59	4.24	3.12	2.56	2.22	2.00	0.25	0.46
60	3.78	2.79	2.30	1.95	1.78	0.22	0.40
61	3.33	2.46	2.02	1.70	1.54	0.18	0.34
62	2.75	2.03	1.67	1.40	1.28	0.16	0.30
63	2.67	1.97	1.61	1.34	1.22	0.12	0.23
64	2.57	1.89	1.54	1.28	1.17	0.09	0.17

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 67
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.78	2.13	1.52	1.38	1.26	0.35	0.72
26	3.91	2.23	1.59	1.46	1.31	0.35	0.73
27	4.05	2.34	1.66	1.50	1.36	0.36	0.74
28	4.18	2.45	1.71	1.56	1.42	0.36	0.74
29	4.31	2.56	1.77	1.61	1.46	0.38	0.74
30	4.45	2.66	1.86	1.68	1.52	0.36	0.74
31	4.58	2.76	1.92	1.74	1.58	0.38	0.74
32	4.71	2.86	1.99	1.81	1.63	0.38	0.75
33	4.84	2.94	2.06	1.87	1.70	0.39	0.78
34	4.93	3.02	2.14	1.94	1.76	0.40	0.79
35	5.02	3.11	2.22	2.00	1.81	0.41	0.82
36	5.29	3.26	2.32	2.09	1.90	0.43	0.83
37	5.51	3.42	2.45	2.19	1.98	0.44	0.86
38	5.74	3.57	2.56	2.30	2.08	0.46	0.88
39	5.97	3.74	2.68	2.40	2.17	0.46	0.89
40	6.16	3.90	2.81	2.52	2.27	0.46	0.89
41	6.38	4.07	2.90	2.62	2.37	0.46	0.90
42	6.60	4.22	3.02	2.74	2.47	0.47	0.90
43	6.79	4.34	3.13	2.84	2.57	0.46	0.90
44	6.92	4.46	3.25	2.94	2.66	0.46	0.87
45	7.05	4.59	3.37	3.06	2.77	0.44	0.85
46	6.89	4.54	3.36	3.05	2.75	0.43	0.81
47	6.73	4.47	3.34	3.03	2.74	0.41	0.78
48	6.54	4.38	3.31	3.00	2.70	0.39	0.74
49	6.28	4.29	3.26	2.95	2.66	0.38	0.70
50	6.02	4.10	3.17	2.86	2.56	0.35	0.65
51	5.74	3.98	3.10	2.79	2.50	0.34	0.62
52	5.50	3.84	3.02	2.72	2.42	0.31	0.58
53	5.24	3.70	2.93	2.63	2.34	0.29	0.52
54	4.99	3.53	2.82	2.53	2.24	0.26	0.47
55	4.72	3.37	2.70	2.42	2.14	0.22	0.42
56	4.46	3.14	2.53	2.20	1.94	0.19	0.34
57	4.19	2.91	2.35	1.99	1.75	0.17	0.30
58	3.89	2.71	2.16	1.78	1.57	0.14	0.26
59	3.58	2.50	1.96	1.57	1.38	0.12	0.22
60	3.15	2.21	1.73	1.37	1.21	0.10	0.18
61	2.69	1.88	1.47	1.17	1.03	0.08	0.14
62	2.24	1.57	1.22	0.97	0.86	0.06	0.12
63	2.24	1.56	1.22	0.96	0.85	0.05	0.09
64	2.24	1.56	1.22	0.96	0.85	0.05	0.08

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.70	2.07	1.46	1.33	1.21	0.31	0.65
26	3.82	2.18	1.52	1.38	1.26	0.33	0.65
27	3.95	2.28	1.58	1.43	1.29	0.33	0.66
28	4.08	2.38	1.63	1.48	1.34	0.33	0.66
29	4.20	2.47	1.68	1.53	1.38	0.34	0.66
30	4.32	2.56	1.76	1.58	1.44	0.33	0.65
31	4.44	2.65	1.82	1.65	1.49	0.34	0.65
32	4.56	2.74	1.88	1.70	1.54	0.34	0.67
33	4.68	2.82	1.95	1.76	1.60	0.34	0.68
34	4.79	2.90	2.02	1.82	1.65	0.35	0.69
35	4.90	2.97	2.09	1.87	1.70	0.35	0.70
36	5.10	3.10	2.18	1.97	1.78	0.36	0.72
37	5.30	3.25	2.29	2.05	1.86	0.38	0.74
38	5.51	3.40	2.39	2.15	1.94	0.39	0.75
39	5.71	3.55	2.51	2.25	2.02	0.40	0.78
40	5.88	3.69	2.59	2.34	2.11	0.39	0.75
41	6.07	3.84	2.69	2.43	2.19	0.40	0.77
42	6.24	3.93	2.78	2.51	2.28	0.40	0.77
43	6.34	4.02	2.86	2.60	2.35	0.40	0.76
44	6.44	4.12	2.97	2.69	2.43	0.39	0.75
45	6.54	4.22	3.07	2.78	2.50	0.38	0.74
46	6.35	4.14	3.05	2.76	2.49	0.38	0.70
47	6.16	4.06	3.02	2.73	2.46	0.35	0.66
48	5.94	3.96	2.98	2.69	2.42	0.33	0.62
49	5.72	3.84	2.91	2.63	2.35	0.31	0.58
50	5.44	3.65	2.80	2.52	2.25	0.27	0.50
51	5.22	3.50	2.71	2.45	2.18	0.25	0.46
52	5.01	3.35	2.62	2.35	2.10	0.22	0.41
53	4.78	3.20	2.52	2.26	2.00	0.19	0.35
54	4.52	3.04	2.40	2.15	1.90	0.17	0.30
55	4.22	2.86	2.27	2.04	1.78	0.14	0.26
56	3.95	2.66	2.08	1.85	1.62	0.11	0.21
57	3.70	2.46	1.88	1.63	1.42	0.09	0.16
58	3.43	2.27	1.70	1.42	1.24	0.07	0.13
59	3.14	2.07	1.54	1.22	1.08	0.06	0.11
60	2.80	1.86	1.38	1.03	0.91	0.04	0.08
61	2.46	1.62	1.21	0.90	0.75	0.04	0.07
62	2.10	1.39	1.03	0.76	0.65	0.04	0.06
63	2.16	1.42	1.06	0.79	0.67	0.04	0.06
64	2.21	1.47	1.09	0.88	0.74	0.04	0.06

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HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.08	0.55	0.38	0.34	0.32	0.02	0.03
26	1.10	0.58	0.40	0.36	0.32	0.02	0.04
27	1.11	0.59	0.42	0.38	0.34	0.02	0.04
28	1.14	0.62	0.43	0.39	0.35	0.02	0.04
29	1.15	0.63	0.45	0.41	0.37	0.02	0.04
30	1.18	0.66	0.46	0.42	0.38	0.02	0.04
31	1.19	0.68	0.48	0.43	0.39	0.02	0.04
32	1.22	0.70	0.49	0.44	0.40	0.02	0.05
33	1.24	0.72	0.50	0.45	0.41	0.02	0.05
34	1.27	0.74	0.51	0.46	0.42	0.02	0.05
35	1.29	0.76	0.52	0.46	0.42	0.02	0.05
36	1.35	0.80	0.55	0.50	0.44	0.02	0.06
37	1.42	0.84	0.58	0.52	0.46	0.03	0.06
38	1.50	0.89	0.62	0.54	0.49	0.03	0.06
39	1.57	0.94	0.64	0.58	0.51	0.03	0.07
40	1.65	0.99	0.68	0.61	0.54	0.04	0.07
41	1.73	1.05	0.71	0.63	0.57	0.04	0.07
42	1.82	1.10	0.75	0.66	0.59	0.04	0.07
43	1.90	1.16	0.78	0.70	0.62	0.04	0.08
44	2.00	1.22	0.82	0.73	0.66	0.04	0.08
45	2.10	1.29	0.86	0.76	0.69	0.05	0.09
46	2.18	1.34	0.90	0.80	0.71	0.05	0.09
47	2.26	1.39	0.94	0.84	0.74	0.05	0.09
48	2.36	1.45	0.99	0.88	0.78	0.06	0.10
49	2.46	1.51	1.05	0.93	0.82	0.06	0.10
50	2.56	1.58	1.10	0.97	0.86	0.06	0.10
51	2.68	1.64	1.16	1.02	0.91	0.06	0.10
52	2.80	1.72	1.22	1.09	0.98	0.06	0.10
53	2.93	1.80	1.29	1.16	1.04	0.06	0.11
54	3.07	1.88	1.38	1.25	1.11	0.06	0.11
55	3.18	1.95	1.50	1.34	1.20	0.06	0.10
56	3.10	1.94	1.47	1.32	1.18	0.06	0.10
57	3.01	1.91	1.41	1.26	1.11	0.06	0.10
58	2.88	1.86	1.37	1.17	1.03	0.05	0.09
59	2.73	1.78	1.32	1.10	0.98	0.04	0.09
60	2.54	1.68	1.24	1.02	0.91	0.04	0.08
61	2.34	1.54	1.15	0.90	0.75	0.04	0.07
62	2.10	1.39	1.03	0.76	0.65	0.04	0.06
63	2.16	1.42	1.06	0.79	0.67	0.04	0.06
64	2.21	1.47	1.09	0.88	0.74	0.04	0.06

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 6A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.25	0.02	0.02			
26	0.26	0.02	0.02			
27	0.27	0.02	0.02			
28	0.28	0.02	0.02			
29	0.30	0.02	0.03			
30	0.30	0.02	0.03			
31	0.31	0.02	0.03			
32	0.33	0.02	0.03			
33	0.34	0.02	0.04			
34	0.34	0.02	0.04			
35	0.34	0.02	0.04			
36	0.36	0.02	0.04			
37	0.39	0.02	0.04			
38	0.40	0.02	0.04			
39	0.42	0.02	0.04			
40	0.45	0.02	0.05			
41	0.46	0.02	0.05			
42	0.50	0.02	0.06			
43	0.51	0.02	0.06			
44	0.53	0.03	0.06			
45	0.55	0.03	0.07			
46	0.58	0.03	0.07			
47	0.60	0.03	0.07			
48	0.62	0.04	0.07			
49	0.66	0.04	0.07			
50	0.67	0.04	0.08			
51	0.70	0.04	0.08			
52	0.74	0.05	0.09			
53	0.77	0.05	0.09			
54	0.80	0.05	0.09			
55	0.83	0.05	0.09			
56	0.86	0.05	0.10			
57	0.86	0.05	0.10			
58	0.84	0.05	0.10			
59	0.83	0.05	0.09			
60	0.78	0.05	0.09			
61	0.74	0.05	0.08			
62	0.75	0.04	0.08			
63	0.80	0.04	0.09			
64	0.82	0.04	0.09			

Principal Life Insurance Company
2014 Pricing

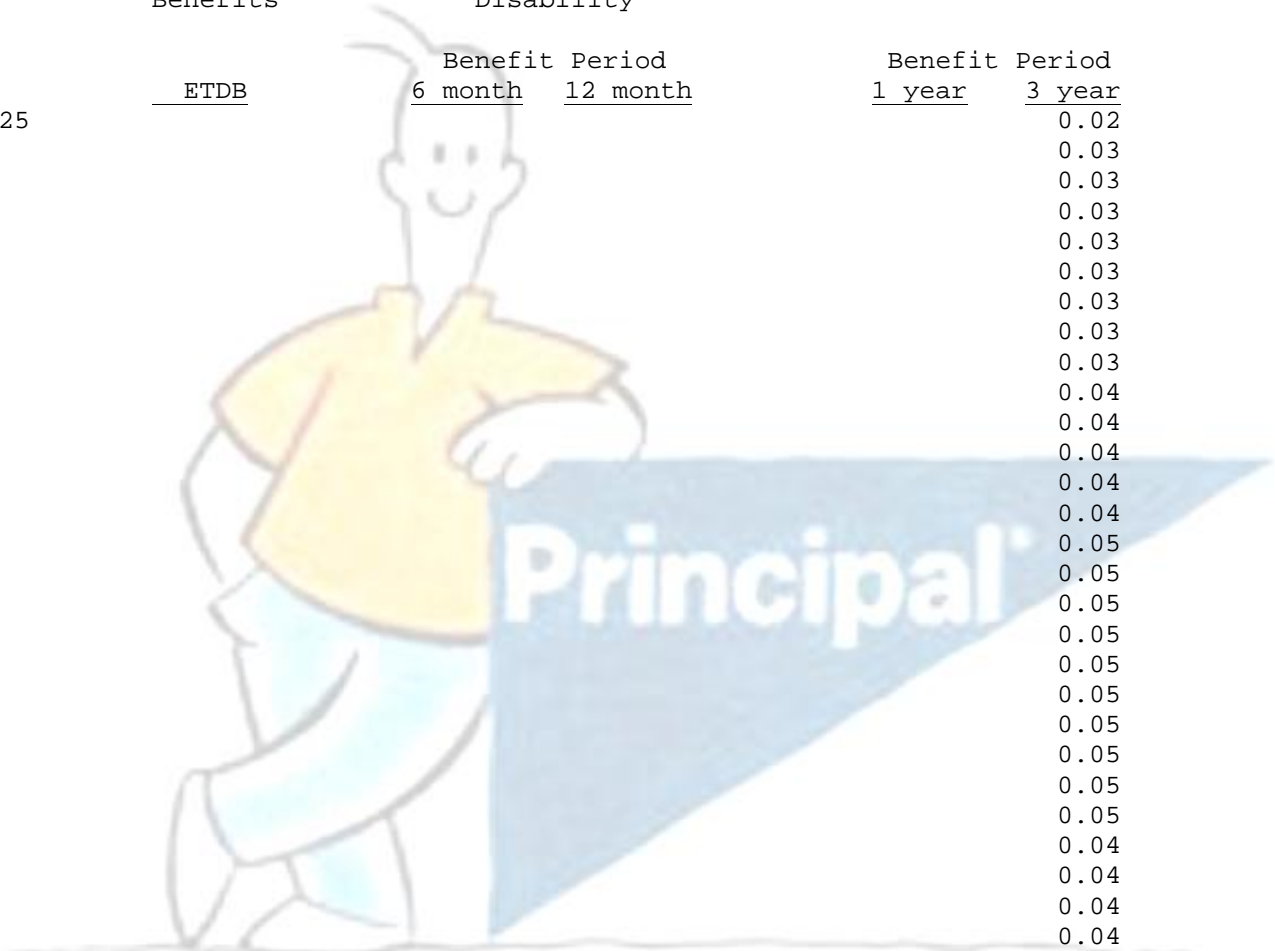
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 6A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.02
26					0.03
27					0.03
28					0.03
29					0.03
30					0.03
31					0.03
32					0.03
33					0.03
34					0.04
35					0.04
36					0.04
37					0.04
38					0.04
39					0.05
40					0.05
41					0.05
42					0.05
43					0.05
44					0.05
45					0.05
46					0.05
47					0.05
48					0.05
49					0.04
50					0.04
51					0.04
52					0.04
53					0.04
54					0.04
55					0.04
56					0.04
57					0.03
58					0.03
59					0.03
60					0.02
61					0.02
62					0.02
63					0.02
64					0.02



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	33.84	18.29	12.84	11.62	10.36	2.46	4.99
26	34.86	19.12	13.30	12.00	10.69	2.54	5.12
27	35.86	19.97	13.71	12.35	10.99	2.61	5.22
28	36.86	20.74	14.10	12.73	11.32	2.66	5.30
29	37.81	21.46	14.52	13.07	11.62	2.70	5.34
30	38.75	22.21	15.06	13.54	12.02	2.62	5.17
31	39.69	22.88	15.53	13.94	12.37	2.66	5.21
32	40.61	23.54	15.99	14.36	12.73	2.70	5.28
33	41.54	24.15	16.51	14.81	13.09	2.74	5.36
34	42.37	24.73	17.01	15.25	13.49	2.76	5.38
35	43.13	25.24	17.52	15.67	13.83	2.76	5.38
36	44.73	26.31	18.26	16.33	14.46	2.83	5.51
37	46.36	27.43	19.04	16.96	15.01	2.90	5.64
38	48.04	28.60	19.90	17.78	15.57	2.96	5.72
39	49.67	29.77	20.78	18.52	16.17	3.01	5.80
40	50.94	30.85	21.56	19.25	16.77	2.98	5.70
41	52.53	31.98	22.26	19.91	17.36	2.99	5.73
42	53.82	32.66	22.93	20.50	17.91	3.01	5.73
43	54.57	33.35	23.62	21.13	18.42	3.02	5.73
44	55.27	34.06	24.38	21.78	18.94	3.01	5.69
45	55.97	34.79	25.15	22.45	19.48	2.98	5.63
46	56.92	35.74	26.10	23.27	20.11	2.97	5.56
47	57.86	36.72	27.07	24.10	20.75	2.94	5.46
48	58.78	37.59	28.07	24.94	21.39	2.88	5.34
49	59.65	38.46	28.96	25.70	21.94	2.82	5.19
50	59.98	38.66	29.41	26.04	22.11	2.62	4.83
51	61.26	39.51	30.28	26.77	22.61	2.53	4.62
52	62.62	40.33	31.21	27.54	23.11	2.38	4.37
53	64.06	41.19	32.15	28.29	23.59	2.25	4.08
54	65.52	42.33	33.07	29.04	23.99	2.09	3.78
55	66.46	43.23	34.05	29.80	24.38	1.92	3.45
56	68.48	44.22	34.22	29.79	24.03	1.67	3.01
57	71.14	45.29	34.23	29.17	23.24	1.41	2.51
58	73.74	46.91	34.86	28.40	22.43	1.28	2.27
59	76.27	48.48	35.57	27.66	21.81	1.19	2.10
60	78.41	49.85	36.56	26.77	21.22	1.22	2.17
61	80.53	51.21	37.55	27.26	20.62	1.26	2.22
62	82.82	52.67	38.63	28.04	21.22	1.29	2.29
63	85.02	54.08	39.66	29.26	22.12	1.32	2.34
64	87.28	55.52	40.72	32.30	24.43	1.36	2.41

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	23.38	11.42	8.00	7.02	6.13	0.33	0.58
26	23.65	11.78	8.22	7.26	6.34	0.34	0.61
27	23.94	12.14	8.49	7.52	6.54	0.36	0.65
28	24.25	12.50	8.80	7.78	6.74	0.38	0.66
29	24.60	12.87	9.08	8.00	6.94	0.39	0.69
30	24.98	13.24	9.34	8.23	7.12	0.40	0.72
31	25.36	13.63	9.58	8.42	7.28	0.40	0.73
32	25.76	14.00	9.82	8.61	7.42	0.42	0.75
33	26.14	14.38	10.00	8.77	7.54	0.43	0.75
34	26.52	14.77	10.18	8.91	7.66	0.43	0.77
35	26.94	15.15	10.30	9.04	7.75	0.45	0.78
36	28.13	15.80	10.85	9.50	8.13	0.46	0.83
37	29.44	16.59	11.42	9.97	8.50	0.50	0.88
38	30.81	17.50	12.00	10.46	8.91	0.52	0.93
39	32.23	18.44	12.59	10.96	9.32	0.54	0.98
40	33.72	19.41	13.20	11.49	9.74	0.58	1.02
41	35.29	20.40	13.80	11.98	10.16	0.61	1.07
42	36.90	21.43	14.42	12.51	10.58	0.62	1.12
43	38.58	22.46	15.04	13.05	11.02	0.66	1.18
44	40.33	23.58	15.70	13.60	11.46	0.69	1.23
45	42.13	24.74	16.38	14.19	11.93	0.71	1.28
46	43.73	25.65	17.14	14.80	12.42	0.75	1.34
47	45.38	26.59	17.94	15.46	12.94	0.79	1.40
48	47.07	27.59	18.77	16.17	13.47	0.82	1.46
49	48.89	28.67	19.67	16.91	14.09	0.85	1.52
50	50.84	29.82	20.64	17.70	14.74	0.90	1.58
51	52.93	31.06	21.68	18.62	15.50	0.93	1.65
52	55.16	32.39	22.78	19.63	16.40	0.96	1.71
53	57.58	33.82	23.98	20.94	17.48	1.00	1.78
54	60.19	35.34	25.68	22.42	18.66	1.04	1.84
55	62.26	36.65	27.64	24.13	20.01	1.05	1.86
56	65.75	39.39	29.48	25.82	21.09	1.06	1.90
57	69.16	42.18	30.66	26.78	21.46	1.08	1.90
58	72.50	44.89	32.69	27.27	21.66	1.09	1.92
59	75.58	47.33	34.57	27.66	21.81	1.10	1.94
60	78.08	49.38	36.18	26.77	21.22	1.22	2.17
61	80.53	51.21	37.55	27.26	20.62	1.26	2.22
62	82.82	52.67	38.63	28.04	21.22	1.29	2.29
63	85.02	54.08	39.66	29.26	22.12	1.32	2.34
64	87.28	55.52	40.72	32.30	24.43	1.36	2.41

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	22.70	9.97	6.75	5.38	4.50		
26	22.87	10.34	6.98	5.55	4.63		
27	23.04	10.70	7.19	5.71	4.76		
28	23.22	11.06	7.39	5.88	4.88		
29	23.45	11.42	7.59	6.03	5.00		
30	23.70	11.75	7.78	6.18	5.11		
31	23.94	12.08	7.95	6.33	5.22		
32	24.22	12.38	8.10	6.46	5.32		
33	24.50	12.66	8.22	6.58	5.41		
34	24.75	12.88	8.28	6.68	5.48		
35	25.00	13.12	8.36	6.75	5.54		
36	25.81	13.73	8.70	7.03	5.75		
37	26.60	14.35	9.04	7.31	5.96		
38	27.44	14.97	9.38	7.59	6.18		
39	28.30	15.60	9.70	7.86	6.41		
40	29.17	16.23	10.01	8.15	6.63		
41	30.08	16.88	10.33	8.43	6.86		
42	31.02	17.54	10.63	8.72	7.08		
43	31.98	18.21	10.94	9.01	7.30		
44	32.96	18.93	11.25	9.30	7.54		
45	33.98	19.67	11.57	9.61	7.79		
46	35.11	20.28	12.07	10.02	8.11		
47	36.29	20.93	12.61	10.47	8.46		
48	37.54	21.62	13.18	10.95	8.82		
49	38.86	22.37	13.82	11.48	9.22		
50	40.32	23.19	14.52	12.06	9.66		
51	41.91	24.10	15.29	12.69	10.15		
52	43.68	25.10	16.12	13.39	10.69		
53	45.65	26.22	17.05	14.16	11.28		
54	47.85	27.47	18.10	15.04	11.94		
55	49.78	28.57	19.06	15.84	12.56		
56	51.79	30.18	20.39	16.98	13.46		
57	54.23	32.12	21.94	18.31	14.52		
58	57.41	34.53	23.85	19.95	15.80		
59	61.78	37.69	26.30	22.03	17.45		
60	67.59	41.23	28.77	24.10	19.09		
61	73.95	45.11	31.47	26.37	20.22		
62	80.42	49.35	34.42	27.47	20.79		
63	83.33	52.86	37.66	28.68	21.68		
64	85.53	54.42	39.87	31.66	23.94		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 6A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	5.62	0.25	0.46	3.26	0.04	0.08
26	5.79	0.26	0.47	3.32	0.04	0.09
27	5.95	0.27	0.49	3.38	0.04	0.09
28	6.11	0.28	0.50	3.43	0.04	0.09
29	6.26	0.30	0.53	3.50	0.05	0.10
30	6.41	0.30	0.54	3.54	0.05	0.10
31	6.54	0.31	0.56	3.59	0.05	0.10
32	6.65	0.32	0.57	3.65	0.05	0.10
33	6.74	0.33	0.57	3.68	0.05	0.10
34	6.83	0.34	0.59	3.71	0.06	0.10
35	6.90	0.34	0.60	3.73	0.06	0.10
36	7.22	0.36	0.63	3.85	0.06	0.11
37	7.54	0.38	0.67	3.95	0.07	0.11
38	7.87	0.40	0.70	4.06	0.07	0.12
39	8.22	0.42	0.74	4.16	0.08	0.13
40	8.57	0.45	0.79	4.27	0.08	0.14
41	8.92	0.46	0.83	4.38	0.08	0.14
42	9.28	0.50	0.86	4.49	0.08	0.14
43	9.64	0.51	0.90	4.58	0.09	0.14
44	10.02	0.54	0.96	4.70	0.09	0.15
45	10.42	0.57	1.00	4.82	0.10	0.16
46	10.82	0.59	1.05	4.95	0.10	0.17
47	11.25	0.62	1.10	5.11	0.10	0.19
48	11.70	0.65	1.14	5.26	0.11	0.19
49	12.22	0.68	1.22	5.45	0.12	0.21
50	12.78	0.72	1.28	5.65	0.13	0.22
51	13.42	0.76	1.34	5.85	0.14	0.23
52	14.18	0.81	1.43	6.09	0.14	0.24
53	15.10	0.86	1.53	6.34	0.15	0.26
54	16.11	0.92	1.63	6.63	0.17	0.28
55	17.26	0.99	1.75	6.87	0.17	0.30
56	18.93	1.10	1.94	7.25	0.19	0.32
57	19.99	1.16	2.05	7.68	0.21	0.36
58	20.90	1.21	2.13	8.20	0.23	0.40
59	22.38	1.29	2.27	8.82	0.26	0.45
60	23.22	1.31	2.32	9.77	0.30	0.53
61	23.78	1.35	2.38	9.80	0.31	0.53
62	25.94	1.49	2.62	9.82	0.31	0.54
63	27.61	1.58	2.79	9.80	0.31	0.54
64	27.63	1.59	2.80	9.73	0.31	0.54

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 6A Unisex non-smoker

Age	HH754	HH759/719		HH756/711	
	Extended Total Disability Benefits	Short-Term Residual Disability		Recovery Benefits	
	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25		0.70	1.22	0.11	0.22
26		0.73	1.28	0.11	0.23
27		0.75	1.34	0.12	0.24
28		0.78	1.38	0.12	0.25
29		0.80	1.43	0.13	0.26
30		0.82	1.48	0.13	0.26
31		0.85	1.52	0.14	0.27
32		0.87	1.56	0.14	0.28
33		0.89	1.58	0.14	0.28
34		0.90	1.61	0.14	0.30
35		0.91	1.62	0.14	0.30
36		0.95	1.70	0.16	0.31
37		0.99	1.78	0.17	0.33
38		1.03	1.86	0.18	0.34
39		1.07	1.94	0.18	0.36
40		1.10	2.01	0.19	0.38
41		1.14	2.08	0.20	0.39
42		1.18	2.15	0.21	0.41
43		1.22	2.22	0.22	0.42
44		1.25	2.30	0.22	0.44
45		1.27	2.37	0.23	0.46
46		1.34	2.49	0.24	0.47
47		1.41	2.62	0.25	0.49
48		1.47	2.76	0.25	0.51
49		1.54	2.91	0.26	0.53
50		1.63	3.07	0.27	0.54
51		1.73	3.26	0.28	0.56
52		1.82	3.46	0.29	0.58
53		1.94	3.69	0.30	0.59
54		2.06	3.94	0.30	0.61
55		2.21	4.22	0.32	0.63
56		2.40	4.59	0.33	0.66
57		2.62	5.04	0.34	0.69
58		2.90	5.58	0.36	0.72
59		3.26	6.26	0.38	0.75
60		3.76	7.23	0.40	0.81
61		3.82	7.35	0.41	0.82
62		3.86	7.44	0.41	0.82
63		3.90	7.50	0.41	0.82
64		3.92	7.55	0.42	0.82

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.02	1.62	1.12	1.01	0.90	0.24	0.47
26	3.12	1.69	1.16	1.05	0.93	0.25	0.47
27	3.21	1.75	1.19	1.09	0.94	0.25	0.48
28	3.30	1.82	1.26	1.11	0.98	0.25	0.48
29	3.38	1.90	1.27	1.14	1.02	0.26	0.48
30	3.47	1.96	1.32	1.18	1.04	0.25	0.47
31	3.54	2.02	1.36	1.22	1.07	0.26	0.47
32	3.62	2.08	1.41	1.26	1.10	0.26	0.49
33	3.70	2.13	1.43	1.28	1.14	0.26	0.49
34	3.78	2.19	1.49	1.32	1.17	0.26	0.50
35	3.85	2.23	1.54	1.36	1.19	0.26	0.50
36	3.99	2.33	1.60	1.42	1.24	0.26	0.52
37	4.14	2.43	1.67	1.48	1.31	0.28	0.52
38	4.29	2.53	1.75	1.56	1.36	0.28	0.54
39	4.44	2.64	1.82	1.62	1.42	0.29	0.54
40	4.54	2.74	1.90	1.69	1.47	0.28	0.52
41	4.68	2.84	1.96	1.74	1.52	0.29	0.53
42	4.80	2.89	2.03	1.81	1.58	0.28	0.53
43	4.87	2.96	2.08	1.86	1.62	0.29	0.53
44	4.93	3.02	2.15	1.90	1.66	0.28	0.52
45	4.98	3.08	2.22	1.98	1.70	0.26	0.51
46	4.84	3.02	2.19	1.94	1.69	0.26	0.48
47	4.69	2.95	2.17	1.92	1.67	0.24	0.44
48	4.51	2.87	2.14	1.90	1.62	0.22	0.42
49	4.32	2.78	2.08	1.84	1.58	0.21	0.38
50	4.11	2.63	2.00	1.76	1.50	0.19	0.34
51	3.94	2.53	1.93	1.70	1.45	0.16	0.30
52	3.78	2.42	1.86	1.65	1.38	0.14	0.27
53	3.60	2.30	1.80	1.58	1.31	0.13	0.24
54	3.41	2.20	1.71	1.50	1.24	0.11	0.20
55	3.18	2.06	1.62	1.41	1.16	0.10	0.18
56	3.00	1.93	1.49	1.29	1.05	0.08	0.14
57	2.82	1.78	1.34	1.14	0.92	0.06	0.10
58	2.63	1.67	1.24	1.00	0.80	0.06	0.08
59	2.42	1.54	1.12	0.86	0.69	0.04	0.07
60	2.18	1.39	1.02	0.74	0.58	0.02	0.05
61	1.92	1.22	0.90	0.64	0.47	0.02	0.04
62	1.65	1.05	0.76	0.55	0.41	0.02	0.04
63	1.68	1.06	0.78	0.57	0.42	0.02	0.04
64	1.72	1.10	0.80	0.63	0.45	0.02	0.04

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	0.92	0.45	0.30	0.26	0.23	0.02	0.02
26	0.94	0.46	0.31	0.27	0.24	0.02	0.02
27	0.94	0.47	0.34	0.29	0.25	0.02	0.02
28	0.95	0.49	0.34	0.29	0.25	0.02	0.02
29	0.98	0.50	0.35	0.30	0.26	0.02	0.03
30	0.99	0.52	0.37	0.31	0.27	0.02	0.03
31	1.00	0.54	0.37	0.33	0.27	0.02	0.03
32	1.02	0.56	0.38	0.33	0.27	0.02	0.03
33	1.04	0.56	0.38	0.34	0.28	0.02	0.04
34	1.05	0.58	0.39	0.34	0.29	0.02	0.04
35	1.07	0.60	0.40	0.34	0.29	0.02	0.04
36	1.11	0.62	0.42	0.37	0.31	0.02	0.04
37	1.18	0.65	0.44	0.39	0.32	0.02	0.04
38	1.22	0.69	0.48	0.40	0.34	0.02	0.04
39	1.28	0.73	0.49	0.42	0.35	0.02	0.04
40	1.34	0.76	0.51	0.44	0.38	0.02	0.04
41	1.40	0.80	0.54	0.47	0.40	0.02	0.05
42	1.46	0.85	0.56	0.49	0.40	0.02	0.05
43	1.54	0.88	0.59	0.51	0.42	0.02	0.05
44	1.61	0.93	0.62	0.54	0.44	0.02	0.06
45	1.68	0.98	0.64	0.54	0.46	0.02	0.06
46	1.74	1.01	0.67	0.58	0.48	0.02	0.06
47	1.81	1.05	0.70	0.60	0.50	0.03	0.07
48	1.87	1.09	0.74	0.63	0.52	0.03	0.07
49	1.94	1.12	0.76	0.65	0.54	0.03	0.07
50	2.02	1.18	0.81	0.69	0.58	0.03	0.07
51	2.10	1.22	0.86	0.73	0.60	0.03	0.07
52	2.19	1.27	0.90	0.76	0.64	0.03	0.07
53	2.28	1.34	0.94	0.82	0.68	0.03	0.08
54	2.38	1.39	1.01	0.87	0.73	0.04	0.08
55	2.46	1.44	1.08	0.94	0.78	0.04	0.08
56	2.41	1.44	1.07	0.93	0.76	0.04	0.07
57	2.34	1.42	1.02	0.88	0.71	0.03	0.06
58	2.25	1.38	1.01	0.83	0.66	0.03	0.06
59	2.13	1.33	0.97	0.79	0.62	0.02	0.06
60	1.98	1.26	0.91	0.74	0.58	0.02	0.05
61	1.82	1.16	0.85	0.64	0.47	0.02	0.04
62	1.65	1.05	0.76	0.55	0.41	0.02	0.04
63	1.68	1.06	0.78	0.57	0.42	0.02	0.04
64	1.72	1.10	0.80	0.63	0.45	0.02	0.04

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 6A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.19	0.01	0.02			
26	0.20	0.01	0.02			
27	0.21	0.01	0.02			
28	0.21	0.02	0.02			
29	0.22	0.02	0.02			
30	0.22	0.02	0.02			
31	0.23	0.02	0.02			
32	0.23	0.02	0.02			
33	0.24	0.02	0.02			
34	0.24	0.02	0.02			
35	0.25	0.02	0.02			
36	0.26	0.02	0.02			
37	0.27	0.02	0.02			
38	0.28	0.02	0.02			
39	0.30	0.02	0.03			
40	0.31	0.02	0.03			
41	0.33	0.02	0.03			
42	0.34	0.02	0.03			
43	0.35	0.02	0.04			
44	0.37	0.02	0.04			
45	0.38	0.02	0.04			
46	0.39	0.02	0.04			
47	0.41	0.02	0.05			
48	0.42	0.02	0.05			
49	0.43	0.02	0.05			
50	0.46	0.02	0.06			
51	0.47	0.03	0.06			
52	0.49	0.03	0.06			
53	0.50	0.03	0.06			
54	0.53	0.03	0.06			
55	0.54	0.03	0.06			
56	0.55	0.03	0.07			
57	0.55	0.03	0.07			
58	0.54	0.03	0.06			
59	0.54	0.02	0.06			
60	0.50	0.02	0.05			
61	0.46	0.02	0.05			
62	0.46	0.02	0.05			
63	0.50	0.02	0.05			
64	0.50	0.02	0.05			

Principal Life Insurance Company
2014 Pricing

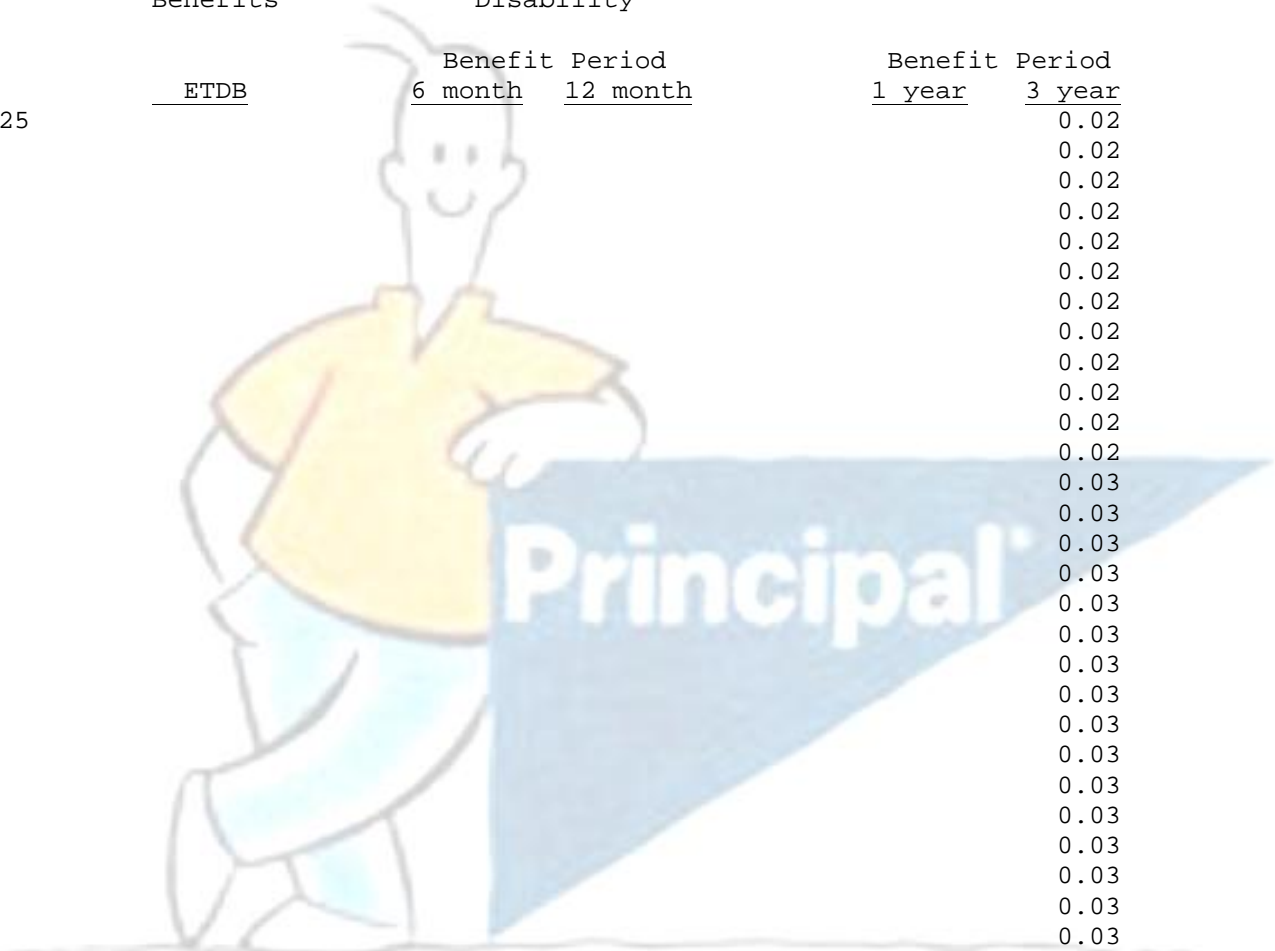
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 6A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.02
26					0.02
27					0.02
28					0.02
29					0.02
30					0.02
31					0.02
32					0.02
33					0.02
34					0.02
35					0.02
36					0.02
37					0.03
38					0.03
39					0.03
40					0.03
41					0.03
42					0.03
43					0.03
44					0.03
45					0.03
46					0.03
47					0.03
48					0.03
49					0.03
50					0.03
51					0.03
52					0.03
53					0.03
54					0.02
55					0.02
56					0.02
57					0.02
58					0.02
59					0.02
60					0.02
61					0.02
62					0.02
63					0.02
64					0.02



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 70
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.85	3.85	2.82	2.58	2.36	0.70	1.43
26	7.10	4.05	2.95	2.70	2.47	0.72	1.46
27	7.35	4.25	3.08	2.82	2.56	0.73	1.48
28	7.61	4.46	3.19	2.93	2.66	0.74	1.50
29	7.86	4.65	3.32	3.03	2.76	0.74	1.52
30	8.13	4.85	3.48	3.18	2.90	0.74	1.51
31	8.35	5.04	3.62	3.30	3.01	0.78	1.55
32	8.54	5.21	3.76	3.42	3.13	0.79	1.58
33	8.70	5.38	3.90	3.57	3.26	0.82	1.63
34	8.88	5.53	4.06	3.68	3.36	0.84	1.67
35	9.05	5.69	4.18	3.79	3.46	0.87	1.72
36	9.55	6.06	4.40	3.98	3.63	0.90	1.78
37	10.07	6.38	4.62	4.18	3.81	0.94	1.85
38	10.62	6.70	4.86	4.38	3.98	0.98	1.92
39	11.06	7.02	5.10	4.59	4.18	1.02	2.00
40	11.48	7.37	5.40	4.86	4.42	1.02	2.00
41	11.93	7.71	5.66	5.08	4.62	1.07	2.06
42	12.38	8.06	5.89	5.33	4.84	1.10	2.14
43	12.82	8.42	6.14	5.58	5.06	1.13	2.18
44	13.29	8.70	6.39	5.84	5.30	1.14	2.22
45	13.66	8.99	6.67	6.09	5.54	1.18	2.25
46	14.07	9.36	7.00	6.39	5.82	1.19	2.28
47	14.53	9.75	7.36	6.72	6.10	1.22	2.31
48	14.99	10.16	7.74	7.06	6.41	1.24	2.35
49	15.44	10.57	8.13	7.41	6.71	1.26	2.38
50	15.70	10.86	8.46	7.70	6.97	1.22	2.30
51	16.16	11.30	8.86	8.06	7.29	1.24	2.33
52	16.71	11.78	9.31	8.46	7.64	1.25	2.34
53	17.30	12.30	9.80	8.90	8.02	1.26	2.34
54	17.95	12.87	10.34	9.37	8.42	1.26	2.34
55	18.70	13.50	10.91	9.88	8.86	1.26	2.34
56	19.14	13.93	11.33	10.23	9.15	1.23	2.26
57	19.55	14.32	11.70	10.53	9.37	1.26	2.30
58	20.13	14.78	12.10	10.69	9.57	1.28	2.34
59	20.70	15.23	12.50	10.82	9.77	1.30	2.38
60	21.29	15.70	12.89	10.98	9.98	1.33	2.41
61	21.87	16.17	13.30	11.12	10.18	1.35	2.45
62	21.83	16.12	13.25	11.06	10.11	1.34	2.42
63	21.13	15.56	12.75	10.63	9.71	1.28	2.30
64	20.34	14.93	12.20	10.14	9.24	1.21	2.18

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 67
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.65	3.74	2.67	2.45	2.22	0.61	1.26
26	6.89	3.93	2.80	2.56	2.31	0.62	1.28
27	7.12	4.12	2.90	2.64	2.40	0.63	1.29
28	7.36	4.31	3.01	2.74	2.49	0.64	1.30
29	7.60	4.50	3.12	2.84	2.56	0.65	1.31
30	7.83	4.69	3.26	2.96	2.69	0.65	1.30
31	8.07	4.86	3.38	3.06	2.78	0.66	1.31
32	8.30	5.02	3.50	3.18	2.88	0.67	1.34
33	8.51	5.18	3.63	3.29	2.98	0.69	1.37
34	8.67	5.33	3.77	3.40	3.10	0.70	1.39
35	8.82	5.46	3.90	3.51	3.19	0.73	1.42
36	9.31	5.74	4.09	3.68	3.34	0.74	1.46
37	9.71	6.01	4.28	3.86	3.50	0.78	1.51
38	10.10	6.29	4.51	4.03	3.66	0.80	1.56
39	10.50	6.58	4.73	4.22	3.82	0.83	1.61
40	10.83	6.87	4.94	4.43	3.99	0.82	1.58
41	11.23	7.17	5.12	4.62	4.18	0.85	1.63
42	11.62	7.44	5.30	4.82	4.35	0.88	1.67
43	11.94	7.65	5.50	5.00	4.53	0.88	1.70
44	12.17	7.86	5.70	5.18	4.69	0.90	1.70
45	12.40	8.08	5.94	5.38	4.86	0.90	1.70
46	12.71	8.36	6.19	5.62	5.07	0.90	1.70
47	13.03	8.66	6.47	5.86	5.30	0.90	1.70
48	13.35	8.95	6.76	6.12	5.52	0.90	1.69
49	13.54	9.23	7.04	6.37	5.73	0.90	1.68
50	13.73	9.37	7.23	6.53	5.86	0.85	1.57
51	13.93	9.65	7.51	6.78	6.06	0.84	1.54
52	14.22	9.95	7.81	7.04	6.27	0.82	1.50
53	14.54	10.26	8.11	7.30	6.49	0.79	1.46
54	14.95	10.58	8.43	7.58	6.71	0.77	1.40
55	15.32	10.93	8.77	7.86	6.93	0.74	1.34
56	15.82	11.10	8.96	7.81	6.89	0.67	1.23
57	16.34	11.35	9.17	7.75	6.85	0.67	1.21
58	16.89	11.77	9.36	7.70	6.80	0.66	1.20
59	17.46	12.21	9.57	7.64	6.76	0.65	1.18
60	17.73	12.40	9.73	7.70	6.81	0.64	1.16
61	17.69	12.38	9.69	7.66	6.78	0.64	1.14
62	17.74	12.40	9.70	7.66	6.78	0.62	1.12
63	17.74	12.38	9.68	7.64	6.75	0.62	1.13
64	17.74	12.34	9.64	7.60	6.71	0.62	1.11

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 65
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.50	3.65	2.58	2.34	2.13	0.58	1.16
26	6.73	3.82	2.68	2.43	2.21	0.58	1.17
27	6.95	4.02	2.78	2.51	2.27	0.59	1.17
28	7.18	4.18	2.86	2.60	2.35	0.59	1.18
29	7.39	4.36	2.98	2.69	2.43	0.59	1.19
30	7.61	4.51	3.09	2.80	2.54	0.60	1.21
31	7.82	4.67	3.19	2.90	2.62	0.60	1.21
32	8.03	4.82	3.30	2.98	2.70	0.61	1.21
33	8.25	4.96	3.42	3.10	2.80	0.61	1.21
34	8.45	5.10	3.54	3.20	2.90	0.61	1.21
35	8.63	5.22	3.67	3.30	2.98	0.63	1.22
36	8.97	5.46	3.83	3.47	3.13	0.65	1.26
37	9.33	5.71	4.02	3.62	3.27	0.67	1.29
38	9.70	5.98	4.21	3.78	3.42	0.68	1.32
39	10.06	6.25	4.42	3.95	3.57	0.70	1.36
40	10.34	6.49	4.56	4.12	3.71	0.72	1.37
41	10.70	6.75	4.72	4.29	3.86	0.74	1.38
42	10.98	6.91	4.88	4.43	4.01	0.74	1.39
43	11.17	7.09	5.05	4.58	4.14	0.74	1.38
44	11.34	7.26	5.22	4.73	4.27	0.72	1.38
45	11.50	7.42	5.40	4.90	4.42	0.71	1.36
46	11.72	7.65	5.62	5.09	4.58	0.71	1.34
47	11.93	7.87	5.85	5.29	4.76	0.70	1.32
48	12.14	8.07	6.07	5.49	4.93	0.70	1.29
49	12.33	8.27	6.28	5.66	5.07	0.68	1.26
50	12.41	8.32	6.38	5.75	5.14	0.62	1.14
51	12.68	8.50	6.58	5.92	5.28	0.60	1.10
52	12.96	8.69	6.79	6.10	5.42	0.58	1.05
53	13.26	8.86	6.99	6.27	5.56	0.54	0.98
54	13.54	9.10	7.18	6.44	5.68	0.51	0.93
55	13.71	9.28	7.38	6.60	5.79	0.48	0.86
56	14.02	9.42	7.37	6.55	5.73	0.43	0.78
57	14.46	9.58	7.33	6.37	5.56	0.40	0.71
58	14.89	9.86	7.42	6.16	5.38	0.37	0.66
59	15.31	10.14	7.53	5.96	5.25	0.34	0.60
60	15.74	10.42	7.74	5.76	5.10	0.34	0.62
61	16.17	10.70	7.95	5.87	4.97	0.36	0.64
62	16.62	11.01	8.18	6.04	5.11	0.38	0.66
63	17.07	11.30	8.40	6.31	5.33	0.38	0.67
64	17.48	11.61	8.63	6.97	5.89	0.38	0.70

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 5 year
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.27	2.19	1.54	1.38	1.25	0.10	0.18
26	4.34	2.26	1.58	1.42	1.29	0.10	0.18
27	4.41	2.34	1.65	1.49	1.34	0.11	0.20
28	4.48	2.42	1.71	1.54	1.39	0.11	0.21
29	4.56	2.50	1.78	1.59	1.45	0.11	0.22
30	4.66	2.59	1.83	1.65	1.49	0.11	0.22
31	4.74	2.66	1.89	1.70	1.53	0.13	0.22
32	4.84	2.75	1.94	1.74	1.57	0.13	0.23
33	4.93	2.83	1.98	1.78	1.60	0.14	0.23
34	5.02	2.92	2.02	1.82	1.63	0.14	0.24
35	5.11	3.00	2.06	1.85	1.66	0.14	0.24
36	5.36	3.15	2.18	1.95	1.75	0.14	0.26
37	5.63	3.32	2.30	2.05	1.84	0.15	0.27
38	5.91	3.51	2.42	2.17	1.94	0.16	0.30
39	6.21	3.71	2.55	2.28	2.04	0.17	0.30
40	6.52	3.93	2.69	2.40	2.14	0.18	0.32
41	6.85	4.14	2.82	2.52	2.25	0.18	0.34
42	7.18	4.37	2.96	2.64	2.36	0.20	0.34
43	7.54	4.60	3.10	2.76	2.47	0.21	0.36
44	7.90	4.83	3.25	2.90	2.58	0.22	0.38
45	8.28	5.09	3.40	3.02	2.70	0.22	0.39
46	8.63	5.30	3.57	3.17	2.83	0.22	0.42
47	8.98	5.51	3.75	3.33	2.96	0.23	0.42
48	9.34	5.74	3.94	3.50	3.10	0.25	0.45
49	9.73	5.98	4.14	3.66	3.26	0.26	0.46
50	10.16	6.23	4.37	3.85	3.42	0.27	0.48
51	10.60	6.51	4.59	4.06	3.62	0.27	0.50
52	11.08	6.80	4.84	4.30	3.85	0.29	0.51
53	11.60	7.12	5.10	4.59	4.12	0.30	0.53
54	12.15	7.45	5.48	4.94	4.42	0.30	0.54
55	12.59	7.73	5.90	5.32	4.75	0.32	0.54
56	13.26	8.28	6.28	5.66	5.03	0.31	0.55
57	13.90	8.84	6.50	5.82	5.14	0.31	0.55
58	14.54	9.38	6.91	5.90	5.20	0.31	0.55
59	15.12	9.86	7.30	5.96	5.25	0.31	0.55
60	15.68	10.32	7.66	5.76	5.10	0.34	0.62
61	16.17	10.70	7.95	5.87	4.97	0.36	0.64
62	16.62	11.01	8.18	6.04	5.11	0.38	0.66
63	17.07	11.30	8.40	6.31	5.33	0.38	0.67
64	17.48	11.61	8.63	6.97	5.89	0.38	0.70

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 2 year
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.91	1.79	1.22	1.01	0.74		
26	3.94	1.86	1.27	1.03	0.75		
27	3.98	1.94	1.31	1.07	0.78		
28	4.03	2.00	1.35	1.10	0.80		
29	4.08	2.07	1.39	1.14	0.83		
30	4.13	2.14	1.43	1.18	0.88		
31	4.18	2.21	1.46	1.21	0.92		
32	4.24	2.27	1.50	1.23	0.95		
33	4.30	2.33	1.52	1.26	0.99		
34	4.36	2.38	1.54	1.28	1.03		
35	4.41	2.42	1.56	1.30	1.08		
36	4.56	2.54	1.62	1.36	1.12		
37	4.72	2.66	1.70	1.42	1.17		
38	4.87	2.78	1.76	1.49	1.22		
39	5.04	2.90	1.82	1.55	1.27		
40	5.20	3.04	1.89	1.61	1.35		
41	5.38	3.17	1.95	1.67	1.42		
42	5.55	3.30	2.02	1.73	1.50		
43	5.74	3.44	2.09	1.79	1.58		
44	5.94	3.58	2.15	1.86	1.66		
45	6.14	3.73	2.22	1.93	1.75		
46	6.36	3.86	2.33	2.02	1.86		
47	6.59	3.99	2.44	2.12	1.97		
48	6.83	4.13	2.56	2.23	2.10		
49	7.10	4.30	2.70	2.34	2.23		
50	7.38	4.46	2.84	2.47	2.36		
51	7.70	4.65	2.99	2.62	2.51		
52	8.05	4.86	3.18	2.77	2.66		
53	8.44	5.08	3.36	2.94	2.85		
54	8.87	5.34	3.58	3.14	3.04		
55	9.26	5.58	3.78	3.32	3.25		
56	9.67	5.90	4.06	3.57	3.48		
57	10.16	6.30	4.38	3.86	3.74		
58	10.80	6.80	4.78	4.22	4.09		
59	11.67	7.45	5.30	4.69	4.48		
60	12.77	8.14	5.79	5.13	4.79		
61	13.98	8.92	6.34	5.61	4.82		
62	15.28	9.75	6.93	5.92	5.01		
63	16.58	10.67	7.58	6.18	5.22		
64	17.13	11.36	8.30	6.82	5.77		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Benefit Period: to 365 day

Occupation Class: 6A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	3.64	1.12	0.62	0.32	0.14
26	3.66	1.17	0.64	0.34	0.15
27	3.68	1.22	0.66	0.34	0.16
28	3.70	1.26	0.69	0.35	0.16
29	3.72	1.30	0.71	0.38	0.16
30	3.74	1.35	0.74	0.38	0.18
31	3.77	1.39	0.75	0.39	0.19
32	3.78	1.42	0.76	0.40	0.19
33	3.80	1.45	0.78	0.42	0.19
34	3.82	1.48	0.78	0.42	0.20
35	3.84	1.50	0.79	0.42	0.20
36	3.95	1.58	0.82	0.45	0.21
37	4.06	1.66	0.86	0.47	0.22
38	4.17	1.72	0.90	0.49	0.23
39	4.27	1.78	0.92	0.51	0.23
40	4.38	1.85	0.95	0.52	0.25
41	4.48	1.91	0.98	0.54	0.26
42	4.58	1.98	1.00	0.56	0.26
43	4.68	2.06	1.02	0.58	0.26
44	4.78	2.12	1.05	0.60	0.28
45	4.89	2.18	1.07	0.62	0.29
46	4.99	2.24	1.11	0.64	0.30
47	5.10	2.29	1.16	0.66	0.31
48	5.22	2.35	1.21	0.70	0.34
49	5.34	2.41	1.26	0.73	0.35
50	5.48	2.48	1.32	0.77	0.37
51	5.65	2.56	1.39	0.81	0.38
52	5.81	2.64	1.46	0.85	0.41
53	5.99	2.74	1.54	0.90	0.43
54	6.22	2.85	1.63	0.95	0.46
55	6.38	2.94	1.70	1.00	0.49
56	6.54	3.08	1.82	1.07	0.51
57	6.77	3.25	1.94	1.15	0.55
58	7.06	3.46	2.11	1.25	0.61
59	7.51	3.76	2.32	1.38	0.66
60	8.39	4.26	2.66	1.58	0.76
61	8.07	4.22	2.67	1.60	0.78
62	7.83	4.21	2.70	1.62	0.78
63	7.66	4.19	2.72	1.63	0.79
64	7.60	4.22	2.74	1.64	0.79

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section

Add-on for Residual Rider forms HH758 & HH718

Elimination Period: 365 day

Occupation Class: 6A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.15	0.08	0.14	0.47	0.02	0.02
26	1.21	0.08	0.14	0.49	0.02	0.02
27	1.26	0.08	0.14	0.51	0.02	0.02
28	1.32	0.09	0.14	0.54	0.02	0.02
29	1.38	0.09	0.15	0.55	0.02	0.02
30	1.42	0.09	0.15	0.57	0.02	0.02
31	1.46	0.10	0.17	0.59	0.02	0.02
32	1.50	0.10	0.17	0.60	0.02	0.02
33	1.53	0.10	0.18	0.62	0.02	0.02
34	1.57	0.10	0.18	0.62	0.02	0.02
35	1.59	0.10	0.18	0.64	0.02	0.02
36	1.68	0.10	0.20	0.67	0.02	0.03
37	1.79	0.11	0.21	0.70	0.02	0.03
38	1.89	0.13	0.22	0.74	0.02	0.03
39	2.00	0.14	0.22	0.77	0.02	0.03
40	2.10	0.14	0.24	0.79	0.02	0.03
41	2.21	0.14	0.26	0.83	0.02	0.03
42	2.31	0.15	0.26	0.86	0.02	0.04
43	2.42	0.14	0.27	0.89	0.02	0.04
44	2.53	0.16	0.29	0.92	0.02	0.04
45	2.64	0.17	0.30	0.94	0.02	0.05
46	2.77	0.18	0.31	0.98	0.02	0.05
47	2.89	0.19	0.33	1.04	0.02	0.06
48	3.01	0.19	0.34	1.08	0.02	0.06
49	3.17	0.21	0.36	1.13	0.02	0.06
50	3.31	0.21	0.38	1.18	0.02	0.06
51	3.49	0.22	0.40	1.26	0.03	0.07
52	3.70	0.24	0.42	1.31	0.04	0.07
53	3.94	0.26	0.46	1.38	0.04	0.07
54	4.21	0.27	0.48	1.46	0.05	0.07
55	4.50	0.29	0.51	1.51	0.06	0.09
56	4.94	0.31	0.56	1.61	0.06	0.09
57	5.20	0.34	0.58	1.71	0.06	0.10
58	5.41	0.35	0.62	1.84	0.06	0.11
59	5.76	0.36	0.64	1.97	0.07	0.13
60	5.90	0.38	0.66	2.18	0.08	0.15
61	6.06	0.38	0.67	2.22	0.09	0.15
62	6.64	0.42	0.74	2.25	0.09	0.15
63	7.15	0.46	0.78	2.29	0.09	0.15
64	7.23	0.46	0.80	2.30	0.09	0.15

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

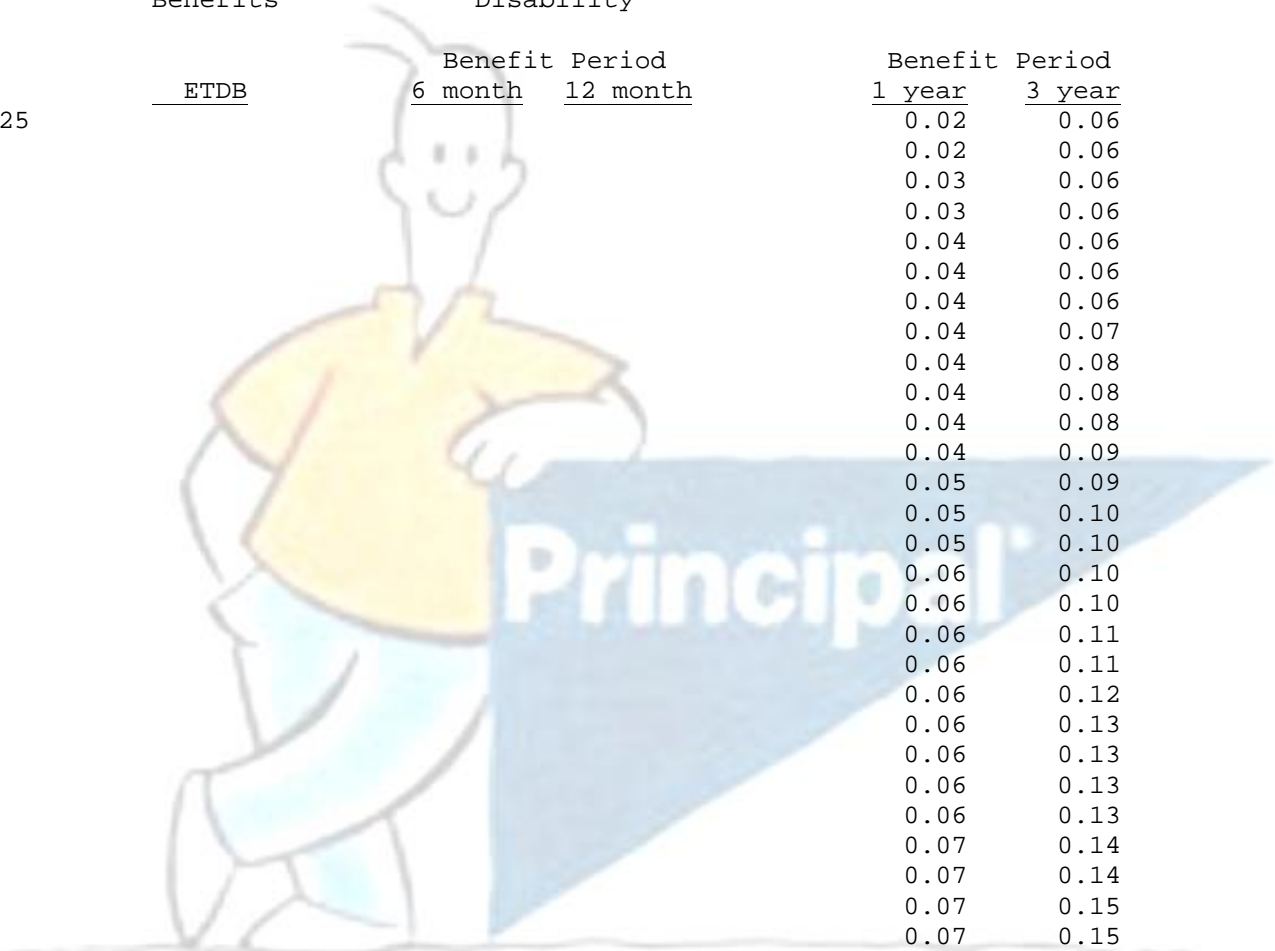
Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Occupation Class: 6A Unisex non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.02	0.06
26				0.02	0.06
27				0.03	0.06
28				0.03	0.06
29				0.04	0.06
30				0.04	0.06
31				0.04	0.06
32				0.04	0.07
33				0.04	0.08
34				0.04	0.08
35				0.04	0.08
36				0.04	0.09
37				0.05	0.09
38				0.05	0.10
39				0.05	0.10
40				0.06	0.10
41				0.06	0.10
42				0.06	0.11
43				0.06	0.11
44				0.06	0.12
45				0.06	0.13
46				0.06	0.13
47				0.06	0.13
48				0.06	0.13
49				0.07	0.14
50				0.07	0.14
51				0.07	0.15
52				0.07	0.15
53				0.07	0.15
54				0.07	0.15
55				0.08	0.15
56				0.08	0.16
57				0.08	0.17
58				0.08	0.17
59				0.09	0.18
60				0.10	0.18
61				0.10	0.18
62				0.10	0.18
63				0.10	0.18
64				0.10	0.18



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 70
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.78	4.37	3.20	2.94	2.68	0.79	1.63
26	8.07	4.60	3.36	3.07	2.81	0.82	1.66
27	8.35	4.82	3.50	3.20	2.91	0.82	1.68
28	8.65	5.06	3.63	3.33	3.03	0.83	1.70
29	8.93	5.29	3.77	3.44	3.14	0.85	1.73
30	9.23	5.50	3.96	3.62	3.30	0.85	1.72
31	9.49	5.72	4.11	3.74	3.42	0.88	1.76
32	9.70	5.92	4.27	3.89	3.56	0.90	1.81
33	9.90	6.11	4.43	4.06	3.70	0.93	1.86
34	10.09	6.29	4.62	4.18	3.82	0.96	1.90
35	10.28	6.46	4.76	4.31	3.94	0.98	1.96
36	10.86	6.88	5.00	4.52	4.12	1.02	2.02
37	11.45	7.26	5.26	4.74	4.32	1.06	2.10
38	12.06	7.62	5.52	4.98	4.54	1.11	2.18
39	12.58	7.98	5.80	5.22	4.75	1.16	2.26
40	13.05	8.38	6.14	5.51	5.02	1.17	2.27
41	13.55	8.76	6.43	5.78	5.26	1.22	2.35
42	14.06	9.16	6.69	6.05	5.50	1.25	2.42
43	14.58	9.57	6.97	6.34	5.75	1.28	2.46
44	15.10	9.89	7.26	6.63	6.02	1.30	2.51
45	15.52	10.22	7.58	6.92	6.30	1.33	2.55
46	16.00	10.64	7.96	7.26	6.61	1.35	2.59
47	16.50	11.08	8.36	7.63	6.94	1.38	2.63
48	17.03	11.54	8.80	8.02	7.28	1.41	2.67
49	17.54	12.01	9.24	8.41	7.63	1.43	2.70
50	17.84	12.35	9.61	8.74	7.92	1.39	2.62
51	18.37	12.84	10.08	9.16	8.28	1.41	2.65
52	18.99	13.39	10.58	9.62	8.68	1.42	2.65
53	19.66	13.98	11.14	10.11	9.11	1.42	2.66
54	20.40	14.62	11.74	10.64	9.58	1.43	2.66
55	21.25	15.34	12.40	11.22	10.07	1.43	2.66
56	21.75	15.82	12.87	11.63	10.40	1.40	2.57
57	22.22	16.27	13.30	11.97	10.64	1.42	2.61
58	22.87	16.78	13.74	12.14	10.87	1.45	2.65
59	23.53	17.31	14.19	12.30	11.10	1.48	2.70
60	24.18	17.84	14.65	12.47	11.33	1.50	2.74
61	24.86	18.37	15.11	12.64	11.56	1.53	2.78
62	24.82	18.31	15.05	12.58	11.50	1.51	2.74
63	24.01	17.69	14.50	12.08	11.03	1.45	2.62
64	23.10	16.96	13.87	11.53	10.50	1.37	2.48

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 67
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.55	4.25	3.04	2.78	2.53	0.70	1.43
26	7.83	4.46	3.18	2.90	2.63	0.70	1.46
27	8.10	4.68	3.30	3.00	2.73	0.72	1.46
28	8.37	4.90	3.42	3.10	2.82	0.73	1.48
29	8.63	5.12	3.54	3.22	2.91	0.74	1.49
30	8.90	5.33	3.70	3.37	3.05	0.74	1.47
31	9.17	5.53	3.83	3.48	3.15	0.74	1.49
32	9.43	5.71	3.98	3.61	3.27	0.77	1.52
33	9.67	5.89	4.13	3.74	3.39	0.78	1.56
34	9.86	6.06	4.28	3.87	3.52	0.80	1.58
35	10.03	6.21	4.43	4.00	3.62	0.82	1.62
36	10.58	6.52	4.66	4.18	3.79	0.85	1.66
37	11.03	6.82	4.86	4.38	3.97	0.88	1.71
38	11.48	7.15	5.10	4.58	4.15	0.91	1.77
39	11.94	7.48	5.37	4.80	4.34	0.94	1.82
40	12.31	7.81	5.61	5.03	4.54	0.94	1.81
41	12.76	8.14	5.82	5.26	4.74	0.97	1.86
42	13.20	8.46	6.03	5.48	4.94	0.99	1.90
43	13.57	8.70	6.25	5.68	5.14	1.01	1.94
44	13.83	8.94	6.49	5.89	5.33	1.02	1.93
45	14.10	9.19	6.74	6.12	5.53	1.02	1.94
46	14.45	9.50	7.03	6.38	5.77	1.02	1.94
47	14.81	9.83	7.35	6.66	6.02	1.02	1.93
48	15.17	10.18	7.68	6.96	6.27	1.02	1.92
49	15.38	10.50	8.00	7.24	6.50	1.02	1.90
50	15.60	10.65	8.22	7.42	6.65	0.96	1.78
51	15.82	10.97	8.54	7.70	6.88	0.95	1.75
52	16.17	11.30	8.87	7.99	7.13	0.93	1.71
53	16.52	11.66	9.22	8.30	7.38	0.90	1.66
54	16.99	12.02	9.58	8.61	7.62	0.87	1.59
55	17.41	12.42	9.97	8.94	7.87	0.83	1.52
56	17.98	12.61	10.19	8.87	7.83	0.77	1.39
57	18.58	12.90	10.42	8.81	7.78	0.76	1.38
58	19.19	13.37	10.64	8.74	7.73	0.75	1.35
59	19.84	13.87	10.87	8.68	7.68	0.74	1.34
60	20.14	14.09	11.05	8.74	7.74	0.73	1.32
61	20.10	14.06	11.01	8.70	7.70	0.72	1.30
62	20.16	14.08	11.02	8.71	7.70	0.71	1.27
63	20.15	14.06	11.00	8.68	7.67	0.71	1.28
64	20.15	14.02	10.96	8.64	7.62	0.70	1.26

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 65
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.38	4.14	2.92	2.66	2.42	0.66	1.32
26	7.64	4.35	3.04	2.76	2.50	0.66	1.33
27	7.90	4.57	3.15	2.86	2.59	0.67	1.33
28	8.15	4.76	3.26	2.95	2.68	0.68	1.34
29	8.40	4.94	3.38	3.05	2.76	0.68	1.36
30	8.65	5.14	3.51	3.18	2.88	0.69	1.37
31	8.89	5.31	3.63	3.29	2.98	0.69	1.37
32	9.13	5.48	3.76	3.39	3.08	0.70	1.37
33	9.38	5.64	3.89	3.52	3.18	0.70	1.37
34	9.59	5.79	4.02	3.64	3.29	0.70	1.37
35	9.80	5.94	4.17	3.74	3.39	0.72	1.39
36	10.19	6.21	4.36	3.94	3.56	0.74	1.42
37	10.60	6.50	4.56	4.11	3.72	0.75	1.46
38	11.02	6.79	4.78	4.30	3.88	0.78	1.50
39	11.43	7.10	5.02	4.49	4.05	0.80	1.54
40	11.75	7.38	5.18	4.69	4.22	0.82	1.56
41	12.15	7.67	5.36	4.87	4.39	0.83	1.58
42	12.48	7.86	5.54	5.03	4.55	0.84	1.58
43	12.69	8.05	5.74	5.20	4.70	0.83	1.58
44	12.88	8.24	5.94	5.38	4.86	0.82	1.56
45	13.07	8.44	6.14	5.56	5.02	0.82	1.54
46	13.31	8.69	6.39	5.78	5.21	0.81	1.52
47	13.56	8.94	6.64	6.01	5.41	0.80	1.50
48	13.79	9.17	6.90	6.24	5.60	0.79	1.47
49	14.01	9.39	7.13	6.44	5.76	0.78	1.43
50	14.10	9.46	7.26	6.54	5.84	0.71	1.30
51	14.41	9.66	7.48	6.73	6.00	0.69	1.26
52	14.73	9.87	7.71	6.93	6.16	0.66	1.19
53	15.06	10.07	7.94	7.13	6.32	0.62	1.12
54	15.39	10.34	8.17	7.32	6.46	0.58	1.05
55	15.58	10.54	8.40	7.50	6.58	0.54	0.97
56	15.93	10.70	8.38	7.45	6.51	0.49	0.88
57	16.43	10.89	8.33	7.24	6.32	0.46	0.81
58	16.92	11.21	8.44	7.00	6.12	0.42	0.75
59	17.40	11.51	8.56	6.78	5.97	0.39	0.69
60	17.89	11.84	8.80	6.55	5.80	0.39	0.70
61	18.38	12.16	9.04	6.67	5.65	0.41	0.73
62	18.90	12.50	9.30	6.86	5.81	0.42	0.74
63	19.40	12.84	9.54	7.17	6.06	0.43	0.76
64	19.86	13.19	9.80	7.91	6.69	0.44	0.79

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: 5 year
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.86	2.49	1.75	1.56	1.42	0.11	0.20
26	4.93	2.57	1.81	1.62	1.47	0.12	0.22
27	5.01	2.66	1.87	1.69	1.53	0.13	0.22
28	5.10	2.75	1.94	1.75	1.58	0.13	0.24
29	5.19	2.85	2.02	1.82	1.64	0.13	0.24
30	5.29	2.94	2.08	1.87	1.69	0.14	0.26
31	5.39	3.03	2.15	1.93	1.74	0.14	0.26
32	5.50	3.13	2.21	1.98	1.78	0.14	0.26
33	5.60	3.22	2.26	2.02	1.82	0.15	0.26
34	5.70	3.32	2.30	2.06	1.86	0.15	0.27
35	5.81	3.42	2.34	2.10	1.89	0.16	0.27
36	6.09	3.58	2.47	2.22	1.99	0.17	0.29
37	6.40	3.77	2.61	2.33	2.10	0.18	0.31
38	6.72	3.99	2.75	2.46	2.21	0.18	0.34
39	7.06	4.22	2.90	2.59	2.32	0.19	0.34
40	7.41	4.46	3.06	2.73	2.44	0.20	0.37
41	7.78	4.71	3.21	2.86	2.56	0.22	0.38
42	8.16	4.97	3.37	3.00	2.68	0.22	0.39
43	8.56	5.22	3.52	3.14	2.81	0.23	0.42
44	8.98	5.50	3.69	3.29	2.94	0.24	0.43
45	9.41	5.78	3.86	3.43	3.07	0.25	0.45
46	9.81	6.02	4.06	3.60	3.22	0.26	0.46
47	10.20	6.26	4.26	3.78	3.37	0.27	0.48
48	10.62	6.52	4.48	3.97	3.52	0.28	0.51
49	11.06	6.79	4.71	4.17	3.70	0.30	0.53
50	11.54	7.09	4.95	4.38	3.90	0.30	0.54
51	12.05	7.39	5.22	4.62	4.11	0.31	0.56
52	12.59	7.73	5.50	4.89	4.38	0.33	0.58
53	13.18	8.09	5.80	5.22	4.69	0.34	0.60
54	13.81	8.46	6.22	5.61	5.02	0.34	0.62
55	14.30	8.78	6.71	6.05	5.41	0.36	0.62
56	15.06	9.41	7.13	6.43	5.72	0.35	0.62
57	15.80	10.04	7.39	6.62	5.84	0.35	0.62
58	16.52	10.66	7.86	6.70	5.91	0.35	0.62
59	17.18	11.21	8.30	6.78	5.97	0.36	0.62
60	17.82	11.73	8.70	6.55	5.80	0.39	0.70
61	18.38	12.16	9.04	6.67	5.65	0.41	0.73
62	18.90	12.50	9.30	6.86	5.81	0.42	0.74
63	19.40	12.84	9.54	7.17	6.06	0.43	0.76
64	19.86	13.19	9.80	7.91	6.69	0.44	0.79

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 2 year
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	4.45	2.04	1.39	1.14	0.84		
26	4.48	2.11	1.44	1.18	0.86		
27	4.53	2.20	1.50	1.22	0.89		
28	4.58	2.27	1.54	1.26	0.91		
29	4.63	2.35	1.58	1.30	0.95		
30	4.69	2.43	1.63	1.33	1.00		
31	4.75	2.50	1.66	1.37	1.05		
32	4.82	2.58	1.70	1.40	1.09		
33	4.89	2.64	1.73	1.43	1.13		
34	4.95	2.70	1.75	1.46	1.18		
35	5.02	2.74	1.77	1.48	1.22		
36	5.18	2.88	1.85	1.54	1.28		
37	5.36	3.02	1.92	1.62	1.33		
38	5.54	3.17	2.00	1.69	1.38		
39	5.73	3.30	2.07	1.76	1.45		
40	5.91	3.45	2.15	1.82	1.54		
41	6.11	3.60	2.22	1.90	1.62		
42	6.32	3.74	2.30	1.97	1.70		
43	6.54	3.90	2.38	2.04	1.79		
44	6.75	4.06	2.44	2.11	1.89		
45	6.98	4.24	2.52	2.19	1.99		
46	7.23	4.38	2.64	2.30	2.10		
47	7.49	4.54	2.77	2.41	2.24		
48	7.77	4.70	2.91	2.54	2.38		
49	8.06	4.88	3.06	2.66	2.54		
50	8.39	5.07	3.22	2.81	2.69		
51	8.75	5.28	3.41	2.98	2.86		
52	9.15	5.52	3.61	3.14	3.03		
53	9.59	5.78	3.82	3.34	3.24		
54	10.09	6.07	4.07	3.57	3.46		
55	10.53	6.34	4.30	3.77	3.69		
56	10.99	6.72	4.62	4.06	3.95		
57	11.55	7.17	4.98	4.38	4.26		
58	12.27	7.73	5.44	4.80	4.64		
59	13.26	8.46	6.02	5.33	5.09		
60	14.50	9.26	6.58	5.83	5.46		
61	15.87	10.13	7.20	6.37	5.48		
62	17.37	11.08	7.87	6.73	5.69		
63	18.84	12.13	8.62	7.02	5.94		
64	19.46	12.91	9.42	7.76	6.55		

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: to 365 day

Occupation Class: 6A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	4.14	1.28	0.70	0.36	0.17
26	4.16	1.34	0.73	0.38	0.18
27	4.18	1.38	0.76	0.39	0.18
28	4.21	1.44	0.78	0.41	0.19
29	4.23	1.49	0.80	0.42	0.19
30	4.26	1.54	0.83	0.44	0.21
31	4.28	1.58	0.85	0.45	0.21
32	4.30	1.62	0.86	0.46	0.22
33	4.32	1.65	0.88	0.46	0.22
34	4.34	1.68	0.89	0.48	0.22
35	4.37	1.71	0.90	0.48	0.22
36	4.49	1.79	0.94	0.51	0.24
37	4.61	1.87	0.98	0.53	0.25
38	4.74	1.94	1.02	0.56	0.26
39	4.86	2.03	1.05	0.58	0.26
40	4.98	2.10	1.08	0.59	0.28
41	5.08	2.18	1.10	0.62	0.29
42	5.21	2.25	1.14	0.63	0.30
43	5.33	2.33	1.17	0.66	0.31
44	5.44	2.41	1.19	0.68	0.32
45	5.55	2.48	1.22	0.70	0.33
46	5.67	2.54	1.27	0.72	0.34
47	5.80	2.60	1.32	0.76	0.36
48	5.93	2.66	1.38	0.80	0.38
49	6.08	2.74	1.44	0.83	0.40
50	6.23	2.82	1.50	0.88	0.42
51	6.41	2.91	1.58	0.92	0.44
52	6.59	3.01	1.66	0.97	0.46
53	6.82	3.11	1.74	1.02	0.50
54	7.06	3.24	1.86	1.08	0.52
55	7.25	3.34	1.94	1.13	0.54
56	7.43	3.50	2.06	1.21	0.58
57	7.69	3.70	2.22	1.30	0.62
58	8.03	3.94	2.40	1.42	0.69
59	8.54	4.27	2.63	1.57	0.75
60	9.53	4.85	3.02	1.80	0.86
61	9.18	4.80	3.04	1.82	0.87
62	8.91	4.78	3.07	1.84	0.88
63	8.70	4.76	3.10	1.86	0.90
64	8.64	4.78	3.10	1.86	0.90

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Elimination Period: 365 day

Occupation Class: 6A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.31	0.09	0.15	0.54	0.02	0.02
26	1.38	0.09	0.15	0.56	0.02	0.02
27	1.44	0.10	0.17	0.58	0.02	0.02
28	1.50	0.10	0.17	0.61	0.02	0.02
29	1.55	0.10	0.18	0.62	0.02	0.02
30	1.61	0.10	0.18	0.65	0.02	0.03
31	1.66	0.11	0.19	0.66	0.02	0.03
32	1.70	0.11	0.19	0.69	0.02	0.03
33	1.74	0.11	0.20	0.70	0.02	0.03
34	1.78	0.11	0.20	0.71	0.02	0.03
35	1.81	0.11	0.21	0.73	0.02	0.03
36	1.91	0.12	0.22	0.77	0.02	0.04
37	2.03	0.13	0.24	0.80	0.02	0.04
38	2.15	0.14	0.25	0.83	0.02	0.04
39	2.27	0.14	0.26	0.87	0.02	0.04
40	2.38	0.15	0.27	0.90	0.02	0.04
41	2.51	0.16	0.29	0.94	0.02	0.04
42	2.64	0.17	0.30	0.98	0.02	0.05
43	2.75	0.17	0.31	1.01	0.02	0.05
44	2.87	0.19	0.33	1.05	0.02	0.05
45	3.00	0.20	0.34	1.08	0.02	0.06
46	3.14	0.21	0.36	1.12	0.02	0.06
47	3.28	0.21	0.37	1.18	0.03	0.06
48	3.42	0.22	0.38	1.23	0.03	0.07
49	3.59	0.24	0.41	1.29	0.03	0.07
50	3.76	0.24	0.43	1.35	0.03	0.07
51	3.96	0.26	0.46	1.42	0.04	0.07
52	4.21	0.27	0.49	1.50	0.05	0.08
53	4.48	0.29	0.51	1.57	0.05	0.08
54	4.78	0.30	0.55	1.66	0.06	0.09
55	5.12	0.33	0.58	1.72	0.06	0.10
56	5.60	0.36	0.64	1.82	0.06	0.10
57	5.91	0.38	0.67	1.95	0.07	0.11
58	6.15	0.39	0.70	2.09	0.07	0.13
59	6.54	0.42	0.74	2.25	0.08	0.15
60	6.71	0.42	0.74	2.47	0.10	0.17
61	6.88	0.43	0.76	2.51	0.10	0.18
62	7.54	0.47	0.83	2.55	0.10	0.18
63	8.12	0.51	0.90	2.60	0.10	0.18
64	8.22	0.51	0.91	2.62	0.10	0.18

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 70
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.23	4.62	3.38	3.10	2.84	0.76	1.54
26	8.40	4.78	3.50	3.20	2.92	0.78	1.57
27	8.55	4.94	3.58	3.28	2.98	0.79	1.60
28	8.69	5.09	3.65	3.34	3.04	0.80	1.62
29	8.82	5.22	3.72	3.40	3.10	0.80	1.61
30	8.96	5.34	3.84	3.51	3.20	0.79	1.58
31	9.04	5.45	3.92	3.58	3.26	0.79	1.58
32	9.06	5.54	4.00	3.64	3.33	0.79	1.57
33	9.07	5.61	4.07	3.72	3.38	0.78	1.56
34	9.08	5.66	4.15	3.77	3.44	0.78	1.55
35	9.06	5.70	4.20	3.81	3.47	0.78	1.54
36	9.38	5.94	4.32	3.91	3.57	0.79	1.57
37	9.70	6.14	4.45	4.02	3.66	0.81	1.58
38	10.00	6.31	4.58	4.13	3.76	0.82	1.59
39	10.21	6.48	4.71	4.24	3.86	0.82	1.60
40	10.36	6.65	4.87	4.38	3.98	0.82	1.60
41	10.51	6.80	4.99	4.48	4.08	0.82	1.59
42	10.66	6.95	5.07	4.59	4.18	0.82	1.58
43	10.80	7.09	5.16	4.70	4.26	0.82	1.56
44	10.92	7.15	5.25	4.80	4.35	0.80	1.54
45	10.95	7.22	5.35	4.88	4.44	0.80	1.52
46	10.97	7.30	5.46	4.98	4.53	0.78	1.50
47	10.98	7.38	5.58	5.08	4.62	0.78	1.47
48	11.01	7.46	5.68	5.18	4.71	0.77	1.44
49	10.99	7.52	5.79	5.27	4.78	0.75	1.42
50	10.83	7.50	5.84	5.30	4.81	0.74	1.38
51	10.80	7.55	5.92	5.38	4.87	0.73	1.35
52	10.81	7.62	6.02	5.47	4.94	0.71	1.32
53	10.81	7.69	6.12	5.56	5.01	0.70	1.30
54	10.83	7.77	6.23	5.65	5.08	0.70	1.28
55	10.88	7.86	6.35	5.74	5.16	0.69	1.26
56	10.73	7.81	6.34	5.74	5.14	0.67	1.24
57	10.54	7.73	6.31	5.68	5.06	0.65	1.19
58	10.43	7.66	6.26	5.54	4.96	0.62	1.14
59	10.30	7.58	6.22	5.38	4.86	0.60	1.09
60	10.14	7.49	6.14	5.23	4.75	0.57	1.04
61	9.98	7.38	6.06	5.07	4.64	0.54	0.99
62	9.51	7.02	5.77	4.82	4.40	0.52	0.94
63	8.80	6.48	5.31	4.43	4.05	0.47	0.86
64	8.08	5.94	4.86	4.03	3.68	0.42	0.77

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 67
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.99	4.50	3.22	2.94	2.67	0.70	1.40
26	8.15	4.64	3.32	3.03	2.74	0.71	1.43
27	8.29	4.79	3.38	3.07	2.78	0.72	1.45
28	8.42	4.93	3.44	3.13	2.84	0.73	1.46
29	8.53	5.06	3.50	3.18	2.89	0.72	1.43
30	8.63	5.17	3.59	3.26	2.95	0.70	1.42
31	8.74	5.26	3.65	3.32	3.01	0.70	1.41
32	8.82	5.34	3.72	3.38	3.06	0.70	1.38
33	8.87	5.40	3.78	3.43	3.10	0.70	1.38
34	8.86	5.45	3.86	3.50	3.17	0.69	1.36
35	8.85	5.48	3.91	3.52	3.20	0.69	1.34
36	9.14	5.63	4.03	3.62	3.28	0.70	1.37
37	9.34	5.78	4.12	3.70	3.36	0.71	1.38
38	9.52	5.93	4.23	3.80	3.44	0.71	1.38
39	9.68	6.06	4.36	3.90	3.52	0.72	1.38
40	9.78	6.19	4.45	3.99	3.61	0.70	1.36
41	9.90	6.32	4.51	4.08	3.68	0.70	1.35
42	10.02	6.42	4.57	4.15	3.75	0.70	1.34
43	10.06	6.44	4.63	4.21	3.82	0.69	1.30
44	10.00	6.46	4.70	4.26	3.86	0.67	1.27
45	9.94	6.48	4.76	4.32	3.90	0.66	1.24
46	9.90	6.52	4.82	4.38	3.96	0.64	1.21
47	9.86	6.55	4.90	4.44	4.01	0.62	1.17
48	9.80	6.58	4.97	4.50	4.06	0.60	1.12
49	9.64	6.58	5.02	4.54	4.08	0.58	1.07
50	9.48	6.47	4.99	4.51	4.04	0.56	1.02
51	9.30	6.45	5.02	4.53	4.05	0.54	0.98
52	9.19	6.43	5.05	4.54	4.06	0.51	0.94
53	9.09	6.41	5.07	4.56	4.06	0.49	0.90
54	9.02	6.38	5.09	4.57	4.05	0.46	0.83
55	8.91	6.36	5.10	4.58	4.03	0.42	0.77
56	8.87	6.22	5.02	4.38	3.86	0.38	0.69
57	8.82	6.12	4.94	4.18	3.69	0.35	0.64
58	8.76	6.10	4.85	3.99	3.53	0.33	0.59
59	8.69	6.07	4.76	3.80	3.36	0.30	0.55
60	8.45	5.91	4.64	3.67	3.25	0.29	0.50
61	8.07	5.64	4.42	3.50	3.10	0.26	0.46
62	7.73	5.40	4.22	3.34	2.95	0.24	0.43
63	7.39	5.16	4.03	3.18	2.82	0.23	0.42
64	7.06	4.90	3.83	3.02	2.67	0.22	0.39

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 65
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.81	4.38	3.10	2.82	2.56	0.66	1.31
26	7.95	4.53	3.17	2.88	2.60	0.66	1.33
27	8.08	4.66	3.22	2.93	2.65	0.67	1.35
28	8.19	4.79	3.28	2.98	2.70	0.66	1.33
29	8.30	4.88	3.33	3.02	2.74	0.66	1.32
30	8.38	4.98	3.40	3.09	2.79	0.64	1.26
31	8.46	5.06	3.46	3.13	2.83	0.63	1.26
32	8.54	5.12	3.52	3.18	2.88	0.63	1.24
33	8.60	5.18	3.58	3.23	2.93	0.63	1.24
34	8.62	5.21	3.62	3.27	2.96	0.63	1.22
35	8.64	5.23	3.67	3.30	2.99	0.62	1.21
36	8.82	5.37	3.77	3.41	3.08	0.63	1.22
37	8.98	5.50	3.86	3.48	3.14	0.64	1.23
38	9.14	5.63	3.97	3.57	3.22	0.64	1.24
39	9.28	5.76	4.08	3.65	3.28	0.64	1.23
40	9.33	5.86	4.11	3.72	3.34	0.62	1.18
41	9.42	5.96	4.17	3.78	3.41	0.62	1.17
42	9.46	5.96	4.21	3.82	3.45	0.60	1.14
43	9.40	5.96	4.26	3.86	3.49	0.58	1.12
44	9.31	5.96	4.29	3.89	3.51	0.58	1.09
45	9.22	5.95	4.34	3.92	3.54	0.56	1.05
46	9.13	5.95	4.38	3.97	3.57	0.54	1.02
47	9.03	5.95	4.42	4.00	3.60	0.52	0.98
48	8.91	5.93	4.46	4.03	3.62	0.50	0.93
49	8.78	5.89	4.47	4.04	3.62	0.48	0.88
50	8.56	5.74	4.40	3.97	3.54	0.43	0.79
51	8.47	5.68	4.40	3.96	3.53	0.40	0.74
52	8.38	5.62	4.38	3.94	3.50	0.38	0.68
53	8.28	5.54	4.37	3.92	3.47	0.34	0.62
54	8.17	5.49	4.34	3.89	3.42	0.30	0.55
55	7.98	5.40	4.30	3.85	3.37	0.27	0.49
56	7.86	5.28	4.14	3.67	3.22	0.23	0.42
57	7.80	5.17	3.95	3.43	2.99	0.19	0.34
58	7.72	5.11	3.85	3.19	2.79	0.17	0.30
59	7.62	5.04	3.74	2.97	2.61	0.15	0.26
60	7.50	4.97	3.70	2.75	2.44	0.15	0.26
61	7.38	4.88	3.62	2.68	2.26	0.14	0.26
62	7.24	4.80	3.57	2.63	2.22	0.14	0.25
63	7.11	4.70	3.50	2.63	2.22	0.14	0.25
64	6.95	4.62	3.43	2.77	2.34	0.14	0.25

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Benefit Period: to 365 day

Occupation Class: 6A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	3.30	1.02	0.55	0.28	0.13
26	3.26	1.04	0.56	0.30	0.14
27	3.22	1.06	0.57	0.30	0.14
28	3.18	1.07	0.58	0.30	0.14
29	3.15	1.10	0.58	0.30	0.14
30	3.13	1.10	0.59	0.30	0.14
31	3.10	1.10	0.58	0.31	0.14
32	3.07	1.10	0.58	0.31	0.15
33	3.05	1.11	0.58	0.31	0.15
34	3.02	1.11	0.58	0.30	0.14
35	2.99	1.10	0.58	0.30	0.14
36	2.99	1.14	0.58	0.31	0.15
37	2.99	1.15	0.59	0.32	0.15
38	2.98	1.17	0.60	0.32	0.15
39	2.98	1.18	0.61	0.34	0.15
40	2.98	1.19	0.61	0.34	0.15
41	2.97	1.20	0.61	0.34	0.15
42	2.96	1.21	0.60	0.34	0.16
43	2.95	1.22	0.61	0.34	0.16
44	2.94	1.22	0.60	0.34	0.16
45	2.93	1.23	0.60	0.34	0.16
46	2.92	1.22	0.61	0.34	0.17
47	2.91	1.23	0.61	0.35	0.17
48	2.90	1.23	0.62	0.35	0.18
49	2.90	1.23	0.63	0.37	0.18
50	2.89	1.23	0.65	0.38	0.18
51	2.87	1.23	0.66	0.38	0.18
52	2.87	1.24	0.68	0.40	0.19
53	2.87	1.26	0.69	0.41	0.19
54	2.88	1.26	0.72	0.42	0.19
55	2.87	1.27	0.74	0.43	0.21
56	2.89	1.32	0.77	0.46	0.22
57	2.94	1.37	0.82	0.48	0.23
58	3.02	1.46	0.89	0.52	0.25
59	3.19	1.58	0.97	0.58	0.28
60	3.45	1.74	1.09	0.65	0.32
61	3.32	1.73	1.10	0.66	0.32
62	3.18	1.70	1.10	0.66	0.32
63	3.00	1.64	1.06	0.64	0.31
64	2.89	1.60	1.04	0.62	0.30

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Elimination Period: 365 day
Occupation Class: 6A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.07	0.07	0.13	0.42	0.01	0.02
26	1.10	0.08	0.13	0.43	0.01	0.02
27	1.14	0.08	0.13	0.44	0.01	0.02
28	1.15	0.07	0.13	0.44	0.02	0.02
29	1.18	0.08	0.14	0.45	0.02	0.02
30	1.20	0.08	0.14	0.46	0.02	0.02
31	1.22	0.08	0.14	0.46	0.02	0.02
32	1.22	0.08	0.14	0.46	0.02	0.02
33	1.22	0.08	0.14	0.46	0.02	0.02
34	1.22	0.08	0.14	0.46	0.02	0.02
35	1.22	0.08	0.14	0.46	0.02	0.02
36	1.26	0.08	0.14	0.47	0.02	0.02
37	1.30	0.09	0.14	0.48	0.02	0.02
38	1.34	0.10	0.15	0.49	0.02	0.02
39	1.38	0.09	0.16	0.50	0.02	0.02
40	1.42	0.10	0.16	0.50	0.02	0.02
41	1.46	0.10	0.17	0.50	0.02	0.02
42	1.50	0.10	0.17	0.52	0.02	0.02
43	1.53	0.10	0.18	0.52	0.02	0.02
44	1.57	0.10	0.18	0.53	0.02	0.02
45	1.60	0.10	0.18	0.53	0.02	0.02
46	1.65	0.10	0.18	0.54	0.02	0.02
47	1.68	0.11	0.19	0.55	0.02	0.02
48	1.73	0.11	0.20	0.58	0.02	0.02
49	1.78	0.11	0.21	0.58	0.02	0.02
50	1.82	0.11	0.21	0.60	0.02	0.02
51	1.88	0.12	0.22	0.62	0.02	0.02
52	1.94	0.13	0.22	0.63	0.02	0.02
53	2.03	0.13	0.24	0.65	0.02	0.03
54	2.14	0.14	0.25	0.66	0.02	0.03
55	2.24	0.14	0.26	0.68	0.02	0.03
56	2.42	0.16	0.28	0.71	0.02	0.03
57	2.54	0.17	0.29	0.76	0.02	0.04
58	2.61	0.17	0.30	0.81	0.02	0.04
59	2.74	0.17	0.30	0.86	0.03	0.05
60	2.68	0.17	0.30	0.93	0.03	0.06
61	2.63	0.16	0.29	0.92	0.04	0.05
62	2.75	0.18	0.31	0.92	0.03	0.06
63	2.86	0.18	0.31	0.90	0.04	0.06
64	2.79	0.18	0.32	0.88	0.03	0.05

Principal Life Insurance Company
2014 Pricing

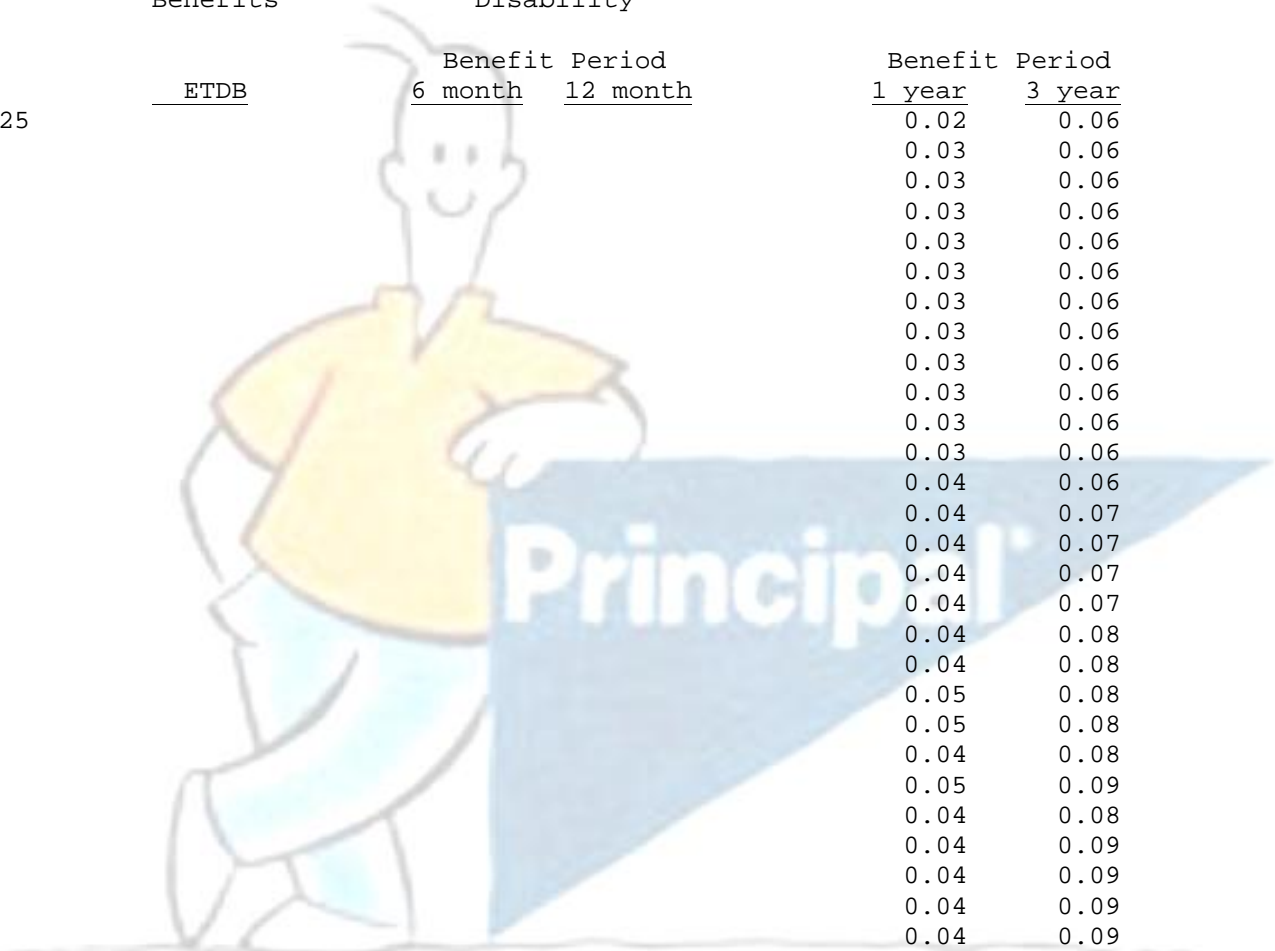
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Occupation Class: 6A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.02	0.06
26				0.03	0.06
27				0.03	0.06
28				0.03	0.06
29				0.03	0.06
30				0.03	0.06
31				0.03	0.06
32				0.03	0.06
33				0.03	0.06
34				0.03	0.06
35				0.03	0.06
36				0.03	0.06
37				0.04	0.06
38				0.04	0.07
39				0.04	0.07
40				0.04	0.07
41				0.04	0.07
42				0.04	0.08
43				0.04	0.08
44				0.05	0.08
45				0.05	0.08
46				0.04	0.08
47				0.05	0.09
48				0.04	0.08
49				0.04	0.09
50				0.04	0.09
51				0.04	0.09
52				0.04	0.09
53				0.04	0.08
54				0.04	0.08
55				0.04	0.08
56				0.04	0.08
57				0.04	0.08
58				0.04	0.08
59				0.04	0.08
60				0.04	0.08
61				0.04	0.07
62				0.04	0.08
63				0.04	0.07
64				0.04	0.07



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70

Occupation Class: 6A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.66	2.58	2.42	0.73	1.54
26	2.73	2.65	2.49	0.74	1.54
27	2.81	2.72	2.56	0.74	1.54
28	2.87	2.79	2.62	0.74	1.54
29	2.94	2.86	2.70	0.74	1.54
30	3.02	2.93	2.77	0.74	1.54
31	3.18	3.07	2.90	0.77	1.56
32	3.34	3.23	3.05	0.77	1.59
33	3.49	3.38	3.20	0.79	1.62
34	3.64	3.53	3.34	0.82	1.66
35	3.81	3.69	3.48	0.83	1.69
36	4.02	3.90	3.68	0.86	1.73
37	4.24	4.10	3.87	0.90	1.78
38	4.46	4.31	4.07	0.90	1.82
39	4.68	4.53	4.26	0.94	1.86
40	4.90	4.74	4.47	0.97	1.90
41	5.17	4.99	4.70	0.98	1.94
42	5.43	5.25	4.95	1.01	1.97
43	5.70	5.50	5.19	1.02	2.00
44	5.96	5.77	5.43	1.04	2.03
45	6.23	6.02	5.67	1.06	2.06
46	6.53	6.30	5.93	1.06	2.06
47	6.82	6.58	6.18	1.07	2.06
48	7.11	6.86	6.44	1.08	2.06
49	7.42	7.14	6.69	1.09	2.06
50	7.71	7.43	6.95	1.10	2.07
51	8.00	7.70	7.18	1.07	2.02
52	8.30	7.96	7.41	1.05	1.98
53	8.58	8.22	7.64	1.03	1.93
54	8.86	8.49	7.86	1.02	1.89
55	9.15	8.76	8.10	0.99	1.84
56	9.42	8.99	8.27	0.95	1.76
57	9.70	9.23	8.46	0.90	1.66
58	9.98	9.46	8.63	0.85	1.56
59	10.25	9.70	8.82	0.79	1.46
60	10.53	9.94	8.99	0.74	1.35
61	10.26	9.67	8.74	0.69	1.25
62	9.98	9.40	8.47	0.58	1.06
63	9.72	9.12	8.22	0.48	0.86
64	9.82	9.22	8.30	0.47	0.86

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: 6A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.55	2.47	2.34	0.68	1.42
26	2.62	2.54	2.38	0.68	1.42
27	2.68	2.60	2.46	0.68	1.41
28	2.75	2.66	2.50	0.68	1.41
29	2.82	2.73	2.58	0.68	1.39
30	2.89	2.79	2.63	0.68	1.39
31	3.03	2.93	2.76	0.70	1.41
32	3.18	3.08	2.90	0.71	1.43
33	3.32	3.22	3.03	0.72	1.46
34	3.47	3.35	3.16	0.74	1.47
35	3.61	3.50	3.30	0.75	1.50
36	3.81	3.69	3.47	0.77	1.53
37	4.02	3.89	3.66	0.78	1.57
38	4.22	4.07	3.83	0.81	1.59
39	4.42	4.26	4.02	0.83	1.63
40	4.62	4.47	4.20	0.85	1.67
41	4.86	4.69	4.41	0.86	1.68
42	5.10	4.91	4.62	0.88	1.70
43	5.34	5.14	4.83	0.89	1.73
44	5.58	5.38	5.05	0.90	1.74
45	5.82	5.61	5.26	0.90	1.76
46	6.06	5.84	5.47	0.90	1.74
47	6.31	6.07	5.68	0.90	1.72
48	6.56	6.31	5.89	0.90	1.70
49	6.81	6.54	6.10	0.90	1.69
50	7.06	6.78	6.31	0.90	1.67
51	7.24	6.94	6.43	0.86	1.58
52	7.43	7.10	6.56	0.82	1.51
53	7.61	7.26	6.69	0.78	1.42
54	7.78	7.42	6.82	0.74	1.34
55	7.98	7.59	6.94	0.70	1.27
56	7.99	7.58	6.88	0.63	1.16
57	8.02	7.57	6.82	0.58	1.06
58	8.03	7.55	6.78	0.52	0.94
59	8.06	7.54	6.71	0.46	0.84
60	8.08	7.53	6.66	0.40	0.73
61	7.70	7.22	6.48	0.34	0.62
62	7.31	6.93	6.31	0.28	0.53
63	6.94	6.62	6.14	0.24	0.43
64	7.00	6.69	6.20	0.23	0.42

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65

Occupation Class: 6A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.47	2.40	2.26	0.64	1.35
26	2.54	2.46	2.31	0.65	1.34
27	2.60	2.51	2.37	0.64	1.33
28	2.66	2.57	2.42	0.65	1.33
29	2.72	2.63	2.48	0.64	1.31
30	2.78	2.70	2.54	0.63	1.30
31	2.91	2.82	2.66	0.65	1.31
32	3.06	2.96	2.78	0.66	1.34
33	3.19	3.08	2.90	0.66	1.34
34	3.33	3.22	3.02	0.68	1.37
35	3.46	3.34	3.14	0.70	1.38
36	3.65	3.53	3.32	0.70	1.41
37	3.84	3.71	3.49	0.73	1.44
38	4.02	3.89	3.66	0.74	1.46
39	4.22	4.07	3.83	0.76	1.50
40	4.41	4.26	3.99	0.78	1.53
41	4.62	4.46	4.20	0.78	1.53
42	4.84	4.67	4.38	0.79	1.54
43	5.06	4.88	4.58	0.81	1.55
44	5.28	5.09	4.78	0.82	1.57
45	5.50	5.30	4.97	0.82	1.58
46	5.71	5.50	5.14	0.81	1.54
47	5.92	5.69	5.31	0.79	1.50
48	6.13	5.89	5.49	0.78	1.46
49	6.34	6.09	5.66	0.77	1.43
50	6.56	6.28	5.84	0.74	1.39
51	6.66	6.36	5.88	0.70	1.30
52	6.75	6.43	5.92	0.66	1.21
53	6.84	6.50	5.96	0.62	1.12
54	6.94	6.58	6.01	0.57	1.02
55	7.03	6.66	6.05	0.52	0.94
56	6.89	6.49	5.86	0.46	0.84
57	6.74	6.32	5.69	0.41	0.74
58	6.60	6.15	5.51	0.35	0.62
59	6.46	5.98	5.34	0.29	0.51
60	6.32	5.82	5.16	0.23	0.42
61	6.19	5.80	5.29	0.22	0.39
62	6.06	5.78	5.42	0.21	0.37
63	5.94	5.76	5.54	0.19	0.35
64	5.99	5.82	5.61	0.18	0.34

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: 6A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.62	1.54	1.45	0.10	0.18
26	1.66	1.58	1.48	0.10	0.18
27	1.70	1.62	1.51	0.10	0.18
28	1.73	1.66	1.55	0.10	0.19
29	1.76	1.70	1.58	0.11	0.20
30	1.80	1.73	1.63	0.10	0.20
31	1.89	1.82	1.70	0.11	0.21
32	1.97	1.90	1.78	0.13	0.22
33	2.06	1.98	1.86	0.13	0.22
34	2.14	2.06	1.94	0.13	0.24
35	2.22	2.14	2.02	0.14	0.25
36	2.34	2.26	2.14	0.14	0.26
37	2.47	2.38	2.25	0.16	0.27
38	2.58	2.49	2.36	0.16	0.29
39	2.71	2.61	2.48	0.16	0.30
40	2.83	2.73	2.58	0.18	0.31
41	2.99	2.89	2.74	0.18	0.33
42	3.15	3.04	2.88	0.20	0.34
43	3.31	3.19	3.03	0.20	0.36
44	3.46	3.34	3.18	0.22	0.38
45	3.62	3.50	3.33	0.22	0.40
46	3.83	3.70	3.50	0.24	0.42
47	4.03	3.89	3.70	0.26	0.44
48	4.23	4.09	3.88	0.26	0.46
49	4.43	4.28	4.06	0.27	0.49
50	4.64	4.48	4.25	0.28	0.51
51	4.84	4.67	4.43	0.30	0.52
52	5.05	4.87	4.60	0.31	0.54
53	5.26	5.06	4.78	0.31	0.56
54	5.46	5.26	4.94	0.32	0.58
55	5.67	5.46	5.13	0.33	0.59
56	5.80	5.54	5.14	0.31	0.55
57	5.93	5.61	5.14	0.30	0.51
58	6.06	5.68	5.14	0.27	0.48
59	6.19	5.75	5.14	0.25	0.46
60	6.32	5.82	5.16	0.23	0.42
61	6.19	5.80	5.29	0.22	0.39
62	6.06	5.78	5.42	0.21	0.37
63	5.94	5.76	5.54	0.19	0.35
64	5.99	5.82	5.61	0.18	0.34

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.38	1.29			
26	1.38	1.30			
27	1.41	1.33			
28	1.42	1.35			
29	1.44	1.37			
30	1.46	1.38			
31	1.50	1.44			
32	1.56	1.49			
33	1.61	1.54			
34	1.66	1.59			
35	1.71	1.64			
36	1.78	1.71			
37	1.86	1.78			
38	1.94	1.86			
39	2.01	1.93			
40	2.08	1.99			
41	2.16	2.09			
42	2.26	2.18			
43	2.35	2.26			
44	2.44	2.36			
45	2.53	2.45			
46	2.64	2.56			
47	2.76	2.66			
48	2.86	2.77			
49	2.98	2.88			
50	3.10	2.98			
51	3.23	3.13			
52	3.38	3.27			
53	3.54	3.42			
54	3.68	3.56			
55	3.82	3.71			
56	4.07	3.95			
57	4.32	4.18			
58	4.57	4.42			
59	4.82	4.67			
60	5.06	4.90			
61	5.35	5.19			
62	5.65	5.47			
63	5.94	5.76			
64	5.99	5.82			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	0.75	0.42	0.30	0.26	0.25	0.06	0.13
26	0.76	0.43	0.30	0.28	0.25	0.06	0.13
27	0.78	0.45	0.30	0.28	0.26	0.06	0.13
28	0.78	0.46	0.31	0.29	0.26	0.06	0.13
29	0.80	0.46	0.31	0.29	0.26	0.06	0.13
30	0.81	0.48	0.33	0.30	0.26	0.06	0.13
31	0.82	0.49	0.34	0.30	0.26	0.06	0.13
32	0.82	0.49	0.34	0.30	0.28	0.06	0.11
33	0.82	0.50	0.34	0.30	0.28	0.06	0.11
34	0.83	0.50	0.34	0.31	0.29	0.06	0.11
35	0.83	0.50	0.35	0.31	0.29	0.06	0.11
36	0.85	0.51	0.36	0.33	0.30	0.06	0.11
37	0.86	0.53	0.38	0.34	0.30	0.06	0.11
38	0.88	0.54	0.38	0.34	0.30	0.06	0.11
39	0.90	0.55	0.39	0.35	0.31	0.06	0.12
40	0.90	0.56	0.40	0.36	0.32	0.06	0.11
41	1.02	0.64	0.45	0.41	0.37	0.06	0.13
42	1.14	0.72	0.50	0.46	0.42	0.07	0.14
43	1.24	0.79	0.56	0.51	0.46	0.08	0.14
44	1.34	0.86	0.62	0.56	0.50	0.08	0.15
45	1.44	0.93	0.68	0.62	0.55	0.09	0.16
46	1.54	1.00	0.74	0.66	0.60	0.09	0.17
47	1.62	1.07	0.79	0.72	0.65	0.09	0.18
48	1.70	1.14	0.86	0.77	0.70	0.10	0.18
49	1.79	1.20	0.91	0.82	0.74	0.10	0.18
50	1.85	1.24	0.95	0.86	0.77	0.10	0.18
51	2.13	1.43	1.10	1.00	0.89	0.10	0.19
52	2.42	1.62	1.26	1.14	1.01	0.10	0.19
53	2.69	1.79	1.42	1.27	1.13	0.11	0.20
54	2.94	1.98	1.56	1.40	1.23	0.11	0.20
55	3.16	2.14	1.70	1.52	1.34	0.11	0.19
56	3.39	2.29	1.79	1.58	1.39	0.10	0.18
57	3.65	2.42	1.85	1.61	1.40	0.09	0.16
58	3.89	2.58	1.94	1.61	1.41	0.09	0.15
59	4.11	2.72	2.02	1.60	1.42	0.08	0.14
60	4.16	2.76	2.05	1.53	1.35	0.08	0.15
61	4.20	2.78	2.07	1.53	1.30	0.08	0.15
62	4.23	2.81	2.08	1.54	1.30	0.09	0.15
63	4.27	2.82	2.10	1.58	1.33	0.09	0.14
64	4.18	2.77	2.06	1.66	1.40	0.09	0.14

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 6A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.31	0.10	0.05	0.03	0.02
26	0.31	0.10	0.05	0.03	0.02
27	0.30	0.10	0.05	0.03	0.02
28	0.30	0.10	0.05	0.03	0.02
29	0.30	0.10	0.06	0.03	0.02
30	0.30	0.10	0.06	0.03	0.02
31	0.30	0.10	0.06	0.03	0.02
32	0.30	0.10	0.06	0.03	0.02
33	0.30	0.10	0.06	0.03	0.02
34	0.29	0.10	0.06	0.03	0.02
35	0.29	0.10	0.05	0.03	0.02
36	0.29	0.10	0.06	0.03	0.02
37	0.29	0.10	0.06	0.03	0.02
38	0.29	0.11	0.06	0.03	0.02
39	0.29	0.11	0.06	0.03	0.02
40	0.29	0.11	0.06	0.03	0.02
41	0.32	0.13	0.06	0.03	0.02
42	0.35	0.14	0.07	0.04	0.02
43	0.38	0.16	0.08	0.04	0.02
44	0.42	0.18	0.09	0.05	0.02
45	0.46	0.19	0.09	0.05	0.02
46	0.49	0.21	0.10	0.06	0.03
47	0.52	0.22	0.11	0.06	0.03
48	0.56	0.23	0.12	0.06	0.03
49	0.59	0.26	0.14	0.08	0.03
50	0.62	0.26	0.14	0.08	0.04
51	0.72	0.31	0.17	0.10	0.05
52	0.82	0.36	0.19	0.11	0.06
53	0.94	0.41	0.22	0.14	0.06
54	1.04	0.46	0.26	0.14	0.07
55	1.14	0.50	0.29	0.17	0.08
56	1.25	0.57	0.34	0.20	0.10
57	1.38	0.64	0.38	0.22	0.11
58	1.53	0.74	0.45	0.26	0.13
59	1.72	0.86	0.52	0.31	0.15
60	1.92	0.97	0.61	0.36	0.18
61	1.90	0.99	0.62	0.37	0.18
62	1.86	1.00	0.64	0.38	0.18
63	1.80	0.98	0.64	0.38	0.18
64	1.74	0.95	0.62	0.37	0.18

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 6A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.04	0.01	0.01	0.04	0.01	0.01
26	0.04	0.01	0.01	0.04	0.01	0.01
27	0.04	0.01	0.01	0.04	0.01	0.01
28	0.04	0.01	0.01	0.04	0.01	0.01
29	0.04	0.01	0.01	0.04	0.01	0.01
30	0.04	0.01	0.01	0.04	0.01	0.01
31	0.04	0.01	0.01	0.04	0.01	0.01
32	0.04	0.01	0.01	0.04	0.01	0.01
33	0.04	0.01	0.01	0.04	0.01	0.01
34	0.04	0.01	0.01	0.04	0.01	0.01
35	0.04	0.01	0.01	0.04	0.01	0.01
36	0.04	0.01	0.01	0.04	0.01	0.01
37	0.05	0.01	0.01	0.05	0.01	0.01
38	0.05	0.01	0.01	0.05	0.01	0.01
39	0.05	0.01	0.01	0.05	0.01	0.01
40	0.05	0.01	0.01	0.05	0.01	0.01
41	0.06	0.01	0.01	0.06	0.01	0.01
42	0.06	0.01	0.01	0.06	0.01	0.01
43	0.06	0.01	0.01	0.06	0.01	0.01
44	0.08	0.01	0.01	0.08	0.01	0.01
45	0.09	0.01	0.01	0.09	0.01	0.01
46	0.10	0.01	0.01	0.09	0.01	0.01
47	0.10	0.01	0.01	0.10	0.01	0.01
48	0.11	0.01	0.01	0.11	0.01	0.01
49	0.12	0.01	0.01	0.12	0.01	0.01
50	0.13	0.01	0.01	0.13	0.01	0.01
51	0.16	0.01	0.01	0.15	0.01	0.01
52	0.18	0.01	0.01	0.18	0.01	0.01
53	0.22	0.01	0.02	0.21	0.01	0.02
54	0.26	0.01	0.02	0.24	0.01	0.02
55	0.30	0.01	0.02	0.27	0.01	0.02
56	0.35	0.01	0.02	0.31	0.01	0.02
57	0.41	0.02	0.02	0.35	0.02	0.02
58	0.46	0.02	0.02	0.41	0.02	0.02
59	0.54	0.02	0.03	0.46	0.02	0.02
60	0.61	0.02	0.05	0.52	0.02	0.04
61	0.62	0.03	0.04	0.53	0.02	0.03
62	0.70	0.02	0.04	0.54	0.02	0.03
63	0.74	0.03	0.05	0.54	0.02	0.03
64	0.73	0.02	0.05	0.53	0.02	0.03

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

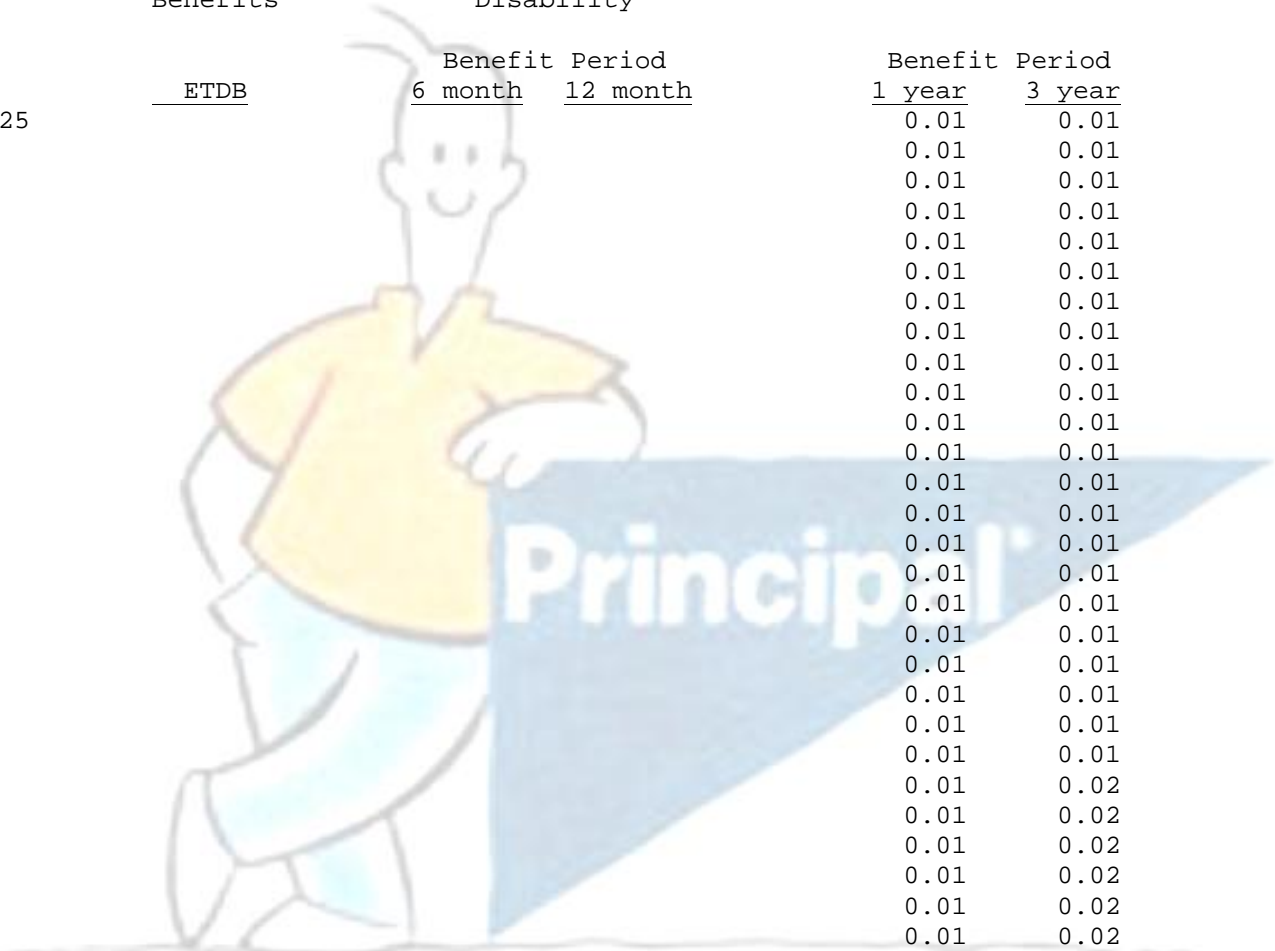
Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771
Occupation Class: 6A Unisex non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.01
42				0.01	0.01
43				0.01	0.01
44				0.01	0.01
45				0.01	0.01
46				0.01	0.01
47				0.01	0.02
48				0.01	0.02
49				0.01	0.02
50				0.01	0.02
51				0.01	0.02
52				0.01	0.02
53				0.01	0.02
54				0.02	0.02
55				0.02	0.03
56				0.02	0.03
57				0.02	0.04
58				0.02	0.04
59				0.02	0.04
60				0.02	0.05
61				0.02	0.04
62				0.02	0.05
63				0.02	0.05
64				0.02	0.05



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.17	0.66	0.46	0.42	0.38	0.10	0.20
26	1.19	0.68	0.48	0.43	0.39	0.10	0.20
27	1.22	0.70	0.48	0.44	0.40	0.10	0.20
28	1.23	0.72	0.50	0.45	0.40	0.10	0.20
29	1.25	0.73	0.50	0.46	0.41	0.10	0.20
30	1.26	0.75	0.52	0.46	0.42	0.10	0.19
31	1.27	0.76	0.52	0.47	0.42	0.10	0.19
32	1.28	0.77	0.53	0.48	0.43	0.10	0.19
33	1.29	0.78	0.54	0.49	0.44	0.10	0.19
34	1.30	0.78	0.54	0.49	0.44	0.10	0.18
35	1.30	0.78	0.54	0.50	0.45	0.10	0.18
36	1.32	0.81	0.57	0.50	0.46	0.10	0.18
37	1.34	0.83	0.58	0.53	0.47	0.10	0.18
38	1.37	0.84	0.59	0.54	0.48	0.10	0.19
39	1.39	0.86	0.61	0.54	0.50	0.10	0.18
40	1.40	0.88	0.62	0.56	0.50	0.10	0.18
41	1.55	0.98	0.69	0.62	0.56	0.10	0.19
42	1.70	1.07	0.76	0.69	0.62	0.11	0.21
43	1.83	1.16	0.83	0.75	0.68	0.11	0.22
44	1.96	1.25	0.90	0.82	0.74	0.12	0.22
45	2.07	1.34	0.98	0.88	0.80	0.13	0.23
46	2.19	1.42	1.05	0.95	0.86	0.13	0.24
47	2.30	1.52	1.13	1.02	0.92	0.13	0.25
48	2.41	1.60	1.20	1.09	0.98	0.13	0.25
49	2.50	1.68	1.27	1.15	1.03	0.14	0.25
50	2.57	1.73	1.32	1.19	1.06	0.13	0.24
51	2.80	1.87	1.46	1.31	1.17	0.13	0.25
52	3.02	2.02	1.58	1.42	1.26	0.14	0.25
53	3.23	2.16	1.70	1.54	1.35	0.14	0.24
54	3.43	2.30	1.82	1.63	1.44	0.13	0.23
55	3.59	2.43	1.94	1.74	1.51	0.12	0.22
56	3.77	2.54	1.98	1.77	1.54	0.11	0.20
57	3.98	2.63	2.02	1.75	1.53	0.10	0.17
58	4.17	2.77	2.08	1.73	1.51	0.10	0.17
59	4.34	2.87	2.14	1.69	1.49	0.08	0.15
60	4.50	2.98	2.22	1.65	1.46	0.09	0.16
61	4.42	2.93	2.18	1.61	1.36	0.09	0.16
62	4.34	2.88	2.14	1.58	1.34	0.09	0.15
63	4.27	2.82	2.10	1.58	1.33	0.09	0.14
64	4.18	2.77	2.06	1.66	1.40	0.09	0.14

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 6A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.50	0.15	0.09	0.04	0.02
26	0.49	0.15	0.09	0.04	0.02
27	0.49	0.16	0.09	0.04	0.02
28	0.48	0.16	0.09	0.04	0.02
29	0.48	0.17	0.09	0.04	0.02
30	0.47	0.17	0.09	0.04	0.02
31	0.46	0.17	0.09	0.05	0.02
32	0.46	0.17	0.09	0.05	0.02
33	0.46	0.17	0.09	0.05	0.02
34	0.46	0.18	0.09	0.04	0.02
35	0.45	0.17	0.09	0.04	0.02
36	0.45	0.18	0.09	0.05	0.02
37	0.45	0.18	0.09	0.05	0.02
38	0.45	0.18	0.09	0.05	0.02
39	0.45	0.18	0.09	0.05	0.02
40	0.45	0.18	0.09	0.05	0.02
41	0.49	0.20	0.10	0.05	0.03
42	0.53	0.22	0.10	0.06	0.03
43	0.58	0.24	0.12	0.06	0.03
44	0.62	0.26	0.12	0.07	0.03
45	0.66	0.28	0.14	0.08	0.03
46	0.70	0.30	0.15	0.09	0.04
47	0.74	0.31	0.16	0.09	0.05
48	0.78	0.34	0.17	0.10	0.05
49	0.83	0.34	0.18	0.10	0.05
50	0.87	0.37	0.19	0.11	0.06
51	0.94	0.41	0.22	0.13	0.06
52	1.04	0.45	0.25	0.14	0.07
53	1.12	0.49	0.27	0.16	0.08
54	1.22	0.53	0.30	0.18	0.08
55	1.29	0.58	0.33	0.19	0.10
56	1.38	0.63	0.37	0.22	0.10
57	1.50	0.70	0.42	0.25	0.12
58	1.63	0.78	0.47	0.28	0.14
59	1.82	0.90	0.55	0.33	0.16
60	2.07	1.05	0.65	0.38	0.19
61	2.00	1.04	0.66	0.39	0.19
62	1.90	1.02	0.66	0.39	0.19
63	1.80	0.98	0.64	0.38	0.18
64	1.74	0.95	0.62	0.37	0.18

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 6A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.16	0.02	0.02	0.06	0.01	0.01
26	0.17	0.02	0.02	0.06	0.01	0.01
27	0.17	0.02	0.02	0.06	0.01	0.01
28	0.18	0.01	0.02	0.06	0.01	0.01
29	0.18	0.02	0.02	0.06	0.01	0.01
30	0.18	0.02	0.02	0.06	0.01	0.01
31	0.18	0.02	0.02	0.06	0.01	0.01
32	0.18	0.02	0.02	0.07	0.01	0.01
33	0.18	0.02	0.02	0.06	0.01	0.01
34	0.18	0.02	0.02	0.06	0.01	0.01
35	0.18	0.02	0.02	0.06	0.01	0.01
36	0.19	0.01	0.02	0.06	0.01	0.01
37	0.20	0.02	0.02	0.08	0.01	0.01
38	0.21	0.02	0.02	0.08	0.01	0.01
39	0.22	0.02	0.02	0.08	0.01	0.01
40	0.22	0.02	0.02	0.08	0.01	0.01
41	0.24	0.02	0.02	0.09	0.01	0.01
42	0.27	0.02	0.03	0.09	0.01	0.01
43	0.30	0.02	0.03	0.10	0.01	0.01
44	0.33	0.02	0.04	0.11	0.01	0.01
45	0.36	0.02	0.04	0.12	0.01	0.01
46	0.39	0.02	0.05	0.13	0.01	0.01
47	0.43	0.02	0.05	0.14	0.01	0.01
48	0.46	0.02	0.06	0.15	0.01	0.01
49	0.50	0.02	0.06	0.17	0.01	0.01
50	0.55	0.03	0.06	0.18	0.01	0.01
51	0.62	0.04	0.07	0.20	0.01	0.01
52	0.70	0.04	0.08	0.23	0.01	0.01
53	0.79	0.05	0.09	0.25	0.01	0.02
54	0.90	0.06	0.10	0.29	0.01	0.02
55	1.00	0.06	0.11	0.30	0.02	0.02
56	1.17	0.08	0.14	0.34	0.02	0.02
57	1.30	0.08	0.15	0.38	0.02	0.02
58	1.41	0.10	0.16	0.44	0.02	0.02
59	1.56	0.09	0.18	0.50	0.02	0.02
60	1.62	0.10	0.18	0.56	0.02	0.04
61	1.58	0.10	0.17	0.56	0.02	0.03
62	1.65	0.10	0.18	0.55	0.02	0.03
63	1.71	0.10	0.18	0.54	0.02	0.03
64	1.67	0.10	0.19	0.53	0.02	0.03

Principal Life Insurance Company
2014 Pricing

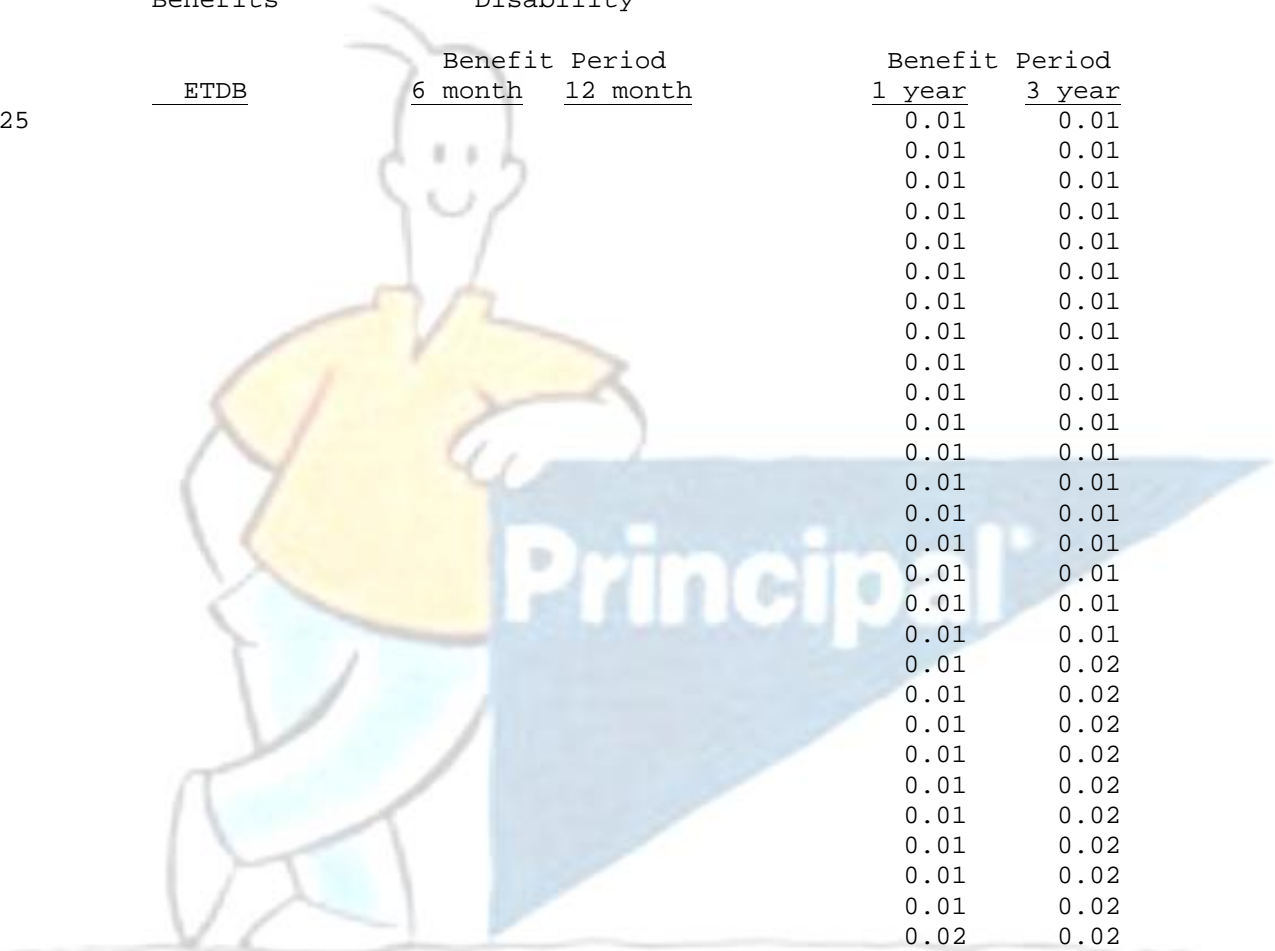
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771
Occupation Class: 6A Unisex non-smoker

HH754 Extended Total Disability Benefits	HH759/719 Short-Term Residual Disability	HH756/711 Recovery Benefits
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Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.01
42				0.01	0.01
43				0.01	0.02
44				0.01	0.02
45				0.01	0.02
46				0.01	0.02
47				0.01	0.02
48				0.01	0.02
49				0.01	0.02
50				0.01	0.02
51				0.01	0.02
52				0.02	0.02
53				0.02	0.03
54				0.02	0.03
55				0.02	0.04
56				0.02	0.04
57				0.02	0.04
58				0.02	0.04
59				0.02	0.05
60				0.02	0.05
61				0.02	0.05
62				0.02	0.05
63				0.02	0.05
64				0.02	0.05



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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 70

Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.94	2.78	2.03	1.86	1.70	0.46	0.93
26	5.04	2.87	2.10	1.92	1.75	0.46	0.94
27	5.13	2.96	2.15	1.98	1.78	0.47	0.96
28	5.22	3.06	2.19	2.01	1.82	0.48	0.97
29	5.29	3.13	2.22	2.05	1.86	0.48	0.97
30	5.38	3.21	2.30	2.10	1.92	0.48	0.96
31	5.42	3.26	2.35	2.14	1.96	0.48	0.94
32	5.44	3.32	2.40	2.19	2.00	0.48	0.94
33	5.45	3.37	2.45	2.22	2.02	0.47	0.94
34	5.45	3.39	2.49	2.26	2.06	0.47	0.93
35	5.44	3.42	2.52	2.28	2.08	0.47	0.93
36	5.63	3.57	2.59	2.34	2.14	0.47	0.94
37	5.82	3.68	2.67	2.42	2.20	0.49	0.95
38	6.00	3.78	2.74	2.47	2.26	0.49	0.95
39	6.12	3.89	2.82	2.54	2.31	0.50	0.96
40	6.22	3.99	2.93	2.62	2.39	0.50	0.95
41	6.30	4.08	2.99	2.69	2.45	0.50	0.95
42	6.40	4.17	3.04	2.75	2.50	0.50	0.94
43	6.48	4.26	3.10	2.82	2.55	0.49	0.94
44	6.55	4.29	3.15	2.88	2.62	0.48	0.93
45	6.57	4.33	3.21	2.93	2.66	0.48	0.91
46	6.58	4.38	3.28	2.98	2.72	0.48	0.90
47	6.59	4.42	3.34	3.05	2.78	0.46	0.89
48	6.60	4.47	3.41	3.11	2.82	0.46	0.86
49	6.60	4.51	3.47	3.17	2.87	0.46	0.85
50	6.50	4.50	3.50	3.18	2.88	0.44	0.83
51	6.48	4.53	3.55	3.23	2.93	0.44	0.81
52	6.48	4.58	3.61	3.28	2.97	0.42	0.79
53	6.48	4.61	3.67	3.34	3.01	0.42	0.78
54	6.50	4.66	3.74	3.38	3.05	0.42	0.77
55	6.53	4.71	3.81	3.45	3.10	0.41	0.75
56	6.43	4.69	3.81	3.44	3.08	0.41	0.74
57	6.33	4.63	3.79	3.41	3.03	0.39	0.72
58	6.26	4.59	3.76	3.32	2.98	0.37	0.69
59	6.18	4.54	3.73	3.23	2.91	0.36	0.66
60	6.09	4.49	3.70	3.14	2.86	0.34	0.62
61	5.98	4.42	3.64	3.04	2.79	0.33	0.59
62	5.70	4.21	3.46	2.90	2.64	0.31	0.56
63	5.28	3.89	3.19	2.66	2.42	0.29	0.51
64	4.86	3.56	2.91	2.42	2.21	0.26	0.46

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 67

Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.80	2.70	1.93	1.76	1.61	0.42	0.84
26	4.89	2.79	1.99	1.82	1.65	0.43	0.86
27	4.98	2.87	2.02	1.85	1.67	0.43	0.86
28	5.05	2.95	2.06	1.87	1.70	0.44	0.87
29	5.11	3.03	2.10	1.90	1.73	0.43	0.86
30	5.18	3.10	2.16	1.96	1.77	0.42	0.85
31	5.24	3.16	2.19	1.99	1.81	0.42	0.84
32	5.29	3.21	2.22	2.02	1.83	0.42	0.83
33	5.32	3.24	2.27	2.06	1.86	0.42	0.82
34	5.32	3.26	2.31	2.10	1.90	0.41	0.82
35	5.31	3.29	2.35	2.11	1.92	0.41	0.80
36	5.49	3.38	2.42	2.17	1.97	0.42	0.82
37	5.61	3.47	2.48	2.22	2.02	0.42	0.82
38	5.71	3.55	2.55	2.28	2.06	0.43	0.83
39	5.81	3.64	2.62	2.34	2.11	0.43	0.82
40	5.86	3.72	2.67	2.40	2.16	0.42	0.82
41	5.94	3.79	2.70	2.45	2.21	0.42	0.81
42	6.01	3.85	2.74	2.49	2.25	0.42	0.80
43	6.03	3.86	2.78	2.53	2.29	0.41	0.78
44	6.00	3.87	2.82	2.56	2.31	0.41	0.77
45	5.97	3.89	2.85	2.59	2.34	0.39	0.74
46	5.94	3.91	2.90	2.62	2.38	0.38	0.72
47	5.91	3.94	2.94	2.66	2.40	0.38	0.70
48	5.88	3.94	2.98	2.70	2.43	0.36	0.67
49	5.78	3.94	3.01	2.73	2.45	0.34	0.64
50	5.69	3.89	2.99	2.70	2.42	0.34	0.61
51	5.58	3.87	3.01	2.72	2.43	0.32	0.58
52	5.51	3.86	3.03	2.73	2.43	0.30	0.56
53	5.46	3.84	3.04	2.74	2.43	0.29	0.54
54	5.41	3.83	3.05	2.74	2.43	0.27	0.50
55	5.34	3.82	3.06	2.74	2.42	0.26	0.46
56	5.32	3.74	3.02	2.63	2.32	0.23	0.42
57	5.29	3.67	2.97	2.51	2.22	0.22	0.38
58	5.26	3.66	2.91	2.39	2.11	0.20	0.36
59	5.21	3.64	2.86	2.28	2.02	0.18	0.33
60	5.07	3.54	2.78	2.21	1.95	0.18	0.30
61	4.84	3.38	2.66	2.10	1.86	0.16	0.27
62	4.64	3.24	2.54	2.00	1.77	0.14	0.26
63	4.43	3.10	2.42	1.91	1.69	0.14	0.25
64	4.23	2.94	2.30	1.82	1.60	0.13	0.24

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 65

Occupation Class: 6A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.69	2.62	1.86	1.70	1.54	0.39	0.78
26	4.77	2.72	1.90	1.73	1.56	0.40	0.80
27	4.85	2.80	1.93	1.76	1.58	0.40	0.81
28	4.91	2.87	1.97	1.78	1.62	0.39	0.79
29	4.98	2.93	2.00	1.82	1.65	0.39	0.79
30	5.03	2.99	2.05	1.86	1.67	0.38	0.75
31	5.08	3.03	2.07	1.87	1.70	0.38	0.75
32	5.12	3.07	2.11	1.90	1.73	0.38	0.74
33	5.15	3.10	2.14	1.94	1.76	0.38	0.74
34	5.18	3.13	2.17	1.96	1.78	0.38	0.74
35	5.18	3.14	2.20	1.99	1.80	0.38	0.73
36	5.29	3.22	2.26	2.04	1.85	0.38	0.74
37	5.39	3.30	2.31	2.09	1.89	0.38	0.74
38	5.48	3.38	2.38	2.14	1.93	0.38	0.74
39	5.57	3.46	2.45	2.19	1.98	0.38	0.74
40	5.60	3.51	2.46	2.23	2.01	0.38	0.71
41	5.66	3.58	2.50	2.26	2.04	0.37	0.70
42	5.68	3.58	2.53	2.29	2.07	0.36	0.69
43	5.64	3.58	2.55	2.31	2.10	0.35	0.67
44	5.58	3.58	2.58	2.34	2.11	0.34	0.66
45	5.54	3.58	2.60	2.35	2.13	0.34	0.62
46	5.48	3.58	2.63	2.38	2.14	0.33	0.61
47	5.42	3.57	2.66	2.40	2.16	0.31	0.58
48	5.35	3.56	2.67	2.42	2.18	0.30	0.56
49	5.26	3.54	2.68	2.42	2.17	0.29	0.53
50	5.14	3.45	2.65	2.38	2.13	0.26	0.48
51	5.08	3.41	2.64	2.38	2.12	0.24	0.45
52	5.02	3.37	2.63	2.37	2.10	0.22	0.41
53	4.97	3.33	2.62	2.35	2.08	0.20	0.37
54	4.90	3.30	2.60	2.33	2.06	0.18	0.34
55	4.78	3.24	2.58	2.30	2.02	0.17	0.29
56	4.71	3.17	2.48	2.21	1.93	0.14	0.25
57	4.68	3.10	2.38	2.06	1.80	0.11	0.20
58	4.62	3.07	2.31	1.92	1.68	0.10	0.18
59	4.57	3.02	2.25	1.78	1.57	0.09	0.16
60	4.50	2.98	2.22	1.65	1.46	0.09	0.16
61	4.42	2.93	2.18	1.61	1.36	0.09	0.16
62	4.34	2.88	2.14	1.58	1.34	0.09	0.15
63	4.27	2.82	2.10	1.58	1.33	0.09	0.14
64	4.17	2.77	2.06	1.66	1.40	0.09	0.14

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HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Benefit Period: to 365 day
Occupation Class: 6A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	1.98	0.61	0.33	0.17	0.08
26	1.96	0.62	0.34	0.18	0.09
27	1.94	0.64	0.34	0.18	0.09
28	1.91	0.65	0.34	0.18	0.09
29	1.90	0.66	0.35	0.18	0.09
30	1.87	0.66	0.35	0.18	0.09
31	1.86	0.66	0.35	0.18	0.08
32	1.84	0.67	0.35	0.18	0.09
33	1.82	0.66	0.35	0.19	0.09
34	1.82	0.66	0.35	0.18	0.09
35	1.80	0.66	0.35	0.18	0.09
36	1.81	0.68	0.35	0.18	0.09
37	1.80	0.69	0.35	0.19	0.09
38	1.79	0.70	0.36	0.19	0.09
39	1.79	0.70	0.36	0.20	0.09
40	1.78	0.72	0.36	0.20	0.09
41	1.78	0.72	0.36	0.20	0.09
42	1.78	0.73	0.36	0.20	0.09
43	1.78	0.72	0.36	0.20	0.09
44	1.77	0.74	0.36	0.20	0.09
45	1.75	0.74	0.36	0.20	0.09
46	1.76	0.74	0.37	0.21	0.10
47	1.74	0.74	0.37	0.21	0.10
48	1.74	0.74	0.38	0.21	0.10
49	1.74	0.74	0.38	0.22	0.10
50	1.74	0.74	0.39	0.22	0.11
51	1.72	0.74	0.39	0.22	0.11
52	1.72	0.74	0.41	0.24	0.11
53	1.72	0.75	0.41	0.24	0.12
54	1.73	0.76	0.42	0.25	0.12
55	1.72	0.77	0.44	0.26	0.12
56	1.74	0.79	0.46	0.27	0.14
57	1.76	0.82	0.49	0.29	0.14
58	1.82	0.87	0.53	0.31	0.15
59	1.91	0.94	0.58	0.34	0.17
60	2.07	1.05	0.65	0.38	0.19
61	2.00	1.04	0.66	0.39	0.19
62	1.90	1.02	0.66	0.39	0.19
63	1.80	0.98	0.64	0.38	0.18
64	1.74	0.95	0.62	0.37	0.18

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Elimination Period: 365 day
Occupation Class: 6A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.64	0.04	0.08	0.26	0.01	0.02
26	0.66	0.05	0.08	0.26	0.01	0.02
27	0.68	0.05	0.08	0.26	0.01	0.02
28	0.69	0.04	0.08	0.26	0.01	0.02
29	0.71	0.05	0.09	0.26	0.01	0.02
30	0.72	0.05	0.09	0.27	0.01	0.02
31	0.73	0.05	0.09	0.27	0.01	0.02
32	0.74	0.05	0.09	0.27	0.01	0.02
33	0.74	0.05	0.09	0.28	0.01	0.02
34	0.74	0.05	0.09	0.27	0.01	0.02
35	0.73	0.05	0.09	0.27	0.01	0.02
36	0.76	0.04	0.10	0.28	0.01	0.02
37	0.78	0.05	0.10	0.29	0.01	0.02
38	0.81	0.06	0.10	0.29	0.01	0.02
39	0.83	0.06	0.10	0.30	0.01	0.02
40	0.86	0.06	0.10	0.30	0.01	0.02
41	0.88	0.06	0.10	0.30	0.01	0.02
42	0.90	0.06	0.10	0.31	0.01	0.02
43	0.92	0.06	0.10	0.31	0.01	0.02
44	0.94	0.06	0.11	0.32	0.01	0.02
45	0.96	0.06	0.11	0.32	0.01	0.02
46	0.98	0.06	0.11	0.33	0.01	0.02
47	1.02	0.06	0.11	0.34	0.01	0.02
48	1.04	0.07	0.12	0.34	0.01	0.02
49	1.06	0.07	0.13	0.35	0.01	0.02
50	1.10	0.07	0.13	0.36	0.01	0.02
51	1.13	0.07	0.13	0.36	0.01	0.02
52	1.17	0.08	0.14	0.38	0.01	0.02
53	1.22	0.08	0.14	0.38	0.01	0.02
54	1.28	0.08	0.14	0.40	0.01	0.02
55	1.34	0.08	0.15	0.41	0.02	0.02
56	1.46	0.10	0.17	0.42	0.02	0.02
57	1.53	0.10	0.18	0.46	0.02	0.02
58	1.57	0.10	0.18	0.49	0.02	0.02
59	1.65	0.10	0.18	0.52	0.02	0.02
60	1.62	0.10	0.18	0.56	0.02	0.04
61	1.58	0.10	0.17	0.56	0.02	0.03
62	1.65	0.10	0.18	0.55	0.02	0.03
63	1.71	0.10	0.18	0.54	0.02	0.03
64	1.67	0.10	0.19	0.53	0.02	0.03

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

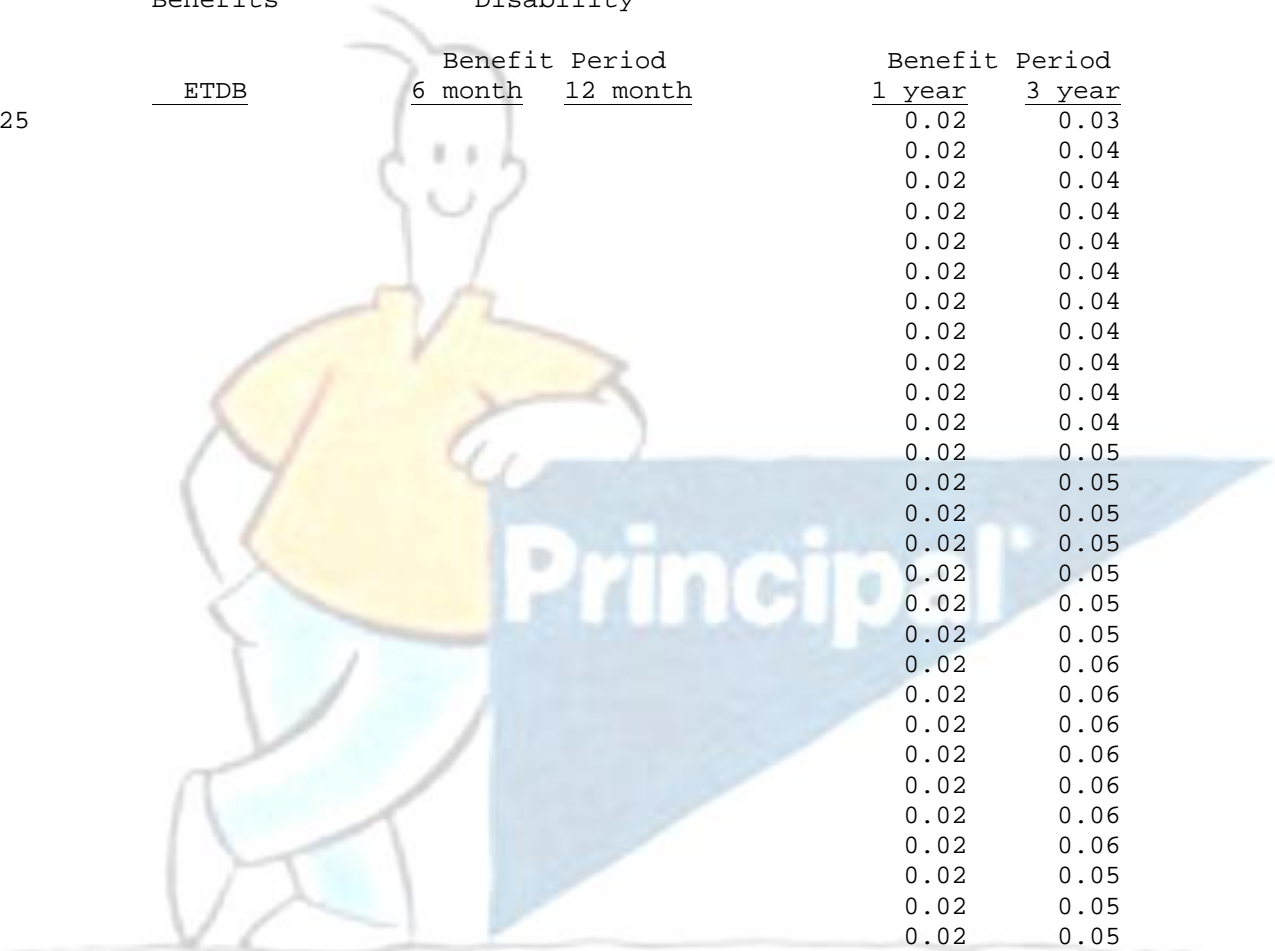
Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Occupation Class: 6A Unisex non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.02	0.03
26				0.02	0.04
27				0.02	0.04
28				0.02	0.04
29				0.02	0.04
30				0.02	0.04
31				0.02	0.04
32				0.02	0.04
33				0.02	0.04
34				0.02	0.04
35				0.02	0.04
36				0.02	0.05
37				0.02	0.05
38				0.02	0.05
39				0.02	0.05
40				0.02	0.05
41				0.02	0.05
42				0.02	0.05
43				0.02	0.06
44				0.02	0.06
45				0.02	0.06
46				0.02	0.06
47				0.02	0.06
48				0.02	0.06
49				0.02	0.06
50				0.02	0.05
51				0.02	0.05
52				0.02	0.05
53				0.02	0.05
54				0.02	0.05
55				0.02	0.05
56				0.02	0.05
57				0.02	0.05
58				0.02	0.05
59				0.02	0.05
60				0.02	0.05
61				0.02	0.05
62				0.02	0.05
63				0.02	0.05
64				0.02	0.05



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	68.87	37.02	29.25	27.04	25.02	5.88	11.92
26	71.70	40.09	31.78	29.16	26.91	6.35	12.88
27	74.52	43.06	34.17	31.17	28.69	6.79	13.72
28	77.28	45.87	36.39	33.07	30.39	7.16	14.50
29	79.78	48.37	38.41	34.76	31.87	7.49	15.12
30	82.08	50.58	40.18	36.23	33.18	7.73	15.31
31	84.09	52.49	41.66	37.45	34.28	7.75	15.36
32	85.72	54.00	42.90	38.45	35.16	7.79	15.44
33	86.99	55.10	43.77	39.13	35.76	7.81	15.50
34	87.91	55.83	44.36	39.58	36.16	7.86	15.58
35	88.45	56.22	44.65	39.77	36.35	7.91	15.64
36	93.10	59.70	47.17	41.83	38.17	8.11	16.02
37	97.69	63.17	49.65	43.85	39.95	8.32	16.30
38	102.23	66.61	52.06	45.83	41.69	8.45	16.48
39	106.76	70.08	54.51	47.80	43.42	8.54	16.57
40	111.30	73.57	56.94	49.75	45.15	8.59	16.58
41	115.86	77.09	59.13	51.69	46.86	8.60	16.61
42	120.42	80.65	60.24	53.60	48.53	8.63	16.67
43	125.01	84.24	61.49	55.50	50.20	8.69	16.76
44	129.65	85.58	62.87	57.41	51.87	8.77	16.90
45	132.01	86.94	64.41	58.82	53.57	8.86	17.03
46	134.09	89.02	66.48	60.68	55.42	8.95	17.22
47	136.51	91.33	68.74	62.71	57.21	9.05	17.36
48	139.19	93.85	71.18	64.90	59.15	9.13	17.46
49	141.34	96.06	73.42	66.88	60.86	9.23	17.52
50	143.52	98.28	75.67	68.87	62.58	9.32	17.53
51	145.70	100.52	77.93	70.87	64.31	9.38	17.51
52	149.61	103.83	80.94	73.55	66.65	9.38	17.45
53	154.03	107.54	84.30	76.55	69.25	9.40	17.38
54	159.14	111.61	87.86	79.70	71.98	9.38	17.29
55	165.14	116.32	91.90	83.28	75.02	9.41	17.27
56	168.71	119.16	94.40	85.42	76.67	9.72	17.80
57	172.14	121.33	95.94	86.39	76.94	9.56	17.47
58	171.64	122.86	98.64	87.17	78.13	9.39	17.13
59	171.13	124.41	101.35	87.96	79.33	9.23	16.80
60	170.63	125.96	104.10	88.75	80.54	9.06	16.46
61	170.12	127.52	106.85	89.54	81.75	8.90	16.13
62	167.81	125.64	105.15	88.00	80.29	8.70	15.75
63	159.41	119.01	99.37	82.93	75.55	8.13	14.71
64	151.02	112.38	93.58	77.85	70.78	7.55	13.68

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	67.94	36.09	28.32	26.10	24.09	5.44	10.93
26	70.65	39.04	30.73	28.12	25.86	5.86	11.77
27	73.38	41.91	33.02	30.02	27.54	6.25	12.52
28	76.00	44.59	35.13	31.80	29.12	6.58	13.20
29	78.40	47.01	37.03	33.38	30.49	6.86	13.73
30	80.58	49.10	38.69	34.75	31.70	7.06	13.87
31	82.51	50.91	40.09	35.87	32.70	7.06	13.88
32	84.03	52.32	41.22	36.76	33.46	7.07	13.91
33	85.21	53.32	42.00	37.35	33.96	7.08	13.92
34	86.03	53.96	42.49	37.70	34.29	7.10	13.94
35	86.49	54.24	42.68	37.81	34.37	7.10	13.96
36	90.93	57.54	45.01	39.67	36.01	7.27	14.26
37	95.30	60.78	47.27	41.46	37.57	7.42	14.47
38	99.60	63.98	49.44	43.20	39.06	7.52	14.59
39	103.85	67.18	51.62	44.90	40.53	7.58	14.65
40	108.12	70.39	52.89	46.57	41.97	7.61	14.66
41	112.36	73.60	53.71	48.19	43.37	7.61	14.66
42	116.59	76.10	54.47	49.57	44.70	7.62	14.70
43	119.35	76.67	55.34	50.33	45.81	7.67	14.74
44	119.53	77.37	56.30	51.19	46.57	7.72	14.72
45	119.83	78.19	57.37	52.15	47.43	7.73	14.62
46	121.03	79.60	58.90	53.53	48.66	7.72	14.50
47	122.39	81.16	60.56	55.02	49.98	7.61	14.27
48	123.82	82.82	62.33	56.63	51.37	7.50	13.99
49	124.27	83.85	63.65	57.75	52.22	7.34	13.68
50	124.72	84.90	64.99	58.88	53.07	7.19	13.31
51	125.17	85.94	66.33	60.01	53.94	7.01	12.91
52	126.90	87.70	68.10	61.51	55.08	6.78	12.44
53	128.81	89.60	70.01	63.11	56.29	6.56	11.96
54	131.01	91.56	71.84	64.61	57.37	6.31	11.47
55	133.61	93.75	73.82	66.22	58.48	6.07	10.97
56	135.65	95.40	75.40	65.95	58.23	5.69	10.31
57	137.70	97.06	76.99	65.68	57.97	5.38	9.73
58	139.77	98.73	78.58	65.40	57.71	5.07	9.15
59	141.85	100.41	80.19	65.13	57.45	4.77	8.57
60	143.96	102.12	81.82	64.86	57.19	4.46	7.99
61	138.35	98.03	78.46	62.07	54.70	4.15	7.41
62	134.75	95.37	76.24	60.22	53.02	4.01	7.14
63	133.62	94.49	75.48	59.54	52.38	3.95	7.06
64	132.48	93.01	74.22	58.47	51.42	3.87	6.91

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	67.20	35.35	27.59	25.37	23.35	5.14	10.27
26	69.83	38.21	29.91	27.29	25.03	5.52	11.04
27	72.46	40.98	32.10	29.10	26.62	5.88	11.71
28	75.00	43.58	34.13	30.80	28.13	6.18	12.34
29	77.32	45.92	35.95	32.30	29.42	6.43	12.80
30	79.43	47.93	37.53	33.59	30.54	6.60	12.91
31	81.26	49.65	38.83	34.62	31.45	6.60	12.91
32	82.70	50.99	39.89	35.43	32.13	6.60	12.91
33	83.82	51.91	40.60	35.95	32.57	6.60	12.91
34	84.56	52.49	41.01	36.64	33.15	6.60	12.91
35	84.96	52.72	41.15	37.31	33.74	6.60	12.91
36	89.26	55.86	43.32	38.00	34.32	6.74	13.18
37	93.47	58.95	45.45	39.65	35.76	6.88	13.37
38	97.61	61.99	47.45	41.22	37.07	6.97	13.49
39	101.70	65.02	48.27	42.76	38.38	7.03	13.55
40	105.79	68.06	49.08	44.24	39.64	7.06	13.55
41	109.84	70.92	49.90	45.35	40.87	7.06	13.49
42	112.53	71.16	50.47	45.86	41.72	7.03	13.38
43	112.43	71.46	51.13	46.46	42.25	6.98	13.22
44	112.34	71.85	51.87	47.13	42.85	6.90	13.01
45	112.24	72.31	52.72	47.89	43.49	6.79	12.74
46	112.51	73.27	53.95	48.98	44.40	6.68	12.48
47	112.78	74.28	55.22	50.09	45.32	6.52	12.13
48	113.06	74.73	56.50	51.18	46.20	6.32	11.72
49	113.34	75.18	57.11	51.66	46.47	6.10	11.27
50	112.92	75.63	57.74	52.14	46.74	5.83	10.75
51	112.50	76.09	58.36	52.61	47.02	5.52	10.13
52	112.08	76.54	59.28	53.34	47.49	5.16	9.43
53	111.65	77.29	60.24	54.09	47.96	4.79	8.71
54	111.23	77.99	61.04	54.68	48.26	4.40	7.96
55	110.80	78.78	61.89	55.29	48.57	4.00	7.19
56	110.36	77.10	60.46	53.76	47.02	3.42	6.13
57	113.59	76.04	58.18	51.68	45.11	2.86	5.09
58	116.77	78.24	59.47	49.55	43.33	2.43	4.30
59	119.89	80.39	61.21	47.54	41.90	2.25	3.98
60	122.41	82.08	62.51	46.16	40.49	2.29	4.06
61	124.82	83.72	63.77	47.08	39.56	2.34	4.14
62	127.45	85.52	65.14	48.07	40.41	2.38	4.22
63	129.92	87.17	66.41	49.02	41.20	2.43	4.30
64	131.16	88.88	67.70	53.04	44.75	2.48	4.39

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	41.04	23.10	15.25	13.33	12.01	0.69	1.23
26	42.35	24.13	15.86	14.24	12.80	0.75	1.33
27	43.64	25.12	16.78	15.09	13.55	0.80	1.42
28	44.92	26.06	17.71	15.90	14.25	0.84	1.50
29	46.11	26.94	18.56	16.61	14.89	0.89	1.59
30	47.18	27.73	19.30	17.25	15.44	0.93	1.65
31	48.12	28.47	19.93	17.81	15.93	0.96	1.72
32	48.93	29.16	20.45	18.25	16.33	0.99	1.76
33	49.53	29.78	20.83	18.59	16.61	1.00	1.80
34	49.92	30.38	21.05	18.81	16.84	1.03	1.83
35	50.52	30.96	21.18	18.92	16.94	1.04	1.84
36	52.53	31.63	22.23	19.88	17.76	1.09	1.93
37	54.97	32.93	23.33	20.80	18.60	1.14	2.02
38	57.39	34.71	24.41	21.75	19.44	1.19	2.13
39	59.88	36.56	25.52	22.71	20.28	1.25	2.24
40	62.41	38.47	26.63	23.69	21.12	1.31	2.33
41	65.03	40.43	27.75	24.68	22.01	1.36	2.43
42	67.74	42.48	28.90	25.70	22.90	1.42	2.54
43	70.53	44.61	30.07	26.72	23.82	1.49	2.64
44	73.43	46.80	31.25	27.76	24.75	1.54	2.74
45	76.44	49.06	32.42	28.83	25.68	1.60	2.85
46	78.66	50.29	33.66	29.89	26.58	1.67	2.95
47	80.89	51.52	34.89	30.93	27.48	1.71	3.05
48	83.16	52.70	36.11	31.98	28.35	1.77	3.15
49	85.47	53.90	37.35	33.04	29.24	1.82	3.24
50	87.80	55.11	38.61	34.09	30.14	1.87	3.32
51	90.16	56.32	39.89	35.18	31.04	1.92	3.42
52	92.55	57.57	41.20	36.27	32.45	1.96	3.48
53	95.02	58.88	42.66	38.41	34.53	2.00	3.55
54	97.64	60.34	45.44	40.94	36.78	2.03	3.61
55	99.29	61.82	48.64	43.84	39.25	2.03	3.62
56	104.31	65.73	51.26	46.15	41.12	2.09	3.69
57	109.20	70.10	52.54	46.91	41.36	2.06	3.64
58	113.98	74.38	56.13	47.96	42.61	2.06	3.64
59	118.63	78.57	59.62	47.54	41.90	2.06	3.65
60	122.41	82.08	62.51	46.16	40.49	2.29	4.06
61	124.82	83.72	63.77	47.08	39.56	2.34	4.14
62	127.45	85.52	65.14	48.07	40.41	2.38	4.22
63	129.92	87.17	66.41	49.02	41.20	2.43	4.30
64	131.16	88.88	67.70	53.04	44.75	2.48	4.39

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 5A Female non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	37.45	17.51	11.84	9.66			
26	38.33	18.75	12.62	10.25			
27	39.19	19.92	13.33	10.80			
28	40.03	21.01	13.96	11.31			
29	40.82	21.97	14.53	11.77			
30	41.53	22.77	15.02	12.19			
31	42.14	23.41	15.41	12.55			
32	42.64	23.89	15.72	12.85			
33	42.96	24.14	15.90	13.08			
34	43.10	24.14	15.92	13.24			
35	43.10	24.14	15.92	13.32			
36	44.58	25.29	16.55	13.85			
37	45.98	26.40	17.14	14.36			
38	47.31	27.49	17.70	14.87			
39	48.64	28.60	18.25	15.37			
40	49.97	29.71	18.79	15.86			
41	51.28	30.86	19.31	16.36			
42	52.63	32.04	19.82	16.86			
43	53.98	33.26	20.31	17.36			
44	55.40	34.50	20.81	17.86			
45	56.83	35.75	21.27	18.37			
46	58.18	36.44	22.02	19.02			
47	59.58	37.14	22.76	19.69			
48	61.02	37.81	23.54	20.40			
49	62.51	38.54	24.33	21.13			
50	64.08	39.31	25.17	21.90			
51	65.70	40.13	26.06	22.72			
52	67.48	41.05	27.04	23.60			
53	69.39	42.08	28.12	24.56			
54	71.58	43.36	29.42	25.71			
55	73.23	44.40	30.58	26.75			
56	76.01	46.81	32.69	28.67			
57	79.50	49.84	35.27	31.01			
58	84.15	53.77	38.61	34.01			
59	90.69	58.93	42.83	37.78			
60	97.95	63.64	46.25	40.81			
61	105.78	68.73	49.96	44.08			
62	114.25	74.23	53.95	47.11			
63	123.38	80.17	58.26	48.04			
64	128.54	86.58	62.93	51.98			

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: 5A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	29.12	11.01	7.26	4.92	3.56
26	29.58	11.73	7.66	5.13	3.65
27	30.03	12.41	8.01	5.31	3.73
28	30.48	13.05	8.34	5.47	3.81
29	30.92	13.61	8.63	5.63	3.88
30	31.33	14.08	8.87	5.78	3.95
31	31.68	14.46	9.08	5.89	4.00
32	31.99	14.74	9.23	6.00	4.04
33	32.19	14.88	9.30	6.07	4.08
34	32.18	14.88	9.29	6.12	4.09
35	32.18	14.88	9.29	6.13	4.10
36	33.20	15.51	9.59	6.31	4.18
37	34.14	16.11	9.87	6.47	4.26
38	35.02	16.67	10.13	6.62	4.34
39	35.86	17.24	10.37	6.78	4.41
40	36.68	17.82	10.61	6.92	4.48
41	37.46	18.38	10.82	7.06	4.55
42	38.24	18.96	11.02	7.21	4.63
43	38.99	19.55	11.21	7.35	4.70
44	39.75	20.13	11.40	7.49	4.77
45	40.51	20.70	11.55	7.62	4.85
46	41.17	20.94	11.80	7.77	4.90
47	41.85	21.15	12.04	7.91	4.97
48	42.53	21.33	12.29	8.06	5.02
49	43.22	21.55	12.54	8.22	5.08
50	43.97	21.79	12.81	8.39	5.16
51	44.74	22.05	13.09	8.57	5.24
52	45.59	22.37	13.42	8.76	5.33
53	46.53	22.77	13.80	8.99	5.43
54	47.59	23.27	14.28	9.28	5.59
55	48.22	23.63	14.68	9.52	5.70
56	49.56	24.70	15.55	10.08	5.99
57	51.28	26.07	16.63	10.78	6.35
58	53.63	27.89	18.06	11.69	6.85
59	57.16	30.32	19.90	12.87	7.50
60	63.97	34.51	22.86	14.78	8.58
61	60.54	33.58	22.60	14.59	8.39
62	57.62	32.63	22.22	14.31	8.18
63	55.08	31.62	21.72	13.96	7.95
64	53.14	30.84	21.12	13.54	7.69

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 5A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	10.58	0.51	0.90	5.85	0.10	0.16
26	11.25	0.55	0.98	6.13	0.10	0.18
27	11.89	0.59	1.06	6.38	0.11	0.19
28	12.46	0.63	1.12	6.61	0.12	0.21
29	13.00	0.66	1.18	6.82	0.12	0.22
30	13.46	0.69	1.23	7.02	0.12	0.22
31	13.88	0.71	1.27	7.18	0.13	0.23
32	14.22	0.74	1.31	7.32	0.13	0.24
33	14.45	0.75	1.34	7.43	0.14	0.24
34	14.65	0.77	1.36	7.50	0.14	0.25
35	14.74	0.78	1.38	7.54	0.14	0.25
36	15.43	0.82	1.45	7.79	0.15	0.27
37	16.14	0.85	1.53	8.02	0.16	0.28
38	16.85	0.91	1.61	8.25	0.16	0.28
39	17.57	0.95	1.69	8.47	0.17	0.29
40	18.28	0.99	1.76	8.70	0.17	0.30
41	19.03	1.05	1.84	8.92	0.18	0.32
42	19.79	1.09	1.92	9.16	0.19	0.33
43	20.57	1.13	2.01	9.38	0.19	0.35
44	21.36	1.19	2.09	9.61	0.21	0.35
45	22.15	1.23	2.19	9.84	0.22	0.37
46	22.91	1.28	2.27	10.09	0.22	0.39
47	23.67	1.33	2.36	10.35	0.23	0.41
48	24.42	1.38	2.45	10.61	0.24	0.41
49	25.17	1.43	2.53	10.89	0.25	0.44
50	25.93	1.47	2.61	11.18	0.26	0.46
51	26.68	1.53	2.69	11.48	0.28	0.47
52	27.88	1.60	2.83	11.79	0.28	0.50
53	29.66	1.70	3.01	12.14	0.31	0.53
54	31.59	1.81	3.20	12.55	0.32	0.55
55	33.73	1.94	3.42	12.87	0.33	0.58
56	36.58	2.10	3.71	13.61	0.35	0.63
57	38.13	2.18	3.85	14.47	0.40	0.68
58	40.75	2.31	4.08	15.57	0.43	0.76
59	43.24	2.42	4.27	16.86	0.49	0.86
60	44.91	2.46	4.32	18.78	0.58	1.01
61	45.38	2.49	4.37	18.80	0.58	1.01
62	48.94	2.70	4.74	18.71	0.58	1.01
63	52.09	2.88	5.06	18.48	0.58	1.01
64	51.70	2.86	5.05	18.10	0.57	0.99

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Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 5A Female non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25	0.01	1.23	2.05	0.21	0.43	
26	0.01	1.32	2.21	0.23	0.45	
27	0.01	1.41	2.36	0.24	0.49	
28	0.02	1.49	2.49	0.26	0.52	
29	0.02	1.57	2.60	0.27	0.55	
30	0.02	1.63	2.71	0.29	0.57	
31	0.02	1.68	2.79	0.30	0.59	
32	0.03	1.72	2.85	0.30	0.61	
33	0.03	1.74	2.89	0.31	0.62	
34	0.03	1.74	2.89	0.32	0.63	
35	0.04	1.74	2.89	0.32	0.63	
36	0.04	1.81	3.02	0.33	0.66	
37	0.05	1.88	3.14	0.35	0.69	
38	0.05	1.94	3.24	0.36	0.73	
39	0.06	2.00	3.35	0.38	0.76	
40	0.07	2.04	3.46	0.39	0.79	
41	0.07	2.10	3.55	0.41	0.82	
42	0.08	2.15	3.64	0.43	0.85	
43	0.10	2.19	3.73	0.44	0.88	
44	0.11	2.22	3.82	0.45	0.91	
45	0.12	2.25	3.89	0.47	0.94	
46	0.13	2.32	4.03	0.48	0.97	
47	0.15	2.38	4.16	0.49	0.99	
48	0.17	2.44	4.31	0.51	1.01	
49	0.19	2.50	4.45	0.51	1.03	
50	0.23	2.57	4.59	0.52	1.05	
51	0.24	2.64	4.75	0.53	1.06	
52	0.27	2.72	4.92	0.54	1.07	
53	0.32	2.80	5.12	0.54	1.08	
54	0.73	2.91	5.35	0.55	1.09	
55		3.05	5.62	0.55	1.11	
56		3.28	6.09	0.57	1.14	
57		3.57	6.66	0.59	1.18	
58		3.95	7.39	0.62	1.24	
59		4.43	8.31	0.65	1.30	
60		5.10	9.60	0.69	1.38	
61		5.08	9.58	0.69	1.38	
62		5.01	9.50	0.68	1.36	
63		4.92	9.35	0.67	1.34	
64		4.80	9.13	0.66	1.32	

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HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 70
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.20	3.33	2.63	2.43	2.25	0.66	1.36
26	6.45	3.61	2.86	2.62	2.42	0.72	1.46
27	6.71	3.88	3.08	2.81	2.58	0.76	1.56
28	6.95	4.13	3.28	2.98	2.74	0.82	1.64
29	7.18	4.35	3.46	3.13	2.87	0.83	1.64
30	7.39	4.55	3.62	3.26	2.99	0.83	1.64
31	7.57	4.72	3.75	3.37	3.08	0.84	1.66
32	7.71	4.86	3.86	3.46	3.16	0.84	1.67
33	7.83	4.96	3.94	3.52	3.22	0.84	1.67
34	7.91	5.03	3.99	3.56	3.25	0.84	1.68
35	7.96	5.06	4.02	3.58	3.27	0.85	1.69
36	8.38	5.37	4.25	3.76	3.43	0.86	1.70
37	8.79	5.68	4.47	3.95	3.60	0.86	1.72
38	9.20	5.99	4.69	4.13	3.75	0.88	1.72
39	9.61	6.31	4.91	4.30	3.91	0.88	1.69
40	10.02	6.62	5.13	4.48	4.06	0.86	1.67
41	10.43	6.94	5.32	4.65	4.22	0.85	1.64
42	10.84	7.26	5.42	4.82	4.37	0.83	1.61
43	11.25	7.58	5.53	4.99	4.52	0.80	1.60
44	11.67	7.70	5.66	5.17	4.67	0.79	1.56
45	11.88	7.82	5.80	5.29	4.82	0.79	1.52
46	11.52	7.65	5.71	5.21	4.76	0.77	1.49
47	11.17	7.47	5.62	5.13	4.68	0.76	1.45
48	10.80	7.28	5.52	5.04	4.59	0.73	1.39
49	10.39	7.06	5.40	4.92	4.47	0.71	1.33
50	9.96	6.82	5.25	4.78	4.34	0.66	1.30
51	9.51	6.56	5.09	4.63	4.20	0.64	1.21
52	9.16	6.35	4.95	4.50	4.08	0.61	1.15
53	8.80	6.14	4.81	4.37	3.95	0.58	1.06
54	8.42	5.90	4.65	4.22	3.81	0.54	0.98
55	8.06	5.68	4.48	4.06	3.66	0.48	0.91
56	7.54	5.33	4.22	3.82	3.43	0.46	0.85
57	6.99	4.93	3.90	3.51	3.12	0.41	0.77
58	6.27	4.48	3.60	3.18	2.85	0.36	0.68
59	5.54	4.03	3.28	2.85	2.57	0.32	0.60
60	4.81	3.55	2.94	2.50	2.27	0.27	0.51
61	4.10	3.07	2.58	2.16	1.97	0.22	0.43
62	3.36	2.51	2.10	1.76	1.61	0.19	0.36
63	3.19	2.38	1.99	1.66	1.51	0.14	0.27
64	3.02	2.25	1.87	1.56	1.42	0.10	0.19

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 67
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.11	3.25	2.55	2.35	2.17	0.62	1.25
26	6.36	3.51	2.77	2.53	2.33	0.66	1.33
27	6.60	3.77	2.97	2.70	2.48	0.70	1.42
28	6.84	4.01	3.16	2.86	2.62	0.74	1.49
29	7.06	4.23	3.33	3.00	2.74	0.77	1.49
30	7.25	4.42	3.48	3.13	2.85	0.77	1.50
31	7.43	4.58	3.61	3.23	2.94	0.77	1.50
32	7.56	4.71	3.71	3.31	3.01	0.77	1.50
33	7.67	4.80	3.78	3.36	3.06	0.77	1.50
34	7.74	4.86	3.82	3.39	3.09	0.77	1.50
35	7.78	4.88	3.84	3.40	3.09	0.77	1.50
36	8.18	5.18	4.05	3.57	3.24	0.78	1.51
37	8.58	5.47	4.25	3.73	3.38	0.78	1.51
38	8.96	5.76	4.45	3.89	3.52	0.78	1.51
39	9.35	6.05	4.65	4.04	3.65	0.78	1.50
40	9.73	6.33	4.76	4.19	3.78	0.77	1.48
41	10.11	6.62	4.83	4.34	3.90	0.77	1.46
42	10.49	6.85	4.90	4.46	4.02	0.74	1.42
43	10.74	6.90	4.98	4.53	4.12	0.71	1.40
44	10.76	6.96	5.07	4.61	4.19	0.70	1.36
45	10.78	7.04	5.16	4.69	4.27	0.68	1.31
46	10.40	6.84	5.06	4.60	4.18	0.66	1.25
47	10.01	6.64	4.95	4.50	4.09	0.62	1.20
48	9.61	6.43	4.84	4.39	3.99	0.60	1.12
49	9.13	6.16	4.68	4.24	3.84	0.56	1.03
50	8.66	5.89	4.51	4.09	3.68	0.52	0.98
51	8.17	5.61	4.33	3.92	3.52	0.48	0.89
52	7.77	5.37	4.17	3.76	3.37	0.44	0.83
53	7.35	5.12	4.00	3.60	3.21	0.40	0.73
54	6.93	4.84	3.80	3.42	3.03	0.35	0.65
55	6.52	4.58	3.60	3.23	2.85	0.31	0.56
56	6.06	4.26	3.37	2.95	2.60	0.25	0.46
57	5.59	3.94	3.13	2.67	2.35	0.22	0.40
58	5.10	3.60	2.87	2.39	2.11	0.19	0.34
59	4.60	3.25	2.60	2.11	1.86	0.15	0.29
60	4.06	2.88	2.31	1.83	1.61	0.12	0.23
61	3.33	2.36	1.89	1.50	1.32	0.09	0.17
62	2.70	1.91	1.52	1.20	1.06	0.08	0.14
63	2.67	1.89	1.51	1.19	1.05	0.06	0.10
64	2.65	1.86	1.48	1.17	1.03	0.05	0.09

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.05	3.18	2.48	2.28	2.10	0.59	1.16
26	6.28	3.44	2.69	2.46	2.25	0.62	1.25
27	6.52	3.69	2.89	2.62	2.40	0.66	1.33
28	6.75	3.92	3.07	2.77	2.53	0.71	1.39
29	6.96	4.13	3.24	2.91	2.65	0.71	1.39
30	7.15	4.31	3.38	3.02	2.75	0.71	1.39
31	7.31	4.47	3.49	3.12	2.83	0.71	1.39
32	7.44	4.59	3.59	3.19	2.89	0.71	1.39
33	7.54	4.67	3.65	3.24	2.93	0.71	1.39
34	7.61	4.72	3.69	3.30	2.98	0.71	1.39
35	7.65	4.75	3.70	3.36	3.04	0.71	1.39
36	8.03	5.03	3.90	3.42	3.09	0.72	1.40
37	8.41	5.31	4.09	3.57	3.22	0.72	1.40
38	8.79	5.58	4.27	3.71	3.34	0.72	1.40
39	9.15	5.85	4.34	3.85	3.45	0.72	1.38
40	9.52	6.12	4.42	3.98	3.57	0.71	1.36
41	9.89	6.38	4.49	4.08	3.68	0.71	1.34
42	10.13	6.40	4.54	4.13	3.75	0.68	1.30
43	10.12	6.43	4.60	4.18	3.80	0.65	1.26
44	10.11	6.47	4.67	4.24	3.86	0.62	1.20
45	10.10	6.51	4.74	4.31	3.91	0.60	1.14
46	9.66	6.29	4.63	4.21	3.81	0.58	1.08
47	9.23	6.08	4.52	4.10	3.71	0.54	1.02
48	8.77	5.80	4.38	3.97	3.59	0.50	0.94
49	8.33	5.53	4.20	3.80	3.42	0.47	0.85
50	7.84	5.25	4.01	3.62	3.24	0.40	0.75
51	7.35	4.97	3.81	3.44	3.07	0.36	0.66
52	6.86	4.68	3.63	3.26	2.91	0.32	0.58
53	6.38	4.41	3.44	3.09	2.74	0.27	0.50
54	5.88	4.13	3.23	2.89	2.55	0.23	0.42
55	5.41	3.84	3.02	2.70	2.37	0.19	0.35
56	4.93	3.45	2.70	2.40	2.10	0.15	0.27
57	4.61	3.09	2.36	2.10	1.83	0.12	0.21
58	4.26	2.86	2.17	1.81	1.58	0.10	0.17
59	3.88	2.60	1.98	1.54	1.36	0.07	0.14
60	3.45	2.31	1.76	1.30	1.14	0.06	0.10
61	3.01	2.02	1.54	1.13	0.95	0.05	0.09
62	2.55	1.71	1.30	0.96	0.81	0.04	0.07
63	2.60	1.74	1.33	0.98	0.82	0.04	0.07
64	2.62	1.78	1.35	1.06	0.90	0.04	0.07

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Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.64	0.92	0.61	0.53	0.48	0.03	0.05
26	1.69	0.97	0.63	0.57	0.51	0.03	0.06
27	1.75	1.00	0.67	0.60	0.54	0.04	0.06
28	1.80	1.04	0.71	0.64	0.57	0.04	0.08
29	1.84	1.08	0.74	0.66	0.60	0.04	0.08
30	1.89	1.11	0.77	0.69	0.62	0.04	0.08
31	1.92	1.14	0.80	0.71	0.64	0.04	0.08
32	1.96	1.17	0.82	0.73	0.65	0.04	0.08
33	1.98	1.19	0.83	0.74	0.66	0.04	0.09
34	2.00	1.22	0.84	0.75	0.67	0.04	0.09
35	2.02	1.24	0.85	0.76	0.68	0.04	0.09
36	2.10	1.27	0.89	0.80	0.71	0.04	0.09
37	2.20	1.32	0.93	0.83	0.74	0.05	0.10
38	2.30	1.39	0.98	0.87	0.78	0.05	0.10
39	2.40	1.46	1.02	0.91	0.81	0.05	0.11
40	2.50	1.54	1.07	0.95	0.84	0.06	0.11
41	2.60	1.62	1.11	0.99	0.88	0.06	0.12
42	2.71	1.70	1.16	1.03	0.92	0.06	0.12
43	2.82	1.78	1.20	1.07	0.95	0.06	0.12
44	2.94	1.87	1.25	1.11	0.99	0.08	0.12
45	3.06	1.96	1.30	1.15	1.03	0.08	0.13
46	3.15	2.01	1.35	1.20	1.06	0.08	0.14
47	3.24	2.06	1.40	1.24	1.10	0.08	0.14
48	3.33	2.11	1.44	1.28	1.13	0.08	0.14
49	3.42	2.16	1.49	1.32	1.17	0.08	0.14
50	3.51	2.20	1.54	1.36	1.21	0.08	0.14
51	3.61	2.25	1.60	1.41	1.24	0.08	0.14
52	3.70	2.30	1.65	1.45	1.30	0.08	0.14
53	3.80	2.36	1.71	1.54	1.38	0.08	0.14
54	3.91	2.41	1.82	1.64	1.47	0.08	0.14
55	3.97	2.47	1.95	1.75	1.57	0.08	0.14
56	3.87	2.44	1.90	1.71	1.53	0.08	0.14
57	3.75	2.40	1.80	1.61	1.42	0.07	0.12
58	3.58	2.34	1.76	1.51	1.34	0.06	0.11
59	3.39	2.25	1.71	1.40	1.25	0.06	0.10
60	3.15	2.11	1.61	1.29	1.14	0.06	0.10
61	2.86	1.92	1.46	1.13	0.95	0.05	0.09
62	2.55	1.71	1.30	0.96	0.81	0.04	0.07
63	2.60	1.74	1.33	0.98	0.82	0.04	0.07
64	2.62	1.78	1.35	1.06	0.90	0.04	0.07

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 5A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.39	0.03	0.04			
26	0.42	0.03	0.04			
27	0.44	0.03	0.04			
28	0.47	0.03	0.04			
29	0.50	0.03	0.05			
30	0.52	0.03	0.05			
31	0.54	0.03	0.05			
32	0.56	0.03	0.05			
33	0.57	0.03	0.06			
34	0.58	0.03	0.06			
35	0.57	0.03	0.06			
36	0.60	0.04	0.06			
37	0.64	0.04	0.08			
38	0.66	0.04	0.08			
39	0.69	0.04	0.08			
40	0.72	0.04	0.09			
41	0.75	0.04	0.09			
42	0.78	0.04	0.09			
43	0.81	0.04	0.10			
44	0.83	0.04	0.10			
45	0.86	0.05	0.10			
46	0.89	0.05	0.10			
47	0.91	0.05	0.10			
48	0.93	0.06	0.10			
49	0.95	0.06	0.10			
50	0.97	0.05	0.10			
51	0.97	0.05	0.11			
52	1.00	0.07	0.11			
53	1.03	0.07	0.12			
54	1.07	0.07	0.12			
55	1.09	0.07	0.12			
56	1.11	0.07	0.12			
57	1.08	0.07	0.11			
58	1.08	0.07	0.11			
59	1.06	0.07	0.11			
60	0.99	0.06	0.10			
61	0.91	0.05	0.09			
62	0.91	0.04	0.09			
63	0.97	0.04	0.10			
64	0.96	0.04	0.10			

Principal Life Insurance Company
2014 Pricing

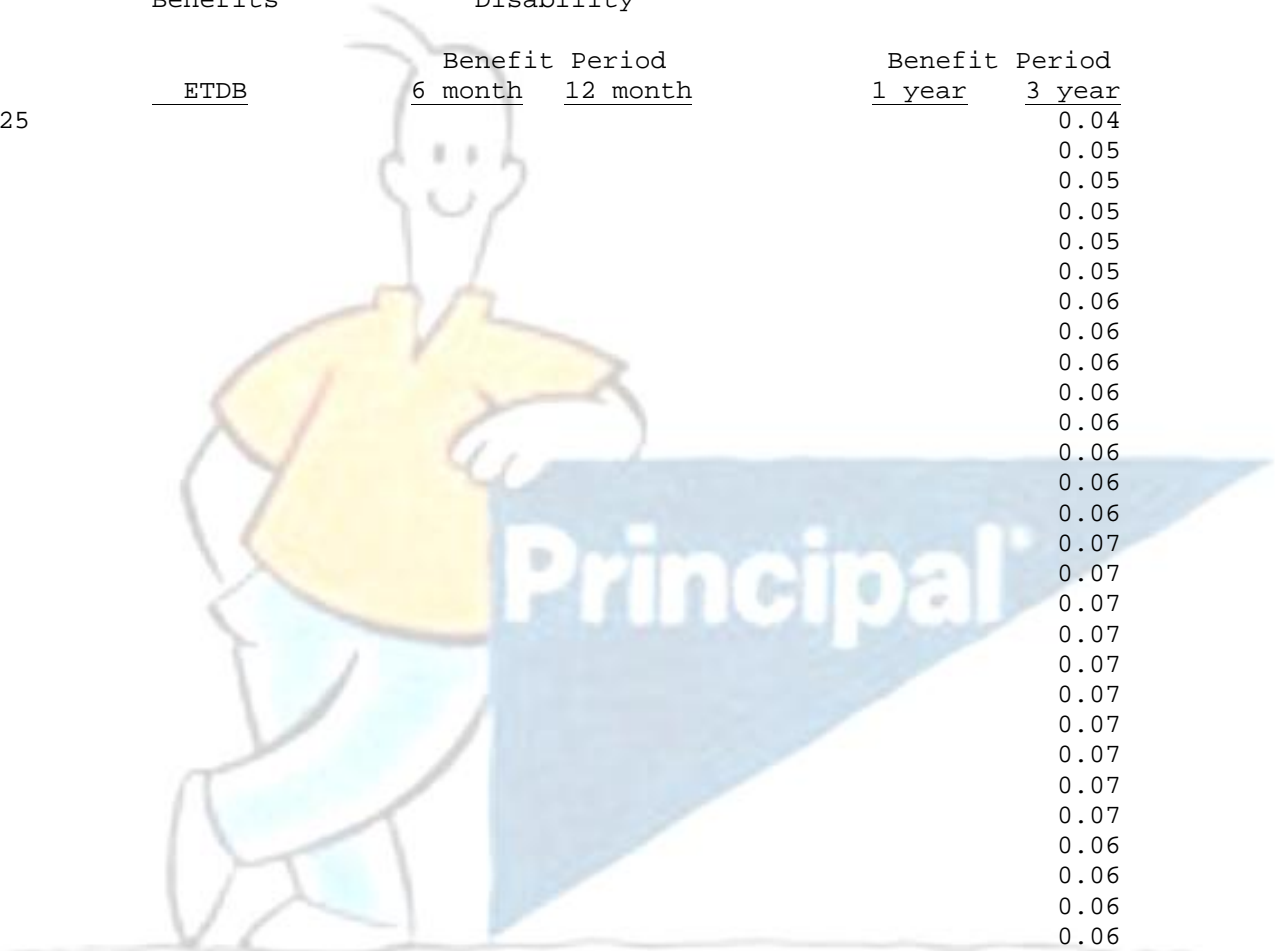
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 5A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.04
26					0.05
27					0.05
28					0.05
29					0.05
30					0.05
31					0.06
32					0.06
33					0.06
34					0.06
35					0.06
36					0.06
37					0.06
38					0.06
39					0.07
40					0.07
41					0.07
42					0.07
43					0.07
44					0.07
45					0.07
46					0.07
47					0.07
48					0.07
49					0.06
50					0.06
51					0.06
52					0.06
53					0.06
54					0.05
55					0.05
56					0.05
57					0.04
58					0.04
59					0.04
60					0.03
61					0.03
62					0.03
63					0.03
64					0.03



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	55.79	28.08	21.86	19.87	17.86	3.79	7.61
26	57.72	30.27	23.62	21.30	19.06	4.07	8.16
27	59.66	32.37	25.27	22.64	20.18	4.33	8.64
28	61.50	34.34	26.80	23.85	21.24	4.55	9.07
29	63.20	36.09	28.14	24.94	22.13	4.71	9.24
30	64.69	37.59	29.28	25.84	22.88	4.72	9.24
31	65.98	38.83	30.21	26.56	23.46	4.72	9.24
32	66.98	39.79	30.95	27.09	23.87	4.72	9.24
33	67.71	40.40	31.42	27.40	24.11	4.72	9.24
34	68.14	40.76	31.67	27.82	24.39	4.72	9.24
35	68.30	40.84	31.70	28.28	24.79	4.72	9.24
36	71.58	43.12	33.26	28.69	25.08	4.81	9.40
37	74.74	45.34	34.75	29.82	26.00	4.90	9.51
38	77.85	47.54	36.18	30.86	26.81	4.92	9.54
39	80.91	49.70	36.67	31.91	27.62	4.94	9.53
40	83.94	51.87	37.16	32.89	28.38	4.93	9.49
41	86.96	53.88	37.68	33.59	29.11	4.92	9.40
42	88.88	53.92	37.99	33.86	29.59	4.88	9.29
43	88.59	54.02	38.39	34.19	29.82	4.81	9.13
44	88.35	54.18	38.84	34.58	30.11	4.74	8.94
45	88.12	54.40	39.36	35.05	30.43	4.63	8.72
46	88.19	55.00	40.18	35.73	30.90	4.53	8.48
47	88.28	55.67	41.01	36.45	31.36	4.42	8.22
48	88.40	55.90	41.87	37.12	31.82	4.26	7.91
49	88.55	56.16	42.23	37.38	31.86	4.09	7.55
50	88.18	56.44	42.63	37.65	31.90	3.89	7.17
51	87.85	56.75	43.04	37.93	31.95	3.66	6.72
52	87.57	57.09	43.68	38.42	32.12	3.40	6.24
53	87.32	57.68	44.38	38.92	32.30	3.15	5.73
54	87.11	58.28	44.99	39.35	32.36	2.88	5.21
55	86.95	58.98	45.68	39.85	32.43	2.60	4.68
56	87.16	58.13	44.93	39.04	31.30	2.21	3.98
57	90.23	57.70	43.50	37.80	29.93	1.83	3.28
58	93.25	59.72	44.70	36.50	28.66	1.56	2.75
59	96.20	61.68	46.24	35.25	27.62	1.43	2.52
60	98.22	62.99	47.23	34.22	26.70	1.46	2.58
61	100.15	64.24	48.17	34.91	26.08	1.49	2.63
62	102.27	65.62	49.22	35.65	26.64	1.51	2.68
63	104.25	66.90	50.17	36.35	27.16	1.54	2.73
64	106.26	68.20	51.15	39.33	29.50	1.58	2.78

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	36.02	19.21	12.65	10.79	9.30	0.50	0.89
26	37.03	20.03	13.11	11.49	9.88	0.54	0.95
27	38.02	20.80	13.82	12.13	10.39	0.58	1.03
28	38.99	21.51	14.55	12.74	10.87	0.61	1.08
29	39.91	22.19	15.20	13.25	11.30	0.64	1.13
30	40.70	22.78	15.75	13.71	11.66	0.67	1.19
31	41.39	23.35	16.22	14.10	11.98	0.68	1.22
32	41.99	23.85	16.61	14.41	12.23	0.70	1.25
33	42.40	24.31	16.87	14.63	12.40	0.71	1.26
34	42.63	24.75	17.02	14.76	12.52	0.72	1.28
35	43.05	25.16	17.07	14.82	12.55	0.72	1.28
36	44.64	25.62	17.86	15.48	13.07	0.76	1.34
37	46.56	26.58	18.67	16.13	13.61	0.80	1.41
38	48.47	27.91	19.45	16.80	14.14	0.82	1.48
39	50.41	29.29	20.26	17.47	14.67	0.86	1.53
40	52.38	30.70	21.07	18.15	15.20	0.90	1.60
41	54.41	32.14	21.87	18.82	15.74	0.94	1.66
42	56.47	33.66	22.69	19.51	16.30	0.96	1.72
43	58.62	35.22	23.53	20.21	16.87	1.00	1.79
44	60.81	36.82	24.36	20.93	17.44	1.04	1.86
45	63.08	38.47	25.18	21.65	18.01	1.08	1.91
46	64.69	39.31	26.04	22.33	18.54	1.12	1.98
47	66.31	40.11	26.87	23.03	19.07	1.15	2.04
48	67.95	40.89	27.70	23.70	19.57	1.17	2.10
49	69.61	41.69	28.54	24.40	20.07	1.21	2.15
50	71.28	42.51	29.39	25.08	20.59	1.23	2.19
51	72.98	43.31	30.26	25.79	21.10	1.27	2.25
52	74.71	44.17	31.16	26.49	21.96	1.28	2.28
53	76.51	45.06	32.17	27.97	23.25	1.30	2.32
54	78.43	46.08	34.18	29.72	24.64	1.33	2.34
55	79.56	47.16	36.52	31.76	26.19	1.32	2.34
56	83.71	50.29	38.60	33.67	27.34	1.34	2.38
57	87.74	53.76	39.66	34.45	27.42	1.32	2.33
58	91.68	57.17	42.46	35.42	28.15	1.32	2.33
59	95.52	60.49	45.18	35.25	27.62	1.31	2.31
60	98.22	62.99	47.23	34.22	26.70	1.46	2.58
61	100.15	64.24	48.17	34.91	26.08	1.49	2.63
62	102.27	65.62	49.22	35.65	26.64	1.51	2.68
63	104.25	66.90	50.17	36.35	27.16	1.54	2.73
64	106.26	68.20	51.15	39.33	29.50	1.58	2.78

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	34.81	15.53	10.43	8.26	6.81		
26	35.53	16.60	11.09	8.73	7.17		
27	36.25	17.61	11.69	9.16	7.49		
28	36.94	18.56	12.22	9.56	7.79		
29	37.61	19.38	12.71	9.91	8.06		
30	38.19	20.05	13.11	10.24	8.29		
31	38.69	20.59	13.43	10.51	8.50		
32	39.09	20.98	13.67	10.73	8.66		
33	39.33	21.11	13.79	10.89	8.78		
34	39.36	21.11	13.77	11.00	8.87		
35	39.36	21.11	13.77	11.04	8.90		
36	40.65	22.07	14.27	11.44	9.20		
37	41.83	22.98	14.75	11.82	9.47		
38	43.00	23.86	15.19	12.19	9.75		
39	44.11	24.76	15.61	12.55	10.03		
40	45.22	25.65	16.02	12.91	10.31		
41	46.31	26.58	16.42	13.26	10.59		
42	47.40	27.52	16.80	13.62	10.87		
43	48.50	28.48	17.17	13.98	11.14		
44	49.66	29.45	17.54	14.32	11.42		
45	50.81	30.45	17.85	14.68	11.71		
46	51.86	30.93	18.42	15.13	12.05		
47	52.96	31.42	18.96	15.59	12.39		
48	54.08	31.89	19.53	16.08	12.76		
49	55.24	32.39	20.10	16.57	13.14		
50	56.46	32.92	20.71	17.11	13.54		
51	57.71	33.49	21.36	17.66	13.96		
52	59.09	34.15	22.06	18.26	14.42		
53	60.57	34.90	22.86	18.93	14.93		
54	62.26	35.83	23.82	19.72	15.54		
55	63.45	36.57	24.66	20.43	16.08		
56	65.60	38.43	26.27	21.80	17.15		
57	68.32	40.75	28.23	23.49	18.44		
58	71.96	43.78	30.78	25.65	20.10		
59	77.13	47.78	34.01	28.36	22.21		
60	83.31	51.60	36.72	30.63	23.98		
61	89.97	55.73	39.67	33.09	25.56		
62	97.17	60.18	42.84	34.94	26.11		
63	102.16	65.00	46.26	35.62	26.62		
64	104.13	66.84	49.98	38.54	28.91		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 5A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	8.90	0.40	0.72	5.12	0.08	0.13
26	9.36	0.43	0.77	5.31	0.09	0.14
27	9.76	0.46	0.81	5.46	0.09	0.15
28	10.15	0.48	0.86	5.61	0.09	0.15
29	10.47	0.51	0.90	5.75	0.09	0.16
30	10.75	0.52	0.93	5.87	0.10	0.16
31	10.99	0.54	0.96	5.95	0.10	0.17
32	11.17	0.55	0.98	6.04	0.10	0.17
33	11.29	0.56	0.98	6.09	0.10	0.18
34	11.37	0.57	0.99	6.12	0.10	0.18
35	11.37	0.57	0.99	6.12	0.11	0.18
36	11.81	0.59	1.05	6.27	0.11	0.19
37	12.26	0.61	1.09	6.42	0.12	0.19
38	12.70	0.65	1.13	6.55	0.12	0.19
39	13.15	0.67	1.20	6.69	0.12	0.21
40	13.59	0.70	1.24	6.82	0.12	0.22
41	14.04	0.73	1.29	6.96	0.12	0.23
42	14.52	0.75	1.34	7.10	0.13	0.23
43	14.98	0.79	1.40	7.22	0.13	0.24
44	15.47	0.82	1.45	7.36	0.14	0.25
45	15.96	0.84	1.50	7.50	0.14	0.25
46	16.39	0.88	1.54	7.63	0.16	0.26
47	16.83	0.90	1.60	7.76	0.16	0.27
48	17.24	0.93	1.65	7.90	0.16	0.28
49	17.65	0.96	1.69	8.05	0.16	0.29
50	18.08	0.99	1.75	8.21	0.17	0.30
51	18.51	1.01	1.80	8.37	0.18	0.32
52	19.22	1.06	1.88	8.55	0.19	0.34
53	20.34	1.12	1.98	8.74	0.20	0.34
54	21.52	1.19	2.10	8.98	0.21	0.36
55	22.86	1.26	2.23	9.15	0.21	0.37
56	24.65	1.36	2.41	9.61	0.23	0.40
57	25.54	1.41	2.48	10.15	0.25	0.44
58	27.14	1.48	2.61	10.85	0.29	0.49
59	28.62	1.54	2.72	11.68	0.31	0.54
60	29.53	1.55	2.72	12.94	0.36	0.63
61	29.62	1.56	2.74	12.83	0.36	0.63
62	31.73	1.67	2.96	12.65	0.36	0.63
63	33.53	1.77	3.13	12.40	0.36	0.62
64	33.07	1.75	3.10	12.06	0.35	0.61

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 5A Female non-smoker

Age	HH754	HH759/719		HH756/711	
	Extended Total Disability Benefits	Short-Term Residual Disability		Recovery Benefits	
	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25		1.23	2.05	0.17	0.33
26		1.32	2.21	0.18	0.36
27		1.41	2.36	0.19	0.39
28		1.49	2.49	0.21	0.41
29		1.57	2.60	0.21	0.43
30		1.63	2.71	0.22	0.45
31		1.68	2.79	0.23	0.46
32		1.72	2.85	0.24	0.47
33		1.74	2.89	0.24	0.48
34		1.74	2.89	0.24	0.49
35		1.74	2.89	0.24	0.49
36		1.81	3.02	0.26	0.51
37		1.88	3.14	0.27	0.53
38		1.94	3.24	0.28	0.55
39		2.00	3.35	0.29	0.58
40		2.04	3.46	0.30	0.60
41		2.10	3.55	0.31	0.62
42		2.15	3.64	0.32	0.64
43		2.19	3.73	0.33	0.66
44		2.22	3.82	0.34	0.68
45		2.25	3.89	0.35	0.70
46		2.32	4.03	0.36	0.72
47		2.38	4.16	0.37	0.74
48		2.44	4.31	0.37	0.75
49		2.50	4.45	0.38	0.76
50		2.57	4.59	0.38	0.77
51		2.64	4.75	0.39	0.78
52		2.72	4.92	0.40	0.79
53		2.80	5.12	0.40	0.80
54		2.91	5.35	0.40	0.80
55		3.05	5.62	0.41	0.82
56		3.28	6.09	0.42	0.84
57		3.57	6.66	0.44	0.88
58		3.95	7.39	0.46	0.92
59		4.43	8.31	0.49	0.98
60		5.10	9.60	0.52	1.05
61		5.08	9.58	0.52	1.04
62		5.01	9.50	0.51	1.03
63		4.92	9.35	0.50	1.00
64		4.80	9.13	0.49	0.98

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.99	2.47	1.92	1.73	1.54	0.43	0.87
26	5.16	2.67	2.06	1.87	1.64	0.45	0.93
27	5.32	2.86	2.22	1.98	1.76	0.49	0.98
28	5.51	3.04	2.36	2.09	1.85	0.52	1.01
29	5.66	3.20	2.48	2.19	1.93	0.52	1.01
30	5.80	3.34	2.59	2.26	2.01	0.52	1.01
31	5.86	3.43	2.66	2.32	2.05	0.52	1.01
32	5.94	3.52	2.71	2.34	2.07	0.52	1.01
33	6.02	3.57	2.75	2.38	2.10	0.52	1.01
34	6.07	3.61	2.78	2.42	2.14	0.52	1.01
35	6.10	3.63	2.79	2.47	2.18	0.52	1.01
36	6.39	3.83	2.93	2.51	2.20	0.52	1.01
37	6.69	4.04	3.07	2.62	2.27	0.52	1.01
38	6.96	4.21	3.20	2.71	2.36	0.52	0.99
39	7.22	4.41	3.23	2.80	2.42	0.50	0.98
40	7.49	4.60	3.28	2.89	2.49	0.51	0.96
41	7.77	4.80	3.33	2.95	2.56	0.49	0.93
42	7.94	4.78	3.37	2.99	2.60	0.47	0.91
43	7.91	4.79	3.40	3.00	2.62	0.46	0.88
44	7.88	4.81	3.43	3.04	2.65	0.43	0.83
45	7.86	4.83	3.48	3.09	2.67	0.41	0.79
46	7.51	4.66	3.39	2.99	2.60	0.40	0.74
47	7.16	4.49	3.29	2.92	2.52	0.36	0.68
48	6.79	4.28	3.19	2.83	2.42	0.35	0.64
49	6.42	4.07	3.05	2.67	2.30	0.31	0.57
50	6.06	3.84	2.90	2.55	2.16	0.27	0.50
51	5.67	3.64	2.75	2.42	2.03	0.24	0.45
52	5.29	3.42	2.62	2.29	1.92	0.21	0.38
53	4.91	3.22	2.47	2.16	1.80	0.18	0.33
54	4.54	3.02	2.32	2.02	1.66	0.15	0.28
55	4.17	2.80	2.17	1.89	1.54	0.13	0.23
56	3.82	2.54	1.96	1.69	1.35	0.10	0.17
57	3.59	2.28	1.71	1.48	1.17	0.08	0.13
58	3.33	2.13	1.59	1.28	1.01	0.07	0.11
59	3.06	1.95	1.46	1.10	0.87	0.05	0.09
60	2.74	1.75	1.30	0.95	0.72	0.03	0.07
61	2.39	1.54	1.15	0.82	0.60	0.03	0.06
62	2.03	1.30	0.96	0.70	0.50	0.02	0.05
63	2.04	1.31	0.98	0.70	0.51	0.02	0.04
64	2.09	1.34	1.00	0.76	0.55	0.02	0.04

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.43	0.75	0.48	0.41	0.35	0.02	0.04
26	1.46	0.78	0.51	0.44	0.36	0.02	0.04
27	1.52	0.81	0.54	0.47	0.39	0.02	0.04
28	1.55	0.84	0.56	0.49	0.41	0.03	0.04
29	1.58	0.87	0.59	0.51	0.43	0.03	0.05
30	1.62	0.90	0.61	0.53	0.44	0.03	0.05
31	1.64	0.93	0.64	0.54	0.45	0.03	0.05
32	1.67	0.94	0.65	0.56	0.45	0.03	0.05
33	1.68	0.95	0.65	0.57	0.47	0.03	0.06
34	1.68	0.97	0.65	0.56	0.47	0.03	0.06
35	1.70	0.99	0.66	0.57	0.48	0.03	0.06
36	1.77	1.02	0.70	0.59	0.51	0.03	0.06
37	1.86	1.05	0.73	0.63	0.51	0.04	0.06
38	1.93	1.10	0.77	0.65	0.54	0.04	0.08
39	2.01	1.16	0.79	0.67	0.55	0.04	0.08
40	2.09	1.21	0.82	0.70	0.58	0.04	0.08
41	2.16	1.27	0.85	0.74	0.60	0.04	0.09
42	2.24	1.33	0.89	0.77	0.63	0.04	0.09
43	2.33	1.39	0.92	0.79	0.64	0.04	0.09
44	2.42	1.46	0.95	0.82	0.67	0.04	0.09
45	2.51	1.52	0.99	0.83	0.69	0.04	0.10
46	2.58	1.55	1.02	0.86	0.71	0.04	0.10
47	2.64	1.58	1.06	0.90	0.73	0.05	0.10
48	2.71	1.62	1.08	0.92	0.77	0.05	0.10
49	2.77	1.64	1.10	0.94	0.78	0.05	0.10
50	2.83	1.67	1.16	0.97	0.81	0.05	0.10
51	2.90	1.69	1.20	1.02	0.82	0.05	0.09
52	2.98	1.74	1.22	1.03	0.85	0.05	0.10
53	3.04	1.79	1.28	1.09	0.91	0.05	0.09
54	3.12	1.82	1.35	1.15	0.95	0.05	0.10
55	3.16	1.85	1.43	1.24	1.03	0.05	0.09
56	3.07	1.83	1.40	1.21	0.98	0.05	0.08
57	2.98	1.82	1.32	1.14	0.91	0.04	0.08
58	2.85	1.76	1.30	1.08	0.85	0.04	0.07
59	2.69	1.71	1.27	1.00	0.79	0.03	0.07
60	2.50	1.60	1.19	0.94	0.72	0.03	0.07
61	2.27	1.46	1.09	0.82	0.60	0.03	0.06
62	2.03	1.30	0.96	0.70	0.50	0.02	0.05
63	2.04	1.31	0.98	0.70	0.51	0.02	0.04
64	2.09	1.34	1.00	0.76	0.55	0.02	0.04

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 5A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.31	0.02	0.03			
26	0.33	0.02	0.03			
27	0.36	0.02	0.04			
28	0.37	0.03	0.04			
29	0.38	0.03	0.04			
30	0.40	0.03	0.04			
31	0.41	0.03	0.04			
32	0.42	0.03	0.04			
33	0.42	0.03	0.04			
34	0.43	0.03	0.04			
35	0.43	0.03	0.04			
36	0.44	0.03	0.04			
37	0.45	0.03	0.04			
38	0.47	0.03	0.04			
39	0.50	0.03	0.05			
40	0.51	0.03	0.05			
41	0.52	0.03	0.05			
42	0.55	0.03	0.05			
43	0.57	0.03	0.06			
44	0.58	0.03	0.06			
45	0.59	0.04	0.06			
46	0.62	0.03	0.06			
47	0.63	0.03	0.08			
48	0.63	0.03	0.07			
49	0.64	0.03	0.07			
50	0.65	0.04	0.08			
51	0.65	0.04	0.08			
52	0.68	0.04	0.08			
53	0.69	0.05	0.08			
54	0.70	0.04	0.08			
55	0.71	0.04	0.09			
56	0.72	0.04	0.09			
57	0.70	0.04	0.09			
58	0.69	0.04	0.08			
59	0.68	0.04	0.08			
60	0.63	0.04	0.07			
61	0.57	0.03	0.06			
62	0.56	0.02	0.05			
63	0.59	0.02	0.04			
64	0.59	0.02	0.04			

Principal Life Insurance Company
2014 Pricing

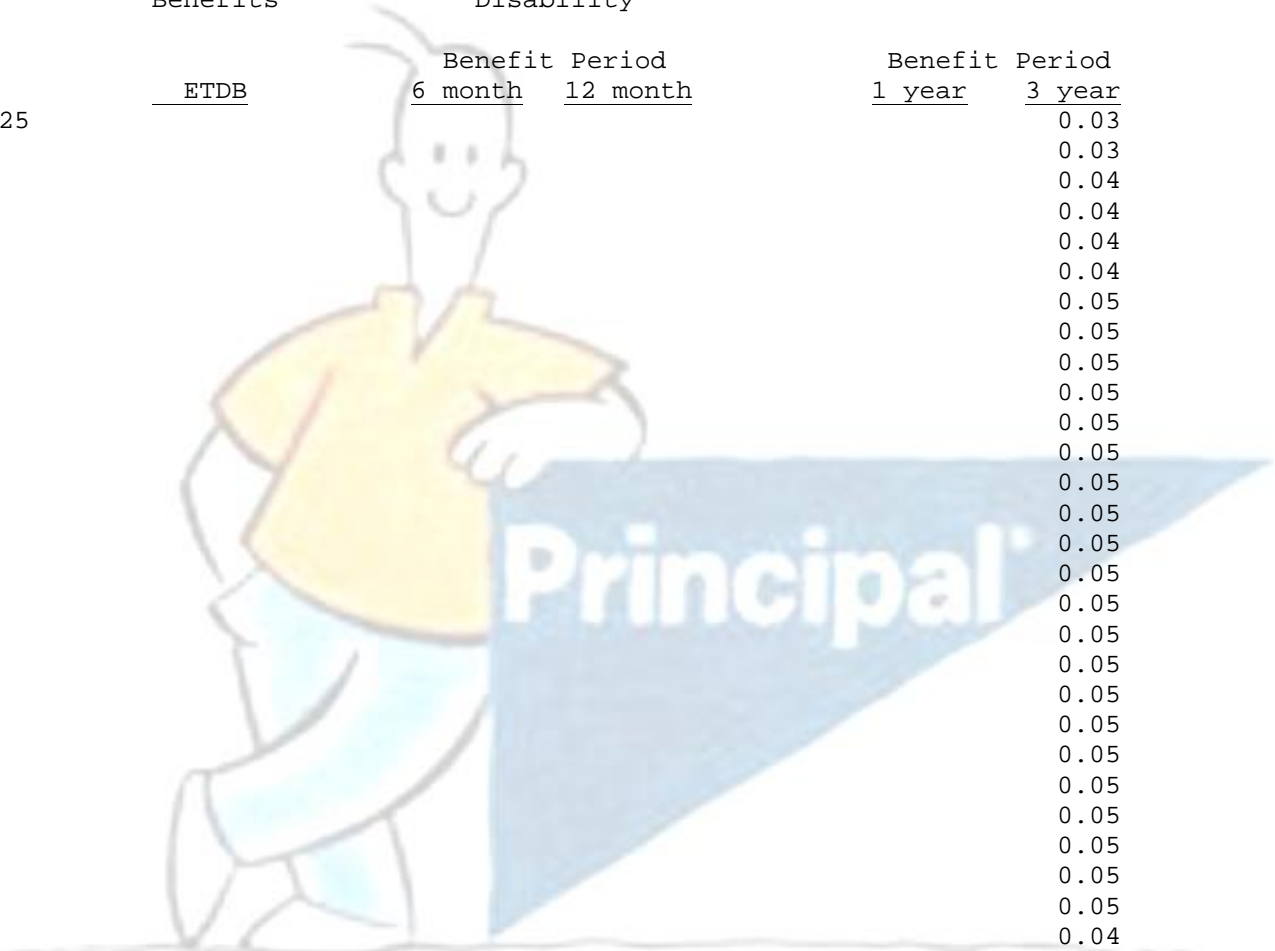
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 5A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.03
26					0.03
27					0.04
28					0.04
29					0.04
30					0.04
31					0.05
32					0.05
33					0.05
34					0.05
35					0.05
36					0.05
37					0.05
38					0.05
39					0.05
40					0.05
41					0.05
42					0.05
43					0.05
44					0.05
45					0.05
46					0.05
47					0.05
48					0.05
49					0.05
50					0.05
51					0.05
52					0.04
53					0.04
54					0.04
55					0.03
56					0.03
57					0.03
58					0.03
59					0.03
60					0.02
61					0.02
62					0.02
63					0.02
64					0.02



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 70
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.91	5.86	4.64	4.29	3.96	1.33	2.70
26	11.36	6.35	5.03	4.62	4.26	1.43	2.91
27	11.80	6.82	5.41	4.94	4.54	1.54	3.12
28	12.24	7.27	5.76	5.24	4.81	1.62	3.28
29	12.64	7.66	6.08	5.51	5.05	1.71	3.42
30	13.00	8.01	6.36	5.74	5.25	1.73	3.43
31	13.32	8.32	6.60	5.93	5.43	1.74	3.45
32	13.58	8.55	6.79	6.09	5.57	1.74	3.47
33	13.78	8.73	6.93	6.20	5.67	1.75	3.48
34	13.92	8.84	7.03	6.27	5.73	1.76	3.49
35	14.01	8.91	7.08	6.30	5.76	1.79	3.50
36	14.75	9.46	7.47	6.63	6.05	1.81	3.59
37	15.47	10.01	7.87	6.94	6.33	1.87	3.65
38	16.19	10.55	8.25	7.26	6.60	1.88	3.68
39	16.91	11.10	8.63	7.57	6.88	1.90	3.69
40	17.63	11.65	9.02	7.88	7.15	1.90	3.68
41	18.35	12.21	9.36	8.18	7.42	1.90	3.68
42	19.08	12.78	9.54	8.49	7.68	1.89	3.66
43	19.80	13.34	9.74	8.79	7.96	1.89	3.66
44	20.54	13.55	9.96	9.09	8.22	1.91	3.68
45	20.91	13.77	10.20	9.32	8.48	1.90	3.66
46	21.24	14.10	10.53	9.61	8.77	1.90	3.66
47	21.62	14.47	10.89	9.94	9.06	1.89	3.63
48	22.04	14.86	11.27	10.28	9.37	1.89	3.61
49	22.39	15.22	11.63	10.60	9.64	1.89	3.59
50	22.73	15.57	11.99	10.91	9.91	1.80	3.40
51	23.08	15.92	12.35	11.23	10.19	1.80	3.38
52	23.70	16.45	12.82	11.65	10.56	1.78	3.33
53	24.40	17.04	13.35	12.13	10.97	1.76	3.28
54	25.20	17.68	13.91	12.63	11.40	1.74	3.24
55	26.16	18.43	14.56	13.19	11.88	1.72	3.19
56	26.73	18.88	14.95	13.53	12.14	1.65	3.05
57	27.27	19.22	15.20	13.68	12.19	1.65	3.03
58	27.19	19.46	15.62	13.81	12.37	1.64	3.01
59	27.10	19.70	16.05	13.93	12.57	1.64	2.98
60	27.02	19.95	16.49	14.06	12.76	1.63	2.96
61	26.95	20.20	16.92	14.19	12.95	1.63	2.94
62	26.58	19.91	16.66	13.94	12.72	1.59	2.87
63	25.25	18.85	15.74	13.14	11.97	1.49	2.68
64	23.92	17.80	14.82	12.33	11.21	1.38	2.49

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 67
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.76	5.72	4.49	4.14	3.82	1.22	2.47
26	11.19	6.19	4.87	4.45	4.09	1.32	2.68
27	11.62	6.64	5.23	4.75	4.36	1.42	2.84
28	12.04	7.07	5.56	5.03	4.61	1.48	2.99
29	12.42	7.44	5.87	5.29	4.83	1.57	3.11
30	12.76	7.78	6.12	5.50	5.02	1.58	3.12
31	13.07	8.06	6.35	5.68	5.18	1.58	3.12
32	13.31	8.29	6.53	5.83	5.30	1.58	3.12
33	13.50	8.45	6.65	5.91	5.38	1.59	3.12
34	13.63	8.54	6.73	5.98	5.43	1.59	3.13
35	13.70	8.59	6.76	5.99	5.45	1.60	3.13
36	14.41	9.12	7.13	6.28	5.70	1.63	3.20
37	15.09	9.63	7.49	6.56	5.95	1.67	3.24
38	15.78	10.14	7.83	6.85	6.19	1.68	3.26
39	16.45	10.64	8.18	7.11	6.42	1.69	3.26
40	17.12	11.15	8.38	7.37	6.64	1.60	3.12
41	17.80	11.66	8.51	7.63	6.87	1.58	3.06
42	18.47	12.06	8.63	7.85	7.08	1.55	2.99
43	18.90	12.14	8.76	7.97	7.26	1.51	2.92
44	18.93	12.26	8.91	8.10	7.37	1.48	2.84
45	18.98	12.38	9.09	8.26	7.52	1.45	2.77
46	19.18	12.61	9.33	8.47	7.71	1.43	2.71
47	19.39	12.86	9.59	8.71	7.92	1.40	2.66
48	19.62	13.12	9.87	8.97	8.14	1.37	2.59
49	19.69	13.28	10.08	9.15	8.27	1.35	2.53
50	19.76	13.45	10.30	9.33	8.40	1.24	2.32
51	19.83	13.61	10.51	9.50	8.54	1.21	2.24
52	20.10	13.90	10.79	9.74	8.73	1.16	2.15
53	20.41	14.19	11.09	10.00	8.91	1.12	2.05
54	20.75	14.50	11.38	10.23	9.09	1.06	1.94
55	21.16	14.85	11.70	10.49	9.27	1.00	1.82
56	21.49	15.11	11.94	10.45	9.22	0.90	1.64
57	21.82	15.37	12.20	10.40	9.18	0.87	1.58
58	22.14	15.64	12.44	10.36	9.14	0.84	1.53
59	22.47	15.90	12.70	10.31	9.10	0.82	1.47
60	22.80	16.17	12.96	10.27	9.06	0.79	1.42
61	21.91	15.53	12.43	9.83	8.67	0.76	1.36
62	21.35	15.11	12.07	9.54	8.40	0.73	1.30
63	21.16	14.97	11.96	9.43	8.30	0.72	1.28
64	20.99	14.73	11.76	9.27	8.15	0.70	1.26

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 65
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.65	5.60	4.37	4.02	3.70	1.16	2.32
26	11.06	6.05	4.73	4.32	3.97	1.25	2.50
27	11.48	6.49	5.09	4.61	4.22	1.33	2.66
28	11.88	6.90	5.40	4.88	4.45	1.39	2.80
29	12.25	7.28	5.69	5.11	4.66	1.47	2.90
30	12.58	7.59	5.94	5.32	4.84	1.48	2.90
31	12.87	7.87	6.15	5.48	4.98	1.48	2.90
32	13.10	8.08	6.32	5.61	5.09	1.48	2.90
33	13.28	8.22	6.43	5.69	5.16	1.48	2.90
34	13.39	8.32	6.49	5.80	5.25	1.48	2.90
35	13.46	8.35	6.52	5.91	5.34	1.48	2.90
36	14.14	8.84	6.86	6.02	5.44	1.51	2.96
37	14.81	9.34	7.20	6.28	5.67	1.51	2.97
38	15.46	9.82	7.52	6.53	5.87	1.50	2.92
39	16.11	10.30	7.65	6.78	6.08	1.47	2.87
40	16.76	10.78	7.77	7.00	6.27	1.36	2.63
41	17.40	11.24	7.90	7.18	6.48	1.33	2.56
42	17.82	11.27	8.00	7.26	6.61	1.29	2.48
43	17.81	11.32	8.10	7.36	6.70	1.26	2.39
44	17.79	11.38	8.22	7.46	6.78	1.21	2.31
45	17.78	11.46	8.35	7.59	6.89	1.18	2.23
46	17.82	11.61	8.54	7.76	7.03	1.14	2.16
47	17.86	11.77	8.75	7.94	7.18	1.11	2.08
48	17.91	11.84	8.95	8.10	7.32	1.07	2.00
49	17.95	11.91	9.05	8.18	7.36	1.03	1.91
50	17.89	11.98	9.14	8.25	7.40	0.92	1.70
51	17.82	12.06	9.25	8.33	7.44	0.87	1.60
52	17.75	12.13	9.39	8.45	7.52	0.82	1.50
53	17.69	12.24	9.54	8.57	7.59	0.76	1.38
54	17.62	12.36	9.67	8.66	7.65	0.70	1.26
55	17.55	12.48	9.80	8.76	7.69	0.63	1.14
56	17.49	12.21	9.57	8.52	7.44	0.55	0.97
57	18.00	12.05	9.21	8.18	7.15	0.49	0.88
58	18.50	12.39	9.42	7.85	6.86	0.45	0.80
59	18.99	12.73	9.70	7.53	6.64	0.40	0.72
60	19.39	13.00	9.90	7.31	6.42	0.41	0.74
61	19.77	13.26	10.10	7.45	6.27	0.43	0.76
62	20.19	13.54	10.32	7.61	6.40	0.44	0.77
63	20.57	13.81	10.52	7.76	6.53	0.44	0.78
64	20.78	14.08	10.73	8.40	7.09	0.45	0.80

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 5 year
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.50	3.66	2.42	2.11	1.90	0.15	0.27
26	6.71	3.82	2.51	2.25	2.02	0.17	0.29
27	6.92	3.98	2.66	2.39	2.15	0.18	0.32
28	7.12	4.13	2.81	2.52	2.25	0.18	0.33
29	7.30	4.27	2.94	2.63	2.36	0.19	0.35
30	7.47	4.39	3.05	2.74	2.45	0.21	0.37
31	7.62	4.51	3.16	2.82	2.53	0.22	0.37
32	7.75	4.62	3.24	2.89	2.59	0.22	0.38
33	7.85	4.72	3.30	2.95	2.63	0.23	0.39
34	7.91	4.81	3.34	2.98	2.67	0.23	0.40
35	8.00	4.90	3.35	3.00	2.68	0.23	0.40
36	8.32	5.01	3.52	3.15	2.82	0.24	0.42
37	8.70	5.22	3.70	3.29	2.95	0.25	0.44
38	9.09	5.50	3.86	3.45	3.08	0.26	0.46
39	9.49	5.79	4.04	3.60	3.21	0.27	0.48
40	9.88	6.09	4.22	3.75	3.34	0.27	0.50
41	10.30	6.41	4.40	3.91	3.48	0.29	0.52
42	10.73	6.73	4.58	4.07	3.63	0.30	0.54
43	11.18	7.07	4.76	4.23	3.78	0.32	0.56
44	11.63	7.41	4.95	4.40	3.92	0.33	0.57
45	12.11	7.77	5.14	4.57	4.07	0.33	0.59
46	12.46	7.96	5.33	4.73	4.21	0.34	0.61
47	12.81	8.16	5.53	4.90	4.36	0.35	0.62
48	13.17	8.35	5.72	5.07	4.49	0.35	0.63
49	13.53	8.54	5.91	5.24	4.63	0.37	0.65
50	13.90	8.73	6.12	5.40	4.78	0.37	0.66
51	14.28	8.92	6.32	5.57	4.92	0.38	0.67
52	14.66	9.12	6.53	5.75	5.14	0.39	0.68
53	15.05	9.33	6.76	6.08	5.47	0.39	0.69
54	15.47	9.56	7.20	6.49	5.83	0.39	0.70
55	15.73	9.79	7.71	6.94	6.21	0.40	0.69
56	16.53	10.41	8.12	7.31	6.51	0.39	0.68
57	17.30	11.11	8.32	7.43	6.55	0.38	0.67
58	18.06	11.78	8.89	7.59	6.75	0.38	0.67
59	18.79	12.44	9.44	7.53	6.64	0.37	0.66
60	19.39	13.00	9.90	7.31	6.42	0.41	0.74
61	19.77	13.26	10.10	7.45	6.27	0.43	0.76
62	20.19	13.54	10.32	7.61	6.40	0.44	0.77
63	20.57	13.81	10.52	7.76	6.53	0.44	0.78
64	20.78	14.08	10.73	8.40	7.09	0.45	0.80

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 2 year
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	5.93	2.77	1.87	1.53	1.15		
26	6.07	2.97	2.00	1.62	1.18		
27	6.21	3.16	2.11	1.71	1.21		
28	6.34	3.33	2.21	1.79	1.25		
29	6.47	3.48	2.30	1.87	1.30		
30	6.58	3.61	2.38	1.93	1.36		
31	6.67	3.70	2.44	1.99	1.43		
32	6.75	3.78	2.49	2.03	1.50		
33	6.80	3.83	2.52	2.07	1.57		
34	6.83	3.83	2.53	2.09	1.64		
35	6.83	3.83	2.53	2.11	1.71		
36	7.06	4.00	2.62	2.19	1.79		
37	7.29	4.18	2.72	2.28	1.87		
38	7.50	4.36	2.81	2.36	1.94		
39	7.71	4.53	2.89	2.44	2.02		
40	7.91	4.71	2.97	2.52	2.12		
41	8.12	4.89	3.05	2.60	2.21		
42	8.33	5.08	3.14	2.68	2.30		
43	8.55	5.27	3.22	2.75	2.38		
44	8.77	5.46	3.29	2.83	2.48		
45	9.00	5.67	3.37	2.91	2.58		
46	9.21	5.77	3.48	3.01	2.69		
47	9.43	5.89	3.61	3.12	2.82		
48	9.66	5.99	3.73	3.23	2.94		
49	9.90	6.11	3.85	3.34	3.07		
50	10.15	6.22	3.99	3.47	3.17		
51	10.41	6.35	4.13	3.60	3.31		
52	10.69	6.50	4.29	3.74	3.48		
53	10.99	6.67	4.45	3.89	3.66		
54	11.33	6.86	4.66	4.07	3.87		
55	11.60	7.03	4.84	4.23	4.13		
56	12.04	7.42	5.17	4.54	4.36		
57	12.59	7.89	5.59	4.91	4.66		
58	13.33	8.52	6.12	5.39	5.05		
59	14.37	9.34	6.78	5.98	5.39		
60	15.51	10.08	7.33	6.47	5.42		
61	16.76	10.89	7.91	6.98	5.94		
62	18.09	11.76	8.54	7.46	6.27		
63	19.54	12.70	9.23	7.60	6.40		
64	20.36	13.72	9.97	8.23	6.95		

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Benefit Period: to 365 day

Occupation Class: 5A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	5.95	1.87	1.06	0.55	0.24
26	6.04	2.03	1.14	0.59	0.27
27	6.13	2.18	1.22	0.63	0.28
28	6.21	2.32	1.29	0.66	0.29
29	6.30	2.44	1.35	0.71	0.31
30	6.38	2.54	1.41	0.73	0.33
31	6.45	2.61	1.44	0.75	0.34
32	6.50	2.67	1.48	0.77	0.35
33	6.49	2.68	1.49	0.79	0.35
34	6.48	2.68	1.49	0.80	0.35
35	6.48	2.68	1.49	0.79	0.35
36	6.68	2.81	1.55	0.83	0.37
37	6.86	2.93	1.59	0.86	0.38
38	7.03	3.03	1.64	0.89	0.40
39	7.18	3.15	1.69	0.92	0.42
40	7.31	3.24	1.72	0.94	0.42
41	7.44	3.34	1.76	0.97	0.44
42	7.55	3.44	1.79	0.99	0.45
43	7.66	3.54	1.82	1.00	0.46
44	7.76	3.64	1.83	1.04	0.48
45	7.85	3.72	1.86	1.05	0.48
46	7.91	3.74	1.90	1.07	0.48
47	7.98	3.76	1.94	1.10	0.51
48	8.05	3.77	1.98	1.13	0.53
49	8.11	3.78	2.01	1.16	0.54
50	8.19	3.80	2.06	1.18	0.55
51	8.28	3.82	2.09	1.21	0.56
52	8.35	3.85	2.14	1.24	0.59
53	8.46	3.89	2.19	1.28	0.60
54	8.58	3.95	2.26	1.32	0.63
55	8.61	3.98	2.32	1.35	0.65
56	8.75	4.13	2.45	1.44	0.69
57	8.96	4.32	2.61	1.55	0.74
58	9.27	4.60	2.83	1.68	0.81
59	9.79	4.96	3.11	1.86	0.89
60	10.84	5.61	3.56	2.13	1.02
61	10.17	5.44	3.52	2.10	1.01
62	9.64	5.27	3.47	2.07	0.99
63	9.24	5.13	3.41	2.04	0.98
64	8.92	5.01	3.32	1.99	0.96

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section

Add-on for Residual Rider forms HH758 & HH718

Elimination Period: 365 day

Occupation Class: 5A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.80	0.11	0.21	0.75	0.03	0.03
26	1.94	0.12	0.22	0.81	0.03	0.03
27	2.07	0.13	0.23	0.86	0.03	0.03
28	2.20	0.14	0.24	0.92	0.03	0.03
29	2.31	0.15	0.25	0.97	0.03	0.03
30	2.41	0.16	0.27	0.99	0.03	0.04
31	2.49	0.16	0.28	1.04	0.03	0.04
32	2.56	0.16	0.29	1.06	0.03	0.04
33	2.60	0.17	0.29	1.08	0.03	0.04
34	2.65	0.17	0.29	1.10	0.03	0.04
35	2.66	0.17	0.30	1.11	0.03	0.04
36	2.79	0.17	0.31	1.14	0.03	0.05
37	2.93	0.18	0.33	1.19	0.03	0.05
38	3.07	0.19	0.35	1.24	0.03	0.05
39	3.22	0.21	0.36	1.28	0.03	0.07
40	3.35	0.22	0.38	1.32	0.03	0.07
41	3.49	0.23	0.38	1.36	0.03	0.07
42	3.63	0.23	0.40	1.40	0.03	0.07
43	3.77	0.24	0.42	1.43	0.03	0.08
44	3.91	0.24	0.44	1.47	0.03	0.08
45	4.04	0.25	0.45	1.50	0.03	0.08
46	4.17	0.26	0.47	1.55	0.03	0.09
47	4.31	0.27	0.48	1.60	0.04	0.08
48	4.43	0.28	0.49	1.64	0.04	0.09
49	4.55	0.29	0.50	1.68	0.04	0.09
50	4.66	0.29	0.52	1.73	0.04	0.09
51	4.77	0.30	0.54	1.79	0.04	0.09
52	4.96	0.31	0.54	1.83	0.06	0.09
53	5.25	0.33	0.58	1.89	0.06	0.09
54	5.56	0.35	0.62	1.95	0.06	0.09
55	5.88	0.36	0.65	1.99	0.07	0.10
56	6.35	0.39	0.70	2.10	0.07	0.11
57	6.57	0.40	0.72	2.23	0.07	0.12
58	6.96	0.43	0.75	2.40	0.08	0.14
59	7.30	0.44	0.77	2.58	0.09	0.15
60	7.46	0.44	0.77	2.85	0.10	0.18
61	7.49	0.44	0.76	2.86	0.10	0.18
62	8.05	0.47	0.83	2.86	0.10	0.18
63	8.60	0.51	0.88	2.83	0.10	0.18
64	8.56	0.50	0.89	2.79	0.10	0.17

Principal Life Insurance Company
2014 Pricing

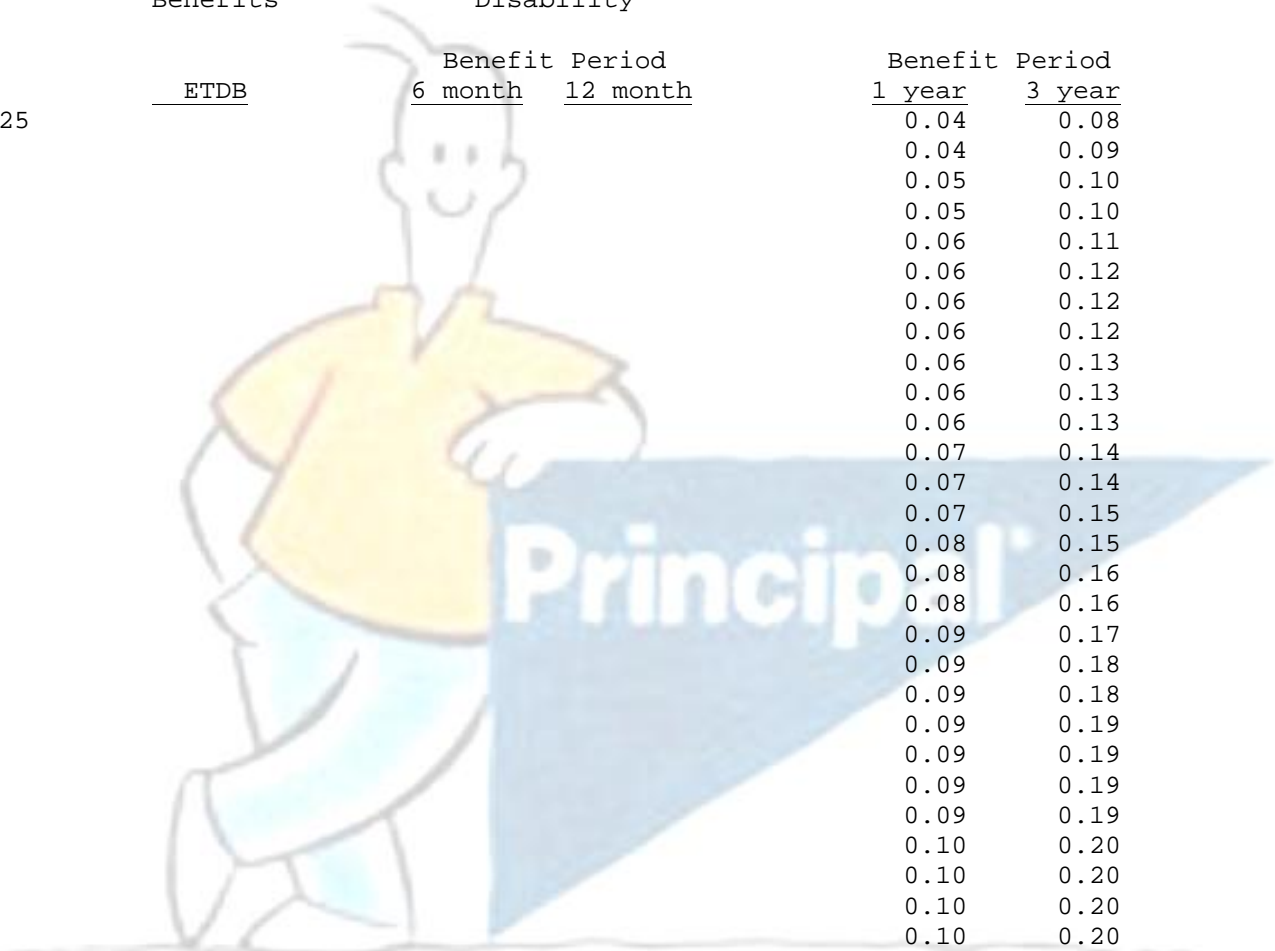
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Occupation Class: 5A Female non-smoker

HH754 Extended Total Disability Benefits	HH759/719 Short-Term Residual Disability	HH756/711 Recovery Benefits
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Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.04	0.08
26				0.04	0.09
27				0.05	0.10
28				0.05	0.10
29				0.06	0.11
30				0.06	0.12
31				0.06	0.12
32				0.06	0.12
33				0.06	0.13
34				0.06	0.13
35				0.06	0.13
36				0.07	0.14
37				0.07	0.14
38				0.07	0.15
39				0.08	0.15
40				0.08	0.16
41				0.08	0.16
42				0.09	0.17
43				0.09	0.18
44				0.09	0.18
45				0.09	0.19
46				0.09	0.19
47				0.09	0.19
48				0.09	0.19
49				0.10	0.20
50				0.10	0.20
51				0.10	0.20
52				0.10	0.20
53				0.10	0.20
54				0.10	0.20
55				0.10	0.20
56				0.10	0.20
57				0.11	0.21
58				0.11	0.22
59				0.12	0.22
60				0.12	0.23
61				0.12	0.23
62				0.12	0.23
63				0.12	0.22
64				0.12	0.22



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 70
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	12.40	6.66	5.27	4.87	4.50	1.51	3.07
26	12.91	7.22	5.72	5.25	4.84	1.63	3.31
27	13.41	7.75	6.15	5.61	5.16	1.75	3.55
28	13.91	8.26	6.55	5.95	5.47	1.84	3.73
29	14.36	8.71	6.91	6.26	5.74	1.94	3.89
30	14.77	9.10	7.23	6.52	5.97	1.97	3.90
31	15.14	9.45	7.50	6.74	6.17	1.98	3.92
32	15.43	9.72	7.72	6.92	6.33	1.98	3.94
33	15.66	9.92	7.88	7.04	6.44	1.99	3.95
34	15.82	10.05	7.99	7.12	6.51	2.00	3.97
35	15.92	10.12	8.04	7.16	6.54	2.03	3.98
36	16.76	10.75	8.49	7.53	6.87	2.06	4.08
37	17.58	11.37	8.94	7.89	7.19	2.12	4.15
38	18.40	11.99	9.37	8.25	7.50	2.14	4.18
39	19.22	12.61	9.81	8.60	7.82	2.16	4.19
40	20.03	13.24	10.25	8.95	8.13	2.16	4.18
41	20.85	13.88	10.64	9.30	8.43	2.16	4.18
42	21.68	14.52	10.84	9.65	8.73	2.15	4.16
43	22.50	15.16	11.07	9.99	9.04	2.15	4.16
44	23.34	15.40	11.32	10.33	9.34	2.17	4.18
45	23.76	15.65	11.59	10.59	9.64	2.16	4.16
46	24.14	16.02	11.97	10.92	9.97	2.16	4.16
47	24.57	16.44	12.37	11.29	10.30	2.15	4.13
48	25.05	16.89	12.81	11.68	10.65	2.15	4.10
49	25.44	17.29	13.22	12.04	10.96	2.15	4.08
50	25.83	17.69	13.62	12.40	11.26	2.05	3.86
51	26.23	18.09	14.03	12.76	11.58	2.04	3.84
52	26.93	18.69	14.57	13.24	12.00	2.02	3.78
53	27.73	19.36	15.17	13.78	12.47	2.00	3.73
54	28.64	20.09	15.81	14.35	12.96	1.98	3.68
55	29.73	20.94	16.54	14.99	13.50	1.96	3.63
56	30.37	21.45	16.99	15.38	13.80	1.88	3.47
57	30.99	21.84	17.27	15.55	13.85	1.87	3.44
58	30.90	22.11	17.75	15.69	14.06	1.87	3.42
59	30.80	22.39	18.24	15.83	14.28	1.86	3.39
60	30.71	22.67	18.74	15.98	14.50	1.86	3.37
61	30.62	22.95	19.23	16.12	14.72	1.85	3.34
62	30.21	22.62	18.93	15.84	14.45	1.81	3.26
63	28.69	21.42	17.89	14.93	13.60	1.69	3.05
64	27.18	20.23	16.84	14.01	12.74	1.57	2.83

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 67
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	12.23	6.50	5.10	4.70	4.34	1.39	2.81
26	12.72	7.03	5.53	5.06	4.65	1.50	3.04
27	13.21	7.54	5.94	5.40	4.96	1.61	3.23
28	13.68	8.03	6.32	5.72	5.24	1.68	3.40
29	14.11	8.46	6.67	6.01	5.49	1.78	3.53
30	14.50	8.84	6.96	6.25	5.71	1.80	3.54
31	14.85	9.16	7.22	6.46	5.89	1.80	3.54
32	15.13	9.42	7.42	6.62	6.02	1.80	3.54
33	15.34	9.60	7.56	6.72	6.11	1.81	3.55
34	15.49	9.71	7.65	6.79	6.17	1.81	3.56
35	15.57	9.76	7.68	6.81	6.19	1.82	3.56
36	16.37	10.36	8.10	7.14	6.48	1.85	3.64
37	17.15	10.94	8.51	7.46	6.76	1.90	3.68
38	17.93	11.52	8.90	7.78	7.03	1.91	3.70
39	18.69	12.09	9.29	8.08	7.29	1.92	3.70
40	19.46	12.67	9.52	8.38	7.55	1.82	3.55
41	20.23	13.25	9.67	8.67	7.81	1.79	3.48
42	20.99	13.70	9.81	8.92	8.05	1.76	3.40
43	21.48	13.80	9.96	9.06	8.25	1.72	3.32
44	21.51	13.93	10.13	9.21	8.38	1.68	3.23
45	21.57	14.07	10.33	9.39	8.54	1.65	3.15
46	21.79	14.33	10.60	9.63	8.76	1.62	3.08
47	22.03	14.61	10.90	9.90	9.00	1.59	3.02
48	22.29	14.91	11.22	10.19	9.25	1.56	2.94
49	22.37	15.09	11.46	10.40	9.40	1.53	2.87
50	22.45	15.28	11.70	10.60	9.55	1.41	2.64
51	22.53	15.47	11.94	10.80	9.71	1.37	2.55
52	22.84	15.79	12.26	11.07	9.92	1.32	2.44
53	23.19	16.13	12.60	11.36	10.13	1.27	2.33
54	23.58	16.48	12.93	11.63	10.33	1.20	2.20
55	24.05	16.87	13.29	11.92	10.53	1.14	2.07
56	24.42	17.17	13.57	11.87	10.48	1.02	1.86
57	24.79	17.47	13.86	11.82	10.43	0.99	1.80
58	25.16	17.77	14.14	11.77	10.39	0.96	1.73
59	25.53	18.07	14.43	11.72	10.34	0.92	1.67
60	25.91	18.38	14.73	11.67	10.29	0.89	1.60
61	24.90	17.65	14.12	11.17	9.85	0.86	1.54
62	24.26	17.17	13.72	10.84	9.54	0.83	1.48
63	24.05	17.01	13.59	10.72	9.43	0.82	1.46
64	23.85	16.74	13.36	10.53	9.26	0.80	1.43

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 65
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	12.10	6.36	4.97	4.57	4.20	1.32	2.64
26	12.57	6.88	5.38	4.91	4.51	1.42	2.84
27	13.04	7.38	5.78	5.24	4.79	1.51	3.02
28	13.50	7.84	6.14	5.54	5.06	1.58	3.18
29	13.92	8.27	6.47	5.81	5.30	1.67	3.29
30	14.30	8.63	6.75	6.05	5.50	1.68	3.29
31	14.63	8.94	6.99	6.23	5.66	1.68	3.29
32	14.89	9.18	7.18	6.38	5.78	1.68	3.29
33	15.09	9.34	7.31	6.47	5.86	1.68	3.29
34	15.22	9.45	7.38	6.59	5.97	1.68	3.29
35	15.29	9.49	7.41	6.72	6.07	1.68	3.29
36	16.07	10.05	7.80	6.84	6.18	1.72	3.36
37	16.83	10.61	8.18	7.14	6.44	1.72	3.38
38	17.57	11.16	8.54	7.42	6.67	1.70	3.32
39	18.31	11.70	8.69	7.70	6.91	1.67	3.26
40	19.04	12.25	8.83	7.96	7.13	1.55	2.99
41	19.77	12.77	8.98	8.16	7.36	1.51	2.91
42	20.25	12.81	9.09	8.25	7.51	1.47	2.82
43	20.24	12.86	9.20	8.36	7.61	1.43	2.72
44	20.22	12.93	9.34	8.48	7.71	1.38	2.63
45	20.20	13.02	9.49	8.62	7.83	1.34	2.53
46	20.25	13.19	9.71	8.82	7.99	1.30	2.45
47	20.30	13.37	9.94	9.02	8.16	1.26	2.36
48	20.35	13.45	10.17	9.21	8.32	1.22	2.27
49	20.40	13.53	10.28	9.30	8.36	1.17	2.17
50	20.33	13.61	10.39	9.38	8.41	1.05	1.93
51	20.25	13.70	10.51	9.47	8.46	0.99	1.82
52	20.17	13.78	10.67	9.60	8.55	0.93	1.70
53	20.10	13.91	10.84	9.74	8.63	0.86	1.57
54	20.02	14.04	10.99	9.84	8.69	0.79	1.43
55	19.94	14.18	11.14	9.95	8.74	0.72	1.29
56	19.87	13.88	10.88	9.68	8.46	0.62	1.10
57	20.45	13.69	10.47	9.30	8.12	0.56	1.00
58	21.02	14.08	10.70	8.92	7.80	0.51	0.91
59	21.58	14.47	11.02	8.56	7.54	0.46	0.82
60	22.03	14.77	11.25	8.31	7.29	0.47	0.84
61	22.47	15.07	11.48	8.47	7.12	0.49	0.86
62	22.94	15.39	11.73	8.65	7.27	0.50	0.87
63	23.38	15.69	11.95	8.82	7.42	0.50	0.89
64	23.61	16.00	12.19	9.55	8.06	0.51	0.91

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: 5 year
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.39	4.16	2.75	2.40	2.16	0.17	0.31
26	7.62	4.34	2.85	2.56	2.30	0.19	0.33
27	7.86	4.52	3.02	2.72	2.44	0.20	0.36
28	8.09	4.69	3.19	2.86	2.56	0.21	0.38
29	8.30	4.85	3.34	2.99	2.68	0.22	0.40
30	8.49	4.99	3.47	3.11	2.78	0.24	0.42
31	8.66	5.12	3.59	3.21	2.87	0.25	0.42
32	8.81	5.25	3.68	3.28	2.94	0.25	0.43
33	8.92	5.36	3.75	3.35	2.99	0.26	0.44
34	8.99	5.47	3.79	3.39	3.03	0.26	0.45
35	9.09	5.57	3.81	3.41	3.05	0.26	0.45
36	9.46	5.69	4.00	3.58	3.20	0.27	0.48
37	9.89	5.93	4.20	3.74	3.35	0.28	0.50
38	10.33	6.25	4.39	3.92	3.50	0.29	0.52
39	10.78	6.58	4.59	4.09	3.65	0.31	0.54
40	11.23	6.92	4.79	4.26	3.80	0.31	0.57
41	11.71	7.28	5.00	4.44	3.96	0.33	0.59
42	12.19	7.65	5.20	4.63	4.12	0.34	0.61
43	12.70	8.03	5.41	4.81	4.29	0.36	0.64
44	13.22	8.42	5.62	5.00	4.45	0.37	0.65
45	13.76	8.83	5.84	5.19	4.62	0.38	0.67
46	14.16	9.05	6.06	5.38	4.78	0.39	0.69
47	14.56	9.27	6.28	5.57	4.95	0.40	0.71
48	14.97	9.49	6.50	5.76	5.10	0.40	0.72
49	15.38	9.70	6.72	5.95	5.26	0.42	0.74
50	15.80	9.92	6.95	6.14	5.43	0.42	0.75
51	16.23	10.14	7.18	6.33	5.59	0.43	0.76
52	16.66	10.36	7.42	6.53	5.84	0.44	0.77
53	17.10	10.60	7.68	6.91	6.22	0.44	0.78
54	17.58	10.86	8.18	7.37	6.62	0.44	0.79
55	17.87	11.13	8.76	7.89	7.06	0.45	0.78
56	18.78	11.83	9.23	8.31	7.40	0.44	0.77
57	19.66	12.62	9.46	8.44	7.44	0.43	0.76
58	20.52	13.39	10.10	8.63	7.67	0.43	0.76
59	21.35	14.14	10.73	8.56	7.54	0.42	0.75
60	22.03	14.77	11.25	8.31	7.29	0.47	0.84
61	22.47	15.07	11.48	8.47	7.12	0.49	0.86
62	22.94	15.39	11.73	8.65	7.27	0.50	0.87
63	23.38	15.69	11.95	8.82	7.42	0.50	0.89
64	23.61	16.00	12.19	9.55	8.06	0.51	0.91

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 2 year
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	6.74	3.15	2.13	1.74	1.31		
26	6.90	3.38	2.27	1.84	1.34		
27	7.06	3.59	2.40	1.94	1.38		
28	7.21	3.78	2.51	2.03	1.42		
29	7.35	3.95	2.61	2.12	1.48		
30	7.48	4.10	2.70	2.19	1.55		
31	7.58	4.21	2.77	2.26	1.63		
32	7.67	4.30	2.83	2.31	1.70		
33	7.73	4.35	2.86	2.35	1.78		
34	7.76	4.35	2.87	2.38	1.86		
35	7.76	4.35	2.87	2.40	1.94		
36	8.02	4.55	2.98	2.49	2.03		
37	8.28	4.75	3.09	2.59	2.12		
38	8.52	4.95	3.19	2.68	2.21		
39	8.76	5.15	3.28	2.77	2.30		
40	8.99	5.35	3.38	2.86	2.41		
41	9.23	5.56	3.47	2.95	2.51		
42	9.47	5.77	3.57	3.04	2.61		
43	9.72	5.99	3.66	3.12	2.71		
44	9.97	6.21	3.74	3.22	2.82		
45	10.23	6.44	3.83	3.31	2.93		
46	10.47	6.56	3.96	3.42	3.06		
47	10.72	6.69	4.10	3.55	3.20		
48	10.98	6.81	4.24	3.67	3.34		
49	11.25	6.94	4.38	3.80	3.49		
50	11.53	7.07	4.53	3.94	3.60		
51	11.83	7.22	4.69	4.09	3.76		
52	12.15	7.39	4.87	4.25	3.95		
53	12.49	7.58	5.06	4.42	4.16		
54	12.88	7.80	5.29	4.63	4.40		
55	13.18	7.99	5.50	4.81	4.69		
56	13.68	8.43	5.88	5.16	4.96		
57	14.31	8.97	6.35	5.58	5.30		
58	15.15	9.68	6.95	6.12	5.74		
59	16.33	10.61	7.71	6.80	6.12		
60	17.63	11.46	8.33	7.35	6.16		
61	19.04	12.37	8.99	7.93	6.75		
62	20.56	13.36	9.71	8.48	7.12		
63	22.21	14.43	10.49	8.64	7.27		
64	23.14	15.59	11.33	9.36	7.90		

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: to 365 day

Occupation Class: 5A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	6.76	2.12	1.21	0.62	0.27
26	6.86	2.31	1.30	0.67	0.30
27	6.96	2.48	1.39	0.71	0.32
28	7.06	2.64	1.47	0.76	0.34
29	7.17	2.77	1.53	0.80	0.35
30	7.26	2.88	1.60	0.83	0.37
31	7.33	2.97	1.64	0.86	0.38
32	7.38	3.04	1.68	0.87	0.40
33	7.37	3.05	1.69	0.89	0.41
34	7.36	3.05	1.69	0.91	0.41
35	7.36	3.05	1.69	0.91	0.41
36	7.59	3.19	1.76	0.94	0.42
37	7.79	3.32	1.81	0.98	0.43
38	7.99	3.45	1.87	1.01	0.45
39	8.16	3.58	1.91	1.05	0.47
40	8.31	3.68	1.96	1.07	0.48
41	8.44	3.80	2.00	1.10	0.50
42	8.58	3.91	2.04	1.13	0.51
43	8.70	4.02	2.07	1.14	0.52
44	8.82	4.14	2.08	1.18	0.54
45	8.92	4.23	2.11	1.19	0.54
46	8.99	4.25	2.16	1.22	0.55
47	9.07	4.27	2.20	1.24	0.58
48	9.14	4.28	2.24	1.29	0.60
49	9.22	4.30	2.29	1.31	0.61
50	9.31	4.32	2.34	1.35	0.63
51	9.40	4.35	2.38	1.37	0.64
52	9.49	4.38	2.44	1.41	0.66
53	9.61	4.42	2.49	1.46	0.68
54	9.74	4.49	2.57	1.50	0.71
55	9.79	4.52	2.64	1.54	0.73
56	9.94	4.70	2.78	1.64	0.78
57	10.18	4.91	2.97	1.76	0.84
58	10.54	5.22	3.22	1.91	0.92
59	11.12	5.64	3.53	2.11	1.01
60	12.31	6.37	4.04	2.42	1.15
61	11.56	6.17	4.00	2.39	1.15
62	10.96	5.99	3.94	2.36	1.13
63	10.49	5.82	3.88	2.32	1.12
64	10.14	5.69	3.77	2.26	1.09

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Elimination Period: 365 day

Occupation Class: 5A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	2.04	0.13	0.23	0.85	0.03	0.04
26	2.21	0.14	0.25	0.93	0.03	0.04
27	2.36	0.15	0.27	0.98	0.03	0.04
28	2.50	0.16	0.28	1.05	0.03	0.04
29	2.63	0.17	0.29	1.09	0.03	0.04
30	2.74	0.17	0.30	1.13	0.03	0.05
31	2.83	0.18	0.31	1.17	0.03	0.05
32	2.91	0.18	0.32	1.21	0.03	0.05
33	2.96	0.19	0.33	1.23	0.03	0.05
34	3.01	0.19	0.33	1.24	0.03	0.05
35	3.02	0.19	0.34	1.25	0.03	0.05
36	3.17	0.19	0.36	1.30	0.03	0.06
37	3.33	0.21	0.38	1.36	0.04	0.06
38	3.49	0.22	0.39	1.40	0.04	0.06
39	3.66	0.24	0.41	1.45	0.04	0.08
40	3.81	0.24	0.43	1.50	0.04	0.08
41	3.97	0.25	0.44	1.54	0.04	0.08
42	4.13	0.26	0.45	1.59	0.04	0.08
43	4.28	0.27	0.47	1.63	0.04	0.09
44	4.44	0.28	0.51	1.67	0.04	0.09
45	4.59	0.29	0.51	1.70	0.04	0.09
46	4.74	0.30	0.53	1.75	0.04	0.10
47	4.89	0.30	0.54	1.81	0.05	0.09
48	5.03	0.31	0.56	1.87	0.05	0.10
49	5.16	0.33	0.57	1.92	0.05	0.10
50	5.30	0.34	0.59	1.97	0.05	0.10
51	5.42	0.35	0.61	2.03	0.05	0.10
52	5.64	0.35	0.62	2.08	0.07	0.10
53	5.97	0.37	0.66	2.14	0.07	0.11
54	6.32	0.39	0.70	2.22	0.07	0.11
55	6.69	0.41	0.74	2.26	0.08	0.12
56	7.22	0.45	0.79	2.38	0.08	0.13
57	7.47	0.46	0.82	2.54	0.08	0.14
58	7.91	0.48	0.85	2.72	0.09	0.16
59	8.29	0.50	0.88	2.94	0.10	0.18
60	8.47	0.50	0.87	3.24	0.11	0.20
61	8.51	0.50	0.87	3.24	0.11	0.20
62	9.14	0.53	0.94	3.24	0.11	0.20
63	9.77	0.57	1.00	3.22	0.11	0.20
64	9.72	0.56	1.01	3.17	0.11	0.19

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 70
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	13.12	7.05	5.57	5.15	4.77	1.21	2.45
26	13.43	7.51	5.95	5.46	5.04	1.28	2.60
27	13.72	7.93	6.29	5.74	5.28	1.35	2.73
28	13.98	8.30	6.59	5.98	5.50	1.40	2.83
29	14.18	8.60	6.83	6.18	5.67	1.44	2.89
30	14.33	8.83	7.02	6.33	5.79	1.45	2.87
31	14.42	9.00	7.14	6.42	5.88	1.43	2.83
32	14.42	9.09	7.22	6.47	5.92	1.41	2.79
33	14.36	9.10	7.23	6.46	5.90	1.38	2.75
34	14.23	9.04	7.18	6.41	5.85	1.36	2.71
35	14.04	8.93	7.09	6.31	5.77	1.35	2.66
36	14.48	9.29	7.34	6.51	5.94	1.35	2.67
37	14.89	9.63	7.57	6.68	6.09	1.36	2.66
38	15.26	9.94	7.77	6.84	6.22	1.35	2.63
39	15.59	10.24	7.96	6.98	6.34	1.33	2.58
40	15.90	10.51	8.14	7.11	6.45	1.31	2.52
41	16.19	10.77	8.26	7.22	6.55	1.28	2.47
42	16.44	11.01	8.22	7.32	6.63	1.25	2.41
43	16.67	11.23	8.20	7.40	6.69	1.22	2.36
44	16.88	11.14	8.18	7.47	6.75	1.20	2.32
45	16.76	11.04	8.18	7.47	6.80	1.18	2.27
46	16.55	10.99	8.21	7.49	6.84	1.16	2.23
47	16.36	10.95	8.24	7.52	6.86	1.14	2.18
48	16.19	10.92	8.28	7.55	6.88	1.11	2.12
49	15.95	10.84	8.28	7.55	6.87	1.09	2.06
50	15.69	10.74	8.27	7.53	6.84	1.05	1.99
51	15.42	10.64	8.25	7.50	6.81	1.03	1.92
52	15.32	10.63	8.29	7.53	6.83	0.99	1.85
53	15.24	10.64	8.34	7.58	6.85	0.96	1.77
54	15.21	10.66	8.39	7.62	6.88	0.92	1.70
55	15.22	10.72	8.47	7.67	6.91	0.89	1.64
56	14.98	10.58	8.38	7.58	6.81	0.87	1.60
57	14.71	10.37	8.20	7.38	6.57	0.83	1.52
58	14.09	10.09	8.10	7.16	6.42	0.79	1.44
59	13.49	9.80	7.99	6.93	6.25	0.74	1.35
60	12.88	9.51	7.86	6.70	6.08	0.70	1.27
61	12.29	9.21	7.72	6.47	5.91	0.66	1.19
62	11.58	8.67	7.26	6.07	5.54	0.62	1.11
63	10.52	7.85	6.56	5.47	4.99	0.55	0.99
64	9.51	7.08	5.90	4.90	4.46	0.48	0.88

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 67
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	12.94	6.88	5.40	4.97	4.59	1.12	2.25
26	13.24	7.31	5.76	5.27	4.84	1.18	2.38
27	13.51	7.72	6.08	5.53	5.07	1.24	2.49
28	13.75	8.07	6.36	5.75	5.27	1.28	2.58
29	13.94	8.36	6.58	5.93	5.42	1.32	2.63
30	14.07	8.57	6.76	6.07	5.54	1.32	2.60
31	14.15	8.73	6.87	6.15	5.61	1.30	2.55
32	14.14	8.80	6.94	6.19	5.63	1.28	2.51
33	14.07	8.80	6.93	6.17	5.61	1.26	2.47
34	13.93	8.74	6.88	6.10	5.55	1.23	2.42
35	13.73	8.61	6.78	6.00	5.46	1.21	2.38
36	14.15	8.95	7.00	6.17	5.60	1.21	2.38
37	14.52	9.26	7.20	6.32	5.73	1.21	2.36
38	14.86	9.55	7.38	6.45	5.83	1.20	2.33
39	15.17	9.81	7.54	6.56	5.92	1.18	2.28
40	15.45	10.06	7.56	6.65	6.00	1.15	2.22
41	15.70	10.28	7.50	6.73	6.06	1.12	2.16
42	15.92	10.39	7.44	6.77	6.10	1.09	2.10
43	15.91	10.22	7.38	6.71	6.11	1.06	2.04
44	15.56	10.07	7.33	6.66	6.06	1.04	1.98
45	15.22	9.93	7.29	6.62	6.02	1.01	1.91
46	14.94	9.83	7.27	6.61	6.01	0.98	1.84
47	14.67	9.73	7.26	6.59	5.99	0.93	1.76
48	14.40	9.63	7.25	6.59	5.98	0.89	1.67
49	14.02	9.46	7.18	6.52	5.89	0.85	1.58
50	13.64	9.28	7.10	6.44	5.80	0.80	1.48
51	13.25	9.10	7.02	6.35	5.71	0.75	1.39
52	12.99	8.98	6.97	6.30	5.64	0.70	1.30
53	12.75	8.87	6.93	6.25	5.57	0.66	1.20
54	12.52	8.75	6.86	6.17	5.48	0.61	1.11
55	12.31	8.64	6.80	6.10	5.39	0.56	1.02
56	12.04	8.47	6.69	5.86	5.17	0.50	0.92
57	11.77	8.29	6.58	5.61	4.95	0.46	0.85
58	11.48	8.11	6.45	5.37	4.74	0.42	0.77
59	11.18	7.91	6.32	5.13	4.53	0.39	0.70
60	10.87	7.71	6.18	4.90	4.32	0.35	0.62
61	9.99	7.08	5.67	4.48	3.95	0.31	0.55
62	9.30	6.58	5.26	4.15	3.66	0.28	0.50
63	8.82	6.24	4.98	3.93	3.46	0.27	0.47
64	8.35	5.86	4.68	3.68	3.24	0.25	0.44

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 65
Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	12.80	6.73	5.26	4.83	4.45	1.06	2.11
26	13.08	7.16	5.60	5.11	4.69	1.12	2.23
27	13.34	7.55	5.91	5.36	4.90	1.17	2.33
28	13.57	7.89	6.18	5.57	5.09	1.21	2.41
29	13.75	8.16	6.39	5.74	5.23	1.23	2.45
30	13.87	8.37	6.55	5.87	5.33	1.24	2.42
31	13.93	8.51	6.66	5.94	5.39	1.21	2.37
32	13.92	8.58	6.71	5.96	5.41	1.19	2.33
33	13.84	8.57	6.70	5.94	5.38	1.17	2.29
34	13.69	8.50	6.64	5.93	5.37	1.15	2.24
35	13.49	8.37	6.53	5.92	5.36	1.12	2.20
36	13.89	8.69	6.74	5.91	5.34	1.12	2.20
37	14.25	8.98	6.93	6.04	5.45	1.12	2.18
38	14.57	9.25	7.08	6.15	5.53	1.10	2.14
39	14.85	9.50	7.05	6.25	5.61	1.08	2.09
40	15.11	9.72	7.01	6.32	5.66	1.05	2.01
41	15.34	9.91	6.97	6.33	5.71	1.02	1.95
42	15.36	9.71	6.89	6.26	5.70	0.99	1.88
43	14.99	9.53	6.82	6.19	5.63	0.95	1.81
44	14.62	9.35	6.75	6.13	5.58	0.91	1.73
45	14.25	9.18	6.70	6.08	5.52	0.87	1.64
46	13.89	9.04	6.66	6.05	5.48	0.83	1.56
47	13.52	8.90	6.62	6.00	5.43	0.79	1.47
48	13.15	8.69	6.57	5.95	5.38	0.74	1.38
49	12.79	8.48	6.44	5.83	5.24	0.70	1.29
50	12.35	8.27	6.31	5.70	5.11	0.64	1.18
51	11.91	8.05	6.18	5.57	4.98	0.58	1.07
52	11.48	7.84	6.07	5.46	4.86	0.53	0.97
53	11.05	7.65	5.96	5.35	4.75	0.47	0.86
54	10.63	7.45	5.83	5.22	4.61	0.42	0.76
55	10.21	7.26	5.70	5.10	4.48	0.37	0.66
56	9.80	6.85	5.37	4.77	4.17	0.30	0.54
57	9.71	6.50	4.97	4.42	3.85	0.25	0.44
58	9.59	6.42	4.88	4.07	3.56	0.21	0.36
59	9.45	6.33	4.82	3.75	3.30	0.18	0.32
60	9.24	6.20	4.72	3.49	3.06	0.18	0.31
61	9.02	6.05	4.61	3.40	2.86	0.17	0.31
62	8.79	5.90	4.49	3.32	2.79	0.17	0.30
63	8.57	5.75	4.38	3.24	2.72	0.16	0.29
64	8.27	5.60	4.27	3.34	2.82	0.16	0.28

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Benefit Period: to 365 day

Occupation Class: 5A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	5.69	1.69	0.96	0.50	0.21
26	5.62	1.80	1.01	0.52	0.23
27	5.57	1.92	1.07	0.55	0.25
28	5.50	2.01	1.11	0.58	0.26
29	5.45	2.08	1.15	0.59	0.27
30	5.40	2.13	1.17	0.60	0.27
31	5.35	2.14	1.17	0.61	0.28
32	5.30	2.11	1.16	0.61	0.28
33	5.26	2.10	1.15	0.61	0.28
34	5.21	2.08	1.14	0.60	0.28
35	5.17	2.06	1.13	0.60	0.27
36	5.20	2.11	1.15	0.61	0.28
37	5.22	2.15	1.17	0.62	0.28
38	5.21	2.16	1.17	0.62	0.29
39	5.19	2.19	1.17	0.63	0.28
40	5.15	2.20	1.17	0.63	0.29
41	5.10	2.20	1.17	0.63	0.29
42	5.06	2.22	1.15	0.63	0.29
43	5.00	2.23	1.15	0.63	0.29
44	4.95	2.24	1.13	0.62	0.28
45	4.88	2.23	1.11	0.61	0.29
46	4.81	2.19	1.11	0.62	0.29
47	4.74	2.15	1.10	0.62	0.28
48	4.66	2.09	1.09	0.61	0.29
49	4.57	2.05	1.08	0.61	0.28
50	4.48	1.99	1.07	0.61	0.28
51	4.39	1.95	1.05	0.60	0.28
52	4.29	1.89	1.05	0.60	0.28
53	4.21	1.85	1.03	0.59	0.28
54	4.13	1.83	1.03	0.59	0.28
55	4.02	1.78	1.02	0.60	0.29
56	3.98	1.80	1.06	0.62	0.29
57	4.00	1.86	1.11	0.65	0.31
58	4.05	1.96	1.20	0.70	0.34
59	4.21	2.11	1.31	0.78	0.37
60	4.51	2.31	1.46	0.87	0.41
61	4.21	2.24	1.45	0.86	0.42
62	3.91	2.15	1.41	0.86	0.41
63	3.62	2.02	1.34	0.79	0.40
64	3.40	1.90	1.26	0.75	0.37

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Elimination Period: 365 day
Occupation Class: 5A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.66	0.10	0.19	0.67	0.02	0.03
26	1.78	0.11	0.21	0.71	0.02	0.03
27	1.89	0.12	0.21	0.76	0.02	0.03
28	1.96	0.12	0.22	0.77	0.03	0.03
29	2.04	0.13	0.23	0.80	0.03	0.03
30	2.09	0.13	0.23	0.82	0.03	0.03
31	2.13	0.13	0.24	0.84	0.03	0.03
32	2.14	0.13	0.24	0.85	0.03	0.03
33	2.13	0.13	0.24	0.84	0.03	0.03
34	2.11	0.13	0.24	0.83	0.03	0.03
35	2.09	0.13	0.24	0.82	0.03	0.03
36	2.15	0.13	0.24	0.84	0.03	0.03
37	2.22	0.14	0.24	0.85	0.03	0.03
38	2.25	0.15	0.25	0.85	0.03	0.03
39	2.31	0.14	0.26	0.86	0.03	0.04
40	2.35	0.15	0.26	0.87	0.03	0.04
41	2.38	0.16	0.27	0.87	0.03	0.04
42	2.43	0.16	0.27	0.87	0.03	0.04
43	2.46	0.16	0.28	0.87	0.03	0.04
44	2.50	0.17	0.28	0.88	0.03	0.04
45	2.53	0.17	0.29	0.88	0.03	0.04
46	2.57	0.16	0.29	0.89	0.03	0.04
47	2.59	0.17	0.29	0.89	0.03	0.04
48	2.62	0.17	0.30	0.90	0.03	0.04
49	2.63	0.16	0.29	0.91	0.03	0.04
50	2.64	0.17	0.29	0.91	0.03	0.03
51	2.63	0.16	0.29	0.90	0.03	0.03
52	2.67	0.18	0.30	0.91	0.03	0.04
53	2.75	0.17	0.31	0.90	0.03	0.04
54	2.85	0.18	0.32	0.91	0.03	0.04
55	2.95	0.18	0.33	0.91	0.03	0.04
56	3.12	0.20	0.35	0.94	0.03	0.04
57	3.20	0.20	0.35	0.99	0.03	0.05
58	3.36	0.21	0.37	1.06	0.03	0.06
59	3.47	0.21	0.37	1.14	0.04	0.06
60	3.38	0.20	0.35	1.21	0.04	0.07
61	3.26	0.19	0.33	1.18	0.05	0.06
62	3.32	0.19	0.35	1.15	0.05	0.07
63	3.44	0.21	0.35	1.11	0.05	0.07
64	3.31	0.20	0.34	1.06	0.03	0.06

Principal Life Insurance Company
2014 Pricing

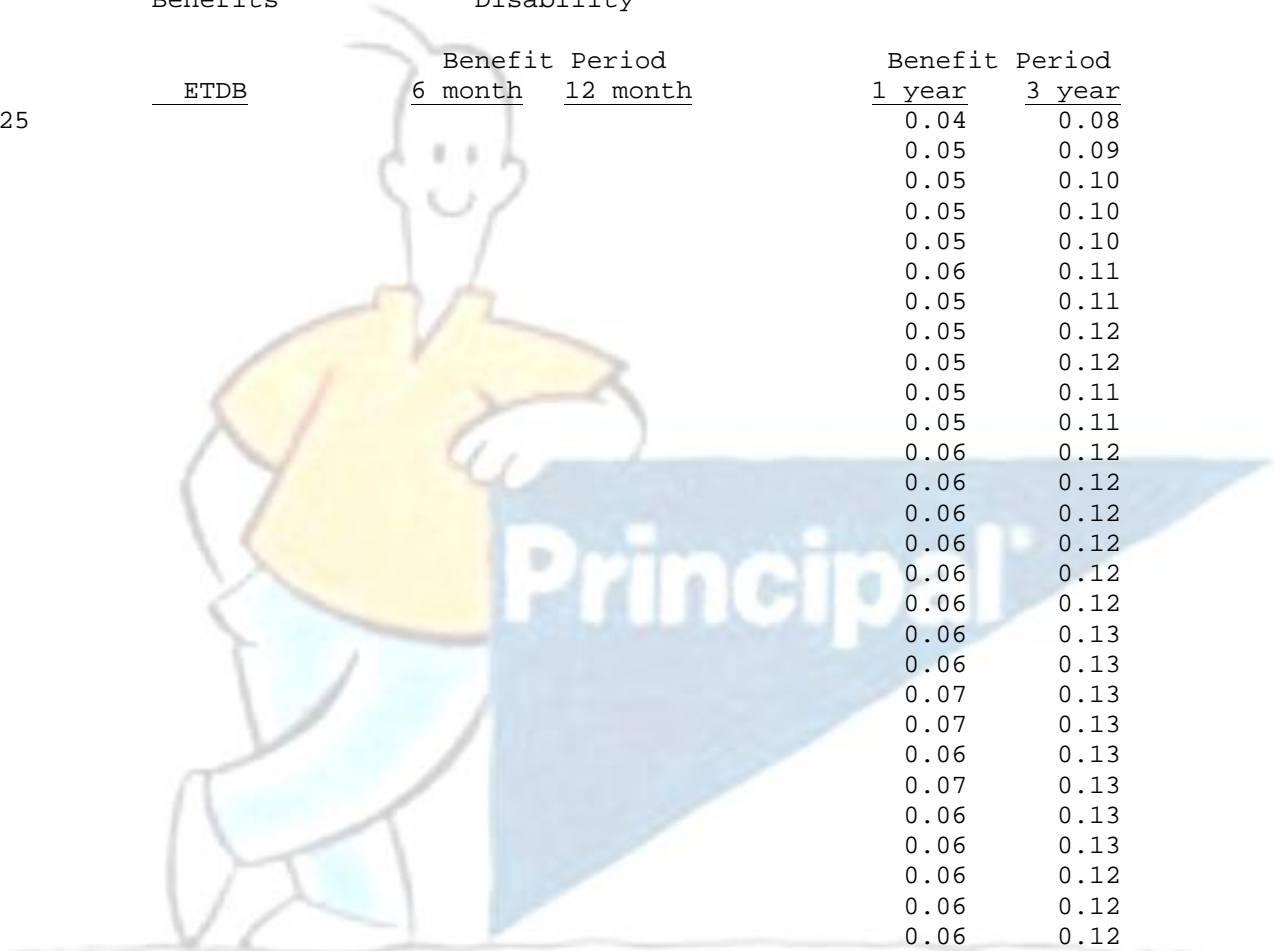
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Occupation Class: 5A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.04	0.08
26				0.05	0.09
27				0.05	0.10
28				0.05	0.10
29				0.05	0.10
30				0.06	0.11
31				0.05	0.11
32				0.05	0.12
33				0.05	0.12
34				0.05	0.11
35				0.05	0.11
36				0.06	0.12
37				0.06	0.12
38				0.06	0.12
39				0.06	0.12
40				0.06	0.12
41				0.06	0.12
42				0.06	0.13
43				0.06	0.13
44				0.07	0.13
45				0.07	0.13
46				0.06	0.13
47				0.07	0.13
48				0.06	0.13
49				0.06	0.13
50				0.06	0.12
51				0.06	0.12
52				0.06	0.12
53				0.06	0.11
54				0.05	0.11
55				0.05	0.10
56				0.05	0.10
57				0.05	0.10
58				0.05	0.10
59				0.05	0.10
60				0.05	0.10
61				0.05	0.10
62				0.05	0.09
63				0.05	0.09
64				0.05	0.08



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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70

Occupation Class: 5A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.19	3.10	2.93	0.93	1.98
26	3.33	3.23	3.05	0.95	2.01
27	3.46	3.36	3.18	0.96	2.03
28	3.60	3.49	3.30	0.98	2.06
29	3.73	3.62	3.43	1.00	2.08
30	3.87	3.75	3.55	1.02	2.11
31	4.08	3.96	3.75	1.05	2.16
32	4.30	4.17	3.95	1.07	2.22
33	4.52	4.38	4.15	1.10	2.27
34	4.73	4.60	4.35	1.13	2.32
35	4.96	4.80	4.55	1.16	2.37
36	5.21	5.05	4.78	1.19	2.42
37	5.47	5.30	5.01	1.23	2.47
38	5.72	5.54	5.25	1.25	2.51
39	5.98	5.79	5.48	1.28	2.56
40	6.23	6.04	5.71	1.32	2.61
41	6.49	6.28	5.94	1.32	2.61
42	6.74	6.53	6.17	1.33	2.61
43	7.00	6.77	6.40	1.34	2.62
44	7.25	7.02	6.63	1.34	2.62
45	7.51	7.26	6.85	1.35	2.62
46	7.79	7.52	7.09	1.34	2.58
47	8.06	7.78	7.32	1.33	2.55
48	8.33	8.04	7.55	1.32	2.52
49	8.61	8.30	7.78	1.31	2.49
50	8.88	8.56	8.02	1.29	2.46
51	9.18	8.83	8.25	1.27	2.38
52	9.48	9.09	8.47	1.23	2.32
53	9.77	9.36	8.71	1.20	2.24
54	10.06	9.63	8.93	1.17	2.18
55	10.36	9.91	9.16	1.14	2.12
56	10.80	10.30	9.48	1.10	2.03
57	11.25	10.69	9.79	1.05	1.92
58	11.68	11.08	10.11	1.00	1.82
59	12.13	11.47	10.43	0.94	1.71
60	12.56	11.86	10.74	0.89	1.61
61	12.18	11.48	10.38	0.84	1.50
62	11.80	11.10	10.01	0.70	1.26
63	11.42	10.72	9.64	0.57	1.02
64	11.53	10.83	9.74	0.56	1.02

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: 5A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.06	2.97	2.81	0.86	1.81
26	3.19	3.09	2.92	0.87	1.82
27	3.31	3.21	3.04	0.89	1.84
28	3.44	3.33	3.15	0.90	1.87
29	3.56	3.45	3.26	0.91	1.88
30	3.69	3.58	3.38	0.92	1.90
31	3.89	3.77	3.56	0.95	1.94
32	4.09	3.97	3.75	0.97	1.98
33	4.30	4.16	3.93	0.99	2.02
34	4.50	4.36	4.12	1.01	2.06
35	4.70	4.56	4.30	1.04	2.10
36	4.93	4.78	4.51	1.06	2.13
37	5.17	5.00	4.72	1.08	2.17
38	5.41	5.23	4.94	1.10	2.20
39	5.64	5.45	5.15	1.13	2.24
40	5.87	5.68	5.36	1.15	2.28
41	6.09	5.89	5.55	1.15	2.26
42	6.32	6.10	5.75	1.15	2.26
43	6.53	6.31	5.94	1.15	2.25
44	6.75	6.52	6.13	1.15	2.25
45	6.97	6.74	6.33	1.14	2.23
46	7.19	6.93	6.51	1.13	2.18
47	7.40	7.13	6.68	1.11	2.12
48	7.62	7.34	6.86	1.09	2.07
49	7.84	7.54	7.04	1.07	2.02
50	8.06	7.74	7.21	1.05	1.96
51	8.23	7.89	7.32	0.99	1.85
52	8.41	8.03	7.43	0.94	1.75
53	8.58	8.19	7.54	0.89	1.64
54	8.75	8.33	7.65	0.84	1.53
55	8.93	8.48	7.76	0.79	1.43
56	9.06	8.57	7.79	0.72	1.31
57	9.19	8.66	7.81	0.66	1.20
58	9.32	8.75	7.84	0.60	1.08
59	9.45	8.84	7.86	0.53	0.97
60	9.59	8.92	7.88	0.47	0.85
61	9.09	8.53	7.64	0.41	0.74
62	8.60	8.14	7.40	0.34	0.62
63	8.10	7.74	7.15	0.28	0.50
64	8.18	7.82	7.23	0.28	0.51

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65

Occupation Class: 5A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.96	2.87	2.71	0.81	1.71
26	3.08	2.98	2.82	0.82	1.72
27	3.20	3.10	2.92	0.84	1.74
28	3.32	3.21	3.03	0.85	1.75
29	3.44	3.33	3.14	0.86	1.76
30	3.55	3.44	3.25	0.86	1.77
31	3.74	3.62	3.42	0.89	1.80
32	3.93	3.81	3.59	0.91	1.84
33	4.12	3.99	3.77	0.92	1.87
34	4.31	4.18	3.94	0.94	1.90
35	4.50	4.36	4.11	0.96	1.94
36	4.72	4.57	4.31	0.98	1.97
37	4.94	4.78	4.51	1.00	2.00
38	5.16	4.99	4.71	1.02	2.03
39	5.38	5.20	4.90	1.05	2.07
40	5.60	5.42	5.10	1.07	2.10
41	5.79	5.60	5.28	1.06	2.07
42	5.99	5.79	5.45	1.06	2.06
43	6.19	5.98	5.63	1.05	2.03
44	6.39	6.17	5.80	1.05	2.02
45	6.58	6.36	5.98	1.04	1.99
46	6.76	6.51	6.11	1.01	1.92
47	6.93	6.67	6.24	0.98	1.85
48	7.11	6.83	6.37	0.95	1.78
49	7.28	6.99	6.51	0.91	1.70
50	7.46	7.14	6.64	0.87	1.63
51	7.53	7.19	6.66	0.81	1.50
52	7.61	7.24	6.67	0.76	1.39
53	7.68	7.29	6.69	0.70	1.27
54	7.75	7.34	6.71	0.64	1.15
55	7.83	7.39	6.73	0.58	1.03
56	7.76	7.29	6.60	0.52	0.93
57	7.69	7.18	6.47	0.46	0.82
58	7.62	7.08	6.34	0.41	0.71
59	7.55	6.97	6.22	0.34	0.60
60	7.48	6.87	6.09	0.28	0.49
61	7.29	6.82	6.21	0.27	0.47
62	7.11	6.77	6.33	0.26	0.44
63	6.93	6.73	6.45	0.25	0.42
64	6.99	6.79	6.52	0.24	0.42

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: 5A

Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.85	1.78	1.65	0.13	0.21
26	1.92	1.84	1.72	0.12	0.22
27	1.99	1.91	1.79	0.12	0.22
28	2.06	1.97	1.85	0.13	0.23
29	2.13	2.03	1.92	0.13	0.24
30	2.19	2.10	1.99	0.13	0.24
31	2.31	2.21	2.09	0.14	0.26
32	2.42	2.32	2.20	0.15	0.27
33	2.54	2.44	2.30	0.16	0.29
34	2.65	2.55	2.41	0.16	0.29
35	2.76	2.66	2.52	0.17	0.30
36	2.90	2.79	2.64	0.18	0.32
37	3.04	2.92	2.77	0.19	0.34
38	3.17	3.05	2.89	0.20	0.36
39	3.31	3.18	3.02	0.21	0.37
40	3.45	3.32	3.14	0.22	0.39
41	3.60	3.47	3.29	0.23	0.40
42	3.76	3.62	3.43	0.24	0.42
43	3.91	3.77	3.58	0.24	0.43
44	4.06	3.92	3.72	0.26	0.45
45	4.22	4.08	3.87	0.26	0.46
46	4.42	4.27	4.05	0.27	0.48
47	4.61	4.46	4.23	0.29	0.50
48	4.81	4.65	4.41	0.30	0.53
49	5.01	4.84	4.59	0.31	0.55
50	5.21	5.03	4.77	0.32	0.57
51	5.43	5.24	4.96	0.33	0.58
52	5.65	5.45	5.14	0.34	0.60
53	5.87	5.66	5.33	0.34	0.61
54	6.10	5.87	5.51	0.36	0.63
55	6.32	6.08	5.70	0.36	0.65
56	6.55	6.24	5.78	0.34	0.61
57	6.78	6.40	5.86	0.33	0.58
58	7.01	6.55	5.93	0.32	0.56
59	7.24	6.71	6.01	0.30	0.53
60	7.48	6.87	6.09	0.28	0.49
61	7.29	6.82	6.21	0.27	0.47
62	7.11	6.77	6.33	0.26	0.44
63	6.93	6.73	6.45	0.25	0.42
64	6.99	6.79	6.52	0.24	0.42

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year
Occupation Class: 5A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.56	1.47			
26	1.60	1.51			
27	1.64	1.55			
28	1.68	1.59			
29	1.73	1.63			
30	1.77	1.67			
31	1.84	1.75			
32	1.91	1.82			
33	1.98	1.89			
34	2.05	1.97			
35	2.12	2.04			
36	2.20	2.12			
37	2.29	2.19			
38	2.37	2.26			
39	2.45	2.34			
40	2.54	2.41			
41	2.62	2.50			
42	2.70	2.58			
43	2.79	2.67			
44	2.87	2.76			
45	2.95	2.84			
46	3.06	2.95			
47	3.17	3.05			
48	3.27	3.15			
49	3.38	3.26			
50	3.49	3.36			
51	3.65	3.52			
52	3.82	3.69			
53	3.98	3.85			
54	4.15	4.01			
55	4.31	4.17			
56	4.65	4.50			
57	4.99	4.83			
58	5.33	5.16			
59	5.67	5.49			
60	6.00	5.81			
61	6.31	6.12			
62	6.62	6.42			
63	6.93	6.73			
64	6.99	6.79			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.23	0.65	0.51	0.46	0.43	0.10	0.20
26	1.26	0.69	0.54	0.49	0.45	0.11	0.21
27	1.28	0.72	0.57	0.52	0.47	0.11	0.22
28	1.30	0.76	0.59	0.53	0.49	0.12	0.23
29	1.32	0.78	0.61	0.55	0.50	0.12	0.24
30	1.33	0.80	0.63	0.56	0.51	0.12	0.23
31	1.34	0.82	0.64	0.57	0.52	0.12	0.23
32	1.34	0.82	0.64	0.57	0.52	0.11	0.22
33	1.33	0.82	0.64	0.57	0.52	0.11	0.22
34	1.31	0.82	0.64	0.57	0.52	0.11	0.21
35	1.29	0.80	0.63	0.57	0.52	0.11	0.21
36	1.33	0.83	0.65	0.57	0.51	0.11	0.21
37	1.37	0.86	0.67	0.58	0.52	0.11	0.21
38	1.40	0.89	0.68	0.59	0.53	0.11	0.20
39	1.43	0.91	0.68	0.60	0.54	0.10	0.20
40	1.45	0.93	0.67	0.61	0.54	0.10	0.19
41	1.66	1.07	0.75	0.68	0.62	0.11	0.21
42	1.84	1.17	0.83	0.75	0.68	0.12	0.23
43	1.98	1.26	0.90	0.82	0.74	0.13	0.24
44	2.10	1.35	0.97	0.88	0.80	0.13	0.25
45	2.22	1.43	1.05	0.95	0.86	0.14	0.25
46	2.33	1.52	1.12	1.02	0.92	0.14	0.26
47	2.43	1.60	1.19	1.08	0.98	0.14	0.26
48	2.52	1.67	1.26	1.14	1.03	0.14	0.27
49	2.61	1.73	1.31	1.19	1.07	0.14	0.26
50	2.67	1.79	1.36	1.23	1.11	0.14	0.26
51	3.00	2.03	1.56	1.40	1.26	0.15	0.27
52	3.31	2.26	1.75	1.57	1.40	0.15	0.28
53	3.58	2.48	1.93	1.73	1.54	0.15	0.28
54	3.83	2.68	2.10	1.88	1.66	0.15	0.28
55	4.05	2.88	2.26	2.02	1.78	0.15	0.26
56	4.23	2.96	2.32	2.06	1.80	0.13	0.23
57	4.55	3.04	2.32	2.07	1.80	0.12	0.20
58	4.83	3.23	2.46	2.05	1.80	0.11	0.18
59	5.10	3.42	2.60	2.02	1.78	0.10	0.17
60	5.12	3.44	2.62	1.93	1.70	0.10	0.18
61	5.14	3.45	2.63	1.94	1.63	0.10	0.18
62	5.14	3.45	2.62	1.94	1.63	0.10	0.18
63	5.14	3.45	2.63	1.94	1.63	0.10	0.17
64	5.00	3.36	2.56	2.00	1.69	0.10	0.17

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 5A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.54	0.17	0.09	0.05	0.02
26	0.54	0.18	0.10	0.05	0.03
27	0.53	0.18	0.10	0.05	0.03
28	0.53	0.19	0.10	0.05	0.03
29	0.53	0.20	0.11	0.06	0.03
30	0.52	0.20	0.11	0.06	0.03
31	0.52	0.20	0.11	0.06	0.03
32	0.51	0.20	0.11	0.06	0.03
33	0.51	0.20	0.11	0.06	0.03
34	0.50	0.20	0.11	0.06	0.03
35	0.50	0.20	0.10	0.06	0.03
36	0.50	0.20	0.11	0.06	0.03
37	0.50	0.20	0.11	0.06	0.03
38	0.50	0.21	0.11	0.06	0.03
39	0.50	0.21	0.11	0.06	0.03
40	0.50	0.21	0.11	0.06	0.03
41	0.55	0.24	0.12	0.07	0.03
42	0.61	0.26	0.14	0.08	0.03
43	0.66	0.29	0.15	0.09	0.03
44	0.71	0.32	0.17	0.09	0.04
45	0.76	0.35	0.17	0.10	0.04
46	0.81	0.37	0.19	0.10	0.05
47	0.85	0.38	0.20	0.11	0.05
48	0.90	0.40	0.21	0.12	0.05
49	0.93	0.42	0.23	0.13	0.06
50	0.97	0.43	0.23	0.13	0.06
51	1.10	0.49	0.27	0.16	0.07
52	1.24	0.55	0.30	0.17	0.09
53	1.37	0.60	0.33	0.19	0.09
54	1.49	0.66	0.37	0.22	0.10
55	1.59	0.70	0.41	0.24	0.11
56	1.72	0.78	0.46	0.27	0.13
57	1.87	0.87	0.51	0.31	0.15
58	2.04	0.99	0.61	0.36	0.17
59	2.27	1.13	0.70	0.42	0.20
60	2.50	1.28	0.82	0.48	0.23
61	2.40	1.28	0.82	0.49	0.23
62	2.29	1.26	0.82	0.50	0.24
63	2.18	1.21	0.81	0.48	0.23
64	2.04	1.13	0.76	0.45	0.23

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 5A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.07	0.01	0.01	0.07	0.01	0.01
26	0.07	0.01	0.01	0.07	0.01	0.01
27	0.07	0.01	0.01	0.07	0.01	0.01
28	0.08	0.01	0.01	0.08	0.01	0.01
29	0.08	0.01	0.01	0.08	0.01	0.01
30	0.08	0.01	0.01	0.08	0.01	0.01
31	0.08	0.01	0.01	0.08	0.01	0.01
32	0.08	0.01	0.01	0.08	0.01	0.01
33	0.08	0.01	0.01	0.08	0.01	0.01
34	0.08	0.01	0.01	0.08	0.01	0.01
35	0.08	0.01	0.01	0.08	0.01	0.01
36	0.08	0.01	0.01	0.08	0.01	0.01
37	0.08	0.01	0.01	0.08	0.01	0.01
38	0.08	0.01	0.01	0.08	0.01	0.01
39	0.08	0.01	0.01	0.08	0.01	0.01
40	0.09	0.01	0.01	0.09	0.01	0.01
41	0.10	0.01	0.01	0.10	0.01	0.01
42	0.10	0.01	0.01	0.10	0.01	0.01
43	0.11	0.01	0.01	0.11	0.01	0.01
44	0.13	0.01	0.01	0.13	0.01	0.01
45	0.14	0.01	0.01	0.14	0.01	0.01
46	0.15	0.01	0.01	0.15	0.01	0.01
47	0.17	0.01	0.01	0.16	0.01	0.01
48	0.17	0.01	0.01	0.17	0.01	0.01
49	0.18	0.01	0.01	0.18	0.01	0.01
50	0.20	0.01	0.01	0.20	0.01	0.01
51	0.23	0.01	0.01	0.22	0.01	0.01
52	0.26	0.01	0.01	0.25	0.01	0.01
53	0.31	0.01	0.02	0.29	0.01	0.02
54	0.36	0.01	0.02	0.33	0.01	0.02
55	0.41	0.01	0.02	0.36	0.01	0.02
56	0.47	0.01	0.02	0.40	0.01	0.02
57	0.53	0.02	0.03	0.46	0.02	0.02
58	0.62	0.02	0.03	0.53	0.02	0.02
59	0.72	0.03	0.05	0.61	0.02	0.04
60	0.78	0.03	0.05	0.67	0.02	0.04
61	0.79	0.04	0.05	0.68	0.03	0.04
62	0.86	0.04	0.05	0.68	0.03	0.04
63	0.91	0.04	0.06	0.67	0.03	0.04
64	0.88	0.02	0.06	0.64	0.02	0.04

Principal Life Insurance Company
2014 Pricing

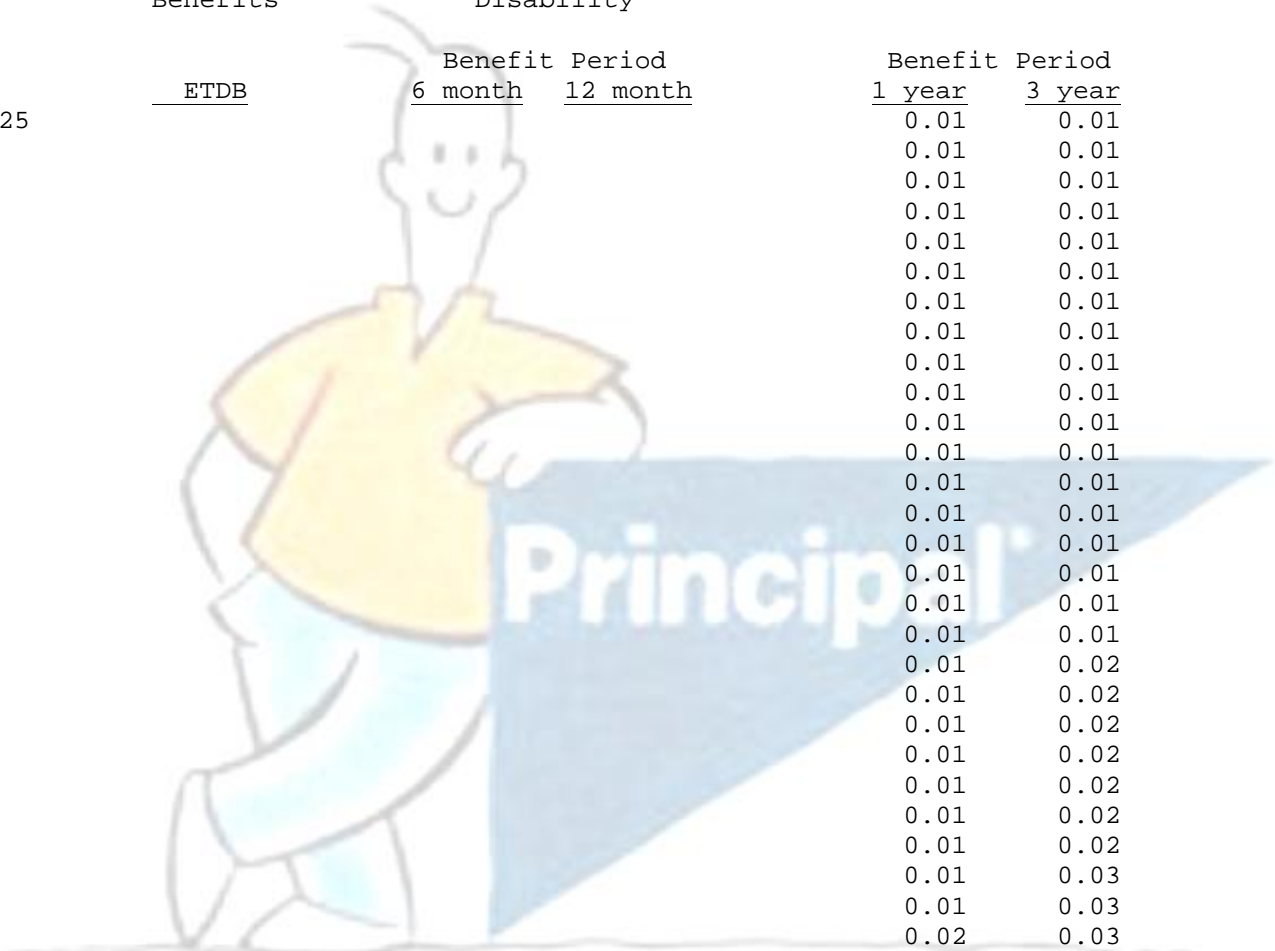
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771
Occupation Class: 5A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.01
42				0.01	0.01
43				0.01	0.02
44				0.01	0.02
45				0.01	0.02
46				0.01	0.02
47				0.01	0.02
48				0.01	0.02
49				0.01	0.02
50				0.01	0.03
51				0.01	0.03
52				0.02	0.03
53				0.02	0.03
54				0.02	0.04
55				0.02	0.04
56				0.02	0.05
57				0.02	0.05
58				0.03	0.05
59				0.03	0.06
60				0.03	0.06
61				0.03	0.06
62				0.03	0.06
63				0.03	0.06
64				0.03	0.05



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.92	1.01	0.79	0.72	0.67	0.16	0.32
26	1.96	1.08	0.84	0.77	0.70	0.17	0.34
27	2.00	1.13	0.89	0.80	0.74	0.18	0.35
28	2.04	1.18	0.93	0.84	0.76	0.18	0.36
29	2.06	1.23	0.96	0.86	0.78	0.18	0.37
30	2.08	1.25	0.98	0.88	0.80	0.18	0.36
31	2.09	1.28	1.00	0.89	0.81	0.18	0.36
32	2.09	1.29	1.01	0.90	0.81	0.18	0.35
33	2.08	1.28	1.00	0.89	0.81	0.18	0.34
34	2.05	1.27	1.00	0.89	0.80	0.17	0.34
35	2.02	1.25	0.98	0.89	0.80	0.17	0.33
36	2.08	1.30	1.01	0.89	0.80	0.17	0.33
37	2.14	1.35	1.04	0.90	0.82	0.17	0.33
38	2.18	1.39	1.06	0.92	0.83	0.16	0.32
39	2.23	1.42	1.06	0.94	0.84	0.16	0.31
40	2.27	1.46	1.05	0.95	0.85	0.16	0.30
41	2.53	1.64	1.15	1.04	0.94	0.17	0.32
42	2.77	1.75	1.24	1.13	1.03	0.18	0.34
43	2.92	1.86	1.33	1.21	1.10	0.19	0.35
44	3.07	1.96	1.42	1.29	1.17	0.19	0.36
45	3.21	2.07	1.51	1.37	1.24	0.20	0.37
46	3.33	2.17	1.60	1.45	1.32	0.20	0.38
47	3.45	2.27	1.69	1.53	1.39	0.20	0.37
48	3.55	2.34	1.77	1.61	1.45	0.20	0.37
49	3.64	2.42	1.83	1.66	1.49	0.20	0.37
50	3.70	2.48	1.90	1.71	1.54	0.19	0.36
51	3.93	2.66	2.04	1.84	1.64	0.19	0.35
52	4.13	2.82	2.18	1.97	1.75	0.19	0.35
53	4.31	2.98	2.33	2.09	1.85	0.18	0.34
54	4.47	3.13	2.45	2.19	1.94	0.18	0.32
55	4.60	3.27	2.56	2.30	2.02	0.16	0.30
56	4.70	3.29	2.58	2.29	2.00	0.14	0.26
57	4.96	3.32	2.53	2.25	1.96	0.13	0.22
58	5.18	3.47	2.64	2.20	1.93	0.12	0.20
59	5.39	3.61	2.75	2.14	1.88	0.10	0.18
60	5.54	3.72	2.83	2.09	1.84	0.11	0.19
61	5.41	3.63	2.77	2.04	1.72	0.10	0.19
62	5.27	3.54	2.69	1.99	1.67	0.10	0.18
63	5.14	3.45	2.63	1.94	1.63	0.10	0.17
64	5.00	3.36	2.56	2.00	1.69	0.10	0.17

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 5A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.85	0.25	0.15	0.08	0.03
26	0.85	0.27	0.16	0.08	0.03
27	0.84	0.29	0.16	0.09	0.03
28	0.83	0.30	0.16	0.09	0.03
29	0.82	0.32	0.17	0.09	0.04
30	0.81	0.32	0.17	0.09	0.04
31	0.80	0.32	0.17	0.10	0.04
32	0.80	0.32	0.17	0.10	0.04
33	0.79	0.32	0.17	0.10	0.04
34	0.78	0.32	0.17	0.09	0.04
35	0.77	0.31	0.17	0.09	0.04
36	0.78	0.32	0.17	0.10	0.04
37	0.78	0.32	0.17	0.10	0.04
38	0.78	0.33	0.17	0.10	0.04
39	0.78	0.33	0.17	0.10	0.04
40	0.77	0.33	0.17	0.10	0.04
41	0.84	0.37	0.19	0.10	0.05
42	0.91	0.40	0.21	0.11	0.05
43	0.97	0.43	0.23	0.12	0.05
44	1.04	0.47	0.23	0.13	0.06
45	1.09	0.50	0.25	0.14	0.07
46	1.15	0.52	0.27	0.15	0.07
47	1.20	0.55	0.28	0.16	0.07
48	1.26	0.57	0.29	0.16	0.08
49	1.31	0.58	0.31	0.17	0.09
50	1.35	0.59	0.32	0.19	0.09
51	1.45	0.64	0.35	0.20	0.09
52	1.54	0.69	0.38	0.22	0.10
53	1.64	0.72	0.40	0.23	0.11
54	1.74	0.77	0.43	0.25	0.12
55	1.81	0.80	0.46	0.27	0.13
56	1.91	0.86	0.51	0.29	0.14
57	2.04	0.95	0.56	0.33	0.17
58	2.19	1.06	0.65	0.38	0.18
59	2.40	1.20	0.74	0.44	0.22
60	2.71	1.39	0.88	0.52	0.25
61	2.53	1.34	0.86	0.52	0.25
62	2.35	1.29	0.84	0.52	0.25
63	2.18	1.21	0.81	0.48	0.23
64	2.04	1.13	0.76	0.45	0.23

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 5A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.25	0.02	0.03	0.10	0.01	0.01
26	0.27	0.02	0.03	0.10	0.01	0.01
27	0.29	0.02	0.03	0.11	0.01	0.01
28	0.30	0.02	0.03	0.12	0.01	0.01
29	0.30	0.02	0.03	0.12	0.01	0.01
30	0.31	0.02	0.03	0.12	0.01	0.01
31	0.31	0.02	0.03	0.12	0.01	0.01
32	0.32	0.02	0.03	0.13	0.01	0.01
33	0.32	0.02	0.03	0.12	0.01	0.01
34	0.31	0.02	0.03	0.12	0.01	0.01
35	0.31	0.02	0.03	0.12	0.01	0.01
36	0.32	0.02	0.03	0.12	0.01	0.01
37	0.33	0.02	0.03	0.13	0.01	0.01
38	0.34	0.02	0.03	0.13	0.01	0.01
39	0.35	0.02	0.03	0.13	0.01	0.01
40	0.35	0.02	0.03	0.13	0.01	0.01
41	0.39	0.03	0.04	0.15	0.01	0.01
42	0.44	0.03	0.05	0.16	0.01	0.01
43	0.48	0.03	0.05	0.17	0.01	0.01
44	0.52	0.03	0.06	0.18	0.01	0.01
45	0.57	0.03	0.07	0.20	0.01	0.01
46	0.62	0.03	0.07	0.22	0.01	0.01
47	0.66	0.04	0.07	0.22	0.01	0.01
48	0.70	0.04	0.08	0.24	0.01	0.01
49	0.75	0.04	0.09	0.26	0.01	0.01
50	0.80	0.05	0.09	0.28	0.01	0.01
51	0.87	0.05	0.10	0.29	0.01	0.01
52	0.96	0.06	0.11	0.33	0.01	0.02
53	1.07	0.06	0.12	0.35	0.01	0.02
54	1.19	0.07	0.13	0.39	0.01	0.02
55	1.32	0.08	0.15	0.41	0.02	0.02
56	1.50	0.10	0.18	0.45	0.02	0.02
57	1.64	0.10	0.18	0.51	0.02	0.02
58	1.82	0.11	0.20	0.56	0.02	0.03
59	1.98	0.11	0.21	0.65	0.02	0.04
60	2.03	0.12	0.21	0.73	0.02	0.04
61	1.95	0.11	0.20	0.71	0.03	0.04
62	1.99	0.11	0.20	0.69	0.03	0.04
63	2.06	0.12	0.21	0.67	0.03	0.04
64	1.98	0.12	0.21	0.64	0.02	0.04

Principal Life Insurance Company
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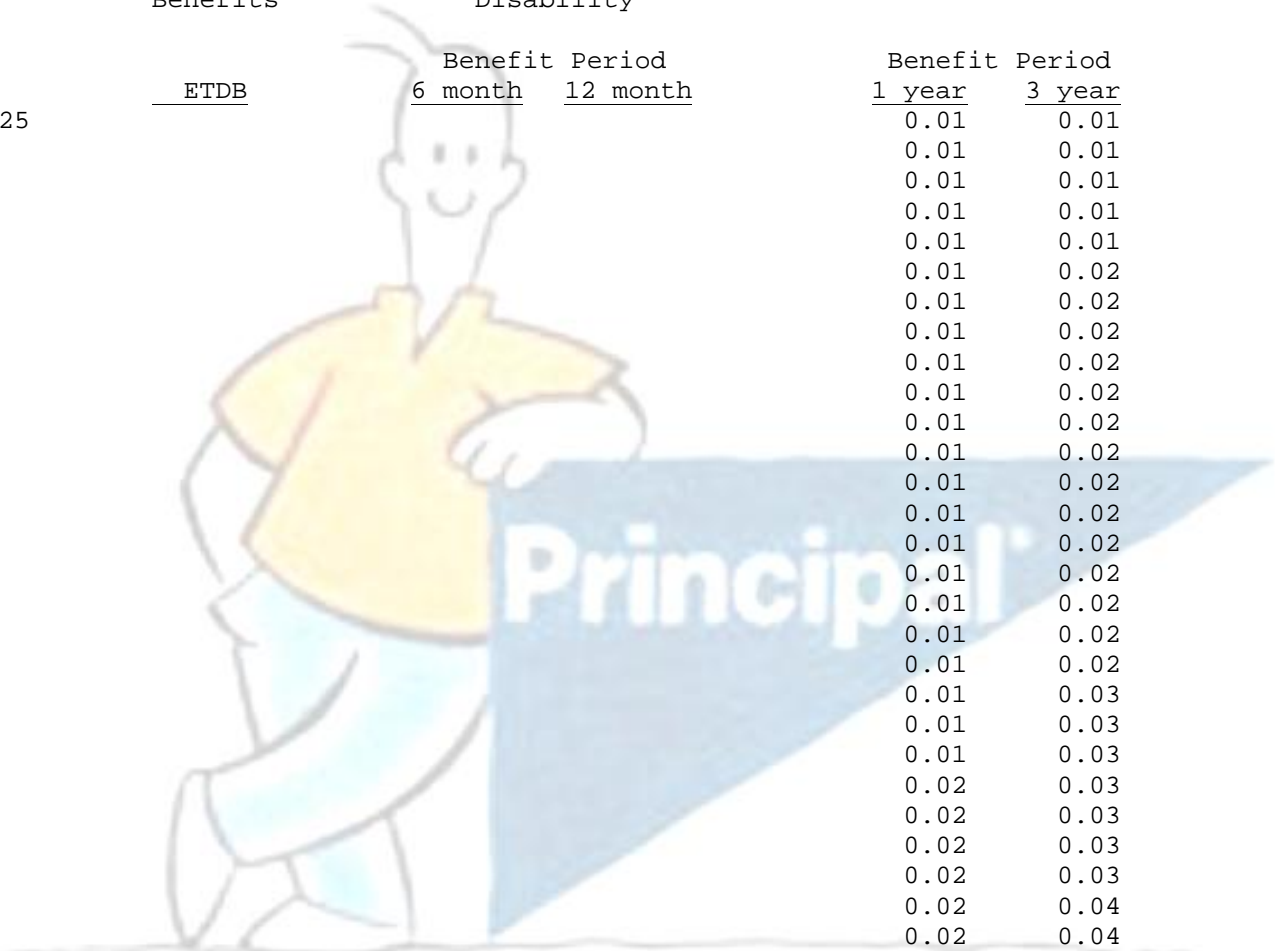
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771
Occupation Class: 5A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.02
31				0.01	0.02
32				0.01	0.02
33				0.01	0.02
34				0.01	0.02
35				0.01	0.02
36				0.01	0.02
37				0.01	0.02
38				0.01	0.02
39				0.01	0.02
40				0.01	0.02
41				0.01	0.02
42				0.01	0.02
43				0.01	0.02
44				0.01	0.03
45				0.01	0.03
46				0.01	0.03
47				0.02	0.03
48				0.02	0.03
49				0.02	0.03
50				0.02	0.03
51				0.02	0.04
52				0.02	0.04
53				0.02	0.04
54				0.02	0.05
55				0.02	0.05
56				0.02	0.05
57				0.03	0.05
58				0.03	0.05
59				0.03	0.06
60				0.03	0.06
61				0.03	0.06
62				0.03	0.06
63				0.03	0.06
64				0.03	0.05



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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 70

Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.87	4.23	3.34	3.09	2.86	0.73	1.47
26	8.06	4.51	3.57	3.28	3.02	0.77	1.56
27	8.23	4.76	3.77	3.44	3.17	0.81	1.64
28	8.39	4.98	3.95	3.59	3.30	0.84	1.70
29	8.51	5.16	4.10	3.71	3.40	0.86	1.73
30	8.60	5.30	4.21	3.80	3.47	0.87	1.72
31	8.65	5.40	4.28	3.85	3.53	0.86	1.70
32	8.65	5.45	4.33	3.88	3.55	0.85	1.67
33	8.62	5.46	4.34	3.88	3.54	0.83	1.65
34	8.54	5.42	4.31	3.85	3.51	0.82	1.63
35	8.42	5.36	4.25	3.79	3.46	0.81	1.60
36	8.69	5.57	4.40	3.91	3.56	0.81	1.60
37	8.93	5.78	4.54	4.01	3.65	0.82	1.60
38	9.16	5.96	4.66	4.10	3.73	0.81	1.58
39	9.35	6.14	4.78	4.19	3.80	0.80	1.55
40	9.54	6.31	4.88	4.27	3.87	0.79	1.51
41	9.71	6.46	4.96	4.33	3.93	0.77	1.48
42	9.86	6.61	4.93	4.39	3.98	0.75	1.45
43	10.00	6.74	4.92	4.44	4.01	0.73	1.42
44	10.13	6.68	4.91	4.48	4.05	0.72	1.39
45	10.06	6.62	4.91	4.48	4.08	0.71	1.36
46	9.93	6.59	4.93	4.49	4.10	0.70	1.34
47	9.82	6.57	4.94	4.51	4.12	0.68	1.31
48	9.71	6.55	4.97	4.53	4.13	0.67	1.27
49	9.57	6.50	4.97	4.53	4.12	0.65	1.24
50	9.41	6.44	4.96	4.52	4.10	0.63	1.19
51	9.25	6.38	4.95	4.50	4.09	0.62	1.15
52	9.19	6.38	4.97	4.52	4.10	0.59	1.11
53	9.14	6.38	5.00	4.55	4.11	0.58	1.06
54	9.13	6.40	5.03	4.57	4.13	0.55	1.02
55	9.13	6.43	5.08	4.60	4.15	0.53	0.98
56	8.99	6.35	5.03	4.55	4.09	0.52	0.96
57	8.83	6.22	4.92	4.43	3.94	0.50	0.91
58	8.45	6.05	4.86	4.30	3.85	0.47	0.86
59	8.09	5.88	4.79	4.16	3.75	0.45	0.81
60	7.73	5.71	4.72	4.02	3.65	0.42	0.76
61	7.37	5.53	4.63	3.88	3.55	0.40	0.71
62	6.95	5.20	4.36	3.64	3.32	0.37	0.67
63	6.31	4.71	3.94	3.28	2.99	0.33	0.59
64	5.71	4.25	3.54	2.94	2.68	0.29	0.53

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 67

Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.76	4.13	3.24	2.98	2.75	0.67	1.35
26	7.94	4.39	3.46	3.16	2.90	0.71	1.43
27	8.11	4.63	3.65	3.32	3.04	0.74	1.49
28	8.25	4.84	3.82	3.45	3.16	0.77	1.55
29	8.36	5.02	3.95	3.56	3.25	0.79	1.58
30	8.44	5.14	4.06	3.64	3.32	0.79	1.56
31	8.49	5.24	4.12	3.69	3.37	0.78	1.53
32	8.48	5.28	4.16	3.71	3.38	0.77	1.51
33	8.44	5.28	4.16	3.70	3.37	0.76	1.48
34	8.36	5.24	4.13	3.66	3.33	0.74	1.45
35	8.24	5.17	4.07	3.60	3.28	0.73	1.43
36	8.49	5.37	4.20	3.70	3.36	0.73	1.43
37	8.71	5.56	4.32	3.79	3.44	0.73	1.42
38	8.92	5.73	4.43	3.87	3.50	0.72	1.40
39	9.10	5.89	4.52	3.94	3.55	0.71	1.37
40	9.27	6.04	4.54	3.99	3.60	0.69	1.33
41	9.42	6.17	4.50	4.04	3.64	0.67	1.30
42	9.55	6.23	4.46	4.06	3.66	0.65	1.26
43	9.55	6.13	4.43	4.03	3.67	0.64	1.22
44	9.34	6.04	4.40	4.00	3.64	0.62	1.19
45	9.13	5.96	4.37	3.97	3.61	0.61	1.15
46	8.96	5.90	4.36	3.97	3.61	0.59	1.10
47	8.80	5.84	4.36	3.95	3.59	0.56	1.06
48	8.64	5.78	4.35	3.95	3.59	0.53	1.00
49	8.41	5.68	4.31	3.91	3.53	0.51	0.95
50	8.18	5.57	4.26	3.86	3.48	0.48	0.89
51	7.95	5.46	4.21	3.81	3.43	0.45	0.83
52	7.79	5.39	4.18	3.78	3.38	0.42	0.78
53	7.65	5.32	4.16	3.75	3.34	0.40	0.72
54	7.51	5.25	4.12	3.70	3.29	0.37	0.67
55	7.39	5.18	4.08	3.66	3.23	0.34	0.61
56	7.22	5.08	4.01	3.52	3.10	0.30	0.55
57	7.06	4.97	3.95	3.37	2.97	0.28	0.51
58	6.89	4.87	3.87	3.22	2.84	0.26	0.46
59	6.71	4.75	3.79	3.08	2.72	0.23	0.42
60	6.52	4.63	3.71	2.94	2.59	0.21	0.37
61	5.99	4.25	3.40	2.69	2.37	0.19	0.33
62	5.58	3.95	3.16	2.49	2.20	0.17	0.30
63	5.29	3.74	2.99	2.36	2.08	0.16	0.28
64	5.01	3.52	2.81	2.21	1.94	0.15	0.26

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Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 65

Occupation Class: 5A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.68	4.04	3.16	2.90	2.67	0.64	1.27
26	7.85	4.30	3.36	3.07	2.81	0.67	1.34
27	8.00	4.53	3.55	3.22	2.94	0.70	1.40
28	8.14	4.73	3.71	3.34	3.05	0.73	1.45
29	8.25	4.90	3.83	3.44	3.14	0.74	1.47
30	8.32	5.02	3.93	3.52	3.20	0.74	1.45
31	8.36	5.11	4.00	3.56	3.23	0.73	1.42
32	8.35	5.15	4.03	3.58	3.25	0.71	1.40
33	8.30	5.14	4.02	3.56	3.23	0.70	1.37
34	8.21	5.10	3.98	3.56	3.22	0.69	1.34
35	8.09	5.02	3.92	3.55	3.22	0.67	1.32
36	8.33	5.21	4.04	3.55	3.20	0.67	1.32
37	8.55	5.39	4.16	3.62	3.27	0.67	1.31
38	8.74	5.55	4.25	3.69	3.32	0.66	1.28
39	8.91	5.70	4.23	3.75	3.37	0.65	1.25
40	9.07	5.83	4.21	3.79	3.40	0.63	1.21
41	9.20	5.95	4.18	3.80	3.43	0.61	1.17
42	9.22	5.83	4.13	3.76	3.42	0.59	1.13
43	8.99	5.72	4.09	3.71	3.38	0.57	1.09
44	8.77	5.61	4.05	3.68	3.35	0.55	1.04
45	8.55	5.51	4.02	3.65	3.31	0.52	0.98
46	8.33	5.42	4.00	3.63	3.29	0.50	0.94
47	8.11	5.34	3.97	3.60	3.26	0.47	0.88
48	7.89	5.21	3.94	3.57	3.23	0.44	0.83
49	7.67	5.09	3.86	3.50	3.14	0.42	0.77
50	7.41	4.96	3.79	3.42	3.07	0.38	0.71
51	7.15	4.83	3.71	3.34	2.99	0.35	0.64
52	6.89	4.70	3.64	3.28	2.92	0.32	0.58
53	6.63	4.59	3.58	3.21	2.85	0.28	0.52
54	6.38	4.47	3.50	3.13	2.77	0.25	0.46
55	6.13	4.36	3.42	3.06	2.69	0.22	0.40
56	5.88	4.11	3.22	2.86	2.50	0.18	0.32
57	5.83	3.90	2.98	2.65	2.31	0.15	0.26
58	5.75	3.85	2.93	2.44	2.14	0.13	0.22
59	5.67	3.80	2.89	2.25	1.98	0.11	0.19
60	5.54	3.72	2.83	2.09	1.84	0.11	0.19
61	5.41	3.63	2.77	2.04	1.72	0.10	0.19
62	5.27	3.54	2.69	1.99	1.67	0.10	0.18
63	5.14	3.45	2.63	1.94	1.63	0.10	0.17
64	4.96	3.36	2.56	2.00	1.69	0.10	0.17

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Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Benefit Period: to 365 day
Occupation Class: 5A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	3.41	1.01	0.58	0.30	0.13
26	3.38	1.09	0.61	0.32	0.14
27	3.34	1.15	0.64	0.33	0.15
28	3.30	1.20	0.67	0.34	0.15
29	3.27	1.25	0.69	0.35	0.16
30	3.24	1.28	0.70	0.36	0.16
31	3.21	1.28	0.70	0.37	0.16
32	3.19	1.27	0.70	0.37	0.16
33	3.16	1.26	0.69	0.37	0.16
34	3.13	1.25	0.69	0.36	0.16
35	3.10	1.24	0.68	0.35	0.16
36	3.13	1.27	0.69	0.37	0.16
37	3.13	1.28	0.70	0.37	0.16
38	3.12	1.30	0.70	0.37	0.17
39	3.11	1.31	0.70	0.38	0.16
40	3.09	1.33	0.70	0.38	0.17
41	3.06	1.33	0.70	0.38	0.17
42	3.03	1.33	0.69	0.38	0.17
43	3.00	1.33	0.69	0.38	0.17
44	2.97	1.35	0.68	0.37	0.16
45	2.93	1.34	0.67	0.37	0.17
46	2.89	1.32	0.67	0.37	0.17
47	2.84	1.29	0.66	0.37	0.17
48	2.80	1.26	0.66	0.37	0.17
49	2.74	1.23	0.65	0.37	0.17
50	2.69	1.19	0.64	0.37	0.17
51	2.63	1.16	0.63	0.36	0.17
52	2.57	1.14	0.63	0.36	0.17
53	2.53	1.11	0.61	0.35	0.17
54	2.48	1.10	0.61	0.35	0.17
55	2.41	1.07	0.61	0.37	0.17
56	2.39	1.08	0.64	0.37	0.18
57	2.40	1.12	0.66	0.39	0.19
58	2.43	1.17	0.72	0.43	0.20
59	2.53	1.26	0.78	0.47	0.23
60	2.71	1.39	0.88	0.52	0.25
61	2.53	1.34	0.86	0.52	0.25
62	2.35	1.29	0.84	0.52	0.25
63	2.18	1.21	0.81	0.48	0.23
64	2.04	1.13	0.76	0.45	0.23

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Elimination Period: 365 day
Occupation Class: 5A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.00	0.06	0.11	0.40	0.01	0.02
26	1.07	0.07	0.12	0.43	0.01	0.02
27	1.13	0.07	0.12	0.46	0.01	0.02
28	1.18	0.07	0.13	0.46	0.02	0.02
29	1.23	0.08	0.14	0.48	0.02	0.02
30	1.25	0.08	0.14	0.49	0.02	0.02
31	1.27	0.08	0.14	0.50	0.02	0.02
32	1.29	0.08	0.14	0.51	0.02	0.02
33	1.28	0.08	0.14	0.50	0.02	0.02
34	1.26	0.08	0.14	0.50	0.02	0.02
35	1.25	0.08	0.14	0.49	0.02	0.02
36	1.29	0.08	0.15	0.50	0.02	0.02
37	1.33	0.09	0.15	0.51	0.02	0.02
38	1.35	0.09	0.15	0.51	0.02	0.02
39	1.38	0.09	0.16	0.51	0.02	0.03
40	1.41	0.09	0.16	0.52	0.02	0.03
41	1.43	0.10	0.17	0.53	0.02	0.03
42	1.46	0.10	0.17	0.53	0.02	0.03
43	1.47	0.10	0.17	0.53	0.02	0.03
44	1.50	0.10	0.17	0.53	0.02	0.03
45	1.52	0.10	0.17	0.53	0.02	0.03
46	1.54	0.10	0.17	0.54	0.02	0.03
47	1.56	0.10	0.17	0.54	0.02	0.03
48	1.57	0.10	0.17	0.54	0.02	0.03
49	1.58	0.10	0.17	0.54	0.02	0.03
50	1.59	0.10	0.17	0.54	0.02	0.02
51	1.58	0.10	0.17	0.53	0.02	0.02
52	1.60	0.11	0.18	0.54	0.02	0.03
53	1.65	0.10	0.18	0.54	0.02	0.03
54	1.71	0.10	0.19	0.55	0.02	0.03
55	1.76	0.11	0.19	0.54	0.02	0.03
56	1.87	0.12	0.22	0.56	0.02	0.03
57	1.92	0.12	0.21	0.60	0.02	0.03
58	2.02	0.12	0.22	0.63	0.02	0.03
59	2.09	0.12	0.22	0.69	0.02	0.04
60	2.03	0.12	0.21	0.73	0.02	0.04
61	1.95	0.11	0.20	0.71	0.03	0.04
62	1.99	0.11	0.20	0.69	0.03	0.04
63	2.06	0.12	0.21	0.67	0.03	0.04
64	1.98	0.12	0.21	0.64	0.02	0.04

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

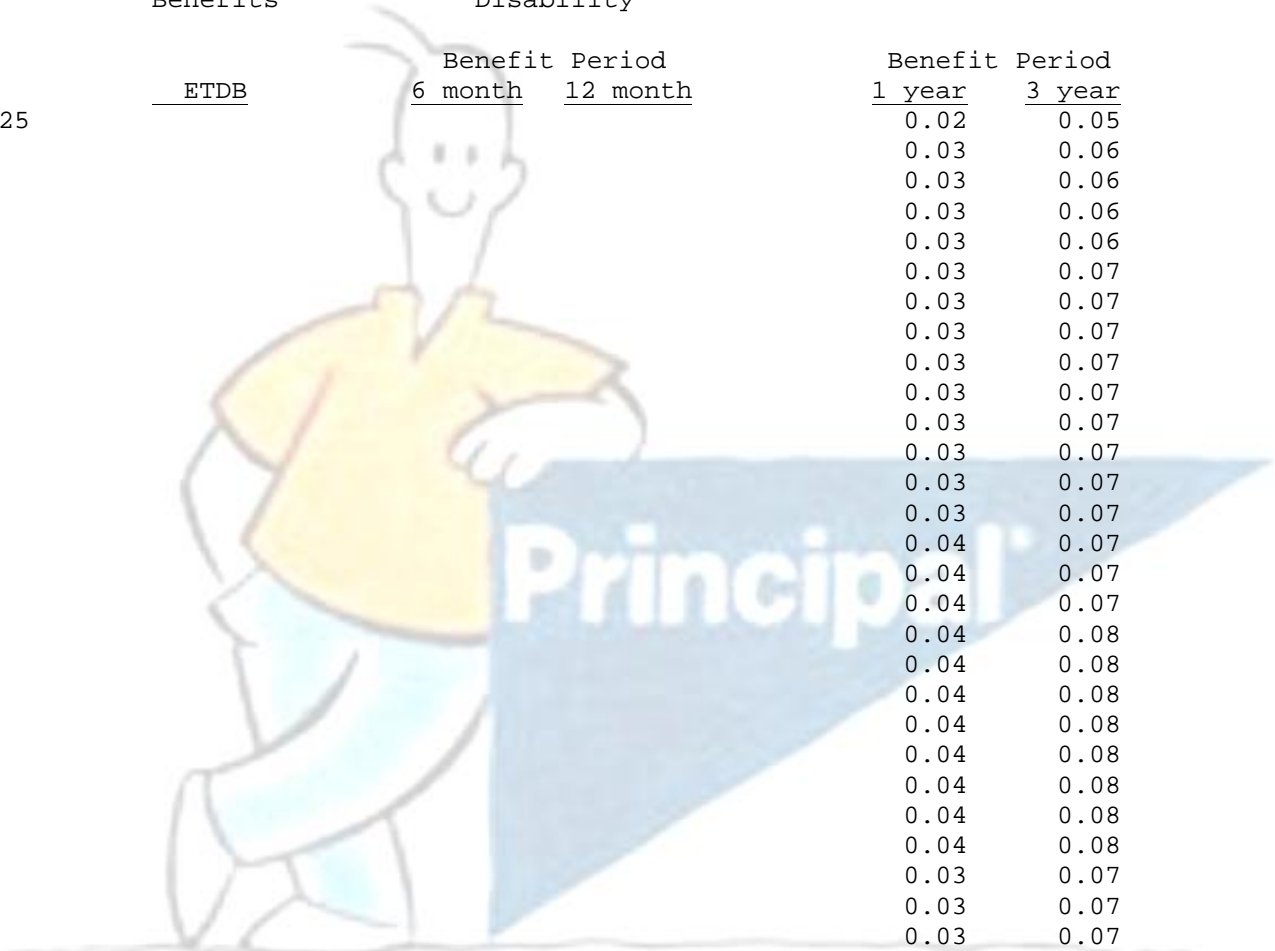
Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Occupation Class: 5A Female non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.02	0.05
26				0.03	0.06
27				0.03	0.06
28				0.03	0.06
29				0.03	0.06
30				0.03	0.07
31				0.03	0.07
32				0.03	0.07
33				0.03	0.07
34				0.03	0.07
35				0.03	0.07
36				0.03	0.07
37				0.03	0.07
38				0.03	0.07
39				0.04	0.07
40				0.04	0.07
41				0.04	0.07
42				0.04	0.08
43				0.04	0.08
44				0.04	0.08
45				0.04	0.08
46				0.04	0.08
47				0.04	0.08
48				0.04	0.08
49				0.04	0.08
50				0.03	0.07
51				0.03	0.07
52				0.03	0.07
53				0.03	0.07
54				0.03	0.07
55				0.03	0.06
56				0.03	0.06
57				0.03	0.06
58				0.03	0.06
59				0.03	0.06
60				0.03	0.06
61				0.03	0.06
62				0.03	0.06
63				0.03	0.06
64				0.03	0.05



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	47.65	27.49	19.18	17.54	15.89	4.34	8.77
26	49.31	28.46	19.71	18.02	16.35	4.43	8.90
27	50.97	29.46	20.35	18.62	16.97	4.49	9.02
28	52.66	30.56	21.12	19.31	17.60	4.56	9.17
29	54.39	31.72	21.91	20.01	18.24	4.64	9.28
30	56.46	32.96	23.01	21.02	19.16	4.73	9.40
31	58.09	34.26	23.89	21.80	19.88	4.78	9.48
32	59.42	35.59	24.81	22.63	20.65	4.84	9.58
33	60.87	36.98	25.80	23.47	21.46	4.88	9.65
34	62.44	38.46	26.80	24.57	22.39	4.96	9.74
35	64.09	40.05	28.08	25.74	23.46	5.03	9.85
36	67.80	42.66	29.39	26.94	24.57	5.27	10.30
37	71.72	44.91	30.84	28.26	25.77	5.52	10.75
38	75.88	46.98	32.46	29.74	27.12	5.78	11.26
39	79.02	49.14	34.21	31.33	28.57	6.05	11.72
40	81.73	51.57	36.49	33.39	30.43	6.28	12.13
41	84.78	53.90	38.46	35.18	32.04	6.50	12.50
42	87.87	56.32	40.55	37.08	33.76	6.70	12.85
43	91.02	58.85	42.77	39.09	35.58	6.85	13.10
44	94.15	61.46	45.12	41.22	37.50	6.98	13.31
45	97.36	64.18	47.60	43.46	39.51	7.09	13.45
46	101.22	67.38	50.47	46.05	41.84	7.26	13.69
47	105.23	70.76	53.52	48.81	44.31	7.39	13.88
48	109.34	74.28	56.75	51.72	46.91	7.50	13.99
49	113.49	77.93	60.15	54.78	49.64	7.64	14.20
50	115.45	80.41	62.90	57.21	51.72	7.79	14.39
51	119.78	84.28	66.54	60.48	54.60	7.91	14.63
52	124.28	88.33	70.36	63.88	57.58	8.11	14.94
53	129.04	92.62	74.42	67.50	60.72	8.41	15.47
54	134.24	97.28	78.81	71.40	64.10	8.75	16.03
55	139.99	102.41	83.63	75.67	67.78	9.06	16.60
56	143.48	105.97	87.22	78.80	70.36	9.38	17.24
57	146.65	109.40	90.78	81.73	72.63	9.38	17.20
58	153.33	113.90	94.07	83.04	74.37	9.38	17.15
59	160.06	118.43	97.39	84.35	76.12	9.38	17.11
60	166.84	123.00	100.74	85.69	77.89	9.38	17.06
61	173.67	127.59	104.09	87.02	79.67	9.38	17.02
62	174.20	127.85	104.22	87.03	79.62	9.34	16.93
63	169.89	124.42	101.22	84.35	77.07	8.99	16.30
64	164.48	120.12	97.47	81.02	73.92	8.57	15.54

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	45.83	26.65	18.01	16.37	14.76	4.01	8.04
26	47.38	27.53	18.46	16.85	15.28	4.06	8.14
27	48.91	28.50	19.19	17.46	15.83	4.10	8.21
28	50.46	29.53	19.87	18.07	16.39	4.16	8.32
29	52.03	30.62	20.57	18.70	16.96	4.21	8.39
30	53.79	31.78	21.51	19.54	17.72	4.26	8.46
31	55.60	32.98	22.29	20.23	18.35	4.32	8.52
32	57.54	34.22	23.11	20.96	19.01	4.36	8.57
33	59.43	35.54	23.98	21.73	19.71	4.39	8.60
34	60.90	36.93	24.87	22.51	20.43	4.42	8.64
35	62.43	38.40	25.72	23.43	21.24	4.46	8.70
36	65.94	39.98	26.98	24.50	22.20	4.66	9.04
37	68.61	41.65	28.28	25.66	23.25	4.85	9.38
38	71.24	43.49	29.69	26.96	24.43	5.05	9.76
39	73.87	45.39	31.16	28.36	25.69	5.26	10.08
40	75.86	47.26	32.97	29.98	27.11	5.40	10.36
41	78.43	49.24	34.65	31.49	28.47	5.54	10.60
42	80.98	51.28	36.43	33.09	29.90	5.66	10.78
43	83.52	53.36	38.28	34.76	31.39	5.74	10.87
44	85.98	55.48	40.23	36.50	32.93	5.80	10.92
45	88.44	57.65	42.25	38.31	34.53	5.81	10.91
46	91.42	60.19	44.58	40.38	36.36	5.87	10.98
47	94.42	62.80	47.00	42.54	38.25	5.89	10.97
48	97.40	65.47	49.51	44.78	40.20	5.88	10.88
49	99.35	68.15	52.09	47.07	42.19	5.90	10.86
50	101.33	69.30	53.67	48.40	43.24	5.89	10.81
51	103.31	71.93	56.25	50.68	45.19	5.88	10.80
52	105.99	74.56	58.85	52.96	47.11	5.89	10.80
53	108.68	77.23	61.51	55.29	49.05	5.93	10.89
54	112.43	80.03	64.29	57.71	51.05	5.78	10.55
55	115.42	83.00	67.23	60.27	53.08	5.58	10.16
56	120.26	84.25	68.78	59.76	52.71	5.19	9.39
57	125.28	86.39	70.33	59.25	52.33	5.05	9.11
58	130.52	90.36	71.90	58.73	51.95	4.91	8.84
59	136.03	94.59	73.48	58.21	51.58	4.77	8.56
60	138.11	96.01	74.55	59.01	52.27	4.63	8.29
61	140.18	97.43	75.62	59.80	52.96	4.49	8.01
62	142.27	98.86	76.70	60.60	53.66	4.45	7.93
63	142.69	99.07	76.80	60.62	53.64	4.47	7.98
64	143.10	99.27	76.89	60.62	53.62	4.43	7.91

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	44.42	25.95	17.14	15.54	14.02	3.71	7.55
26	45.87	26.79	17.69	16.06	14.54	3.74	7.59
27	47.29	27.71	18.31	16.61	15.05	3.78	7.64
28	48.73	28.54	18.94	17.19	15.57	3.81	7.67
29	50.19	29.36	19.59	17.75	16.08	3.85	7.72
30	51.70	30.39	20.40	18.48	16.72	3.78	7.51
31	53.35	31.39	21.11	19.09	17.28	3.83	7.60
32	55.13	32.49	21.85	19.75	17.87	3.91	7.71
33	57.05	33.72	22.63	20.45	18.50	3.99	7.84
34	58.94	34.98	23.41	21.14	19.13	4.06	7.91
35	60.81	36.27	24.20	21.80	19.72	4.08	7.93
36	62.91	37.67	25.32	22.83	20.64	4.24	8.20
37	65.13	39.18	26.51	23.81	21.54	4.39	8.47
38	67.50	40.83	27.79	24.98	22.59	4.52	8.73
39	69.82	42.54	29.14	26.23	23.72	4.65	8.96
40	71.28	44.02	30.39	27.55	24.87	4.58	8.75
41	73.47	45.72	31.86	28.87	26.06	4.67	8.91
42	75.61	47.46	33.40	30.26	27.28	4.76	9.05
43	77.70	49.23	35.00	31.69	28.55	4.83	9.16
44	79.65	50.98	36.65	33.16	29.84	4.88	9.22
45	81.55	52.73	38.33	34.65	31.16	4.91	9.25
46	83.89	54.80	40.26	36.38	32.66	4.96	9.27
47	86.17	56.89	42.25	38.14	34.20	4.97	9.26
48	88.36	58.96	44.27	39.93	35.76	4.94	9.13
49	90.39	61.00	46.30	41.73	37.30	4.90	9.02
50	91.48	61.38	47.22	42.51	37.90	4.55	8.35
51	94.70	63.29	49.18	44.24	39.36	4.43	8.11
52	98.06	65.09	51.09	45.92	40.77	4.25	7.76
53	101.55	66.84	52.99	47.57	42.09	4.06	7.36
54	105.00	69.19	54.88	49.18	43.34	3.84	6.92
55	107.06	70.83	56.76	50.74	44.51	3.57	6.41
56	110.73	73.16	57.24	50.84	44.44	3.17	5.66
57	114.31	75.42	57.72	49.65	43.34	2.69	4.80
58	117.81	77.64	58.20	48.21	42.15	2.54	4.50
59	121.23	79.79	58.69	46.81	41.25	2.39	4.22
60	125.00	82.28	60.50	45.24	40.25	2.46	4.34
61	128.77	84.78	62.35	46.06	39.03	2.54	4.47
62	132.82	87.47	64.32	47.52	40.27	2.62	4.61
63	136.77	90.07	66.25	50.10	42.38	2.69	4.74
64	140.82	92.75	68.22	55.76	47.15	2.77	4.89

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	30.54	14.77	10.84	9.77	8.89	0.51	0.92
26	30.72	15.18	11.11	10.02	9.11	0.53	0.95
27	30.97	15.64	11.40	10.29	9.36	0.55	0.97
28	31.30	16.14	11.73	10.59	9.61	0.57	1.00
29	31.73	16.68	12.06	10.88	9.88	0.58	1.05
30	32.25	17.25	12.41	11.18	10.14	0.60	1.08
31	32.87	17.88	12.75	11.48	10.40	0.63	1.10
32	33.56	18.52	13.11	11.78	10.66	0.65	1.13
33	34.34	19.20	13.43	12.08	10.92	0.65	1.17
34	35.17	19.91	13.78	12.37	11.16	0.67	1.20
35	36.02	20.63	14.10	12.67	11.43	0.69	1.23
36	37.91	21.93	14.98	13.43	12.10	0.73	1.32
37	39.93	23.30	15.89	14.24	12.80	0.79	1.40
38	42.07	24.74	16.88	15.11	13.55	0.83	1.50
39	44.34	26.25	17.85	15.98	14.33	0.89	1.59
40	46.75	27.80	18.88	16.89	15.14	0.95	1.68
41	49.30	29.39	19.93	17.80	15.95	0.99	1.78
42	51.95	31.03	20.98	18.72	16.78	1.05	1.88
43	54.74	32.70	22.06	19.68	17.62	1.10	1.98
44	57.64	34.52	23.22	20.70	18.50	1.17	2.08
45	60.63	36.40	24.43	21.75	19.43	1.23	2.18
46	63.55	38.18	25.83	22.96	20.48	1.30	2.31
47	66.57	40.07	27.34	24.26	21.59	1.37	2.44
48	69.72	42.10	28.93	25.65	22.79	1.44	2.58
49	73.13	44.29	30.70	27.17	24.19	1.53	2.72
50	76.87	46.66	32.61	28.80	25.71	1.62	2.86
51	80.89	49.24	34.68	30.72	27.52	1.70	3.03
52	85.25	52.01	36.89	32.92	29.48	1.78	3.19
53	90.02	54.98	39.27	35.35	31.66	1.89	3.35
54	95.13	58.11	42.28	38.09	34.07	1.98	3.52
55	99.38	60.67	45.70	41.20	36.82	2.02	3.60
56	104.72	65.16	48.77	43.97	39.14	2.07	3.68
57	109.93	69.54	50.82	45.59	40.21	2.12	3.75
58	115.02	73.82	53.93	45.97	40.40	2.16	3.82
59	119.63	77.48	56.74	46.81	41.25	2.20	3.88
60	124.25	81.16	59.58	45.24	40.25	2.46	4.34
61	128.77	84.78	62.35	46.06	39.03	2.54	4.47
62	132.82	87.47	64.32	47.52	40.27	2.62	4.61
63	136.77	90.07	66.25	50.10	42.38	2.69	4.74
64	140.82	92.75	68.22	55.76	47.15	2.77	4.89

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 5A Male non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	28.06	12.69	8.73	7.15			
26	28.08	12.96	8.91	7.31			
27	28.14	13.25	9.09	7.47			
28	28.26	13.57	9.28	7.64			
29	28.47	13.95	9.48	7.83			
30	28.75	14.36	9.69	8.03			
31	29.10	14.82	9.91	8.20			
32	29.54	15.31	10.12	8.41			
33	30.06	15.83	10.35	8.60			
34	30.65	16.37	10.54	8.81			
35	31.25	16.91	10.71	8.97			
36	32.32	17.77	11.21	9.42			
37	33.45	18.66	11.72	9.86			
38	34.64	19.59	12.25	10.34			
39	35.92	20.53	12.78	10.81			
40	37.25	21.49	13.29	11.31			
41	38.67	22.45	13.81	11.79			
42	40.13	23.47	14.31	12.28			
43	41.66	24.47	14.82	12.77			
44	43.21	25.58	15.36	13.31			
45	44.83	26.74	15.92	13.86			
46	46.75	27.87	16.78	14.62			
47	48.77	29.09	17.74	15.47			
48	50.91	30.41	18.78	16.37			
49	53.23	31.87	19.94	17.40			
50	55.81	33.47	21.21	18.52			
51	58.65	35.23	22.61	19.75			
52	61.81	37.18	24.18	21.13			
53	65.38	39.31	25.91	22.64			
54	69.38	41.69	27.82	24.33			
55	73.08	43.81	29.61	25.92			
56	76.45	46.53	31.80	27.92			
57	80.51	49.70	34.34	30.25			
58	85.68	53.61	37.41	33.06			
59	92.69	58.70	41.34	36.65			
60	101.97	64.58	45.47	40.31			
61	112.16	71.03	50.02	44.36			
62	123.37	78.14	55.02	46.57			
63	134.03	85.95	60.52	49.10			
64	138.00	90.90	66.57	54.64			

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: 5A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	19.87	7.44	4.87	3.43	2.65
26	19.86	7.54	4.93	3.48	2.67
27	19.85	7.65	4.98	3.50	2.68
28	19.83	7.78	5.04	3.54	2.69
29	19.86	7.93	5.10	3.58	2.72
30	19.92	8.09	5.18	3.64	2.74
31	20.02	8.28	5.27	3.67	2.76
32	20.17	8.48	5.35	3.73	2.78
33	20.38	8.72	5.44	3.79	2.81
34	20.62	8.97	5.52	3.84	2.84
35	20.88	9.19	5.58	3.88	2.86
36	21.47	9.58	5.78	4.01	2.91
37	22.08	9.98	5.99	4.13	2.98
38	22.73	10.39	6.19	4.25	3.04
39	23.43	10.81	6.39	4.37	3.10
40	24.17	11.22	6.58	4.51	3.17
41	24.96	11.64	6.78	4.63	3.24
42	25.76	12.08	6.96	4.77	3.30
43	26.60	12.50	7.16	4.90	3.36
44	27.44	12.99	7.36	5.04	3.45
45	28.33	13.48	7.58	5.18	3.53
46	29.38	13.98	7.91	5.38	3.61
47	30.49	14.52	8.29	5.60	3.71
48	31.65	15.11	8.69	5.83	3.82
49	32.91	15.77	9.15	6.10	3.96
50	34.29	16.50	9.66	6.41	4.10
51	35.80	17.29	10.22	6.74	4.26
52	37.49	18.15	10.86	7.13	4.46
53	39.38	19.10	11.57	7.54	4.67
54	41.49	20.17	12.34	8.01	4.90
55	43.41	21.12	13.05	8.45	5.11
56	45.14	22.35	13.95	9.01	5.41
57	47.26	23.80	14.99	9.69	5.76
58	50.03	25.59	16.27	10.50	6.20
59	53.88	27.98	17.92	11.56	6.78
60	60.82	31.98	20.60	13.29	7.75
61	59.60	32.07	20.88	13.43	7.73
62	58.53	32.17	21.17	13.56	7.72
63	57.53	32.23	21.42	13.69	7.71
64	57.64	32.67	21.65	13.76	7.68

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 5A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	7.80	0.38	0.67	4.27	0.06	0.12
26	7.99	0.39	0.70	4.34	0.06	0.12
27	8.19	0.40	0.72	4.42	0.08	0.12
28	8.40	0.42	0.74	4.48	0.08	0.13
29	8.62	0.43	0.78	4.57	0.08	0.13
30	8.85	0.45	0.80	4.64	0.09	0.14
31	9.05	0.46	0.82	4.72	0.09	0.14
32	9.28	0.47	0.85	4.80	0.09	0.15
33	9.49	0.50	0.87	4.89	0.09	0.15
34	9.70	0.51	0.90	4.96	0.09	0.15
35	9.92	0.52	0.92	5.04	0.09	0.16
36	10.47	0.56	0.99	5.22	0.10	0.17
37	11.06	0.59	1.06	5.43	0.11	0.18
38	11.70	0.64	1.13	5.63	0.11	0.19
39	12.36	0.68	1.21	5.84	0.12	0.21
40	13.02	0.73	1.28	6.05	0.12	0.22
41	13.70	0.77	1.37	6.27	0.13	0.22
42	14.40	0.82	1.44	6.48	0.14	0.24
43	15.11	0.86	1.53	6.69	0.14	0.25
44	15.85	0.91	1.61	6.93	0.15	0.27
45	16.64	0.96	1.70	7.16	0.15	0.28
46	17.51	1.03	1.80	7.47	0.17	0.29
47	18.45	1.08	1.92	7.81	0.18	0.31
48	19.47	1.15	2.04	8.18	0.19	0.34
49	20.67	1.23	2.18	8.59	0.21	0.36
50	21.94	1.31	2.32	9.04	0.23	0.39
51	23.47	1.41	2.50	9.53	0.24	0.42
52	25.13	1.52	2.68	10.08	0.26	0.47
53	26.99	1.63	2.89	10.68	0.28	0.50
54	29.04	1.76	3.13	11.33	0.30	0.53
55	31.39	1.92	3.38	11.91	0.34	0.59
56	34.86	2.14	3.77	12.67	0.37	0.63
57	37.31	2.29	4.05	13.53	0.41	0.71
58	38.89	2.40	4.21	14.50	0.45	0.79
59	42.13	2.59	4.56	15.69	0.51	0.89
60	43.98	2.70	4.74	17.45	0.61	1.06
61	45.79	2.81	4.95	17.79	0.63	1.09
62	50.72	3.12	5.48	18.12	0.65	1.12
63	54.53	3.35	5.91	18.41	0.66	1.15
64	55.31	3.40	5.99	18.60	0.67	1.16

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 5A Male non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25	0.01	0.72	1.31	0.16	0.32	
26	0.01	0.73	1.34	0.16	0.33	
27	0.01	0.74	1.38	0.17	0.33	
28	0.01	0.76	1.40	0.18	0.34	
29	0.01	0.76	1.44	0.18	0.35	
30	0.01	0.78	1.48	0.18	0.37	
31	0.02	0.80	1.52	0.19	0.38	
32	0.02	0.82	1.56	0.19	0.39	
33	0.02	0.84	1.59	0.20	0.40	
34	0.02	0.86	1.63	0.21	0.41	
35	0.02	0.88	1.66	0.21	0.43	
36	0.03	0.92	1.75	0.22	0.45	
37	0.03	0.96	1.84	0.24	0.48	
38	0.04	1.01	1.93	0.26	0.51	
39	0.04	1.06	2.02	0.27	0.54	
40	0.04	1.10	2.11	0.28	0.57	
41	0.05	1.14	2.20	0.30	0.60	
42	0.06	1.18	2.28	0.32	0.62	
43	0.06	1.23	2.37	0.33	0.65	
44	0.07	1.27	2.46	0.34	0.68	
45	0.08	1.31	2.56	0.36	0.71	
46	0.10	1.40	2.72	0.37	0.75	
47	0.11	1.49	2.89	0.38	0.77	
48	0.13	1.58	3.08	0.41	0.80	
49	0.15	1.69	3.30	0.42	0.84	
50	0.17	1.81	3.52	0.44	0.88	
51	0.18	1.95	3.78	0.46	0.92	
52	0.21	2.09	4.08	0.48	0.96	
53	0.25	2.25	4.39	0.50	1.00	
54	0.58	2.43	4.73	0.52	1.04	
55		2.63	5.13	0.54	1.07	
56		2.88	5.59	0.56	1.12	
57		3.15	6.14	0.58	1.16	
58		3.49	6.79	0.60	1.20	
59		3.91	7.62	0.62	1.25	
60		4.53	8.80	0.66	1.32	
61		4.64	9.02	0.68	1.35	
62		4.75	9.22	0.69	1.38	
63		4.85	9.40	0.70	1.41	
64		4.95	9.57	0.71	1.43	

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 70
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.29	2.47	1.73	1.58	1.43	0.42	0.86
26	4.44	2.56	1.77	1.62	1.47	0.42	0.86
27	4.59	2.65	1.83	1.68	1.53	0.43	0.88
28	4.74	2.75	1.90	1.74	1.58	0.44	0.89
29	4.89	2.85	1.97	1.80	1.64	0.45	0.90
30	5.08	2.97	2.07	1.89	1.72	0.45	0.90
31	5.23	3.08	2.15	1.96	1.79	0.46	0.92
32	5.35	3.20	2.23	2.04	1.86	0.47	0.94
33	5.48	3.33	2.32	2.11	1.93	0.49	0.97
34	5.62	3.46	2.41	2.21	2.02	0.50	1.00
35	5.77	3.60	2.53	2.32	2.11	0.52	1.03
36	6.10	3.84	2.65	2.43	2.21	0.54	1.06
37	6.45	4.04	2.78	2.54	2.32	0.55	1.10
38	6.83	4.23	2.92	2.68	2.44	0.58	1.14
39	7.11	4.42	3.08	2.82	2.57	0.60	1.16
40	7.36	4.64	3.28	3.01	2.74	0.61	1.19
41	7.63	4.85	3.46	3.17	2.88	0.61	1.21
42	7.91	5.07	3.65	3.34	3.04	0.62	1.22
43	8.19	5.30	3.85	3.52	3.20	0.62	1.21
44	8.47	5.53	4.06	3.71	3.37	0.61	1.19
45	8.76	5.78	4.28	3.91	3.56	0.61	1.16
46	8.70	5.79	4.34	3.96	3.59	0.61	1.14
47	8.61	5.79	4.38	3.99	3.62	0.58	1.10
48	8.48	5.76	4.40	4.01	3.64	0.56	1.08
49	8.34	5.73	4.42	4.03	3.65	0.56	1.04
50	8.01	5.58	4.37	3.97	3.59	0.55	1.00
51	7.82	5.50	4.35	3.95	3.57	0.54	0.96
52	7.61	5.41	4.31	3.91	3.52	0.53	0.95
53	7.37	5.29	4.25	3.85	3.47	0.52	0.92
54	7.10	5.15	4.17	3.78	3.39	0.48	0.90
55	6.83	5.00	4.08	3.69	3.31	0.46	0.84
56	6.41	4.74	3.90	3.52	3.15	0.42	0.77
57	5.95	4.44	3.69	3.32	2.95	0.38	0.70
58	5.60	4.16	3.43	3.03	2.71	0.35	0.63
59	5.19	3.84	3.16	2.73	2.47	0.31	0.56
60	4.70	3.47	2.84	2.42	2.20	0.28	0.49
61	4.19	3.07	2.51	2.10	1.92	0.24	0.42
62	3.48	2.56	2.08	1.74	1.59	0.21	0.38
63	3.40	2.49	2.02	1.69	1.54	0.16	0.30
64	3.29	2.40	1.95	1.62	1.48	0.11	0.22

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 67
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.13	2.40	1.62	1.47	1.33	0.37	0.75
26	4.26	2.48	1.66	1.52	1.37	0.37	0.76
27	4.40	2.57	1.73	1.57	1.42	0.38	0.77
28	4.54	2.66	1.79	1.63	1.48	0.38	0.77
29	4.68	2.76	1.85	1.68	1.53	0.39	0.78
30	4.84	2.86	1.94	1.76	1.59	0.38	0.77
31	5.00	2.97	2.01	1.82	1.65	0.39	0.78
32	5.18	3.08	2.08	1.89	1.71	0.40	0.79
33	5.35	3.20	2.16	1.96	1.77	0.41	0.81
34	5.48	3.32	2.24	2.03	1.84	0.42	0.83
35	5.62	3.46	2.32	2.11	1.91	0.43	0.85
36	5.94	3.60	2.43	2.20	2.00	0.45	0.87
37	6.17	3.75	2.55	2.31	2.09	0.46	0.90
38	6.41	3.91	2.67	2.43	2.20	0.48	0.93
39	6.65	4.09	2.80	2.55	2.31	0.49	0.95
40	6.83	4.25	2.97	2.70	2.44	0.49	0.95
41	7.06	4.43	3.12	2.83	2.56	0.50	0.97
42	7.29	4.61	3.28	2.98	2.69	0.52	0.99
43	7.52	4.80	3.45	3.13	2.82	0.52	1.00
44	7.74	4.99	3.62	3.28	2.96	0.52	0.97
45	7.96	5.19	3.80	3.45	3.11	0.50	0.95
46	7.85	5.17	3.83	3.47	3.12	0.49	0.91
47	7.72	5.14	3.84	3.48	3.13	0.46	0.88
48	7.56	5.08	3.84	3.47	3.12	0.44	0.84
49	7.30	5.01	3.83	3.46	3.10	0.43	0.80
50	7.03	4.81	3.72	3.36	3.00	0.41	0.74
51	6.75	4.70	3.67	3.31	2.95	0.40	0.72
52	6.49	4.56	3.60	3.24	2.88	0.37	0.68
53	6.21	4.41	3.51	3.16	2.80	0.34	0.62
54	5.95	4.23	3.40	3.05	2.70	0.31	0.56
55	5.63	4.05	3.28	2.94	2.59	0.27	0.50
56	5.38	3.77	3.07	2.67	2.36	0.23	0.42
57	5.09	3.51	2.86	2.41	2.12	0.20	0.37
58	4.76	3.30	2.62	2.14	1.90	0.18	0.32
59	4.41	3.06	2.38	1.89	1.67	0.15	0.28
60	3.89	2.71	2.10	1.66	1.47	0.13	0.23
61	3.38	2.35	1.82	1.44	1.28	0.10	0.18
62	2.85	1.98	1.53	1.21	1.07	0.08	0.15
63	2.85	1.98	1.54	1.21	1.07	0.06	0.11
64	2.86	1.99	1.54	1.21	1.07	0.06	0.11

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.00	2.34	1.54	1.40	1.26	0.33	0.68
26	4.13	2.41	1.59	1.45	1.31	0.34	0.68
27	4.26	2.49	1.65	1.50	1.35	0.34	0.69
28	4.39	2.57	1.71	1.55	1.40	0.34	0.69
29	4.52	2.64	1.76	1.60	1.45	0.35	0.69
30	4.65	2.73	1.84	1.66	1.51	0.34	0.68
31	4.80	2.82	1.90	1.72	1.56	0.35	0.68
32	4.96	2.92	1.97	1.78	1.61	0.35	0.70
33	5.13	3.03	2.04	1.84	1.67	0.36	0.71
34	5.30	3.15	2.11	1.90	1.72	0.37	0.72
35	5.47	3.26	2.18	1.96	1.77	0.37	0.73
36	5.66	3.39	2.28	2.05	1.86	0.38	0.75
37	5.86	3.53	2.39	2.14	1.94	0.40	0.77
38	6.07	3.68	2.50	2.25	2.03	0.41	0.79
39	6.28	3.83	2.62	2.36	2.13	0.42	0.81
40	6.42	3.96	2.73	2.48	2.24	0.41	0.79
41	6.61	4.12	2.87	2.60	2.34	0.42	0.80
42	6.80	4.27	3.01	2.72	2.46	0.43	0.82
43	6.99	4.43	3.15	2.85	2.57	0.43	0.82
44	7.17	4.59	3.30	2.98	2.69	0.44	0.83
45	7.34	4.75	3.45	3.12	2.80	0.43	0.82
46	7.21	4.71	3.46	3.12	2.81	0.42	0.78
47	7.05	4.65	3.46	3.12	2.80	0.40	0.74
48	6.86	4.58	3.44	3.10	2.77	0.37	0.70
49	6.64	4.48	3.40	3.07	2.74	0.36	0.66
50	6.35	4.26	3.28	2.95	2.63	0.32	0.58
51	6.18	4.13	3.21	2.89	2.57	0.29	0.53
52	6.00	3.98	3.13	2.81	2.49	0.26	0.48
53	5.80	3.82	3.03	2.72	2.40	0.23	0.42
54	5.55	3.66	2.90	2.60	2.29	0.20	0.37
55	5.22	3.46	2.77	2.48	2.17	0.17	0.31
56	4.95	3.27	2.56	2.27	1.99	0.14	0.25
57	4.64	3.06	2.34	2.02	1.76	0.11	0.20
58	4.30	2.83	2.12	1.76	1.54	0.09	0.16
59	3.93	2.59	1.90	1.52	1.34	0.08	0.14
60	3.52	2.32	1.71	1.28	1.14	0.05	0.10
61	3.10	2.04	1.50	1.11	0.94	0.05	0.09
62	2.66	1.75	1.29	0.95	0.81	0.05	0.09
63	2.74	1.80	1.33	1.00	0.85	0.05	0.09
64	2.82	1.86	1.36	1.12	0.94	0.05	0.09

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.22	0.59	0.43	0.39	0.36	0.03	0.04
26	1.23	0.61	0.44	0.40	0.36	0.03	0.04
27	1.24	0.63	0.46	0.41	0.37	0.03	0.04
28	1.25	0.65	0.47	0.42	0.38	0.03	0.04
29	1.27	0.67	0.48	0.44	0.40	0.03	0.04
30	1.29	0.69	0.50	0.45	0.41	0.03	0.04
31	1.31	0.72	0.51	0.46	0.42	0.03	0.04
32	1.34	0.74	0.52	0.47	0.43	0.03	0.05
33	1.37	0.77	0.54	0.48	0.44	0.03	0.05
34	1.41	0.80	0.55	0.49	0.45	0.03	0.05
35	1.44	0.83	0.56	0.51	0.46	0.03	0.05
36	1.52	0.88	0.60	0.54	0.48	0.03	0.06
37	1.60	0.93	0.64	0.57	0.51	0.03	0.06
38	1.68	0.99	0.68	0.60	0.54	0.04	0.06
39	1.77	1.05	0.71	0.64	0.57	0.04	0.08
40	1.87	1.11	0.76	0.68	0.61	0.04	0.08
41	1.97	1.18	0.80	0.71	0.64	0.04	0.08
42	2.08	1.24	0.84	0.75	0.67	0.04	0.08
43	2.19	1.31	0.88	0.79	0.70	0.04	0.09
44	2.31	1.38	0.93	0.83	0.74	0.04	0.09
45	2.43	1.46	0.98	0.87	0.78	0.05	0.10
46	2.54	1.53	1.03	0.92	0.82	0.05	0.10
47	2.66	1.60	1.09	0.97	0.86	0.05	0.10
48	2.79	1.68	1.16	1.03	0.91	0.06	0.11
49	2.93	1.77	1.23	1.09	0.97	0.06	0.12
50	3.07	1.87	1.30	1.15	1.03	0.08	0.13
51	3.24	1.97	1.39	1.23	1.10	0.07	0.12
52	3.41	2.08	1.48	1.32	1.18	0.08	0.13
53	3.60	2.20	1.57	1.41	1.27	0.08	0.14
54	3.81	2.32	1.69	1.52	1.36	0.08	0.14
55	3.98	2.43	1.83	1.65	1.47	0.08	0.13
56	3.89	2.42	1.81	1.63	1.45	0.07	0.13
57	3.77	2.39	1.74	1.56	1.38	0.07	0.12
58	3.61	2.32	1.69	1.44	1.27	0.06	0.11
59	3.42	2.22	1.62	1.37	1.22	0.05	0.11
60	3.19	2.09	1.53	1.28	1.14	0.05	0.10
61	2.95	1.94	1.43	1.11	0.94	0.05	0.09
62	2.66	1.75	1.29	0.95	0.81	0.05	0.09
63	2.74	1.80	1.33	1.00	0.85	0.05	0.09
64	2.82	1.86	1.36	1.12	0.94	0.05	0.09

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 5A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.27	0.02	0.03			
26	0.28	0.02	0.03			
27	0.29	0.02	0.03			
28	0.30	0.02	0.03			
29	0.31	0.02	0.03			
30	0.32	0.03	0.03			
31	0.33	0.03	0.04			
32	0.34	0.03	0.04			
33	0.35	0.03	0.04			
34	0.35	0.03	0.04			
35	0.36	0.03	0.04			
36	0.39	0.03	0.04			
37	0.42	0.03	0.04			
38	0.43	0.03	0.04			
39	0.46	0.03	0.04			
40	0.49	0.03	0.05			
41	0.51	0.03	0.05			
42	0.55	0.03	0.06			
43	0.57	0.03	0.06			
44	0.59	0.04	0.06			
45	0.62	0.04	0.08			
46	0.66	0.03	0.08			
47	0.68	0.04	0.09			
48	0.72	0.04	0.09			
49	0.76	0.04	0.09			
50	0.79	0.05	0.10			
51	0.84	0.05	0.10			
52	0.89	0.05	0.11			
53	0.93	0.06	0.11			
54	0.97	0.06	0.11			
55	1.02	0.06	0.11			
56	1.06	0.06	0.12			
57	1.07	0.06	0.12			
58	1.04	0.06	0.12			
59	1.03	0.06	0.11			
60	0.98	0.06	0.11			
61	0.93	0.06	0.11			
62	0.95	0.05	0.11			
63	1.02	0.06	0.11			
64	1.04	0.06	0.12			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

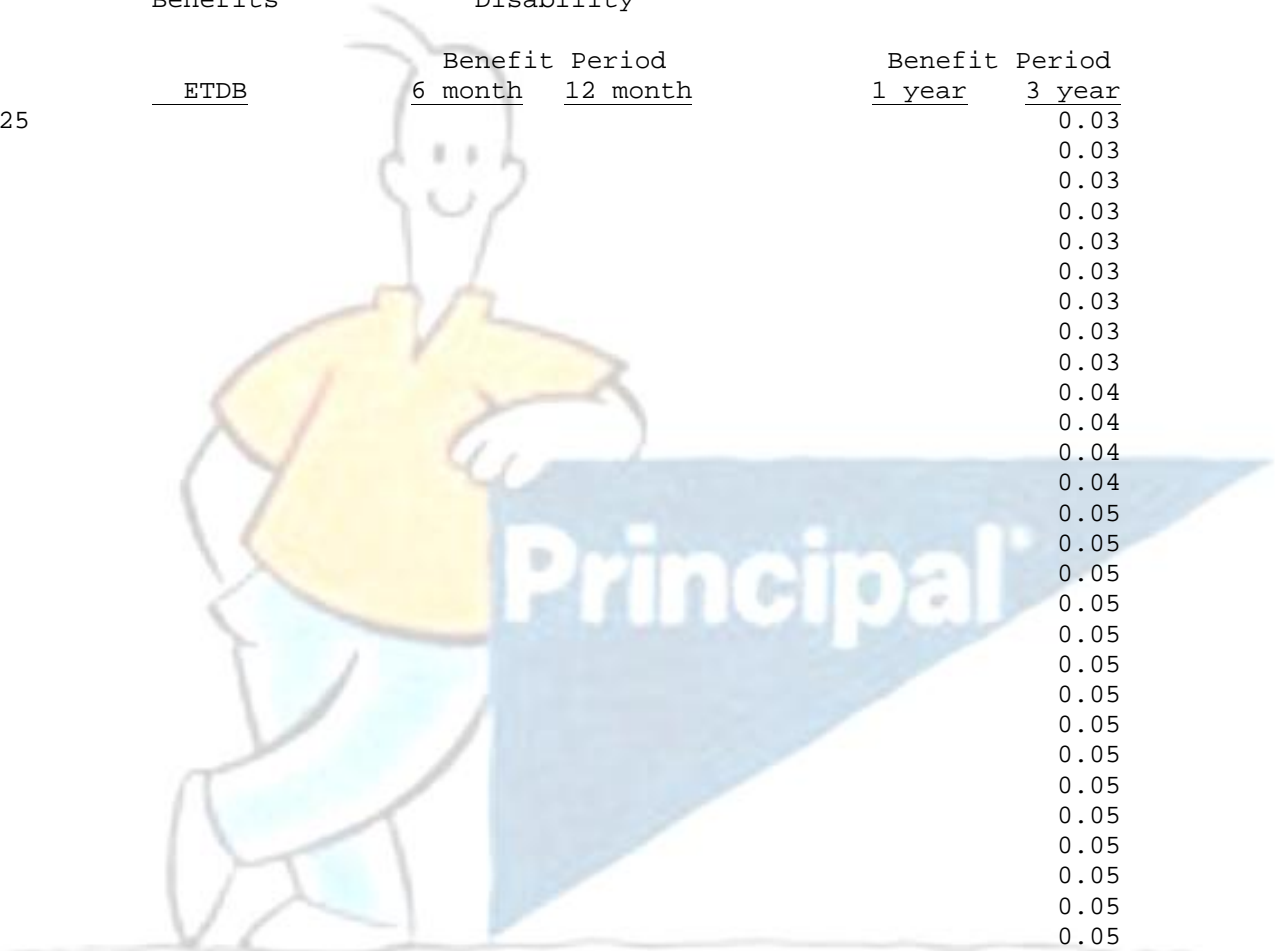
Disability Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 5A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.03
26					0.03
27					0.03
28					0.03
29					0.03
30					0.03
31					0.03
32					0.03
33					0.03
34					0.04
35					0.04
36					0.04
37					0.04
38					0.05
39					0.05
40					0.05
41					0.05
42					0.05
43					0.05
44					0.05
45					0.05
46					0.05
47					0.05
48					0.05
49					0.05
50					0.05
51					0.05
52					0.05
53					0.05
54					0.05
55					0.05
56					0.05
57					0.04
58					0.04
59					0.04
60					0.03
61					0.03
62					0.03
63					0.03
64					0.03



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	36.52	20.62	13.56	12.22	10.84	2.78	5.65
26	37.52	21.17	13.92	12.55	11.18	2.78	5.64
27	38.48	21.78	14.34	12.92	11.50	2.80	5.62
28	39.46	22.33	14.75	13.31	11.84	2.80	5.59
29	40.43	22.86	15.19	13.67	12.16	2.82	5.59
30	41.47	23.54	15.75	14.17	12.58	2.74	5.41
31	42.60	24.21	16.24	14.58	12.94	2.78	5.45
32	43.81	24.97	16.73	15.02	13.31	2.82	5.52
33	45.16	25.81	17.27	15.49	13.69	2.87	5.61
34	46.46	26.69	17.79	15.95	14.11	2.91	5.65
35	47.75	27.57	18.33	16.39	14.47	2.90	5.65
36	49.20	28.51	19.10	17.08	15.07	3.00	5.81
37	50.76	29.56	19.92	17.74	15.65	3.09	5.99
38	52.42	30.70	20.81	18.53	16.31	3.18	6.13
39	54.02	31.86	21.73	19.39	17.03	3.25	6.28
40	54.99	32.85	22.58	20.27	17.78	3.21	6.11
41	56.53	34.01	23.60	21.16	18.53	3.23	6.20
42	58.02	35.20	24.66	22.10	19.30	3.28	6.25
43	59.47	36.41	25.74	23.07	20.11	3.32	6.31
44	60.83	37.60	26.89	24.06	20.92	3.34	6.32
45	62.18	38.82	28.05	25.07	21.74	3.34	6.32
46	63.85	40.25	29.39	26.24	22.67	3.36	6.29
47	65.49	41.71	30.77	27.42	23.62	3.35	6.24
48	67.08	43.17	32.19	28.63	24.57	3.32	6.14
49	68.56	44.61	33.62	29.86	25.51	3.27	6.03
50	69.33	44.86	34.24	30.36	25.81	3.02	5.56
51	71.74	46.23	35.63	31.54	26.68	2.94	5.36
52	74.28	47.55	37.01	32.71	27.50	2.80	5.13
53	76.97	48.84	38.39	33.84	28.28	2.67	4.83
54	79.67	50.61	39.78	34.99	28.98	2.50	4.52
55	81.42	51.92	41.22	36.13	29.64	2.32	4.15
56	84.93	54.06	41.86	36.47	29.50	2.04	3.66
57	88.36	56.14	42.49	35.88	28.67	1.73	3.08
58	91.71	58.17	43.09	35.07	27.78	1.62	2.88
59	94.97	60.14	43.70	34.28	27.11	1.51	2.68
60	97.92	62.02	45.05	33.13	26.45	1.55	2.76
61	100.88	63.91	46.42	33.72	25.65	1.60	2.84
62	104.05	65.93	47.89	34.79	26.47	1.65	2.93
63	107.15	67.90	49.32	36.68	27.86	1.70	3.01
64	110.31	69.92	50.80	40.83	30.99	1.75	3.11

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	26.32	12.17	8.87	7.90	6.96	0.37	0.66
26	26.36	12.45	9.06	8.05	7.08	0.38	0.68
27	26.45	12.77	9.24	8.23	7.24	0.40	0.71
28	26.59	13.11	9.48	8.43	7.39	0.41	0.72
29	26.83	13.48	9.70	8.61	7.55	0.42	0.75
30	27.15	13.88	9.93	8.82	7.71	0.43	0.77
31	27.55	14.33	10.16	9.00	7.86	0.43	0.78
32	28.00	14.78	10.41	9.20	8.00	0.44	0.80
33	28.52	15.26	10.63	9.39	8.16	0.46	0.81
34	29.09	15.77	10.87	9.59	8.31	0.47	0.83
35	29.67	16.28	11.08	9.79	8.47	0.49	0.85
36	31.10	17.23	11.72	10.32	8.91	0.51	0.91
37	32.62	18.24	12.38	10.89	9.36	0.54	0.96
38	34.24	19.29	13.09	11.49	9.86	0.58	1.03
39	35.95	20.38	13.80	12.09	10.36	0.61	1.09
40	37.76	21.50	14.54	12.73	10.88	0.64	1.15
41	39.69	22.66	15.27	13.34	11.39	0.68	1.20
42	41.68	23.84	16.02	13.98	11.92	0.71	1.27
43	43.78	25.02	16.78	14.64	12.44	0.74	1.34
44	45.95	26.32	17.59	15.32	13.00	0.79	1.40
45	48.19	27.68	18.46	16.06	13.58	0.81	1.47
46	50.36	28.95	19.44	16.86	14.23	0.87	1.55
47	52.61	30.29	20.51	17.75	14.93	0.92	1.62
48	54.94	31.75	21.64	18.71	15.67	0.96	1.71
49	57.47	33.33	22.90	19.75	16.56	1.00	1.79
50	60.24	35.04	24.26	20.86	17.50	1.07	1.88
51	63.23	36.91	25.74	22.20	18.64	1.11	1.98
52	66.48	38.91	27.32	23.71	19.87	1.16	2.08
53	70.04	41.07	29.04	25.40	21.25	1.23	2.19
54	73.88	43.35	31.21	27.29	22.77	1.28	2.29
55	77.08	45.23	33.70	29.48	24.50	1.31	2.33
56	81.54	48.79	36.10	31.67	25.94	1.33	2.37
57	85.90	52.27	37.74	33.06	26.57	1.36	2.40
58	90.17	55.66	40.18	33.52	26.61	1.38	2.43
59	94.04	58.59	42.37	34.28	27.11	1.39	2.46
60	97.34	61.18	44.36	33.13	26.45	1.55	2.76
61	100.88	63.91	46.42	33.72	25.65	1.60	2.84
62	104.05	65.93	47.89	34.79	26.47	1.65	2.93
63	107.15	67.90	49.32	36.68	27.86	1.70	3.01
64	110.31	69.92	50.80	40.83	30.99	1.75	3.11

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	25.62	11.14	7.59	6.07	5.12		
26	25.62	11.34	7.71	6.18	5.20		
27	25.61	11.55	7.83	6.28	5.29		
28	25.64	11.80	7.97	6.40	5.38		
29	25.75	12.08	8.11	6.52	5.48		
30	25.94	12.39	8.27	6.66	5.58		
31	26.18	12.75	8.45	6.79	5.68		
32	26.49	13.13	8.60	6.93	5.79		
33	26.90	13.55	8.76	7.07	5.89		
34	27.33	13.96	8.89	7.21	5.99		
35	27.78	14.38	9.03	7.32	6.08		
36	28.67	15.06	9.42	7.65	6.33		
37	29.58	15.78	9.82	7.99	6.59		
38	30.57	16.50	10.23	8.33	6.87		
39	31.62	17.25	10.62	8.67	7.14		
40	32.70	17.99	11.01	9.03	7.42		
41	33.87	18.75	11.41	9.38	7.70		
42	35.07	19.54	11.79	9.73	7.99		
43	36.31	20.31	12.17	10.09	8.27		
44	37.58	21.18	12.57	10.47	8.58		
45	38.89	22.08	13.00	10.86	8.89		
46	40.47	22.96	13.66	11.40	9.32		
47	42.11	23.91	14.39	12.02	9.79		
48	43.85	24.93	15.18	12.66	10.27		
49	45.72	26.06	16.07	13.40	10.84		
50	47.81	27.31	17.05	14.20	11.46		
51	50.11	28.68	18.14	15.09	12.14		
52	52.67	30.20	19.33	16.09	12.90		
53	55.55	31.86	20.65	17.18	13.74		
54	58.76	33.70	22.11	18.40	14.67		
55	61.71	35.34	23.48	19.53	15.54		
56	64.37	37.43	25.15	20.97	16.68		
57	67.57	39.89	27.07	22.63	18.02		
58	71.67	42.89	29.40	24.63	19.60		
59	77.27	46.83	32.39	27.19	21.64		
60	85.00	51.52	35.63	29.92	23.81		
61	93.50	56.67	39.20	32.91	25.14		
62	101.97	62.34	43.11	34.09	25.94		
63	105.01	66.54	47.42	35.95	27.30		
64	108.10	68.52	49.78	40.01	30.37		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 5A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	6.23	0.27	0.50	3.63	0.04	0.09
26	6.33	0.28	0.51	3.66	0.04	0.09
27	6.45	0.29	0.52	3.69	0.04	0.09
28	6.56	0.30	0.53	3.73	0.04	0.09
29	6.70	0.31	0.55	3.78	0.05	0.10
30	6.84	0.32	0.57	3.82	0.05	0.10
31	6.96	0.33	0.59	3.86	0.05	0.10
32	7.09	0.34	0.60	3.92	0.05	0.11
33	7.21	0.35	0.60	3.96	0.05	0.11
34	7.33	0.35	0.63	4.00	0.06	0.11
35	7.46	0.36	0.65	4.04	0.06	0.11
36	7.83	0.39	0.68	4.18	0.06	0.12
37	8.21	0.42	0.73	4.30	0.08	0.12
38	8.62	0.43	0.78	4.44	0.08	0.13
39	9.05	0.46	0.82	4.56	0.09	0.14
40	9.48	0.50	0.88	4.70	0.09	0.15
41	9.91	0.52	0.93	4.84	0.09	0.15
42	10.35	0.56	0.97	4.97	0.09	0.16
43	10.79	0.58	1.02	5.09	0.10	0.16
44	11.27	0.61	1.09	5.25	0.10	0.17
45	11.76	0.65	1.14	5.39	0.11	0.18
46	12.30	0.68	1.21	5.58	0.11	0.19
47	12.88	0.72	1.27	5.80	0.12	0.22
48	13.51	0.76	1.34	6.02	0.13	0.22
49	14.26	0.80	1.44	6.28	0.14	0.24
50	15.06	0.86	1.53	6.56	0.15	0.26
51	16.04	0.93	1.63	6.86	0.16	0.27
52	17.08	0.99	1.75	7.21	0.16	0.29
53	18.25	1.06	1.88	7.58	0.18	0.32
54	19.55	1.14	2.02	8.00	0.21	0.34
55	21.03	1.23	2.18	8.35	0.21	0.37
56	23.23	1.37	2.43	8.83	0.24	0.40
57	24.75	1.47	2.59	9.36	0.26	0.45
58	25.68	1.52	2.68	9.99	0.29	0.50
59	27.70	1.64	2.89	10.75	0.32	0.57
60	28.82	1.68	2.98	11.90	0.38	0.67
61	29.77	1.75	3.09	12.00	0.40	0.68
62	32.72	1.94	3.41	12.11	0.40	0.69
63	34.93	2.06	3.65	12.19	0.41	0.70
64	35.17	2.09	3.67	12.21	0.41	0.71

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 5A Male non-smoker

Age	HH754	HH759/719		HH756/711	
	Extended Total	Short-Term		Recovery	
	Disability	Residual		Benefits	
	Benefits	Disability			
		Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year
18-25		0.72	1.31	0.12	0.24
26		0.73	1.34	0.13	0.26
27		0.74	1.38	0.13	0.26
28		0.76	1.40	0.13	0.27
29		0.76	1.44	0.14	0.27
30		0.78	1.48	0.14	0.28
31		0.80	1.52	0.14	0.29
32		0.82	1.56	0.15	0.30
33		0.84	1.59	0.15	0.30
34		0.86	1.63	0.16	0.32
35		0.88	1.66	0.16	0.32
36		0.92	1.75	0.17	0.34
37		0.96	1.84	0.18	0.36
38		1.01	1.93	0.19	0.38
39		1.06	2.02	0.20	0.40
40		1.10	2.11	0.21	0.42
41		1.14	2.20	0.22	0.44
42		1.18	2.28	0.23	0.46
43		1.23	2.37	0.24	0.48
44		1.27	2.46	0.25	0.50
45		1.31	2.56	0.26	0.52
46		1.40	2.72	0.27	0.54
47		1.49	2.89	0.28	0.56
48		1.58	3.08	0.29	0.59
49		1.69	3.30	0.30	0.61
50		1.81	3.52	0.32	0.64
51		1.95	3.78	0.33	0.66
52		2.09	4.08	0.35	0.69
53		2.25	4.39	0.36	0.72
54		2.43	4.73	0.37	0.75
55		2.63	5.13	0.39	0.78
56		2.88	5.59	0.41	0.81
57		3.15	6.14	0.42	0.85
58		3.49	6.79	0.44	0.89
59		3.91	7.62	0.46	0.92
60		4.53	8.80	0.49	0.99
61		4.64	9.02	0.50	1.01
62		4.75	9.22	0.51	1.02
63		4.85	9.40	0.52	1.04
64		4.95	9.57	0.53	1.05

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.26	1.82	1.18	1.06	0.94	0.25	0.49
26	3.36	1.87	1.21	1.10	0.97	0.26	0.49
27	3.45	1.91	1.25	1.14	0.99	0.26	0.50
28	3.53	1.96	1.31	1.16	1.03	0.26	0.50
29	3.61	2.01	1.33	1.20	1.06	0.27	0.50
30	3.71	2.07	1.38	1.23	1.09	0.26	0.49
31	3.81	2.13	1.42	1.27	1.12	0.27	0.49
32	3.92	2.20	1.47	1.31	1.15	0.27	0.51
33	4.04	2.27	1.50	1.34	1.19	0.27	0.51
34	4.15	2.36	1.56	1.38	1.22	0.27	0.52
35	4.26	2.43	1.61	1.42	1.25	0.27	0.53
36	4.39	2.52	1.67	1.49	1.30	0.27	0.54
37	4.53	2.61	1.75	1.55	1.37	0.29	0.54
38	4.68	2.71	1.83	1.63	1.42	0.29	0.56
39	4.83	2.82	1.91	1.70	1.50	0.30	0.56
40	4.91	2.91	1.99	1.78	1.56	0.29	0.54
41	5.03	3.01	2.07	1.85	1.61	0.30	0.55
42	5.17	3.11	2.19	1.94	1.71	0.30	0.56
43	5.31	3.24	2.26	2.03	1.76	0.31	0.56
44	5.42	3.32	2.37	2.10	1.83	0.31	0.58
45	5.53	3.43	2.47	2.21	1.89	0.30	0.57
46	5.43	3.41	2.46	2.19	1.90	0.29	0.54
47	5.30	3.35	2.46	2.18	1.90	0.27	0.50
48	5.14	3.29	2.45	2.17	1.86	0.25	0.48
49	4.96	3.22	2.41	2.14	1.84	0.24	0.44
50	4.75	3.06	2.33	2.05	1.76	0.22	0.39
51	4.61	2.95	2.27	2.00	1.72	0.19	0.35
52	4.48	2.85	2.21	1.96	1.64	0.17	0.32
53	4.33	2.73	2.15	1.89	1.57	0.15	0.28
54	4.14	2.63	2.06	1.80	1.50	0.14	0.24
55	3.90	2.48	1.96	1.71	1.41	0.11	0.21
56	3.72	2.35	1.82	1.57	1.29	0.10	0.17
57	3.51	2.21	1.67	1.41	1.14	0.07	0.13
58	3.27	2.07	1.53	1.24	0.99	0.07	0.10
59	3.01	1.91	1.38	1.07	0.86	0.05	0.09
60	2.73	1.73	1.25	0.91	0.72	0.03	0.06
61	2.40	1.53	1.10	0.79	0.58	0.03	0.05
62	2.07	1.31	0.95	0.68	0.51	0.02	0.05
63	2.13	1.34	0.97	0.71	0.54	0.02	0.05
64	2.18	1.38	1.00	0.80	0.57	0.02	0.05

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.03	0.48	0.33	0.29	0.27	0.02	0.03
26	1.04	0.50	0.34	0.30	0.27	0.02	0.03
27	1.04	0.50	0.37	0.31	0.28	0.02	0.03
28	1.04	0.51	0.37	0.31	0.27	0.02	0.03
29	1.06	0.52	0.37	0.33	0.29	0.02	0.03
30	1.08	0.54	0.39	0.33	0.30	0.02	0.03
31	1.09	0.56	0.39	0.35	0.29	0.02	0.04
32	1.11	0.59	0.40	0.35	0.29	0.02	0.04
33	1.13	0.59	0.41	0.36	0.30	0.02	0.04
34	1.15	0.62	0.42	0.36	0.31	0.02	0.04
35	1.18	0.65	0.43	0.37	0.31	0.02	0.04
36	1.23	0.67	0.45	0.40	0.34	0.02	0.04
37	1.30	0.71	0.47	0.43	0.35	0.02	0.04
38	1.35	0.76	0.52	0.43	0.37	0.02	0.04
39	1.43	0.80	0.53	0.45	0.39	0.02	0.04
40	1.50	0.84	0.56	0.48	0.42	0.03	0.04
41	1.57	0.89	0.60	0.52	0.45	0.03	0.05
42	1.65	0.94	0.62	0.54	0.45	0.03	0.05
43	1.74	0.98	0.66	0.57	0.47	0.03	0.05
44	1.83	1.03	0.69	0.60	0.50	0.03	0.06
45	1.92	1.09	0.72	0.62	0.53	0.03	0.06
46	1.99	1.14	0.76	0.66	0.55	0.03	0.06
47	2.09	1.20	0.79	0.69	0.58	0.03	0.08
48	2.18	1.25	0.85	0.73	0.60	0.03	0.08
49	2.29	1.30	0.89	0.76	0.63	0.03	0.09
50	2.39	1.39	0.95	0.82	0.69	0.04	0.08
51	2.50	1.45	1.01	0.86	0.72	0.04	0.09
52	2.63	1.52	1.08	0.92	0.78	0.04	0.09
53	2.77	1.62	1.14	1.00	0.83	0.04	0.10
54	2.92	1.70	1.22	1.06	0.89	0.05	0.10
55	3.05	1.78	1.32	1.15	0.96	0.05	0.10
56	2.99	1.78	1.32	1.14	0.94	0.05	0.09
57	2.90	1.76	1.27	1.09	0.88	0.04	0.08
58	2.79	1.72	1.24	1.02	0.81	0.04	0.07
59	2.65	1.64	1.18	0.98	0.77	0.03	0.07
60	2.47	1.56	1.12	0.91	0.72	0.03	0.06
61	2.28	1.45	1.05	0.79	0.58	0.03	0.05
62	2.07	1.31	0.95	0.68	0.51	0.02	0.05
63	2.13	1.34	0.97	0.71	0.54	0.02	0.05
64	2.18	1.38	1.00	0.80	0.57	0.02	0.05

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 5A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.21	0.01	0.03			
26	0.21	0.01	0.03			
27	0.22	0.01	0.03			
28	0.22	0.01	0.03			
29	0.22	0.01	0.03			
30	0.23	0.02	0.03			
31	0.24	0.02	0.03			
32	0.24	0.02	0.03			
33	0.25	0.02	0.03			
34	0.25	0.02	0.03			
35	0.26	0.02	0.03			
36	0.28	0.02	0.03			
37	0.29	0.02	0.03			
38	0.30	0.02	0.03			
39	0.32	0.02	0.03			
40	0.34	0.03	0.04			
41	0.36	0.03	0.04			
42	0.37	0.03	0.04			
43	0.39	0.03	0.04			
44	0.41	0.03	0.04			
45	0.43	0.03	0.04			
46	0.44	0.03	0.04			
47	0.46	0.03	0.05			
48	0.49	0.03	0.05			
49	0.50	0.03	0.05			
50	0.53	0.03	0.06			
51	0.56	0.04	0.06			
52	0.58	0.04	0.07			
53	0.61	0.04	0.07			
54	0.64	0.04	0.07			
55	0.65	0.04	0.07			
56	0.68	0.04	0.09			
57	0.69	0.04	0.09			
58	0.66	0.04	0.07			
59	0.66	0.03	0.08			
60	0.63	0.03	0.06			
61	0.58	0.03	0.06			
62	0.59	0.02	0.06			
63	0.63	0.02	0.07			
64	0.64	0.02	0.07			

Principal Life Insurance Company
2014 Pricing

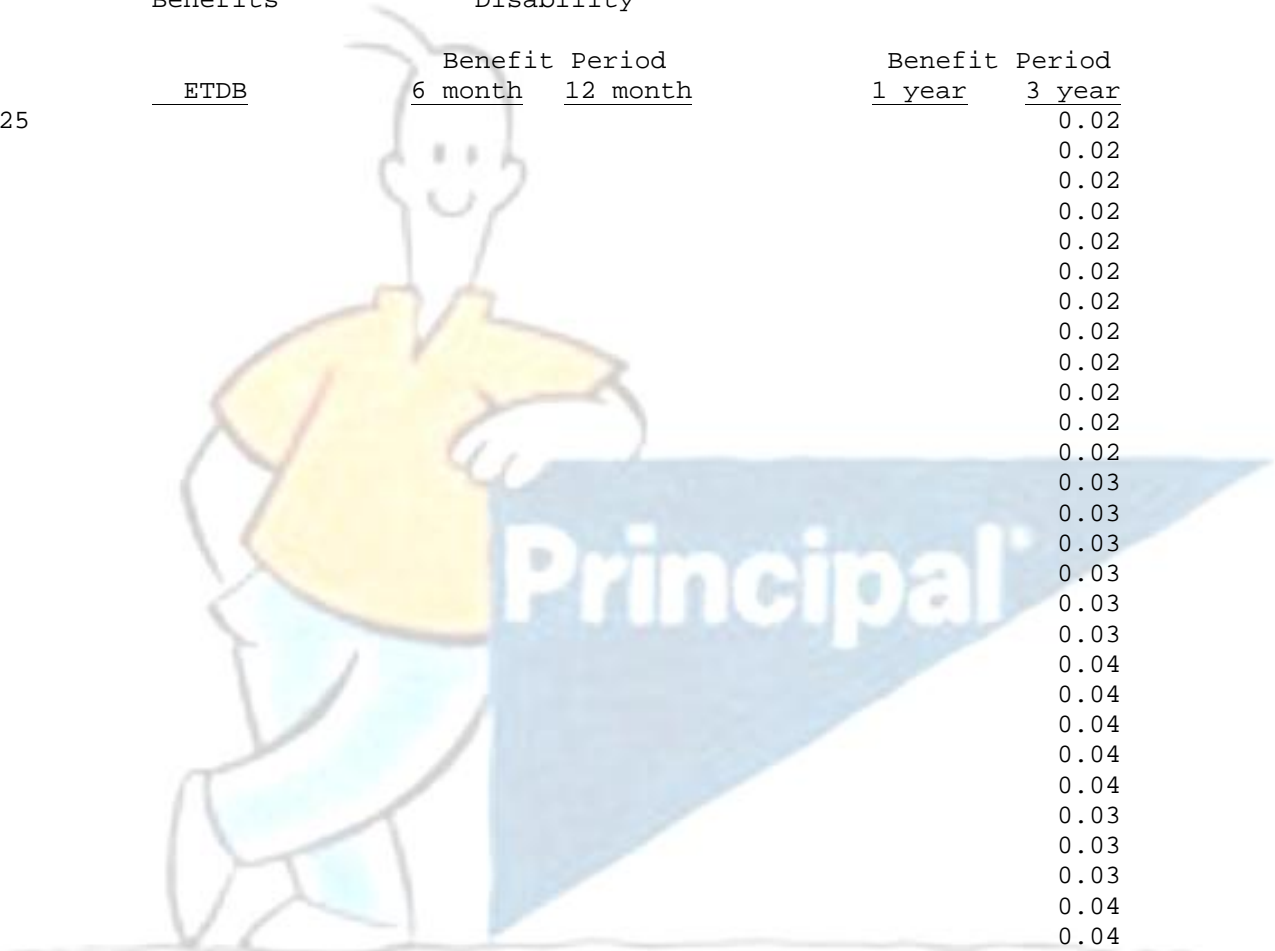
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 5A Male non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.02
26					0.02
27					0.02
28					0.02
29					0.02
30					0.02
31					0.02
32					0.02
33					0.02
34					0.02
35					0.02
36					0.02
37					0.03
38					0.03
39					0.03
40					0.03
41					0.03
42					0.03
43					0.04
44					0.04
45					0.04
46					0.04
47					0.04
48					0.03
49					0.03
50					0.03
51					0.04
52					0.04
53					0.04
54					0.03
55					0.03
56					0.03
57					0.03
58					0.03
59					0.03
60					0.02
61					0.02
62					0.02
63					0.02
64					0.02



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 70
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.55	4.36	3.04	2.78	2.52	0.73	1.50
26	7.81	4.51	3.12	2.85	2.59	0.75	1.52
27	8.07	4.66	3.22	2.95	2.68	0.76	1.55
28	8.34	4.84	3.34	3.06	2.79	0.77	1.57
29	8.62	5.02	3.47	3.17	2.89	0.78	1.59
30	8.94	5.22	3.64	3.33	3.04	0.78	1.58
31	9.20	5.43	3.78	3.45	3.15	0.81	1.62
32	9.42	5.64	3.93	3.58	3.27	0.83	1.66
33	9.64	5.86	4.08	3.72	3.40	0.85	1.71
34	9.89	6.09	4.24	3.89	3.55	0.88	1.75
35	10.16	6.34	4.44	4.07	3.71	0.91	1.80
36	10.74	6.76	4.66	4.27	3.89	0.94	1.87
37	11.36	7.11	4.88	4.48	4.08	0.98	1.93
38	12.02	7.44	5.14	4.71	4.29	1.02	2.01
39	12.51	7.79	5.42	4.96	4.52	1.06	2.09
40	12.94	8.17	5.78	5.29	4.82	1.07	2.09
41	13.43	8.54	6.09	5.57	5.08	1.12	2.16
42	13.92	8.92	6.42	5.87	5.35	1.15	2.24
43	14.41	9.32	6.78	6.20	5.63	1.20	2.31
44	14.92	9.73	7.15	6.53	5.94	1.23	2.38
45	15.43	10.16	7.54	6.88	6.26	1.28	2.44
46	16.03	10.67	7.99	7.30	6.63	1.31	2.51
47	16.67	11.21	8.47	7.74	7.02	1.36	2.58
48	17.32	11.77	8.99	8.19	7.43	1.40	2.65
49	17.98	12.35	9.53	8.68	7.86	1.43	2.71
50	18.29	12.73	9.96	9.06	8.19	1.41	2.66
51	18.97	13.35	10.54	9.58	8.65	1.44	2.71
52	19.69	13.99	11.14	10.12	9.12	1.46	2.74
53	20.44	14.67	11.78	10.69	9.62	1.49	2.76
54	21.26	15.41	12.49	11.31	10.16	1.50	2.78
55	22.18	16.22	13.24	11.99	10.74	1.51	2.80
56	22.73	16.78	13.82	12.48	11.14	1.49	2.73
57	23.23	17.33	14.38	12.94	11.50	1.53	2.81
58	24.29	18.04	14.90	13.16	11.78	1.58	2.88
59	25.35	18.76	15.43	13.36	12.06	1.62	2.96
60	26.43	19.48	15.95	13.57	12.34	1.67	3.03
61	27.51	20.21	16.49	13.78	12.62	1.71	3.11
62	27.60	20.25	16.51	13.79	12.61	1.70	3.09
63	26.91	19.71	16.03	13.36	12.21	1.64	2.97
64	26.06	19.03	15.44	12.83	11.70	1.56	2.83

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 67
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.26	4.22	2.85	2.60	2.34	0.64	1.32
26	7.51	4.36	2.92	2.67	2.42	0.65	1.34
27	7.74	4.51	3.04	2.76	2.51	0.66	1.35
28	7.99	4.67	3.15	2.86	2.60	0.67	1.36
29	8.25	4.85	3.26	2.97	2.68	0.68	1.37
30	8.52	5.03	3.41	3.10	2.81	0.68	1.36
31	8.81	5.23	3.53	3.20	2.90	0.69	1.37
32	9.12	5.42	3.66	3.32	3.01	0.70	1.40
33	9.42	5.63	3.80	3.44	3.12	0.72	1.43
34	9.64	5.85	3.94	3.56	3.24	0.74	1.46
35	9.89	6.08	4.07	3.71	3.36	0.76	1.49
36	10.45	6.34	4.28	3.88	3.52	0.78	1.53
37	10.87	6.60	4.48	4.07	3.69	0.81	1.58
38	11.28	6.89	4.70	4.27	3.87	0.84	1.63
39	11.70	7.19	4.94	4.50	4.07	0.87	1.68
40	12.01	7.49	5.22	4.75	4.29	0.86	1.66
41	12.43	7.80	5.49	4.99	4.51	0.89	1.71
42	12.83	8.12	5.77	5.24	4.73	0.92	1.75
43	13.23	8.46	6.06	5.51	4.97	0.93	1.79
44	13.62	8.79	6.37	5.78	5.22	0.96	1.81
45	14.01	9.13	6.70	6.07	5.46	0.98	1.85
46	14.48	9.53	7.06	6.40	5.76	0.99	1.87
47	14.96	9.94	7.44	6.74	6.06	1.00	1.89
48	15.43	10.37	7.84	7.09	6.37	1.02	1.91
49	15.73	10.80	8.25	7.45	6.68	1.02	1.91
50	16.05	10.97	8.50	7.66	6.85	0.98	1.81
51	16.37	11.40	8.91	8.03	7.15	0.98	1.80
52	16.79	11.81	9.32	8.39	7.46	0.96	1.77
53	17.21	12.23	9.74	8.76	7.77	0.94	1.72
54	17.81	12.68	10.18	9.14	8.09	0.92	1.67
55	18.29	13.15	10.65	9.55	8.40	0.88	1.61
56	19.05	13.34	10.89	9.47	8.35	0.82	1.49
57	19.84	13.68	11.14	9.38	8.29	0.82	1.48
58	20.67	14.31	11.39	9.30	8.23	0.82	1.48
59	21.55	14.99	11.64	9.22	8.17	0.81	1.47
60	21.88	15.21	11.81	9.35	8.28	0.81	1.47
61	22.20	15.44	11.98	9.47	8.39	0.81	1.46
62	22.54	15.66	12.15	9.60	8.50	0.80	1.44
63	22.60	15.69	12.16	9.60	8.50	0.81	1.46
64	22.67	15.73	12.18	9.60	8.49	0.80	1.44

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 65
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.04	4.11	2.72	2.46	2.22	0.61	1.21
26	7.27	4.24	2.80	2.54	2.31	0.61	1.22
27	7.49	4.39	2.90	2.63	2.38	0.62	1.22
28	7.72	4.52	3.00	2.72	2.46	0.62	1.24
29	7.95	4.66	3.11	2.81	2.54	0.62	1.25
30	8.19	4.81	3.23	2.93	2.65	0.63	1.26
31	8.45	4.97	3.34	3.03	2.74	0.63	1.26
32	8.73	5.15	3.46	3.12	2.83	0.64	1.26
33	9.04	5.34	3.58	3.24	2.93	0.64	1.26
34	9.34	5.54	3.70	3.35	3.03	0.64	1.26
35	9.64	5.75	3.84	3.45	3.12	0.66	1.28
36	9.96	5.97	4.01	3.62	3.26	0.68	1.31
37	10.31	6.20	4.20	3.78	3.41	0.70	1.35
38	10.69	6.47	4.40	3.96	3.58	0.71	1.38
39	11.06	6.74	4.62	4.15	3.76	0.74	1.42
40	11.29	6.97	4.81	4.36	3.94	0.75	1.43
41	11.64	7.24	5.04	4.58	4.13	0.77	1.45
42	11.98	7.52	5.29	4.80	4.32	0.77	1.46
43	12.31	7.80	5.54	5.02	4.52	0.77	1.45
44	12.62	8.08	5.81	5.25	4.73	0.77	1.46
45	12.92	8.35	6.07	5.49	4.94	0.77	1.47
46	13.29	8.68	6.38	5.76	5.17	0.78	1.47
47	13.65	9.01	6.69	6.04	5.42	0.78	1.47
48	13.99	9.34	7.01	6.33	5.67	0.78	1.45
49	14.32	9.66	7.33	6.61	5.90	0.77	1.43
50	14.49	9.72	7.48	6.73	6.00	0.72	1.32
51	15.00	10.02	7.79	7.00	6.24	0.70	1.28
52	15.53	10.31	8.10	7.27	6.46	0.68	1.23
53	16.09	10.59	8.40	7.53	6.67	0.64	1.17
54	16.63	10.96	8.69	7.79	6.86	0.62	1.11
55	16.96	11.22	8.99	8.03	7.05	0.58	1.04
56	17.54	11.59	9.06	8.05	7.04	0.54	0.97
57	18.11	11.95	9.14	7.87	6.86	0.50	0.90
58	18.66	12.30	9.22	7.64	6.68	0.47	0.84
59	19.20	12.64	9.29	7.42	6.53	0.44	0.77
60	19.80	13.03	9.58	7.16	6.37	0.44	0.79
61	20.40	13.43	9.87	7.30	6.19	0.46	0.82
62	21.04	13.85	10.19	7.52	6.38	0.48	0.84
63	21.67	14.26	10.49	7.94	6.71	0.48	0.86
64	22.31	14.70	10.81	8.84	7.47	0.50	0.90

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 5 year
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.84	2.34	1.72	1.55	1.41	0.11	0.20
26	4.87	2.40	1.76	1.58	1.44	0.11	0.21
27	4.90	2.48	1.80	1.63	1.48	0.12	0.22
28	4.95	2.56	1.86	1.68	1.52	0.12	0.23
29	5.02	2.64	1.91	1.72	1.57	0.12	0.23
30	5.11	2.74	1.96	1.77	1.61	0.12	0.24
31	5.21	2.83	2.02	1.82	1.65	0.13	0.24
32	5.32	2.93	2.08	1.87	1.69	0.13	0.25
33	5.44	3.04	2.13	1.91	1.73	0.14	0.25
34	5.57	3.15	2.18	1.96	1.77	0.14	0.26
35	5.70	3.26	2.24	2.01	1.81	0.15	0.26
36	6.00	3.48	2.38	2.13	1.92	0.16	0.27
37	6.33	3.69	2.52	2.25	2.02	0.17	0.30
38	6.66	3.92	2.68	2.39	2.15	0.18	0.33
39	7.02	4.15	2.82	2.53	2.27	0.18	0.33
40	7.41	4.40	2.99	2.68	2.40	0.20	0.36
41	7.81	4.66	3.16	2.82	2.53	0.21	0.37
42	8.23	4.92	3.33	2.97	2.66	0.23	0.39
43	8.67	5.18	3.49	3.12	2.79	0.23	0.41
44	9.13	5.46	3.68	3.28	2.93	0.24	0.43
45	9.60	5.76	3.87	3.44	3.08	0.25	0.45
46	10.07	6.05	4.09	3.63	3.25	0.26	0.48
47	10.54	6.34	4.33	3.85	3.42	0.27	0.49
48	11.04	6.67	4.58	4.07	3.61	0.29	0.53
49	11.58	7.01	4.87	4.30	3.83	0.31	0.55
50	12.18	7.39	5.17	4.56	4.07	0.33	0.57
51	12.81	7.80	5.49	4.87	4.36	0.33	0.60
52	13.51	8.24	5.84	5.22	4.67	0.35	0.62
53	14.26	8.71	6.22	5.60	5.02	0.37	0.65
54	15.07	9.20	6.70	6.04	5.39	0.37	0.67
55	15.74	9.61	7.24	6.53	5.83	0.40	0.68
56	16.59	10.32	7.73	6.97	6.20	0.39	0.70
57	17.42	11.02	8.05	7.22	6.37	0.39	0.70
58	18.22	11.70	8.54	7.28	6.40	0.40	0.70
59	18.95	12.28	8.98	7.42	6.53	0.40	0.70
60	19.69	12.86	9.43	7.16	6.37	0.44	0.79
61	20.40	13.43	9.87	7.30	6.19	0.46	0.82
62	21.04	13.85	10.19	7.52	6.38	0.48	0.84
63	21.67	14.26	10.49	7.94	6.71	0.48	0.86
64	22.31	14.70	10.81	8.84	7.47	0.50	0.90

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 2 year
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	4.44	2.02	1.38	1.14	0.83		
26	4.44	2.05	1.41	1.15	0.84		
27	4.45	2.10	1.44	1.18	0.87		
28	4.48	2.15	1.47	1.21	0.90		
29	4.51	2.21	1.50	1.24	0.93		
30	4.55	2.28	1.54	1.27	0.99		
31	4.61	2.35	1.57	1.30	1.03		
32	4.68	2.43	1.60	1.33	1.06		
33	4.76	2.51	1.64	1.36	1.10		
34	4.86	2.60	1.67	1.39	1.14		
35	4.95	2.68	1.70	1.43	1.20		
36	5.12	2.82	1.78	1.49	1.24		
37	5.30	2.96	1.86	1.57	1.29		
38	5.49	3.11	1.94	1.64	1.35		
39	5.69	3.25	2.02	1.72	1.41		
40	5.90	3.41	2.10	1.79	1.51		
41	6.12	3.56	2.18	1.87	1.59		
42	6.35	3.71	2.27	1.94	1.69		
43	6.60	3.88	2.35	2.02	1.80		
44	6.85	4.05	2.43	2.10	1.90		
45	7.10	4.23	2.52	2.19	2.02		
46	7.41	4.42	2.66	2.31	2.16		
47	7.73	4.61	2.81	2.45	2.31		
48	8.06	4.81	2.97	2.60	2.48		
49	8.43	5.05	3.16	2.75	2.67		
50	8.84	5.31	3.36	2.93	2.86		
51	9.29	5.58	3.58	3.13	3.07		
52	9.79	5.89	3.83	3.34	3.27		
53	10.36	6.22	4.10	3.59	3.52		
54	10.99	6.60	4.41	3.85	3.77		
55	11.57	6.94	4.69	4.11	4.03		
56	12.11	7.37	5.03	4.43	4.34		
57	12.75	7.88	5.44	4.79	4.69		
58	13.57	8.49	5.92	5.24	5.14		
59	14.69	9.30	6.55	5.81	5.69		
60	16.15	10.23	7.20	6.39	6.24		
61	17.77	11.26	7.92	7.02	6.07		
62	19.54	12.37	8.71	7.37	6.25		
63	21.24	13.61	9.58	7.78	6.58		
64	21.86	14.41	10.54	8.66	7.32		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Benefit Period: to 365 day

Occupation Class: 5A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	3.95	1.20	0.64	0.34	0.16
26	3.95	1.22	0.65	0.34	0.16
27	3.95	1.25	0.66	0.34	0.16
28	3.94	1.26	0.67	0.35	0.16
29	3.94	1.29	0.69	0.37	0.16
30	3.95	1.33	0.71	0.38	0.18
31	3.96	1.36	0.72	0.38	0.19
32	3.97	1.40	0.72	0.39	0.19
33	4.00	1.44	0.74	0.40	0.20
34	4.05	1.49	0.76	0.41	0.21
35	4.08	1.54	0.78	0.41	0.21
36	4.19	1.62	0.81	0.45	0.22
37	4.31	1.70	0.85	0.47	0.22
38	4.43	1.77	0.89	0.49	0.24
39	4.55	1.84	0.92	0.52	0.24
40	4.68	1.91	0.96	0.53	0.26
41	4.81	1.98	0.99	0.56	0.27
42	4.95	2.06	1.02	0.58	0.28
43	5.08	2.15	1.05	0.60	0.28
44	5.22	2.22	1.09	0.62	0.30
45	5.36	2.30	1.11	0.65	0.31
46	5.52	2.39	1.17	0.68	0.34
47	5.69	2.47	1.24	0.72	0.34
48	5.88	2.58	1.31	0.77	0.37
49	6.07	2.68	1.40	0.81	0.40
50	6.28	2.80	1.48	0.87	0.42
51	6.53	2.93	1.59	0.92	0.45
52	6.79	3.07	1.69	0.98	0.47
53	7.08	3.22	1.80	1.06	0.52
54	7.42	3.40	1.94	1.13	0.54
55	7.70	3.54	2.05	1.20	0.59
56	7.93	3.73	2.19	1.29	0.62
57	8.24	3.95	2.36	1.39	0.67
58	8.64	4.22	2.56	1.51	0.74
59	9.22	4.59	2.81	1.66	0.80
60	10.34	5.21	3.22	1.92	0.92
61	10.06	5.21	3.27	1.96	0.95
62	9.86	5.25	3.33	2.00	0.96
63	9.71	5.28	3.40	2.04	0.99
64	9.75	5.38	3.46	2.07	1.00

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Elimination Period: 365 day

Occupation Class: 5A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.29	0.09	0.15	0.52	0.02	0.03
26	1.33	0.09	0.15	0.53	0.02	0.03
27	1.37	0.09	0.15	0.55	0.02	0.03
28	1.41	0.09	0.15	0.56	0.02	0.03
29	1.46	0.09	0.16	0.57	0.02	0.03
30	1.49	0.09	0.16	0.59	0.02	0.03
31	1.54	0.10	0.18	0.61	0.02	0.03
32	1.59	0.10	0.18	0.62	0.02	0.03
33	1.61	0.10	0.19	0.64	0.03	0.03
34	1.67	0.10	0.20	0.65	0.03	0.03
35	1.70	0.10	0.20	0.67	0.03	0.03
36	1.81	0.11	0.22	0.71	0.03	0.03
37	1.94	0.12	0.23	0.74	0.03	0.03
38	2.06	0.14	0.24	0.78	0.03	0.03
39	2.19	0.15	0.25	0.82	0.03	0.03
40	2.32	0.16	0.27	0.85	0.03	0.03
41	2.45	0.16	0.29	0.90	0.03	0.03
42	2.58	0.17	0.30	0.93	0.03	0.04
43	2.71	0.16	0.31	0.97	0.03	0.04
44	2.84	0.19	0.33	1.01	0.03	0.04
45	2.99	0.20	0.35	1.05	0.03	0.05
46	3.15	0.22	0.36	1.10	0.03	0.05
47	3.31	0.22	0.38	1.17	0.03	0.07
48	3.48	0.23	0.40	1.23	0.03	0.07
49	3.70	0.24	0.43	1.30	0.03	0.08
50	3.92	0.25	0.45	1.38	0.03	0.08
51	4.18	0.27	0.48	1.47	0.04	0.09
52	4.47	0.29	0.53	1.56	0.04	0.09
53	4.79	0.32	0.56	1.66	0.05	0.09
54	5.13	0.34	0.59	1.76	0.06	0.09
55	5.52	0.36	0.64	1.85	0.07	0.11
56	6.09	0.39	0.70	1.97	0.08	0.11
57	6.47	0.43	0.74	2.10	0.08	0.12
58	6.68	0.44	0.78	2.25	0.08	0.14
59	7.16	0.46	0.82	2.41	0.09	0.16
60	7.35	0.48	0.84	2.67	0.10	0.19
61	7.61	0.49	0.87	2.73	0.11	0.20
62	8.41	0.54	0.97	2.79	0.11	0.20
63	9.08	0.59	1.02	2.88	0.11	0.20
64	9.25	0.60	1.05	2.92	0.11	0.20

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

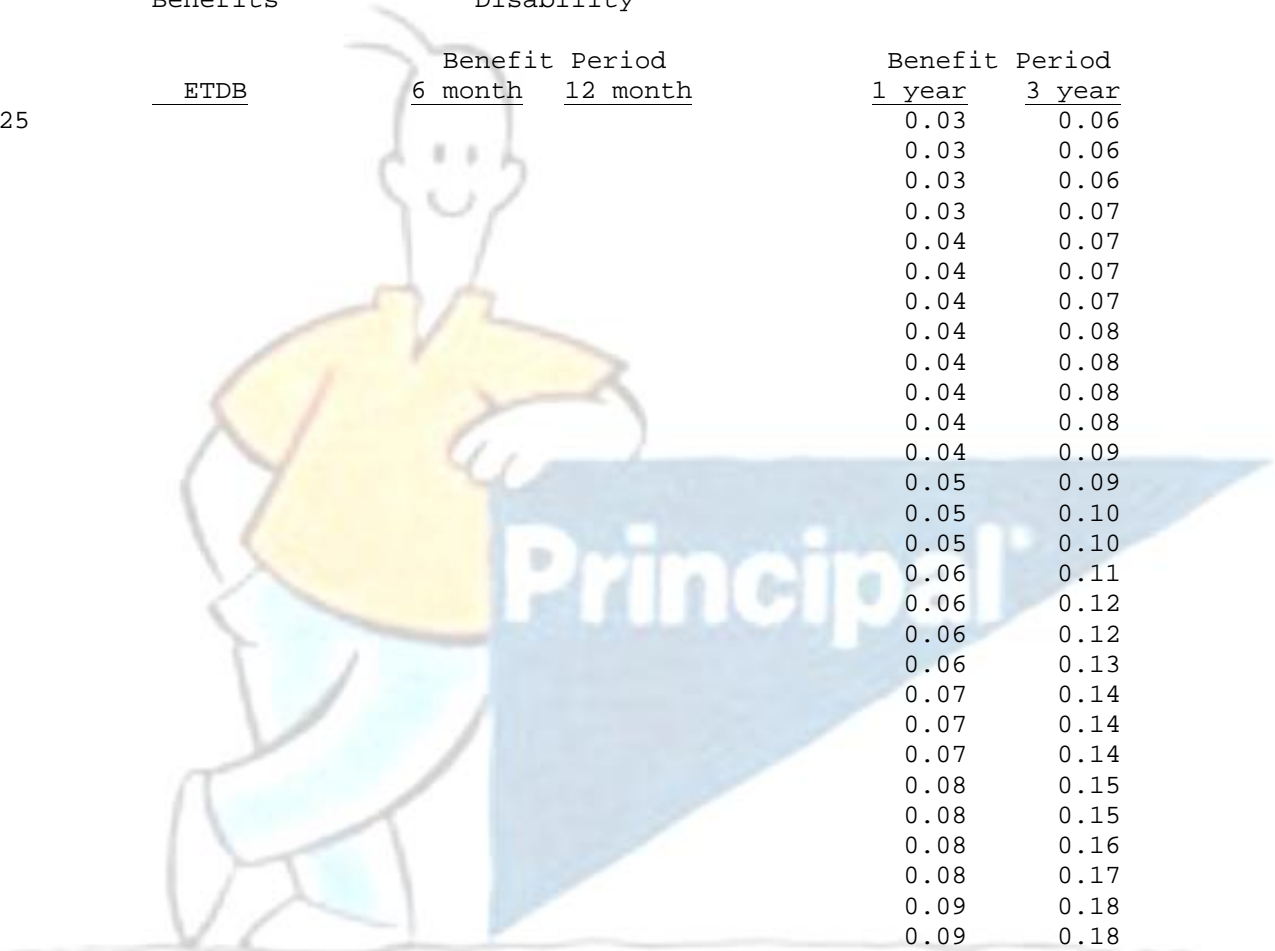
Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Occupation Class: 5A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.03	0.06
26				0.03	0.06
27				0.03	0.06
28				0.03	0.07
29				0.04	0.07
30				0.04	0.07
31				0.04	0.07
32				0.04	0.08
33				0.04	0.08
34				0.04	0.08
35				0.04	0.08
36				0.04	0.09
37				0.05	0.09
38				0.05	0.10
39				0.05	0.10
40				0.06	0.11
41				0.06	0.12
42				0.06	0.12
43				0.06	0.13
44				0.07	0.14
45				0.07	0.14
46				0.07	0.14
47				0.08	0.15
48				0.08	0.15
49				0.08	0.16
50				0.08	0.17
51				0.09	0.18
52				0.09	0.18
53				0.09	0.19
54				0.09	0.19
55				0.10	0.19
56				0.10	0.20
57				0.10	0.21
58				0.10	0.21
59				0.11	0.22
60				0.12	0.23
61				0.12	0.23
62				0.12	0.23
63				0.12	0.24
64				0.12	0.24



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 70
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.58	4.95	3.45	3.16	2.86	0.83	1.71
26	8.88	5.12	3.55	3.24	2.94	0.85	1.73
27	9.17	5.30	3.66	3.35	3.05	0.86	1.76
28	9.48	5.50	3.80	3.48	3.17	0.87	1.78
29	9.79	5.71	3.94	3.60	3.28	0.89	1.81
30	10.16	5.93	4.14	3.78	3.45	0.89	1.80
31	10.46	6.17	4.30	3.92	3.58	0.92	1.84
32	10.70	6.41	4.47	4.07	3.72	0.94	1.89
33	10.96	6.66	4.64	4.23	3.86	0.97	1.94
34	11.24	6.92	4.82	4.42	4.03	1.00	1.99
35	11.54	7.21	5.05	4.63	4.22	1.03	2.05
36	12.20	7.68	5.29	4.85	4.42	1.07	2.12
37	12.91	8.08	5.55	5.09	4.64	1.11	2.19
38	13.66	8.46	5.84	5.35	4.88	1.16	2.28
39	14.22	8.85	6.16	5.64	5.14	1.21	2.37
40	14.71	9.28	6.57	6.01	5.48	1.22	2.38
41	15.26	9.70	6.92	6.33	5.77	1.27	2.46
42	15.82	10.14	7.30	6.67	6.08	1.31	2.54
43	16.38	10.59	7.70	7.04	6.40	1.36	2.62
44	16.95	11.06	8.12	7.42	6.75	1.40	2.70
45	17.53	11.55	8.57	7.82	7.11	1.45	2.77
46	18.22	12.13	9.08	8.29	7.53	1.49	2.85
47	18.94	12.74	9.63	8.79	7.98	1.54	2.93
48	19.68	13.37	10.22	9.31	8.44	1.59	3.01
49	20.43	14.03	10.83	9.86	8.93	1.63	3.08
50	20.78	14.47	11.32	10.30	9.31	1.60	3.02
51	21.56	15.17	11.98	10.89	9.83	1.64	3.08
52	22.37	15.90	12.66	11.50	10.36	1.66	3.11
53	23.23	16.67	13.39	12.15	10.93	1.69	3.14
54	24.16	17.51	14.19	12.85	11.54	1.71	3.16
55	25.20	18.43	15.05	13.62	12.20	1.72	3.18
56	25.83	19.07	15.70	14.18	12.66	1.69	3.10
57	26.40	19.69	16.34	14.71	13.07	1.74	3.19
58	27.60	20.50	16.93	14.95	13.39	1.79	3.27
59	28.81	21.32	17.53	15.18	13.70	1.84	3.36
60	30.03	22.14	18.13	15.42	14.02	1.89	3.44
61	31.26	22.97	18.74	15.66	14.34	1.94	3.53
62	31.36	23.01	18.76	15.67	14.33	1.93	3.51
63	30.58	22.40	18.22	15.18	13.87	1.86	3.38
64	29.61	21.62	17.55	14.58	13.30	1.77	3.22

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 67
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.25	4.80	3.24	2.95	2.66	0.73	1.50
26	8.53	4.95	3.32	3.03	2.75	0.74	1.52
27	8.80	5.13	3.45	3.14	2.85	0.75	1.53
28	9.08	5.31	3.58	3.25	2.95	0.76	1.55
29	9.37	5.51	3.70	3.37	3.05	0.77	1.56
30	9.68	5.72	3.87	3.52	3.19	0.77	1.54
31	10.01	5.94	4.01	3.64	3.30	0.78	1.56
32	10.36	6.16	4.16	3.77	3.42	0.80	1.59
33	10.70	6.40	4.32	3.91	3.55	0.82	1.63
34	10.96	6.65	4.48	4.05	3.68	0.84	1.66
35	11.24	6.91	4.63	4.22	3.82	0.86	1.69
36	11.87	7.20	4.86	4.41	4.00	0.89	1.74
37	12.35	7.50	5.09	4.62	4.19	0.92	1.79
38	12.82	7.83	5.34	4.85	4.40	0.95	1.85
39	13.30	8.17	5.61	5.11	4.62	0.99	1.91
40	13.65	8.51	5.93	5.40	4.88	0.98	1.89
41	14.12	8.86	6.24	5.67	5.13	1.01	1.94
42	14.58	9.23	6.56	5.96	5.38	1.04	1.99
43	15.03	9.61	6.89	6.26	5.65	1.06	2.03
44	15.48	9.99	7.24	6.57	5.93	1.09	2.06
45	15.92	10.38	7.61	6.90	6.21	1.11	2.10
46	16.46	10.83	8.02	7.27	6.55	1.13	2.13
47	17.00	11.30	8.46	7.66	6.89	1.14	2.15
48	17.53	11.78	8.91	8.06	7.24	1.16	2.17
49	17.88	12.27	9.38	8.47	7.59	1.16	2.17
50	18.24	12.47	9.66	8.71	7.78	1.11	2.06
51	18.60	12.95	10.13	9.12	8.13	1.11	2.04
52	19.08	13.42	10.59	9.53	8.48	1.09	2.01
53	19.56	13.90	11.07	9.95	8.83	1.07	1.96
54	20.24	14.41	11.57	10.39	9.19	1.04	1.90
55	20.78	14.94	12.10	10.85	9.55	1.00	1.83
56	21.65	15.16	12.38	10.76	9.49	0.93	1.69
57	22.55	15.55	12.66	10.66	9.42	0.93	1.68
58	23.49	16.26	12.94	10.57	9.35	0.93	1.68
59	24.49	17.03	13.23	10.48	9.28	0.92	1.67
60	24.86	17.28	13.42	10.62	9.41	0.92	1.67
61	25.23	17.54	13.61	10.76	9.53	0.92	1.66
62	25.61	17.79	13.81	10.91	9.66	0.91	1.64
63	25.68	17.83	13.82	10.91	9.66	0.92	1.66
64	25.76	17.87	13.84	10.91	9.65	0.91	1.64

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 65
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.00	4.67	3.09	2.80	2.52	0.69	1.38
26	8.26	4.82	3.18	2.89	2.62	0.69	1.39
27	8.51	4.99	3.30	2.99	2.71	0.70	1.39
28	8.77	5.14	3.41	3.09	2.80	0.71	1.41
29	9.03	5.29	3.53	3.19	2.89	0.71	1.42
30	9.31	5.47	3.67	3.33	3.01	0.72	1.43
31	9.60	5.65	3.80	3.44	3.11	0.72	1.43
32	9.92	5.85	3.93	3.55	3.22	0.73	1.43
33	10.27	6.07	4.07	3.68	3.33	0.73	1.43
34	10.61	6.30	4.21	3.81	3.44	0.73	1.43
35	10.95	6.53	4.36	3.92	3.55	0.75	1.46
36	11.32	6.78	4.56	4.11	3.71	0.77	1.49
37	11.72	7.05	4.77	4.29	3.88	0.79	1.53
38	12.15	7.35	5.00	4.50	4.07	0.81	1.57
39	12.57	7.66	5.25	4.72	4.27	0.84	1.61
40	12.83	7.92	5.47	4.96	4.48	0.85	1.63
41	13.23	8.23	5.73	5.20	4.69	0.87	1.65
42	13.61	8.54	6.01	5.45	4.91	0.88	1.66
43	13.99	8.86	6.30	5.70	5.14	0.88	1.65
44	14.34	9.18	6.60	5.97	5.37	0.88	1.66
45	14.68	9.49	6.90	6.24	5.61	0.88	1.67
46	15.10	9.86	7.25	6.55	5.88	0.89	1.67
47	15.51	10.24	7.60	6.86	6.16	0.89	1.67
48	15.90	10.61	7.97	7.19	6.44	0.89	1.65
49	16.27	10.98	8.33	7.51	6.71	0.88	1.63
50	16.47	11.05	8.50	7.65	6.82	0.82	1.50
51	17.05	11.39	8.85	7.96	7.09	0.80	1.46
52	17.65	11.72	9.20	8.26	7.34	0.77	1.40
53	18.28	12.03	9.54	8.56	7.58	0.73	1.33
54	18.90	12.45	9.88	8.85	7.80	0.71	1.26
55	19.27	12.75	10.22	9.13	8.01	0.66	1.18
56	19.93	13.17	10.30	9.15	8.00	0.61	1.10
57	20.58	13.58	10.39	8.94	7.80	0.57	1.02
58	21.20	13.98	10.48	8.68	7.59	0.53	0.95
59	21.82	14.36	10.56	8.43	7.42	0.50	0.87
60	22.50	14.81	10.89	8.14	7.24	0.50	0.90
61	23.18	15.26	11.22	8.29	7.03	0.52	0.93
62	23.91	15.74	11.58	8.55	7.25	0.54	0.95
63	24.62	16.21	11.92	9.02	7.63	0.55	0.98
64	25.35	16.70	12.28	10.04	8.49	0.57	1.02

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: 5 year
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.50	2.66	1.95	1.76	1.60	0.13	0.23
26	5.53	2.73	2.00	1.80	1.64	0.13	0.24
27	5.57	2.82	2.05	1.85	1.68	0.14	0.25
28	5.63	2.91	2.11	1.91	1.73	0.14	0.26
29	5.71	3.00	2.17	1.96	1.78	0.14	0.26
30	5.81	3.11	2.23	2.01	1.83	0.14	0.27
31	5.92	3.22	2.30	2.07	1.87	0.15	0.27
32	6.04	3.33	2.36	2.12	1.92	0.15	0.28
33	6.18	3.46	2.42	2.17	1.97	0.16	0.28
34	6.33	3.58	2.48	2.23	2.01	0.16	0.29
35	6.48	3.71	2.54	2.28	2.06	0.17	0.30
36	6.82	3.95	2.70	2.42	2.18	0.18	0.31
37	7.19	4.19	2.86	2.56	2.30	0.19	0.34
38	7.57	4.45	3.04	2.72	2.44	0.20	0.37
39	7.98	4.72	3.21	2.88	2.58	0.21	0.38
40	8.42	5.00	3.40	3.04	2.73	0.23	0.41
41	8.87	5.29	3.59	3.20	2.87	0.24	0.42
42	9.35	5.59	3.78	3.37	3.02	0.26	0.44
43	9.85	5.89	3.97	3.54	3.17	0.26	0.47
44	10.38	6.21	4.18	3.73	3.33	0.27	0.49
45	10.91	6.55	4.40	3.91	3.50	0.28	0.51
46	11.44	6.87	4.65	4.13	3.69	0.30	0.54
47	11.98	7.21	4.92	4.37	3.89	0.31	0.56
48	12.55	7.58	5.21	4.62	4.10	0.33	0.60
49	13.16	7.97	5.53	4.89	4.35	0.35	0.62
50	13.84	8.40	5.87	5.18	4.63	0.37	0.65
51	14.56	8.86	6.24	5.53	4.95	0.38	0.68
52	15.35	9.36	6.64	5.93	5.31	0.40	0.71
53	16.20	9.90	7.07	6.36	5.70	0.42	0.74
54	17.12	10.46	7.61	6.86	6.13	0.42	0.76
55	17.89	10.92	8.23	7.42	6.63	0.45	0.77
56	18.85	11.73	8.78	7.92	7.05	0.44	0.79
57	19.79	12.52	9.15	8.21	7.24	0.44	0.79
58	20.70	13.29	9.71	8.27	7.27	0.45	0.79
59	21.53	13.95	10.21	8.43	7.42	0.46	0.80
60	22.37	14.61	10.72	8.14	7.24	0.50	0.90
61	23.18	15.26	11.22	8.29	7.03	0.52	0.93
62	23.91	15.74	11.58	8.55	7.25	0.54	0.95
63	24.62	16.21	11.92	9.02	7.63	0.55	0.98
64	25.35	16.70	12.28	10.04	8.49	0.57	1.02

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 2 year
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.05	2.29	1.57	1.29	0.94		
26	5.05	2.33	1.60	1.31	0.96		
27	5.06	2.39	1.64	1.34	0.99		
28	5.09	2.44	1.67	1.38	1.02		
29	5.12	2.51	1.71	1.41	1.06		
30	5.17	2.59	1.75	1.44	1.12		
31	5.24	2.67	1.78	1.48	1.17		
32	5.32	2.76	1.82	1.51	1.21		
33	5.41	2.85	1.86	1.55	1.25		
34	5.52	2.95	1.90	1.58	1.30		
35	5.63	3.04	1.93	1.62	1.36		
36	5.82	3.20	2.02	1.69	1.41		
37	6.02	3.36	2.11	1.78	1.47		
38	6.24	3.53	2.21	1.86	1.53		
39	6.47	3.69	2.30	1.95	1.60		
40	6.71	3.87	2.39	2.03	1.72		
41	6.96	4.04	2.48	2.12	1.81		
42	7.22	4.22	2.58	2.21	1.92		
43	7.50	4.41	2.67	2.30	2.04		
44	7.78	4.60	2.76	2.39	2.16		
45	8.07	4.81	2.86	2.49	2.30		
46	8.42	5.02	3.02	2.63	2.45		
47	8.78	5.24	3.19	2.78	2.63		
48	9.16	5.47	3.38	2.95	2.82		
49	9.58	5.74	3.59	3.13	3.03		
50	10.04	6.03	3.82	3.33	3.25		
51	10.56	6.34	4.07	3.56	3.49		
52	11.13	6.69	4.35	3.80	3.72		
53	11.77	7.07	4.66	4.08	4.00		
54	12.49	7.50	5.01	4.38	4.29		
55	13.15	7.89	5.33	4.67	4.58		
56	13.76	8.38	5.72	5.03	4.93		
57	14.49	8.95	6.18	5.44	5.33		
58	15.42	9.65	6.73	5.95	5.83		
59	16.69	10.57	7.44	6.60	6.47		
60	18.35	11.62	8.18	7.26	7.10		
61	20.19	12.79	9.00	7.98	6.89		
62	22.21	14.06	9.90	8.38	7.10		
63	24.13	15.47	10.89	8.84	7.48		
64	24.84	16.37	11.98	9.84	8.32		

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: to 365 day

Occupation Class: 5A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	4.49	1.37	0.73	0.38	0.19
26	4.49	1.39	0.74	0.39	0.19
27	4.49	1.41	0.76	0.39	0.19
28	4.49	1.44	0.77	0.40	0.19
29	4.48	1.47	0.78	0.42	0.19
30	4.49	1.51	0.80	0.43	0.21
31	4.50	1.54	0.81	0.43	0.21
32	4.51	1.59	0.83	0.44	0.21
33	4.55	1.64	0.85	0.45	0.22
34	4.60	1.69	0.86	0.46	0.23
35	4.64	1.75	0.88	0.47	0.23
36	4.76	1.83	0.92	0.51	0.25
37	4.89	1.92	0.97	0.53	0.26
38	5.03	2.00	1.01	0.56	0.28
39	5.17	2.09	1.05	0.58	0.27
40	5.32	2.18	1.09	0.60	0.29
41	5.46	2.25	1.12	0.64	0.30
42	5.62	2.34	1.16	0.65	0.32
43	5.78	2.43	1.20	0.68	0.33
44	5.93	2.52	1.24	0.71	0.34
45	6.09	2.62	1.27	0.73	0.35
46	6.28	2.71	1.34	0.77	0.38
47	6.47	2.81	1.42	0.82	0.40
48	6.67	2.92	1.49	0.87	0.42
49	6.90	3.04	1.59	0.92	0.45
50	7.14	3.18	1.69	0.99	0.48
51	7.42	3.33	1.80	1.05	0.51
52	7.71	3.49	1.93	1.12	0.54
53	8.05	3.66	2.05	1.21	0.59
54	8.43	3.86	2.21	1.28	0.62
55	8.74	4.03	2.33	1.36	0.66
56	9.01	4.24	2.49	1.46	0.71
57	9.36	4.49	2.68	1.58	0.76
58	9.82	4.80	2.91	1.72	0.83
59	10.48	5.21	3.19	1.89	0.91
60	11.74	5.93	3.66	2.18	1.05
61	11.43	5.93	3.71	2.22	1.07
62	11.21	5.96	3.79	2.27	1.09
63	11.03	6.00	3.86	2.32	1.12
64	11.08	6.11	3.93	2.35	1.14

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Elimination Period: 365 day

Occupation Class: 5A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.47	0.10	0.17	0.59	0.02	0.03
26	1.51	0.10	0.17	0.60	0.02	0.03
27	1.56	0.10	0.18	0.62	0.02	0.03
28	1.60	0.11	0.18	0.64	0.02	0.03
29	1.65	0.11	0.19	0.65	0.02	0.03
30	1.70	0.11	0.19	0.67	0.02	0.03
31	1.75	0.12	0.21	0.69	0.02	0.03
32	1.80	0.12	0.21	0.71	0.02	0.03
33	1.84	0.12	0.22	0.73	0.03	0.03
34	1.90	0.12	0.22	0.74	0.03	0.04
35	1.94	0.12	0.22	0.76	0.03	0.04
36	2.06	0.13	0.24	0.81	0.03	0.04
37	2.20	0.14	0.26	0.84	0.03	0.04
38	2.35	0.16	0.28	0.89	0.03	0.04
39	2.49	0.16	0.29	0.94	0.03	0.04
40	2.63	0.17	0.30	0.97	0.03	0.04
41	2.78	0.18	0.32	1.02	0.03	0.04
42	2.94	0.19	0.34	1.06	0.03	0.05
43	3.08	0.19	0.36	1.10	0.03	0.05
44	3.23	0.22	0.37	1.15	0.03	0.05
45	3.39	0.23	0.40	1.20	0.03	0.06
46	3.57	0.24	0.42	1.25	0.03	0.06
47	3.76	0.24	0.43	1.33	0.03	0.08
48	3.96	0.26	0.45	1.40	0.03	0.08
49	4.20	0.28	0.49	1.48	0.04	0.09
50	4.45	0.29	0.52	1.57	0.04	0.09
51	4.75	0.31	0.56	1.67	0.05	0.09
52	5.09	0.34	0.60	1.78	0.05	0.10
53	5.44	0.36	0.63	1.89	0.06	0.10
54	5.82	0.38	0.68	2.01	0.07	0.11
55	6.27	0.41	0.72	2.11	0.08	0.13
56	6.91	0.45	0.80	2.24	0.08	0.13
57	7.35	0.49	0.85	2.39	0.09	0.14
58	7.59	0.49	0.88	2.56	0.09	0.16
59	8.14	0.53	0.94	2.75	0.10	0.19
60	8.35	0.54	0.95	3.03	0.12	0.22
61	8.64	0.56	0.99	3.10	0.12	0.23
62	9.56	0.61	1.09	3.17	0.13	0.23
63	10.32	0.67	1.17	3.26	0.13	0.23
64	10.51	0.68	1.20	3.32	0.13	0.23

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 70
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.08	5.24	3.65	3.34	3.03	0.84	1.70
26	9.24	5.33	3.69	3.37	3.06	0.84	1.69
27	9.39	5.42	3.75	3.43	3.12	0.84	1.69
28	9.53	5.53	3.82	3.50	3.18	0.84	1.69
29	9.67	5.64	3.89	3.56	3.24	0.84	1.68
30	9.86	5.76	4.02	3.67	3.35	0.83	1.66
31	9.96	5.87	4.10	3.74	3.41	0.83	1.65
32	10.00	5.99	4.18	3.81	3.48	0.83	1.64
33	10.05	6.11	4.26	3.88	3.54	0.82	1.63
34	10.11	6.23	4.34	3.98	3.63	0.82	1.62
35	10.17	6.36	4.46	4.09	3.72	0.82	1.62
36	10.55	6.64	4.57	4.19	3.82	0.84	1.65
37	10.93	6.84	4.70	4.31	3.93	0.86	1.68
38	11.32	7.01	4.84	4.44	4.05	0.88	1.72
39	11.54	7.18	5.00	4.58	4.17	0.90	1.75
40	11.68	7.37	5.21	4.77	4.35	0.91	1.77
41	11.84	7.53	5.37	4.91	4.48	0.92	1.78
42	12.00	7.69	5.54	5.06	4.61	0.93	1.79
43	12.14	7.85	5.70	5.21	4.74	0.93	1.78
44	12.26	8.00	5.87	5.37	4.88	0.92	1.76
45	12.37	8.15	6.05	5.52	5.02	0.92	1.74
46	12.49	8.32	6.23	5.68	5.16	0.91	1.72
47	12.61	8.48	6.42	5.85	5.31	0.90	1.70
48	12.72	8.64	6.60	6.02	5.46	0.89	1.67
49	12.80	8.79	6.79	6.18	5.60	0.88	1.65
50	12.62	8.79	6.88	6.25	5.65	0.87	1.61
51	12.68	8.92	7.04	6.40	5.78	0.86	1.59
52	12.73	9.05	7.20	6.54	5.90	0.85	1.57
53	12.77	9.17	7.36	6.68	6.01	0.85	1.56
54	12.83	9.30	7.53	6.82	6.12	0.85	1.56
55	12.90	9.44	7.71	6.97	6.25	0.84	1.55
56	12.74	9.41	7.74	7.00	6.25	0.83	1.53
57	12.53	9.35	7.76	6.98	6.21	0.80	1.48
58	12.59	9.35	7.72	6.82	6.11	0.77	1.42
59	12.61	9.33	7.68	6.65	6.00	0.75	1.37
60	12.60	9.29	7.61	6.47	5.88	0.72	1.31
61	12.55	9.22	7.52	6.29	5.76	0.69	1.26
62	12.02	8.82	7.19	6.01	5.49	0.66	1.20
63	11.21	8.21	6.68	5.57	5.09	0.61	1.10
64	10.36	7.57	6.14	5.10	4.66	0.55	1.00

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 67
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.73	5.08	3.43	3.12	2.81	0.77	1.54
26	8.88	5.16	3.46	3.16	2.86	0.76	1.54
27	9.01	5.25	3.53	3.21	2.91	0.76	1.52
28	9.13	5.34	3.60	3.27	2.97	0.76	1.52
29	9.25	5.44	3.66	3.32	3.02	0.75	1.50
30	9.39	5.55	3.76	3.41	3.09	0.74	1.48
31	9.53	5.66	3.82	3.47	3.15	0.74	1.47
32	9.68	5.76	3.89	3.53	3.20	0.74	1.45
33	9.81	5.87	3.96	3.59	3.25	0.73	1.44
34	9.86	5.98	4.03	3.65	3.31	0.72	1.42
35	9.91	6.10	4.08	3.72	3.37	0.72	1.40
36	10.26	6.22	4.20	3.81	3.45	0.74	1.43
37	10.46	6.35	4.31	3.91	3.54	0.75	1.45
38	10.63	6.49	4.43	4.02	3.65	0.76	1.47
39	10.79	6.63	4.55	4.14	3.75	0.78	1.49
40	10.84	6.75	4.71	4.28	3.87	0.77	1.48
41	10.96	6.88	4.84	4.40	3.98	0.78	1.49
42	11.06	7.00	4.97	4.52	4.08	0.78	1.48
43	11.14	7.12	5.11	4.64	4.19	0.77	1.46
44	11.19	7.22	5.24	4.75	4.29	0.76	1.43
45	11.23	7.32	5.37	4.87	4.39	0.74	1.40
46	11.28	7.43	5.50	4.98	4.49	0.73	1.37
47	11.32	7.53	5.63	5.10	4.59	0.71	1.33
48	11.33	7.62	5.76	5.21	4.68	0.69	1.28
49	11.21	7.69	5.88	5.31	4.76	0.67	1.24
50	11.08	7.58	5.87	5.29	4.73	0.65	1.19
51	10.94	7.61	5.95	5.36	4.78	0.63	1.15
52	10.85	7.63	6.03	5.42	4.82	0.61	1.11
53	10.76	7.64	6.09	5.47	4.85	0.59	1.08
54	10.74	7.65	6.14	5.51	4.88	0.55	1.01
55	10.64	7.65	6.20	5.55	4.89	0.51	0.94
56	10.68	7.48	6.11	5.31	4.68	0.46	0.83
57	10.70	7.38	6.01	5.06	4.47	0.43	0.78
58	10.72	7.42	5.90	4.82	4.27	0.41	0.73
59	10.72	7.45	5.79	4.59	4.06	0.38	0.69
60	10.43	7.25	5.63	4.46	3.95	0.36	0.64
61	10.13	7.04	5.46	4.32	3.83	0.33	0.59
62	9.82	6.82	5.29	4.18	3.70	0.31	0.56
63	9.42	6.54	5.07	4.00	3.54	0.30	0.54
64	9.02	6.25	4.84	3.82	3.38	0.28	0.51

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 65
Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.46	4.94	3.27	2.96	2.67	0.71	1.44
26	8.59	5.02	3.31	3.01	2.72	0.70	1.42
27	8.71	5.10	3.37	3.06	2.77	0.70	1.41
28	8.82	5.17	3.43	3.11	2.82	0.69	1.39
29	8.92	5.22	3.48	3.16	2.86	0.69	1.38
30	9.03	5.31	3.56	3.23	2.92	0.67	1.32
31	9.15	5.38	3.62	3.27	2.96	0.66	1.31
32	9.28	5.47	3.68	3.32	3.01	0.66	1.30
33	9.42	5.57	3.74	3.38	3.06	0.66	1.30
34	9.54	5.66	3.79	3.42	3.10	0.66	1.28
35	9.65	5.76	3.84	3.46	3.13	0.65	1.26
36	9.79	5.86	3.94	3.55	3.21	0.66	1.28
37	9.93	5.97	4.04	3.63	3.28	0.67	1.29
38	10.07	6.09	4.15	3.73	3.37	0.67	1.30
39	10.20	6.21	4.26	3.83	3.46	0.68	1.31
40	10.18	6.29	4.34	3.94	3.55	0.66	1.26
41	10.26	6.39	4.45	4.03	3.64	0.66	1.25
42	10.32	6.48	4.56	4.13	3.72	0.65	1.24
43	10.36	6.56	4.67	4.23	3.81	0.64	1.22
44	10.37	6.64	4.77	4.32	3.88	0.64	1.20
45	10.36	6.70	4.87	4.40	3.96	0.62	1.17
46	10.35	6.76	4.97	4.49	4.03	0.61	1.14
47	10.33	6.82	5.06	4.57	4.10	0.59	1.11
48	10.28	6.86	5.15	4.65	4.16	0.57	1.06
49	10.20	6.88	5.22	4.71	4.21	0.55	1.02
50	10.00	6.71	5.16	4.65	4.14	0.50	0.91
51	10.02	6.70	5.21	4.68	4.17	0.47	0.86
52	10.04	6.67	5.23	4.70	4.17	0.44	0.80
53	10.05	6.62	5.24	4.71	4.17	0.40	0.73
54	10.03	6.61	5.24	4.70	4.14	0.37	0.66
55	9.87	6.53	5.23	4.68	4.10	0.33	0.59
56	9.83	6.50	5.08	4.51	3.95	0.28	0.51
57	9.77	6.44	4.93	4.24	3.70	0.24	0.42
58	9.67	6.38	4.78	3.96	3.46	0.21	0.38
59	9.55	6.29	4.62	3.69	3.25	0.19	0.34
60	9.44	6.21	4.57	3.42	3.04	0.19	0.33
61	9.30	6.12	4.50	3.33	2.82	0.19	0.33
62	9.16	6.04	4.44	3.28	2.78	0.18	0.32
63	9.03	5.94	4.37	3.31	2.80	0.18	0.32
64	8.87	5.84	4.30	3.51	2.97	0.18	0.32

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Benefit Period: to 365 day

Occupation Class: 5A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	3.45	1.09	0.57	0.29	0.14
26	3.41	1.08	0.57	0.30	0.14
27	3.37	1.08	0.56	0.29	0.14
28	3.33	1.06	0.55	0.29	0.14
29	3.29	1.07	0.55	0.29	0.14
30	3.27	1.06	0.55	0.29	0.14
31	3.24	1.06	0.54	0.29	0.13
32	3.21	1.07	0.54	0.29	0.15
33	3.19	1.08	0.55	0.30	0.15
34	3.15	1.09	0.54	0.29	0.14
35	3.13	1.09	0.54	0.29	0.14
36	3.12	1.12	0.54	0.29	0.15
37	3.11	1.14	0.55	0.30	0.15
38	3.10	1.16	0.57	0.31	0.15
39	3.11	1.17	0.58	0.33	0.15
40	3.11	1.19	0.58	0.33	0.15
41	3.12	1.20	0.58	0.34	0.15
42	3.12	1.21	0.58	0.34	0.16
43	3.13	1.21	0.59	0.34	0.16
44	3.13	1.22	0.59	0.34	0.16
45	3.14	1.24	0.59	0.34	0.16
46	3.16	1.25	0.61	0.35	0.17
47	3.17	1.28	0.62	0.36	0.18
48	3.19	1.30	0.65	0.37	0.19
49	3.21	1.32	0.67	0.39	0.19
50	3.24	1.35	0.70	0.41	0.20
51	3.25	1.37	0.73	0.42	0.21
52	3.29	1.41	0.76	0.45	0.22
53	3.32	1.45	0.79	0.47	0.22
54	3.38	1.48	0.84	0.49	0.23
55	3.41	1.51	0.87	0.51	0.25
56	3.45	1.58	0.92	0.55	0.26
57	3.53	1.65	0.99	0.58	0.28
58	3.67	1.76	1.07	0.63	0.30
59	3.89	1.91	1.17	0.70	0.34
60	4.23	2.12	1.31	0.78	0.39
61	4.13	2.13	1.33	0.80	0.39
62	4.00	2.12	1.36	0.81	0.39
63	3.81	2.07	1.33	0.80	0.39
64	3.70	2.04	1.32	0.78	0.37

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Elimination Period: 365 day

Occupation Class: 5A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.20	0.09	0.14	0.47	0.01	0.03
26	1.20	0.09	0.14	0.47	0.01	0.03
27	1.22	0.09	0.14	0.46	0.01	0.03
28	1.22	0.08	0.14	0.46	0.01	0.03
29	1.24	0.09	0.14	0.46	0.01	0.03
30	1.25	0.09	0.15	0.46	0.01	0.03
31	1.26	0.09	0.15	0.46	0.01	0.03
32	1.26	0.09	0.15	0.46	0.01	0.03
33	1.27	0.09	0.15	0.47	0.01	0.03
34	1.28	0.09	0.15	0.46	0.01	0.03
35	1.28	0.09	0.15	0.46	0.01	0.03
36	1.32	0.08	0.16	0.48	0.01	0.03
37	1.38	0.09	0.16	0.50	0.01	0.03
38	1.43	0.10	0.16	0.51	0.02	0.03
39	1.48	0.10	0.17	0.52	0.02	0.03
40	1.54	0.10	0.18	0.53	0.02	0.03
41	1.59	0.10	0.18	0.53	0.02	0.03
42	1.63	0.10	0.19	0.55	0.02	0.03
43	1.68	0.10	0.19	0.55	0.02	0.03
44	1.73	0.11	0.20	0.57	0.02	0.03
45	1.77	0.11	0.20	0.57	0.02	0.03
46	1.84	0.12	0.21	0.59	0.02	0.03
47	1.89	0.12	0.22	0.61	0.02	0.03
48	1.96	0.13	0.23	0.64	0.02	0.03
49	2.04	0.13	0.24	0.65	0.02	0.03
50	2.12	0.13	0.24	0.68	0.02	0.03
51	2.23	0.15	0.26	0.71	0.02	0.03
52	2.33	0.15	0.27	0.74	0.02	0.03
53	2.45	0.16	0.29	0.77	0.02	0.04
54	2.59	0.17	0.30	0.80	0.02	0.04
55	2.73	0.18	0.32	0.83	0.03	0.04
56	2.99	0.20	0.35	0.87	0.03	0.04
57	3.16	0.21	0.37	0.93	0.02	0.05
58	3.22	0.21	0.37	0.99	0.02	0.05
59	3.41	0.21	0.38	1.05	0.04	0.06
60	3.34	0.21	0.38	1.14	0.04	0.08
61	3.31	0.20	0.38	1.14	0.05	0.06
62	3.49	0.23	0.41	1.15	0.03	0.07
63	3.63	0.24	0.41	1.13	0.05	0.07
64	3.57	0.23	0.42	1.11	0.05	0.06

Principal Life Insurance Company
2014 Pricing

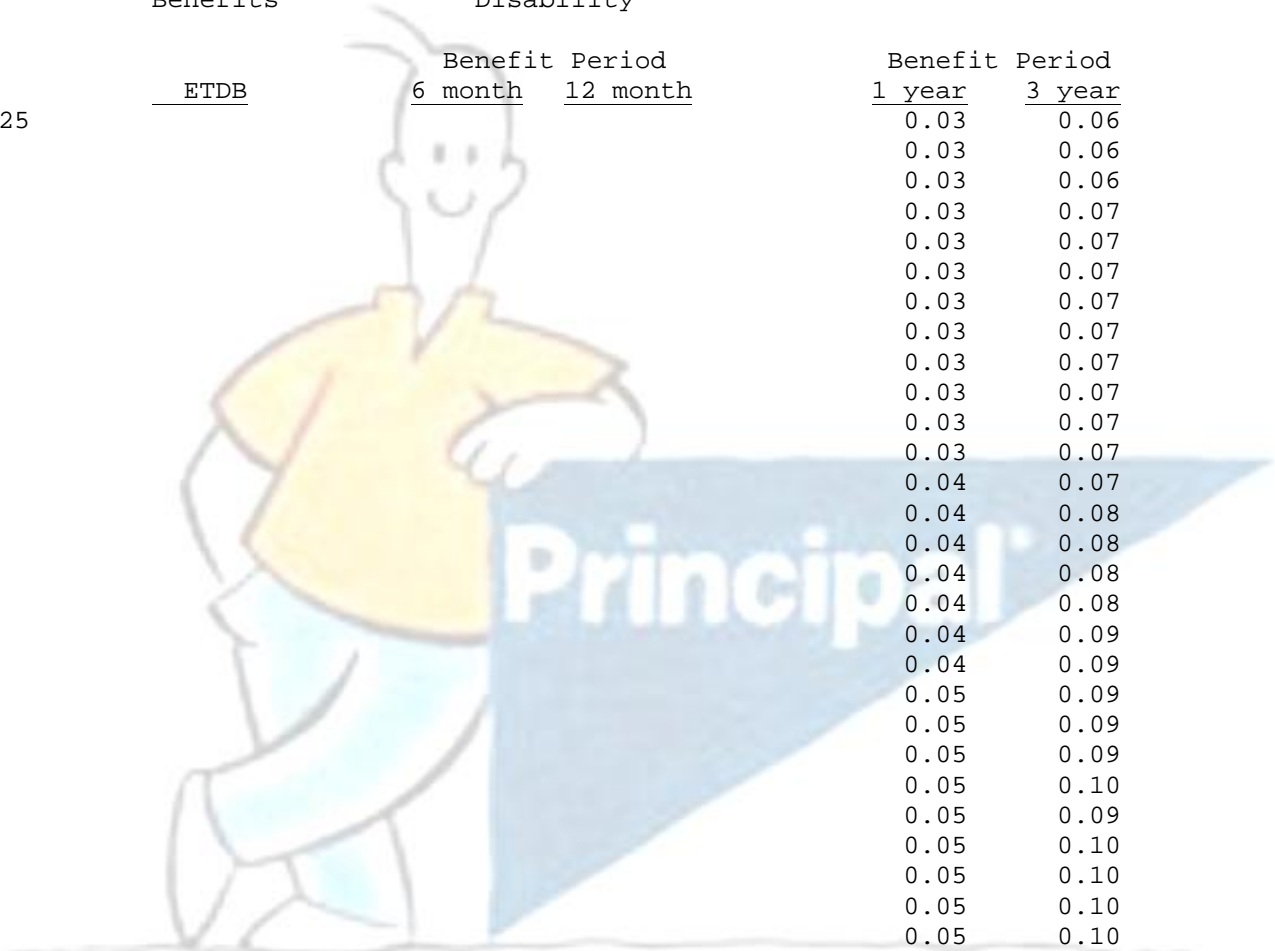
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Occupation Class: 5A Male non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.03	0.06
26				0.03	0.06
27				0.03	0.06
28				0.03	0.07
29				0.03	0.07
30				0.03	0.07
31				0.03	0.07
32				0.03	0.07
33				0.03	0.07
34				0.03	0.07
35				0.03	0.07
36				0.03	0.07
37				0.04	0.07
38				0.04	0.08
39				0.04	0.08
40				0.04	0.08
41				0.04	0.08
42				0.04	0.09
43				0.04	0.09
44				0.05	0.09
45				0.05	0.09
46				0.05	0.09
47				0.05	0.10
48				0.05	0.09
49				0.05	0.10
50				0.05	0.10
51				0.05	0.10
52				0.05	0.10
53				0.05	0.10
54				0.05	0.10
55				0.05	0.10
56				0.05	0.10
57				0.05	0.10
58				0.05	0.10
59				0.05	0.10
60				0.05	0.10
61				0.05	0.09
62				0.05	0.10
63				0.05	0.09
64				0.05	0.09



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70
Occupation Class: 5A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.55	2.47	2.32	0.68	1.43
26	2.60	2.52	2.37	0.68	1.42
27	2.66	2.57	2.42	0.67	1.40
28	2.70	2.62	2.46	0.67	1.39
29	2.75	2.67	2.51	0.67	1.38
30	2.81	2.71	2.56	0.66	1.36
31	2.94	2.84	2.68	0.68	1.38
32	3.08	2.98	2.81	0.68	1.40
33	3.21	3.11	2.94	0.70	1.42
34	3.35	3.24	3.06	0.72	1.45
35	3.49	3.38	3.18	0.73	1.47
36	3.70	3.58	3.38	0.76	1.51
37	3.91	3.79	3.57	0.79	1.56
38	4.13	3.99	3.76	0.80	1.60
39	4.34	4.20	3.95	0.83	1.65
40	4.56	4.40	4.15	0.86	1.69
41	4.84	4.68	4.40	0.88	1.74
42	5.13	4.95	4.66	0.92	1.78
43	5.41	5.22	4.92	0.94	1.83
44	5.69	5.50	5.17	0.96	1.88
45	5.98	5.77	5.43	0.99	1.91
46	6.30	6.07	5.71	1.00	1.93
47	6.62	6.38	5.99	1.01	1.95
48	6.93	6.68	6.27	1.03	1.96
49	7.25	6.99	6.54	1.04	1.98
50	7.57	7.30	6.82	1.06	2.00
51	7.87	7.57	7.06	1.04	1.96
52	8.18	7.85	7.30	1.02	1.92
53	8.47	8.12	7.54	1.01	1.88
54	8.77	8.40	7.78	1.00	1.85
55	9.07	8.68	8.02	0.98	1.81
56	9.28	8.86	8.15	0.93	1.73
57	9.50	9.04	8.28	0.88	1.62
58	9.72	9.22	8.41	0.82	1.52
59	9.93	9.40	8.54	0.77	1.41
60	10.15	9.59	8.67	0.71	1.31
61	9.92	9.35	8.44	0.66	1.20
62	9.68	9.11	8.21	0.56	1.02
63	9.45	8.87	7.99	0.46	0.83
64	9.54	8.96	8.07	0.46	0.84

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: 5A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.46	2.38	2.24	0.64	1.33
26	2.50	2.42	2.27	0.63	1.32
27	2.54	2.46	2.32	0.62	1.29
28	2.59	2.50	2.35	0.62	1.28
29	2.64	2.55	2.40	0.61	1.25
30	2.68	2.59	2.44	0.61	1.24
31	2.81	2.71	2.55	0.62	1.25
32	2.94	2.84	2.67	0.63	1.26
33	3.06	2.96	2.79	0.64	1.28
34	3.19	3.08	2.90	0.65	1.29
35	3.31	3.21	3.02	0.66	1.31
36	3.51	3.39	3.19	0.68	1.34
37	3.71	3.59	3.37	0.70	1.38
38	3.91	3.77	3.54	0.72	1.41
39	4.10	3.96	3.73	0.74	1.45
40	4.30	4.16	3.90	0.76	1.49
41	4.56	4.40	4.13	0.78	1.51
42	4.82	4.64	4.36	0.80	1.55
43	5.08	4.89	4.59	0.82	1.58
44	5.34	5.14	4.82	0.83	1.61
45	5.60	5.39	5.06	0.85	1.64
46	5.87	5.65	5.29	0.85	1.64
47	6.14	5.91	5.52	0.86	1.63
48	6.41	6.17	5.75	0.86	1.63
49	6.69	6.43	5.99	0.87	1.63
50	6.96	6.68	6.22	0.87	1.63
51	7.16	6.87	6.36	0.84	1.55
52	7.36	7.04	6.50	0.80	1.48
53	7.55	7.21	6.64	0.77	1.40
54	7.74	7.39	6.78	0.73	1.33
55	7.94	7.57	6.92	0.70	1.26
56	7.91	7.51	6.82	0.63	1.15
57	7.89	7.46	6.72	0.57	1.04
58	7.86	7.40	6.64	0.51	0.93
59	7.84	7.34	6.54	0.45	0.82
60	7.82	7.29	6.44	0.39	0.71
61	7.47	7.01	6.29	0.33	0.60
62	7.11	6.73	6.14	0.27	0.51
63	6.76	6.45	5.99	0.23	0.42
64	6.83	6.52	6.05	0.22	0.41

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65

Occupation Class: 5A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.38	2.31	2.17	0.60	1.26
26	2.42	2.35	2.20	0.60	1.24
27	2.46	2.38	2.24	0.59	1.22
28	2.50	2.42	2.27	0.59	1.21
29	2.54	2.46	2.31	0.58	1.18
30	2.58	2.50	2.35	0.57	1.16
31	2.70	2.61	2.45	0.58	1.17
32	2.82	2.73	2.56	0.58	1.18
33	2.94	2.84	2.67	0.59	1.18
34	3.06	2.95	2.77	0.60	1.20
35	3.17	3.07	2.88	0.61	1.21
36	3.36	3.25	3.05	0.62	1.23
37	3.55	3.43	3.21	0.65	1.27
38	3.73	3.60	3.38	0.66	1.29
39	3.92	3.78	3.55	0.67	1.32
40	4.10	3.96	3.71	0.70	1.35
41	4.34	4.19	3.93	0.70	1.37
42	4.58	4.41	4.14	0.72	1.39
43	4.82	4.64	4.35	0.74	1.42
44	5.05	4.87	4.56	0.75	1.45
45	5.29	5.09	4.77	0.77	1.47
46	5.53	5.32	4.97	0.76	1.45
47	5.77	5.54	5.17	0.75	1.42
48	6.00	5.76	5.37	0.74	1.40
49	6.24	5.99	5.57	0.74	1.38
50	6.48	6.21	5.77	0.73	1.36
51	6.59	6.30	5.82	0.69	1.28
52	6.70	6.39	5.88	0.64	1.19
53	6.80	6.48	5.93	0.61	1.11
54	6.91	6.56	5.99	0.56	1.02
55	7.02	6.65	6.04	0.52	0.94
56	6.84	6.45	5.83	0.46	0.84
57	6.66	6.25	5.62	0.40	0.73
58	6.48	6.05	5.42	0.34	0.61
59	6.30	5.84	5.21	0.28	0.50
60	6.12	5.64	5.00	0.22	0.40
61	6.01	5.64	5.14	0.20	0.38
62	5.90	5.63	5.28	0.19	0.36
63	5.80	5.62	5.42	0.18	0.34
64	5.85	5.68	5.48	0.17	0.33

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: 5A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.60	1.52	1.43	0.09	0.17
26	1.62	1.55	1.45	0.10	0.17
27	1.65	1.57	1.47	0.10	0.18
28	1.67	1.60	1.50	0.10	0.18
29	1.69	1.63	1.52	0.11	0.19
30	1.72	1.65	1.55	0.10	0.19
31	1.80	1.73	1.62	0.11	0.20
32	1.87	1.80	1.69	0.12	0.21
33	1.95	1.88	1.77	0.12	0.21
34	2.02	1.95	1.84	0.12	0.23
35	2.10	2.02	1.91	0.13	0.24
36	2.22	2.14	2.02	0.14	0.25
37	2.34	2.26	2.13	0.15	0.26
38	2.46	2.37	2.25	0.15	0.27
39	2.58	2.49	2.36	0.15	0.28
40	2.70	2.60	2.47	0.16	0.29
41	2.87	2.77	2.63	0.17	0.31
42	3.04	2.93	2.78	0.19	0.33
43	3.21	3.09	2.94	0.19	0.35
44	3.37	3.26	3.09	0.21	0.37
45	3.54	3.42	3.25	0.22	0.39
46	3.76	3.63	3.44	0.24	0.42
47	3.97	3.83	3.64	0.25	0.44
48	4.18	4.04	3.84	0.25	0.46
49	4.39	4.24	4.03	0.27	0.49
50	4.61	4.45	4.23	0.28	0.51
51	4.82	4.65	4.41	0.29	0.52
52	5.03	4.85	4.58	0.31	0.55
53	5.24	5.05	4.76	0.32	0.56
54	5.45	5.25	4.94	0.32	0.58
55	5.66	5.45	5.12	0.33	0.59
56	5.75	5.49	5.10	0.31	0.55
57	5.84	5.53	5.07	0.29	0.51
58	5.94	5.57	5.05	0.26	0.47
59	6.03	5.61	5.02	0.24	0.44
60	6.12	5.64	5.00	0.22	0.40
61	6.01	5.64	5.14	0.20	0.38
62	5.90	5.63	5.28	0.19	0.36
63	5.80	5.62	5.42	0.18	0.34
64	5.85	5.68	5.48	0.17	0.33

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year

Occupation Class: 5A Male non-smoker

Age	<u>Elimination Period</u>			HH753/705	HH753/705
	90	180	365	<u>COLA 3%</u>	<u>COLA 6%</u>
18-25	1.36	1.27			
26	1.36	1.28			
27	1.37	1.30			
28	1.38	1.31			
29	1.38	1.32			
30	1.39	1.33			
31	1.43	1.37			
32	1.48	1.42			
33	1.53	1.46			
34	1.58	1.50			
35	1.62	1.55			
36	1.69	1.62			
37	1.77	1.69			
38	1.84	1.77			
39	1.91	1.84			
40	1.98	1.91			
41	2.07	2.01			
42	2.17	2.10			
43	2.27	2.20			
44	2.37	2.30			
45	2.47	2.39			
46	2.59	2.51			
47	2.71	2.62			
48	2.83	2.74			
49	2.95	2.85			
50	3.07	2.96			
51	3.21	3.11			
52	3.36	3.25			
53	3.51	3.40			
54	3.65	3.54			
55	3.80	3.69			
56	4.02	3.90			
57	4.24	4.11			
58	4.46	4.32			
59	4.68	4.54			
60	4.90	4.75			
61	5.20	5.04			
62	5.50	5.33			
63	5.80	5.62			
64	5.85	5.68			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	0.81	0.47	0.31	0.28	0.26	0.07	0.14
26	0.82	0.48	0.32	0.29	0.26	0.07	0.14
27	0.84	0.49	0.32	0.29	0.27	0.07	0.14
28	0.85	0.50	0.33	0.30	0.27	0.07	0.13
29	0.86	0.50	0.33	0.30	0.28	0.07	0.13
30	0.87	0.51	0.34	0.31	0.28	0.06	0.13
31	0.88	0.52	0.35	0.31	0.28	0.06	0.13
32	0.89	0.52	0.35	0.32	0.29	0.06	0.12
33	0.90	0.53	0.36	0.32	0.29	0.06	0.12
34	0.92	0.54	0.36	0.33	0.30	0.06	0.12
35	0.93	0.55	0.37	0.33	0.30	0.06	0.12
36	0.94	0.56	0.38	0.34	0.31	0.06	0.12
37	0.95	0.57	0.39	0.35	0.32	0.06	0.12
38	0.97	0.58	0.40	0.36	0.32	0.06	0.12
39	0.98	0.60	0.41	0.37	0.33	0.07	0.13
40	0.98	0.60	0.42	0.38	0.34	0.06	0.12
41	1.11	0.69	0.48	0.44	0.39	0.07	0.14
42	1.24	0.78	0.55	0.50	0.45	0.08	0.15
43	1.37	0.87	0.62	0.56	0.50	0.08	0.16
44	1.49	0.96	0.69	0.62	0.56	0.09	0.17
45	1.62	1.05	0.76	0.69	0.62	0.10	0.18
46	1.74	1.14	0.83	0.75	0.68	0.10	0.19
47	1.86	1.23	0.91	0.82	0.74	0.10	0.20
48	1.97	1.32	0.99	0.89	0.80	0.11	0.20
49	2.08	1.40	1.06	0.96	0.86	0.11	0.21
50	2.16	1.45	1.12	1.00	0.89	0.11	0.20
51	2.52	1.69	1.31	1.18	1.05	0.12	0.22
52	2.89	1.92	1.51	1.35	1.20	0.12	0.23
53	3.26	2.14	1.70	1.53	1.35	0.13	0.24
54	3.61	2.38	1.88	1.69	1.49	0.13	0.24
55	3.91	2.59	2.07	1.85	1.62	0.13	0.23
56	4.25	2.81	2.20	1.95	1.71	0.12	0.22
57	4.57	3.01	2.31	1.98	1.73	0.11	0.20
58	4.87	3.22	2.41	2.00	1.75	0.11	0.19
59	5.16	3.39	2.49	1.99	1.76	0.10	0.18
60	5.24	3.45	2.53	1.90	1.68	0.10	0.19
61	5.30	3.49	2.57	1.90	1.61	0.10	0.19
62	5.36	3.53	2.59	1.92	1.63	0.11	0.19
63	5.42	3.56	2.62	1.99	1.68	0.11	0.19
64	5.32	3.50	2.58	2.11	1.78	0.11	0.19

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 5A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.33	0.10	0.05	0.03	0.02
26	0.33	0.10	0.05	0.03	0.02
27	0.32	0.10	0.05	0.03	0.02
28	0.32	0.10	0.05	0.03	0.02
29	0.32	0.10	0.05	0.03	0.02
30	0.31	0.10	0.05	0.03	0.02
31	0.31	0.10	0.05	0.03	0.01
32	0.31	0.10	0.05	0.03	0.02
33	0.31	0.10	0.05	0.03	0.02
34	0.30	0.10	0.05	0.03	0.02
35	0.30	0.10	0.05	0.03	0.02
36	0.30	0.10	0.05	0.03	0.02
37	0.30	0.10	0.05	0.03	0.02
38	0.30	0.11	0.05	0.03	0.02
39	0.30	0.11	0.05	0.03	0.02
40	0.30	0.11	0.05	0.03	0.02
41	0.34	0.13	0.06	0.03	0.02
42	0.37	0.15	0.07	0.04	0.02
43	0.41	0.16	0.08	0.04	0.02
44	0.45	0.17	0.09	0.05	0.03
45	0.49	0.19	0.09	0.05	0.03
46	0.53	0.21	0.10	0.06	0.03
47	0.57	0.23	0.11	0.07	0.03
48	0.61	0.24	0.12	0.07	0.03
49	0.66	0.27	0.14	0.08	0.03
50	0.70	0.29	0.16	0.09	0.04
51	0.82	0.35	0.18	0.10	0.05
52	0.94	0.41	0.22	0.13	0.06
53	1.08	0.47	0.26	0.16	0.08
54	1.22	0.54	0.30	0.17	0.09
55	1.35	0.60	0.34	0.20	0.09
56	1.49	0.68	0.40	0.24	0.12
57	1.65	0.77	0.46	0.27	0.13
58	1.85	0.89	0.54	0.32	0.15
59	2.10	1.04	0.63	0.38	0.18
60	2.36	1.18	0.73	0.44	0.22
61	2.36	1.22	0.76	0.45	0.23
62	2.34	1.24	0.79	0.47	0.23
63	2.28	1.24	0.79	0.48	0.23
64	2.22	1.22	0.79	0.47	0.23

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 5A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.04	0.01	0.01	0.04	0.01	0.01
26	0.04	0.01	0.01	0.04	0.01	0.01
27	0.04	0.01	0.01	0.04	0.01	0.01
28	0.04	0.01	0.01	0.04	0.01	0.01
29	0.04	0.01	0.01	0.04	0.01	0.01
30	0.04	0.01	0.01	0.04	0.01	0.01
31	0.04	0.01	0.01	0.04	0.01	0.01
32	0.04	0.01	0.01	0.04	0.01	0.01
33	0.04	0.01	0.01	0.04	0.01	0.01
34	0.04	0.01	0.01	0.04	0.01	0.01
35	0.04	0.01	0.01	0.04	0.01	0.01
36	0.04	0.01	0.01	0.04	0.01	0.01
37	0.05	0.01	0.01	0.05	0.01	0.01
38	0.05	0.01	0.01	0.05	0.01	0.01
39	0.05	0.01	0.01	0.05	0.01	0.01
40	0.05	0.01	0.01	0.05	0.01	0.01
41	0.06	0.01	0.01	0.06	0.01	0.01
42	0.07	0.01	0.01	0.07	0.01	0.01
43	0.07	0.01	0.01	0.07	0.01	0.01
44	0.09	0.01	0.01	0.09	0.01	0.01
45	0.09	0.01	0.01	0.09	0.01	0.01
46	0.10	0.01	0.01	0.09	0.01	0.01
47	0.11	0.01	0.01	0.11	0.01	0.01
48	0.12	0.01	0.01	0.12	0.01	0.01
49	0.14	0.01	0.01	0.14	0.01	0.01
50	0.15	0.01	0.01	0.15	0.01	0.01
51	0.19	0.01	0.01	0.18	0.01	0.01
52	0.22	0.01	0.01	0.22	0.01	0.01
53	0.26	0.01	0.02	0.25	0.01	0.02
54	0.31	0.01	0.02	0.29	0.01	0.02
55	0.36	0.01	0.02	0.33	0.01	0.02
56	0.43	0.01	0.02	0.38	0.01	0.02
57	0.50	0.02	0.03	0.43	0.02	0.02
58	0.57	0.02	0.03	0.50	0.02	0.02
59	0.66	0.03	0.04	0.57	0.02	0.03
60	0.75	0.03	0.06	0.64	0.02	0.05
61	0.78	0.04	0.05	0.65	0.03	0.04
62	0.87	0.02	0.05	0.67	0.02	0.04
63	0.93	0.04	0.06	0.68	0.03	0.04
64	0.92	0.04	0.06	0.67	0.03	0.04

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

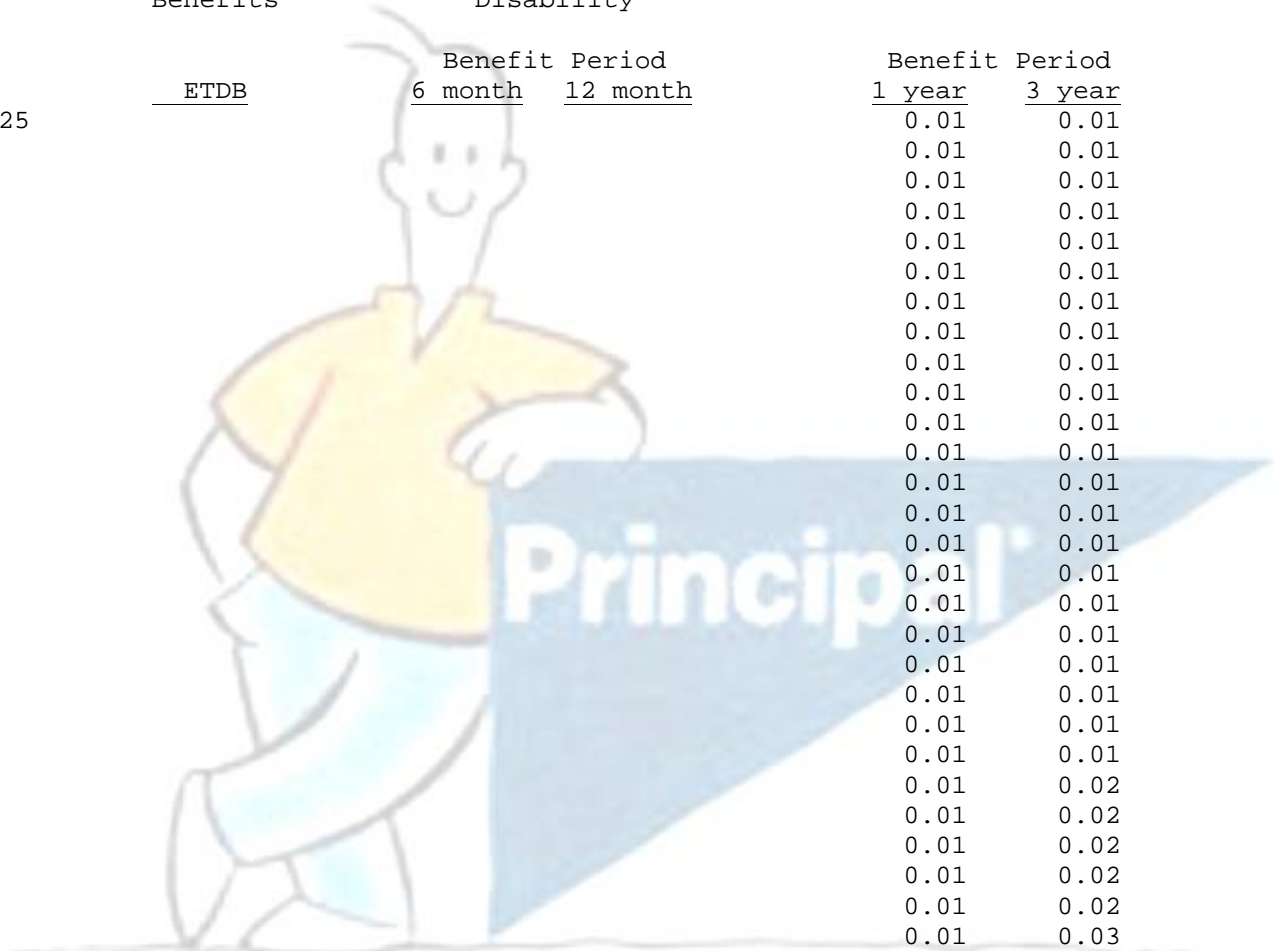
Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771
Occupation Class: 5A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.01
42				0.01	0.01
43				0.01	0.01
44				0.01	0.01
45				0.01	0.01
46				0.01	0.01
47				0.01	0.02
48				0.01	0.02
49				0.01	0.02
50				0.01	0.02
51				0.01	0.02
52				0.01	0.03
53				0.01	0.03
54				0.02	0.03
55				0.02	0.04
56				0.02	0.04
57				0.02	0.05
58				0.03	0.05
59				0.03	0.05
60				0.02	0.06
61				0.03	0.05
62				0.03	0.06
63				0.03	0.06
64				0.03	0.06



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.27	0.74	0.49	0.44	0.40	0.11	0.22
26	1.29	0.75	0.50	0.45	0.41	0.10	0.21
27	1.31	0.76	0.50	0.46	0.42	0.10	0.21
28	1.32	0.78	0.52	0.47	0.42	0.10	0.21
29	1.34	0.78	0.52	0.48	0.43	0.10	0.21
30	1.36	0.80	0.54	0.48	0.44	0.10	0.20
31	1.37	0.81	0.54	0.49	0.44	0.10	0.20
32	1.39	0.82	0.55	0.50	0.45	0.10	0.20
33	1.41	0.84	0.56	0.51	0.46	0.10	0.20
34	1.43	0.85	0.57	0.51	0.46	0.10	0.19
35	1.45	0.86	0.57	0.52	0.47	0.10	0.19
36	1.47	0.88	0.59	0.53	0.48	0.10	0.19
37	1.49	0.90	0.60	0.55	0.49	0.10	0.19
38	1.51	0.91	0.62	0.56	0.50	0.10	0.20
39	1.53	0.93	0.64	0.57	0.52	0.10	0.20
40	1.53	0.94	0.65	0.59	0.53	0.10	0.19
41	1.69	1.05	0.73	0.67	0.60	0.11	0.21
42	1.86	1.17	0.82	0.74	0.67	0.12	0.22
43	2.02	1.28	0.91	0.83	0.74	0.12	0.24
44	2.18	1.39	1.00	0.91	0.82	0.13	0.25
45	2.33	1.51	1.10	0.99	0.89	0.14	0.26
46	2.48	1.62	1.19	1.08	0.97	0.15	0.27
47	2.64	1.74	1.29	1.16	1.05	0.15	0.28
48	2.78	1.85	1.39	1.26	1.12	0.15	0.29
49	2.91	1.96	1.49	1.34	1.20	0.16	0.29
50	3.00	2.02	1.55	1.40	1.24	0.15	0.28
51	3.31	2.21	1.72	1.55	1.38	0.15	0.29
52	3.61	2.40	1.88	1.69	1.50	0.16	0.29
53	3.92	2.58	2.04	1.84	1.62	0.16	0.29
54	4.21	2.78	2.20	1.97	1.74	0.15	0.28
55	4.44	2.94	2.36	2.11	1.84	0.15	0.26
56	4.72	3.12	2.44	2.17	1.90	0.14	0.25
57	4.98	3.28	2.52	2.16	1.89	0.12	0.21
58	5.22	3.45	2.58	2.14	1.87	0.12	0.21
59	5.44	3.58	2.63	2.10	1.85	0.10	0.19
60	5.66	3.73	2.74	2.05	1.82	0.11	0.20
61	5.58	3.67	2.70	2.00	1.69	0.11	0.20
62	5.50	3.62	2.66	1.97	1.67	0.11	0.19
63	5.42	3.56	2.62	1.99	1.68	0.11	0.19
64	5.32	3.50	2.58	2.11	1.78	0.11	0.19

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 5A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.52	0.17	0.09	0.04	0.02
26	0.51	0.16	0.09	0.04	0.02
27	0.51	0.16	0.09	0.04	0.02
28	0.50	0.16	0.09	0.04	0.02
29	0.50	0.16	0.09	0.04	0.02
30	0.49	0.16	0.09	0.04	0.02
31	0.49	0.16	0.09	0.04	0.02
32	0.48	0.16	0.09	0.04	0.02
33	0.48	0.16	0.09	0.04	0.02
34	0.48	0.17	0.09	0.04	0.02
35	0.47	0.17	0.09	0.04	0.02
36	0.47	0.17	0.09	0.04	0.02
37	0.47	0.17	0.09	0.04	0.02
38	0.47	0.17	0.09	0.05	0.03
39	0.47	0.17	0.09	0.05	0.03
40	0.47	0.17	0.09	0.05	0.03
41	0.51	0.20	0.10	0.05	0.03
42	0.56	0.22	0.10	0.06	0.03
43	0.61	0.24	0.11	0.06	0.03
44	0.66	0.25	0.12	0.07	0.03
45	0.70	0.28	0.13	0.08	0.03
46	0.75	0.30	0.15	0.09	0.04
47	0.81	0.32	0.16	0.09	0.05
48	0.86	0.35	0.17	0.10	0.05
49	0.92	0.37	0.19	0.11	0.05
50	0.98	0.40	0.21	0.12	0.06
51	1.07	0.45	0.24	0.14	0.07
52	1.19	0.50	0.28	0.16	0.08
53	1.30	0.56	0.31	0.18	0.09
54	1.42	0.62	0.35	0.21	0.09
55	1.53	0.68	0.39	0.23	0.11
56	1.65	0.76	0.44	0.26	0.13
57	1.80	0.84	0.50	0.30	0.14
58	1.98	0.94	0.57	0.34	0.16
59	2.22	1.09	0.67	0.40	0.19
60	2.54	1.27	0.78	0.47	0.23
61	2.48	1.28	0.80	0.48	0.23
62	2.40	1.27	0.82	0.48	0.23
63	2.28	1.24	0.79	0.48	0.23
64	2.22	1.22	0.79	0.47	0.23

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 5A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.18	0.02	0.02	0.07	0.01	0.01
26	0.18	0.02	0.02	0.07	0.01	0.01
27	0.18	0.02	0.02	0.07	0.01	0.01
28	0.18	0.01	0.02	0.07	0.01	0.01
29	0.19	0.02	0.02	0.07	0.01	0.01
30	0.19	0.02	0.02	0.07	0.01	0.01
31	0.19	0.02	0.02	0.07	0.01	0.01
32	0.19	0.02	0.02	0.07	0.01	0.01
33	0.19	0.02	0.02	0.07	0.01	0.01
34	0.19	0.02	0.02	0.07	0.01	0.01
35	0.19	0.02	0.02	0.07	0.01	0.01
36	0.20	0.01	0.03	0.07	0.01	0.01
37	0.21	0.02	0.03	0.08	0.01	0.01
38	0.22	0.02	0.03	0.08	0.01	0.01
39	0.23	0.02	0.03	0.08	0.01	0.01
40	0.23	0.02	0.03	0.08	0.01	0.01
41	0.26	0.02	0.03	0.09	0.01	0.01
42	0.30	0.02	0.03	0.09	0.01	0.01
43	0.33	0.02	0.03	0.10	0.01	0.01
44	0.36	0.03	0.04	0.12	0.01	0.01
45	0.40	0.03	0.04	0.13	0.01	0.01
46	0.44	0.03	0.05	0.14	0.01	0.01
47	0.49	0.03	0.05	0.16	0.01	0.01
48	0.53	0.03	0.06	0.17	0.01	0.01
49	0.57	0.03	0.07	0.19	0.01	0.01
50	0.64	0.03	0.07	0.21	0.01	0.01
51	0.74	0.05	0.09	0.23	0.01	0.01
52	0.84	0.05	0.10	0.27	0.01	0.01
53	0.96	0.06	0.11	0.29	0.01	0.02
54	1.09	0.07	0.13	0.34	0.01	0.02
55	1.22	0.07	0.14	0.37	0.02	0.02
56	1.44	0.10	0.17	0.42	0.02	0.02
57	1.61	0.10	0.19	0.47	0.02	0.02
58	1.74	0.12	0.20	0.54	0.02	0.03
59	1.94	0.11	0.22	0.60	0.02	0.03
60	2.01	0.12	0.23	0.69	0.02	0.05
61	1.98	0.13	0.22	0.69	0.03	0.04
62	2.09	0.14	0.24	0.69	0.02	0.04
63	2.18	0.14	0.24	0.68	0.03	0.04
64	2.14	0.14	0.26	0.67	0.03	0.04

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

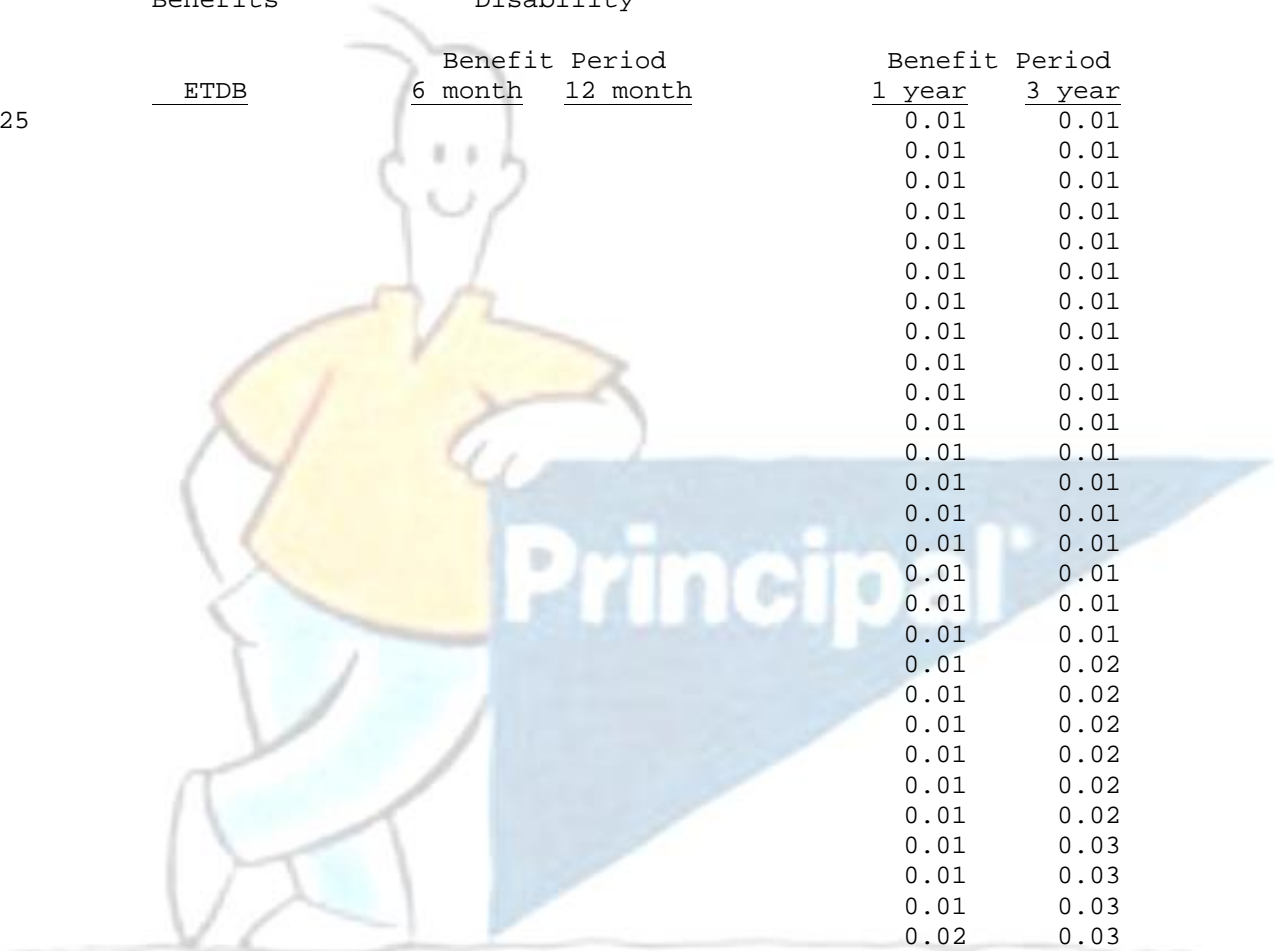
Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771
Occupation Class: 5A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.01
42				0.01	0.01
43				0.01	0.02
44				0.01	0.02
45				0.01	0.02
46				0.01	0.02
47				0.01	0.02
48				0.01	0.02
49				0.01	0.03
50				0.01	0.03
51				0.01	0.03
52				0.02	0.03
53				0.02	0.04
54				0.02	0.04
55				0.02	0.05
56				0.02	0.05
57				0.03	0.05
58				0.03	0.05
59				0.03	0.06
60				0.03	0.06
61				0.03	0.06
62				0.03	0.06
63				0.03	0.06
64				0.03	0.06



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 70

Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.45	3.14	2.19	2.00	1.82	0.50	1.02
26	5.54	3.20	2.21	2.02	1.84	0.50	1.01
27	5.63	3.25	2.25	2.06	1.87	0.50	1.01
28	5.72	3.32	2.29	2.10	1.91	0.50	1.01
29	5.80	3.38	2.33	2.14	1.94	0.50	1.01
30	5.92	3.46	2.41	2.20	2.01	0.50	1.00
31	5.98	3.52	2.46	2.24	2.05	0.50	0.99
32	6.00	3.59	2.51	2.29	2.09	0.50	0.98
33	6.03	3.67	2.56	2.33	2.12	0.49	0.98
34	6.07	3.74	2.60	2.39	2.18	0.49	0.97
35	6.10	3.82	2.68	2.45	2.23	0.49	0.97
36	6.33	3.98	2.74	2.51	2.29	0.50	0.99
37	6.56	4.10	2.82	2.59	2.36	0.52	1.01
38	6.79	4.21	2.90	2.66	2.43	0.53	1.03
39	6.92	4.31	3.00	2.75	2.50	0.54	1.05
40	7.01	4.42	3.13	2.86	2.61	0.55	1.06
41	7.10	4.52	3.22	2.95	2.69	0.55	1.07
42	7.20	4.61	3.32	3.04	2.77	0.56	1.07
43	7.28	4.71	3.42	3.13	2.84	0.56	1.07
44	7.36	4.80	3.52	3.22	2.93	0.55	1.06
45	7.42	4.89	3.63	3.31	3.01	0.55	1.04
46	7.49	4.99	3.74	3.41	3.10	0.55	1.03
47	7.57	5.09	3.85	3.51	3.19	0.54	1.02
48	7.63	5.18	3.96	3.61	3.28	0.53	1.00
49	7.68	5.27	4.07	3.71	3.36	0.53	0.99
50	7.57	5.27	4.13	3.75	3.39	0.52	0.97
51	7.61	5.35	4.22	3.84	3.47	0.52	0.95
52	7.64	5.43	4.32	3.92	3.54	0.51	0.94
53	7.66	5.50	4.42	4.01	3.61	0.51	0.94
54	7.70	5.58	4.52	4.09	3.67	0.51	0.94
55	7.74	5.66	4.63	4.18	3.75	0.50	0.93
56	7.64	5.65	4.64	4.20	3.75	0.50	0.92
57	7.52	5.61	4.66	4.19	3.73	0.48	0.89
58	7.55	5.61	4.63	4.09	3.67	0.46	0.86
59	7.57	5.60	4.61	3.99	3.60	0.45	0.82
60	7.56	5.57	4.57	3.88	3.53	0.43	0.79
61	7.53	5.53	4.51	3.77	3.46	0.41	0.76
62	7.21	5.29	4.31	3.61	3.29	0.40	0.72
63	6.73	4.93	4.01	3.34	3.05	0.37	0.66
64	6.22	4.54	3.68	3.06	2.80	0.33	0.60

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 67

Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.24	3.05	2.06	1.87	1.69	0.46	0.92
26	5.33	3.10	2.08	1.90	1.72	0.46	0.92
27	5.41	3.15	2.12	1.93	1.75	0.46	0.91
28	5.48	3.20	2.16	1.96	1.78	0.46	0.91
29	5.55	3.26	2.20	1.99	1.81	0.45	0.90
30	5.63	3.33	2.26	2.05	1.85	0.44	0.89
31	5.72	3.40	2.29	2.08	1.89	0.44	0.88
32	5.81	3.46	2.33	2.12	1.92	0.44	0.87
33	5.89	3.52	2.38	2.15	1.95	0.44	0.86
34	5.92	3.59	2.42	2.19	1.99	0.43	0.85
35	5.95	3.66	2.45	2.23	2.02	0.43	0.84
36	6.16	3.73	2.52	2.29	2.07	0.44	0.86
37	6.28	3.81	2.59	2.35	2.12	0.45	0.87
38	6.38	3.89	2.66	2.41	2.19	0.46	0.88
39	6.47	3.98	2.73	2.48	2.25	0.47	0.89
40	6.50	4.05	2.83	2.57	2.32	0.46	0.89
41	6.58	4.13	2.90	2.64	2.39	0.47	0.89
42	6.64	4.20	2.98	2.71	2.45	0.47	0.89
43	6.68	4.27	3.07	2.78	2.51	0.46	0.88
44	6.71	4.33	3.14	2.85	2.57	0.46	0.86
45	6.74	4.39	3.22	2.92	2.63	0.44	0.84
46	6.77	4.46	3.30	2.99	2.69	0.44	0.82
47	6.79	4.52	3.38	3.06	2.75	0.43	0.80
48	6.80	4.57	3.46	3.13	2.81	0.41	0.77
49	6.73	4.61	3.53	3.19	2.86	0.40	0.74
50	6.65	4.55	3.52	3.17	2.84	0.39	0.71
51	6.56	4.57	3.57	3.22	2.87	0.38	0.69
52	6.51	4.58	3.62	3.25	2.89	0.37	0.67
53	6.46	4.58	3.65	3.28	2.91	0.35	0.65
54	6.44	4.59	3.68	3.31	2.93	0.33	0.61
55	6.38	4.59	3.72	3.33	2.93	0.31	0.56
56	6.41	4.49	3.67	3.19	2.81	0.28	0.50
57	6.42	4.43	3.61	3.04	2.68	0.26	0.47
58	6.43	4.45	3.54	2.89	2.56	0.25	0.44
59	6.43	4.47	3.47	2.75	2.44	0.23	0.41
60	6.26	4.35	3.38	2.68	2.37	0.22	0.38
61	6.08	4.22	3.28	2.59	2.30	0.20	0.35
62	5.89	4.09	3.17	2.51	2.22	0.19	0.34
63	5.65	3.92	3.04	2.40	2.12	0.18	0.32
64	5.41	3.75	2.90	2.29	2.03	0.17	0.31

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 65

Occupation Class: 5A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.08	2.96	1.96	1.78	1.60	0.43	0.86
26	5.15	3.01	1.99	1.81	1.63	0.42	0.85
27	5.23	3.06	2.02	1.84	1.66	0.42	0.85
28	5.29	3.10	2.06	1.87	1.69	0.41	0.83
29	5.35	3.13	2.09	1.90	1.72	0.41	0.83
30	5.42	3.19	2.14	1.94	1.75	0.40	0.79
31	5.49	3.23	2.17	1.96	1.78	0.40	0.79
32	5.57	3.28	2.21	1.99	1.81	0.40	0.78
33	5.65	3.34	2.24	2.03	1.84	0.40	0.78
34	5.72	3.40	2.27	2.05	1.86	0.40	0.77
35	5.79	3.46	2.30	2.08	1.88	0.39	0.76
36	5.87	3.52	2.36	2.13	1.93	0.40	0.77
37	5.96	3.58	2.42	2.18	1.97	0.40	0.77
38	6.04	3.65	2.49	2.24	2.02	0.40	0.78
39	6.12	3.73	2.56	2.30	2.08	0.41	0.79
40	6.11	3.77	2.60	2.36	2.13	0.40	0.76
41	6.16	3.83	2.67	2.42	2.18	0.40	0.75
42	6.19	3.89	2.74	2.48	2.23	0.39	0.74
43	6.22	3.94	2.80	2.54	2.29	0.38	0.73
44	6.22	3.98	2.86	2.59	2.33	0.38	0.72
45	6.22	4.02	2.92	2.64	2.38	0.37	0.70
46	6.21	4.06	2.98	2.69	2.42	0.37	0.68
47	6.20	4.09	3.04	2.74	2.46	0.35	0.67
48	6.17	4.12	3.09	2.79	2.50	0.34	0.64
49	6.12	4.13	3.13	2.83	2.53	0.33	0.61
50	6.00	4.03	3.10	2.79	2.48	0.30	0.55
51	6.01	4.02	3.13	2.81	2.50	0.28	0.52
52	6.02	4.00	3.14	2.82	2.50	0.26	0.48
53	6.03	3.97	3.14	2.83	2.50	0.24	0.44
54	6.02	3.97	3.14	2.82	2.48	0.22	0.40
55	5.92	3.92	3.14	2.81	2.46	0.20	0.35
56	5.90	3.90	3.05	2.71	2.37	0.17	0.31
57	5.86	3.86	2.96	2.54	2.22	0.14	0.25
58	5.80	3.83	2.87	2.38	2.08	0.13	0.23
59	5.73	3.77	2.77	2.21	1.95	0.11	0.20
60	5.66	3.73	2.74	2.05	1.82	0.11	0.20
61	5.58	3.67	2.70	2.00	1.69	0.11	0.20
62	5.50	3.62	2.66	1.97	1.67	0.11	0.19
63	5.42	3.56	2.62	1.99	1.68	0.11	0.19
64	5.32	3.50	2.58	2.11	1.78	0.11	0.19

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Benefit Period: to 365 day
Occupation Class: 5A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	2.07	0.65	0.34	0.17	0.09
26	2.05	0.65	0.34	0.18	0.09
27	2.02	0.65	0.34	0.17	0.09
28	2.00	0.64	0.33	0.17	0.09
29	1.98	0.64	0.33	0.17	0.09
30	1.96	0.64	0.33	0.17	0.09
31	1.94	0.64	0.33	0.17	0.08
32	1.92	0.65	0.33	0.17	0.09
33	1.91	0.65	0.33	0.18	0.09
34	1.90	0.65	0.33	0.17	0.09
35	1.88	0.66	0.33	0.17	0.09
36	1.88	0.67	0.33	0.17	0.09
37	1.87	0.68	0.33	0.18	0.09
38	1.87	0.70	0.35	0.19	0.09
39	1.86	0.70	0.35	0.20	0.09
40	1.86	0.72	0.35	0.20	0.09
41	1.87	0.72	0.35	0.20	0.09
42	1.87	0.73	0.35	0.20	0.09
43	1.88	0.72	0.35	0.20	0.09
44	1.88	0.73	0.35	0.20	0.09
45	1.88	0.74	0.35	0.20	0.09
46	1.90	0.75	0.37	0.22	0.10
47	1.90	0.77	0.37	0.22	0.11
48	1.91	0.77	0.39	0.22	0.11
49	1.92	0.79	0.41	0.23	0.11
50	1.95	0.81	0.42	0.24	0.12
51	1.95	0.82	0.43	0.25	0.12
52	1.97	0.84	0.46	0.27	0.13
53	1.99	0.87	0.47	0.28	0.14
54	2.03	0.89	0.50	0.29	0.14
55	2.04	0.91	0.52	0.31	0.14
56	2.07	0.95	0.55	0.33	0.16
57	2.12	0.99	0.59	0.35	0.17
58	2.20	1.05	0.64	0.38	0.18
59	2.33	1.15	0.70	0.42	0.20
60	2.54	1.27	0.78	0.47	0.23
61	2.48	1.28	0.80	0.48	0.23
62	2.40	1.27	0.82	0.48	0.23
63	2.28	1.24	0.79	0.48	0.23
64	2.22	1.22	0.79	0.47	0.23

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Elimination Period: 365 day
Occupation Class: 5A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.72	0.05	0.09	0.28	0.01	0.02
26	0.72	0.05	0.09	0.28	0.01	0.02
27	0.73	0.05	0.09	0.27	0.01	0.02
28	0.73	0.04	0.09	0.27	0.01	0.02
29	0.74	0.05	0.09	0.27	0.01	0.02
30	0.75	0.05	0.09	0.27	0.01	0.02
31	0.76	0.05	0.09	0.27	0.01	0.02
32	0.76	0.05	0.09	0.27	0.01	0.02
33	0.76	0.05	0.09	0.28	0.01	0.02
34	0.77	0.05	0.09	0.27	0.01	0.02
35	0.77	0.05	0.09	0.27	0.01	0.02
36	0.80	0.04	0.10	0.29	0.01	0.02
37	0.82	0.05	0.10	0.30	0.01	0.02
38	0.86	0.06	0.10	0.30	0.01	0.02
39	0.89	0.06	0.10	0.32	0.01	0.02
40	0.92	0.06	0.11	0.32	0.01	0.02
41	0.96	0.06	0.11	0.32	0.01	0.02
42	0.98	0.06	0.11	0.33	0.01	0.02
43	1.01	0.06	0.11	0.33	0.01	0.02
44	1.03	0.07	0.12	0.34	0.01	0.02
45	1.06	0.07	0.12	0.34	0.01	0.02
46	1.10	0.07	0.12	0.35	0.01	0.02
47	1.14	0.07	0.13	0.37	0.01	0.02
48	1.18	0.08	0.14	0.38	0.01	0.02
49	1.22	0.08	0.15	0.40	0.01	0.02
50	1.27	0.08	0.15	0.41	0.01	0.02
51	1.34	0.09	0.16	0.42	0.01	0.02
52	1.40	0.09	0.16	0.45	0.01	0.02
53	1.47	0.10	0.17	0.46	0.01	0.03
54	1.56	0.10	0.18	0.48	0.01	0.03
55	1.64	0.10	0.19	0.50	0.02	0.03
56	1.80	0.12	0.21	0.52	0.02	0.03
57	1.90	0.12	0.22	0.56	0.02	0.03
58	1.93	0.13	0.22	0.60	0.02	0.03
59	2.05	0.12	0.23	0.63	0.02	0.03
60	2.01	0.12	0.23	0.69	0.02	0.05
61	1.98	0.13	0.22	0.69	0.03	0.04
62	2.09	0.14	0.24	0.69	0.02	0.04
63	2.18	0.14	0.24	0.68	0.03	0.04
64	2.14	0.14	0.26	0.67	0.03	0.04

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

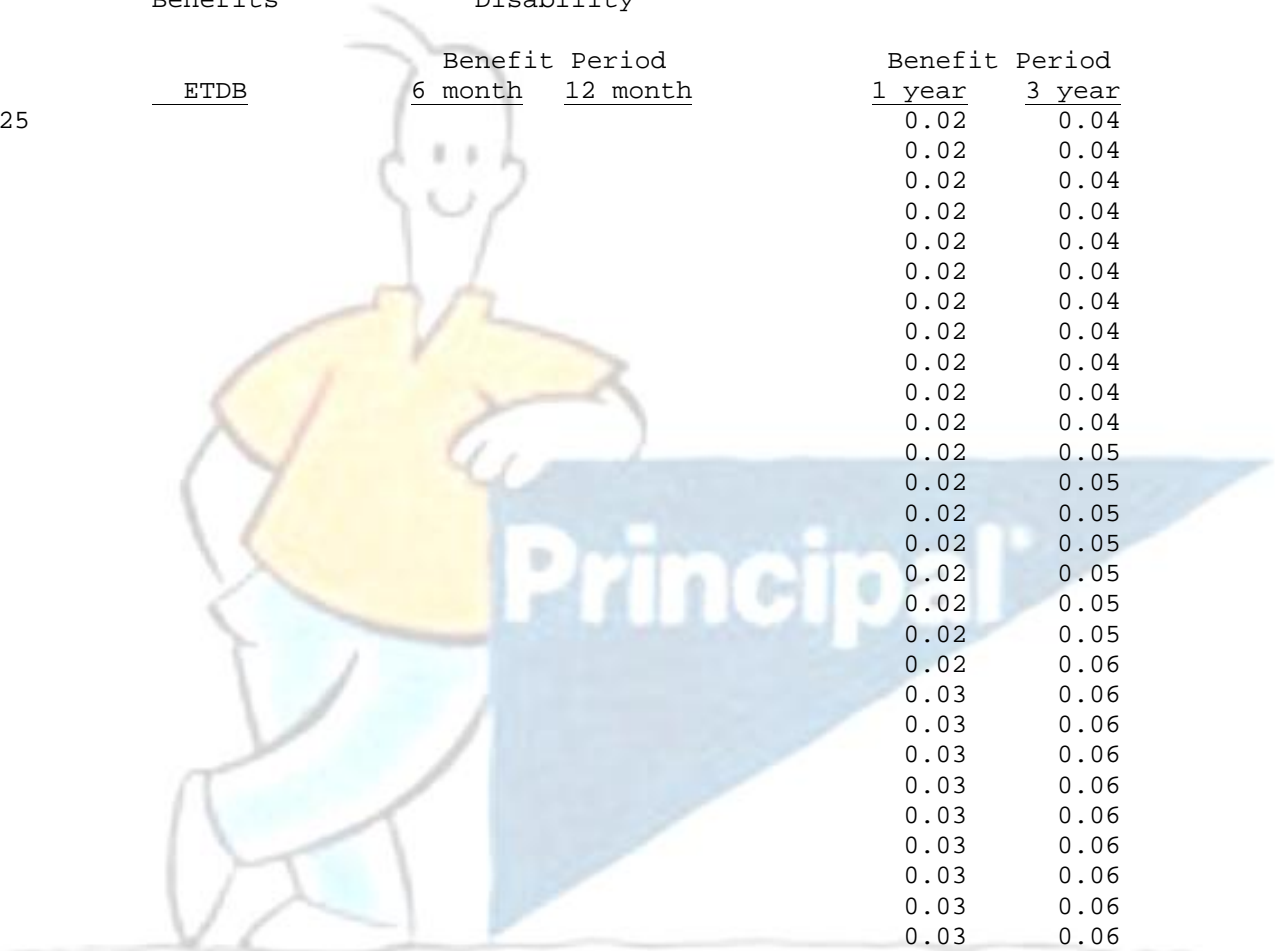
Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Occupation Class: 5A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.02	0.04
26				0.02	0.04
27				0.02	0.04
28				0.02	0.04
29				0.02	0.04
30				0.02	0.04
31				0.02	0.04
32				0.02	0.04
33				0.02	0.04
34				0.02	0.04
35				0.02	0.04
36				0.02	0.05
37				0.02	0.05
38				0.02	0.05
39				0.02	0.05
40				0.02	0.05
41				0.02	0.05
42				0.02	0.05
43				0.02	0.06
44				0.03	0.06
45				0.03	0.06
46				0.03	0.06
47				0.03	0.06
48				0.03	0.06
49				0.03	0.06
50				0.03	0.06
51				0.03	0.06
52				0.03	0.06
53				0.03	0.06
54				0.03	0.06
55				0.03	0.06
56				0.03	0.06
57				0.03	0.06
58				0.03	0.06
59				0.03	0.06
60				0.03	0.06
61				0.03	0.06
62				0.03	0.06
63				0.03	0.06
64				0.03	0.06



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	54.02	30.35	22.20	20.39	18.63	4.80	9.72
26	56.03	31.95	23.33	21.36	19.52	5.01	10.09
27	58.04	33.54	24.32	22.25	20.28	5.18	10.43
28	60.05	35.15	25.24	23.08	21.03	5.34	10.77
29	62.01	36.71	26.18	23.91	21.80	5.49	11.03
30	64.15	38.25	27.50	25.12	22.90	5.63	11.17
31	65.89	39.73	28.55	26.05	23.76	5.67	11.24
32	67.31	41.11	29.65	27.04	24.68	5.72	11.34
33	68.71	42.42	30.83	28.05	25.75	5.76	11.40
34	70.08	43.67	32.07	29.07	26.52	5.83	11.49
35	71.40	44.90	33.05	29.95	27.33	5.89	11.59
36	75.39	47.77	34.72	31.41	28.65	6.12	12.02
37	79.51	50.39	36.48	32.94	30.02	6.36	12.42
38	83.78	52.87	38.34	34.57	31.49	6.58	12.83
39	87.34	55.42	40.30	36.27	33.02	6.80	13.18
40	90.60	58.17	42.62	38.30	34.85	6.97	13.46
41	94.10	60.86	44.66	40.13	36.49	7.13	13.73
42	97.64	63.62	46.46	42.04	38.19	7.28	14.00
43	101.22	66.47	48.39	44.01	39.97	7.40	14.20
44	104.80	68.70	50.44	46.08	41.81	7.52	14.39
45	107.76	71.01	52.64	48.07	43.73	7.62	14.52
46	111.08	73.87	55.27	50.44	45.91	7.77	14.75
47	114.61	76.93	58.09	52.98	48.18	7.89	14.92
48	118.29	80.15	61.08	55.67	50.58	7.99	15.03
49	121.84	83.37	64.13	58.41	53.01	8.12	15.20
50	123.87	85.77	66.73	60.71	54.98	8.25	15.33
51	127.56	89.15	69.96	63.60	57.51	8.35	15.49
52	131.88	92.98	73.53	66.78	60.30	8.49	15.69
53	136.54	97.10	77.38	70.22	63.28	8.71	16.04
54	141.71	101.58	81.53	73.89	66.46	8.94	16.41
55	147.54	106.58	86.11	77.95	69.95	9.16	16.80
56	151.05	109.93	89.37	80.79	72.25	9.48	17.41
57	154.30	112.98	92.33	83.13	73.92	9.43	17.28
58	158.82	116.59	95.44	84.28	75.50	9.38	17.14
59	163.38	120.22	98.58	85.43	77.08	9.34	17.02
60	167.98	123.89	101.75	86.61	78.68	9.28	16.88
61	172.60	127.57	104.92	87.78	80.29	9.24	16.75
62	172.28	127.19	104.50	87.32	79.82	9.15	16.58
63	166.75	122.80	100.66	83.92	76.61	8.73	15.82
64	160.44	117.80	96.30	80.07	72.98	8.26	14.98

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	52.46	29.48	21.10	19.29	17.56	4.44	8.91
26	54.36	30.98	22.14	20.14	18.26	4.60	9.23
27	56.25	32.52	22.93	20.86	18.92	4.74	9.50
28	58.12	34.05	23.74	21.59	19.59	4.89	9.78
29	59.94	35.54	24.58	22.35	20.27	5.00	9.99
30	61.83	36.98	25.70	23.35	21.18	5.10	10.08
31	63.67	38.36	26.64	24.17	21.93	5.14	10.13
32	65.49	39.65	27.62	25.05	22.72	5.17	10.17
33	67.16	40.87	28.66	25.97	23.55	5.20	10.20
34	68.44	42.04	29.72	26.90	24.41	5.22	10.23
35	69.65	43.15	30.81	27.74	25.18	5.25	10.28
36	73.44	45.25	32.24	29.05	26.34	5.44	10.61
37	76.62	47.39	33.79	30.40	27.55	5.62	10.91
38	79.75	49.64	35.62	31.83	28.82	5.79	11.21
39	82.86	51.93	37.30	33.32	30.14	5.96	11.45
40	85.54	54.20	38.95	34.96	31.57	6.06	11.65
41	88.61	56.55	40.37	36.50	32.94	6.16	11.82
42	91.66	58.73	41.84	38.03	34.34	6.25	11.96
43	94.27	60.35	43.40	39.43	35.72	6.32	12.03
44	96.04	62.05	45.05	40.91	37.02	6.38	12.06
45	97.86	63.81	46.79	42.46	38.40	6.39	12.02
46	100.30	66.01	48.88	44.32	40.05	6.42	12.04
47	102.81	68.31	51.07	46.28	41.77	6.41	11.96
48	105.33	70.67	53.36	48.34	43.55	6.37	11.81
49	106.83	72.86	55.56	50.27	45.20	6.33	11.71
50	108.35	73.98	57.07	51.54	46.19	6.28	11.56
51	109.87	76.13	59.27	53.48	47.82	6.22	11.43
52	112.26	78.50	61.62	55.52	49.50	6.16	11.29
53	114.72	80.94	64.06	57.64	51.22	6.12	11.21
54	118.00	83.49	66.56	59.78	52.95	5.94	10.83
55	120.88	86.22	69.21	62.06	54.70	5.73	10.40
56	124.88	87.60	70.77	61.62	54.37	5.34	9.67
57	129.01	89.59	72.33	61.18	54.02	5.15	9.30
58	133.30	92.87	73.90	60.73	53.68	4.96	8.93
59	137.78	96.34	75.49	60.29	53.34	4.77	8.56
60	139.86	97.84	76.73	60.76	53.75	4.58	8.20
61	139.63	97.61	76.47	60.48	53.48	4.39	7.83
62	140.01	97.81	76.56	60.49	53.47	4.32	7.69
63	139.97	97.70	76.40	60.30	53.26	4.31	7.70
64	139.91	97.39	76.09	59.97	52.96	4.26	7.61

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	51.25	28.77	20.27	18.49	16.82	4.14	8.37
26	53.06	30.22	21.14	19.19	17.38	4.27	8.62
27	54.84	31.69	21.88	19.85	17.98	4.41	8.86
28	56.61	33.05	22.63	20.54	18.61	4.52	9.07
29	58.33	34.33	23.41	21.21	19.22	4.62	9.24
30	60.02	35.65	24.38	22.08	19.98	4.52	8.97
31	61.72	36.87	25.23	22.81	20.65	4.58	9.08
32	63.40	38.04	26.11	23.60	21.35	4.67	9.21
33	65.08	39.18	27.04	24.44	22.11	4.77	9.36
34	66.63	40.23	27.97	25.26	22.86	4.82	9.41
35	68.05	41.20	28.92	26.05	23.57	4.84	9.42
36	70.82	43.13	30.26	27.38	24.74	4.99	9.69
37	73.63	45.11	31.68	28.56	25.81	5.14	9.94
38	76.53	47.18	33.21	29.85	26.93	5.25	10.16
39	79.38	49.28	34.88	31.19	28.12	5.36	10.34
40	81.63	51.23	36.00	32.56	29.30	5.32	10.19
41	84.38	53.28	37.27	33.81	30.50	5.39	10.28
42	86.69	54.57	38.52	34.94	31.61	5.44	10.35
43	88.12	55.90	39.84	36.12	32.66	5.48	10.38
44	89.46	57.24	41.22	37.35	33.74	5.49	10.36
45	90.76	58.60	42.65	38.62	34.86	5.47	10.30
46	92.48	60.34	44.37	40.16	36.18	5.48	10.23
47	94.15	62.11	46.14	41.72	37.54	5.44	10.12
48	95.77	63.69	47.94	43.30	38.89	5.35	9.91
49	97.28	65.25	49.54	44.71	40.05	5.26	9.69
50	97.91	65.66	50.38	45.40	40.55	4.93	9.07
51	100.04	67.13	51.93	46.75	41.66	4.76	8.72
52	102.27	68.53	53.55	48.15	42.79	4.52	8.26
53	104.58	69.97	55.16	49.53	43.85	4.28	7.76
54	106.87	71.83	56.73	50.83	44.82	4.01	7.23
55	108.18	73.22	58.30	52.10	45.73	3.70	6.64
56	110.62	74.34	58.21	51.72	45.21	3.24	5.80
57	114.09	75.61	57.86	50.26	43.87	2.74	4.89
58	117.50	77.82	58.58	48.61	42.50	2.51	4.44
59	120.83	79.97	59.45	47.03	41.44	2.35	4.15
60	124.22	82.22	61.10	45.52	40.32	2.41	4.26
61	127.58	84.46	62.78	46.37	39.19	2.48	4.37
62	131.21	86.88	64.57	47.68	40.31	2.55	4.49
63	134.72	89.20	66.30	49.78	42.03	2.61	4.61
64	137.92	91.59	68.06	54.94	46.43	2.68	4.74

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	33.69	17.27	12.16	10.84	9.83	0.56	1.01
26	34.21	17.86	12.54	11.29	10.22	0.60	1.06
27	34.77	18.48	13.01	11.73	10.62	0.62	1.10
28	35.39	19.12	13.52	12.18	11.00	0.65	1.15
29	36.04	19.76	14.01	12.60	11.38	0.67	1.21
30	36.73	20.39	14.48	13.00	11.73	0.70	1.25
31	37.44	21.06	14.90	13.38	12.06	0.73	1.29
32	38.17	21.71	15.31	13.72	12.36	0.75	1.32
33	38.90	22.37	15.65	14.03	12.63	0.75	1.36
34	39.60	23.05	15.96	14.30	12.86	0.78	1.39
35	40.37	23.73	16.22	14.54	13.08	0.80	1.41
36	42.30	24.84	17.15	15.36	13.80	0.84	1.50
37	44.44	26.19	18.12	16.21	14.54	0.89	1.59
38	46.67	27.73	19.14	17.10	15.32	0.94	1.69
39	49.00	29.34	20.15	18.00	16.11	1.00	1.78
40	51.45	31.00	21.20	18.93	16.93	1.06	1.88
41	54.02	32.70	22.28	19.86	17.77	1.10	1.98
42	56.69	34.46	23.36	20.81	18.62	1.16	2.08
43	59.48	36.27	24.46	21.79	19.48	1.22	2.18
44	62.38	38.20	25.63	22.82	20.38	1.28	2.28
45	65.37	40.20	26.83	23.87	21.30	1.34	2.38
46	68.08	41.81	28.18	25.04	22.31	1.41	2.50
47	70.87	43.50	29.60	26.26	23.36	1.47	2.62
48	73.75	45.28	31.08	27.55	24.46	1.54	2.75
49	76.83	47.17	32.70	28.93	25.70	1.62	2.88
50	80.15	49.19	34.41	30.39	27.04	1.69	3.00
51	83.67	51.36	36.24	32.06	28.58	1.77	3.15
52	87.44	53.68	38.18	33.92	30.37	1.83	3.28
53	91.52	56.15	40.29	36.27	32.52	1.92	3.41
54	95.88	58.78	43.23	38.94	34.88	1.99	3.55
55	99.35	61.02	46.58	41.99	37.55	2.02	3.61
56	104.60	65.33	49.52	44.62	39.73	2.08	3.68
57	109.71	69.71	51.34	45.99	40.56	2.10	3.72
58	114.71	73.99	54.59	46.57	41.06	2.13	3.77
59	119.33	77.81	57.60	47.03	41.44	2.16	3.81
60	123.70	81.44	60.46	45.52	40.32	2.41	4.26
61	127.58	84.46	62.78	46.37	39.19	2.48	4.37
62	131.21	86.88	64.57	47.68	40.31	2.55	4.49
63	134.72	89.20	66.30	49.78	42.03	2.61	4.61
64	137.92	91.59	68.06	54.94	46.43	2.68	4.74

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	30.88	14.14	9.66	7.90			
26	31.15	14.70	10.02	8.19			
27	31.46	15.25	10.36	8.47			
28	31.79	15.80	10.68	8.74			
29	32.17	16.36	11.00	9.01			
30	32.58	16.88	11.29	9.28			
31	33.01	17.40	11.56	9.50			
32	33.47	17.88	11.80	9.74			
33	33.93	18.32	12.01	9.94			
34	34.38	18.70	12.15	10.14			
35	34.80	19.08	12.27	10.28			
36	36.00	20.03	12.81	10.75			
37	37.21	20.98	13.35	11.21			
38	38.44	21.96	13.88	11.70			
39	39.74	22.95	14.42	12.18			
40	41.07	23.96	14.94	12.68			
41	42.45	24.97	15.46	13.16			
42	43.88	26.04	15.96	13.65			
43	45.36	27.11	16.47	14.15			
44	46.87	28.26	16.99	14.68			
45	48.43	29.44	17.52	15.21			
46	50.18	30.44	18.35	15.94			
47	52.01	31.50	19.25	16.74			
48	53.94	32.63	20.21	17.58			
49	56.01	33.87	21.26	18.52			
50	58.29	35.22	22.40	19.53			
51	60.76	36.70	23.64	20.64			
52	63.51	38.34	25.04	21.87			
53	66.58	40.14	26.57	23.22			
54	70.04	42.19	28.30	24.74			
55	73.12	43.99	29.90	26.17			
56	76.32	46.61	32.07	28.15			
57	80.21	49.74	34.62	30.48			
58	85.22	53.66	37.77	33.34			
59	92.09	58.77	41.79	36.99			
60	100.76	64.30	45.70	40.46			
61	110.25	70.34	50.00	44.28			
62	120.63	76.97	54.70	46.73			
63	130.83	84.22	59.84	48.78			
64	135.16	89.60	65.48	53.84			

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	22.65	8.51	5.59	3.88	2.92
26	22.78	8.80	5.75	3.97	2.96
27	22.90	9.08	5.89	4.04	3.00
28	23.02	9.36	6.03	4.12	3.03
29	23.18	9.63	6.16	4.19	3.07
30	23.34	9.89	6.29	4.28	3.10
31	23.52	10.13	6.41	4.34	3.13
32	23.72	10.36	6.51	4.41	3.16
33	23.92	10.57	6.60	4.47	3.19
34	24.09	10.74	6.65	4.52	3.22
35	24.27	10.90	6.69	4.56	3.23
36	24.99	11.36	6.92	4.70	3.29
37	25.70	11.82	7.15	4.83	3.36
38	26.42	12.27	7.37	4.96	3.43
39	27.16	12.74	7.58	5.09	3.49
40	27.92	13.20	7.79	5.23	3.56
41	28.71	13.66	7.99	5.36	3.63
42	29.50	14.14	8.18	5.50	3.70
43	30.32	14.62	8.38	5.64	3.76
44	31.13	15.13	8.57	5.78	3.85
45	31.98	15.65	8.77	5.91	3.93
46	32.92	16.07	9.08	6.10	4.00
47	33.90	16.51	9.41	6.29	4.09
48	34.91	16.98	9.77	6.50	4.18
49	36.00	17.50	10.17	6.74	4.30
50	37.19	18.09	10.60	7.00	4.42
51	38.48	18.72	11.08	7.29	4.55
52	39.92	19.42	11.63	7.62	4.72
53	41.52	20.20	12.24	7.98	4.90
54	43.32	21.10	12.92	8.39	5.11
55	44.85	21.87	13.54	8.77	5.29
56	46.47	23.06	14.43	9.33	5.58
57	48.47	24.48	15.48	10.02	5.94
58	51.11	26.28	16.81	10.86	6.40
59	54.86	28.68	18.51	11.95	7.00
60	61.76	32.74	21.28	13.74	8.00
61	59.88	32.52	21.40	13.78	7.93
62	58.26	32.31	21.48	13.78	7.86
63	56.80	32.05	21.51	13.77	7.78
64	56.29	32.12	21.49	13.69	7.68

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 5A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	8.63	0.42	0.74	4.74	0.07	0.13
26	8.97	0.44	0.78	4.88	0.07	0.14
27	9.30	0.46	0.82	5.01	0.09	0.14
28	9.62	0.48	0.85	5.12	0.09	0.15
29	9.93	0.50	0.90	5.24	0.09	0.16
30	10.23	0.52	0.93	5.35	0.10	0.16
31	10.50	0.54	0.96	5.46	0.10	0.17
32	10.76	0.55	0.99	5.56	0.10	0.18
33	10.98	0.57	1.01	5.65	0.11	0.18
34	11.18	0.59	1.04	5.72	0.11	0.18
35	11.37	0.60	1.06	5.79	0.11	0.19
36	11.96	0.64	1.13	5.99	0.12	0.20
37	12.58	0.67	1.20	6.21	0.12	0.21
38	13.24	0.72	1.27	6.42	0.12	0.22
39	13.92	0.76	1.35	6.63	0.14	0.23
40	14.60	0.81	1.42	6.84	0.14	0.24
41	15.30	0.85	1.51	7.06	0.14	0.25
42	16.02	0.90	1.58	7.28	0.16	0.27
43	16.75	0.94	1.67	7.50	0.16	0.28
44	17.50	0.99	1.75	7.73	0.17	0.29
45	18.29	1.04	1.85	7.96	0.17	0.31
46	19.13	1.10	1.94	8.26	0.18	0.32
47	20.02	1.16	2.05	8.57	0.20	0.34
48	20.96	1.22	2.16	8.91	0.20	0.36
49	22.02	1.29	2.28	9.28	0.22	0.38
50	23.14	1.36	2.41	9.68	0.24	0.41
51	24.43	1.45	2.56	10.11	0.25	0.43
52	25.96	1.54	2.72	10.59	0.27	0.48
53	27.79	1.65	2.93	11.12	0.29	0.51
54	29.80	1.78	3.15	11.70	0.31	0.54
55	32.09	1.93	3.39	12.20	0.34	0.59
56	35.38	2.13	3.75	12.95	0.36	0.63
57	37.56	2.26	3.99	13.81	0.41	0.70
58	39.45	2.37	4.17	14.82	0.44	0.78
59	42.46	2.54	4.47	16.04	0.50	0.88
60	44.26	2.63	4.61	17.85	0.60	1.04
61	45.67	2.71	4.78	18.09	0.62	1.07
62	50.19	2.99	5.26	18.30	0.63	1.09
63	53.80	3.21	5.65	18.43	0.64	1.11
64	54.23	3.24	5.71	18.45	0.64	1.11

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HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 5A Unisex non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25	0.01	0.87	1.53	0.18	0.35	
26	0.01	0.91	1.60	0.18	0.37	
27	0.01	0.94	1.67	0.19	0.38	
28	0.01	0.98	1.73	0.20	0.39	
29	0.01	1.00	1.79	0.21	0.41	
30	0.01	1.03	1.85	0.21	0.43	
31	0.02	1.06	1.90	0.22	0.44	
32	0.02	1.09	1.95	0.22	0.46	
33	0.02	1.11	1.98	0.23	0.47	
34	0.02	1.12	2.01	0.24	0.48	
35	0.03	1.14	2.03	0.24	0.49	
36	0.03	1.19	2.13	0.25	0.51	
37	0.04	1.24	2.23	0.27	0.54	
38	0.04	1.29	2.32	0.29	0.58	
39	0.05	1.34	2.42	0.30	0.61	
40	0.05	1.38	2.51	0.31	0.64	
41	0.06	1.43	2.60	0.33	0.67	
42	0.07	1.47	2.69	0.35	0.69	
43	0.07	1.52	2.78	0.36	0.72	
44	0.08	1.56	2.87	0.37	0.75	
45	0.09	1.59	2.96	0.39	0.78	
46	0.11	1.68	3.11	0.40	0.82	
47	0.12	1.76	3.27	0.41	0.84	
48	0.14	1.84	3.45	0.44	0.86	
49	0.16	1.93	3.64	0.45	0.90	
50	0.19	2.04	3.84	0.46	0.93	
51	0.20	2.16	4.07	0.48	0.96	
52	0.23	2.28	4.33	0.50	0.99	
53	0.27	2.42	4.61	0.51	1.02	
54	0.62	2.57	4.92	0.53	1.06	
55		2.76	5.28	0.54	1.08	
56		3.00	5.74	0.56	1.13	
57		3.28	6.30	0.58	1.17	
58		3.63	6.97	0.61	1.21	
59		4.07	7.83	0.63	1.27	
60		4.70	9.04	0.67	1.34	
61		4.77	9.19	0.68	1.36	
62		4.83	9.30	0.69	1.37	
63		4.87	9.38	0.69	1.39	
64		4.90	9.44	0.70	1.40	

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 70
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.86	2.73	2.00	1.84	1.68	0.49	1.01
26	5.04	2.88	2.10	1.92	1.76	0.50	1.03
27	5.23	3.02	2.19	2.01	1.83	0.51	1.05
28	5.40	3.16	2.27	2.08	1.89	0.53	1.06
29	5.58	3.30	2.35	2.15	1.96	0.54	1.08
30	5.77	3.44	2.47	2.26	2.06	0.54	1.08
31	5.93	3.57	2.57	2.34	2.14	0.55	1.10
32	6.06	3.70	2.66	2.44	2.22	0.56	1.12
33	6.18	3.82	2.77	2.53	2.31	0.59	1.16
34	6.31	3.93	2.88	2.62	2.39	0.60	1.20
35	6.43	4.04	2.98	2.70	2.46	0.62	1.23
36	6.78	4.30	3.13	2.83	2.58	0.64	1.25
37	7.15	4.53	3.29	2.96	2.70	0.64	1.29
38	7.54	4.76	3.45	3.12	2.83	0.67	1.31
39	7.86	4.99	3.63	3.26	2.97	0.68	1.32
40	8.16	5.23	3.84	3.45	3.14	0.68	1.33
41	8.47	5.48	4.02	3.61	3.28	0.68	1.34
42	8.79	5.73	4.18	3.78	3.44	0.68	1.34
43	9.11	5.98	4.35	3.96	3.60	0.67	1.33
44	9.43	6.18	4.54	4.15	3.76	0.66	1.30
45	9.70	6.39	4.74	4.32	3.94	0.66	1.27
46	9.55	6.35	4.75	4.34	3.94	0.66	1.24
47	9.38	6.29	4.75	4.33	3.94	0.63	1.20
48	9.18	6.22	4.74	4.32	3.92	0.61	1.17
49	8.95	6.13	4.71	4.30	3.90	0.60	1.13
50	8.59	5.95	4.63	4.21	3.81	0.58	1.09
51	8.33	5.82	4.57	4.15	3.76	0.57	1.03
52	8.07	5.69	4.50	4.09	3.69	0.55	1.01
53	7.80	5.54	4.42	4.01	3.61	0.54	0.96
54	7.50	5.38	4.31	3.91	3.52	0.50	0.92
55	7.20	5.20	4.20	3.80	3.42	0.47	0.86
56	6.75	4.92	4.00	3.61	3.23	0.43	0.79
57	6.26	4.59	3.75	3.38	3.00	0.39	0.72
58	5.80	4.26	3.48	3.07	2.75	0.35	0.64
59	5.30	3.90	3.20	2.77	2.50	0.31	0.57
60	4.73	3.49	2.87	2.44	2.22	0.28	0.50
61	4.16	3.07	2.53	2.12	1.93	0.23	0.42
62	3.44	2.54	2.09	1.75	1.60	0.20	0.37
63	3.34	2.46	2.01	1.68	1.53	0.15	0.29
64	3.21	2.36	1.93	1.60	1.46	0.11	0.21

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 67
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.72	2.66	1.90	1.73	1.58	0.44	0.90
26	4.89	2.79	1.99	1.82	1.64	0.44	0.91
27	5.06	2.93	2.07	1.88	1.70	0.45	0.92
28	5.23	3.06	2.14	1.95	1.77	0.45	0.92
29	5.39	3.20	2.21	2.01	1.83	0.47	0.93
30	5.56	3.33	2.32	2.10	1.90	0.45	0.92
31	5.73	3.45	2.40	2.17	1.97	0.47	0.93
32	5.89	3.57	2.49	2.26	2.04	0.48	0.94
33	6.05	3.68	2.58	2.34	2.12	0.49	0.97
34	6.16	3.78	2.68	2.43	2.20	0.50	0.99
35	6.27	3.89	2.78	2.50	2.26	0.51	1.02
36	6.61	4.07	2.90	2.61	2.37	0.54	1.04
37	6.89	4.27	3.06	2.74	2.48	0.55	1.08
38	7.18	4.46	3.20	2.87	2.60	0.57	1.10
39	7.46	4.68	3.35	3.00	2.71	0.58	1.11
40	7.70	4.87	3.51	3.15	2.84	0.57	1.11
41	7.98	5.09	3.63	3.28	2.96	0.58	1.12
42	8.25	5.28	3.77	3.42	3.09	0.59	1.12
43	8.49	5.43	3.91	3.55	3.21	0.58	1.12
44	8.65	5.58	4.06	3.68	3.33	0.57	1.09
45	8.81	5.74	4.21	3.82	3.46	0.55	1.06
46	8.61	5.67	4.20	3.81	3.44	0.54	1.01
47	8.41	5.59	4.17	3.79	3.42	0.51	0.98
48	8.17	5.48	4.14	3.75	3.38	0.49	0.92
49	7.85	5.36	4.08	3.69	3.32	0.47	0.87
50	7.52	5.13	3.96	3.58	3.20	0.44	0.81
51	7.18	4.97	3.87	3.49	3.12	0.42	0.77
52	6.87	4.80	3.77	3.40	3.03	0.39	0.72
53	6.55	4.62	3.66	3.29	2.92	0.36	0.65
54	6.24	4.41	3.52	3.16	2.80	0.32	0.59
55	5.90	4.21	3.38	3.03	2.67	0.28	0.52
56	5.58	3.92	3.16	2.75	2.43	0.24	0.43
57	5.24	3.64	2.94	2.49	2.19	0.21	0.38
58	4.86	3.39	2.70	2.22	1.96	0.18	0.33
59	4.47	3.12	2.45	1.96	1.73	0.15	0.28
60	3.94	2.76	2.16	1.71	1.51	0.13	0.23
61	3.36	2.35	1.84	1.46	1.29	0.10	0.18
62	2.80	1.96	1.53	1.21	1.07	0.08	0.15
63	2.80	1.95	1.53	1.20	1.06	0.06	0.11
64	2.80	1.95	1.52	1.20	1.06	0.06	0.10

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.62	2.59	1.82	1.66	1.51	0.39	0.81
26	4.77	2.72	1.90	1.73	1.57	0.41	0.81
27	4.94	2.85	1.97	1.79	1.61	0.41	0.82
28	5.10	2.97	2.04	1.85	1.67	0.41	0.82
29	5.25	3.09	2.10	1.91	1.73	0.42	0.82
30	5.40	3.20	2.20	1.98	1.80	0.41	0.81
31	5.55	3.31	2.27	2.06	1.86	0.42	0.81
32	5.70	3.42	2.35	2.13	1.92	0.42	0.84
33	5.85	3.52	2.44	2.20	2.00	0.43	0.85
34	5.99	3.62	2.52	2.27	2.06	0.44	0.86
35	6.12	3.71	2.61	2.34	2.12	0.44	0.87
36	6.37	3.88	2.72	2.46	2.23	0.45	0.90
37	6.62	4.06	2.86	2.56	2.32	0.48	0.92
38	6.89	4.25	2.99	2.69	2.42	0.49	0.94
39	7.14	4.44	3.14	2.81	2.53	0.50	0.97
40	7.35	4.61	3.24	2.93	2.64	0.49	0.94
41	7.59	4.80	3.36	3.04	2.74	0.50	0.96
42	7.80	4.91	3.47	3.14	2.85	0.50	0.96
43	7.93	5.03	3.58	3.25	2.94	0.50	0.95
44	8.05	5.15	3.71	3.36	3.04	0.49	0.94
45	8.17	5.28	3.84	3.48	3.13	0.48	0.92
46	7.94	5.18	3.81	3.45	3.11	0.47	0.87
47	7.70	5.08	3.78	3.41	3.07	0.44	0.82
48	7.43	4.95	3.72	3.36	3.02	0.41	0.77
49	7.15	4.80	3.64	3.29	2.94	0.39	0.72
50	6.80	4.56	3.50	3.15	2.81	0.34	0.63
51	6.53	4.38	3.39	3.06	2.72	0.31	0.57
52	6.26	4.19	3.28	2.94	2.62	0.28	0.51
53	5.97	4.00	3.15	2.83	2.50	0.24	0.44
54	5.65	3.80	3.00	2.69	2.37	0.21	0.38
55	5.28	3.57	2.84	2.55	2.23	0.18	0.32
56	4.94	3.32	2.60	2.31	2.02	0.14	0.26
57	4.63	3.07	2.35	2.04	1.78	0.11	0.20
58	4.29	2.84	2.13	1.78	1.55	0.09	0.16
59	3.92	2.59	1.92	1.53	1.35	0.08	0.14
60	3.50	2.32	1.72	1.29	1.14	0.05	0.10
61	3.07	2.03	1.51	1.12	0.94	0.05	0.09
62	2.63	1.74	1.29	0.95	0.81	0.05	0.08
63	2.70	1.78	1.33	0.99	0.84	0.05	0.08
64	2.76	1.84	1.36	1.10	0.93	0.05	0.08

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.35	0.69	0.48	0.43	0.40	0.03	0.04
26	1.37	0.72	0.50	0.45	0.40	0.03	0.05
27	1.39	0.74	0.52	0.47	0.42	0.03	0.05
28	1.42	0.77	0.54	0.49	0.44	0.03	0.05
29	1.44	0.79	0.56	0.51	0.46	0.03	0.05
30	1.47	0.82	0.58	0.52	0.47	0.03	0.05
31	1.49	0.85	0.60	0.54	0.49	0.03	0.05
32	1.53	0.87	0.61	0.55	0.50	0.03	0.06
33	1.55	0.90	0.63	0.56	0.51	0.03	0.06
34	1.59	0.93	0.64	0.57	0.52	0.03	0.06
35	1.61	0.95	0.65	0.58	0.53	0.03	0.06
36	1.69	1.00	0.69	0.62	0.55	0.03	0.07
37	1.78	1.05	0.73	0.65	0.58	0.04	0.07
38	1.87	1.11	0.77	0.68	0.61	0.04	0.07
39	1.96	1.17	0.80	0.72	0.64	0.04	0.09
40	2.06	1.24	0.85	0.76	0.68	0.05	0.09
41	2.16	1.31	0.89	0.79	0.71	0.05	0.09
42	2.27	1.38	0.94	0.83	0.74	0.05	0.09
43	2.38	1.45	0.98	0.87	0.77	0.05	0.10
44	2.50	1.53	1.03	0.91	0.82	0.05	0.10
45	2.62	1.61	1.08	0.95	0.86	0.06	0.11
46	2.72	1.67	1.13	1.00	0.89	0.06	0.11
47	2.83	1.74	1.18	1.05	0.93	0.06	0.11
48	2.95	1.81	1.24	1.10	0.98	0.07	0.12
49	3.08	1.89	1.31	1.16	1.03	0.07	0.13
50	3.20	1.97	1.37	1.21	1.08	0.08	0.13
51	3.35	2.05	1.45	1.28	1.14	0.07	0.13
52	3.50	2.15	1.53	1.36	1.22	0.08	0.13
53	3.66	2.25	1.61	1.45	1.30	0.08	0.14
54	3.84	2.35	1.73	1.56	1.39	0.08	0.14
55	3.98	2.44	1.87	1.68	1.50	0.08	0.13
56	3.88	2.43	1.84	1.65	1.47	0.07	0.13
57	3.76	2.39	1.76	1.57	1.39	0.07	0.12
58	3.60	2.33	1.71	1.46	1.29	0.06	0.11
59	3.41	2.23	1.65	1.38	1.23	0.05	0.11
60	3.18	2.10	1.55	1.28	1.14	0.05	0.10
61	2.92	1.93	1.44	1.12	0.94	0.05	0.09
62	2.63	1.74	1.29	0.95	0.81	0.05	0.08
63	2.70	1.78	1.33	0.99	0.84	0.05	0.08
64	2.76	1.84	1.36	1.10	0.93	0.05	0.08

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 5A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.31	0.02	0.03			
26	0.32	0.02	0.03			
27	0.34	0.02	0.03			
28	0.35	0.02	0.03			
29	0.37	0.02	0.04			
30	0.38	0.03	0.04			
31	0.39	0.03	0.04			
32	0.41	0.03	0.04			
33	0.42	0.03	0.05			
34	0.42	0.03	0.05			
35	0.42	0.03	0.05			
36	0.45	0.03	0.05			
37	0.49	0.03	0.05			
38	0.50	0.03	0.05			
39	0.53	0.03	0.05			
40	0.56	0.03	0.06			
41	0.58	0.03	0.06			
42	0.62	0.03	0.07			
43	0.64	0.03	0.07			
44	0.66	0.04	0.07			
45	0.69	0.04	0.09			
46	0.73	0.04	0.09			
47	0.75	0.04	0.09			
48	0.78	0.05	0.09			
49	0.82	0.05	0.09			
50	0.84	0.05	0.10			
51	0.88	0.05	0.10			
52	0.92	0.06	0.11			
53	0.96	0.06	0.11			
54	1.00	0.06	0.11			
55	1.04	0.06	0.11			
56	1.08	0.06	0.12			
57	1.07	0.06	0.12			
58	1.05	0.06	0.12			
59	1.04	0.06	0.11			
60	0.98	0.06	0.11			
61	0.92	0.06	0.10			
62	0.94	0.05	0.10			
63	1.00	0.05	0.11			
64	1.02	0.05	0.11			

Principal Life Insurance Company
2014 Pricing

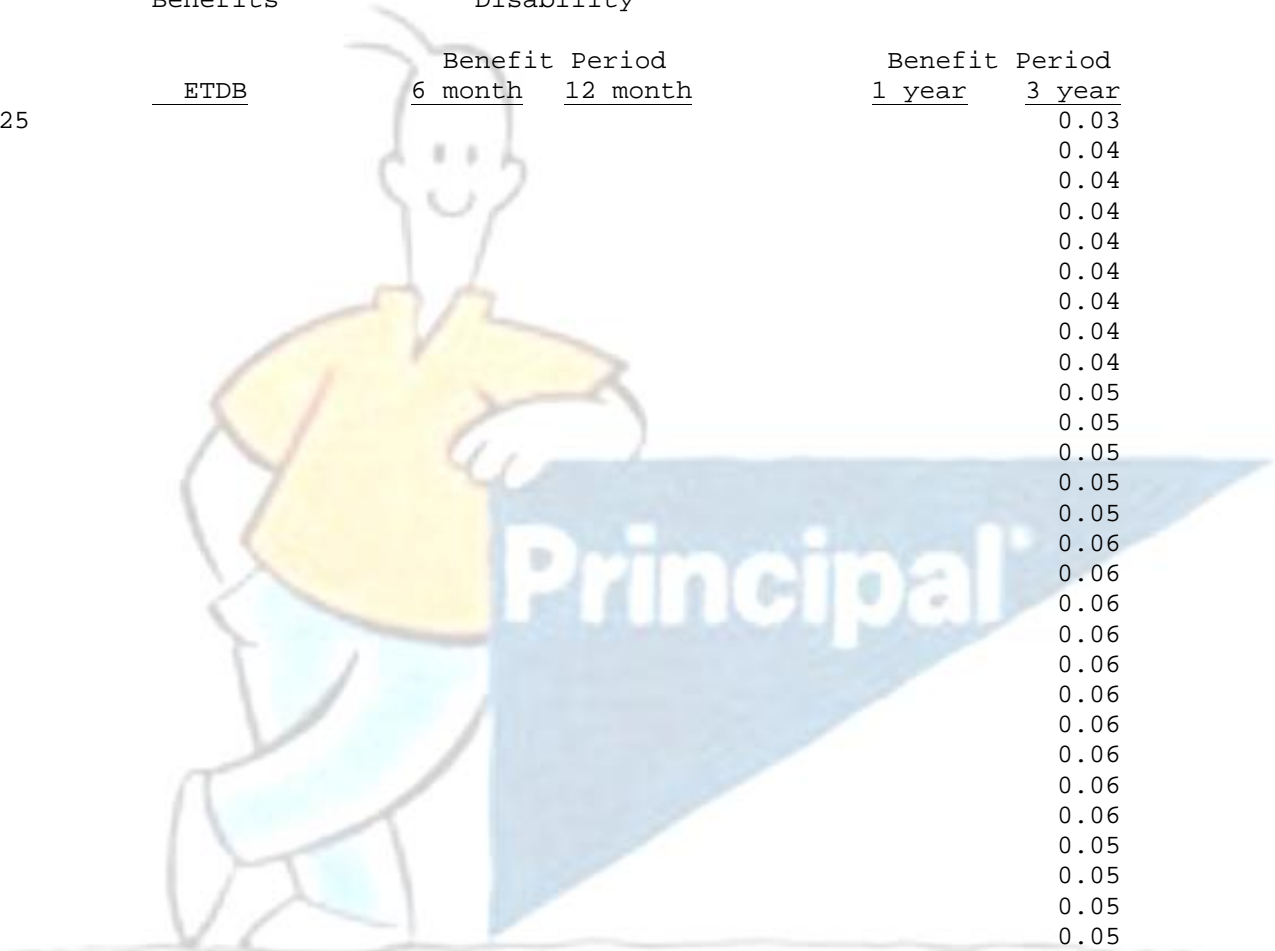
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 5A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.03
26					0.04
27					0.04
28					0.04
29					0.04
30					0.04
31					0.04
32					0.04
33					0.04
34					0.05
35					0.05
36					0.05
37					0.05
38					0.05
39					0.06
40					0.06
41					0.06
42					0.06
43					0.06
44					0.06
45					0.06
46					0.06
47					0.06
48					0.06
49					0.05
50					0.05
51					0.05
52					0.05
53					0.05
54					0.05
55					0.05
56					0.05
57					0.04
58					0.04
59					0.04
60					0.03
61					0.03
62					0.03
63					0.03
64					0.03



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	42.30	22.86	16.05	14.52	12.95	3.08	6.24
26	43.58	23.90	16.63	15.00	13.36	3.17	6.40
27	44.83	24.96	17.14	15.44	13.74	3.26	6.53
28	46.07	25.93	17.63	15.91	14.15	3.32	6.63
29	47.26	26.83	18.15	16.34	14.53	3.37	6.68
30	48.44	27.76	18.82	16.93	15.03	3.27	6.46
31	49.61	28.60	19.41	17.42	15.46	3.32	6.51
32	50.76	29.42	19.99	17.95	15.91	3.37	6.60
33	51.92	30.19	20.64	18.51	16.36	3.42	6.70
34	52.96	30.91	21.26	19.06	16.86	3.45	6.73
35	53.91	31.55	21.90	19.59	17.29	3.45	6.73
36	55.91	32.89	22.82	20.41	18.07	3.54	6.89
37	57.95	34.29	23.80	21.20	18.76	3.63	7.05
38	60.05	35.75	24.87	22.23	19.46	3.70	7.15
39	62.09	37.21	25.97	23.15	20.21	3.76	7.25
40	63.68	38.56	26.95	24.06	20.96	3.73	7.12
41	65.66	39.97	27.82	24.89	21.70	3.74	7.16
42	67.28	40.82	28.66	25.63	22.39	3.76	7.16
43	68.21	41.69	29.53	26.41	23.02	3.77	7.16
44	69.09	42.57	30.48	27.22	23.68	3.76	7.11
45	69.96	43.49	31.44	28.06	24.35	3.73	7.04
46	71.15	44.68	32.63	29.09	25.14	3.71	6.95
47	72.33	45.90	33.84	30.13	25.94	3.67	6.83
48	73.48	46.99	35.09	31.18	26.74	3.60	6.67
49	74.56	48.08	36.20	32.12	27.42	3.52	6.49
50	74.98	48.33	36.76	32.55	27.64	3.28	6.04
51	76.57	49.39	37.85	33.46	28.26	3.16	5.77
52	78.27	50.41	39.01	34.42	28.89	2.98	5.46
53	80.07	51.49	40.19	35.36	29.49	2.81	5.10
54	81.90	52.91	41.34	36.30	29.99	2.61	4.73
55	83.08	54.04	42.56	37.25	30.48	2.40	4.31
56	85.60	55.28	42.78	37.24	30.04	2.09	3.76
57	88.92	56.61	42.79	36.46	29.05	1.76	3.14
58	92.17	58.64	43.57	35.50	28.04	1.60	2.84
59	95.34	60.60	44.46	34.57	27.26	1.49	2.63
60	98.01	62.31	45.70	33.46	26.52	1.52	2.71
61	100.66	64.01	46.94	34.08	25.78	1.57	2.78
62	103.52	65.84	48.29	35.05	26.52	1.61	2.86
63	106.28	67.60	49.58	36.58	27.65	1.65	2.93
64	109.10	69.40	50.90	40.38	30.54	1.70	3.01

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	29.23	14.28	10.00	8.77	7.66	0.41	0.73
26	29.56	14.72	10.27	9.08	7.92	0.43	0.76
27	29.92	15.18	10.61	9.40	8.18	0.45	0.81
28	30.31	15.63	11.00	9.72	8.43	0.47	0.83
29	30.75	16.09	11.35	10.00	8.67	0.49	0.86
30	31.22	16.55	11.68	10.29	8.90	0.50	0.90
31	31.70	17.04	11.98	10.53	9.10	0.50	0.91
32	32.20	17.50	12.27	10.76	9.27	0.52	0.94
33	32.68	17.97	12.50	10.96	9.43	0.54	0.94
34	33.15	18.46	12.72	11.14	9.57	0.54	0.96
35	33.68	18.94	12.88	11.30	9.69	0.56	0.98
36	35.16	19.75	13.56	11.87	10.16	0.58	1.04
37	36.80	20.74	14.27	12.46	10.63	0.62	1.10
38	38.51	21.88	15.00	13.08	11.14	0.65	1.16
39	40.29	23.05	15.74	13.70	11.65	0.68	1.22
40	42.15	24.26	16.50	14.36	12.18	0.72	1.28
41	44.11	25.50	17.25	14.98	12.70	0.76	1.34
42	46.12	26.79	18.02	15.64	13.23	0.78	1.40
43	48.23	28.08	18.80	16.31	13.77	0.82	1.48
44	50.41	29.47	19.62	17.00	14.33	0.86	1.54
45	52.66	30.92	20.48	17.74	14.91	0.89	1.60
46	54.66	32.06	21.42	18.50	15.52	0.94	1.68
47	56.72	33.24	22.42	19.33	16.17	0.99	1.75
48	58.84	34.49	23.46	20.21	16.84	1.02	1.83
49	61.11	35.84	24.59	21.14	17.61	1.06	1.90
50	63.55	37.28	25.80	22.13	18.43	1.12	1.97
51	66.16	38.83	27.10	23.28	19.38	1.16	2.06
52	68.95	40.49	28.47	24.54	20.50	1.20	2.14
53	71.98	42.27	29.98	26.17	21.85	1.25	2.23
54	75.24	44.17	32.10	28.02	23.33	1.30	2.30
55	77.82	45.81	34.55	30.16	25.01	1.31	2.33
56	82.19	49.24	36.85	32.27	26.36	1.33	2.37
57	86.45	52.72	38.32	33.48	26.83	1.35	2.38
58	90.62	56.11	40.86	34.09	27.07	1.36	2.40
59	94.48	59.16	43.21	34.57	27.26	1.37	2.42
60	97.60	61.72	45.22	33.46	26.52	1.52	2.71
61	100.66	64.01	46.94	34.08	25.78	1.57	2.78
62	103.52	65.84	48.29	35.05	26.52	1.61	2.86
63	106.28	67.60	49.58	36.58	27.65	1.65	2.93
64	109.10	69.40	50.90	40.38	30.54	1.70	3.01

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	28.38	12.46	8.44	6.73	5.63		
26	28.59	12.92	8.72	6.94	5.79		
27	28.80	13.37	8.99	7.14	5.95		
28	29.03	13.83	9.24	7.35	6.10		
29	29.31	14.27	9.49	7.54	6.25		
30	29.62	14.69	9.72	7.73	6.39		
31	29.93	15.10	9.94	7.91	6.53		
32	30.27	15.48	10.12	8.07	6.65		
33	30.63	15.82	10.27	8.22	6.76		
34	30.94	16.10	10.35	8.35	6.85		
35	31.25	16.40	10.45	8.44	6.93		
36	32.26	17.16	10.88	8.79	7.19		
37	33.25	17.94	11.30	9.14	7.45		
38	34.30	18.71	11.72	9.49	7.73		
39	35.37	19.50	12.12	9.83	8.01		
40	36.46	20.29	12.51	10.19	8.29		
41	37.60	21.10	12.91	10.54	8.57		
42	38.77	21.93	13.29	10.90	8.85		
43	39.97	22.76	13.67	11.26	9.13		
44	41.20	23.66	14.06	11.62	9.43		
45	42.47	24.59	14.46	12.01	9.74		
46	43.89	25.35	15.09	12.52	10.14		
47	45.36	26.16	15.76	13.09	10.57		
48	46.92	27.02	16.48	13.69	11.02		
49	48.58	27.96	17.28	14.35	11.53		
50	50.40	28.99	18.15	15.07	12.08		
51	52.39	30.12	19.11	15.86	12.69		
52	54.60	31.38	20.15	16.74	13.36		
53	57.06	32.77	21.31	17.70	14.10		
54	59.81	34.34	22.62	18.80	14.93		
55	62.23	35.71	23.83	19.80	15.70		
56	64.74	37.73	25.49	21.22	16.82		
57	67.79	40.15	27.42	22.89	18.15		
58	71.76	43.16	29.81	24.94	19.75		
59	77.23	47.11	32.88	27.54	21.81		
60	84.49	51.54	35.96	30.13	23.86		
61	92.44	56.39	39.34	32.96	25.27		
62	100.53	61.69	43.03	34.34	25.99		
63	104.16	66.08	47.07	35.85	27.10		
64	106.91	68.02	49.84	39.57	29.93		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 5A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	7.03	0.31	0.57	4.08	0.05	0.10
26	7.24	0.32	0.59	4.15	0.05	0.11
27	7.44	0.34	0.61	4.22	0.05	0.11
28	7.64	0.35	0.63	4.29	0.05	0.11
29	7.83	0.37	0.66	4.37	0.06	0.12
30	8.01	0.38	0.68	4.43	0.06	0.12
31	8.17	0.39	0.70	4.49	0.06	0.12
32	8.31	0.40	0.71	4.56	0.06	0.13
33	8.43	0.41	0.71	4.60	0.06	0.13
34	8.54	0.42	0.74	4.64	0.07	0.13
35	8.63	0.42	0.75	4.66	0.08	0.13
36	9.02	0.45	0.79	4.81	0.08	0.14
37	9.43	0.48	0.84	4.94	0.09	0.14
38	9.84	0.50	0.88	5.07	0.09	0.15
39	10.28	0.52	0.93	5.20	0.10	0.16
40	10.71	0.56	0.99	5.34	0.10	0.17
41	11.15	0.58	1.04	5.48	0.10	0.17
42	11.60	0.62	1.08	5.61	0.10	0.18
43	12.05	0.64	1.13	5.73	0.11	0.18
44	12.53	0.67	1.20	5.88	0.11	0.19
45	13.02	0.71	1.25	6.02	0.12	0.20
46	13.53	0.74	1.31	6.19	0.12	0.21
47	14.06	0.77	1.37	6.39	0.13	0.24
48	14.63	0.81	1.43	6.58	0.14	0.24
49	15.28	0.85	1.52	6.81	0.15	0.26
50	15.97	0.90	1.60	7.06	0.16	0.27
51	16.78	0.95	1.68	7.31	0.17	0.29
52	17.72	1.01	1.79	7.61	0.17	0.30
53	18.88	1.08	1.91	7.93	0.19	0.33
54	20.14	1.15	2.04	8.29	0.21	0.35
55	21.58	1.24	2.19	8.59	0.21	0.37
56	23.66	1.37	2.42	9.06	0.24	0.40
57	24.99	1.45	2.56	9.60	0.26	0.45
58	26.12	1.51	2.66	10.25	0.29	0.50
59	27.98	1.61	2.84	11.03	0.32	0.56
60	29.03	1.64	2.90	12.21	0.37	0.66
61	29.72	1.69	2.98	12.25	0.39	0.66
62	32.42	1.86	3.28	12.27	0.39	0.67
63	34.51	1.97	3.49	12.25	0.39	0.68
64	34.54	1.99	3.50	12.16	0.39	0.68

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 5A Unisex non-smoker

Age	HH754	HH759/719		HH756/711	
	Extended Total Disability Benefits	Short-Term Residual Disability		Recovery Benefits	
	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25		0.87	1.53	0.14	0.27
26		0.91	1.60	0.14	0.29
27		0.94	1.67	0.15	0.30
28		0.98	1.73	0.15	0.31
29		1.00	1.79	0.16	0.32
30		1.03	1.85	0.16	0.33
31		1.06	1.90	0.17	0.34
32		1.09	1.95	0.18	0.35
33		1.11	1.98	0.18	0.35
34		1.12	2.01	0.18	0.37
35		1.14	2.03	0.18	0.37
36		1.19	2.13	0.20	0.39
37		1.24	2.23	0.21	0.41
38		1.29	2.32	0.22	0.43
39		1.34	2.42	0.23	0.45
40		1.38	2.51	0.24	0.47
41		1.43	2.60	0.25	0.49
42		1.47	2.69	0.26	0.51
43		1.52	2.78	0.27	0.53
44		1.56	2.87	0.28	0.55
45		1.59	2.96	0.29	0.57
46		1.68	3.11	0.30	0.59
47		1.76	3.27	0.31	0.61
48		1.84	3.45	0.31	0.64
49		1.93	3.64	0.32	0.66
50		2.04	3.84	0.34	0.68
51		2.16	4.07	0.35	0.70
52		2.28	4.33	0.36	0.72
53		2.42	4.61	0.37	0.74
54		2.57	4.92	0.38	0.76
55		2.76	5.28	0.40	0.79
56		3.00	5.74	0.41	0.82
57		3.28	6.30	0.43	0.86
58		3.63	6.97	0.45	0.90
59		4.07	7.83	0.47	0.94
60		4.70	9.04	0.50	1.01
61		4.77	9.19	0.51	1.02
62		4.83	9.30	0.51	1.02
63		4.87	9.38	0.51	1.03
64		4.90	9.44	0.52	1.03

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.78	2.02	1.40	1.26	1.12	0.30	0.59
26	3.90	2.11	1.45	1.31	1.16	0.31	0.59
27	4.01	2.19	1.49	1.36	1.18	0.31	0.60
28	4.12	2.28	1.57	1.39	1.23	0.31	0.60
29	4.22	2.37	1.59	1.43	1.27	0.32	0.60
30	4.34	2.45	1.65	1.47	1.30	0.31	0.59
31	4.42	2.52	1.70	1.52	1.34	0.32	0.59
32	4.53	2.60	1.76	1.57	1.37	0.32	0.61
33	4.63	2.66	1.79	1.60	1.42	0.32	0.61
34	4.73	2.74	1.86	1.65	1.46	0.32	0.62
35	4.81	2.79	1.92	1.70	1.49	0.32	0.63
36	4.99	2.91	2.00	1.78	1.55	0.32	0.65
37	5.18	3.04	2.09	1.85	1.64	0.35	0.65
38	5.36	3.16	2.19	1.95	1.70	0.35	0.67
39	5.55	3.30	2.28	2.03	1.78	0.36	0.67
40	5.68	3.42	2.38	2.11	1.84	0.35	0.65
41	5.85	3.55	2.45	2.18	1.90	0.36	0.66
42	6.00	3.61	2.54	2.26	1.98	0.35	0.66
43	6.09	3.70	2.60	2.32	2.02	0.36	0.66
44	6.16	3.77	2.69	2.38	2.08	0.35	0.65
45	6.23	3.85	2.77	2.47	2.12	0.33	0.64
46	6.05	3.78	2.74	2.43	2.11	0.32	0.60
47	5.86	3.69	2.71	2.40	2.09	0.30	0.55
48	5.64	3.59	2.67	2.37	2.03	0.28	0.53
49	5.40	3.48	2.60	2.30	1.98	0.26	0.48
50	5.14	3.29	2.50	2.20	1.88	0.24	0.42
51	4.93	3.16	2.41	2.13	1.81	0.20	0.38
52	4.72	3.02	2.33	2.06	1.72	0.18	0.34
53	4.50	2.88	2.25	1.97	1.64	0.16	0.30
54	4.26	2.75	2.14	1.87	1.55	0.14	0.25
55	3.98	2.58	2.02	1.76	1.45	0.12	0.22
56	3.75	2.41	1.86	1.61	1.31	0.10	0.17
57	3.53	2.23	1.68	1.43	1.15	0.07	0.13
58	3.29	2.09	1.55	1.25	1.00	0.07	0.10
59	3.02	1.92	1.40	1.08	0.86	0.05	0.09
60	2.73	1.74	1.27	0.92	0.72	0.03	0.06
61	2.40	1.53	1.12	0.80	0.59	0.03	0.05
62	2.06	1.31	0.95	0.69	0.51	0.02	0.05
63	2.10	1.33	0.97	0.71	0.53	0.02	0.05
64	2.15	1.37	1.00	0.79	0.56	0.02	0.05

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.15	0.56	0.38	0.33	0.29	0.02	0.03
26	1.17	0.58	0.39	0.34	0.30	0.02	0.03
27	1.18	0.59	0.42	0.36	0.31	0.02	0.03
28	1.19	0.61	0.43	0.36	0.31	0.02	0.03
29	1.22	0.62	0.44	0.38	0.33	0.02	0.04
30	1.24	0.65	0.46	0.39	0.34	0.02	0.04
31	1.25	0.67	0.46	0.41	0.34	0.02	0.04
32	1.28	0.70	0.48	0.41	0.34	0.02	0.04
33	1.30	0.70	0.48	0.42	0.35	0.02	0.05
34	1.31	0.72	0.49	0.42	0.36	0.02	0.05
35	1.34	0.75	0.50	0.43	0.36	0.02	0.05
36	1.39	0.77	0.52	0.46	0.39	0.02	0.05
37	1.47	0.81	0.55	0.49	0.40	0.03	0.05
38	1.52	0.86	0.60	0.50	0.42	0.03	0.05
39	1.60	0.91	0.61	0.52	0.44	0.03	0.05
40	1.68	0.95	0.64	0.55	0.47	0.03	0.05
41	1.75	1.00	0.68	0.59	0.50	0.03	0.06
42	1.83	1.06	0.70	0.61	0.50	0.03	0.06
43	1.92	1.10	0.74	0.64	0.52	0.03	0.06
44	2.01	1.16	0.77	0.67	0.55	0.03	0.07
45	2.10	1.22	0.80	0.68	0.58	0.03	0.07
46	2.17	1.26	0.84	0.72	0.60	0.03	0.07
47	2.26	1.31	0.87	0.75	0.62	0.04	0.09
48	2.34	1.36	0.92	0.79	0.65	0.04	0.09
49	2.43	1.40	0.95	0.81	0.68	0.04	0.09
50	2.52	1.47	1.01	0.86	0.73	0.04	0.09
51	2.62	1.52	1.07	0.91	0.75	0.04	0.09
52	2.74	1.59	1.12	0.95	0.80	0.04	0.09
53	2.85	1.67	1.18	1.03	0.85	0.04	0.10
54	2.98	1.74	1.26	1.09	0.91	0.05	0.10
55	3.08	1.80	1.35	1.18	0.98	0.05	0.10
56	3.01	1.80	1.34	1.16	0.95	0.05	0.09
57	2.92	1.78	1.28	1.10	0.89	0.04	0.08
58	2.81	1.73	1.26	1.04	0.82	0.04	0.07
59	2.66	1.66	1.21	0.99	0.78	0.03	0.07
60	2.48	1.57	1.14	0.92	0.72	0.03	0.06
61	2.28	1.45	1.06	0.80	0.59	0.03	0.05
62	2.06	1.31	0.95	0.69	0.51	0.02	0.05
63	2.10	1.33	0.97	0.71	0.53	0.02	0.05
64	2.15	1.37	1.00	0.79	0.56	0.02	0.05

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 5A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.24	0.01	0.03			
26	0.25	0.01	0.03			
27	0.26	0.01	0.03			
28	0.26	0.02	0.03			
29	0.27	0.02	0.03			
30	0.28	0.02	0.03			
31	0.29	0.02	0.03			
32	0.29	0.02	0.03			
33	0.30	0.02	0.03			
34	0.30	0.02	0.03			
35	0.31	0.02	0.03			
36	0.33	0.02	0.03			
37	0.34	0.02	0.03			
38	0.35	0.02	0.03			
39	0.37	0.02	0.04			
40	0.39	0.03	0.04			
41	0.41	0.03	0.04			
42	0.42	0.03	0.04			
43	0.44	0.03	0.05			
44	0.46	0.03	0.05			
45	0.48	0.03	0.05			
46	0.49	0.03	0.05			
47	0.51	0.03	0.06			
48	0.53	0.03	0.06			
49	0.54	0.03	0.06			
50	0.57	0.03	0.07			
51	0.59	0.04	0.07			
52	0.61	0.04	0.07			
53	0.63	0.04	0.07			
54	0.66	0.04	0.07			
55	0.67	0.04	0.08			
56	0.69	0.04	0.09			
57	0.69	0.04	0.09			
58	0.67	0.04	0.07			
59	0.67	0.03	0.08			
60	0.63	0.03	0.06			
61	0.58	0.03	0.06			
62	0.58	0.02	0.06			
63	0.62	0.02	0.06			
64	0.62	0.02	0.06			

Principal Life Insurance Company
2014 Pricing

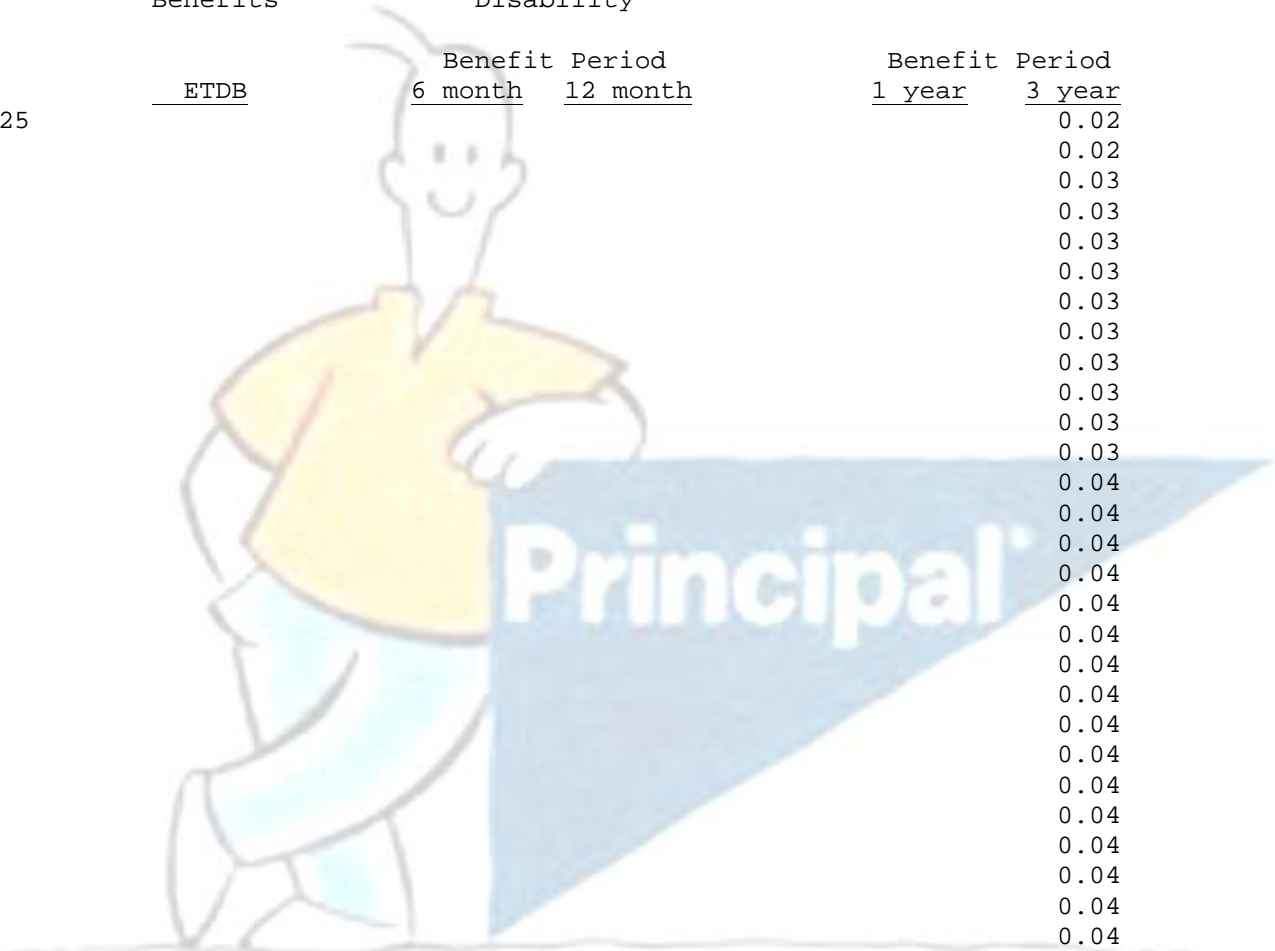
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 5A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.02
26					0.02
27					0.03
28					0.03
29					0.03
30					0.03
31					0.03
32					0.03
33					0.03
34					0.03
35					0.03
36					0.03
37					0.04
38					0.04
39					0.04
40					0.04
41					0.04
42					0.04
43					0.04
44					0.04
45					0.04
46					0.04
47					0.04
48					0.04
49					0.04
50					0.04
51					0.04
52					0.04
53					0.04
54					0.03
55					0.03
56					0.03
57					0.03
58					0.03
59					0.03
60					0.02
61					0.02
62					0.02
63					0.02
64					0.02



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 70
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.56	4.81	3.52	3.23	2.95	0.87	1.79
26	8.88	5.06	3.69	3.38	3.09	0.90	1.82
27	9.19	5.31	3.85	3.53	3.20	0.91	1.85
28	9.51	5.57	3.99	3.66	3.33	0.92	1.88
29	9.83	5.81	4.15	3.79	3.45	0.93	1.90
30	10.16	6.06	4.35	3.98	3.63	0.93	1.89
31	10.44	6.30	4.52	4.12	3.76	0.97	1.94
32	10.67	6.51	4.70	4.28	3.91	0.99	1.98
33	10.88	6.72	4.88	4.46	4.08	1.02	2.04
34	11.10	6.91	5.08	4.60	4.20	1.05	2.09
35	11.31	7.11	5.23	4.74	4.32	1.09	2.15
36	11.94	7.57	5.50	4.98	4.54	1.12	2.23
37	12.59	7.98	5.78	5.22	4.76	1.17	2.31
38	13.27	8.37	6.07	5.48	4.98	1.22	2.40
39	13.83	8.78	6.38	5.74	5.23	1.27	2.50
40	14.35	9.21	6.75	6.07	5.52	1.28	2.50
41	14.91	9.64	7.07	6.35	5.78	1.34	2.58
42	15.47	10.08	7.36	6.66	6.05	1.37	2.67
43	16.03	10.53	7.67	6.98	6.33	1.41	2.72
44	16.61	10.88	7.99	7.30	6.62	1.43	2.77
45	17.07	11.24	8.34	7.61	6.93	1.47	2.81
46	17.59	11.70	8.75	7.99	7.27	1.49	2.85
47	18.16	12.19	9.20	8.40	7.63	1.52	2.89
48	18.74	12.70	9.67	8.82	8.01	1.55	2.94
49	19.30	13.21	10.16	9.26	8.39	1.57	2.97
50	19.62	13.58	10.57	9.62	8.71	1.53	2.88
51	20.20	14.12	11.08	10.07	9.11	1.55	2.91
52	20.89	14.73	11.64	10.58	9.55	1.56	2.92
53	21.63	15.38	12.25	11.12	10.02	1.57	2.92
54	22.44	16.09	12.92	11.71	10.53	1.57	2.92
55	23.37	16.88	13.64	12.35	11.08	1.57	2.92
56	23.93	17.41	14.16	12.79	11.44	1.54	2.83
57	24.44	17.90	14.63	13.16	11.71	1.57	2.88
58	25.16	18.47	15.12	13.36	11.96	1.60	2.92
59	25.88	19.04	15.62	13.53	12.21	1.63	2.97
60	26.61	19.62	16.11	13.72	12.47	1.66	3.01
61	27.34	20.21	16.62	13.90	12.72	1.69	3.06
62	27.29	20.15	16.56	13.83	12.64	1.67	3.02
63	26.41	19.45	15.94	13.29	12.14	1.60	2.88
64	25.42	18.66	15.25	12.68	11.55	1.51	2.73

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 67
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.31	4.67	3.34	3.06	2.78	0.76	1.58
26	8.61	4.91	3.50	3.20	2.89	0.78	1.60
27	8.90	5.15	3.63	3.30	3.00	0.79	1.61
28	9.20	5.39	3.76	3.42	3.11	0.80	1.63
29	9.50	5.63	3.90	3.55	3.20	0.81	1.64
30	9.79	5.86	4.07	3.70	3.36	0.81	1.63
31	10.09	6.08	4.22	3.82	3.47	0.82	1.64
32	10.38	6.28	4.37	3.97	3.60	0.84	1.67
33	10.64	6.48	4.54	4.11	3.73	0.86	1.71
34	10.84	6.66	4.71	4.25	3.87	0.88	1.74
35	11.03	6.83	4.88	4.39	3.99	0.91	1.78
36	11.64	7.17	5.11	4.60	4.17	0.93	1.83
37	12.14	7.51	5.35	4.82	4.37	0.97	1.89
38	12.63	7.86	5.64	5.04	4.57	1.00	1.95
39	13.12	8.23	5.91	5.28	4.78	1.04	2.01
40	13.54	8.59	6.17	5.54	4.99	1.03	1.98
41	14.04	8.96	6.40	5.78	5.22	1.06	2.04
42	14.52	9.30	6.63	6.02	5.44	1.10	2.09
43	14.93	9.56	6.87	6.25	5.66	1.10	2.13
44	15.21	9.83	7.13	6.48	5.86	1.12	2.12
45	15.50	10.10	7.42	6.73	6.08	1.12	2.13
46	15.89	10.45	7.74	7.02	6.34	1.12	2.12
47	16.29	10.82	8.09	7.33	6.62	1.12	2.12
48	16.69	11.19	8.45	7.65	6.90	1.12	2.11
49	16.92	11.54	8.80	7.96	7.16	1.12	2.10
50	17.16	11.71	9.04	8.16	7.32	1.06	1.96
51	17.41	12.06	9.39	8.47	7.57	1.05	1.93
52	17.78	12.44	9.76	8.80	7.84	1.02	1.88
53	18.17	12.82	10.14	9.13	8.11	0.99	1.82
54	18.69	13.23	10.54	9.47	8.39	0.96	1.75
55	19.15	13.66	10.96	9.83	8.66	0.92	1.67
56	19.78	13.87	11.20	9.76	8.61	0.84	1.54
57	20.43	14.19	11.46	9.69	8.56	0.84	1.51
58	21.11	14.71	11.70	9.62	8.50	0.83	1.50
59	21.83	15.26	11.96	9.55	8.45	0.81	1.47
60	22.16	15.50	12.16	9.63	8.51	0.80	1.45
61	22.11	15.47	12.11	9.58	8.47	0.80	1.43
62	22.18	15.50	12.13	9.58	8.47	0.78	1.40
63	22.17	15.47	12.10	9.55	8.44	0.78	1.41
64	22.17	15.43	12.05	9.50	8.39	0.77	1.39

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 65
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.12	4.56	3.22	2.93	2.66	0.73	1.45
26	8.41	4.78	3.35	3.04	2.76	0.73	1.46
27	8.69	5.02	3.47	3.14	2.84	0.74	1.46
28	8.97	5.23	3.58	3.25	2.94	0.74	1.48
29	9.24	5.45	3.72	3.36	3.04	0.74	1.49
30	9.51	5.64	3.86	3.50	3.17	0.75	1.51
31	9.78	5.84	3.99	3.62	3.27	0.75	1.51
32	10.04	6.03	4.13	3.73	3.38	0.76	1.51
33	10.31	6.20	4.28	3.87	3.50	0.76	1.51
34	10.56	6.37	4.42	4.00	3.62	0.76	1.51
35	10.79	6.53	4.59	4.12	3.73	0.79	1.53
36	11.21	6.83	4.79	4.34	3.91	0.81	1.57
37	11.66	7.14	5.02	4.53	4.09	0.84	1.61
38	12.12	7.48	5.26	4.73	4.27	0.85	1.65
39	12.58	7.81	5.53	4.94	4.46	0.88	1.70
40	12.93	8.11	5.70	5.15	4.64	0.90	1.71
41	13.37	8.44	5.90	5.36	4.83	0.92	1.73
42	13.73	8.64	6.10	5.54	5.01	0.92	1.74
43	13.96	8.86	6.31	5.72	5.17	0.92	1.73
44	14.17	9.07	6.53	5.91	5.34	0.90	1.72
45	14.38	9.28	6.75	6.12	5.52	0.89	1.70
46	14.65	9.56	7.03	6.36	5.73	0.89	1.68
47	14.91	9.84	7.31	6.61	5.95	0.88	1.65
48	15.17	10.09	7.59	6.86	6.16	0.87	1.61
49	15.41	10.34	7.85	7.08	6.34	0.85	1.57
50	15.51	10.40	7.98	7.19	6.42	0.78	1.43
51	15.85	10.63	8.23	7.40	6.60	0.75	1.38
52	16.20	10.86	8.49	7.62	6.78	0.72	1.31
53	16.57	11.08	8.74	7.84	6.95	0.68	1.23
54	16.93	11.38	8.98	8.05	7.10	0.64	1.16
55	17.14	11.60	9.23	8.25	7.24	0.60	1.07
56	17.52	11.78	9.21	8.19	7.16	0.54	0.97
57	18.08	11.98	9.16	7.96	6.95	0.50	0.89
58	18.61	12.33	9.28	7.70	6.73	0.46	0.83
59	19.14	12.67	9.41	7.45	6.56	0.43	0.75
60	19.68	13.02	9.68	7.20	6.38	0.43	0.77
61	20.21	13.38	9.94	7.34	6.21	0.45	0.80
62	20.78	13.76	10.23	7.55	6.39	0.47	0.82
63	21.34	14.12	10.50	7.89	6.66	0.47	0.84
64	21.85	14.51	10.79	8.71	7.36	0.48	0.87

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 5 year
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.34	2.74	1.93	1.72	1.56	0.12	0.22
26	5.42	2.83	1.98	1.78	1.61	0.13	0.23
27	5.51	2.93	2.06	1.86	1.68	0.14	0.25
28	5.60	3.03	2.14	1.93	1.74	0.14	0.26
29	5.70	3.13	2.22	1.99	1.81	0.14	0.27
30	5.82	3.24	2.29	2.06	1.86	0.14	0.28
31	5.93	3.33	2.36	2.12	1.91	0.16	0.28
32	6.05	3.44	2.43	2.18	1.96	0.16	0.29
33	6.16	3.54	2.48	2.22	2.00	0.17	0.29
34	6.27	3.65	2.53	2.27	2.04	0.17	0.30
35	6.39	3.75	2.57	2.31	2.07	0.17	0.30
36	6.70	3.94	2.72	2.44	2.19	0.18	0.32
37	7.04	4.15	2.87	2.56	2.30	0.19	0.34
38	7.39	4.39	3.03	2.71	2.43	0.20	0.37
39	7.76	4.64	3.19	2.85	2.55	0.21	0.38
40	8.15	4.91	3.36	3.00	2.68	0.22	0.40
41	8.56	5.18	3.53	3.15	2.81	0.23	0.42
42	8.98	5.46	3.70	3.30	2.95	0.25	0.43
43	9.42	5.75	3.87	3.45	3.09	0.26	0.45
44	9.88	6.04	4.06	3.62	3.23	0.27	0.47
45	10.35	6.36	4.25	3.78	3.38	0.27	0.49
46	10.79	6.62	4.46	3.96	3.54	0.28	0.52
47	11.22	6.89	4.69	4.16	3.70	0.29	0.53
48	11.68	7.17	4.92	4.37	3.87	0.31	0.56
49	12.16	7.47	5.18	4.58	4.07	0.33	0.58
50	12.70	7.79	5.46	4.81	4.28	0.34	0.60
51	13.25	8.14	5.74	5.08	4.53	0.34	0.62
52	13.85	8.50	6.05	5.38	4.81	0.36	0.64
53	14.50	8.90	6.38	5.74	5.15	0.38	0.66
54	15.19	9.31	6.85	6.18	5.52	0.38	0.68
55	15.74	9.66	7.38	6.65	5.94	0.40	0.68
56	16.57	10.35	7.85	7.07	6.29	0.39	0.69
57	17.38	11.05	8.13	7.28	6.42	0.39	0.69
58	18.17	11.72	8.64	7.37	6.50	0.39	0.69
59	18.90	12.33	9.12	7.45	6.56	0.39	0.69
60	19.60	12.90	9.57	7.20	6.38	0.43	0.77
61	20.21	13.38	9.94	7.34	6.21	0.45	0.80
62	20.78	13.76	10.23	7.55	6.39	0.47	0.82
63	21.34	14.12	10.50	7.89	6.66	0.47	0.84
64	21.85	14.51	10.79	8.71	7.36	0.48	0.87

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 2 year
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.89	2.24	1.53	1.26	0.93		
26	4.93	2.33	1.59	1.29	0.94		
27	4.98	2.42	1.64	1.34	0.97		
28	5.04	2.50	1.69	1.38	1.00		
29	5.10	2.59	1.74	1.43	1.04		
30	5.16	2.68	1.79	1.47	1.10		
31	5.23	2.76	1.83	1.51	1.15		
32	5.30	2.84	1.87	1.54	1.19		
33	5.37	2.91	1.90	1.57	1.24		
34	5.45	2.97	1.93	1.60	1.29		
35	5.51	3.02	1.95	1.63	1.35		
36	5.70	3.17	2.03	1.70	1.40		
37	5.90	3.33	2.12	1.78	1.46		
38	6.09	3.48	2.20	1.86	1.53		
39	6.30	3.63	2.28	1.94	1.59		
40	6.50	3.80	2.36	2.01	1.69		
41	6.72	3.96	2.44	2.09	1.78		
42	6.94	4.12	2.53	2.16	1.87		
43	7.18	4.30	2.61	2.24	1.97		
44	7.43	4.47	2.69	2.32	2.07		
45	7.67	4.66	2.77	2.41	2.19		
46	7.95	4.82	2.91	2.52	2.32		
47	8.24	4.99	3.05	2.65	2.46		
48	8.54	5.16	3.20	2.79	2.62		
49	8.87	5.37	3.37	2.93	2.79		
50	9.23	5.58	3.55	3.09	2.95		
51	9.63	5.81	3.74	3.27	3.14		
52	10.06	6.07	3.97	3.46	3.33		
53	10.55	6.35	4.20	3.68	3.56		
54	11.09	6.68	4.48	3.92	3.80		
55	11.58	6.97	4.73	4.15	4.06		
56	12.09	7.38	5.07	4.46	4.35		
57	12.70	7.88	5.48	4.83	4.68		
58	13.50	8.50	5.98	5.28	5.11		
59	14.59	9.31	6.62	5.86	5.60		
60	15.96	10.18	7.24	6.41	5.99		
61	17.47	11.15	7.92	7.01	6.03		
62	19.10	12.19	8.66	7.40	6.26		
63	20.73	13.34	9.48	7.73	6.53		
64	21.41	14.20	10.37	8.53	7.21		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Benefit Period: to 365 day

Occupation Class: 5A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	4.55	1.40	0.77	0.40	0.18
26	4.58	1.46	0.80	0.42	0.19
27	4.60	1.53	0.83	0.43	0.20
28	4.62	1.58	0.86	0.44	0.20
29	4.65	1.63	0.89	0.47	0.20
30	4.68	1.69	0.92	0.48	0.22
31	4.71	1.74	0.94	0.49	0.24
32	4.73	1.78	0.95	0.50	0.24
33	4.75	1.81	0.97	0.52	0.24
34	4.78	1.85	0.98	0.53	0.25
35	4.80	1.88	0.99	0.52	0.25
36	4.94	1.98	1.03	0.56	0.26
37	5.07	2.07	1.07	0.59	0.27
38	5.21	2.15	1.12	0.61	0.29
39	5.34	2.23	1.15	0.64	0.29
40	5.47	2.31	1.19	0.65	0.31
41	5.60	2.39	1.22	0.68	0.32
42	5.73	2.47	1.25	0.70	0.33
43	5.85	2.57	1.28	0.72	0.33
44	5.98	2.65	1.31	0.75	0.35
45	6.11	2.73	1.34	0.77	0.36
46	6.24	2.80	1.39	0.80	0.38
47	6.38	2.86	1.45	0.83	0.39
48	6.53	2.94	1.51	0.88	0.42
49	6.68	3.01	1.58	0.91	0.44
50	6.85	3.10	1.65	0.96	0.46
51	7.06	3.20	1.74	1.01	0.48
52	7.26	3.30	1.82	1.06	0.51
53	7.49	3.42	1.92	1.13	0.54
54	7.77	3.56	2.04	1.19	0.57
55	7.97	3.67	2.13	1.25	0.61
56	8.18	3.85	2.27	1.34	0.64
57	8.46	4.06	2.43	1.44	0.69
58	8.83	4.33	2.64	1.56	0.76
59	9.39	4.70	2.90	1.72	0.83
60	10.49	5.33	3.32	1.98	0.95
61	10.09	5.28	3.34	2.00	0.97
62	9.79	5.26	3.37	2.02	0.97
63	9.57	5.24	3.40	2.04	0.99
64	9.50	5.27	3.42	2.05	0.99

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Elimination Period: 365 day
Occupation Class: 5A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.44	0.10	0.17	0.59	0.02	0.03
26	1.51	0.10	0.17	0.61	0.02	0.03
27	1.58	0.10	0.17	0.64	0.02	0.03
28	1.65	0.11	0.18	0.67	0.02	0.03
29	1.72	0.11	0.19	0.69	0.02	0.03
30	1.77	0.11	0.19	0.71	0.02	0.03
31	1.82	0.12	0.21	0.74	0.02	0.03
32	1.88	0.12	0.21	0.75	0.02	0.03
33	1.91	0.12	0.22	0.77	0.03	0.03
34	1.96	0.12	0.23	0.78	0.03	0.03
35	1.99	0.12	0.23	0.80	0.03	0.03
36	2.10	0.13	0.25	0.84	0.03	0.04
37	2.24	0.14	0.26	0.88	0.03	0.04
38	2.36	0.16	0.27	0.92	0.03	0.04
39	2.50	0.17	0.28	0.96	0.03	0.04
40	2.63	0.18	0.30	0.99	0.03	0.04
41	2.76	0.18	0.32	1.04	0.03	0.04
42	2.89	0.19	0.33	1.07	0.03	0.05
43	3.03	0.18	0.34	1.11	0.03	0.05
44	3.16	0.20	0.36	1.15	0.03	0.05
45	3.30	0.21	0.38	1.18	0.03	0.06
46	3.46	0.23	0.39	1.23	0.03	0.06
47	3.61	0.24	0.41	1.30	0.03	0.07
48	3.76	0.24	0.43	1.35	0.03	0.08
49	3.96	0.26	0.45	1.41	0.03	0.08
50	4.14	0.26	0.47	1.48	0.03	0.08
51	4.36	0.28	0.50	1.57	0.04	0.09
52	4.62	0.30	0.53	1.64	0.05	0.09
53	4.93	0.32	0.57	1.73	0.05	0.09
54	5.26	0.34	0.60	1.82	0.06	0.09
55	5.63	0.36	0.64	1.89	0.07	0.11
56	6.17	0.39	0.70	2.01	0.08	0.11
57	6.50	0.42	0.73	2.14	0.08	0.12
58	6.76	0.44	0.77	2.30	0.08	0.14
59	7.20	0.45	0.80	2.46	0.09	0.16
60	7.38	0.47	0.82	2.72	0.10	0.19
61	7.57	0.48	0.84	2.77	0.11	0.19
62	8.30	0.52	0.93	2.81	0.11	0.19
63	8.94	0.57	0.98	2.86	0.11	0.19
64	9.04	0.57	1.00	2.88	0.11	0.19

Principal Life Insurance Company
2014 Pricing

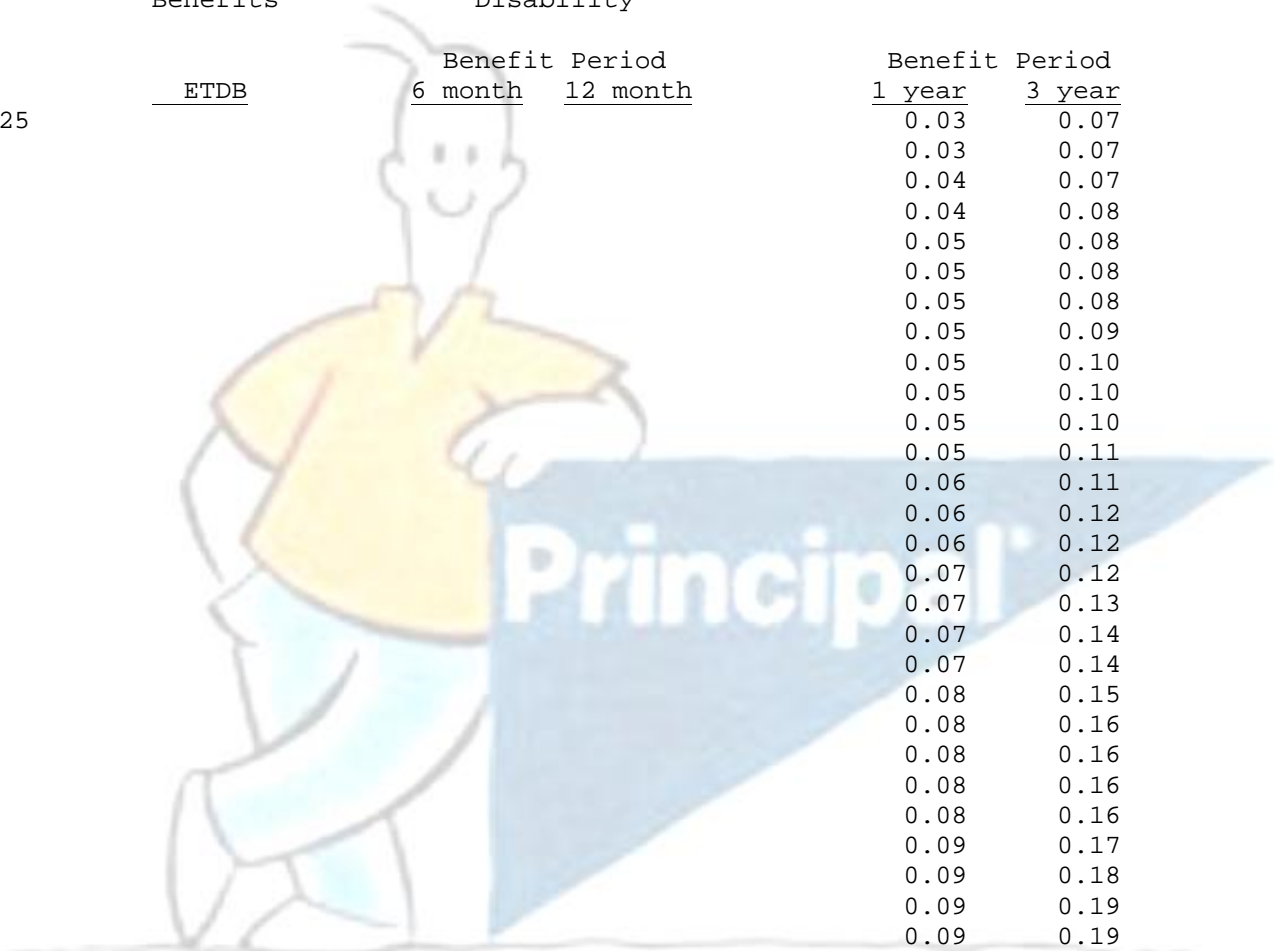
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Occupation Class: 5A Unisex non-smoker

HH754 Extended Total Disability Benefits	HH759/719 Short-Term Residual Disability	HH756/711 Recovery Benefits
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Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.03	0.07
26				0.03	0.07
27				0.04	0.07
28				0.04	0.08
29				0.05	0.08
30				0.05	0.08
31				0.05	0.08
32				0.05	0.09
33				0.05	0.10
34				0.05	0.10
35				0.05	0.10
36				0.05	0.11
37				0.06	0.11
38				0.06	0.12
39				0.06	0.12
40				0.07	0.12
41				0.07	0.13
42				0.07	0.14
43				0.07	0.14
44				0.08	0.15
45				0.08	0.16
46				0.08	0.16
47				0.08	0.16
48				0.08	0.16
49				0.09	0.17
50				0.09	0.18
51				0.09	0.19
52				0.09	0.19
53				0.09	0.19
54				0.09	0.19
55				0.10	0.19
56				0.10	0.20
57				0.10	0.21
58				0.10	0.21
59				0.11	0.22
60				0.12	0.23
61				0.12	0.23
62				0.12	0.23
63				0.12	0.23
64				0.12	0.23



Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 70
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.73	5.46	4.00	3.67	3.35	0.99	2.04
26	10.09	5.75	4.20	3.84	3.51	1.02	2.07
27	10.44	6.03	4.37	4.00	3.64	1.03	2.10
28	10.81	6.33	4.54	4.16	3.79	1.04	2.13
29	11.16	6.61	4.71	4.30	3.92	1.06	2.16
30	11.54	6.88	4.95	4.52	4.12	1.06	2.15
31	11.86	7.15	5.14	4.68	4.28	1.10	2.20
32	12.12	7.40	5.34	4.86	4.45	1.12	2.26
33	12.37	7.64	5.54	5.07	4.63	1.16	2.32
34	12.61	7.86	5.77	5.23	4.77	1.20	2.38
35	12.85	8.08	5.95	5.39	4.92	1.23	2.45
36	13.57	8.60	6.25	5.65	5.15	1.28	2.53
37	14.31	9.07	6.57	5.93	5.40	1.33	2.62
38	15.08	9.52	6.90	6.22	5.67	1.39	2.72
39	15.72	9.98	7.25	6.53	5.94	1.45	2.83
40	16.31	10.47	7.67	6.89	6.28	1.46	2.84
41	16.94	10.95	8.04	7.22	6.57	1.52	2.94
42	17.58	11.45	8.36	7.56	6.88	1.56	3.03
43	18.22	11.96	8.71	7.92	7.19	1.60	3.08
44	18.87	12.36	9.08	8.29	7.53	1.63	3.14
45	19.40	12.78	9.48	8.65	7.87	1.66	3.19
46	20.00	13.30	9.95	9.08	8.26	1.69	3.24
47	20.63	13.85	10.45	9.54	8.68	1.72	3.29
48	21.29	14.43	11.00	10.02	9.10	1.76	3.34
49	21.93	15.01	11.55	10.51	9.54	1.79	3.38
50	22.30	15.44	12.01	10.93	9.90	1.74	3.27
51	22.96	16.05	12.60	11.45	10.35	1.76	3.31
52	23.74	16.74	13.23	12.02	10.85	1.77	3.31
53	24.58	17.48	13.92	12.64	11.39	1.78	3.32
54	25.50	18.28	14.68	13.30	11.97	1.79	3.32
55	26.56	19.18	15.50	14.03	12.59	1.79	3.32
56	27.19	19.78	16.09	14.54	13.00	1.75	3.21
57	27.78	20.34	16.62	14.96	13.30	1.78	3.26
58	28.59	20.98	17.18	15.17	13.59	1.81	3.31
59	29.41	21.64	17.74	15.38	13.87	1.85	3.37
60	30.23	22.30	18.31	15.59	14.16	1.88	3.42
61	31.07	22.96	18.89	15.80	14.45	1.91	3.47
62	31.02	22.89	18.81	15.72	14.37	1.89	3.43
63	30.01	22.11	18.12	15.10	13.79	1.81	3.28
64	28.88	21.20	17.34	14.41	13.13	1.71	3.10

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 67
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.44	5.31	3.80	3.47	3.16	0.87	1.79
26	9.79	5.57	3.98	3.62	3.29	0.88	1.82
27	10.12	5.85	4.12	3.75	3.41	0.90	1.83
28	10.46	6.13	4.28	3.88	3.53	0.91	1.85
29	10.79	6.40	4.42	4.03	3.64	0.92	1.86
30	11.13	6.66	4.62	4.21	3.81	0.92	1.84
31	11.46	6.91	4.79	4.35	3.94	0.93	1.86
32	11.79	7.14	4.97	4.51	4.09	0.96	1.90
33	12.09	7.36	5.16	4.67	4.24	0.98	1.95
34	12.32	7.57	5.35	4.84	4.40	1.00	1.98
35	12.54	7.76	5.54	5.00	4.53	1.03	2.02
36	13.22	8.15	5.83	5.23	4.74	1.06	2.08
37	13.79	8.53	6.08	5.47	4.96	1.10	2.14
38	14.35	8.94	6.38	5.73	5.19	1.14	2.21
39	14.92	9.35	6.71	6.00	5.42	1.18	2.28
40	15.39	9.76	7.01	6.29	5.68	1.17	2.26
41	15.95	10.18	7.27	6.57	5.93	1.21	2.32
42	16.50	10.57	7.54	6.85	6.18	1.24	2.38
43	16.96	10.87	7.81	7.10	6.43	1.26	2.42
44	17.29	11.17	8.11	7.36	6.66	1.27	2.41
45	17.62	11.49	8.43	7.65	6.91	1.27	2.42
46	18.06	11.88	8.79	7.98	7.21	1.28	2.42
47	18.51	12.29	9.19	8.33	7.52	1.27	2.41
48	18.96	12.72	9.60	8.70	7.84	1.28	2.40
49	19.23	13.12	10.00	9.05	8.13	1.27	2.38
50	19.50	13.31	10.27	9.28	8.31	1.20	2.23
51	19.78	13.71	10.67	9.62	8.60	1.19	2.19
52	20.21	14.13	11.09	9.99	8.91	1.16	2.14
53	20.65	14.57	11.53	10.37	9.22	1.13	2.07
54	21.24	15.03	11.98	10.76	9.53	1.09	1.99
55	21.76	15.52	12.46	11.17	9.84	1.04	1.90
56	22.48	15.76	12.74	11.09	9.79	0.96	1.74
57	23.22	16.13	13.02	11.01	9.72	0.95	1.72
58	23.99	16.71	13.30	10.93	9.66	0.94	1.69
59	24.80	17.34	13.59	10.85	9.60	0.92	1.67
60	25.17	17.61	13.81	10.93	9.67	0.91	1.65
61	25.13	17.57	13.76	10.88	9.63	0.90	1.62
62	25.20	17.60	13.78	10.89	9.62	0.89	1.59
63	25.19	17.58	13.75	10.85	9.59	0.89	1.60
64	25.19	17.53	13.70	10.80	9.53	0.88	1.58

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 65
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.23	5.18	3.65	3.33	3.02	0.82	1.65
26	9.55	5.44	3.80	3.45	3.13	0.82	1.66
27	9.87	5.71	3.94	3.57	3.24	0.84	1.66
28	10.19	5.95	4.07	3.69	3.35	0.85	1.68
29	10.50	6.18	4.22	3.81	3.45	0.85	1.70
30	10.81	6.42	4.39	3.98	3.60	0.86	1.71
31	11.11	6.64	4.54	4.11	3.72	0.86	1.71
32	11.41	6.85	4.70	4.24	3.85	0.87	1.71
33	11.72	7.05	4.86	4.40	3.98	0.87	1.71
34	11.99	7.24	5.03	4.55	4.11	0.87	1.71
35	12.25	7.42	5.21	4.68	4.24	0.90	1.74
36	12.74	7.76	5.45	4.93	4.45	0.92	1.78
37	13.25	8.12	5.70	5.14	4.65	0.94	1.83
38	13.78	8.49	5.98	5.38	4.85	0.97	1.88
39	14.29	8.87	6.28	5.61	5.06	1.00	1.92
40	14.69	9.22	6.48	5.86	5.28	1.02	1.95
41	15.19	9.59	6.70	6.09	5.49	1.04	1.97
42	15.60	9.82	6.93	6.29	5.69	1.05	1.98
43	15.86	10.06	7.17	6.50	5.88	1.04	1.97
44	16.10	10.30	7.42	6.72	6.07	1.03	1.95
45	16.34	10.55	7.68	6.95	6.28	1.02	1.93
46	16.64	10.86	7.99	7.23	6.51	1.01	1.90
47	16.95	11.18	8.30	7.51	6.76	1.00	1.88
48	17.24	11.46	8.63	7.80	7.00	0.99	1.84
49	17.51	11.74	8.91	8.05	7.20	0.97	1.79
50	17.63	11.82	9.07	8.17	7.30	0.89	1.63
51	18.01	12.08	9.35	8.41	7.50	0.86	1.57
52	18.41	12.34	9.64	8.66	7.70	0.82	1.49
53	18.83	12.59	9.93	8.91	7.90	0.77	1.40
54	19.24	12.93	10.21	9.15	8.07	0.73	1.31
55	19.47	13.18	10.50	9.38	8.23	0.68	1.21
56	19.91	13.38	10.47	9.31	8.14	0.61	1.10
57	20.54	13.61	10.41	9.05	7.90	0.57	1.01
58	21.15	14.01	10.55	8.75	7.65	0.52	0.94
59	21.75	14.39	10.70	8.47	7.46	0.49	0.86
60	22.36	14.80	11.00	8.19	7.25	0.49	0.88
61	22.97	15.20	11.30	8.34	7.06	0.51	0.91
62	23.62	15.63	11.62	8.58	7.26	0.53	0.93
63	24.25	16.05	11.93	8.96	7.57	0.54	0.95
64	24.83	16.49	12.25	9.89	8.36	0.55	0.99

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: 5 year
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.07	3.11	2.19	1.95	1.77	0.14	0.25
26	6.16	3.21	2.26	2.03	1.84	0.15	0.27
27	6.26	3.33	2.34	2.11	1.91	0.16	0.28
28	6.37	3.44	2.43	2.19	1.98	0.16	0.30
29	6.49	3.56	2.52	2.27	2.05	0.16	0.30
30	6.61	3.67	2.60	2.34	2.11	0.17	0.32
31	6.74	3.79	2.69	2.41	2.17	0.18	0.32
32	6.87	3.91	2.76	2.47	2.23	0.18	0.32
33	7.00	4.03	2.82	2.52	2.28	0.19	0.33
34	7.13	4.15	2.87	2.58	2.32	0.19	0.34
35	7.26	4.27	2.92	2.62	2.36	0.20	0.34
36	7.61	4.47	3.09	2.77	2.49	0.21	0.36
37	8.00	4.71	3.26	2.91	2.62	0.22	0.39
38	8.40	4.99	3.44	3.08	2.76	0.23	0.42
39	8.82	5.28	3.62	3.24	2.90	0.24	0.43
40	9.26	5.58	3.82	3.41	3.05	0.25	0.46
41	9.72	5.89	4.01	3.57	3.20	0.27	0.47
42	10.20	6.21	4.21	3.75	3.35	0.28	0.49
43	10.70	6.53	4.40	3.92	3.51	0.29	0.52
44	11.23	6.87	4.61	4.11	3.67	0.30	0.54
45	11.76	7.23	4.83	4.29	3.84	0.31	0.56
46	12.26	7.52	5.07	4.50	4.02	0.33	0.58
47	12.75	7.83	5.33	4.73	4.21	0.34	0.60
48	13.28	8.15	5.60	4.96	4.40	0.35	0.64
49	13.83	8.49	5.89	5.21	4.62	0.37	0.66
50	14.43	8.86	6.19	5.47	4.87	0.38	0.68
51	15.06	9.24	6.52	5.77	5.14	0.39	0.70
52	15.74	9.66	6.87	6.11	5.47	0.41	0.73
53	16.47	10.11	7.25	6.52	5.86	0.43	0.75
54	17.26	10.58	7.78	7.01	6.28	0.43	0.77
55	17.88	10.98	8.39	7.56	6.76	0.45	0.77
56	18.83	11.76	8.91	8.04	7.15	0.44	0.78
57	19.75	12.55	9.24	8.28	7.30	0.44	0.78
58	20.65	13.32	9.83	8.38	7.39	0.44	0.78
59	21.48	14.01	10.37	8.47	7.46	0.45	0.78
60	22.27	14.66	10.88	8.19	7.25	0.49	0.88
61	22.97	15.20	11.30	8.34	7.06	0.51	0.91
62	23.62	15.63	11.62	8.58	7.26	0.53	0.93
63	24.25	16.05	11.93	8.96	7.57	0.54	0.95
64	24.83	16.49	12.25	9.89	8.36	0.55	0.99

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 2 year
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	5.56	2.55	1.74	1.42	1.05		
26	5.60	2.64	1.80	1.47	1.07		
27	5.66	2.75	1.87	1.52	1.11		
28	5.73	2.84	1.92	1.57	1.14		
29	5.79	2.94	1.98	1.62	1.19		
30	5.86	3.04	2.04	1.66	1.25		
31	5.94	3.13	2.08	1.71	1.31		
32	6.02	3.22	2.12	1.75	1.36		
33	6.11	3.30	2.16	1.79	1.41		
34	6.19	3.37	2.19	1.82	1.47		
35	6.27	3.43	2.21	1.85	1.53		
36	6.48	3.60	2.31	1.93	1.60		
37	6.70	3.78	2.40	2.02	1.66		
38	6.92	3.96	2.50	2.11	1.73		
39	7.16	4.13	2.59	2.20	1.81		
40	7.39	4.31	2.69	2.28	1.93		
41	7.64	4.50	2.78	2.37	2.02		
42	7.90	4.68	2.88	2.46	2.13		
43	8.17	4.88	2.97	2.55	2.24		
44	8.44	5.08	3.05	2.64	2.36		
45	8.72	5.30	3.15	2.74	2.49		
46	9.04	5.48	3.30	2.87	2.63		
47	9.36	5.68	3.46	3.01	2.80		
48	9.71	5.87	3.64	3.17	2.98		
49	10.08	6.10	3.83	3.33	3.17		
50	10.49	6.34	4.03	3.51	3.36		
51	10.94	6.60	4.26	3.72	3.57		
52	11.44	6.90	4.51	3.93	3.79		
53	11.99	7.22	4.78	4.18	4.05		
54	12.61	7.59	5.09	4.46	4.32		
55	13.16	7.92	5.38	4.71	4.61		
56	13.74	8.40	5.77	5.07	4.94		
57	14.44	8.96	6.23	5.48	5.32		
58	15.34	9.66	6.80	6.00	5.80		
59	16.58	10.58	7.52	6.66	6.36		
60	18.13	11.57	8.22	7.29	6.82		
61	19.84	12.66	9.00	7.96	6.85		
62	21.71	13.85	9.84	8.41	7.11		
63	23.55	15.16	10.77	8.78	7.42		
64	24.33	16.14	11.78	9.70	8.19		

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: to 365 day

Occupation Class: 5A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	5.17	1.60	0.87	0.45	0.21
26	5.20	1.67	0.91	0.47	0.22
27	5.23	1.73	0.95	0.49	0.23
28	5.26	1.80	0.98	0.51	0.24
29	5.29	1.86	1.00	0.53	0.24
30	5.32	1.92	1.04	0.55	0.26
31	5.35	1.97	1.06	0.56	0.26
32	5.37	2.02	1.08	0.57	0.27
33	5.40	2.06	1.10	0.58	0.28
34	5.43	2.10	1.11	0.60	0.28
35	5.46	2.14	1.12	0.60	0.28
36	5.61	2.24	1.17	0.64	0.30
37	5.76	2.34	1.22	0.66	0.31
38	5.92	2.43	1.27	0.70	0.33
39	6.07	2.54	1.31	0.72	0.33
40	6.22	2.63	1.35	0.74	0.35
41	6.35	2.72	1.38	0.78	0.36
42	6.51	2.81	1.42	0.79	0.38
43	6.66	2.91	1.46	0.82	0.39
44	6.80	3.01	1.49	0.85	0.40
45	6.94	3.10	1.52	0.87	0.41
46	7.09	3.17	1.59	0.90	0.43
47	7.25	3.25	1.65	0.95	0.45
48	7.41	3.33	1.72	1.00	0.47
49	7.60	3.42	1.80	1.04	0.50
50	7.79	3.52	1.88	1.10	0.52
51	8.01	3.64	1.97	1.15	0.55
52	8.24	3.76	2.08	1.21	0.58
53	8.52	3.89	2.18	1.28	0.62
54	8.82	4.05	2.32	1.35	0.65
55	9.06	4.18	2.42	1.41	0.68
56	9.29	4.38	2.58	1.51	0.73
57	9.61	4.62	2.77	1.63	0.78
58	10.04	4.93	3.00	1.78	0.86
59	10.67	5.34	3.29	1.96	0.94
60	11.91	6.06	3.77	2.25	1.08
61	11.47	6.00	3.80	2.27	1.09
62	11.14	5.97	3.84	2.30	1.10
63	10.87	5.95	3.87	2.32	1.12
64	10.80	5.98	3.88	2.32	1.12

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Elimination Period: 365 day

Occupation Class: 5A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.64	0.11	0.19	0.67	0.02	0.03
26	1.72	0.11	0.19	0.70	0.02	0.03
27	1.80	0.12	0.21	0.73	0.02	0.03
28	1.87	0.12	0.21	0.76	0.02	0.03
29	1.94	0.13	0.22	0.78	0.02	0.03
30	2.01	0.13	0.22	0.81	0.02	0.04
31	2.07	0.14	0.24	0.83	0.02	0.04
32	2.13	0.14	0.24	0.86	0.02	0.04
33	2.18	0.14	0.25	0.88	0.03	0.04
34	2.23	0.14	0.25	0.89	0.03	0.04
35	2.26	0.14	0.26	0.91	0.03	0.04
36	2.39	0.15	0.28	0.96	0.03	0.05
37	2.54	0.16	0.30	1.00	0.03	0.05
38	2.69	0.18	0.31	1.04	0.03	0.05
39	2.84	0.18	0.33	1.09	0.03	0.05
40	2.98	0.19	0.34	1.13	0.03	0.05
41	3.14	0.20	0.36	1.18	0.03	0.05
42	3.30	0.21	0.37	1.22	0.03	0.06
43	3.44	0.21	0.39	1.26	0.03	0.06
44	3.59	0.24	0.41	1.31	0.03	0.06
45	3.75	0.25	0.43	1.35	0.03	0.07
46	3.92	0.26	0.45	1.40	0.03	0.07
47	4.10	0.26	0.46	1.47	0.04	0.08
48	4.28	0.28	0.48	1.54	0.04	0.09
49	4.49	0.30	0.51	1.61	0.04	0.09
50	4.70	0.30	0.54	1.69	0.04	0.09
51	4.95	0.32	0.57	1.78	0.05	0.09
52	5.26	0.34	0.61	1.87	0.06	0.10
53	5.60	0.36	0.64	1.96	0.06	0.10
54	5.97	0.38	0.69	2.07	0.07	0.11
55	6.40	0.41	0.73	2.15	0.08	0.13
56	7.00	0.45	0.80	2.28	0.08	0.13
57	7.39	0.48	0.84	2.44	0.09	0.14
58	7.69	0.49	0.87	2.61	0.09	0.16
59	8.18	0.52	0.92	2.81	0.10	0.19
60	8.39	0.53	0.93	3.09	0.12	0.21
61	8.60	0.54	0.95	3.14	0.12	0.22
62	9.43	0.59	1.04	3.19	0.12	0.22
63	10.15	0.64	1.12	3.25	0.12	0.22
64	10.27	0.64	1.14	3.28	0.12	0.22

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 70
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.29	5.78	4.23	3.88	3.55	0.95	1.92
26	10.50	5.98	4.37	4.00	3.65	0.97	1.96
27	10.69	6.17	4.48	4.10	3.73	0.99	2.00
28	10.86	6.36	4.56	4.18	3.80	1.00	2.02
29	11.02	6.53	4.65	4.25	3.87	1.00	2.01
30	11.20	6.68	4.80	4.39	4.00	0.99	1.98
31	11.30	6.81	4.90	4.47	4.07	0.99	1.97
32	11.33	6.92	5.00	4.55	4.16	0.99	1.96
33	11.34	7.01	5.09	4.65	4.23	0.98	1.95
34	11.35	7.07	5.19	4.71	4.30	0.98	1.94
35	11.33	7.13	5.25	4.76	4.34	0.98	1.93
36	11.73	7.43	5.40	4.89	4.46	0.99	1.96
37	12.12	7.68	5.56	5.02	4.58	1.01	1.97
38	12.50	7.89	5.72	5.16	4.70	1.02	1.99
39	12.76	8.10	5.89	5.30	4.82	1.03	2.00
40	12.95	8.31	6.09	5.47	4.98	1.03	2.00
41	13.14	8.50	6.24	5.60	5.10	1.03	1.99
42	13.33	8.69	6.34	5.74	5.22	1.03	1.98
43	13.50	8.86	6.45	5.87	5.32	1.02	1.95
44	13.65	8.94	6.56	6.00	5.44	1.00	1.93
45	13.69	9.02	6.69	6.10	5.55	1.00	1.90
46	13.71	9.12	6.82	6.22	5.66	0.98	1.87
47	13.73	9.22	6.97	6.35	5.78	0.97	1.84
48	13.76	9.32	7.10	6.48	5.89	0.96	1.80
49	13.74	9.40	7.24	6.59	5.98	0.94	1.77
50	13.54	9.37	7.30	6.63	6.01	0.92	1.72
51	13.50	9.44	7.40	6.73	6.09	0.91	1.69
52	13.51	9.52	7.53	6.84	6.18	0.89	1.65
53	13.51	9.61	7.65	6.95	6.26	0.88	1.62
54	13.54	9.71	7.79	7.06	6.35	0.87	1.60
55	13.60	9.82	7.94	7.18	6.45	0.86	1.58
56	13.41	9.76	7.93	7.17	6.42	0.84	1.55
57	13.18	9.66	7.89	7.10	6.32	0.81	1.49
58	13.04	9.57	7.83	6.92	6.20	0.78	1.43
59	12.87	9.47	7.77	6.73	6.07	0.75	1.36
60	12.68	9.36	7.68	6.54	5.94	0.71	1.30
61	12.47	9.22	7.58	6.34	5.80	0.68	1.24
62	11.89	8.77	7.21	6.03	5.50	0.65	1.17
63	11.00	8.10	6.64	5.54	5.06	0.59	1.07
64	10.10	7.42	6.07	5.04	4.60	0.53	0.96

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 67
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.99	5.62	4.02	3.68	3.34	0.88	1.75
26	10.19	5.80	4.15	3.79	3.42	0.89	1.79
27	10.36	5.99	4.22	3.84	3.48	0.90	1.81
28	10.52	6.16	4.30	3.91	3.55	0.91	1.82
29	10.66	6.32	4.37	3.97	3.61	0.90	1.79
30	10.79	6.46	4.49	4.07	3.69	0.88	1.77
31	10.92	6.58	4.56	4.15	3.76	0.88	1.76
32	11.02	6.67	4.65	4.22	3.82	0.88	1.73
33	11.09	6.75	4.73	4.29	3.88	0.87	1.72
34	11.08	6.81	4.82	4.38	3.96	0.86	1.70
35	11.06	6.85	4.89	4.40	4.00	0.86	1.67
36	11.43	7.04	5.04	4.52	4.10	0.88	1.71
37	11.68	7.22	5.15	4.63	4.20	0.89	1.72
38	11.90	7.41	5.29	4.75	4.30	0.89	1.73
39	12.10	7.58	5.45	4.87	4.40	0.90	1.73
40	12.22	7.74	5.56	4.99	4.51	0.88	1.70
41	12.38	7.90	5.64	5.10	4.60	0.88	1.69
42	12.52	8.02	5.71	5.19	4.69	0.87	1.67
43	12.57	8.05	5.79	5.26	4.77	0.86	1.63
44	12.50	8.07	5.87	5.32	4.82	0.84	1.59
45	12.43	8.10	5.95	5.40	4.88	0.82	1.55
46	12.38	8.15	6.03	5.47	4.95	0.80	1.51
47	12.32	8.19	6.12	5.55	5.01	0.78	1.46
48	12.25	8.22	6.21	5.62	5.07	0.75	1.40
49	12.05	8.22	6.27	5.67	5.10	0.72	1.34
50	11.85	8.09	6.24	5.64	5.05	0.70	1.28
51	11.63	8.06	6.27	5.66	5.06	0.67	1.22
52	11.49	8.04	6.31	5.68	5.07	0.64	1.17
53	11.36	8.01	6.34	5.70	5.07	0.61	1.12
54	11.27	7.98	6.36	5.71	5.06	0.57	1.04
55	11.14	7.95	6.38	5.72	5.04	0.52	0.96
56	11.09	7.78	6.28	5.48	4.83	0.47	0.86
57	11.02	7.65	6.18	5.22	4.61	0.44	0.80
58	10.95	7.63	6.06	4.99	4.41	0.41	0.74
59	10.86	7.59	5.95	4.75	4.20	0.38	0.69
60	10.56	7.39	5.80	4.59	4.06	0.36	0.63
61	10.09	7.05	5.52	4.37	3.87	0.32	0.58
62	9.66	6.75	5.28	4.17	3.69	0.30	0.54
63	9.24	6.45	5.04	3.98	3.52	0.29	0.52
64	8.82	6.13	4.79	3.78	3.34	0.27	0.49

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 65
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.76	5.48	3.87	3.52	3.20	0.82	1.64
26	9.94	5.66	3.96	3.60	3.25	0.83	1.66
27	10.10	5.83	4.03	3.66	3.31	0.84	1.69
28	10.24	5.99	4.10	3.72	3.37	0.82	1.66
29	10.37	6.10	4.16	3.78	3.42	0.82	1.65
30	10.48	6.23	4.25	3.86	3.49	0.80	1.58
31	10.58	6.32	4.33	3.91	3.54	0.79	1.57
32	10.67	6.40	4.40	3.97	3.60	0.79	1.55
33	10.75	6.47	4.47	4.04	3.66	0.79	1.55
34	10.78	6.51	4.53	4.09	3.70	0.79	1.53
35	10.80	6.54	4.59	4.13	3.74	0.78	1.51
36	11.02	6.71	4.71	4.26	3.85	0.79	1.53
37	11.23	6.87	4.83	4.35	3.93	0.80	1.54
38	11.42	7.04	4.96	4.46	4.02	0.80	1.55
39	11.60	7.20	5.10	4.56	4.10	0.80	1.54
40	11.66	7.32	5.14	4.65	4.18	0.78	1.48
41	11.78	7.45	5.21	4.72	4.26	0.77	1.46
42	11.83	7.45	5.26	4.77	4.31	0.75	1.43
43	11.75	7.45	5.32	4.82	4.36	0.73	1.40
44	11.64	7.45	5.36	4.86	4.39	0.72	1.36
45	11.53	7.44	5.42	4.90	4.43	0.70	1.31
46	11.41	7.44	5.48	4.96	4.46	0.68	1.27
47	11.29	7.44	5.53	5.00	4.50	0.65	1.22
48	11.14	7.41	5.58	5.04	4.53	0.62	1.16
49	10.98	7.36	5.59	5.05	4.52	0.60	1.10
50	10.70	7.18	5.50	4.96	4.43	0.54	0.99
51	10.59	7.10	5.50	4.95	4.41	0.50	0.92
52	10.47	7.02	5.48	4.93	4.38	0.47	0.85
53	10.35	6.93	5.46	4.90	4.34	0.42	0.77
54	10.21	6.86	5.42	4.86	4.28	0.38	0.69
55	9.97	6.75	5.37	4.81	4.21	0.34	0.61
56	9.82	6.60	5.17	4.59	4.02	0.29	0.52
57	9.75	6.46	4.94	4.29	3.74	0.24	0.43
58	9.65	6.39	4.81	3.99	3.49	0.21	0.37
59	9.52	6.30	4.68	3.71	3.26	0.19	0.33
60	9.38	6.21	4.62	3.44	3.05	0.19	0.32
61	9.22	6.10	4.53	3.35	2.83	0.18	0.32
62	9.05	6.00	4.46	3.29	2.78	0.18	0.31
63	8.89	5.88	4.37	3.29	2.78	0.17	0.31
64	8.69	5.77	4.29	3.46	2.92	0.17	0.31

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Benefit Period: to 365 day

Occupation Class: 5A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	4.12	1.27	0.69	0.35	0.16
26	4.07	1.30	0.70	0.37	0.17
27	4.03	1.33	0.71	0.37	0.17
28	3.98	1.34	0.72	0.38	0.18
29	3.94	1.37	0.73	0.38	0.18
30	3.91	1.38	0.74	0.38	0.18
31	3.87	1.38	0.73	0.39	0.18
32	3.84	1.38	0.73	0.39	0.19
33	3.81	1.39	0.73	0.39	0.19
34	3.77	1.39	0.72	0.38	0.18
35	3.74	1.38	0.72	0.38	0.18
36	3.74	1.42	0.72	0.39	0.19
37	3.74	1.44	0.74	0.40	0.19
38	3.73	1.46	0.75	0.40	0.19
39	3.73	1.48	0.76	0.42	0.19
40	3.72	1.49	0.76	0.42	0.19
41	3.71	1.50	0.76	0.43	0.19
42	3.70	1.51	0.75	0.43	0.20
43	3.69	1.52	0.76	0.43	0.20
44	3.68	1.53	0.75	0.42	0.20
45	3.66	1.54	0.75	0.42	0.20
46	3.65	1.53	0.76	0.43	0.21
47	3.64	1.54	0.76	0.44	0.21
48	3.63	1.54	0.78	0.44	0.22
49	3.62	1.54	0.79	0.46	0.22
50	3.61	1.54	0.81	0.47	0.22
51	3.59	1.54	0.83	0.47	0.23
52	3.59	1.55	0.85	0.50	0.24
53	3.59	1.57	0.86	0.51	0.24
54	3.60	1.58	0.90	0.52	0.24
55	3.59	1.59	0.92	0.54	0.26
56	3.61	1.65	0.96	0.57	0.27
57	3.67	1.71	1.03	0.60	0.29
58	3.78	1.82	1.11	0.65	0.31
59	3.99	1.97	1.21	0.72	0.35
60	4.31	2.18	1.36	0.81	0.40
61	4.15	2.16	1.37	0.82	0.40
62	3.97	2.13	1.38	0.82	0.40
63	3.75	2.05	1.33	0.80	0.39
64	3.61	2.00	1.30	0.77	0.37

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Elimination Period: 365 day

Occupation Class: 5A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.34	0.09	0.16	0.53	0.01	0.03
26	1.37	0.10	0.16	0.54	0.01	0.03
27	1.42	0.10	0.16	0.55	0.01	0.03
28	1.44	0.09	0.16	0.55	0.02	0.03
29	1.48	0.10	0.17	0.56	0.02	0.03
30	1.50	0.10	0.17	0.57	0.02	0.03
31	1.52	0.10	0.18	0.57	0.02	0.03
32	1.52	0.10	0.18	0.58	0.02	0.03
33	1.53	0.10	0.18	0.58	0.02	0.03
34	1.53	0.10	0.18	0.57	0.02	0.03
35	1.52	0.10	0.18	0.57	0.02	0.03
36	1.57	0.10	0.18	0.59	0.02	0.03
37	1.63	0.11	0.18	0.60	0.02	0.03
38	1.68	0.12	0.19	0.61	0.02	0.03
39	1.73	0.11	0.20	0.62	0.02	0.03
40	1.78	0.12	0.20	0.63	0.02	0.03
41	1.83	0.12	0.21	0.63	0.02	0.03
42	1.87	0.12	0.21	0.65	0.02	0.03
43	1.91	0.12	0.22	0.65	0.02	0.03
44	1.96	0.13	0.22	0.66	0.02	0.03
45	2.00	0.13	0.23	0.66	0.02	0.03
46	2.06	0.13	0.23	0.68	0.02	0.03
47	2.10	0.14	0.24	0.69	0.02	0.03
48	2.16	0.14	0.25	0.72	0.02	0.03
49	2.22	0.14	0.26	0.73	0.02	0.03
50	2.28	0.14	0.26	0.75	0.02	0.03
51	2.35	0.15	0.27	0.77	0.02	0.03
52	2.43	0.16	0.28	0.79	0.02	0.03
53	2.54	0.16	0.30	0.81	0.02	0.04
54	2.67	0.17	0.31	0.83	0.02	0.04
55	2.80	0.18	0.32	0.85	0.03	0.04
56	3.03	0.20	0.35	0.89	0.03	0.04
57	3.17	0.21	0.36	0.95	0.02	0.05
58	3.26	0.21	0.37	1.01	0.02	0.05
59	3.43	0.21	0.38	1.08	0.04	0.06
60	3.35	0.21	0.37	1.16	0.04	0.08
61	3.29	0.20	0.36	1.15	0.05	0.06
62	3.44	0.22	0.39	1.15	0.04	0.07
63	3.57	0.23	0.39	1.12	0.05	0.07
64	3.49	0.22	0.40	1.10	0.04	0.06

Principal Life Insurance Company
2014 Pricing

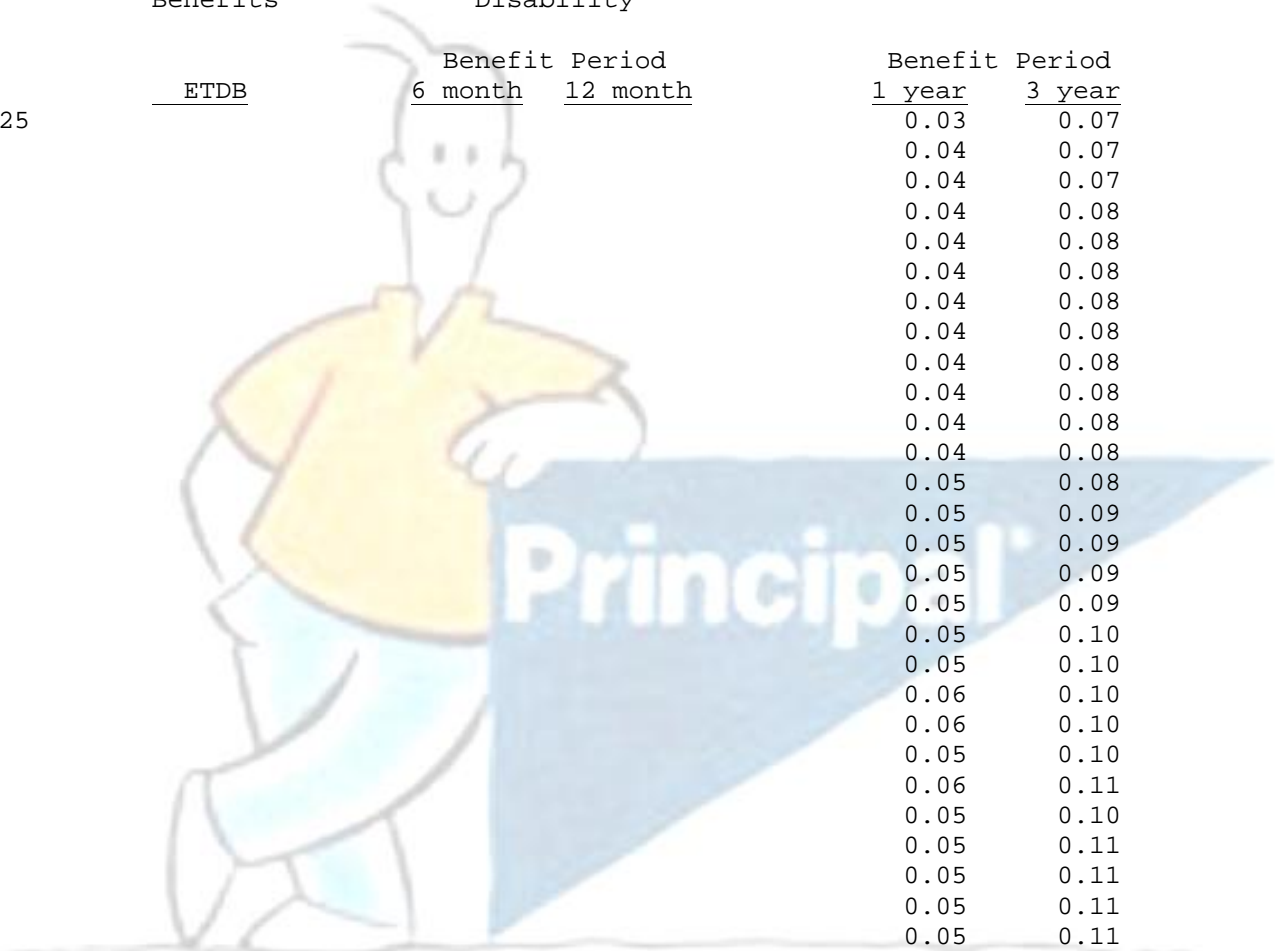
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Occupation Class: 5A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.03	0.07
26				0.04	0.07
27				0.04	0.07
28				0.04	0.08
29				0.04	0.08
30				0.04	0.08
31				0.04	0.08
32				0.04	0.08
33				0.04	0.08
34				0.04	0.08
35				0.04	0.08
36				0.04	0.08
37				0.05	0.08
38				0.05	0.09
39				0.05	0.09
40				0.05	0.09
41				0.05	0.09
42				0.05	0.10
43				0.05	0.10
44				0.06	0.10
45				0.06	0.10
46				0.05	0.10
47				0.06	0.11
48				0.05	0.10
49				0.05	0.11
50				0.05	0.11
51				0.05	0.11
52				0.05	0.11
53				0.05	0.10
54				0.05	0.10
55				0.05	0.10
56				0.05	0.10
57				0.05	0.10
58				0.05	0.10
59				0.05	0.10
60				0.05	0.10
61				0.05	0.09
62				0.05	0.10
63				0.05	0.09
64				0.05	0.09



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70

Occupation Class: 5A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.32	3.22	3.03	0.91	1.93
26	3.41	3.31	3.11	0.92	1.93
27	3.51	3.40	3.20	0.92	1.92
28	3.59	3.49	3.28	0.92	1.93
29	3.68	3.58	3.37	0.93	1.92
30	3.78	3.66	3.46	0.93	1.92
31	3.97	3.84	3.63	0.96	1.95
32	4.17	4.04	3.81	0.96	1.99
33	4.36	4.22	4.00	0.99	2.03
34	4.55	4.41	4.17	1.02	2.07
35	4.76	4.61	4.35	1.04	2.11
36	5.03	4.87	4.60	1.08	2.16
37	5.30	5.13	4.84	1.12	2.22
38	5.57	5.39	5.09	1.13	2.27
39	5.85	5.66	5.33	1.17	2.33
40	6.12	5.92	5.59	1.21	2.38
41	6.46	6.24	5.88	1.22	2.42
42	6.79	6.56	6.19	1.26	2.46
43	7.12	6.88	6.49	1.28	2.50
44	7.45	7.21	6.79	1.30	2.54
45	7.79	7.52	7.09	1.33	2.57
46	8.16	7.87	7.41	1.33	2.57
47	8.53	8.23	7.73	1.34	2.58
48	8.89	8.58	8.05	1.35	2.57
49	9.27	8.93	8.36	1.36	2.58
50	9.64	9.29	8.69	1.37	2.59
51	10.00	9.62	8.97	1.34	2.52
52	10.37	9.95	9.26	1.31	2.47
53	10.72	10.28	9.55	1.29	2.41
54	11.08	10.61	9.83	1.27	2.36
55	11.44	10.95	10.12	1.24	2.30
56	11.78	11.24	10.34	1.19	2.20
57	12.13	11.54	10.57	1.13	2.07
58	12.47	11.83	10.79	1.06	1.95
59	12.81	12.13	11.02	0.99	1.82
60	13.16	12.43	11.24	0.92	1.69
61	12.82	12.09	10.92	0.86	1.56
62	12.48	11.75	10.59	0.73	1.32
63	12.15	11.40	10.27	0.60	1.07
64	12.27	11.52	10.37	0.59	1.08

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: 5A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.19	3.09	2.92	0.85	1.78
26	3.28	3.17	2.98	0.85	1.78
27	3.35	3.25	3.07	0.85	1.76
28	3.44	3.33	3.13	0.85	1.76
29	3.53	3.41	3.22	0.85	1.74
30	3.61	3.49	3.29	0.85	1.74
31	3.79	3.66	3.45	0.87	1.76
32	3.97	3.85	3.62	0.89	1.79
33	4.15	4.02	3.79	0.90	1.82
34	4.34	4.19	3.95	0.92	1.84
35	4.51	4.37	4.12	0.94	1.87
36	4.76	4.61	4.34	0.96	1.91
37	5.02	4.86	4.57	0.98	1.96
38	5.28	5.09	4.79	1.01	1.99
39	5.52	5.33	5.03	1.04	2.04
40	5.77	5.59	5.25	1.06	2.09
41	6.07	5.86	5.51	1.08	2.10
42	6.38	6.14	5.78	1.10	2.13
43	6.67	6.43	6.04	1.11	2.16
44	6.97	6.72	6.31	1.12	2.18
45	7.27	7.01	6.58	1.13	2.20
46	7.58	7.30	6.84	1.13	2.18
47	7.89	7.59	7.10	1.13	2.15
48	8.20	7.89	7.36	1.12	2.13
49	8.51	8.18	7.63	1.13	2.11
50	8.82	8.47	7.89	1.12	2.09
51	9.05	8.68	8.04	1.07	1.98
52	9.29	8.88	8.20	1.02	1.89
53	9.51	9.08	8.36	0.98	1.78
54	9.73	9.28	8.52	0.92	1.68
55	9.97	9.49	8.68	0.88	1.59
56	9.99	9.47	8.60	0.79	1.45
57	10.02	9.46	8.53	0.72	1.32
58	10.04	9.44	8.47	0.65	1.18
59	10.07	9.43	8.39	0.57	1.05
60	10.10	9.41	8.32	0.50	0.91
61	9.63	9.03	8.10	0.43	0.78
62	9.14	8.66	7.89	0.35	0.66
63	8.67	8.27	7.67	0.30	0.54
64	8.75	8.36	7.75	0.29	0.53

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65

Occupation Class: 5A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.09	3.00	2.82	0.80	1.69
26	3.17	3.07	2.89	0.81	1.67
27	3.25	3.14	2.96	0.80	1.66
28	3.32	3.21	3.02	0.81	1.66
29	3.40	3.29	3.10	0.80	1.64
30	3.47	3.37	3.17	0.79	1.63
31	3.64	3.52	3.32	0.81	1.64
32	3.82	3.70	3.47	0.82	1.67
33	3.99	3.85	3.63	0.83	1.68
34	4.16	4.02	3.78	0.85	1.71
35	4.32	4.18	3.93	0.87	1.73
36	4.56	4.41	4.15	0.88	1.76
37	4.80	4.64	4.36	0.91	1.80
38	5.03	4.86	4.57	0.93	1.83
39	5.27	5.09	4.79	0.95	1.87
40	5.51	5.32	4.99	0.98	1.91
41	5.78	5.58	5.25	0.98	1.91
42	6.05	5.84	5.48	0.99	1.93
43	6.33	6.10	5.73	1.01	1.94
44	6.60	6.36	5.97	1.02	1.96
45	6.87	6.62	6.21	1.03	1.97
46	7.14	6.87	6.43	1.01	1.93
47	7.40	7.11	6.64	0.99	1.87
48	7.66	7.36	6.86	0.97	1.83
49	7.93	7.61	7.08	0.96	1.79
50	8.20	7.85	7.30	0.93	1.74
51	8.32	7.95	7.35	0.88	1.63
52	8.44	8.04	7.40	0.82	1.51
53	8.55	8.13	7.45	0.77	1.40
54	8.67	8.22	7.51	0.71	1.28
55	8.79	8.32	7.56	0.65	1.17
56	8.61	8.11	7.33	0.58	1.05
57	8.43	7.90	7.11	0.51	0.92
58	8.25	7.69	6.89	0.44	0.77
59	8.08	7.48	6.67	0.36	0.64
60	7.90	7.27	6.45	0.29	0.52
61	7.74	7.25	6.61	0.27	0.49
62	7.58	7.23	6.77	0.26	0.46
63	7.43	7.20	6.93	0.24	0.44
64	7.49	7.28	7.01	0.23	0.43

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: 5A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.03	1.93	1.81	0.12	0.22
26	2.07	1.98	1.85	0.13	0.22
27	2.12	2.02	1.89	0.13	0.23
28	2.16	2.07	1.94	0.13	0.24
29	2.20	2.12	1.98	0.14	0.25
30	2.25	2.16	2.04	0.13	0.25
31	2.36	2.27	2.13	0.14	0.26
32	2.46	2.37	2.23	0.16	0.28
33	2.57	2.48	2.33	0.16	0.28
34	2.67	2.58	2.43	0.16	0.30
35	2.78	2.68	2.53	0.17	0.31
36	2.93	2.83	2.67	0.18	0.33
37	3.09	2.97	2.81	0.20	0.34
38	3.23	3.11	2.95	0.20	0.36
39	3.39	3.26	3.10	0.20	0.37
40	3.54	3.41	3.23	0.22	0.39
41	3.74	3.61	3.42	0.23	0.41
42	3.94	3.80	3.60	0.25	0.43
43	4.14	3.99	3.79	0.25	0.45
44	4.33	4.18	3.97	0.27	0.48
45	4.53	4.38	4.16	0.28	0.50
46	4.79	4.62	4.38	0.30	0.53
47	5.04	4.86	4.62	0.32	0.55
48	5.29	5.11	4.85	0.32	0.58
49	5.54	5.35	5.08	0.34	0.61
50	5.80	5.60	5.31	0.35	0.64
51	6.05	5.84	5.54	0.37	0.65
52	6.31	6.09	5.75	0.39	0.68
53	6.57	6.33	5.97	0.39	0.70
54	6.83	6.58	6.18	0.40	0.72
55	7.09	6.82	6.41	0.41	0.74
56	7.25	6.92	6.42	0.39	0.69
57	7.41	7.01	6.42	0.37	0.64
58	7.58	7.10	6.43	0.34	0.60
59	7.74	7.19	6.43	0.31	0.57
60	7.90	7.27	6.45	0.29	0.52
61	7.74	7.25	6.61	0.27	0.49
62	7.58	7.23	6.77	0.26	0.46
63	7.43	7.20	6.93	0.24	0.44
64	7.49	7.28	7.01	0.23	0.43

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year

Occupation Class: 5A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.72	1.61			
26	1.73	1.63			
27	1.76	1.66			
28	1.78	1.69			
29	1.80	1.71			
30	1.82	1.73			
31	1.88	1.80			
32	1.95	1.86			
33	2.01	1.92			
34	2.08	1.99			
35	2.14	2.05			
36	2.23	2.14			
37	2.33	2.23			
38	2.42	2.32			
39	2.51	2.41			
40	2.60	2.49			
41	2.70	2.61			
42	2.82	2.72			
43	2.94	2.83			
44	3.05	2.95			
45	3.16	3.06			
46	3.30	3.20			
47	3.45	3.33			
48	3.58	3.46			
49	3.73	3.60			
50	3.87	3.73			
51	4.04	3.91			
52	4.23	4.09			
53	4.42	4.28			
54	4.60	4.45			
55	4.78	4.64			
56	5.09	4.94			
57	5.40	5.23			
58	5.71	5.53			
59	6.02	5.84			
60	6.33	6.13			
61	6.69	6.49			
62	7.06	6.84			
63	7.43	7.20			
64	7.49	7.28			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	0.94	0.52	0.37	0.33	0.31	0.08	0.16
26	0.95	0.54	0.38	0.35	0.31	0.08	0.16
27	0.97	0.56	0.38	0.35	0.32	0.08	0.16
28	0.98	0.58	0.39	0.36	0.32	0.08	0.16
29	1.00	0.58	0.39	0.36	0.33	0.08	0.16
30	1.01	0.60	0.41	0.37	0.33	0.07	0.16
31	1.02	0.61	0.42	0.37	0.33	0.07	0.16
32	1.02	0.61	0.42	0.38	0.35	0.07	0.14
33	1.03	0.62	0.43	0.38	0.35	0.07	0.14
34	1.04	0.62	0.43	0.39	0.36	0.07	0.14
35	1.04	0.62	0.44	0.39	0.36	0.07	0.14
36	1.06	0.64	0.45	0.41	0.37	0.07	0.14
37	1.08	0.66	0.47	0.42	0.38	0.07	0.14
38	1.10	0.67	0.48	0.43	0.38	0.07	0.14
39	1.12	0.69	0.49	0.44	0.39	0.08	0.15
40	1.12	0.70	0.50	0.45	0.40	0.07	0.14
41	1.27	0.80	0.56	0.51	0.46	0.08	0.16
42	1.42	0.90	0.63	0.57	0.52	0.09	0.17
43	1.55	0.99	0.70	0.64	0.57	0.10	0.18
44	1.67	1.08	0.77	0.70	0.63	0.10	0.19
45	1.80	1.16	0.85	0.77	0.69	0.11	0.20
46	1.92	1.25	0.92	0.83	0.75	0.11	0.21
47	2.03	1.34	0.99	0.90	0.81	0.11	0.22
48	2.13	1.42	1.07	0.96	0.87	0.12	0.22
49	2.24	1.50	1.14	1.03	0.92	0.12	0.22
50	2.31	1.55	1.19	1.07	0.96	0.12	0.22
51	2.66	1.79	1.38	1.25	1.11	0.13	0.24
52	3.02	2.02	1.58	1.42	1.26	0.13	0.24
53	3.36	2.24	1.77	1.59	1.41	0.14	0.25
54	3.68	2.47	1.95	1.75	1.54	0.14	0.25
55	3.95	2.68	2.13	1.90	1.67	0.14	0.24
56	4.24	2.86	2.24	1.98	1.74	0.12	0.22
57	4.56	3.02	2.31	2.01	1.75	0.11	0.20
58	4.86	3.22	2.42	2.01	1.76	0.11	0.19
59	5.14	3.40	2.52	2.00	1.77	0.10	0.18
60	5.20	3.45	2.56	1.91	1.69	0.10	0.19
61	5.25	3.48	2.59	1.91	1.62	0.10	0.19
62	5.29	3.51	2.60	1.93	1.63	0.11	0.19
63	5.34	3.53	2.62	1.98	1.66	0.11	0.18
64	5.22	3.46	2.57	2.08	1.75	0.11	0.18

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 5A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.39	0.12	0.06	0.04	0.02
26	0.39	0.12	0.06	0.04	0.02
27	0.38	0.12	0.06	0.04	0.02
28	0.38	0.13	0.06	0.04	0.02
29	0.38	0.13	0.07	0.04	0.02
30	0.37	0.13	0.07	0.04	0.02
31	0.37	0.13	0.07	0.04	0.02
32	0.37	0.13	0.07	0.04	0.02
33	0.37	0.13	0.07	0.04	0.02
34	0.36	0.13	0.07	0.04	0.02
35	0.36	0.13	0.06	0.04	0.02
36	0.36	0.13	0.07	0.04	0.02
37	0.36	0.13	0.07	0.04	0.02
38	0.36	0.14	0.07	0.04	0.02
39	0.36	0.14	0.07	0.04	0.02
40	0.36	0.14	0.07	0.04	0.02
41	0.40	0.16	0.08	0.04	0.02
42	0.44	0.18	0.09	0.05	0.02
43	0.48	0.20	0.10	0.05	0.02
44	0.53	0.22	0.11	0.06	0.03
45	0.57	0.24	0.11	0.06	0.03
46	0.61	0.26	0.13	0.07	0.04
47	0.65	0.28	0.14	0.08	0.04
48	0.70	0.29	0.15	0.08	0.04
49	0.74	0.32	0.17	0.10	0.04
50	0.78	0.33	0.18	0.10	0.05
51	0.90	0.39	0.21	0.12	0.06
52	1.03	0.45	0.24	0.14	0.07
53	1.17	0.51	0.28	0.17	0.08
54	1.30	0.58	0.32	0.18	0.09
55	1.42	0.63	0.36	0.21	0.10
56	1.56	0.71	0.42	0.25	0.12
57	1.72	0.80	0.48	0.28	0.14
58	1.91	0.92	0.56	0.33	0.16
59	2.15	1.07	0.65	0.39	0.19
60	2.40	1.21	0.76	0.45	0.22
61	2.37	1.24	0.78	0.46	0.23
62	2.32	1.25	0.80	0.48	0.23
63	2.25	1.23	0.80	0.48	0.23
64	2.17	1.19	0.78	0.46	0.23

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 5A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.05	0.01	0.01	0.05	0.01	0.01
26	0.05	0.01	0.01	0.05	0.01	0.01
27	0.05	0.01	0.01	0.05	0.01	0.01
28	0.05	0.01	0.01	0.05	0.01	0.01
29	0.05	0.01	0.01	0.05	0.01	0.01
30	0.05	0.01	0.01	0.05	0.01	0.01
31	0.05	0.01	0.01	0.05	0.01	0.01
32	0.05	0.01	0.01	0.05	0.01	0.01
33	0.05	0.01	0.01	0.05	0.01	0.01
34	0.05	0.01	0.01	0.05	0.01	0.01
35	0.05	0.01	0.01	0.05	0.01	0.01
36	0.05	0.01	0.01	0.05	0.01	0.01
37	0.06	0.01	0.01	0.06	0.01	0.01
38	0.06	0.01	0.01	0.06	0.01	0.01
39	0.06	0.01	0.01	0.06	0.01	0.01
40	0.06	0.01	0.01	0.06	0.01	0.01
41	0.07	0.01	0.01	0.07	0.01	0.01
42	0.08	0.01	0.01	0.08	0.01	0.01
43	0.08	0.01	0.01	0.08	0.01	0.01
44	0.10	0.01	0.01	0.10	0.01	0.01
45	0.11	0.01	0.01	0.11	0.01	0.01
46	0.12	0.01	0.01	0.11	0.01	0.01
47	0.13	0.01	0.01	0.12	0.01	0.01
48	0.14	0.01	0.01	0.14	0.01	0.01
49	0.15	0.01	0.01	0.15	0.01	0.01
50	0.16	0.01	0.01	0.16	0.01	0.01
51	0.20	0.01	0.01	0.19	0.01	0.01
52	0.23	0.01	0.01	0.23	0.01	0.01
53	0.28	0.01	0.02	0.26	0.01	0.02
54	0.32	0.01	0.02	0.30	0.01	0.02
55	0.38	0.01	0.02	0.34	0.01	0.02
56	0.44	0.01	0.02	0.39	0.01	0.02
57	0.51	0.02	0.03	0.44	0.02	0.02
58	0.58	0.02	0.03	0.51	0.02	0.02
59	0.68	0.03	0.04	0.58	0.02	0.03
60	0.76	0.03	0.06	0.65	0.02	0.05
61	0.78	0.04	0.05	0.66	0.03	0.04
62	0.87	0.03	0.05	0.67	0.02	0.04
63	0.92	0.04	0.06	0.68	0.03	0.04
64	0.91	0.03	0.06	0.66	0.03	0.04

Principal Life Insurance Company
2014 Pricing

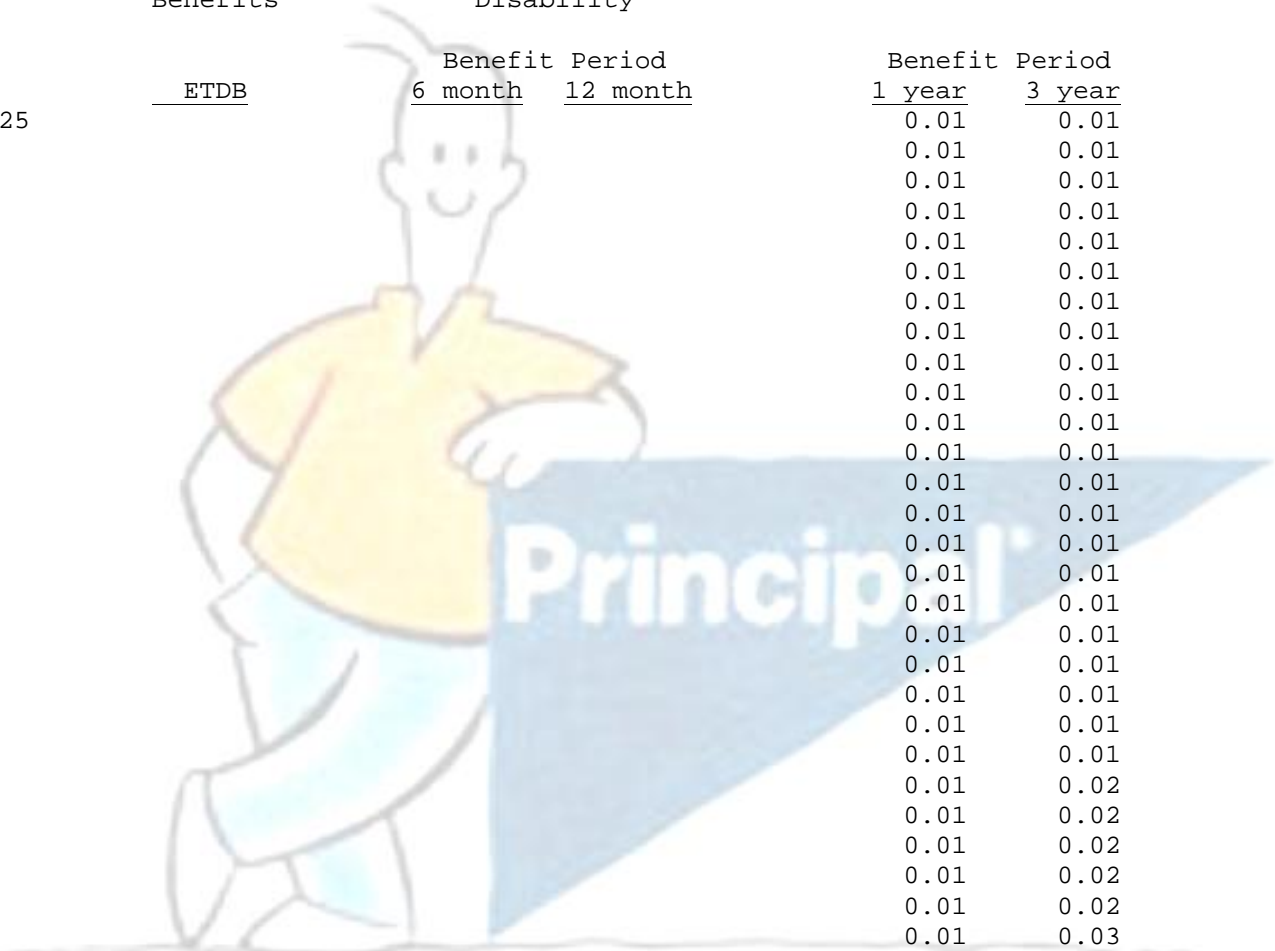
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771
Occupation Class: 5A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.01
42				0.01	0.01
43				0.01	0.01
44				0.01	0.01
45				0.01	0.01
46				0.01	0.01
47				0.01	0.02
48				0.01	0.02
49				0.01	0.02
50				0.01	0.02
51				0.01	0.02
52				0.01	0.03
53				0.01	0.03
54				0.02	0.03
55				0.02	0.04
56				0.02	0.04
57				0.02	0.05
58				0.03	0.05
59				0.03	0.05
60				0.02	0.06
61				0.03	0.05
62				0.03	0.06
63				0.03	0.06
64				0.03	0.06



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.46	0.82	0.58	0.52	0.48	0.12	0.25
26	1.49	0.85	0.60	0.54	0.49	0.12	0.25
27	1.52	0.87	0.60	0.55	0.50	0.12	0.25
28	1.54	0.90	0.62	0.56	0.50	0.12	0.25
29	1.56	0.91	0.62	0.57	0.51	0.12	0.25
30	1.58	0.94	0.65	0.57	0.53	0.12	0.24
31	1.59	0.95	0.65	0.59	0.53	0.12	0.24
32	1.60	0.96	0.66	0.60	0.54	0.12	0.24
33	1.61	0.97	0.67	0.61	0.55	0.12	0.24
34	1.62	0.98	0.68	0.61	0.55	0.12	0.23
35	1.62	0.98	0.68	0.62	0.56	0.12	0.23
36	1.65	1.01	0.71	0.63	0.57	0.12	0.23
37	1.68	1.04	0.72	0.66	0.59	0.12	0.23
38	1.71	1.05	0.74	0.67	0.60	0.12	0.24
39	1.74	1.08	0.76	0.68	0.62	0.12	0.23
40	1.75	1.10	0.77	0.70	0.63	0.12	0.22
41	1.94	1.23	0.86	0.78	0.70	0.13	0.24
42	2.13	1.34	0.95	0.86	0.78	0.14	0.26
43	2.29	1.45	1.04	0.94	0.85	0.14	0.27
44	2.45	1.56	1.13	1.02	0.92	0.15	0.28
45	2.59	1.68	1.22	1.10	1.00	0.16	0.29
46	2.74	1.78	1.31	1.19	1.08	0.16	0.30
47	2.88	1.90	1.41	1.27	1.15	0.16	0.31
48	3.01	2.00	1.50	1.36	1.22	0.16	0.31
49	3.13	2.10	1.59	1.44	1.29	0.17	0.31
50	3.21	2.16	1.65	1.49	1.33	0.16	0.30
51	3.50	2.34	1.82	1.64	1.46	0.16	0.31
52	3.77	2.53	1.97	1.77	1.57	0.17	0.31
53	4.04	2.70	2.13	1.92	1.69	0.17	0.30
54	4.29	2.88	2.28	2.04	1.80	0.16	0.29
55	4.49	3.04	2.42	2.17	1.89	0.15	0.27
56	4.71	3.17	2.48	2.21	1.93	0.14	0.25
57	4.97	3.29	2.52	2.19	1.91	0.12	0.21
58	5.21	3.46	2.60	2.16	1.89	0.12	0.21
59	5.42	3.59	2.67	2.11	1.86	0.10	0.19
60	5.62	3.73	2.77	2.06	1.83	0.11	0.20
61	5.53	3.66	2.72	2.01	1.70	0.11	0.20
62	5.43	3.60	2.67	1.98	1.67	0.11	0.19
63	5.34	3.53	2.62	1.98	1.66	0.11	0.18
64	5.22	3.46	2.57	2.08	1.75	0.11	0.18

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 5A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.62	0.19	0.11	0.05	0.02
26	0.61	0.19	0.11	0.05	0.02
27	0.61	0.20	0.11	0.05	0.02
28	0.60	0.20	0.11	0.05	0.02
29	0.60	0.21	0.11	0.05	0.03
30	0.59	0.21	0.11	0.05	0.03
31	0.58	0.21	0.11	0.06	0.03
32	0.58	0.21	0.11	0.06	0.03
33	0.57	0.21	0.11	0.06	0.03
34	0.57	0.22	0.11	0.05	0.03
35	0.56	0.21	0.11	0.05	0.03
36	0.56	0.22	0.11	0.06	0.03
37	0.56	0.22	0.11	0.06	0.03
38	0.56	0.22	0.11	0.06	0.03
39	0.56	0.22	0.11	0.06	0.03
40	0.56	0.22	0.11	0.06	0.03
41	0.61	0.25	0.13	0.06	0.04
42	0.66	0.27	0.13	0.08	0.04
43	0.72	0.30	0.15	0.08	0.04
44	0.77	0.32	0.15	0.09	0.04
45	0.82	0.35	0.17	0.10	0.04
46	0.87	0.37	0.19	0.11	0.05
47	0.93	0.39	0.20	0.11	0.06
48	0.98	0.42	0.21	0.12	0.06
49	1.04	0.43	0.23	0.13	0.06
50	1.09	0.46	0.24	0.14	0.07
51	1.18	0.51	0.27	0.16	0.08
52	1.30	0.56	0.31	0.18	0.09
53	1.40	0.61	0.34	0.20	0.10
54	1.52	0.66	0.37	0.22	0.10
55	1.61	0.72	0.41	0.24	0.12
56	1.73	0.79	0.46	0.27	0.13
57	1.87	0.87	0.52	0.31	0.15
58	2.04	0.98	0.59	0.35	0.17
59	2.27	1.12	0.69	0.41	0.20
60	2.59	1.31	0.81	0.48	0.24
61	2.50	1.30	0.82	0.49	0.24
62	2.38	1.28	0.83	0.49	0.24
63	2.25	1.23	0.80	0.48	0.23
64	2.17	1.19	0.78	0.46	0.23

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 5A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.20	0.02	0.02	0.08	0.01	0.01
26	0.21	0.02	0.02	0.08	0.01	0.01
27	0.21	0.02	0.02	0.08	0.01	0.01
28	0.22	0.01	0.02	0.08	0.01	0.01
29	0.22	0.02	0.02	0.08	0.01	0.01
30	0.23	0.02	0.02	0.08	0.01	0.01
31	0.23	0.02	0.02	0.08	0.01	0.01
32	0.23	0.02	0.02	0.09	0.01	0.01
33	0.23	0.02	0.02	0.08	0.01	0.01
34	0.23	0.02	0.02	0.08	0.01	0.01
35	0.23	0.02	0.02	0.08	0.01	0.01
36	0.24	0.01	0.03	0.08	0.01	0.01
37	0.25	0.02	0.03	0.10	0.01	0.01
38	0.26	0.02	0.03	0.10	0.01	0.01
39	0.27	0.02	0.03	0.10	0.01	0.01
40	0.27	0.02	0.03	0.10	0.01	0.01
41	0.30	0.02	0.03	0.11	0.01	0.01
42	0.34	0.02	0.04	0.11	0.01	0.01
43	0.38	0.02	0.04	0.12	0.01	0.01
44	0.41	0.03	0.05	0.14	0.01	0.01
45	0.45	0.03	0.05	0.15	0.01	0.01
46	0.49	0.03	0.06	0.16	0.01	0.01
47	0.54	0.03	0.06	0.18	0.01	0.01
48	0.58	0.03	0.07	0.19	0.01	0.01
49	0.62	0.03	0.08	0.21	0.01	0.01
50	0.69	0.04	0.08	0.23	0.01	0.01
51	0.78	0.05	0.09	0.25	0.01	0.01
52	0.88	0.05	0.10	0.29	0.01	0.01
53	0.99	0.06	0.11	0.31	0.01	0.02
54	1.12	0.07	0.13	0.36	0.01	0.02
55	1.25	0.07	0.14	0.38	0.02	0.02
56	1.46	0.10	0.17	0.43	0.02	0.02
57	1.62	0.10	0.19	0.48	0.02	0.02
58	1.76	0.12	0.20	0.55	0.02	0.03
59	1.95	0.11	0.22	0.62	0.02	0.03
60	2.02	0.12	0.22	0.70	0.02	0.05
61	1.97	0.12	0.21	0.70	0.03	0.04
62	2.06	0.13	0.23	0.69	0.02	0.04
63	2.14	0.13	0.23	0.68	0.03	0.04
64	2.09	0.13	0.24	0.66	0.03	0.04

Principal Life Insurance Company
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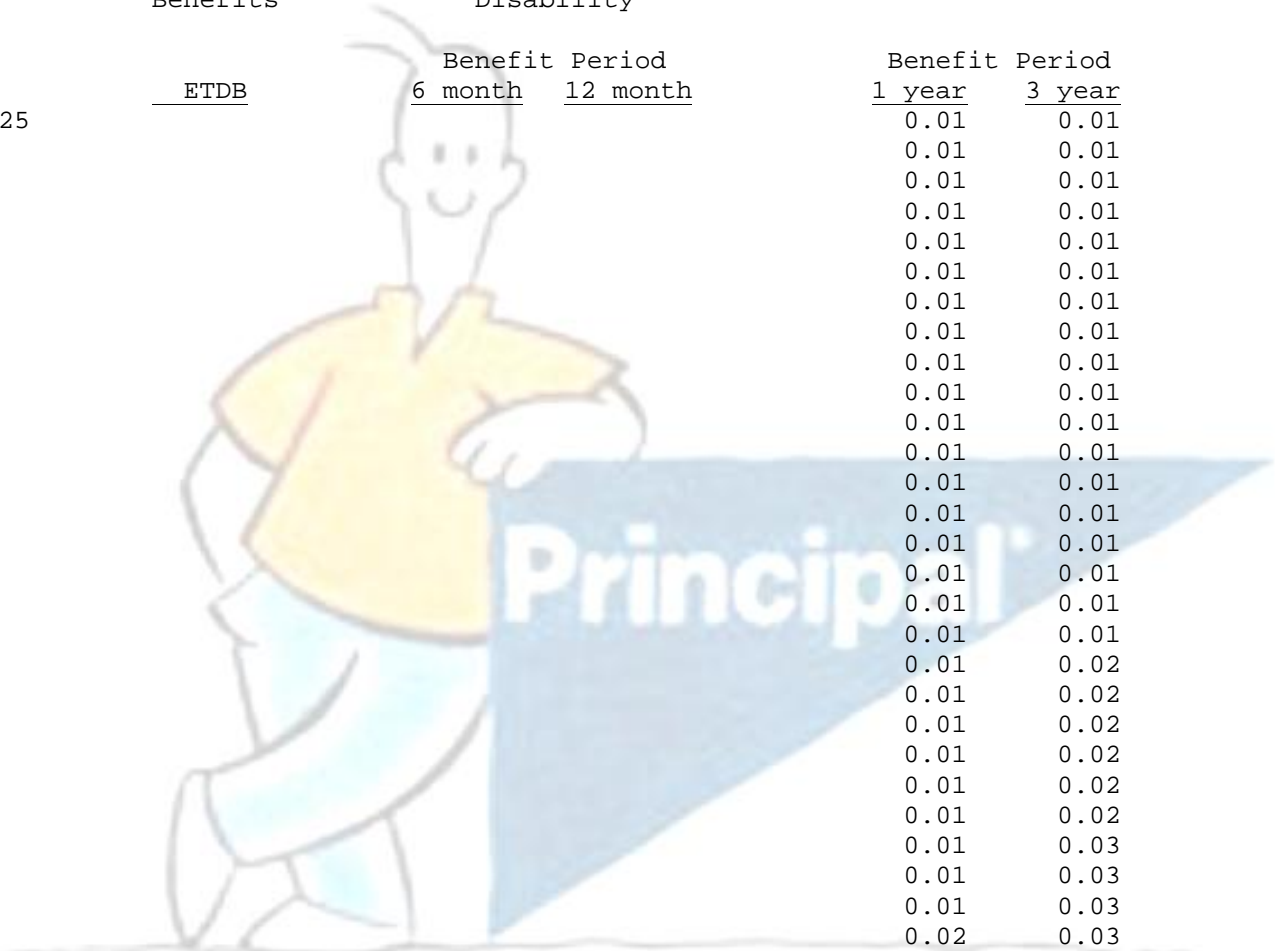
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771
Occupation Class: 5A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.01
42				0.01	0.01
43				0.01	0.02
44				0.01	0.02
45				0.01	0.02
46				0.01	0.02
47				0.01	0.02
48				0.01	0.02
49				0.01	0.03
50				0.01	0.03
51				0.01	0.03
52				0.02	0.03
53				0.02	0.04
54				0.02	0.04
55				0.02	0.05
56				0.02	0.05
57				0.03	0.05
58				0.03	0.05
59				0.03	0.06
60				0.03	0.06
61				0.03	0.06
62				0.03	0.06
63				0.03	0.06
64				0.03	0.06



Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 70

Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.18	3.47	2.54	2.33	2.13	0.57	1.16
26	6.30	3.59	2.62	2.40	2.19	0.58	1.17
27	6.41	3.70	2.69	2.47	2.23	0.59	1.20
28	6.52	3.82	2.74	2.51	2.28	0.60	1.21
29	6.61	3.91	2.78	2.56	2.32	0.60	1.21
30	6.72	4.01	2.88	2.63	2.40	0.60	1.20
31	6.78	4.08	2.94	2.68	2.45	0.60	1.18
32	6.80	4.15	3.00	2.74	2.50	0.60	1.17
33	6.81	4.21	3.06	2.78	2.53	0.59	1.17
34	6.81	4.24	3.11	2.83	2.58	0.59	1.16
35	6.80	4.28	3.15	2.85	2.60	0.59	1.16
36	7.04	4.46	3.24	2.93	2.67	0.59	1.17
37	7.27	4.60	3.34	3.02	2.75	0.61	1.19
38	7.50	4.73	3.43	3.09	2.82	0.61	1.19
39	7.65	4.86	3.53	3.18	2.89	0.62	1.20
40	7.77	4.99	3.66	3.28	2.99	0.62	1.19
41	7.88	5.10	3.74	3.36	3.06	0.62	1.19
42	8.00	5.21	3.80	3.44	3.13	0.62	1.18
43	8.10	5.32	3.87	3.52	3.19	0.61	1.18
44	8.19	5.36	3.94	3.60	3.27	0.60	1.16
45	8.21	5.41	4.01	3.66	3.33	0.60	1.14
46	8.22	5.47	4.10	3.73	3.40	0.60	1.12
47	8.24	5.53	4.18	3.81	3.47	0.58	1.11
48	8.25	5.59	4.26	3.89	3.53	0.57	1.08
49	8.25	5.64	4.34	3.96	3.59	0.57	1.06
50	8.12	5.62	4.38	3.98	3.60	0.55	1.04
51	8.10	5.66	4.44	4.04	3.66	0.55	1.01
52	8.10	5.72	4.51	4.10	3.71	0.53	0.99
53	8.10	5.76	4.59	4.17	3.76	0.53	0.98
54	8.13	5.83	4.67	4.23	3.81	0.52	0.96
55	8.16	5.89	4.76	4.31	3.87	0.51	0.94
56	8.04	5.86	4.76	4.30	3.85	0.51	0.93
57	7.91	5.79	4.74	4.26	3.79	0.49	0.90
58	7.82	5.74	4.70	4.15	3.72	0.46	0.86
59	7.73	5.68	4.66	4.04	3.64	0.45	0.82
60	7.61	5.61	4.62	3.92	3.57	0.43	0.78
61	7.48	5.53	4.55	3.80	3.49	0.41	0.74
62	7.13	5.26	4.32	3.62	3.30	0.39	0.70
63	6.60	4.86	3.99	3.32	3.03	0.36	0.64
64	6.07	4.45	3.64	3.02	2.76	0.32	0.58

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 67

Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.00	3.37	2.41	2.20	2.01	0.52	1.05
26	6.11	3.49	2.49	2.28	2.06	0.54	1.07
27	6.22	3.59	2.53	2.31	2.09	0.54	1.08
28	6.31	3.69	2.58	2.34	2.13	0.55	1.09
29	6.39	3.79	2.63	2.38	2.16	0.54	1.08
30	6.47	3.87	2.70	2.45	2.21	0.53	1.06
31	6.55	3.95	2.74	2.49	2.26	0.53	1.05
32	6.61	4.01	2.78	2.53	2.29	0.53	1.04
33	6.65	4.05	2.84	2.57	2.33	0.53	1.03
34	6.65	4.08	2.89	2.62	2.38	0.51	1.02
35	6.64	4.11	2.94	2.64	2.40	0.51	1.00
36	6.86	4.22	3.02	2.71	2.46	0.53	1.03
37	7.01	4.34	3.10	2.78	2.52	0.53	1.03
38	7.14	4.44	3.19	2.85	2.58	0.54	1.04
39	7.26	4.55	3.27	2.92	2.64	0.54	1.03
40	7.33	4.65	3.34	3.00	2.70	0.53	1.02
41	7.43	4.74	3.38	3.06	2.76	0.53	1.01
42	7.51	4.81	3.42	3.11	2.81	0.52	1.00
43	7.54	4.83	3.48	3.16	2.86	0.51	0.98
44	7.50	4.84	3.52	3.20	2.89	0.51	0.96
45	7.46	4.86	3.56	3.24	2.92	0.49	0.93
46	7.43	4.89	3.62	3.28	2.97	0.48	0.90
47	7.39	4.92	3.67	3.33	3.00	0.47	0.88
48	7.35	4.93	3.73	3.38	3.04	0.45	0.84
49	7.23	4.93	3.76	3.41	3.06	0.43	0.80
50	7.11	4.86	3.74	3.38	3.03	0.42	0.76
51	6.98	4.84	3.76	3.40	3.04	0.40	0.73
52	6.89	4.82	3.79	3.41	3.04	0.38	0.70
53	6.82	4.80	3.80	3.42	3.04	0.36	0.67
54	6.76	4.79	3.81	3.43	3.04	0.34	0.63
55	6.68	4.77	3.83	3.43	3.02	0.32	0.57
56	6.65	4.67	3.77	3.29	2.90	0.29	0.52
57	6.61	4.59	3.71	3.14	2.77	0.27	0.48
58	6.57	4.58	3.64	2.99	2.64	0.25	0.45
59	6.51	4.55	3.57	2.85	2.52	0.23	0.41
60	6.34	4.43	3.48	2.76	2.44	0.22	0.38
61	6.05	4.23	3.32	2.62	2.32	0.20	0.34
62	5.80	4.05	3.17	2.50	2.21	0.18	0.33
63	5.54	3.87	3.02	2.39	2.11	0.17	0.31
64	5.29	3.68	2.87	2.27	2.00	0.16	0.30

Principal Life Insurance Company
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HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 65

Occupation Class: 5A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.86	3.28	2.32	2.12	1.92	0.49	0.98
26	5.96	3.40	2.38	2.16	1.95	0.50	1.00
27	6.06	3.50	2.41	2.20	1.98	0.50	1.01
28	6.14	3.59	2.46	2.23	2.02	0.49	0.99
29	6.22	3.66	2.50	2.27	2.06	0.49	0.99
30	6.29	3.74	2.56	2.32	2.09	0.48	0.94
31	6.35	3.79	2.59	2.34	2.13	0.48	0.94
32	6.40	3.84	2.64	2.38	2.16	0.48	0.93
33	6.44	3.88	2.68	2.43	2.20	0.48	0.93
34	6.47	3.91	2.71	2.45	2.22	0.48	0.92
35	6.48	3.93	2.75	2.49	2.25	0.47	0.91
36	6.61	4.03	2.82	2.55	2.31	0.48	0.92
37	6.74	4.12	2.89	2.61	2.36	0.48	0.92
38	6.85	4.22	2.98	2.68	2.41	0.48	0.93
39	6.96	4.32	3.06	2.74	2.47	0.48	0.93
40	7.00	4.39	3.08	2.79	2.51	0.47	0.89
41	7.07	4.47	3.12	2.83	2.55	0.46	0.88
42	7.10	4.47	3.16	2.86	2.59	0.45	0.86
43	7.05	4.47	3.19	2.89	2.62	0.44	0.84
44	6.98	4.47	3.22	2.92	2.64	0.43	0.82
45	6.92	4.47	3.25	2.94	2.66	0.42	0.78
46	6.85	4.47	3.29	2.97	2.68	0.41	0.76
47	6.77	4.46	3.32	3.00	2.70	0.39	0.73
48	6.69	4.45	3.34	3.02	2.72	0.37	0.70
49	6.58	4.42	3.35	3.03	2.71	0.36	0.66
50	6.42	4.31	3.31	2.98	2.66	0.32	0.60
51	6.35	4.26	3.30	2.97	2.65	0.30	0.56
52	6.28	4.21	3.29	2.96	2.63	0.28	0.51
53	6.21	4.16	3.27	2.94	2.60	0.25	0.46
54	6.13	4.12	3.25	2.91	2.57	0.23	0.42
55	5.98	4.05	3.22	2.88	2.53	0.21	0.36
56	5.89	3.96	3.10	2.76	2.41	0.17	0.31
57	5.85	3.87	2.97	2.57	2.25	0.14	0.25
58	5.78	3.84	2.89	2.40	2.10	0.13	0.23
59	5.71	3.78	2.81	2.22	1.96	0.11	0.20
60	5.62	3.73	2.77	2.06	1.83	0.11	0.20
61	5.53	3.66	2.72	2.01	1.70	0.11	0.20
62	5.43	3.60	2.67	1.98	1.67	0.11	0.19
63	5.34	3.53	2.62	1.98	1.66	0.11	0.18
64	5.21	3.46	2.57	2.08	1.75	0.11	0.18

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Benefit Period: to 365 day
Occupation Class: 5A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	2.47	0.76	0.41	0.21	0.10
26	2.45	0.78	0.42	0.22	0.11
27	2.42	0.80	0.43	0.22	0.11
28	2.39	0.81	0.43	0.22	0.11
29	2.37	0.82	0.44	0.22	0.11
30	2.34	0.83	0.44	0.23	0.11
31	2.32	0.83	0.44	0.23	0.10
32	2.30	0.84	0.44	0.23	0.11
33	2.28	0.83	0.44	0.24	0.11
34	2.27	0.83	0.44	0.23	0.11
35	2.25	0.83	0.44	0.22	0.11
36	2.26	0.85	0.44	0.23	0.11
37	2.25	0.86	0.44	0.24	0.11
38	2.24	0.88	0.45	0.24	0.11
39	2.24	0.88	0.45	0.25	0.11
40	2.23	0.90	0.45	0.25	0.11
41	2.23	0.90	0.45	0.25	0.11
42	2.22	0.91	0.45	0.25	0.11
43	2.22	0.90	0.45	0.25	0.11
44	2.21	0.92	0.45	0.25	0.11
45	2.19	0.92	0.45	0.25	0.11
46	2.20	0.92	0.46	0.26	0.12
47	2.18	0.93	0.46	0.26	0.13
48	2.18	0.92	0.47	0.26	0.13
49	2.17	0.92	0.48	0.27	0.13
50	2.17	0.92	0.49	0.28	0.14
51	2.15	0.92	0.49	0.28	0.14
52	2.15	0.93	0.51	0.30	0.14
53	2.15	0.94	0.51	0.30	0.15
54	2.16	0.95	0.53	0.31	0.15
55	2.15	0.96	0.55	0.33	0.15
56	2.17	0.99	0.58	0.34	0.17
57	2.20	1.03	0.61	0.36	0.18
58	2.27	1.09	0.66	0.39	0.19
59	2.39	1.18	0.72	0.43	0.21
60	2.59	1.31	0.81	0.48	0.24
61	2.50	1.30	0.82	0.49	0.24
62	2.38	1.28	0.83	0.49	0.24
63	2.25	1.23	0.80	0.48	0.23
64	2.17	1.19	0.78	0.46	0.23

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Elimination Period: 365 day
Occupation Class: 5A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.80	0.05	0.10	0.32	0.01	0.02
26	0.82	0.06	0.10	0.32	0.01	0.02
27	0.85	0.06	0.10	0.33	0.01	0.02
28	0.86	0.05	0.10	0.33	0.01	0.02
29	0.89	0.06	0.11	0.33	0.01	0.02
30	0.90	0.06	0.11	0.34	0.01	0.02
31	0.91	0.06	0.11	0.34	0.01	0.02
32	0.92	0.06	0.11	0.34	0.01	0.02
33	0.92	0.06	0.11	0.35	0.01	0.02
34	0.92	0.06	0.11	0.34	0.01	0.02
35	0.91	0.06	0.11	0.34	0.01	0.02
36	0.95	0.05	0.12	0.35	0.01	0.02
37	0.97	0.06	0.12	0.36	0.01	0.02
38	1.01	0.07	0.12	0.36	0.01	0.02
39	1.04	0.07	0.12	0.38	0.01	0.02
40	1.07	0.07	0.12	0.38	0.01	0.02
41	1.10	0.07	0.13	0.38	0.01	0.02
42	1.12	0.07	0.13	0.39	0.01	0.02
43	1.15	0.07	0.13	0.39	0.01	0.02
44	1.17	0.08	0.14	0.40	0.01	0.02
45	1.20	0.08	0.14	0.40	0.01	0.02
46	1.23	0.08	0.14	0.41	0.01	0.02
47	1.27	0.08	0.14	0.42	0.01	0.02
48	1.30	0.09	0.15	0.43	0.01	0.02
49	1.33	0.09	0.16	0.44	0.01	0.02
50	1.37	0.09	0.16	0.45	0.01	0.02
51	1.41	0.09	0.16	0.45	0.01	0.02
52	1.46	0.10	0.17	0.48	0.01	0.02
53	1.52	0.10	0.17	0.48	0.01	0.03
54	1.60	0.10	0.18	0.50	0.01	0.03
55	1.68	0.10	0.19	0.51	0.02	0.03
56	1.82	0.12	0.21	0.53	0.02	0.03
57	1.91	0.12	0.22	0.57	0.02	0.03
58	1.96	0.13	0.22	0.61	0.02	0.03
59	2.06	0.12	0.23	0.65	0.02	0.03
60	2.02	0.12	0.22	0.70	0.02	0.05
61	1.97	0.12	0.21	0.70	0.03	0.04
62	2.06	0.13	0.23	0.69	0.02	0.04
63	2.14	0.13	0.23	0.68	0.03	0.04
64	2.09	0.13	0.24	0.66	0.03	0.04

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

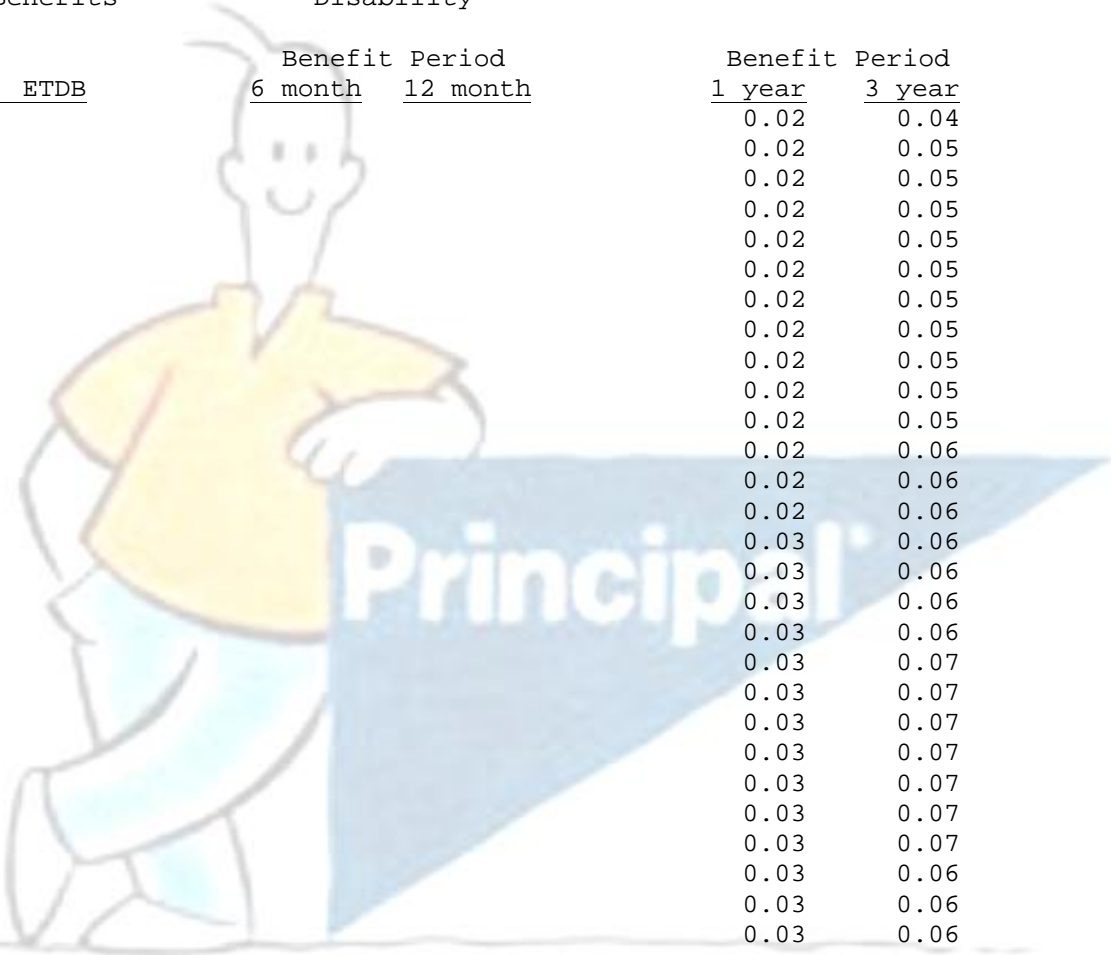
Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Occupation Class: 5A Unisex non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.02	0.04
26				0.02	0.05
27				0.02	0.05
28				0.02	0.05
29				0.02	0.05
30				0.02	0.05
31				0.02	0.05
32				0.02	0.05
33				0.02	0.05
34				0.02	0.05
35				0.02	0.05
36				0.02	0.06
37				0.02	0.06
38				0.02	0.06
39				0.03	0.06
40				0.03	0.06
41				0.03	0.06
42				0.03	0.06
43				0.03	0.07
44				0.03	0.07
45				0.03	0.07
46				0.03	0.07
47				0.03	0.07
48				0.03	0.07
49				0.03	0.07
50				0.03	0.06
51				0.03	0.06
52				0.03	0.06
53				0.03	0.06
54				0.03	0.06
55				0.03	0.06
56				0.03	0.06
57				0.03	0.06
58				0.03	0.06
59				0.03	0.06
60				0.03	0.06
61				0.03	0.06
62				0.03	0.06
63				0.03	0.06
64				0.03	0.06



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	80.61	43.31	34.30	31.68	29.27	6.85	13.88
26	83.93	46.91	37.22	34.16	31.49	7.40	15.00
27	87.24	50.38	40.01	36.52	33.60	7.90	15.98
28	90.43	53.68	42.61	38.72	35.57	8.36	16.90
29	93.42	56.65	44.97	40.70	37.35	8.75	17.65
30	96.08	59.21	47.02	42.40	38.87	9.01	17.88
31	98.39	61.43	48.77	43.84	40.14	9.05	17.94
32	100.32	63.22	50.20	44.99	41.17	9.10	18.02
33	101.83	64.51	51.26	45.82	41.91	9.13	18.10
34	102.89	65.35	51.97	46.35	42.37	9.18	18.18
35	103.52	65.78	52.33	46.60	42.58	9.23	18.25
36	108.97	69.88	55.26	49.01	44.72	9.50	18.72
37	114.35	73.94	58.15	51.36	46.80	9.72	19.04
38	119.63	77.96	61.00	53.69	48.86	9.86	19.25
39	124.93	82.02	63.83	55.98	50.87	10.00	19.36
40	130.25	86.09	66.68	58.25	52.89	10.04	19.39
41	135.58	90.23	68.85	60.54	54.89	10.06	19.40
42	140.93	94.38	70.22	62.76	56.84	10.08	19.48
43	146.32	98.57	71.75	65.01	58.80	10.13	19.60
44	151.72	100.17	73.43	67.09	60.76	10.24	19.74
45	154.84	101.80	75.29	68.76	62.72	10.32	19.90
46	157.32	104.28	77.77	70.99	64.85	10.45	20.11
47	160.18	107.04	80.47	73.42	67.01	10.56	20.30
48	163.34	110.03	83.38	76.03	69.32	10.67	20.41
49	165.90	112.66	86.05	78.40	71.36	10.79	20.45
50	168.46	115.30	88.72	80.77	73.41	10.88	20.48
51	171.04	117.96	91.42	83.16	75.48	10.97	20.46
52	175.64	121.87	94.98	86.32	78.22	10.97	20.36
53	180.86	126.25	98.96	89.86	81.29	10.97	20.29
54	186.88	131.06	103.16	93.58	84.49	10.97	20.18
55	193.95	136.59	107.91	97.79	88.07	10.97	20.11
56	198.15	139.95	110.85	100.30	90.01	11.34	20.76
57	202.53	142.75	112.86	101.64	90.49	11.13	20.34
58	201.60	144.30	115.84	102.39	91.75	10.92	19.92
59	200.66	145.85	118.84	103.14	93.01	10.72	19.49
60	199.74	147.43	121.86	103.91	94.29	10.51	19.07
61	198.78	149.01	124.90	104.68	95.57	10.30	18.65
62	196.07	146.80	122.92	102.87	93.86	10.06	18.22
63	186.26	139.05	116.16	96.95	88.31	9.40	17.02
64	176.45	131.31	109.39	91.01	82.75	8.74	15.82

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	79.51	42.21	33.20	30.58	28.17	6.32	12.72
26	82.70	45.67	36.00	32.93	30.26	6.82	13.73
27	85.89	49.02	38.65	35.17	32.24	7.27	14.59
28	88.94	52.19	41.13	37.23	34.08	7.67	15.38
29	91.79	55.02	43.34	39.07	35.72	8.02	16.03
30	94.35	57.48	45.28	40.66	37.13	8.23	16.20
31	96.54	59.57	46.92	41.99	38.29	8.24	16.21
32	98.34	61.24	48.23	43.02	39.20	8.26	16.24
33	99.75	62.43	49.17	43.73	39.82	8.27	16.26
34	100.69	63.15	49.77	44.15	40.17	8.28	16.28
35	101.24	63.49	50.03	44.29	40.28	8.29	16.28
36	106.44	67.35	52.73	46.48	42.19	8.51	16.66
37	111.56	71.14	55.36	48.57	44.01	8.68	16.91
38	116.54	74.87	57.91	50.59	45.76	8.77	17.04
39	121.54	78.63	60.45	52.59	47.49	8.87	17.11
40	126.53	82.36	61.74	54.52	49.17	8.88	17.14
41	131.50	86.14	62.77	56.45	50.80	8.88	17.12
42	136.46	89.20	63.72	57.99	52.38	8.90	17.18
43	140.17	89.91	64.80	58.94	53.67	8.93	17.23
44	140.39	90.77	65.97	60.00	54.60	9.01	17.20
45	140.75	91.76	67.27	61.16	55.62	9.01	17.09
46	142.15	93.44	69.09	62.80	57.08	9.01	16.92
47	143.74	95.28	71.07	64.57	58.65	8.89	16.68
48	145.42	97.25	73.16	66.47	60.27	8.76	16.36
49	145.95	98.46	74.72	67.78	61.27	8.59	15.96
50	146.49	99.69	76.28	69.11	62.28	8.40	15.54
51	147.02	100.92	77.86	70.43	63.29	8.18	15.07
52	149.05	102.97	79.94	72.19	64.63	7.92	14.52
53	151.28	105.21	82.18	74.07	66.05	7.64	13.97
54	153.86	107.50	84.33	75.83	67.31	7.38	13.38
55	156.91	110.07	86.65	77.72	68.61	7.08	12.78
56	159.13	111.89	88.42	77.34	68.26	6.69	12.13
57	161.37	113.71	90.20	76.96	67.92	6.31	11.42
58	163.63	115.56	92.00	76.58	67.56	5.94	10.71
59	165.90	117.41	93.81	76.20	67.21	5.56	9.99
60	168.20	119.29	95.63	75.82	66.86	5.19	9.28
61	161.63	114.53	91.70	72.54	63.93	4.81	8.57
62	157.42	111.42	89.12	70.39	61.97	4.63	8.26
63	156.12	110.39	88.22	69.61	61.23	4.58	8.15
64	154.78	108.66	86.75	68.36	60.10	4.48	7.98

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	78.65	41.35	32.34	29.72	27.31	5.98	11.95
26	81.74	44.71	35.02	31.97	29.29	6.43	12.86
27	84.81	47.95	37.58	34.09	31.17	6.84	13.66
28	87.76	51.01	39.94	36.05	32.91	7.21	14.38
29	90.52	53.76	42.08	37.81	34.46	7.51	14.95
30	92.99	56.12	43.92	39.31	35.77	7.70	15.07
31	95.09	58.12	45.46	40.54	36.83	7.70	15.07
32	96.79	59.69	46.68	41.47	37.65	7.70	15.07
33	98.11	60.79	47.54	42.09	38.18	7.70	15.07
34	98.98	61.43	48.06	42.90	38.86	7.70	15.07
35	99.44	61.69	48.24	43.71	39.54	7.70	15.07
36	104.47	65.39	50.76	44.51	40.22	7.90	15.40
37	109.42	69.01	53.23	46.43	41.87	8.04	15.62
38	114.22	72.55	55.59	48.27	43.45	8.14	15.76
39	119.02	76.11	56.54	50.07	44.97	8.22	15.83
40	123.80	79.65	57.50	51.80	46.44	8.24	15.83
41	128.56	83.20	58.45	53.13	47.87	8.24	15.76
42	132.17	83.50	59.16	53.76	48.91	8.22	15.64
43	132.06	83.88	59.97	54.50	49.56	8.15	15.46
44	131.94	84.35	60.87	55.31	50.27	8.06	15.20
45	131.82	84.89	61.87	56.20	51.02	7.92	14.89
46	132.14	86.02	63.31	57.48	52.09	7.80	14.57
47	132.45	87.20	64.80	58.77	53.15	7.62	14.18
48	132.77	87.73	66.30	60.06	54.19	7.39	13.70
49	133.08	88.26	67.03	60.61	54.51	7.13	13.15
50	132.62	88.78	67.75	61.17	54.83	6.84	12.56
51	132.16	89.31	68.49	61.74	55.15	6.47	11.88
52	131.70	89.85	69.57	62.58	55.70	6.06	11.06
53	131.23	90.74	70.69	63.46	56.25	5.63	10.22
54	130.77	91.54	71.63	64.15	56.60	5.16	9.33
55	130.30	92.46	72.62	64.87	56.96	4.69	8.43
56	129.82	90.68	71.12	63.25	55.30	4.03	7.21
57	132.78	88.88	68.46	60.80	53.06	3.35	5.97
58	136.46	91.42	69.53	58.29	50.97	2.81	4.99
59	140.05	93.89	71.54	55.93	49.29	2.60	4.59
60	143.01	95.88	73.08	53.96	47.63	2.65	4.69
61	145.81	97.81	74.55	55.03	46.25	2.70	4.78
62	148.89	99.90	76.13	56.20	47.23	2.76	4.88
63	151.78	101.84	77.62	57.29	48.15	2.82	4.98
64	153.23	103.82	79.14	62.40	52.64	2.87	5.07

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	48.02	26.26	17.22	15.72	14.04	0.80	1.44
26	49.56	27.48	18.48	16.79	14.98	0.87	1.54
27	51.09	28.66	19.67	17.79	15.85	0.93	1.65
28	52.57	29.77	20.76	18.72	16.66	0.99	1.76
29	53.95	30.82	21.76	19.56	17.41	1.04	1.84
30	55.22	31.74	22.62	20.29	18.08	1.08	1.93
31	56.34	32.64	23.36	20.92	18.64	1.11	2.00
32	57.25	33.46	23.96	21.43	19.11	1.16	2.06
33	57.98	34.22	24.41	21.80	19.48	1.17	2.10
34	58.44	34.96	24.69	22.04	19.71	1.19	2.12
35	58.66	35.67	24.79	22.16	19.84	1.20	2.13
36	61.52	36.50	26.08	23.25	20.81	1.26	2.25
37	64.35	38.57	27.35	24.36	21.80	1.33	2.37
38	67.19	40.65	28.62	25.48	22.75	1.39	2.49
39	70.10	42.80	29.91	26.59	23.75	1.46	2.60
40	73.06	45.03	31.21	27.75	24.75	1.52	2.72
41	76.11	47.32	32.54	28.91	25.77	1.60	2.84
42	79.30	49.71	33.89	30.09	26.82	1.66	2.97
43	82.56	52.20	35.24	31.29	27.89	1.73	3.09
44	85.95	54.77	36.62	32.52	28.98	1.80	3.20
45	89.46	57.39	38.00	33.77	30.08	1.86	3.32
46	92.05	58.84	39.43	35.00	31.14	1.93	3.45
47	94.68	60.26	40.87	36.23	32.17	2.00	3.57
48	97.34	61.66	42.30	37.43	33.21	2.07	3.67
49	100.02	63.07	43.75	38.67	34.25	2.12	3.78
50	102.74	64.48	45.23	39.93	35.30	2.18	3.89
51	105.51	65.91	46.70	41.18	36.35	2.24	3.99
52	108.30	67.38	48.22	42.46	38.02	2.30	4.08
53	111.17	68.90	50.01	45.02	40.47	2.35	4.16
54	114.25	70.60	53.29	48.01	43.10	2.38	4.22
55	116.15	72.54	57.05	51.39	46.01	2.38	4.23
56	121.96	76.85	60.12	54.12	48.20	2.45	4.33
57	127.65	81.96	61.62	55.18	48.65	2.42	4.28
58	133.18	86.92	65.63	56.41	50.13	2.39	4.22
59	138.59	91.78	69.70	55.93	49.29	2.38	4.21
60	143.01	95.88	73.08	53.96	47.63	2.65	4.69
61	145.81	97.81	74.55	55.03	46.25	2.70	4.78
62	148.89	99.90	76.13	56.20	47.23	2.76	4.88
63	151.78	101.84	77.62	57.29	48.15	2.82	4.98
64	153.23	103.82	79.14	62.40	52.64	2.87	5.07

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 4A Female non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	43.79	20.25	13.79	11.31			
26	44.81	21.70	14.69	11.99			
27	45.83	23.08	15.53	12.64			
28	46.81	24.35	16.28	13.23			
29	47.75	25.47	16.97	13.78			
30	48.58	26.44	17.55	14.26			
31	49.31	27.23	18.05	14.68			
32	49.90	27.81	18.43	15.05			
33	50.29	28.18	18.70	15.31			
34	50.47	28.24	18.84	15.51			
35	50.47	28.24	18.85	15.61			
36	52.18	29.58	19.56	16.23			
37	53.82	30.89	20.25	16.83			
38	55.40	32.15	20.89	17.42			
39	56.95	33.45	21.53	18.02			
40	58.49	34.77	22.14	18.59			
41	60.04	36.12	22.74	19.19			
42	61.59	37.49	23.31	19.76			
43	63.20	38.91	23.89	20.35			
44	64.83	40.36	24.42	20.94			
45	66.52	41.84	24.95	21.54			
46	68.09	42.64	25.81	22.31			
47	69.72	43.44	26.69	23.09			
48	71.41	44.25	27.59	23.92			
49	73.16	45.11	28.52	24.76			
50	74.98	45.98	29.51	25.66			
51	76.90	46.96	30.54	26.61			
52	78.95	48.03	31.69	27.64			
53	81.19	49.25	32.95	28.77			
54	83.75	50.73	34.45	30.10			
55	85.67	51.94	35.81	31.30			
56	88.91	54.76	38.26	33.53			
57	92.97	58.28	41.29	36.27			
58	98.39	62.86	45.17	39.77			
59	105.98	68.86	50.08	44.17			
60	114.46	74.36	54.09	47.70			
61	123.62	80.31	58.42	51.52			
62	133.51	86.74	63.10	55.08			
63	144.19	93.68	68.14	56.14			
64	150.17	101.17	73.59	61.15			

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: 4A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	34.09	12.80	8.51	5.82	4.23
26	34.62	13.63	8.97	6.05	4.35
27	35.16	14.43	9.39	6.26	4.44
28	35.68	15.17	9.78	6.47	4.53
29	36.20	15.83	10.12	6.65	4.60
30	36.68	16.41	10.42	6.82	4.69
31	37.11	16.87	10.65	6.95	4.74
32	37.46	17.22	10.86	7.07	4.81
33	37.70	17.43	10.99	7.16	4.84
34	37.70	17.46	11.04	7.22	4.87
35	37.70	17.46	11.04	7.25	4.88
36	38.88	18.18	11.38	7.45	4.98
37	39.99	18.89	11.69	7.64	5.06
38	41.03	19.55	11.98	7.82	5.15
39	42.01	20.22	12.27	8.00	5.24
40	42.96	20.89	12.53	8.18	5.33
41	43.89	21.56	12.77	8.35	5.41
42	44.78	22.23	13.01	8.52	5.50
43	45.68	22.91	13.22	8.68	5.59
44	46.55	23.60	13.42	8.84	5.67
45	47.46	24.27	13.60	9.00	5.76
46	48.22	24.54	13.88	9.16	5.82
47	49.01	24.78	14.17	9.34	5.88
48	49.81	25.01	14.45	9.51	5.96
49	50.63	25.26	14.75	9.69	6.03
50	51.49	25.53	15.07	9.88	6.12
51	52.41	25.84	15.40	10.08	6.20
52	53.39	26.23	15.78	10.33	6.32
53	54.48	26.69	16.22	10.60	6.44
54	55.71	27.27	16.76	10.93	6.61
55	56.46	27.68	17.25	11.21	6.74
56	58.01	28.94	18.25	11.86	7.08
57	60.00	30.53	19.53	12.67	7.51
58	62.75	32.64	21.19	13.74	8.09
59	66.84	35.48	23.32	15.12	8.86
60	74.76	40.34	26.78	17.34	10.12
61	70.78	39.28	26.48	17.12	9.90
62	67.37	38.17	26.05	16.80	9.66
63	64.43	37.01	25.47	16.40	9.38
64	62.17	36.12	24.76	15.91	9.08

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 4A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	12.38	0.59	1.05	6.91	0.11	0.19
26	13.17	0.64	1.13	7.23	0.12	0.21
27	13.91	0.69	1.22	7.53	0.13	0.21
28	14.59	0.73	1.29	7.80	0.14	0.24
29	15.22	0.77	1.36	8.05	0.15	0.25
30	15.79	0.80	1.43	8.26	0.15	0.26
31	16.26	0.84	1.48	8.46	0.16	0.27
32	16.65	0.86	1.52	8.63	0.16	0.28
33	16.96	0.88	1.56	8.74	0.16	0.28
34	17.16	0.90	1.58	8.83	0.16	0.28
35	17.27	0.90	1.59	8.87	0.16	0.29
36	18.10	0.95	1.68	9.16	0.17	0.30
37	18.92	0.99	1.78	9.43	0.18	0.32
38	19.73	1.05	1.87	9.71	0.19	0.33
39	20.58	1.11	1.96	9.97	0.20	0.35
40	21.44	1.16	2.05	10.24	0.20	0.35
41	22.31	1.21	2.15	10.51	0.21	0.37
42	23.20	1.26	2.25	10.78	0.22	0.39
43	24.11	1.32	2.34	11.03	0.23	0.41
44	25.03	1.38	2.45	11.30	0.24	0.41
45	25.96	1.44	2.55	11.57	0.25	0.43
46	26.85	1.50	2.65	11.87	0.26	0.45
47	27.73	1.56	2.76	12.17	0.28	0.47
48	28.61	1.61	2.85	12.49	0.28	0.48
49	29.48	1.67	2.95	12.80	0.29	0.51
50	30.38	1.72	3.05	13.14	0.30	0.53
51	31.26	1.77	3.14	13.49	0.32	0.55
52	32.68	1.86	3.29	13.86	0.34	0.58
53	34.78	1.98	3.50	14.26	0.35	0.61
54	37.02	2.12	3.74	14.74	0.37	0.65
55	39.53	2.25	3.99	15.11	0.39	0.67
56	42.90	2.45	4.31	15.97	0.42	0.72
57	44.87	2.54	4.49	16.99	0.46	0.79
58	47.97	2.70	4.75	18.26	0.51	0.88
59	50.87	2.82	4.97	19.77	0.56	0.98
60	52.79	2.85	5.01	22.00	0.66	1.15
61	53.35	2.88	5.08	22.02	0.67	1.16
62	57.58	3.14	5.50	21.92	0.67	1.16
63	61.25	3.34	5.89	21.66	0.66	1.15
64	60.50	3.31	5.84	21.22	0.66	1.15

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HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 4A Female non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25	0.01	1.42	2.36	0.25	0.50	
26	0.01	1.54	2.55	0.27	0.54	
27	0.02	1.64	2.72	0.29	0.57	
28	0.02	1.73	2.88	0.30	0.61	
29	0.02	1.81	3.02	0.32	0.64	
30	0.02	1.89	3.15	0.33	0.67	
31	0.03	1.95	3.25	0.35	0.69	
32	0.03	2.00	3.33	0.36	0.71	
33	0.03	2.04	3.39	0.36	0.73	
34	0.04	2.05	3.41	0.37	0.74	
35	0.04	2.05	3.41	0.37	0.74	
36	0.05	2.13	3.55	0.39	0.78	
37	0.05	2.20	3.69	0.41	0.82	
38	0.06	2.28	3.82	0.43	0.85	
39	0.06	2.34	3.94	0.44	0.89	
40	0.07	2.41	4.06	0.47	0.92	
41	0.08	2.46	4.17	0.48	0.96	
42	0.10	2.51	4.27	0.50	1.00	
43	0.10	2.55	4.37	0.51	1.04	
44	0.12	2.60	4.46	0.54	1.07	
45	0.13	2.63	4.55	0.55	1.10	
46	0.14	2.71	4.71	0.57	1.13	
47	0.16	2.78	4.88	0.58	1.16	
48	0.18	2.85	5.03	0.59	1.18	
49	0.20	2.93	5.20	0.61	1.20	
50	0.24	3.00	5.37	0.61	1.22	
51	0.27	3.08	5.56	0.62	1.24	
52	0.29	3.17	5.76	0.63	1.26	
53	0.34	3.28	5.98	0.63	1.27	
54	0.77	3.39	6.25	0.64	1.28	
55		3.56	6.58	0.65	1.30	
56		3.83	7.11	0.67	1.34	
57		4.18	7.78	0.69	1.39	
58		4.62	8.63	0.72	1.45	
59		5.18	9.70	0.76	1.52	
60		5.95	11.20	0.80	1.62	
61		5.93	11.18	0.80	1.61	
62		5.86	11.10	0.80	1.60	
63		5.75	10.92	0.78	1.57	
64		5.61	10.66	0.77	1.54	

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 70
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.25	3.90	3.09	2.85	2.63	0.77	1.57
26	7.55	4.22	3.35	3.07	2.83	0.83	1.70
27	7.85	4.53	3.60	3.29	3.02	0.90	1.81
28	8.14	4.83	3.84	3.48	3.20	0.95	1.92
29	8.41	5.10	4.05	3.66	3.36	0.96	1.93
30	8.65	5.33	4.23	3.82	3.50	0.97	1.93
31	8.86	5.53	4.39	3.95	3.61	0.97	1.94
32	9.03	5.69	4.52	4.05	3.71	0.97	1.96
33	9.17	5.81	4.61	4.12	3.77	0.98	1.96
34	9.26	5.88	4.68	4.17	3.81	0.98	1.97
35	9.32	5.92	4.71	4.19	3.83	1.00	1.98
36	9.81	6.29	4.97	4.41	4.02	1.01	1.99
37	10.29	6.65	5.23	4.62	4.21	1.01	2.02
38	10.77	7.02	5.49	4.83	4.40	1.02	2.02
39	11.24	7.38	5.75	5.04	4.58	1.02	2.00
40	11.72	7.75	6.00	5.24	4.76	1.01	1.97
41	12.20	8.12	6.20	5.45	4.94	1.00	1.92
42	12.68	8.49	6.32	5.65	5.12	0.97	1.88
43	13.17	8.87	6.46	5.85	5.29	0.96	1.85
44	13.65	9.01	6.61	6.04	5.47	0.92	1.82
45	13.94	9.16	6.78	6.19	5.64	0.91	1.78
46	13.51	8.96	6.68	6.10	5.57	0.90	1.74
47	13.10	8.76	6.58	6.01	5.48	0.86	1.68
48	12.68	8.54	6.47	5.90	5.38	0.85	1.61
49	12.19	8.28	6.32	5.76	5.24	0.82	1.56
50	11.69	8.00	6.16	5.61	5.09	0.79	1.49
51	11.17	7.70	5.97	5.43	4.93	0.74	1.40
52	10.75	7.46	5.81	5.28	4.79	0.72	1.33
53	10.33	7.21	5.65	5.13	4.64	0.67	1.26
54	9.89	6.93	5.46	4.95	4.47	0.62	1.15
55	9.46	6.67	5.27	4.77	4.30	0.58	1.06
56	8.86	6.26	4.96	4.48	4.02	0.53	1.00
57	8.22	5.80	4.58	4.13	3.67	0.47	0.90
58	7.36	5.27	4.23	3.74	3.35	0.42	0.79
59	6.50	4.73	3.85	3.34	3.01	0.36	0.69
60	5.63	4.16	3.44	2.93	2.66	0.31	0.58
61	4.79	3.59	3.01	2.52	2.30	0.25	0.48
62	3.92	2.94	2.46	2.06	1.88	0.22	0.43
63	3.73	2.78	2.32	1.94	1.77	0.16	0.34
64	3.53	2.63	2.19	1.82	1.66	0.11	0.22

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 67
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.16	3.80	2.99	2.75	2.54	0.71	1.44
26	7.44	4.11	3.24	2.96	2.72	0.77	1.56
27	7.73	4.41	3.48	3.16	2.90	0.83	1.66
28	8.01	4.70	3.70	3.35	3.07	0.88	1.75
29	8.26	4.95	3.90	3.52	3.21	0.89	1.75
30	8.49	5.17	4.08	3.66	3.34	0.89	1.75
31	8.69	5.36	4.22	3.78	3.45	0.89	1.75
32	8.85	5.51	4.34	3.87	3.53	0.89	1.75
33	8.98	5.62	4.43	3.94	3.58	0.89	1.75
34	9.06	5.68	4.48	3.97	3.62	0.89	1.76
35	9.11	5.71	4.50	3.99	3.63	0.89	1.76
36	9.58	6.06	4.75	4.18	3.80	0.90	1.78
37	10.04	6.40	4.98	4.37	3.96	0.90	1.79
38	10.49	6.74	5.21	4.55	4.12	0.90	1.78
39	10.94	7.08	5.44	4.73	4.27	0.90	1.76
40	11.39	7.41	5.56	4.91	4.42	0.89	1.74
41	11.83	7.75	5.65	5.08	4.57	0.88	1.69
42	12.28	8.03	5.74	5.22	4.71	0.85	1.66
43	12.61	8.09	5.83	5.31	4.83	0.84	1.63
44	12.64	8.17	5.94	5.40	4.91	0.82	1.60
45	12.67	8.26	6.05	5.50	5.01	0.79	1.52
46	12.21	8.03	5.93	5.39	4.90	0.78	1.46
47	11.76	7.79	5.81	5.28	4.80	0.72	1.39
48	11.28	7.55	5.68	5.16	4.68	0.70	1.30
49	10.73	7.24	5.49	4.98	4.50	0.65	1.22
50	10.17	6.92	5.29	4.80	4.32	0.61	1.13
51	9.60	6.59	5.08	4.60	4.13	0.56	1.03
52	9.12	6.30	4.89	4.42	3.96	0.52	0.95
53	8.64	6.01	4.69	4.23	3.77	0.47	0.86
54	8.14	5.69	4.46	4.01	3.56	0.42	0.76
55	7.66	5.37	4.23	3.79	3.35	0.36	0.66
56	7.11	5.00	3.95	3.46	3.05	0.30	0.54
57	6.55	4.62	3.66	3.12	2.76	0.26	0.47
58	5.97	4.22	3.36	2.80	2.47	0.22	0.40
59	5.38	3.80	3.04	2.47	2.18	0.18	0.33
60	4.74	3.36	2.70	2.14	1.89	0.14	0.26
61	3.90	2.76	2.21	1.75	1.54	0.10	0.19
62	3.15	2.23	1.78	1.41	1.24	0.09	0.17
63	3.12	2.21	1.76	1.39	1.22	0.06	0.13
64	3.10	2.17	1.74	1.37	1.20	0.06	0.10

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.08	3.72	2.91	2.67	2.46	0.67	1.36
26	7.36	4.02	3.15	2.88	2.64	0.72	1.46
27	7.63	4.32	3.38	3.07	2.81	0.78	1.55
28	7.90	4.59	3.60	3.24	2.96	0.82	1.63
29	8.15	4.84	3.79	3.40	3.10	0.83	1.63
30	8.37	5.05	3.95	3.54	3.22	0.83	1.63
31	8.56	5.23	4.09	3.65	3.32	0.83	1.63
32	8.71	5.37	4.20	3.73	3.39	0.83	1.63
33	8.83	5.47	4.28	3.79	3.44	0.83	1.63
34	8.91	5.53	4.32	3.86	3.50	0.83	1.63
35	8.95	5.55	4.34	3.93	3.56	0.83	1.63
36	9.40	5.88	4.57	4.01	3.62	0.84	1.64
37	9.85	6.21	4.79	4.18	3.77	0.84	1.66
38	10.28	6.53	5.00	4.34	3.91	0.84	1.64
39	10.71	6.85	5.09	4.51	4.05	0.84	1.63
40	11.14	7.17	5.17	4.66	4.18	0.83	1.61
41	11.57	7.49	5.26	4.78	4.31	0.82	1.56
42	11.90	7.51	5.32	4.84	4.40	0.79	1.51
43	11.88	7.55	5.40	4.90	4.46	0.77	1.46
44	11.87	7.59	5.48	4.98	4.52	0.73	1.40
45	11.86	7.64	5.57	5.06	4.59	0.70	1.33
46	11.35	7.39	5.44	4.94	4.47	0.67	1.26
47	10.83	7.13	5.30	4.81	4.35	0.62	1.18
48	10.30	6.81	5.14	4.66	4.21	0.59	1.08
49	9.78	6.49	4.93	4.46	4.01	0.54	1.01
50	9.20	6.16	4.70	4.25	3.80	0.47	0.88
51	8.63	5.83	4.47	4.03	3.60	0.42	0.78
52	8.06	5.50	4.26	3.83	3.41	0.37	0.68
53	7.49	5.18	4.04	3.62	3.21	0.32	0.58
54	6.92	4.84	3.79	3.39	2.99	0.27	0.49
55	6.36	4.51	3.54	3.17	2.78	0.23	0.41
56	5.80	4.05	3.18	2.83	2.47	0.18	0.32
57	5.39	3.61	2.78	2.47	2.15	0.14	0.24
58	4.98	3.34	2.54	2.13	1.86	0.11	0.19
59	4.54	3.04	2.32	1.81	1.60	0.08	0.14
60	4.03	2.70	2.06	1.52	1.34	0.06	0.11
61	3.51	2.36	1.80	1.33	1.11	0.05	0.10
62	2.98	2.00	1.52	1.12	0.94	0.05	0.09
63	3.04	2.04	1.55	1.15	0.96	0.05	0.09
64	3.07	2.08	1.58	1.25	1.05	0.05	0.08

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.92	1.05	0.69	0.63	0.56	0.03	0.07
26	1.98	1.10	0.74	0.67	0.60	0.04	0.07
27	2.04	1.15	0.79	0.71	0.63	0.04	0.08
28	2.10	1.19	0.83	0.75	0.67	0.04	0.08
29	2.16	1.23	0.87	0.78	0.70	0.05	0.09
30	2.21	1.27	0.90	0.81	0.72	0.05	0.09
31	2.25	1.31	0.93	0.84	0.75	0.05	0.10
32	2.29	1.34	0.96	0.86	0.76	0.05	0.10
33	2.32	1.37	0.98	0.87	0.78	0.05	0.10
34	2.34	1.40	0.99	0.88	0.79	0.05	0.10
35	2.35	1.43	0.99	0.89	0.79	0.05	0.10
36	2.46	1.46	1.04	0.93	0.83	0.06	0.11
37	2.57	1.54	1.09	0.97	0.87	0.06	0.11
38	2.69	1.63	1.14	1.02	0.91	0.06	0.12
39	2.80	1.71	1.20	1.06	0.95	0.07	0.13
40	2.92	1.80	1.25	1.11	0.99	0.07	0.13
41	3.04	1.89	1.30	1.16	1.03	0.07	0.14
42	3.17	1.99	1.36	1.20	1.07	0.07	0.14
43	3.30	2.09	1.41	1.25	1.12	0.08	0.14
44	3.44	2.19	1.46	1.30	1.16	0.08	0.14
45	3.58	2.30	1.52	1.35	1.20	0.08	0.15
46	3.68	2.35	1.58	1.40	1.25	0.09	0.15
47	3.79	2.41	1.63	1.45	1.29	0.09	0.15
48	3.89	2.47	1.69	1.50	1.33	0.09	0.16
49	4.00	2.52	1.75	1.55	1.37	0.09	0.16
50	4.11	2.58	1.81	1.60	1.41	0.09	0.16
51	4.22	2.64	1.87	1.65	1.45	0.09	0.16
52	4.33	2.70	1.93	1.70	1.52	0.09	0.17
53	4.45	2.76	2.00	1.80	1.62	0.09	0.16
54	4.57	2.82	2.13	1.92	1.72	0.09	0.16
55	4.65	2.90	2.28	2.06	1.84	0.10	0.17
56	4.52	2.85	2.23	2.01	1.79	0.09	0.16
57	4.38	2.81	2.11	1.89	1.67	0.08	0.15
58	4.18	2.73	2.06	1.77	1.57	0.07	0.13
59	3.96	2.62	1.99	1.65	1.48	0.07	0.11
60	3.68	2.47	1.88	1.51	1.34	0.06	0.11
61	3.34	2.24	1.71	1.33	1.11	0.05	0.10
62	2.98	2.00	1.52	1.12	0.94	0.05	0.09
63	3.04	2.04	1.55	1.15	0.96	0.05	0.09
64	3.07	2.08	1.58	1.25	1.05	0.05	0.08

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 4A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.45	0.03	0.04			
26	0.48	0.03	0.05			
27	0.52	0.03	0.05			
28	0.55	0.03	0.06			
29	0.58	0.03	0.06			
30	0.61	0.03	0.06			
31	0.63	0.03	0.07			
32	0.64	0.03	0.07			
33	0.65	0.03	0.07			
34	0.66	0.04	0.07			
35	0.66	0.04	0.07			
36	0.71	0.04	0.09			
37	0.74	0.04	0.09			
38	0.77	0.04	0.09			
39	0.80	0.04	0.10			
40	0.84	0.05	0.10			
41	0.87	0.05	0.10			
42	0.91	0.05	0.10			
43	0.94	0.05	0.10			
44	0.97	0.06	0.11			
45	1.01	0.06	0.11			
46	1.04	0.06	0.12			
47	1.06	0.07	0.11			
48	1.09	0.07	0.12			
49	1.11	0.06	0.13			
50	1.13	0.08	0.12			
51	1.13	0.08	0.13			
52	1.17	0.08	0.13			
53	1.21	0.07	0.14			
54	1.25	0.08	0.14			
55	1.26	0.09	0.14			
56	1.29	0.09	0.14			
57	1.27	0.09	0.13			
58	1.27	0.08	0.13			
59	1.23	0.08	0.13			
60	1.17	0.06	0.12			
61	1.06	0.06	0.10			
62	1.06	0.05	0.10			
63	1.13	0.06	0.11			
64	1.13	0.06	0.11			

Principal Life Insurance Company
2014 Pricing

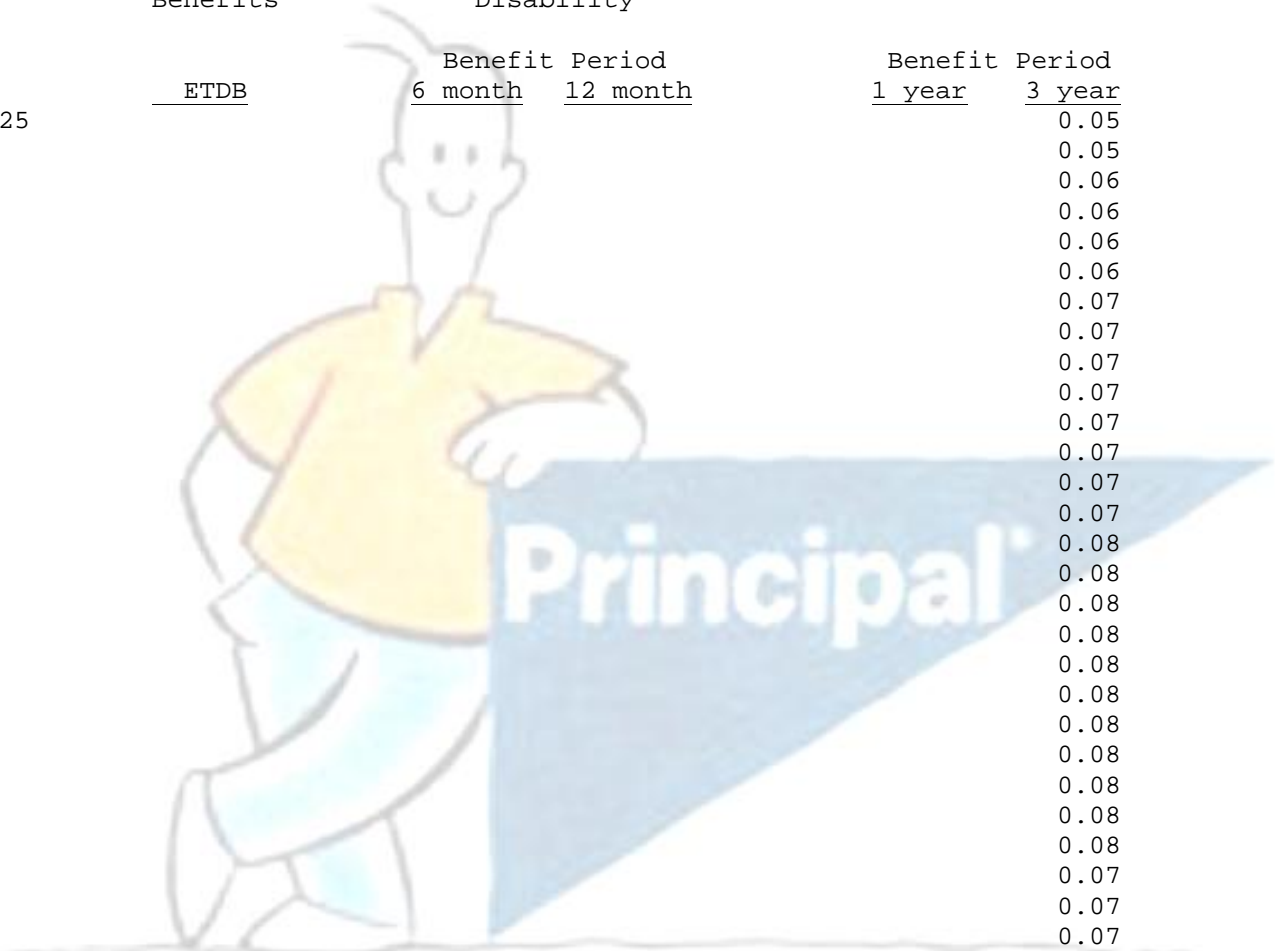
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 4A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.05
26					0.05
27					0.06
28					0.06
29					0.06
30					0.06
31					0.07
32					0.07
33					0.07
34					0.07
35					0.07
36					0.07
37					0.07
38					0.07
39					0.08
40					0.08
41					0.08
42					0.08
43					0.08
44					0.08
45					0.08
46					0.08
47					0.08
48					0.08
49					0.08
50					0.07
51					0.07
52					0.07
53					0.06
54					0.06
55					0.06
56					0.05
57					0.05
58					0.05
59					0.04
60					0.04
61					0.03
62					0.03
63					0.03
64					0.03



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	65.62	33.02	25.78	23.41	21.02	4.44	8.89
26	67.91	35.60	27.82	25.09	22.44	4.77	9.54
27	70.17	38.08	29.75	26.65	23.77	5.06	10.12
28	72.34	40.40	31.53	28.09	24.99	5.31	10.62
29	74.34	42.47	33.10	29.35	26.05	5.52	10.85
30	76.12	44.24	34.45	30.41	26.94	5.54	10.85
31	77.62	45.69	35.56	31.27	27.63	5.54	10.85
32	78.80	46.80	36.42	31.89	28.12	5.54	10.85
33	79.65	47.56	37.00	32.27	28.42	5.54	10.85
34	80.17	47.95	37.30	32.77	28.74	5.54	10.85
35	80.36	48.04	37.35	33.32	29.21	5.54	10.85
36	84.18	50.74	39.16	33.79	29.57	5.65	11.03
37	87.95	53.36	40.93	35.10	30.61	5.74	11.15
38	91.56	55.91	42.59	36.34	31.60	5.77	11.20
39	95.17	58.47	43.18	37.57	32.55	5.80	11.19
40	98.73	61.00	43.77	38.72	33.44	5.79	11.14
41	102.29	63.53	44.36	39.58	34.30	5.77	11.04
42	104.91	63.59	44.76	39.90	34.88	5.72	10.90
43	104.59	63.73	45.25	40.33	35.18	5.65	10.73
44	104.29	63.94	45.81	40.80	35.51	5.55	10.50
45	104.01	64.19	46.44	41.34	35.89	5.45	10.22
46	104.09	64.92	47.38	42.15	36.45	5.33	9.97
47	104.20	65.68	48.38	42.97	37.00	5.17	9.65
48	104.34	65.96	49.39	43.80	37.55	4.99	9.29
49	104.50	66.28	49.83	44.10	37.59	4.80	8.87
50	104.11	66.60	50.30	44.41	37.63	4.58	8.41
51	103.77	66.97	50.78	44.76	37.68	4.31	7.93
52	103.45	67.37	51.53	45.32	37.90	4.02	7.35
53	103.19	68.08	52.36	45.93	38.10	3.72	6.75
54	103.00	68.78	53.09	46.44	38.18	3.38	6.14
55	102.85	69.61	53.91	47.03	38.27	3.07	5.51
56	103.17	68.79	53.17	46.22	37.06	2.62	4.68
57	106.18	67.90	51.51	44.77	35.45	2.17	3.87
58	109.76	70.26	52.63	43.25	33.95	1.81	3.21
59	113.23	72.59	54.43	41.79	32.74	1.66	2.93
60	115.62	74.12	55.60	40.32	31.63	1.70	3.00
61	117.88	75.61	56.72	41.12	30.72	1.73	3.05
62	120.37	77.23	57.92	41.99	31.37	1.77	3.12
63	122.70	78.72	59.06	42.81	31.98	1.80	3.18
64	125.09	80.26	60.21	46.63	34.97	1.84	3.24

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	42.37	21.95	14.36	12.81	10.95	0.58	1.04
26	43.56	22.91	15.36	13.62	11.62	0.63	1.11
27	44.73	23.84	16.29	14.38	12.22	0.67	1.19
28	45.88	24.71	17.14	15.07	12.80	0.72	1.26
29	46.92	25.52	17.91	15.69	13.30	0.75	1.32
30	47.88	26.22	18.57	16.21	13.75	0.77	1.38
31	48.72	26.90	19.12	16.66	14.11	0.80	1.42
32	49.38	27.53	19.56	17.01	14.40	0.82	1.46
33	49.88	28.07	19.87	17.27	14.61	0.83	1.49
34	50.16	28.62	20.07	17.40	14.73	0.84	1.49
35	50.23	29.12	20.09	17.44	14.78	0.85	1.50
36	52.53	29.71	21.07	18.21	15.41	0.89	1.58
37	54.79	31.27	22.00	19.00	16.04	0.92	1.65
38	57.05	32.85	22.94	19.79	16.65	0.96	1.73
39	59.31	34.45	23.88	20.57	17.28	1.01	1.80
40	61.63	36.12	24.82	21.36	17.91	1.05	1.87
41	64.00	37.83	25.78	22.17	18.55	1.09	1.95
42	66.45	39.59	26.75	22.98	19.22	1.14	2.03
43	68.95	41.42	27.72	23.80	19.87	1.18	2.10
44	71.53	43.31	28.70	24.65	20.56	1.21	2.16
45	74.20	45.24	29.67	25.50	21.23	1.26	2.25
46	76.10	46.22	30.65	26.31	21.85	1.31	2.32
47	78.00	47.17	31.65	27.12	22.44	1.34	2.39
48	79.94	48.11	32.62	27.91	23.06	1.39	2.46
49	81.88	49.05	33.62	28.71	23.65	1.42	2.51
50	83.85	49.99	34.61	29.54	24.27	1.46	2.57
51	85.85	50.96	35.63	30.35	24.87	1.48	2.64
52	87.89	51.97	36.67	31.19	25.88	1.52	2.69
53	90.01	53.02	37.91	32.96	27.41	1.53	2.73
54	92.27	54.24	40.31	35.06	29.06	1.56	2.75
55	93.61	55.64	43.09	37.45	30.89	1.55	2.75
56	98.50	59.17	45.54	39.74	32.26	1.59	2.80
57	103.26	63.27	46.83	40.79	32.47	1.56	2.76
58	107.90	67.28	49.99	41.97	33.37	1.53	2.71
59	112.44	71.18	53.20	41.79	32.74	1.53	2.69
60	115.62	74.12	55.60	40.32	31.63	1.70	3.00
61	117.88	75.61	56.72	41.12	30.72	1.73	3.05
62	120.37	77.23	57.92	41.99	31.37	1.77	3.12
63	122.70	78.72	59.06	42.81	31.98	1.80	3.18
64	125.09	80.26	60.21	46.63	34.97	1.84	3.24

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	40.90	18.06	12.22	9.71	8.07		
26	41.76	19.32	12.99	10.27	8.48		
27	42.61	20.51	13.70	10.79	8.87		
28	43.42	21.61	14.34	11.25	9.22		
29	44.20	22.58	14.90	11.67	9.53		
30	44.90	23.41	15.39	12.05	9.80		
31	45.49	24.07	15.79	12.37	10.04		
32	45.97	24.55	16.10	12.64	10.23		
33	46.27	24.83	16.30	12.82	10.36		
34	46.31	24.82	16.38	12.96	10.47		
35	46.31	24.82	16.38	13.01	10.50		
36	47.80	25.94	16.95	13.48	10.85		
37	49.22	27.02	17.50	13.93	11.18		
38	50.57	28.05	18.00	14.36	11.51		
39	51.89	29.11	18.50	14.80	11.83		
40	53.18	30.18	18.97	15.22	12.16		
41	54.47	31.27	19.43	15.64	12.49		
42	55.76	32.36	19.86	16.06	12.82		
43	57.08	33.48	20.29	16.48	13.15		
44	58.40	34.64	20.69	16.89	13.48		
45	59.77	35.80	21.07	17.31	13.83		
46	61.01	36.37	21.71	17.84	14.22		
47	62.30	36.94	22.34	18.38	14.62		
48	63.62	37.49	23.00	18.96	15.05		
49	64.98	38.10	23.68	19.53	15.49		
50	66.41	38.71	24.41	20.15	15.96		
51	67.91	39.41	25.16	20.80	16.46		
52	69.50	40.18	26.00	21.51	17.01		
53	71.26	41.06	26.93	22.30	17.60		
54	73.25	42.17	28.05	23.22	18.32		
55	74.68	43.02	29.04	24.05	18.94		
56	77.19	45.21	30.92	25.67	20.20		
57	80.39	47.94	33.25	27.64	21.73		
58	84.68	51.52	36.25	30.19	23.69		
59	90.78	56.22	40.04	33.40	26.18		
60	98.05	60.70	43.24	36.07	28.27		
61	105.88	65.56	46.71	38.96	30.11		
62	114.36	70.80	50.45	41.15	30.74		
63	120.25	76.48	54.48	41.95	31.34		
64	122.59	78.65	58.83	45.70	34.27		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 4A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	10.50	0.47	0.84	6.09	0.09	0.15
26	11.03	0.50	0.90	6.31	0.09	0.16
27	11.51	0.55	0.95	6.50	0.10	0.17
28	11.95	0.57	1.00	6.68	0.10	0.18
29	12.34	0.59	1.05	6.83	0.11	0.19
30	12.69	0.61	1.09	6.96	0.11	0.19
31	12.96	0.63	1.11	7.07	0.12	0.20
32	13.18	0.64	1.13	7.17	0.12	0.20
33	13.33	0.65	1.16	7.21	0.12	0.21
34	13.40	0.65	1.17	7.26	0.12	0.21
35	13.40	0.65	1.17	7.26	0.12	0.21
36	13.94	0.70	1.23	7.44	0.13	0.22
37	14.46	0.72	1.28	7.60	0.13	0.23
38	14.97	0.76	1.34	7.76	0.14	0.24
39	15.51	0.78	1.40	7.93	0.14	0.25
40	16.03	0.82	1.45	8.08	0.15	0.25
41	16.58	0.85	1.52	8.25	0.15	0.26
42	17.12	0.89	1.57	8.41	0.16	0.27
43	17.68	0.92	1.64	8.56	0.16	0.28
44	18.25	0.96	1.69	8.72	0.16	0.29
45	18.81	0.98	1.75	8.88	0.16	0.29
46	19.32	1.03	1.82	9.04	0.17	0.30
47	19.82	1.06	1.88	9.20	0.18	0.31
48	20.34	1.09	1.93	9.37	0.19	0.33
49	20.82	1.13	1.99	9.54	0.19	0.35
50	21.33	1.15	2.05	9.73	0.21	0.35
51	21.81	1.19	2.11	9.91	0.22	0.37
52	22.68	1.24	2.19	10.11	0.22	0.39
53	24.00	1.32	2.32	10.34	0.23	0.40
54	25.40	1.39	2.47	10.62	0.24	0.41
55	26.98	1.48	2.62	10.82	0.25	0.44
56	29.10	1.60	2.81	11.36	0.27	0.47
57	30.27	1.65	2.93	12.00	0.30	0.51
58	32.17	1.74	3.07	12.83	0.33	0.57
59	33.93	1.80	3.18	13.81	0.36	0.63
60	35.00	1.81	3.18	15.30	0.43	0.73
61	35.10	1.82	3.21	15.18	0.43	0.73
62	37.60	1.95	3.45	14.96	0.43	0.73
63	39.72	2.07	3.65	14.66	0.42	0.73
64	38.94	2.05	3.61	14.25	0.41	0.71

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 4A Female non-smoker

Age	HH754	HH759/719		HH756/711	
	Extended Total Disability Benefits	Short-Term Residual Disability		Recovery Benefits	
	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25		1.42	2.36	0.20	0.40
26		1.54	2.55	0.21	0.43
27		1.64	2.72	0.23	0.45
28		1.73	2.88	0.24	0.48
29		1.81	3.02	0.25	0.50
30		1.89	3.15	0.26	0.53
31		1.95	3.25	0.27	0.54
32		2.00	3.33	0.28	0.56
33		2.04	3.39	0.28	0.56
34		2.05	3.41	0.29	0.57
35		2.05	3.41	0.29	0.57
36		2.13	3.55	0.30	0.60
37		2.20	3.69	0.31	0.63
38		2.28	3.82	0.33	0.65
39		2.34	3.94	0.34	0.68
40		2.41	4.06	0.35	0.70
41		2.46	4.17	0.36	0.73
42		2.51	4.27	0.38	0.76
43		2.55	4.37	0.39	0.78
44		2.60	4.46	0.40	0.80
45		2.63	4.55	0.41	0.83
46		2.71	4.71	0.42	0.85
47		2.78	4.88	0.43	0.87
48		2.85	5.03	0.44	0.88
49		2.93	5.20	0.45	0.90
50		3.00	5.37	0.45	0.91
51		3.08	5.56	0.46	0.92
52		3.17	5.76	0.47	0.93
53		3.28	5.98	0.47	0.94
54		3.39	6.25	0.47	0.95
55		3.56	6.58	0.48	0.96
56		3.83	7.11	0.50	0.99
57		4.18	7.78	0.52	1.04
58		4.62	8.63	0.54	1.08
59		5.18	9.70	0.57	1.14
60		5.95	11.20	0.62	1.24
61		5.93	11.18	0.61	1.22
62		5.86	11.10	0.60	1.21
63		5.75	10.92	0.59	1.18
64		5.61	10.66	0.58	1.15

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.87	2.91	2.25	2.04	1.81	0.50	1.02
26	6.07	3.13	2.44	2.19	1.95	0.55	1.08
27	6.27	3.37	2.61	2.33	2.07	0.58	1.14
28	6.46	3.58	2.77	2.45	2.17	0.60	1.19
29	6.65	3.76	2.91	2.56	2.27	0.60	1.19
30	6.81	3.92	3.03	2.67	2.35	0.60	1.19
31	6.89	4.04	3.13	2.74	2.41	0.60	1.19
32	6.98	4.14	3.20	2.76	2.43	0.60	1.19
33	7.08	4.20	3.25	2.81	2.46	0.60	1.19
34	7.15	4.25	3.28	2.86	2.50	0.60	1.19
35	7.18	4.26	3.29	2.91	2.55	0.60	1.19
36	7.52	4.49	3.45	2.96	2.58	0.61	1.19
37	7.85	4.73	3.62	3.07	2.68	0.61	1.19
38	8.17	4.95	3.76	3.18	2.76	0.60	1.17
39	8.50	5.19	3.82	3.30	2.86	0.60	1.15
40	8.82	5.42	3.86	3.40	2.94	0.59	1.13
41	9.14	5.64	3.92	3.47	3.01	0.58	1.09
42	9.38	5.63	3.96	3.50	3.06	0.56	1.07
43	9.33	5.66	4.00	3.53	3.09	0.54	1.02
44	9.31	5.66	4.04	3.58	3.11	0.50	0.98
45	9.27	5.70	4.11	3.63	3.16	0.48	0.91
46	8.86	5.49	4.00	3.53	3.05	0.45	0.86
47	8.43	5.30	3.88	3.42	2.96	0.43	0.81
48	8.01	5.04	3.76	3.32	2.85	0.40	0.74
49	7.59	4.79	3.59	3.16	2.70	0.36	0.67
50	7.14	4.54	3.43	3.00	2.54	0.32	0.59
51	6.69	4.30	3.24	2.85	2.39	0.30	0.53
52	6.24	4.04	3.09	2.69	2.28	0.24	0.46
53	5.80	3.81	2.93	2.56	2.12	0.21	0.38
54	5.37	3.57	2.74	2.39	1.97	0.17	0.32
55	4.94	3.31	2.56	2.24	1.82	0.15	0.27
56	4.52	2.99	2.31	2.01	1.62	0.13	0.21
57	4.23	2.69	2.04	1.76	1.39	0.10	0.15
58	3.93	2.51	1.86	1.52	1.21	0.08	0.12
59	3.61	2.30	1.72	1.31	1.02	0.05	0.09
60	3.22	2.06	1.54	1.11	0.84	0.04	0.07
61	2.81	1.80	1.35	0.96	0.70	0.03	0.07
62	2.38	1.52	1.14	0.81	0.60	0.03	0.05
63	2.41	1.54	1.15	0.83	0.61	0.02	0.05
64	2.45	1.57	1.17	0.90	0.66	0.02	0.05

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.68	0.86	0.56	0.49	0.41	0.02	0.05
26	1.72	0.90	0.59	0.52	0.43	0.02	0.05
27	1.77	0.94	0.63	0.55	0.45	0.03	0.05
28	1.82	0.97	0.67	0.58	0.48	0.03	0.06
29	1.87	1.00	0.69	0.60	0.51	0.03	0.06
30	1.91	1.03	0.72	0.63	0.51	0.03	0.06
31	1.93	1.06	0.74	0.65	0.53	0.03	0.07
32	1.97	1.08	0.76	0.65	0.55	0.03	0.07
33	1.98	1.11	0.78	0.66	0.56	0.03	0.07
34	1.99	1.13	0.78	0.66	0.56	0.03	0.07
35	1.99	1.15	0.78	0.67	0.56	0.03	0.07
36	2.09	1.17	0.81	0.71	0.59	0.04	0.07
37	2.18	1.23	0.86	0.74	0.61	0.04	0.08
38	2.27	1.30	0.89	0.77	0.64	0.04	0.09
39	2.36	1.35	0.93	0.79	0.65	0.04	0.09
40	2.45	1.42	0.97	0.82	0.68	0.04	0.10
41	2.55	1.49	1.01	0.87	0.72	0.05	0.10
42	2.64	1.57	1.05	0.89	0.74	0.05	0.10
43	2.74	1.64	1.08	0.93	0.77	0.05	0.10
44	2.85	1.70	1.11	0.96	0.79	0.05	0.10
45	2.96	1.79	1.16	0.98	0.81	0.05	0.10
46	3.03	1.82	1.21	1.03	0.84	0.06	0.11
47	3.12	1.87	1.24	1.05	0.88	0.06	0.10
48	3.17	1.90	1.29	1.08	0.89	0.06	0.11
49	3.25	1.93	1.31	1.13	0.91	0.05	0.11
50	3.34	1.98	1.36	1.15	0.93	0.06	0.12
51	3.41	2.01	1.40	1.19	0.96	0.06	0.11
52	3.49	2.05	1.44	1.21	1.00	0.06	0.11
53	3.57	2.10	1.48	1.29	1.06	0.06	0.11
54	3.67	2.14	1.57	1.37	1.13	0.06	0.10
55	3.72	2.19	1.69	1.47	1.19	0.06	0.11
56	3.62	2.16	1.66	1.43	1.16	0.05	0.10
57	3.50	2.13	1.57	1.35	1.08	0.05	0.09
58	3.36	2.08	1.53	1.28	1.02	0.05	0.09
59	3.16	1.99	1.49	1.19	0.94	0.04	0.08
60	2.94	1.88	1.41	1.10	0.84	0.04	0.07
61	2.67	1.70	1.28	0.96	0.70	0.03	0.07
62	2.38	1.52	1.14	0.81	0.60	0.03	0.05
63	2.41	1.54	1.15	0.83	0.61	0.02	0.05
64	2.45	1.57	1.17	0.90	0.66	0.02	0.05

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 4A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.36	0.02	0.03			
26	0.39	0.02	0.04			
27	0.42	0.03	0.04			
28	0.43	0.03	0.04			
29	0.45	0.03	0.04			
30	0.46	0.03	0.05			
31	0.48	0.03	0.05			
32	0.49	0.03	0.05			
33	0.49	0.03	0.05			
34	0.49	0.03	0.05			
35	0.49	0.03	0.05			
36	0.51	0.03	0.05			
37	0.53	0.03	0.05			
38	0.56	0.03	0.06			
39	0.58	0.03	0.06			
40	0.60	0.03	0.06			
41	0.62	0.03	0.06			
42	0.64	0.03	0.07			
43	0.65	0.04	0.07			
44	0.68	0.04	0.07			
45	0.70	0.04	0.07			
46	0.71	0.04	0.09			
47	0.73	0.04	0.09			
48	0.75	0.04	0.09			
49	0.75	0.05	0.09			
50	0.76	0.04	0.09			
51	0.77	0.04	0.10			
52	0.78	0.04	0.09			
53	0.81	0.05	0.09			
54	0.83	0.05	0.09			
55	0.83	0.05	0.10			
56	0.84	0.05	0.10			
57	0.82	0.05	0.10			
58	0.82	0.05	0.10			
59	0.80	0.04	0.09			
60	0.74	0.04	0.08			
61	0.66	0.03	0.06			
62	0.67	0.03	0.06			
63	0.71	0.02	0.07			
64	0.69	0.02	0.07			

Principal Life Insurance Company
2014 Pricing

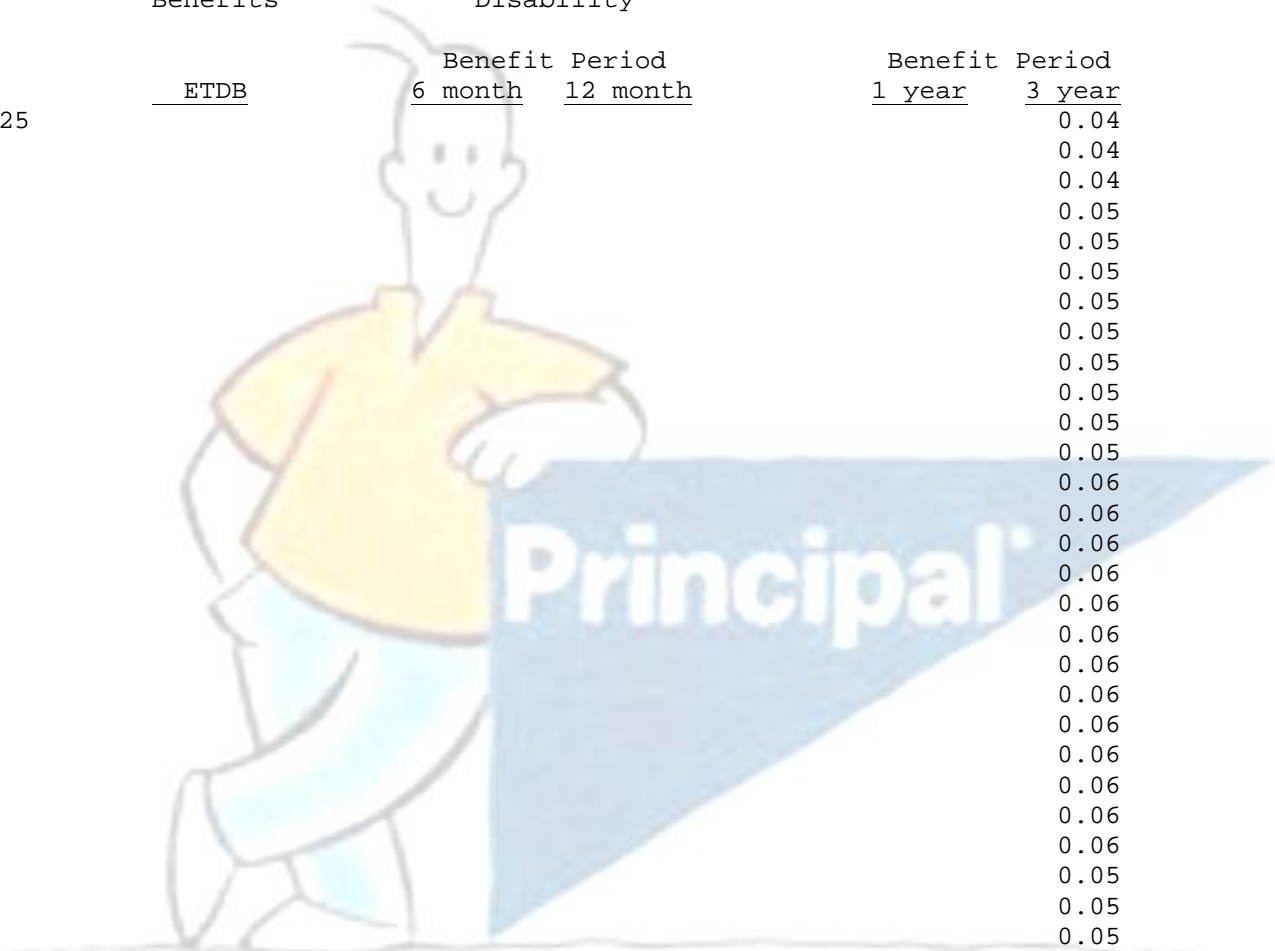
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 4A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.04
26					0.04
27					0.04
28					0.05
29					0.05
30					0.05
31					0.05
32					0.05
33					0.05
34					0.05
35					0.05
36					0.05
37					0.06
38					0.06
39					0.06
40					0.06
41					0.06
42					0.06
43					0.06
44					0.06
45					0.06
46					0.06
47					0.06
48					0.06
49					0.06
50					0.05
51					0.05
52					0.05
53					0.05
54					0.05
55					0.04
56					0.04
57					0.03
58					0.03
59					0.03
60					0.03
61					0.03
62					0.02
63					0.02
64					0.02



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 70
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	12.77	6.86	5.43	5.02	4.64	1.55	3.16
26	13.30	7.43	5.90	5.41	4.99	1.68	3.40
27	13.82	7.98	6.34	5.78	5.32	1.79	3.63
28	14.33	8.50	6.75	6.13	5.63	1.90	3.82
29	14.80	8.98	7.12	6.45	5.91	1.99	4.00
30	15.22	9.38	7.44	6.71	6.16	2.02	4.02
31	15.58	9.73	7.73	6.94	6.36	2.04	4.03
32	15.89	10.01	7.96	7.13	6.52	2.04	4.06
33	16.13	10.22	8.12	7.26	6.64	2.06	4.07
34	16.30	10.35	8.23	7.34	6.71	2.06	4.08
35	16.39	10.42	8.29	7.38	6.74	2.07	4.11
36	17.26	11.07	8.76	7.76	7.08	2.12	4.22
37	18.11	11.71	9.21	8.14	7.41	2.18	4.28
38	18.95	12.35	9.66	8.50	7.74	2.20	4.29
39	19.79	12.99	10.11	8.87	8.06	2.23	4.32
40	20.64	13.64	10.56	9.23	8.38	2.23	4.31
41	21.47	14.29	10.90	9.59	8.69	2.23	4.29
42	22.33	14.95	11.12	9.94	9.00	2.22	4.28
43	23.18	15.61	11.36	10.30	9.31	2.22	4.29
44	24.03	15.87	11.63	10.63	9.63	2.22	4.29
45	24.53	16.12	11.92	10.89	9.94	2.22	4.29
46	24.92	16.52	12.32	11.25	10.27	2.22	4.27
47	25.37	16.96	12.74	11.63	10.61	2.22	4.25
48	25.87	17.43	13.21	12.05	10.98	2.22	4.22
49	26.28	17.85	13.63	12.42	11.30	2.21	4.20
50	26.68	18.26	14.05	12.80	11.62	2.10	3.99
51	27.10	18.68	14.48	13.17	11.96	2.10	3.95
52	27.83	19.31	15.05	13.68	12.39	2.09	3.91
53	28.64	20.00	15.67	14.23	12.87	2.07	3.85
54	29.60	20.76	16.34	14.82	13.38	2.04	3.80
55	30.72	21.64	17.09	15.49	13.95	2.02	3.74
56	31.39	22.17	17.56	15.88	14.26	1.94	3.58
57	32.08	22.61	17.88	16.10	14.34	1.93	3.55
58	31.94	22.85	18.35	16.22	14.53	1.92	3.51
59	31.79	23.10	18.82	16.34	14.73	1.92	3.48
60	31.64	23.36	19.30	16.46	14.93	1.91	3.44
61	31.49	23.60	19.78	16.58	15.14	1.90	3.41
62	31.06	23.25	19.47	16.30	14.86	1.85	3.33
63	29.51	22.03	18.40	15.36	13.99	1.73	3.12
64	27.95	20.80	17.33	14.41	13.11	1.61	2.90

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 67
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	12.59	6.69	5.26	4.84	4.46	1.43	2.90
26	13.10	7.23	5.70	5.22	4.80	1.54	3.11
27	13.60	7.76	6.12	5.57	5.10	1.64	3.32
28	14.09	8.26	6.51	5.90	5.39	1.74	3.48
29	14.54	8.71	6.86	6.19	5.66	1.80	3.63
30	14.94	9.11	7.17	6.44	5.88	1.85	3.64
31	15.29	9.43	7.44	6.65	6.06	1.86	3.64
32	15.58	9.70	7.64	6.81	6.21	1.86	3.65
33	15.80	9.89	7.79	6.93	6.31	1.86	3.65
34	15.95	10.01	7.88	7.00	6.36	1.86	3.66
35	16.03	10.06	7.93	7.01	6.38	1.86	3.66
36	16.86	10.67	8.35	7.37	6.68	1.90	3.75
37	17.67	11.27	8.77	7.69	6.97	1.95	3.79
38	18.46	11.86	9.17	8.02	7.25	1.96	3.80
39	19.25	12.45	9.57	8.33	7.52	1.97	3.81
40	20.04	13.05	9.78	8.63	7.79	1.87	3.65
41	20.83	13.65	9.94	8.94	8.04	1.85	3.58
42	21.61	14.13	10.09	9.19	8.30	1.81	3.50
43	22.20	14.24	10.26	9.34	8.50	1.78	3.41
44	22.24	14.38	10.45	9.50	8.65	1.74	3.34
45	22.29	14.54	10.66	9.69	8.81	1.71	3.25
46	22.52	14.80	10.95	9.94	9.04	1.68	3.19
47	22.77	15.09	11.26	10.23	9.29	1.65	3.12
48	23.04	15.40	11.59	10.52	9.55	1.62	3.04
49	23.12	15.59	11.84	10.74	9.71	1.58	2.97
50	23.21	15.79	12.08	10.95	9.86	1.46	2.72
51	23.28	15.98	12.33	11.16	10.02	1.42	2.63
52	23.61	16.32	12.66	11.43	10.23	1.36	2.53
53	23.96	16.67	13.02	11.73	10.46	1.31	2.41
54	24.38	17.03	13.36	12.01	10.67	1.25	2.28
55	24.85	17.43	13.73	12.31	10.87	1.18	2.14
56	25.20	17.72	14.01	12.25	10.82	1.06	1.92
57	25.56	18.01	14.29	12.19	10.76	1.03	1.85
58	25.92	18.30	14.57	12.13	10.70	0.99	1.78
59	26.28	18.59	14.86	12.07	10.65	0.96	1.71
60	26.65	18.89	15.14	12.01	10.59	0.92	1.64
61	25.60	18.14	14.53	11.49	10.13	0.89	1.57
62	24.94	17.64	14.12	11.15	9.81	0.85	1.50
63	24.73	17.49	13.97	11.03	9.70	0.84	1.50
64	24.52	17.21	13.74	10.82	9.52	0.83	1.46

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 65
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	12.46	6.55	5.12	4.71	4.33	1.36	2.71
26	12.94	7.08	5.54	5.06	4.64	1.46	2.91
27	13.44	7.59	5.95	5.40	4.94	1.54	3.11
28	13.90	8.08	6.33	5.71	5.21	1.64	3.26
29	14.34	8.52	6.66	5.99	5.46	1.70	3.38
30	14.73	8.89	6.96	6.23	5.67	1.73	3.39
31	15.07	9.20	7.20	6.42	5.83	1.73	3.39
32	15.33	9.45	7.39	6.57	5.97	1.73	3.39
33	15.54	9.63	7.53	6.67	6.05	1.73	3.39
34	15.68	9.73	7.61	6.79	6.15	1.73	3.39
35	15.75	9.77	7.64	6.93	6.27	1.73	3.39
36	16.55	10.36	8.04	7.05	6.37	1.76	3.47
37	17.34	10.93	8.43	7.36	6.64	1.76	3.47
38	18.09	11.49	8.81	7.65	6.88	1.74	3.41
39	18.85	12.06	8.96	7.93	7.12	1.72	3.35
40	19.61	12.62	9.11	8.20	7.36	1.59	3.08
41	20.36	13.18	9.26	8.41	7.59	1.56	3.00
42	20.94	13.23	9.37	8.52	7.74	1.51	2.90
43	20.92	13.29	9.50	8.63	7.85	1.47	2.81
44	20.90	13.36	9.64	8.76	7.96	1.43	2.71
45	20.88	13.45	9.80	8.91	8.08	1.38	2.61
46	20.93	13.62	10.03	9.11	8.25	1.35	2.53
47	20.98	13.82	10.26	9.31	8.42	1.30	2.44
48	21.03	13.90	10.50	9.51	8.58	1.26	2.34
49	21.08	13.98	10.62	9.60	8.63	1.21	2.24
50	21.01	14.06	10.74	9.69	8.69	1.08	2.00
51	20.94	14.15	10.85	9.78	8.74	1.03	1.88
52	20.86	14.23	11.02	9.92	8.83	0.96	1.75
53	20.79	14.37	11.19	10.05	8.91	0.89	1.62
54	20.72	14.50	11.34	10.16	8.97	0.82	1.48
55	20.64	14.64	11.50	10.28	9.02	0.74	1.34
56	20.57	14.36	11.26	10.01	8.76	0.63	1.14
57	21.03	14.08	10.84	9.63	8.40	0.57	1.02
58	21.61	14.48	11.01	9.23	8.08	0.53	0.92
59	22.18	14.87	11.33	8.86	7.81	0.48	0.84
60	22.65	15.19	11.57	8.54	7.54	0.48	0.86
61	23.10	15.50	11.81	8.72	7.33	0.50	0.87
62	23.58	15.82	12.06	8.91	7.48	0.51	0.89
63	24.04	16.13	12.29	9.07	7.63	0.52	0.91
64	24.27	16.45	12.54	9.88	8.34	0.53	0.93

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 5 year
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.60	4.16	2.73	2.49	2.23	0.18	0.32
26	7.85	4.36	2.93	2.66	2.38	0.18	0.34
27	8.10	4.54	3.12	2.82	2.51	0.21	0.37
28	8.32	4.72	3.29	2.97	2.64	0.22	0.39
29	8.54	4.88	3.45	3.10	2.75	0.23	0.40
30	8.75	5.02	3.58	3.21	2.86	0.24	0.42
31	8.92	5.17	3.70	3.32	2.96	0.25	0.43
32	9.07	5.30	3.79	3.40	3.03	0.26	0.45
33	9.19	5.42	3.86	3.45	3.09	0.26	0.46
34	9.26	5.54	3.91	3.49	3.12	0.26	0.48
35	9.29	5.65	3.92	3.51	3.14	0.26	0.48
36	9.74	5.78	4.13	3.69	3.30	0.27	0.49
37	10.19	6.11	4.33	3.85	3.45	0.28	0.52
38	10.64	6.44	4.53	4.04	3.60	0.30	0.54
39	11.11	6.78	4.73	4.22	3.77	0.32	0.56
40	11.57	7.14	4.95	4.39	3.92	0.33	0.57
41	12.06	7.50	5.16	4.58	4.08	0.34	0.61
42	12.56	7.88	5.37	4.77	4.25	0.35	0.62
43	13.08	8.27	5.58	4.95	4.42	0.37	0.65
44	13.61	8.68	5.80	5.15	4.59	0.37	0.67
45	14.17	9.09	6.02	5.35	4.76	0.39	0.69
46	14.58	9.32	6.25	5.54	4.94	0.40	0.70
47	15.00	9.55	6.48	5.74	5.10	0.41	0.73
48	15.42	9.77	6.70	5.93	5.26	0.41	0.75
49	15.84	9.99	6.93	6.12	5.43	0.43	0.76
50	16.27	10.22	7.16	6.33	5.59	0.44	0.77
51	16.71	10.44	7.40	6.52	5.76	0.44	0.79
52	17.15	10.67	7.64	6.72	6.02	0.45	0.80
53	17.61	10.91	7.92	7.13	6.41	0.45	0.81
54	18.10	11.18	8.44	7.60	6.83	0.46	0.82
55	18.40	11.49	9.04	8.14	7.29	0.45	0.81
56	19.32	12.17	9.52	8.57	7.64	0.45	0.80
57	20.22	12.98	9.76	8.74	7.71	0.44	0.79
58	21.09	13.76	10.39	8.93	7.94	0.44	0.77
59	21.96	14.54	11.04	8.86	7.81	0.44	0.77
60	22.65	15.19	11.57	8.54	7.54	0.48	0.86
61	23.10	15.50	11.81	8.72	7.33	0.50	0.87
62	23.58	15.82	12.06	8.91	7.48	0.51	0.89
63	24.04	16.13	12.29	9.07	7.63	0.52	0.91
64	24.27	16.45	12.54	9.88	8.34	0.53	0.93

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 2 year
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.93	3.20	2.18	1.79	1.29		
26	7.10	3.44	2.32	1.90	1.33		
27	7.26	3.65	2.46	2.00	1.36		
28	7.41	3.85	2.58	2.09	1.41		
29	7.57	4.04	2.68	2.18	1.46		
30	7.69	4.19	2.78	2.26	1.54		
31	7.81	4.31	2.86	2.32	1.61		
32	7.90	4.41	2.92	2.38	1.69		
33	7.96	4.46	2.97	2.43	1.77		
34	7.99	4.47	2.98	2.46	1.85		
35	7.99	4.47	2.98	2.47	1.94		
36	8.26	4.68	3.10	2.57	2.02		
37	8.53	4.89	3.20	2.67	2.12		
38	8.77	5.10	3.31	2.76	2.22		
39	9.02	5.30	3.41	2.85	2.31		
40	9.27	5.51	3.51	2.95	2.42		
41	9.51	5.72	3.60	3.04	2.53		
42	9.76	5.94	3.70	3.13	2.63		
43	10.01	6.16	3.78	3.22	2.74		
44	10.27	6.40	3.87	3.32	2.85		
45	10.53	6.63	3.95	3.41	2.97		
46	10.79	6.75	4.09	3.53	3.11		
47	11.04	6.88	4.23	3.66	3.25		
48	11.31	7.01	4.37	3.78	3.40		
49	11.59	7.15	4.51	3.92	3.56		
50	11.88	7.29	4.67	4.07	3.66		
51	12.18	7.44	4.84	4.22	3.84		
52	12.50	7.60	5.02	4.37	4.03		
53	12.86	7.80	5.22	4.56	4.25		
54	13.26	8.03	5.46	4.77	4.51		
55	13.57	8.23	5.67	4.95	4.80		
56	14.08	8.68	6.06	5.32	5.09		
57	14.73	9.23	6.54	5.75	5.44		
58	15.58	9.96	7.15	6.30	5.90		
59	16.79	10.90	7.94	7.00	6.30		
60	18.13	11.78	8.57	7.56	6.33		
61	19.58	12.72	9.26	8.16	6.93		
62	21.15	13.74	10.00	8.73	7.33		
63	22.84	14.84	10.80	8.89	7.48		
64	23.78	16.02	11.66	9.68	8.17		

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Benefit Period: to 365 day

Occupation Class: 4A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	6.93	2.15	1.22	0.64	0.28
26	7.04	2.34	1.32	0.68	0.31
27	7.15	2.51	1.42	0.72	0.33
28	7.25	2.67	1.49	0.78	0.34
29	7.35	2.81	1.57	0.81	0.36
30	7.45	2.93	1.62	0.84	0.38
31	7.53	3.02	1.68	0.88	0.40
32	7.59	3.10	1.72	0.91	0.41
33	7.58	3.13	1.75	0.91	0.41
34	7.57	3.13	1.75	0.92	0.41
35	7.57	3.13	1.75	0.92	0.41
36	7.81	3.27	1.82	0.97	0.43
37	8.02	3.41	1.88	1.01	0.45
38	8.21	3.54	1.93	1.05	0.47
39	8.39	3.66	1.98	1.07	0.48
40	8.54	3.78	2.02	1.10	0.49
41	8.68	3.91	2.06	1.12	0.51
42	8.82	4.02	2.10	1.16	0.53
43	8.95	4.14	2.14	1.18	0.54
44	9.06	4.24	2.15	1.20	0.54
45	9.16	4.34	2.17	1.23	0.55
46	9.24	4.36	2.22	1.26	0.57
47	9.32	4.38	2.27	1.29	0.60
48	9.40	4.39	2.31	1.31	0.61
49	9.48	4.41	2.34	1.35	0.63
50	9.57	4.44	2.40	1.38	0.65
51	9.66	4.46	2.44	1.42	0.66
52	9.76	4.49	2.50	1.46	0.68
53	9.88	4.54	2.56	1.49	0.70
54	10.01	4.61	2.64	1.55	0.73
55	10.05	4.65	2.72	1.59	0.76
56	10.22	4.82	2.86	1.69	0.81
57	10.46	5.05	3.05	1.80	0.86
58	10.83	5.36	3.30	1.95	0.93
59	11.42	5.79	3.63	2.16	1.03
60	12.65	6.53	4.15	2.48	1.19
61	11.88	6.33	4.11	2.45	1.18
62	11.26	6.15	4.06	2.43	1.17
63	10.78	5.98	3.98	2.39	1.15
64	10.42	5.85	3.88	2.32	1.12

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section

Add-on for Residual Rider forms HH758 & HH718

Elimination Period: 365 day

Occupation Class: 4A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	2.08	0.13	0.23	0.88	0.03	0.03
26	2.25	0.15	0.25	0.94	0.03	0.04
27	2.41	0.16	0.27	1.01	0.03	0.04
28	2.56	0.16	0.29	1.07	0.03	0.04
29	2.69	0.16	0.29	1.11	0.03	0.05
30	2.81	0.17	0.31	1.17	0.03	0.05
31	2.91	0.18	0.32	1.20	0.03	0.05
32	2.98	0.18	0.33	1.23	0.03	0.05
33	3.05	0.19	0.35	1.25	0.03	0.06
34	3.08	0.19	0.35	1.27	0.03	0.06
35	3.10	0.19	0.35	1.29	0.03	0.06
36	3.27	0.21	0.37	1.33	0.03	0.06
37	3.42	0.23	0.38	1.38	0.03	0.06
38	3.58	0.23	0.40	1.44	0.03	0.08
39	3.75	0.24	0.42	1.49	0.03	0.08
40	3.92	0.24	0.44	1.53	0.03	0.08
41	4.07	0.26	0.45	1.58	0.04	0.09
42	4.24	0.27	0.47	1.62	0.04	0.09
43	4.39	0.28	0.49	1.67	0.04	0.09
44	4.56	0.29	0.51	1.71	0.04	0.09
45	4.72	0.30	0.53	1.74	0.04	0.10
46	4.87	0.30	0.54	1.81	0.05	0.10
47	5.02	0.30	0.56	1.86	0.05	0.09
48	5.17	0.33	0.57	1.92	0.05	0.09
49	5.31	0.34	0.59	1.97	0.05	0.09
50	5.44	0.35	0.61	2.02	0.05	0.10
51	5.57	0.35	0.61	2.09	0.07	0.10
52	5.80	0.35	0.64	2.14	0.07	0.11
53	6.15	0.38	0.68	2.20	0.07	0.11
54	6.50	0.39	0.72	2.27	0.07	0.12
55	6.89	0.43	0.75	2.33	0.08	0.13
56	7.43	0.47	0.81	2.46	0.08	0.13
57	7.71	0.47	0.83	2.61	0.08	0.14
58	8.16	0.50	0.88	2.79	0.09	0.16
59	8.57	0.51	0.90	3.01	0.10	0.18
60	8.75	0.51	0.90	3.32	0.12	0.21
61	8.78	0.50	0.89	3.33	0.12	0.21
62	9.45	0.55	0.96	3.32	0.12	0.21
63	10.09	0.58	1.03	3.31	0.11	0.21
64	10.00	0.58	1.02	3.27	0.11	0.20

Principal Life Insurance Company
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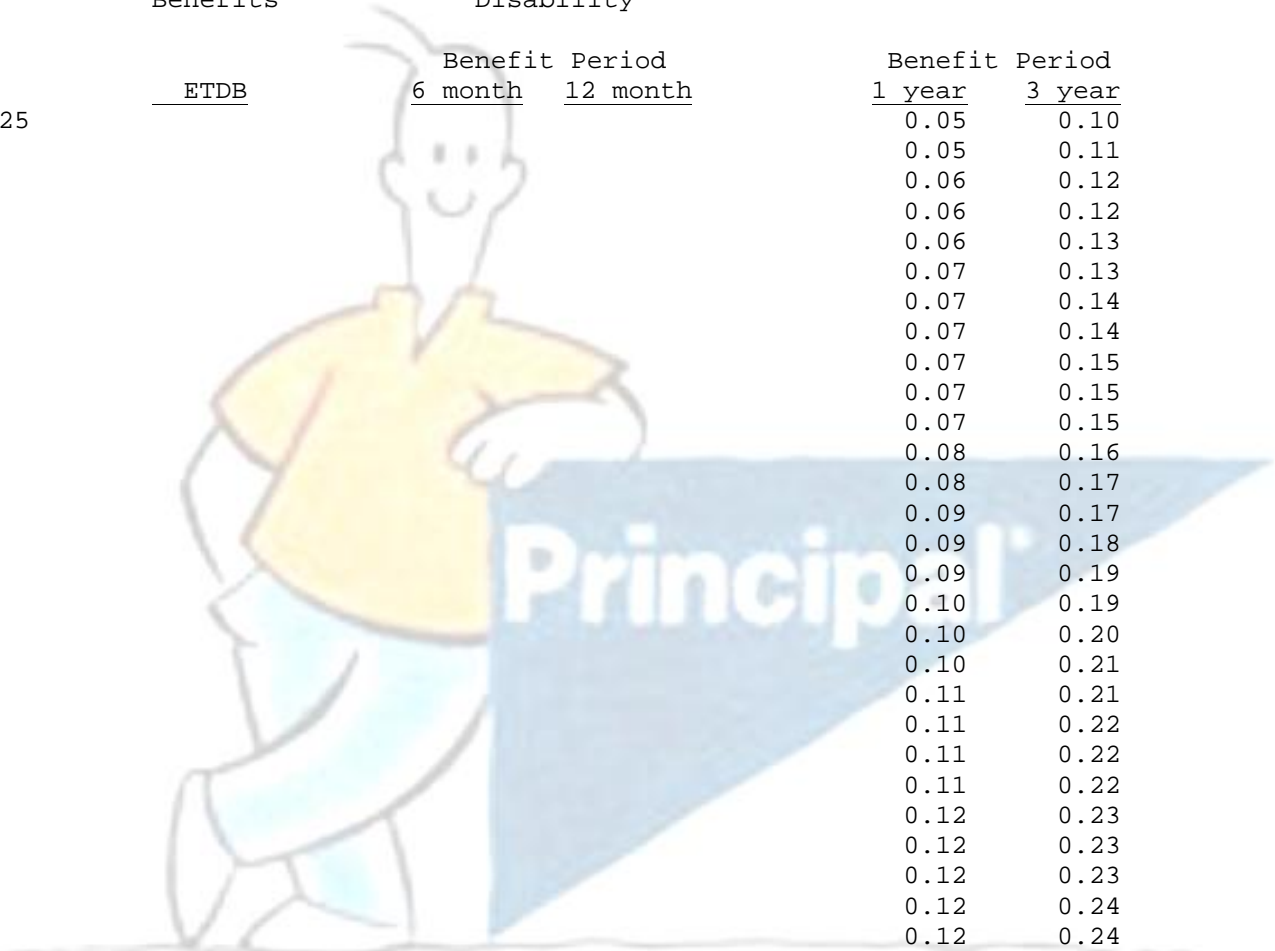
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Occupation Class: 4A Female non-smoker

HH754 Extended Total Disability Benefits	HH759/719 Short-Term Residual Disability	HH756/711 Recovery Benefits
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Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.05	0.10
26				0.05	0.11
27				0.06	0.12
28				0.06	0.12
29				0.06	0.13
30				0.07	0.13
31				0.07	0.14
32				0.07	0.14
33				0.07	0.15
34				0.07	0.15
35				0.07	0.15
36				0.08	0.16
37				0.08	0.17
38				0.09	0.17
39				0.09	0.18
40				0.09	0.19
41				0.10	0.19
42				0.10	0.20
43				0.10	0.21
44				0.11	0.21
45				0.11	0.22
46				0.11	0.22
47				0.11	0.22
48				0.12	0.23
49				0.12	0.23
50				0.12	0.23
51				0.12	0.24
52				0.12	0.24
53				0.12	0.23
54				0.12	0.23
55				0.12	0.23
56				0.12	0.24
57				0.12	0.24
58				0.13	0.25
59				0.13	0.26
60				0.14	0.27
61				0.14	0.27
62				0.14	0.27
63				0.13	0.27
64				0.13	0.26



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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 70
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	14.51	7.80	6.17	5.70	5.27	1.76	3.59
26	15.11	8.44	6.70	6.15	5.67	1.91	3.86
27	15.70	9.07	7.20	6.57	6.05	2.03	4.13
28	16.28	9.66	7.67	6.97	6.40	2.16	4.34
29	16.82	10.20	8.09	7.33	6.72	2.26	4.54
30	17.29	10.66	8.46	7.63	7.00	2.30	4.57
31	17.71	11.06	8.78	7.89	7.23	2.32	4.58
32	18.06	11.38	9.04	8.10	7.41	2.32	4.61
33	18.33	11.61	9.23	8.25	7.54	2.34	4.62
34	18.52	11.76	9.35	8.34	7.63	2.34	4.64
35	18.63	11.84	9.42	8.39	7.66	2.35	4.67
36	19.61	12.58	9.95	8.82	8.05	2.41	4.79
37	20.58	13.31	10.47	9.25	8.42	2.48	4.86
38	21.53	14.03	10.98	9.66	8.79	2.50	4.87
39	22.49	14.76	11.49	10.08	9.16	2.53	4.91
40	23.45	15.50	12.00	10.49	9.52	2.53	4.90
41	24.40	16.24	12.39	10.90	9.88	2.53	4.87
42	25.37	16.99	12.64	11.30	10.23	2.52	4.86
43	26.34	17.74	12.91	11.70	10.58	2.52	4.87
44	27.31	18.03	13.22	12.08	10.94	2.52	4.88
45	27.87	18.32	13.55	12.38	11.29	2.52	4.87
46	28.32	18.77	14.00	12.78	11.67	2.52	4.85
47	28.83	19.27	14.48	13.22	12.06	2.52	4.83
48	29.40	19.81	15.01	13.69	12.48	2.52	4.80
49	29.86	20.28	15.49	14.11	12.84	2.51	4.77
50	30.32	20.75	15.97	14.54	13.21	2.39	4.53
51	30.79	21.23	16.46	14.97	13.59	2.39	4.49
52	31.62	21.94	17.10	15.54	14.08	2.37	4.44
53	32.55	22.73	17.81	16.17	14.63	2.35	4.38
54	33.64	23.59	18.57	16.84	15.21	2.32	4.32
55	34.91	24.59	19.42	17.60	15.85	2.30	4.25
56	35.67	25.19	19.95	18.05	16.20	2.21	4.07
57	36.46	25.69	20.32	18.29	16.29	2.20	4.03
58	36.29	25.97	20.85	18.43	16.51	2.19	3.99
59	36.12	26.25	21.39	18.57	16.74	2.18	3.95
60	35.95	26.54	21.93	18.70	16.97	2.17	3.91
61	35.78	26.82	22.48	18.84	17.20	2.16	3.87
62	35.29	26.42	22.12	18.52	16.89	2.10	3.78
63	33.53	25.03	20.91	17.45	15.90	1.97	3.54
64	31.76	23.64	19.69	16.38	14.90	1.83	3.29

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HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 67
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	14.31	7.60	5.98	5.50	5.07	1.63	3.29
26	14.89	8.22	6.48	5.93	5.45	1.75	3.53
27	15.46	8.82	6.96	6.33	5.80	1.86	3.77
28	16.01	9.39	7.40	6.70	6.13	1.98	3.95
29	16.52	9.90	7.80	7.03	6.43	2.05	4.12
30	16.98	10.35	8.15	7.32	6.68	2.10	4.14
31	17.38	10.72	8.45	7.56	6.89	2.11	4.14
32	17.70	11.02	8.68	7.74	7.06	2.11	4.15
33	17.95	11.24	8.85	7.87	7.17	2.11	4.15
34	18.12	11.37	8.96	7.95	7.23	2.11	4.16
35	18.22	11.43	9.01	7.97	7.25	2.11	4.16
36	19.16	12.12	9.49	8.37	7.59	2.16	4.26
37	20.08	12.81	9.97	8.74	7.92	2.22	4.31
38	20.98	13.48	10.42	9.11	8.24	2.23	4.32
39	21.88	14.15	10.88	9.47	8.55	2.24	4.33
40	22.77	14.83	11.11	9.81	8.85	2.13	4.15
41	23.67	15.51	11.30	10.16	9.14	2.10	4.07
42	24.56	16.06	11.47	10.44	9.43	2.06	3.98
43	25.23	16.18	11.66	10.61	9.66	2.02	3.88
44	25.27	16.34	11.87	10.80	9.83	1.98	3.79
45	25.33	16.52	12.11	11.01	10.01	1.94	3.69
46	25.59	16.82	12.44	11.30	10.27	1.91	3.62
47	25.87	17.15	12.79	11.62	10.56	1.87	3.54
48	26.18	17.50	13.17	11.96	10.85	1.84	3.46
49	26.27	17.72	13.45	12.20	11.03	1.80	3.37
50	26.37	17.94	13.73	12.44	11.21	1.66	3.09
51	26.46	18.16	14.01	12.68	11.39	1.61	2.99
52	26.83	18.54	14.39	12.99	11.63	1.55	2.87
53	27.23	18.94	14.79	13.33	11.89	1.49	2.74
54	27.70	19.35	15.18	13.65	12.12	1.42	2.59
55	28.24	19.81	15.60	13.99	12.35	1.34	2.43
56	28.64	20.14	15.92	13.92	12.29	1.20	2.18
57	29.05	20.47	16.24	13.85	12.23	1.16	2.10
58	29.45	20.80	16.56	13.78	12.16	1.12	2.02
59	29.86	21.13	16.89	13.72	12.10	1.09	1.94
60	30.28	21.47	17.21	13.65	12.03	1.05	1.86
61	29.09	20.61	16.51	13.06	11.51	1.01	1.78
62	28.34	20.05	16.04	12.67	11.15	0.97	1.71
63	28.10	19.87	15.88	12.53	11.02	0.95	1.70
64	27.86	19.56	15.61	12.30	10.82	0.94	1.66

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 65
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	14.16	7.44	5.82	5.35	4.92	1.54	3.08
26	14.71	8.05	6.30	5.75	5.27	1.66	3.31
27	15.27	8.63	6.76	6.14	5.61	1.75	3.53
28	15.80	9.18	7.19	6.49	5.92	1.86	3.70
29	16.29	9.68	7.57	6.81	6.20	1.93	3.84
30	16.74	10.10	7.91	7.08	6.44	1.97	3.85
31	17.12	10.46	8.18	7.30	6.63	1.97	3.85
32	17.42	10.74	8.40	7.47	6.78	1.97	3.85
33	17.66	10.94	8.56	7.58	6.87	1.97	3.85
34	17.82	11.06	8.65	7.72	6.99	1.97	3.85
35	17.90	11.10	8.68	7.87	7.12	1.97	3.85
36	18.81	11.77	9.14	8.01	7.24	2.00	3.94
37	19.70	12.42	9.58	8.36	7.54	2.00	3.94
38	20.56	13.06	10.01	8.69	7.82	1.98	3.88
39	21.42	13.70	10.18	9.01	8.09	1.95	3.81
40	22.28	14.34	10.35	9.32	8.36	1.81	3.50
41	23.14	14.98	10.52	9.56	8.62	1.77	3.41
42	23.79	15.03	10.65	9.68	8.80	1.72	3.30
43	23.77	15.10	10.79	9.81	8.92	1.67	3.19
44	23.75	15.18	10.96	9.96	9.05	1.62	3.08
45	23.73	15.28	11.14	10.12	9.18	1.57	2.97
46	23.78	15.48	11.40	10.35	9.38	1.53	2.88
47	23.84	15.70	11.66	10.58	9.57	1.48	2.77
48	23.90	15.79	11.93	10.81	9.75	1.43	2.66
49	23.96	15.89	12.07	10.91	9.81	1.37	2.54
50	23.87	15.98	12.20	11.01	9.87	1.23	2.27
51	23.79	16.08	12.33	11.11	9.93	1.17	2.14
52	23.71	16.17	12.52	11.27	10.03	1.09	1.99
53	23.62	16.33	12.72	11.42	10.13	1.01	1.84
54	23.54	16.48	12.89	11.55	10.19	0.93	1.68
55	23.45	16.64	13.07	11.68	10.25	0.84	1.52
56	23.37	16.32	12.80	11.38	9.95	0.72	1.30
57	23.90	16.00	12.32	10.94	9.55	0.65	1.16
58	24.56	16.46	12.51	10.49	9.18	0.60	1.05
59	25.21	16.90	12.88	10.07	8.87	0.54	0.95
60	25.74	17.26	13.15	9.71	8.57	0.55	0.98
61	26.25	17.61	13.42	9.91	8.33	0.57	0.99
62	26.80	17.98	13.70	10.12	8.50	0.58	1.01
63	27.32	18.33	13.97	10.31	8.67	0.59	1.03
64	27.58	18.69	14.25	11.23	9.48	0.60	1.06

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: 5 year
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.64	4.73	3.10	2.83	2.53	0.20	0.36
26	8.92	4.95	3.33	3.02	2.70	0.21	0.39
27	9.20	5.16	3.54	3.20	2.85	0.24	0.42
28	9.46	5.36	3.74	3.37	3.00	0.25	0.44
29	9.71	5.55	3.92	3.52	3.13	0.26	0.46
30	9.94	5.71	4.07	3.65	3.25	0.27	0.48
31	10.14	5.88	4.20	3.77	3.36	0.28	0.49
32	10.31	6.02	4.31	3.86	3.44	0.29	0.51
33	10.44	6.16	4.39	3.92	3.51	0.29	0.52
34	10.52	6.29	4.44	3.97	3.55	0.30	0.54
35	10.56	6.42	4.46	3.99	3.57	0.30	0.54
36	11.07	6.57	4.69	4.19	3.75	0.31	0.56
37	11.58	6.94	4.92	4.38	3.92	0.32	0.59
38	12.09	7.32	5.15	4.59	4.09	0.34	0.61
39	12.62	7.70	5.38	4.79	4.28	0.36	0.64
40	13.15	8.11	5.62	4.99	4.45	0.37	0.65
41	13.70	8.52	5.86	5.20	4.64	0.39	0.69
42	14.27	8.95	6.10	5.42	4.83	0.40	0.71
43	14.86	9.40	6.34	5.63	5.02	0.42	0.74
44	15.47	9.86	6.59	5.85	5.22	0.42	0.76
45	16.10	10.33	6.84	6.08	5.41	0.44	0.78
46	16.57	10.59	7.10	6.30	5.61	0.45	0.80
47	17.04	10.85	7.36	6.52	5.79	0.47	0.83
48	17.52	11.10	7.61	6.74	5.98	0.47	0.85
49	18.00	11.35	7.88	6.96	6.17	0.49	0.86
50	18.49	11.61	8.14	7.19	6.35	0.50	0.88
51	18.99	11.86	8.41	7.41	6.54	0.50	0.90
52	19.49	12.13	8.68	7.64	6.84	0.51	0.91
53	20.01	12.40	9.00	8.10	7.28	0.51	0.92
54	20.57	12.71	9.59	8.64	7.76	0.52	0.93
55	20.91	13.06	10.27	9.25	8.28	0.51	0.92
56	21.95	13.83	10.82	9.74	8.68	0.51	0.91
57	22.98	14.75	11.09	9.93	8.76	0.50	0.90
58	23.97	15.64	11.81	10.15	9.02	0.50	0.88
59	24.95	16.52	12.55	10.07	8.87	0.50	0.87
60	25.74	17.26	13.15	9.71	8.57	0.55	0.98
61	26.25	17.61	13.42	9.91	8.33	0.57	0.99
62	26.80	17.98	13.70	10.12	8.50	0.58	1.01
63	27.32	18.33	13.97	10.31	8.67	0.59	1.03
64	27.58	18.69	14.25	11.23	9.48	0.60	1.06

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 2 year
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.88	3.64	2.48	2.03	1.47		
26	8.07	3.91	2.64	2.16	1.51		
27	8.25	4.15	2.80	2.27	1.55		
28	8.42	4.38	2.93	2.38	1.60		
29	8.60	4.59	3.05	2.48	1.66		
30	8.74	4.76	3.16	2.57	1.75		
31	8.87	4.90	3.25	2.64	1.83		
32	8.98	5.01	3.32	2.71	1.92		
33	9.05	5.07	3.37	2.76	2.01		
34	9.08	5.08	3.39	2.79	2.10		
35	9.08	5.08	3.39	2.81	2.20		
36	9.39	5.32	3.52	2.92	2.30		
37	9.69	5.56	3.64	3.03	2.41		
38	9.97	5.79	3.76	3.14	2.52		
39	10.25	6.02	3.87	3.24	2.63		
40	10.53	6.26	3.99	3.35	2.75		
41	10.81	6.50	4.09	3.45	2.87		
42	11.09	6.75	4.20	3.56	2.99		
43	11.38	7.00	4.30	3.66	3.11		
44	11.67	7.27	4.40	3.77	3.24		
45	11.97	7.53	4.49	3.88	3.38		
46	12.26	7.67	4.65	4.01	3.53		
47	12.55	7.82	4.81	4.16	3.69		
48	12.85	7.97	4.97	4.30	3.86		
49	13.17	8.12	5.13	4.46	4.04		
50	13.50	8.28	5.31	4.62	4.16		
51	13.84	8.45	5.50	4.79	4.36		
52	14.21	8.64	5.70	4.97	4.58		
53	14.61	8.86	5.93	5.18	4.83		
54	15.07	9.13	6.20	5.42	5.12		
55	15.42	9.35	6.44	5.63	5.46		
56	16.00	9.86	6.89	6.04	5.78		
57	16.74	10.49	7.43	6.53	6.18		
58	17.71	11.32	8.13	7.16	6.70		
59	19.08	12.39	9.02	7.95	7.16		
60	20.60	13.39	9.74	8.59	7.19		
61	22.25	14.46	10.52	9.27	7.87		
62	24.03	15.61	11.36	9.92	8.33		
63	25.95	16.86	12.27	10.10	8.50		
64	27.03	18.21	13.25	11.01	9.29		

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: to 365 day

Occupation Class: 4A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	7.88	2.45	1.39	0.73	0.32
26	8.00	2.65	1.50	0.78	0.35
27	8.13	2.85	1.61	0.82	0.37
28	8.23	3.04	1.70	0.89	0.40
29	8.36	3.20	1.79	0.92	0.41
30	8.46	3.33	1.85	0.96	0.43
31	8.55	3.44	1.90	1.00	0.45
32	8.62	3.52	1.96	1.03	0.46
33	8.61	3.55	1.98	1.04	0.47
34	8.60	3.55	1.98	1.05	0.47
35	8.60	3.55	1.98	1.05	0.47
36	8.88	3.72	2.06	1.10	0.49
37	9.11	3.87	2.13	1.15	0.51
38	9.33	4.02	2.19	1.18	0.53
39	9.53	4.16	2.25	1.22	0.55
40	9.71	4.30	2.30	1.25	0.56
41	9.87	4.44	2.34	1.28	0.58
42	10.02	4.56	2.39	1.31	0.60
43	10.17	4.70	2.42	1.34	0.61
44	10.29	4.82	2.45	1.36	0.62
45	10.41	4.94	2.46	1.39	0.63
46	10.50	4.96	2.52	1.43	0.65
47	10.59	4.98	2.58	1.47	0.68
48	10.68	5.00	2.62	1.49	0.70
49	10.78	5.01	2.67	1.54	0.72
50	10.88	5.04	2.72	1.57	0.73
51	10.98	5.07	2.78	1.61	0.76
52	11.10	5.10	2.84	1.65	0.78
53	11.23	5.16	2.92	1.70	0.79
54	11.38	5.24	3.00	1.75	0.83
55	11.42	5.28	3.08	1.80	0.86
56	11.62	5.48	3.24	1.91	0.91
57	11.89	5.74	3.47	2.05	0.98
58	12.30	6.09	3.75	2.22	1.06
59	12.98	6.58	4.12	2.46	1.18
60	14.37	7.43	4.72	2.82	1.35
61	13.50	7.20	4.67	2.79	1.34
62	12.79	6.99	4.60	2.76	1.33
63	12.25	6.79	4.52	2.71	1.31
64	11.84	6.66	4.41	2.64	1.27

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Elimination Period: 365 day

Occupation Class: 4A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	2.37	0.15	0.27	1.00	0.03	0.04
26	2.56	0.16	0.29	1.07	0.03	0.05
27	2.73	0.17	0.30	1.15	0.03	0.05
28	2.90	0.18	0.32	1.21	0.03	0.05
29	3.05	0.19	0.34	1.27	0.03	0.06
30	3.19	0.20	0.36	1.33	0.03	0.06
31	3.30	0.21	0.37	1.36	0.03	0.06
32	3.39	0.21	0.37	1.40	0.03	0.06
33	3.47	0.22	0.39	1.42	0.03	0.07
34	3.50	0.22	0.39	1.44	0.03	0.07
35	3.51	0.22	0.40	1.46	0.03	0.07
36	3.71	0.24	0.42	1.51	0.04	0.07
37	3.89	0.25	0.44	1.57	0.04	0.07
38	4.07	0.26	0.45	1.63	0.04	0.09
39	4.27	0.27	0.47	1.69	0.04	0.09
40	4.45	0.28	0.50	1.74	0.04	0.09
41	4.63	0.30	0.51	1.80	0.05	0.10
42	4.81	0.31	0.53	1.84	0.05	0.10
43	4.99	0.31	0.56	1.89	0.05	0.10
44	5.18	0.32	0.58	1.94	0.05	0.10
45	5.36	0.34	0.60	1.99	0.05	0.10
46	5.53	0.34	0.62	2.05	0.06	0.10
47	5.71	0.35	0.63	2.11	0.06	0.10
48	5.87	0.37	0.65	2.18	0.06	0.11
49	6.03	0.38	0.67	2.23	0.06	0.11
50	6.19	0.39	0.68	2.29	0.06	0.12
51	6.34	0.40	0.70	2.37	0.08	0.12
52	6.59	0.40	0.73	2.43	0.08	0.13
53	6.98	0.44	0.77	2.51	0.08	0.13
54	7.38	0.45	0.82	2.58	0.08	0.14
55	7.83	0.49	0.85	2.64	0.08	0.14
56	8.44	0.53	0.92	2.79	0.08	0.15
57	8.76	0.54	0.95	2.96	0.09	0.16
58	9.28	0.56	0.99	3.17	0.11	0.18
59	9.74	0.58	1.03	3.42	0.11	0.20
60	9.93	0.57	1.02	3.77	0.14	0.23
61	9.97	0.57	1.02	3.78	0.14	0.23
62	10.74	0.62	1.09	3.78	0.14	0.23
63	11.46	0.65	1.17	3.76	0.13	0.23
64	11.36	0.65	1.16	3.71	0.13	0.23

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 70
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	15.36	8.25	6.53	6.03	5.58	1.41	2.86
26	15.72	8.79	6.97	6.40	5.90	1.50	3.03
27	16.06	9.28	7.37	6.73	6.19	1.57	3.18
28	16.37	9.71	7.71	7.01	6.44	1.63	3.30
29	16.61	10.07	8.00	7.24	6.64	1.68	3.38
30	16.78	10.34	8.21	7.40	6.79	1.69	3.35
31	16.87	10.53	8.36	7.52	6.88	1.67	3.30
32	16.88	10.64	8.45	7.57	6.93	1.64	3.26
33	16.81	10.65	8.46	7.56	6.92	1.62	3.21
34	16.66	10.58	8.42	7.50	6.86	1.59	3.16
35	16.43	10.44	8.31	7.40	6.76	1.57	3.11
36	16.95	10.87	8.60	7.62	6.96	1.58	3.12
37	17.43	11.27	8.86	7.83	7.13	1.59	3.11
38	17.85	11.63	9.10	8.01	7.29	1.57	3.07
39	18.25	11.98	9.32	8.18	7.43	1.56	3.02
40	18.61	12.30	9.53	8.32	7.56	1.53	2.95
41	18.94	12.60	9.62	8.46	7.67	1.49	2.88
42	19.24	12.88	9.59	8.57	7.76	1.46	2.82
43	19.51	13.14	9.57	8.67	7.84	1.43	2.76
44	19.75	13.04	9.56	8.73	7.91	1.40	2.71
45	19.67	12.93	9.56	8.73	7.96	1.38	2.66
46	19.42	12.87	9.60	8.76	8.00	1.35	2.60
47	19.20	12.83	9.65	8.80	8.03	1.32	2.55
48	19.00	12.80	9.70	8.84	8.06	1.30	2.48
49	18.72	12.71	9.71	8.84	8.05	1.27	2.41
50	18.42	12.60	9.70	8.83	8.02	1.23	2.32
51	18.10	12.49	9.68	8.80	7.99	1.20	2.24
52	17.99	12.48	9.73	8.84	8.01	1.16	2.16
53	17.90	12.50	9.79	8.89	8.04	1.12	2.07
54	17.86	12.52	9.86	8.94	8.07	1.08	1.99
55	17.87	12.59	9.94	9.01	8.12	1.04	1.91
56	17.59	12.43	9.84	8.91	7.99	1.02	1.87
57	17.30	12.20	9.64	8.68	7.73	0.97	1.77
58	16.55	11.85	9.51	8.41	7.53	0.92	1.67
59	15.81	11.49	9.37	8.13	7.33	0.86	1.58
60	15.08	11.13	9.20	7.85	7.12	0.81	1.48
61	14.36	10.77	9.02	7.56	6.90	0.76	1.38
62	13.53	10.13	8.48	7.10	6.48	0.71	1.29
63	12.29	9.18	7.67	6.40	5.83	0.63	1.15
64	11.12	8.27	6.89	5.73	5.21	0.56	1.01

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 67
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	15.15	8.04	6.33	5.82	5.37	1.30	2.62
26	15.49	8.56	6.74	6.17	5.67	1.38	2.78
27	15.82	9.03	7.12	6.48	5.94	1.44	2.90
28	16.10	9.44	7.44	6.74	6.17	1.50	3.00
29	16.32	9.78	7.71	6.95	6.35	1.53	3.07
30	16.48	10.04	7.91	7.10	6.48	1.54	3.04
31	16.55	10.21	8.04	7.20	6.57	1.52	2.98
32	16.55	10.30	8.12	7.24	6.60	1.49	2.93
33	16.47	10.31	8.12	7.22	6.57	1.47	2.88
34	16.30	10.23	8.06	7.15	6.51	1.44	2.83
35	16.07	10.08	7.94	7.03	6.40	1.41	2.78
36	16.56	10.48	8.20	7.23	6.56	1.42	2.78
37	17.00	10.84	8.44	7.40	6.71	1.42	2.76
38	17.39	11.17	8.64	7.55	6.83	1.40	2.72
39	17.75	11.48	8.83	7.68	6.94	1.38	2.67
40	18.08	11.77	8.82	7.79	7.02	1.34	2.59
41	18.37	12.03	8.77	7.89	7.10	1.30	2.52
42	18.63	12.18	8.70	7.92	7.15	1.27	2.45
43	18.69	11.99	8.64	7.86	7.16	1.24	2.39
44	18.28	11.82	8.59	7.81	7.11	1.21	2.32
45	17.88	11.65	8.54	7.77	7.06	1.17	2.23
46	17.55	11.53	8.53	7.75	7.04	1.14	2.14
47	17.23	11.42	8.52	7.74	7.03	1.09	2.05
48	16.92	11.31	8.51	7.73	7.01	1.05	1.95
49	16.47	11.11	8.43	7.65	6.91	0.99	1.85
50	16.02	10.90	8.34	7.56	6.81	0.93	1.73
51	15.56	10.68	8.24	7.46	6.70	0.88	1.62
52	15.26	10.54	8.19	7.39	6.62	0.82	1.51
53	14.97	10.41	8.13	7.33	6.54	0.77	1.41
54	14.70	10.27	8.06	7.25	6.43	0.71	1.30
55	14.46	10.14	7.99	7.16	6.32	0.66	1.19
56	14.13	9.93	7.85	6.87	6.06	0.59	1.08
57	13.79	9.72	7.71	6.58	5.80	0.54	0.99
58	13.44	9.49	7.55	6.29	5.55	0.50	0.90
59	13.07	9.25	7.39	6.01	5.30	0.45	0.81
60	12.70	9.01	7.22	5.73	5.05	0.41	0.72
61	11.68	8.27	6.63	5.24	4.62	0.36	0.63
62	10.86	7.69	6.15	4.86	4.28	0.33	0.58
63	10.30	7.29	5.82	4.59	4.04	0.31	0.55
64	9.75	6.85	5.47	4.31	3.79	0.29	0.51

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 65
Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	14.98	7.88	6.16	5.66	5.20	1.23	2.46
26	15.31	8.38	6.56	5.99	5.49	1.30	2.60
27	15.62	8.83	6.92	6.28	5.74	1.36	2.72
28	15.88	9.23	7.23	6.52	5.96	1.41	2.81
29	16.09	9.56	7.48	6.72	6.13	1.44	2.86
30	16.24	9.80	7.67	6.87	6.25	1.44	2.83
31	16.30	9.96	7.79	6.95	6.32	1.42	2.77
32	16.29	10.04	7.85	6.98	6.34	1.39	2.72
33	16.20	10.04	7.85	6.95	6.30	1.36	2.67
34	16.03	9.95	7.78	6.95	6.29	1.34	2.62
35	15.79	9.79	7.66	6.94	6.28	1.31	2.57
36	16.25	10.17	7.90	6.92	6.26	1.32	2.57
37	16.68	10.52	8.11	7.08	6.38	1.31	2.55
38	17.04	10.83	8.30	7.20	6.48	1.29	2.50
39	17.38	11.12	8.26	7.31	6.57	1.27	2.45
40	17.69	11.38	8.21	7.40	6.64	1.22	2.36
41	17.96	11.62	8.17	7.42	6.69	1.19	2.28
42	18.04	11.40	8.08	7.34	6.68	1.15	2.20
43	17.61	11.19	8.00	7.27	6.61	1.11	2.11
44	17.17	10.98	7.92	7.20	6.54	1.07	2.02
45	16.74	10.78	7.86	7.14	6.48	1.02	1.92
46	16.31	10.62	7.81	7.10	6.43	0.98	1.82
47	15.88	10.45	7.77	7.05	6.37	0.92	1.72
48	15.44	10.21	7.71	6.99	6.30	0.87	1.61
49	15.01	9.96	7.56	6.84	6.15	0.81	1.50
50	14.50	9.71	7.41	6.69	5.99	0.75	1.37
51	13.99	9.45	7.25	6.53	5.84	0.69	1.26
52	13.49	9.20	7.12	6.41	5.70	0.62	1.13
53	12.99	8.98	7.00	6.28	5.57	0.56	1.01
54	12.50	8.75	6.84	6.13	5.41	0.49	0.89
55	12.01	8.52	6.69	5.98	5.25	0.43	0.78
56	11.53	8.05	6.31	5.62	4.91	0.36	0.64
57	11.34	7.59	5.85	5.19	4.53	0.29	0.52
58	11.20	7.51	5.71	4.79	4.19	0.24	0.42
59	11.04	7.40	5.64	4.41	3.88	0.21	0.37
60	10.80	7.24	5.52	4.07	3.60	0.20	0.36
61	10.53	7.07	5.39	3.98	3.34	0.20	0.35
62	10.27	6.89	5.25	3.88	3.26	0.19	0.34
63	10.02	6.72	5.12	3.78	3.18	0.19	0.34
64	9.65	6.54	4.99	3.93	3.32	0.18	0.33

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Benefit Period: to 365 day

Occupation Class: 4A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	6.71	1.99	1.13	0.58	0.26
26	6.63	2.13	1.19	0.62	0.27
27	6.57	2.26	1.26	0.65	0.29
28	6.49	2.37	1.31	0.68	0.30
29	6.43	2.44	1.35	0.69	0.32
30	6.37	2.51	1.38	0.72	0.32
31	6.31	2.52	1.37	0.72	0.33
32	6.25	2.49	1.36	0.73	0.33
33	6.21	2.48	1.36	0.72	0.33
34	6.15	2.46	1.35	0.72	0.33
35	6.10	2.43	1.33	0.70	0.32
36	6.13	2.49	1.36	0.73	0.33
37	6.16	2.53	1.37	0.73	0.33
38	6.15	2.55	1.37	0.73	0.34
39	6.12	2.58	1.37	0.74	0.33
40	6.08	2.60	1.37	0.74	0.34
41	6.02	2.60	1.37	0.74	0.34
42	5.97	2.62	1.36	0.74	0.34
43	5.90	2.63	1.36	0.74	0.34
44	5.84	2.65	1.33	0.73	0.33
45	5.76	2.63	1.31	0.73	0.34
46	5.67	2.59	1.31	0.73	0.34
47	5.59	2.53	1.30	0.73	0.34
48	5.50	2.47	1.29	0.73	0.34
49	5.40	2.41	1.28	0.72	0.34
50	5.28	2.35	1.26	0.72	0.34
51	5.17	2.29	1.24	0.72	0.34
52	5.07	2.23	1.23	0.71	0.34
53	4.96	2.18	1.21	0.70	0.34
54	4.87	2.16	1.21	0.70	0.34
55	4.74	2.09	1.21	0.71	0.34
56	4.70	2.13	1.25	0.73	0.34
57	4.72	2.20	1.31	0.76	0.37
58	4.78	2.31	1.42	0.83	0.41
59	4.96	2.49	1.54	0.92	0.44
60	5.32	2.72	1.73	1.02	0.48
61	4.96	2.64	1.70	1.02	0.49
62	4.61	2.53	1.66	1.01	0.48
63	4.27	2.38	1.58	0.94	0.47
64	4.00	2.24	1.49	0.89	0.44

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Elimination Period: 365 day

Occupation Class: 4A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.96	0.12	0.22	0.79	0.02	0.04
26	2.10	0.13	0.24	0.84	0.02	0.04
27	2.22	0.15	0.24	0.89	0.02	0.04
28	2.31	0.15	0.26	0.91	0.03	0.04
29	2.40	0.16	0.27	0.95	0.03	0.04
30	2.46	0.16	0.28	0.97	0.03	0.04
31	2.51	0.16	0.28	0.98	0.03	0.04
32	2.52	0.16	0.28	1.00	0.03	0.04
33	2.52	0.16	0.28	0.98	0.03	0.04
34	2.49	0.16	0.28	0.98	0.03	0.04
35	2.46	0.16	0.28	0.97	0.03	0.04
36	2.53	0.16	0.29	0.98	0.03	0.04
37	2.61	0.17	0.29	1.00	0.03	0.04
38	2.65	0.17	0.30	1.00	0.03	0.04
39	2.72	0.17	0.31	1.01	0.03	0.05
40	2.76	0.17	0.31	1.02	0.03	0.05
41	2.81	0.18	0.32	1.03	0.03	0.05
42	2.86	0.18	0.32	1.03	0.03	0.05
43	2.90	0.18	0.33	1.03	0.03	0.05
44	2.95	0.19	0.33	1.04	0.03	0.05
45	2.99	0.19	0.34	1.04	0.03	0.05
46	3.03	0.18	0.34	1.05	0.03	0.05
47	3.06	0.19	0.34	1.05	0.03	0.05
48	3.08	0.19	0.35	1.06	0.03	0.05
49	3.10	0.19	0.34	1.07	0.03	0.05
50	3.12	0.21	0.35	1.07	0.03	0.04
51	3.11	0.19	0.35	1.06	0.03	0.04
52	3.15	0.21	0.35	1.07	0.03	0.05
53	3.25	0.20	0.36	1.07	0.03	0.05
54	3.37	0.21	0.38	1.08	0.03	0.05
55	3.48	0.21	0.39	1.07	0.03	0.05
56	3.69	0.24	0.41	1.11	0.04	0.05
57	3.79	0.24	0.42	1.18	0.04	0.06
58	3.99	0.25	0.44	1.24	0.04	0.07
59	4.12	0.25	0.44	1.34	0.05	0.07
60	4.02	0.24	0.41	1.43	0.05	0.09
61	3.87	0.23	0.39	1.39	0.06	0.07
62	3.95	0.23	0.41	1.36	0.06	0.09
63	4.08	0.24	0.42	1.31	0.06	0.09
64	3.91	0.23	0.41	1.25	0.04	0.07

Principal Life Insurance Company
2014 Pricing

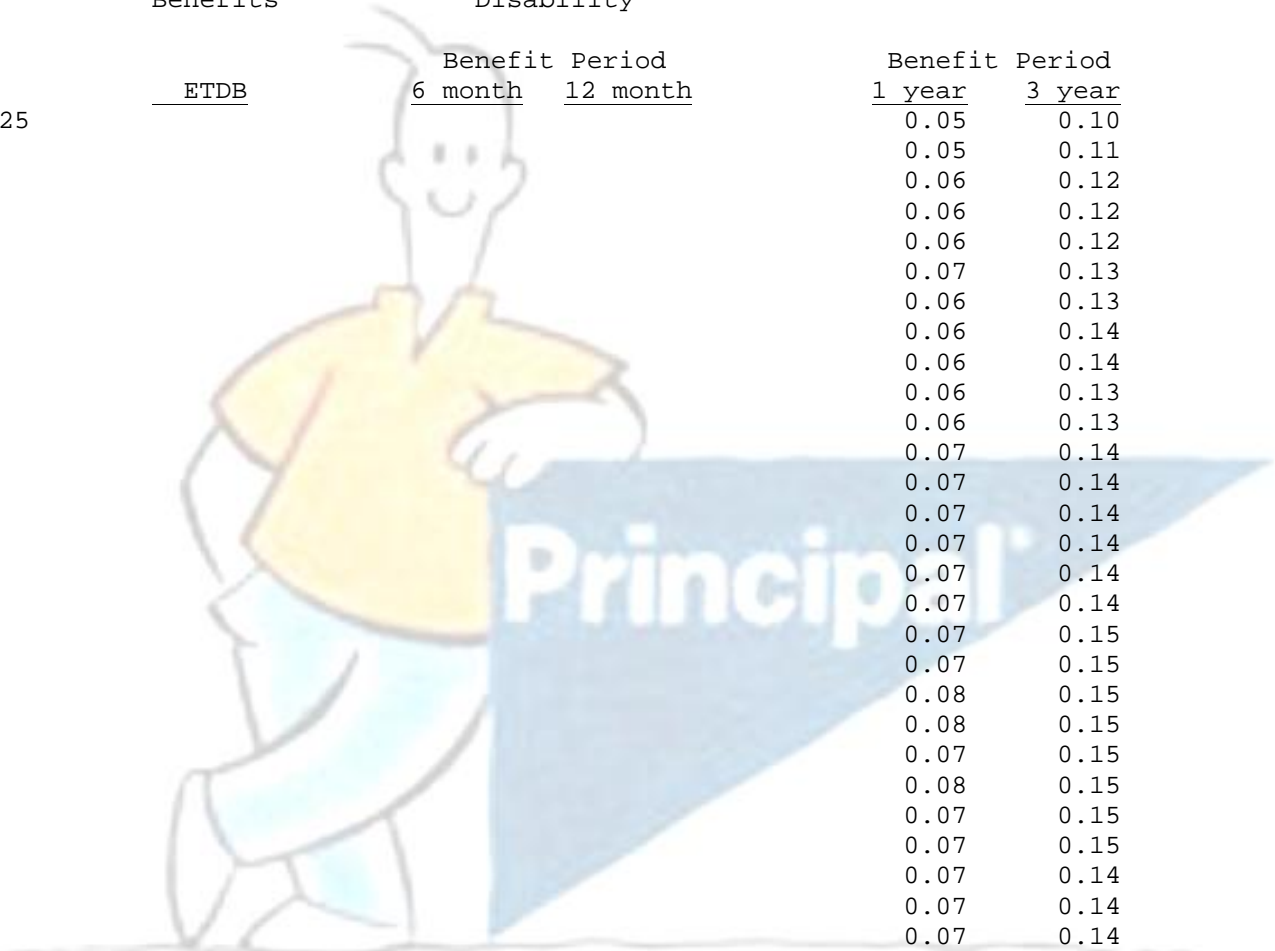
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Occupation Class: 4A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.05	0.10
26				0.05	0.11
27				0.06	0.12
28				0.06	0.12
29				0.06	0.12
30				0.07	0.13
31				0.06	0.13
32				0.06	0.14
33				0.06	0.14
34				0.06	0.13
35				0.06	0.13
36				0.07	0.14
37				0.07	0.14
38				0.07	0.14
39				0.07	0.14
40				0.07	0.14
41				0.07	0.14
42				0.07	0.15
43				0.07	0.15
44				0.08	0.15
45				0.08	0.15
46				0.07	0.15
47				0.08	0.15
48				0.07	0.15
49				0.07	0.15
50				0.07	0.14
51				0.07	0.14
52				0.07	0.14
53				0.07	0.13
54				0.06	0.13
55				0.06	0.12
56				0.06	0.12
57				0.06	0.12
58				0.06	0.12
59				0.06	0.12
60				0.06	0.12
61				0.06	0.12
62				0.05	0.11
63				0.05	0.11
64				0.05	0.10



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70

Occupation Class: 4A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.36	3.26	3.08	0.98	2.09
26	3.50	3.40	3.21	1.00	2.11
27	3.64	3.53	3.35	1.02	2.14
28	3.79	3.67	3.48	1.03	2.16
29	3.93	3.81	3.61	1.05	2.19
30	4.07	3.94	3.74	1.07	2.22
31	4.30	4.17	3.94	1.10	2.28
32	4.53	4.39	4.16	1.13	2.33
33	4.76	4.61	4.37	1.16	2.38
34	4.99	4.84	4.58	1.19	2.44
35	5.21	5.06	4.78	1.22	2.50
36	5.48	5.32	5.03	1.25	2.54
37	5.75	5.58	5.28	1.28	2.59
38	6.02	5.84	5.52	1.32	2.65
39	6.29	6.10	5.76	1.35	2.70
40	6.56	6.36	6.01	1.38	2.75
41	6.83	6.62	6.25	1.39	2.75
42	7.10	6.87	6.49	1.40	2.75
43	7.37	7.13	6.73	1.41	2.75
44	7.64	7.39	6.97	1.41	2.76
45	7.90	7.65	7.21	1.42	2.76
46	8.20	7.92	7.46	1.41	2.72
47	8.48	8.19	7.70	1.40	2.69
48	8.77	8.46	7.95	1.39	2.65
49	9.06	8.73	8.20	1.38	2.62
50	9.35	9.01	8.44	1.36	2.58
51	9.67	9.29	8.68	1.33	2.51
52	9.97	9.58	8.92	1.30	2.44
53	10.28	9.86	9.16	1.27	2.37
54	10.59	10.14	9.40	1.24	2.30
55	10.90	10.43	9.64	1.20	2.23
56	11.37	10.84	9.98	1.16	2.14
57	11.83	11.25	10.31	1.10	2.03
58	12.30	11.66	10.65	1.04	1.91
59	12.76	12.08	10.97	0.99	1.80
60	13.23	12.49	11.31	0.93	1.68
61	12.82	12.09	10.93	0.87	1.57
62	12.42	11.69	10.53	0.74	1.33
63	12.02	11.29	10.15	0.60	1.07
64	12.14	11.40	10.25	0.60	1.08

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: 4A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.22	3.12	2.95	0.91	1.90
26	3.36	3.25	3.07	0.92	1.93
27	3.49	3.38	3.20	0.93	1.94
28	3.62	3.51	3.31	0.94	1.96
29	3.75	3.64	3.44	0.95	1.97
30	3.88	3.76	3.56	0.97	2.00
31	4.10	3.97	3.75	1.00	2.04
32	4.31	4.17	3.94	1.02	2.08
33	4.52	4.38	4.14	1.04	2.12
34	4.74	4.59	4.33	1.07	2.16
35	4.95	4.79	4.53	1.09	2.21
36	5.20	5.03	4.75	1.12	2.25
37	5.44	5.26	4.97	1.14	2.28
38	5.69	5.51	5.20	1.16	2.32
39	5.93	5.74	5.42	1.18	2.36
40	6.18	5.98	5.64	1.21	2.39
41	6.41	6.20	5.84	1.22	2.39
42	6.65	6.43	6.05	1.21	2.37
43	6.87	6.64	6.25	1.21	2.37
44	7.11	6.87	6.46	1.20	2.36
45	7.34	7.09	6.66	1.21	2.35
46	7.56	7.30	6.85	1.19	2.29
47	7.79	7.51	7.03	1.17	2.24
48	8.03	7.72	7.22	1.14	2.18
49	8.26	7.93	7.41	1.12	2.12
50	8.48	8.14	7.59	1.10	2.06
51	8.66	8.30	7.71	1.05	1.94
52	8.85	8.46	7.83	0.99	1.83
53	9.03	8.62	7.94	0.94	1.73
54	9.21	8.78	8.05	0.88	1.62
55	9.40	8.93	8.17	0.82	1.50
56	9.54	9.02	8.20	0.76	1.38
57	9.68	9.11	8.22	0.69	1.26
58	9.81	9.21	8.25	0.63	1.14
59	9.96	9.30	8.28	0.56	1.01
60	10.09	9.39	8.30	0.50	0.89
61	9.57	8.98	8.05	0.43	0.77
62	9.05	8.57	7.78	0.36	0.65
63	8.52	8.15	7.53	0.29	0.53
64	8.61	8.24	7.61	0.29	0.54

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65

Occupation Class: 4A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.12	3.02	2.85	0.86	1.80
26	3.24	3.14	2.96	0.87	1.82
27	3.37	3.26	3.08	0.88	1.82
28	3.49	3.38	3.19	0.89	1.84
29	3.62	3.50	3.31	0.90	1.84
30	3.74	3.62	3.42	0.91	1.86
31	3.94	3.81	3.60	0.93	1.90
32	4.14	4.01	3.78	0.95	1.94
33	4.34	4.20	3.97	0.97	1.96
34	4.54	4.40	4.15	0.99	2.00
35	4.74	4.59	4.33	1.01	2.04
36	4.97	4.81	4.54	1.03	2.07
37	5.20	5.03	4.75	1.05	2.10
38	5.43	5.26	4.95	1.08	2.15
39	5.66	5.48	5.16	1.10	2.18
40	5.89	5.70	5.37	1.12	2.21
41	6.10	5.90	5.55	1.12	2.19
42	6.31	6.10	5.74	1.11	2.16
43	6.51	6.29	5.92	1.11	2.15
44	6.72	6.49	6.11	1.10	2.12
45	6.93	6.69	6.29	1.10	2.10
46	7.11	6.86	6.43	1.06	2.02
47	7.30	7.02	6.57	1.03	1.94
48	7.48	7.19	6.71	0.99	1.87
49	7.67	7.35	6.85	0.96	1.79
50	7.85	7.52	6.99	0.92	1.71
51	7.93	7.57	7.01	0.86	1.58
52	8.01	7.62	7.03	0.79	1.46
53	8.08	7.68	7.04	0.74	1.34
54	8.16	7.73	7.06	0.67	1.22
55	8.24	7.78	7.08	0.61	1.09
56	8.17	7.67	6.95	0.54	0.97
57	8.09	7.56	6.81	0.49	0.86
58	8.02	7.45	6.68	0.42	0.75
59	7.94	7.34	6.54	0.37	0.64
60	7.87	7.23	6.41	0.30	0.52
61	7.68	7.18	6.54	0.28	0.49
62	7.48	7.13	6.66	0.28	0.47
63	7.29	7.08	6.79	0.26	0.44
64	7.36	7.15	6.86	0.26	0.44

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: 4A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.95	1.87	1.74	0.13	0.22
26	2.02	1.94	1.81	0.13	0.23
27	2.09	2.01	1.88	0.13	0.24
28	2.17	2.07	1.95	0.14	0.24
29	2.24	2.14	2.02	0.14	0.25
30	2.31	2.21	2.09	0.14	0.26
31	2.43	2.33	2.20	0.15	0.27
32	2.55	2.45	2.31	0.16	0.29
33	2.67	2.56	2.43	0.16	0.29
34	2.79	2.68	2.54	0.17	0.31
35	2.91	2.80	2.65	0.18	0.32
36	3.05	2.94	2.78	0.19	0.34
37	3.20	3.08	2.91	0.20	0.36
38	3.34	3.21	3.05	0.21	0.37
39	3.49	3.35	3.18	0.22	0.39
40	3.63	3.49	3.31	0.23	0.41
41	3.79	3.65	3.46	0.24	0.43
42	3.95	3.81	3.61	0.25	0.45
43	4.12	3.97	3.77	0.26	0.45
44	4.28	4.13	3.92	0.27	0.47
45	4.44	4.29	4.07	0.28	0.49
46	4.65	4.49	4.26	0.29	0.51
47	4.86	4.69	4.45	0.30	0.53
48	5.06	4.89	4.64	0.32	0.56
49	5.27	5.09	4.83	0.33	0.58
50	5.48	5.29	5.02	0.34	0.60
51	5.71	5.51	5.22	0.34	0.61
52	5.95	5.73	5.41	0.36	0.63
53	6.18	5.96	5.61	0.36	0.65
54	6.42	6.18	5.80	0.38	0.67
55	6.65	6.40	6.00	0.38	0.68
56	6.89	6.57	6.08	0.37	0.65
57	7.14	6.73	6.16	0.35	0.62
58	7.38	6.90	6.25	0.33	0.58
59	7.63	7.06	6.33	0.31	0.55
60	7.87	7.23	6.41	0.30	0.52
61	7.68	7.18	6.54	0.28	0.49
62	7.48	7.13	6.66	0.28	0.47
63	7.29	7.08	6.79	0.26	0.44
64	7.36	7.15	6.86	0.26	0.44

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year
Occupation Class: 4A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.64	1.55			
26	1.68	1.59			
27	1.73	1.63			
28	1.77	1.68			
29	1.82	1.72			
30	1.86	1.76			
31	1.93	1.84			
32	2.01	1.92			
33	2.08	1.99			
34	2.16	2.07			
35	2.23	2.15			
36	2.32	2.23			
37	2.41	2.31			
38	2.49	2.38			
39	2.58	2.46			
40	2.67	2.54			
41	2.76	2.63			
42	2.85	2.72			
43	2.93	2.81			
44	3.02	2.90			
45	3.11	2.99			
46	3.22	3.10			
47	3.33	3.21			
48	3.45	3.32			
49	3.56	3.43			
50	3.67	3.54			
51	3.84	3.71			
52	4.02	3.88			
53	4.19	4.05			
54	4.37	4.22			
55	4.54	4.39			
56	4.90	4.74			
57	5.25	5.08			
58	5.61	5.43			
59	5.96	5.77			
60	6.32	6.12			
61	6.64	6.44			
62	6.97	6.76			
63	7.29	7.08			
64	7.36	7.15			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.44	0.76	0.59	0.54	0.50	0.12	0.24
26	1.47	0.80	0.63	0.57	0.53	0.12	0.25
27	1.50	0.85	0.66	0.60	0.55	0.13	0.26
28	1.52	0.89	0.69	0.63	0.57	0.14	0.27
29	1.54	0.92	0.72	0.64	0.59	0.14	0.28
30	1.56	0.94	0.74	0.66	0.60	0.14	0.27
31	1.56	0.96	0.75	0.67	0.61	0.14	0.27
32	1.56	0.96	0.75	0.67	0.61	0.13	0.26
33	1.56	0.96	0.75	0.67	0.60	0.13	0.26
34	1.54	0.96	0.75	0.67	0.60	0.13	0.25
35	1.52	0.94	0.74	0.67	0.60	0.13	0.25
36	1.56	0.98	0.76	0.66	0.60	0.13	0.25
37	1.60	1.01	0.78	0.68	0.61	0.13	0.24
38	1.64	1.04	0.80	0.69	0.62	0.12	0.24
39	1.67	1.07	0.79	0.70	0.63	0.12	0.24
40	1.70	1.09	0.79	0.71	0.64	0.12	0.23
41	1.94	1.25	0.88	0.80	0.72	0.13	0.25
42	2.16	1.37	0.97	0.88	0.80	0.14	0.26
43	2.33	1.48	1.06	0.96	0.87	0.15	0.28
44	2.47	1.58	1.14	1.04	0.94	0.15	0.29
45	2.61	1.68	1.23	1.11	1.01	0.16	0.30
46	2.74	1.78	1.31	1.19	1.08	0.17	0.31
47	2.86	1.88	1.40	1.27	1.15	0.16	0.31
48	2.96	1.96	1.48	1.34	1.21	0.17	0.31
49	3.06	2.03	1.54	1.39	1.25	0.17	0.31
50	3.13	2.10	1.60	1.44	1.29	0.16	0.30
51	3.52	2.38	1.83	1.65	1.47	0.17	0.32
52	3.88	2.65	2.05	1.85	1.64	0.18	0.33
53	4.21	2.91	2.27	2.04	1.80	0.18	0.33
54	4.50	3.15	2.46	2.21	1.95	0.17	0.32
55	4.76	3.37	2.65	2.37	2.08	0.17	0.31
56	4.98	3.48	2.73	2.43	2.12	0.16	0.27
57	5.30	3.55	2.74	2.43	2.12	0.13	0.24
58	5.64	3.79	2.88	2.41	2.11	0.12	0.21
59	5.96	4.00	3.04	2.38	2.10	0.12	0.20
60	5.99	4.01	3.06	2.26	2.00	0.11	0.20
61	6.00	4.03	3.07	2.27	1.90	0.11	0.20
62	6.01	4.03	3.07	2.27	1.91	0.11	0.20
63	6.01	4.03	3.07	2.27	1.91	0.11	0.20
64	5.85	3.92	2.99	2.36	1.99	0.11	0.20

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 4A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.64	0.19	0.11	0.06	0.03
26	0.64	0.20	0.11	0.06	0.03
27	0.63	0.22	0.12	0.06	0.03
28	0.62	0.23	0.13	0.07	0.03
29	0.61	0.24	0.13	0.07	0.03
30	0.61	0.25	0.13	0.07	0.03
31	0.61	0.25	0.13	0.07	0.03
32	0.60	0.24	0.13	0.07	0.03
33	0.60	0.24	0.13	0.07	0.03
34	0.59	0.24	0.13	0.07	0.03
35	0.59	0.24	0.13	0.07	0.03
36	0.59	0.24	0.13	0.07	0.03
37	0.59	0.25	0.13	0.07	0.03
38	0.59	0.25	0.13	0.07	0.03
39	0.59	0.25	0.13	0.07	0.03
40	0.58	0.25	0.13	0.07	0.03
41	0.65	0.28	0.15	0.08	0.03
42	0.72	0.32	0.17	0.09	0.04
43	0.78	0.35	0.18	0.10	0.04
44	0.84	0.38	0.19	0.10	0.05
45	0.90	0.41	0.21	0.11	0.05
46	0.95	0.44	0.22	0.12	0.05
47	1.01	0.45	0.23	0.13	0.06
48	1.05	0.47	0.24	0.14	0.06
49	1.10	0.49	0.26	0.15	0.07
50	1.14	0.50	0.28	0.16	0.07
51	1.30	0.57	0.31	0.18	0.09
52	1.47	0.64	0.35	0.21	0.09
53	1.61	0.71	0.39	0.22	0.10
54	1.76	0.77	0.43	0.25	0.12
55	1.87	0.83	0.48	0.28	0.14
56	2.03	0.92	0.54	0.31	0.15
57	2.20	1.02	0.61	0.36	0.17
58	2.41	1.17	0.71	0.42	0.20
59	2.68	1.34	0.83	0.49	0.23
60	2.96	1.51	0.95	0.56	0.27
61	2.83	1.51	0.98	0.58	0.28
62	2.70	1.48	0.97	0.59	0.28
63	2.57	1.43	0.95	0.56	0.28
64	2.40	1.34	0.89	0.53	0.26

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 4A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.08	0.01	0.01	0.08	0.01	0.01
26	0.08	0.01	0.01	0.08	0.01	0.01
27	0.09	0.01	0.01	0.09	0.01	0.01
28	0.09	0.01	0.01	0.09	0.01	0.01
29	0.10	0.01	0.01	0.09	0.01	0.01
30	0.10	0.01	0.01	0.09	0.01	0.01
31	0.10	0.01	0.01	0.09	0.01	0.01
32	0.10	0.01	0.01	0.09	0.01	0.01
33	0.10	0.01	0.01	0.09	0.01	0.01
34	0.10	0.01	0.01	0.09	0.01	0.01
35	0.10	0.01	0.01	0.09	0.01	0.01
36	0.10	0.01	0.01	0.10	0.01	0.01
37	0.10	0.01	0.01	0.10	0.01	0.01
38	0.10	0.01	0.01	0.10	0.01	0.01
39	0.10	0.01	0.01	0.10	0.01	0.01
40	0.10	0.01	0.01	0.10	0.01	0.01
41	0.11	0.01	0.01	0.11	0.01	0.01
42	0.12	0.01	0.01	0.12	0.01	0.01
43	0.14	0.01	0.01	0.14	0.01	0.01
44	0.15	0.01	0.01	0.15	0.01	0.01
45	0.17	0.01	0.01	0.16	0.01	0.01
46	0.17	0.01	0.01	0.17	0.01	0.01
47	0.19	0.01	0.01	0.19	0.01	0.01
48	0.21	0.01	0.01	0.21	0.01	0.01
49	0.22	0.01	0.01	0.22	0.01	0.01
50	0.23	0.01	0.01	0.23	0.01	0.01
51	0.27	0.01	0.01	0.26	0.01	0.01
52	0.32	0.01	0.02	0.31	0.01	0.02
53	0.36	0.01	0.02	0.34	0.01	0.02
54	0.42	0.01	0.02	0.39	0.01	0.02
55	0.49	0.01	0.03	0.42	0.01	0.03
56	0.56	0.02	0.03	0.48	0.02	0.03
57	0.63	0.02	0.03	0.55	0.02	0.02
58	0.72	0.03	0.04	0.62	0.02	0.03
59	0.85	0.04	0.05	0.73	0.03	0.04
60	0.92	0.04	0.06	0.79	0.03	0.05
61	0.93	0.04	0.05	0.79	0.03	0.04
62	1.01	0.04	0.07	0.79	0.03	0.06
63	1.09	0.04	0.08	0.79	0.03	0.06
64	1.03	0.03	0.06	0.75	0.02	0.04

Principal Life Insurance Company
2014 Pricing

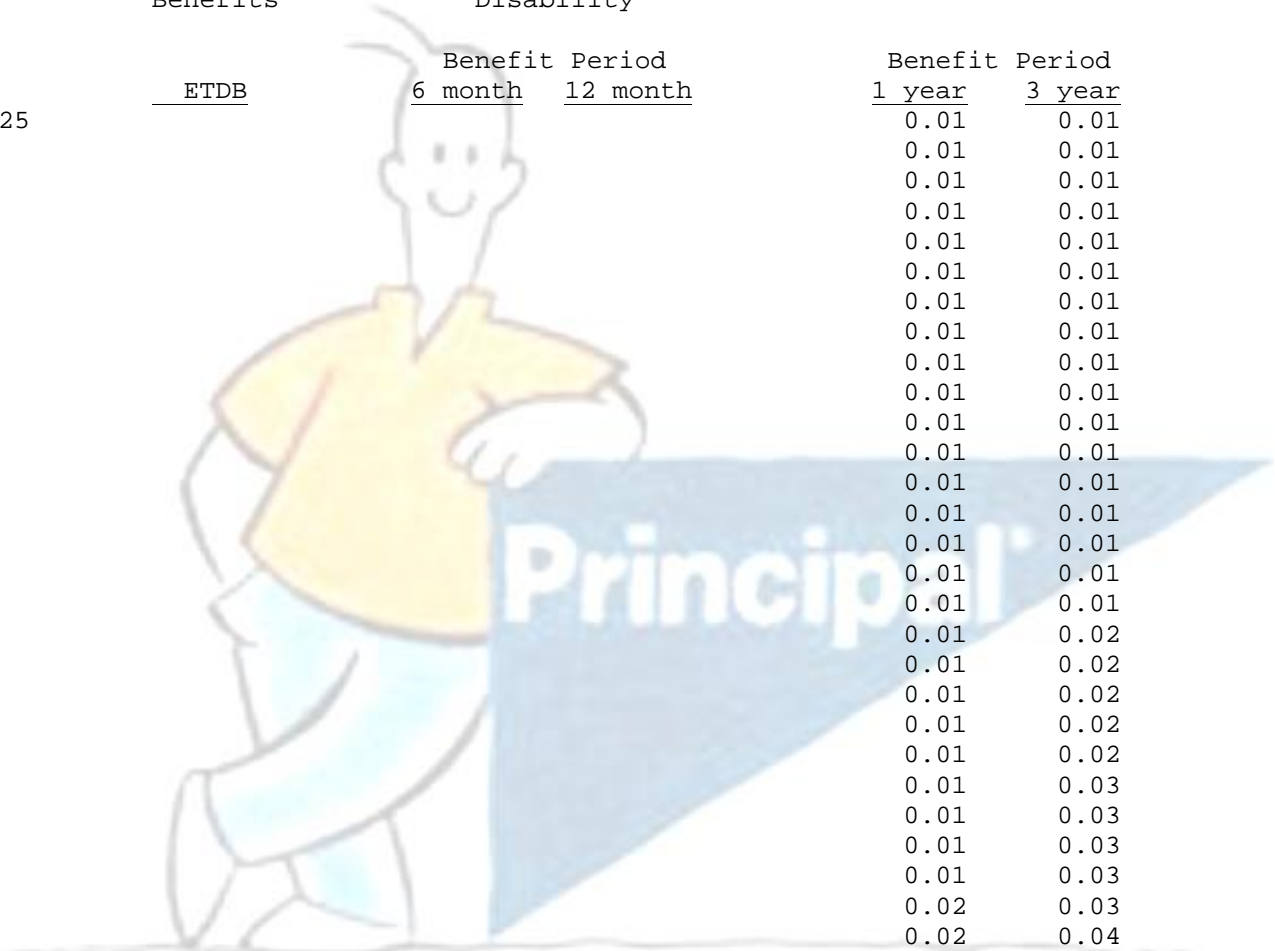
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771
Occupation Class: 4A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.01
42				0.01	0.02
43				0.01	0.02
44				0.01	0.02
45				0.01	0.02
46				0.01	0.02
47				0.01	0.03
48				0.01	0.03
49				0.01	0.03
50				0.01	0.03
51				0.02	0.03
52				0.02	0.04
53				0.02	0.04
54				0.02	0.05
55				0.02	0.05
56				0.03	0.05
57				0.03	0.06
58				0.03	0.06
59				0.03	0.07
60				0.03	0.07
61				0.03	0.07
62				0.03	0.07
63				0.03	0.07
64				0.03	0.06



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	2.25	1.18	0.92	0.85	0.78	0.18	0.37
26	2.30	1.26	0.98	0.90	0.82	0.20	0.39
27	2.34	1.32	1.04	0.94	0.86	0.20	0.41
28	2.38	1.38	1.08	0.98	0.90	0.21	0.42
29	2.41	1.44	1.12	1.01	0.92	0.22	0.43
30	2.44	1.47	1.15	1.03	0.94	0.22	0.42
31	2.44	1.50	1.17	1.04	0.95	0.21	0.42
32	2.44	1.50	1.18	1.05	0.95	0.21	0.41
33	2.43	1.50	1.18	1.04	0.94	0.20	0.40
34	2.40	1.49	1.17	1.04	0.94	0.20	0.39
35	2.37	1.47	1.15	1.04	0.94	0.20	0.38
36	2.44	1.52	1.18	1.04	0.94	0.20	0.38
37	2.50	1.58	1.22	1.06	0.96	0.20	0.38
38	2.56	1.62	1.25	1.08	0.97	0.19	0.38
39	2.61	1.67	1.24	1.10	0.98	0.19	0.37
40	2.65	1.71	1.23	1.11	1.00	0.18	0.36
41	2.96	1.92	1.35	1.22	1.10	0.20	0.38
42	3.25	2.05	1.45	1.32	1.20	0.21	0.40
43	3.44	2.18	1.56	1.42	1.29	0.22	0.41
44	3.61	2.31	1.66	1.51	1.37	0.22	0.42
45	3.76	2.43	1.77	1.60	1.46	0.23	0.43
46	3.92	2.55	1.88	1.70	1.54	0.24	0.44
47	4.05	2.66	1.98	1.80	1.62	0.23	0.44
48	4.17	2.76	2.08	1.89	1.70	0.23	0.44
49	4.28	2.84	2.16	1.95	1.75	0.23	0.43
50	4.35	2.92	2.22	2.00	1.80	0.22	0.41
51	4.61	3.12	2.39	2.16	1.93	0.23	0.42
52	4.85	3.31	2.56	2.31	2.05	0.22	0.41
53	5.06	3.50	2.73	2.45	2.17	0.22	0.40
54	5.25	3.68	2.87	2.58	2.28	0.20	0.37
55	5.41	3.83	3.01	2.69	2.36	0.20	0.35
56	5.54	3.86	3.03	2.70	2.36	0.18	0.30
57	5.78	3.87	2.98	2.64	2.31	0.14	0.26
58	6.05	4.06	3.09	2.58	2.26	0.13	0.22
59	6.29	4.22	3.21	2.52	2.21	0.12	0.21
60	6.48	4.34	3.31	2.44	2.16	0.12	0.22
61	6.32	4.24	3.23	2.39	2.00	0.12	0.21
62	6.16	4.13	3.15	2.33	1.96	0.11	0.20
63	6.01	4.03	3.07	2.27	1.91	0.11	0.20
64	5.85	3.92	2.99	2.36	1.99	0.11	0.20

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 4A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	1.01	0.30	0.17	0.09	0.03
26	1.00	0.31	0.18	0.09	0.04
27	0.99	0.34	0.19	0.10	0.04
28	0.97	0.35	0.20	0.10	0.04
29	0.96	0.37	0.21	0.10	0.05
30	0.96	0.38	0.21	0.10	0.05
31	0.94	0.38	0.21	0.10	0.05
32	0.94	0.37	0.21	0.10	0.05
33	0.93	0.37	0.21	0.10	0.05
34	0.92	0.37	0.20	0.10	0.05
35	0.91	0.37	0.20	0.10	0.05
36	0.92	0.37	0.21	0.10	0.05
37	0.92	0.38	0.21	0.11	0.05
38	0.92	0.39	0.21	0.11	0.05
39	0.91	0.39	0.21	0.11	0.05
40	0.91	0.39	0.21	0.11	0.05
41	0.99	0.43	0.23	0.12	0.05
42	1.07	0.47	0.24	0.14	0.06
43	1.15	0.52	0.27	0.15	0.06
44	1.23	0.55	0.28	0.16	0.07
45	1.29	0.60	0.29	0.16	0.08
46	1.36	0.62	0.31	0.17	0.08
47	1.42	0.65	0.33	0.19	0.09
48	1.48	0.66	0.35	0.19	0.09
49	1.54	0.69	0.36	0.21	0.09
50	1.58	0.70	0.38	0.22	0.10
51	1.70	0.76	0.41	0.24	0.11
52	1.82	0.80	0.45	0.26	0.12
53	1.93	0.85	0.47	0.28	0.13
54	2.04	0.90	0.51	0.29	0.14
55	2.13	0.94	0.54	0.32	0.15
56	2.25	1.03	0.60	0.35	0.17
57	2.40	1.11	0.67	0.39	0.19
58	2.59	1.25	0.77	0.45	0.22
59	2.83	1.42	0.88	0.52	0.24
60	3.19	1.64	1.03	0.61	0.29
61	2.98	1.59	1.03	0.61	0.30
62	2.77	1.52	0.99	0.61	0.29
63	2.57	1.43	0.95	0.56	0.28
64	2.40	1.34	0.89	0.53	0.26

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 4A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.29	0.02	0.03	0.12	0.01	0.01
26	0.31	0.02	0.03	0.13	0.01	0.01
27	0.33	0.02	0.03	0.14	0.01	0.01
28	0.35	0.02	0.03	0.14	0.01	0.01
29	0.36	0.03	0.04	0.14	0.01	0.01
30	0.37	0.03	0.04	0.15	0.01	0.01
31	0.37	0.03	0.04	0.15	0.01	0.01
32	0.38	0.03	0.04	0.16	0.01	0.01
33	0.37	0.03	0.04	0.15	0.01	0.01
34	0.37	0.03	0.04	0.15	0.01	0.01
35	0.37	0.03	0.04	0.15	0.01	0.01
36	0.38	0.03	0.04	0.15	0.01	0.01
37	0.39	0.03	0.04	0.16	0.01	0.01
38	0.40	0.03	0.04	0.16	0.01	0.01
39	0.41	0.03	0.04	0.16	0.01	0.01
40	0.42	0.03	0.04	0.16	0.01	0.01
41	0.46	0.03	0.05	0.17	0.01	0.01
42	0.51	0.03	0.06	0.18	0.01	0.01
43	0.57	0.03	0.06	0.20	0.01	0.01
44	0.62	0.04	0.07	0.22	0.01	0.01
45	0.67	0.04	0.08	0.23	0.01	0.02
46	0.73	0.04	0.08	0.25	0.01	0.02
47	0.78	0.05	0.09	0.27	0.01	0.02
48	0.83	0.05	0.10	0.28	0.01	0.02
49	0.88	0.05	0.10	0.30	0.01	0.02
50	0.94	0.06	0.10	0.32	0.01	0.02
51	1.02	0.06	0.11	0.35	0.01	0.02
52	1.13	0.07	0.12	0.38	0.01	0.02
53	1.27	0.07	0.15	0.41	0.01	0.03
54	1.41	0.08	0.16	0.45	0.01	0.03
55	1.56	0.10	0.17	0.48	0.02	0.03
56	1.77	0.11	0.20	0.53	0.02	0.03
57	1.93	0.12	0.21	0.60	0.02	0.02
58	2.15	0.13	0.24	0.67	0.02	0.04
59	2.35	0.14	0.26	0.77	0.03	0.04
60	2.41	0.14	0.25	0.86	0.03	0.06
61	2.32	0.13	0.24	0.83	0.03	0.04
62	2.37	0.13	0.25	0.81	0.03	0.06
63	2.45	0.14	0.25	0.79	0.03	0.06
64	2.35	0.14	0.24	0.75	0.02	0.04

Principal Life Insurance Company
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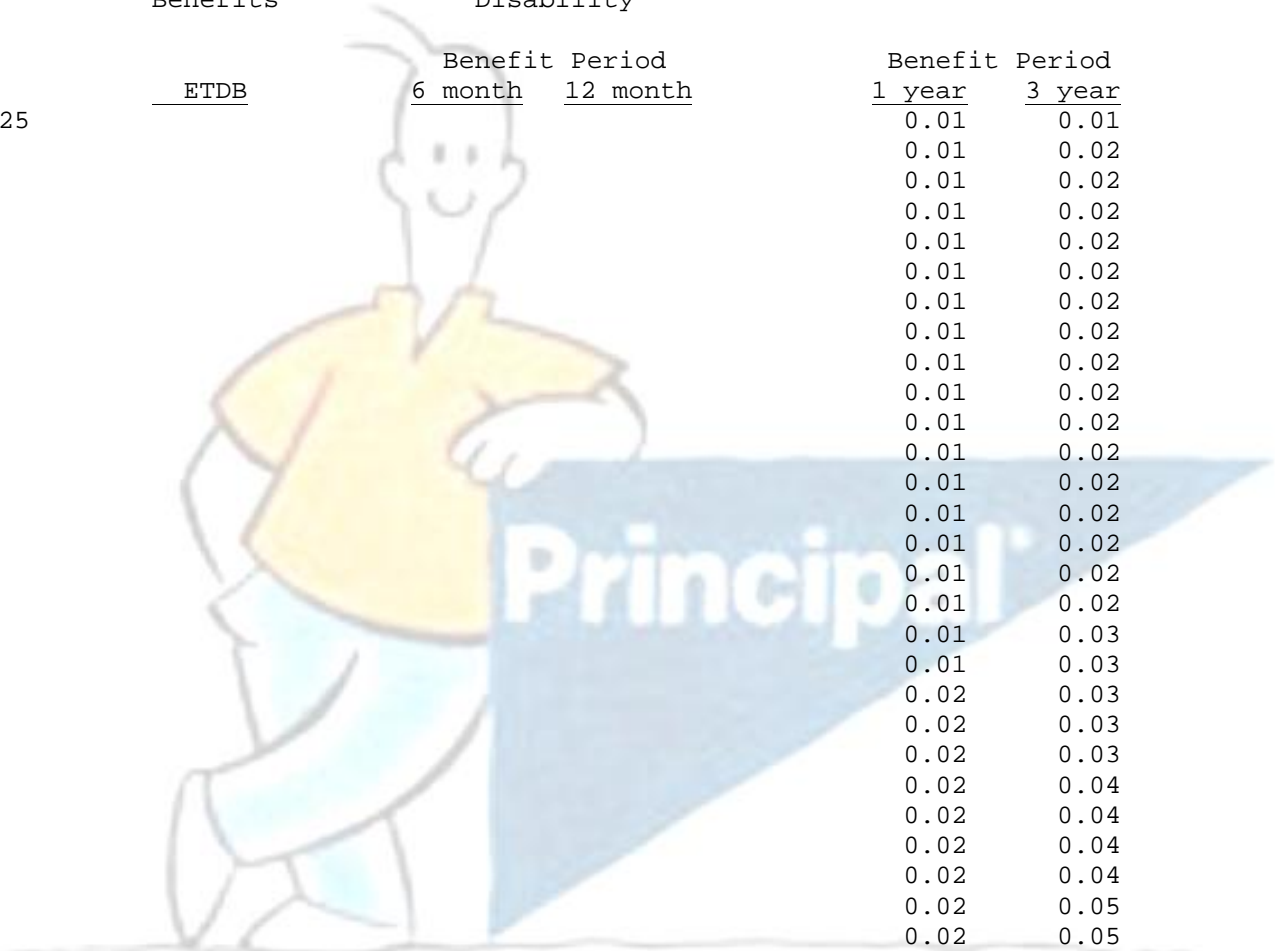
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771
Occupation Class: 4A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.02
27				0.01	0.02
28				0.01	0.02
29				0.01	0.02
30				0.01	0.02
31				0.01	0.02
32				0.01	0.02
33				0.01	0.02
34				0.01	0.02
35				0.01	0.02
36				0.01	0.02
37				0.01	0.02
38				0.01	0.02
39				0.01	0.02
40				0.01	0.02
41				0.01	0.02
42				0.01	0.03
43				0.01	0.03
44				0.02	0.03
45				0.02	0.03
46				0.02	0.03
47				0.02	0.04
48				0.02	0.04
49				0.02	0.04
50				0.02	0.04
51				0.02	0.05
52				0.02	0.05
53				0.02	0.05
54				0.03	0.05
55				0.03	0.05
56				0.03	0.06
57				0.03	0.06
58				0.03	0.06
59				0.03	0.07
60				0.04	0.07
61				0.03	0.07
62				0.03	0.07
63				0.03	0.07
64				0.03	0.06



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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 70

Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.22	4.95	3.92	3.62	3.35	0.85	1.72
26	9.43	5.27	4.18	3.84	3.54	0.90	1.82
27	9.64	5.57	4.42	4.04	3.71	0.94	1.91
28	9.82	5.83	4.63	4.21	3.86	0.98	1.98
29	9.97	6.04	4.80	4.34	3.98	1.01	2.03
30	10.07	6.20	4.93	4.44	4.07	1.01	2.01
31	10.12	6.32	5.02	4.51	4.13	1.00	1.98
32	10.13	6.38	5.07	4.54	4.16	0.98	1.96
33	10.09	6.39	5.08	4.54	4.15	0.97	1.93
34	10.00	6.35	5.05	4.50	4.12	0.95	1.90
35	9.86	6.26	4.99	4.44	4.06	0.94	1.87
36	10.17	6.52	5.16	4.57	4.18	0.95	1.87
37	10.46	6.76	5.32	4.70	4.28	0.95	1.87
38	10.71	6.98	5.46	4.81	4.37	0.94	1.84
39	10.95	7.19	5.59	4.91	4.46	0.94	1.81
40	11.17	7.38	5.72	4.99	4.54	0.92	1.77
41	11.36	7.56	5.77	5.08	4.60	0.89	1.73
42	11.54	7.73	5.75	5.14	4.66	0.88	1.69
43	11.71	7.88	5.74	5.20	4.70	0.86	1.66
44	11.85	7.82	5.74	5.24	4.75	0.84	1.63
45	11.80	7.76	5.74	5.24	4.78	0.83	1.60
46	11.65	7.72	5.76	5.26	4.80	0.81	1.56
47	11.52	7.70	5.79	5.28	4.82	0.79	1.53
48	11.40	7.68	5.82	5.30	4.84	0.78	1.49
49	11.23	7.63	5.83	5.30	4.83	0.76	1.45
50	11.05	7.56	5.82	5.30	4.81	0.74	1.39
51	10.86	7.49	5.81	5.28	4.79	0.72	1.34
52	10.79	7.49	5.84	5.30	4.81	0.70	1.30
53	10.74	7.50	5.87	5.33	4.82	0.67	1.24
54	10.72	7.51	5.92	5.36	4.84	0.65	1.19
55	10.72	7.55	5.96	5.41	4.87	0.62	1.15
56	10.55	7.46	5.90	5.35	4.79	0.61	1.12
57	10.38	7.32	5.78	5.21	4.64	0.58	1.06
58	9.93	7.11	5.71	5.05	4.52	0.55	1.00
59	9.49	6.89	5.62	4.88	4.40	0.52	0.95
60	9.05	6.68	5.52	4.71	4.27	0.49	0.89
61	8.62	6.46	5.41	4.54	4.14	0.46	0.83
62	8.12	6.08	5.09	4.26	3.89	0.43	0.77
63	7.37	5.51	4.60	3.84	3.50	0.38	0.69
64	6.67	4.96	4.13	3.44	3.13	0.34	0.61

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 67

Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.09	4.82	3.80	3.49	3.22	0.78	1.57
26	9.29	5.14	4.04	3.70	3.40	0.83	1.67
27	9.49	5.42	4.27	3.89	3.56	0.86	1.74
28	9.66	5.66	4.46	4.04	3.70	0.90	1.80
29	9.79	5.87	4.63	4.17	3.81	0.92	1.84
30	9.89	6.02	4.75	4.26	3.89	0.92	1.82
31	9.93	6.13	4.82	4.32	3.94	0.91	1.79
32	9.93	6.18	4.87	4.34	3.96	0.89	1.76
33	9.88	6.19	4.87	4.33	3.94	0.88	1.73
34	9.78	6.14	4.84	4.29	3.91	0.86	1.70
35	9.64	6.05	4.76	4.22	3.84	0.85	1.67
36	9.94	6.29	4.92	4.34	3.94	0.85	1.67
37	10.20	6.50	5.06	4.44	4.03	0.85	1.66
38	10.43	6.70	5.18	4.53	4.10	0.84	1.63
39	10.65	6.89	5.30	4.61	4.16	0.83	1.60
40	10.85	7.06	5.29	4.67	4.21	0.80	1.55
41	11.02	7.22	5.26	4.73	4.26	0.78	1.51
42	11.18	7.31	5.22	4.75	4.29	0.76	1.47
43	11.21	7.19	5.18	4.72	4.30	0.74	1.43
44	10.97	7.09	5.15	4.69	4.27	0.73	1.39
45	10.73	6.99	5.12	4.66	4.24	0.70	1.34
46	10.53	6.92	5.12	4.65	4.22	0.68	1.28
47	10.34	6.85	5.11	4.64	4.22	0.65	1.23
48	10.15	6.79	5.11	4.64	4.21	0.63	1.17
49	9.88	6.67	5.06	4.59	4.15	0.59	1.11
50	9.61	6.54	5.00	4.54	4.09	0.56	1.04
51	9.34	6.41	4.94	4.48	4.02	0.53	0.97
52	9.16	6.32	4.91	4.43	3.97	0.49	0.91
53	8.98	6.25	4.88	4.40	3.92	0.46	0.85
54	8.82	6.16	4.84	4.35	3.86	0.43	0.78
55	8.68	6.08	4.79	4.30	3.79	0.40	0.71
56	8.48	5.96	4.71	4.12	3.64	0.35	0.65
57	8.27	5.83	4.63	3.95	3.48	0.32	0.60
58	8.06	5.69	4.53	3.77	3.33	0.30	0.54
59	7.84	5.55	4.43	3.61	3.18	0.27	0.49
60	7.62	5.41	4.33	3.44	3.03	0.25	0.43
61	7.01	4.96	3.98	3.14	2.77	0.22	0.38
62	6.52	4.61	3.69	2.92	2.57	0.20	0.35
63	6.18	4.37	3.49	2.75	2.42	0.19	0.33
64	5.85	4.11	3.28	2.59	2.27	0.17	0.31

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HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 65

Occupation Class: 4A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.99	4.73	3.70	3.40	3.12	0.74	1.48
26	9.19	5.03	3.94	3.59	3.29	0.78	1.56
27	9.37	5.30	4.15	3.77	3.44	0.82	1.63
28	9.53	5.54	4.34	3.91	3.58	0.85	1.69
29	9.65	5.74	4.49	4.03	3.68	0.86	1.72
30	9.74	5.88	4.60	4.12	3.75	0.86	1.70
31	9.78	5.98	4.67	4.17	3.79	0.85	1.66
32	9.77	6.02	4.71	4.19	3.80	0.83	1.63
33	9.72	6.02	4.71	4.17	3.78	0.82	1.60
34	9.62	5.97	4.67	4.17	3.77	0.80	1.57
35	9.47	5.87	4.60	4.16	3.77	0.79	1.54
36	9.75	6.10	4.74	4.15	3.76	0.79	1.54
37	10.01	6.31	4.87	4.25	3.83	0.79	1.53
38	10.22	6.50	4.98	4.32	3.89	0.77	1.50
39	10.43	6.67	4.96	4.39	3.94	0.76	1.47
40	10.61	6.83	4.93	4.44	3.98	0.73	1.42
41	10.78	6.97	4.90	4.45	4.01	0.71	1.37
42	10.82	6.84	4.85	4.40	4.01	0.69	1.32
43	10.57	6.71	4.80	4.36	3.97	0.67	1.27
44	10.30	6.59	4.75	4.32	3.92	0.64	1.21
45	10.04	6.47	4.72	4.28	3.89	0.61	1.15
46	9.79	6.37	4.69	4.26	3.86	0.59	1.09
47	9.53	6.27	4.66	4.23	3.82	0.55	1.03
48	9.26	6.13	4.63	4.19	3.78	0.52	0.97
49	9.01	5.98	4.54	4.10	3.69	0.49	0.90
50	8.70	5.83	4.45	4.01	3.59	0.45	0.82
51	8.39	5.67	4.35	3.92	3.50	0.41	0.76
52	8.09	5.52	4.27	3.85	3.42	0.37	0.68
53	7.79	5.39	4.20	3.77	3.34	0.34	0.61
54	7.50	5.25	4.10	3.68	3.25	0.29	0.53
55	7.21	5.11	4.01	3.59	3.15	0.26	0.47
56	6.92	4.83	3.79	3.37	2.95	0.22	0.38
57	6.80	4.55	3.51	3.11	2.72	0.17	0.31
58	6.72	4.51	3.43	2.87	2.51	0.14	0.25
59	6.62	4.44	3.38	2.65	2.33	0.13	0.22
60	6.48	4.34	3.31	2.44	2.16	0.12	0.22
61	6.32	4.24	3.23	2.39	2.00	0.12	0.21
62	6.16	4.13	3.15	2.33	1.96	0.11	0.20
63	6.01	4.03	3.07	2.27	1.91	0.11	0.20
64	5.79	3.92	2.99	2.36	1.99	0.11	0.20

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HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Benefit Period: to 365 day
Occupation Class: 4A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	4.02	1.20	0.68	0.35	0.15
26	3.98	1.28	0.72	0.37	0.16
27	3.94	1.36	0.76	0.39	0.17
28	3.89	1.42	0.79	0.40	0.18
29	3.85	1.47	0.82	0.41	0.19
30	3.83	1.51	0.83	0.43	0.19
31	3.78	1.51	0.83	0.43	0.20
32	3.75	1.49	0.82	0.43	0.20
33	3.72	1.48	0.82	0.43	0.20
34	3.69	1.48	0.81	0.43	0.20
35	3.66	1.46	0.80	0.42	0.19
36	3.68	1.49	0.82	0.43	0.20
37	3.69	1.52	0.83	0.44	0.20
38	3.69	1.53	0.83	0.44	0.20
39	3.67	1.55	0.83	0.45	0.20
40	3.65	1.56	0.83	0.45	0.20
41	3.61	1.56	0.83	0.45	0.20
42	3.58	1.57	0.82	0.45	0.20
43	3.54	1.58	0.82	0.45	0.20
44	3.50	1.59	0.80	0.44	0.20
45	3.45	1.58	0.79	0.43	0.20
46	3.40	1.56	0.79	0.44	0.20
47	3.36	1.52	0.78	0.44	0.20
48	3.30	1.48	0.77	0.43	0.20
49	3.24	1.45	0.77	0.43	0.20
50	3.17	1.41	0.76	0.43	0.20
51	3.10	1.37	0.74	0.43	0.20
52	3.04	1.34	0.74	0.43	0.20
53	2.98	1.31	0.72	0.42	0.20
54	2.92	1.29	0.72	0.42	0.20
55	2.84	1.26	0.72	0.42	0.20
56	2.82	1.28	0.75	0.44	0.21
57	2.83	1.31	0.79	0.46	0.22
58	2.87	1.39	0.85	0.50	0.25
59	2.98	1.49	0.93	0.55	0.26
60	3.19	1.64	1.03	0.61	0.29
61	2.98	1.59	1.03	0.61	0.30
62	2.77	1.52	0.99	0.61	0.29
63	2.57	1.43	0.95	0.56	0.28
64	2.40	1.34	0.89	0.53	0.26

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Elimination Period: 365 day
Occupation Class: 4A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.18	0.07	0.14	0.47	0.01	0.03
26	1.26	0.08	0.15	0.50	0.01	0.03
27	1.33	0.09	0.15	0.53	0.01	0.03
28	1.39	0.09	0.16	0.55	0.02	0.03
29	1.44	0.10	0.16	0.57	0.02	0.03
30	1.48	0.10	0.17	0.58	0.02	0.03
31	1.50	0.10	0.17	0.59	0.02	0.03
32	1.51	0.10	0.17	0.60	0.02	0.03
33	1.51	0.10	0.17	0.59	0.02	0.03
34	1.50	0.10	0.17	0.59	0.02	0.03
35	1.48	0.10	0.17	0.58	0.02	0.03
36	1.52	0.10	0.17	0.59	0.02	0.03
37	1.57	0.10	0.17	0.60	0.02	0.03
38	1.59	0.10	0.17	0.61	0.02	0.03
39	1.63	0.10	0.18	0.61	0.02	0.03
40	1.66	0.10	0.18	0.61	0.02	0.03
41	1.68	0.11	0.19	0.61	0.02	0.03
42	1.72	0.11	0.19	0.61	0.02	0.03
43	1.74	0.11	0.20	0.61	0.02	0.03
44	1.77	0.11	0.20	0.62	0.02	0.03
45	1.79	0.11	0.20	0.62	0.02	0.03
46	1.82	0.11	0.20	0.63	0.02	0.03
47	1.83	0.11	0.20	0.63	0.02	0.03
48	1.85	0.11	0.21	0.64	0.02	0.03
49	1.86	0.11	0.20	0.64	0.02	0.03
50	1.87	0.12	0.21	0.64	0.02	0.03
51	1.86	0.11	0.21	0.64	0.02	0.03
52	1.89	0.12	0.21	0.64	0.02	0.03
53	1.95	0.12	0.22	0.64	0.02	0.03
54	2.02	0.12	0.23	0.65	0.02	0.03
55	2.09	0.13	0.23	0.65	0.02	0.03
56	2.22	0.14	0.25	0.66	0.03	0.03
57	2.28	0.14	0.25	0.70	0.02	0.03
58	2.39	0.15	0.27	0.74	0.02	0.04
59	2.47	0.15	0.27	0.81	0.03	0.04
60	2.41	0.14	0.25	0.86	0.03	0.06
61	2.32	0.13	0.24	0.83	0.03	0.04
62	2.37	0.13	0.25	0.81	0.03	0.06
63	2.45	0.14	0.25	0.79	0.03	0.06
64	2.35	0.14	0.24	0.75	0.02	0.04

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

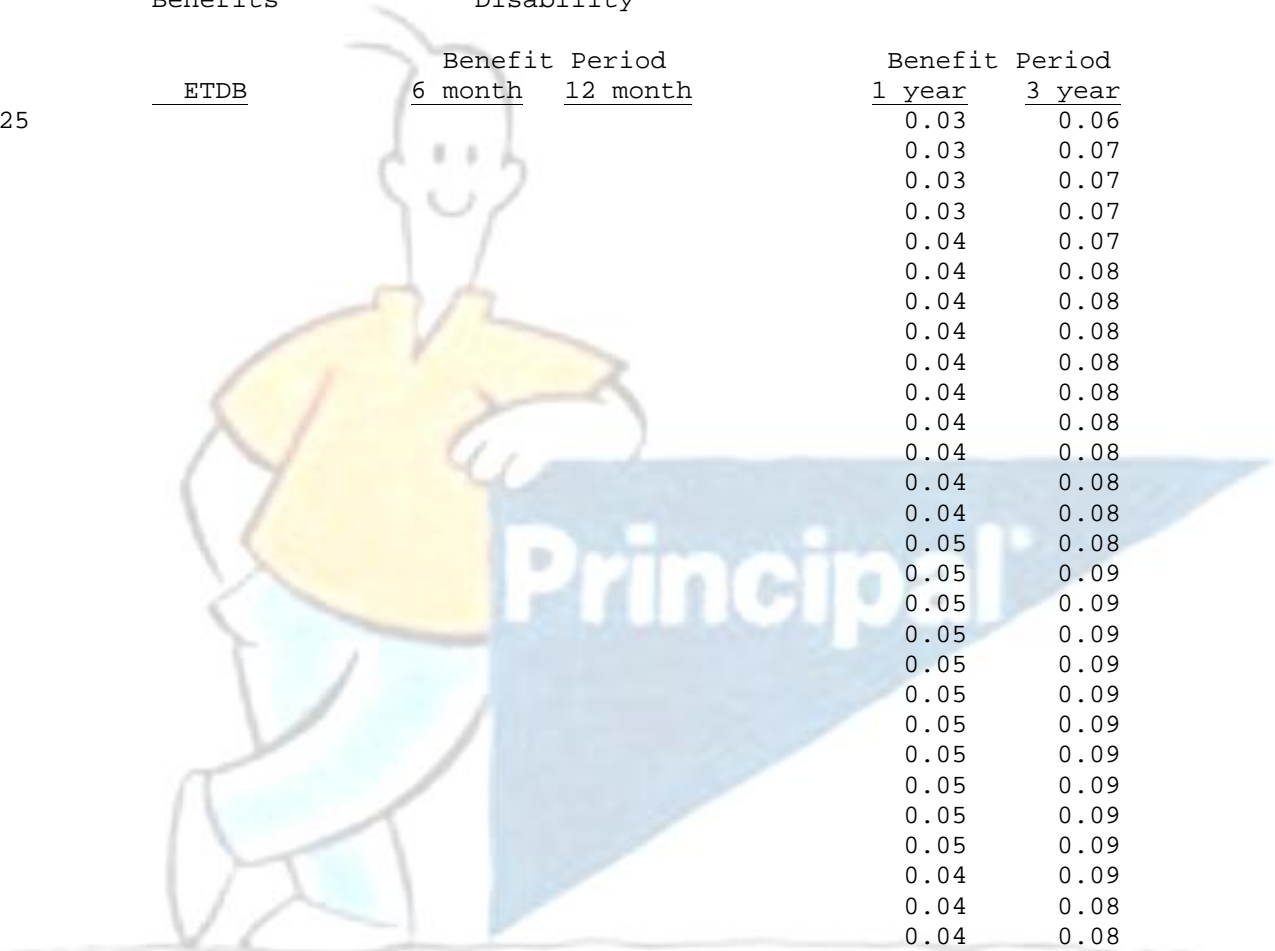
Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Occupation Class: 4A Female non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.03	0.06
26				0.03	0.07
27				0.03	0.07
28				0.03	0.07
29				0.04	0.07
30				0.04	0.08
31				0.04	0.08
32				0.04	0.08
33				0.04	0.08
34				0.04	0.08
35				0.04	0.08
36				0.04	0.08
37				0.04	0.08
38				0.04	0.08
39				0.05	0.08
40				0.05	0.09
41				0.05	0.09
42				0.05	0.09
43				0.05	0.09
44				0.05	0.09
45				0.05	0.09
46				0.05	0.09
47				0.05	0.09
48				0.05	0.09
49				0.05	0.09
50				0.04	0.09
51				0.04	0.08
52				0.04	0.08
53				0.04	0.08
54				0.04	0.08
55				0.03	0.07
56				0.04	0.07
57				0.04	0.07
58				0.04	0.07
59				0.04	0.07
60				0.04	0.07
61				0.03	0.07
62				0.03	0.07
63				0.03	0.07
64				0.03	0.06



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	54.60	32.20	21.53	19.65	17.79	5.06	10.24
26	56.54	33.31	22.22	20.31	18.50	5.15	10.38
27	58.46	34.48	23.08	21.09	19.21	5.24	10.52
28	60.44	35.76	23.96	21.89	19.94	5.32	10.69
29	62.46	36.94	24.87	22.69	20.69	5.44	10.82
30	64.85	38.57	26.12	23.83	21.72	5.52	10.94
31	67.21	40.02	27.13	24.75	22.57	5.58	11.05
32	69.53	41.63	28.22	25.72	23.45	5.65	11.18
33	71.20	43.29	29.38	26.76	24.41	5.71	11.28
34	73.03	45.05	30.57	27.83	25.39	5.78	11.39
35	74.99	46.91	31.80	29.13	26.56	5.88	11.50
36	79.31	49.31	33.36	30.55	27.86	6.14	12.04
37	83.91	51.55	35.08	32.13	29.30	6.44	12.56
38	88.03	54.01	37.00	33.87	30.90	6.77	13.14
39	91.59	56.58	39.09	35.77	32.62	7.07	13.69
40	94.81	59.44	41.76	38.20	34.81	7.36	14.17
41	98.45	62.21	44.10	40.33	36.74	7.60	14.62
42	102.14	65.12	46.61	42.60	38.80	7.81	15.00
43	105.91	68.14	49.26	45.01	40.98	8.02	15.30
44	109.65	71.26	52.06	47.55	43.27	8.17	15.54
45	113.49	74.51	55.03	50.24	45.69	8.28	15.72
46	118.10	78.34	58.46	53.35	48.48	8.48	15.98
47	122.87	82.36	62.11	56.63	51.43	8.62	16.20
48	127.78	86.57	65.97	60.11	54.54	8.75	16.34
49	132.72	90.92	70.03	63.77	57.80	8.90	16.56
50	135.11	93.93	73.33	66.70	60.31	9.07	16.78
51	140.27	98.54	77.68	70.59	63.75	9.23	17.06
52	145.63	103.37	82.23	74.67	67.31	9.49	17.47
53	151.30	108.48	87.07	78.98	71.07	9.83	18.07
54	157.47	114.02	92.29	83.62	75.09	10.19	18.71
55	164.28	120.10	98.01	88.70	79.45	10.58	19.34
56	168.44	124.35	102.30	92.42	82.53	10.99	20.18
57	172.55	128.72	106.80	96.16	85.43	10.97	20.09
58	180.12	133.79	110.51	97.56	87.35	10.95	20.00
59	187.74	138.91	114.23	98.96	89.28	10.93	19.90
60	195.44	144.07	117.99	100.39	91.22	10.91	19.81
61	203.16	149.26	121.77	101.81	93.17	10.89	19.72
62	203.82	149.57	121.92	101.82	93.12	10.82	19.62
63	198.78	145.55	118.41	98.67	90.14	10.42	18.89
64	192.44	140.52	114.04	94.77	86.46	9.94	18.00

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	52.66	31.09	20.30	18.44	16.72	4.59	9.38
26	54.47	32.04	21.05	19.16	17.36	4.66	9.49
27	56.25	33.00	21.83	19.85	18.01	4.72	9.58
28	58.08	34.00	22.63	20.57	18.66	4.79	9.68
29	59.94	35.06	23.44	21.29	19.32	4.86	9.79
30	61.96	36.43	24.51	22.25	20.19	4.81	9.61
31	64.10	37.73	25.43	23.06	20.93	4.91	9.78
32	66.39	39.17	26.39	23.91	21.69	5.03	9.98
33	68.90	40.77	27.42	24.83	22.53	5.12	10.06
34	71.23	42.43	28.45	25.76	23.36	5.15	10.10
35	73.05	44.14	29.51	26.66	24.17	5.22	10.15
36	76.65	45.99	30.96	27.93	25.31	5.44	10.56
37	79.57	47.99	32.51	29.32	26.58	5.66	10.96
38	82.72	50.18	34.18	30.87	27.98	5.89	11.38
39	85.85	52.45	35.95	32.54	29.50	6.13	11.77
40	88.24	54.68	37.90	34.46	31.18	6.27	12.09
41	91.32	57.05	39.91	36.28	32.82	6.47	12.38
42	94.37	59.49	42.05	38.20	34.54	6.61	12.59
43	97.43	61.99	44.28	40.20	36.32	6.71	12.71
44	100.39	64.54	46.61	42.30	38.19	6.78	12.77
45	103.35	67.14	49.05	44.47	40.11	6.78	12.77
46	106.91	70.19	51.83	46.97	42.32	6.85	12.80
47	110.51	73.32	54.73	49.56	44.60	6.86	12.79
48	114.07	76.52	57.74	52.24	46.94	6.86	12.72
49	117.53	79.73	60.84	54.99	49.32	6.88	12.67
50	117.93	81.14	62.76	56.62	50.61	6.86	12.61
51	121.21	84.30	65.86	59.35	52.94	6.86	12.59
52	124.40	87.44	68.97	62.08	55.23	6.90	12.62
53	127.60	90.62	72.13	64.85	57.53	6.95	12.74
54	131.52	93.93	75.42	67.72	59.88	6.77	12.38
55	135.01	97.44	78.91	70.72	62.26	6.55	11.91
56	140.68	98.91	80.66	70.07	61.79	6.08	11.01
57	146.55	101.08	82.41	69.41	61.30	5.91	10.67
58	152.71	105.70	84.18	68.75	60.81	5.73	10.32
59	159.14	110.65	85.96	68.08	60.32	5.56	9.98
60	161.57	112.31	87.22	69.01	61.12	5.38	9.63
61	164.00	113.97	88.47	69.94	61.94	5.21	9.29
62	166.45	115.64	89.74	70.88	62.75	5.16	9.20
63	166.93	115.88	89.85	70.90	62.73	5.19	9.26
64	167.42	116.12	89.96	70.92	62.71	5.14	9.17

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	51.14	29.98	19.45	17.69	15.98	4.20	8.54
26	52.85	30.86	20.17	18.32	16.57	4.24	8.59
27	54.52	31.74	20.90	18.96	17.16	4.28	8.64
28	56.22	32.67	21.64	19.61	17.76	4.32	8.69
29	57.94	33.63	22.38	20.28	18.37	4.37	8.75
30	59.70	34.81	23.32	21.10	19.12	4.28	8.52
31	61.66	35.99	24.15	21.84	19.78	4.35	8.62
32	63.76	37.29	25.02	22.61	20.47	4.44	8.75
33	66.05	38.76	25.94	23.43	21.21	4.53	8.91
34	68.30	40.24	26.87	24.25	21.96	4.64	9.08
35	70.54	41.79	27.82	25.09	22.71	4.74	9.24
36	73.05	43.46	29.15	26.26	23.76	4.88	9.48
37	75.70	45.28	30.56	27.50	24.86	5.03	9.75
38	78.54	47.25	32.09	28.83	26.06	5.19	10.03
39	81.32	49.29	33.69	30.20	27.32	5.36	10.32
40	83.09	51.06	35.05	31.79	28.71	5.28	10.10
41	85.73	53.13	36.83	33.39	30.13	5.40	10.30
42	88.30	55.22	38.69	35.05	31.62	5.51	10.48
43	90.82	57.34	40.61	36.77	33.15	5.61	10.62
44	93.18	59.45	42.59	38.54	34.71	5.68	10.72
45	95.47	61.57	44.62	40.35	36.30	5.72	10.76
46	98.27	64.05	46.95	42.43	38.12	5.77	10.81
47	101.01	66.56	49.33	44.54	39.96	5.79	10.79
48	103.63	69.04	51.75	46.69	41.83	5.77	10.67
49	106.06	71.48	54.19	48.86	43.68	5.71	10.52
50	107.00	71.99	55.33	49.81	44.41	5.31	9.76
51	110.77	74.25	57.66	51.87	46.15	5.18	9.48
52	114.70	76.39	59.93	53.86	47.80	4.99	9.10
53	118.79	78.45	62.16	55.80	49.36	4.75	8.63
54	122.82	80.94	64.39	57.69	50.82	4.49	8.10
55	125.23	82.86	66.59	59.52	52.20	4.17	7.51
56	129.52	85.58	67.10	59.81	52.28	3.72	6.65
57	133.74	88.25	67.61	58.40	50.97	3.16	5.63
58	137.83	90.82	68.13	56.71	49.59	2.95	5.23
59	141.83	93.34	68.65	55.06	48.52	2.78	4.89
60	146.23	96.25	70.78	53.22	47.35	2.86	5.03
61	150.64	99.18	72.93	53.89	45.63	2.94	5.18
62	155.39	102.32	75.26	55.57	47.08	3.03	5.34
63	160.02	105.37	77.51	58.93	49.86	3.12	5.50
64	164.75	108.51	79.82	65.60	55.46	3.22	5.66

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	35.72	17.44	12.68	11.50	10.40	0.60	1.07
26	35.93	17.93	13.01	11.79	10.66	0.62	1.10
27	36.24	18.44	13.36	12.11	10.94	0.64	1.14
28	36.62	19.02	13.74	12.44	11.25	0.65	1.17
29	37.12	19.63	14.12	12.79	11.54	0.69	1.22
30	37.74	20.30	14.53	13.12	11.85	0.71	1.25
31	38.47	21.02	14.93	13.48	12.16	0.72	1.29
32	39.27	21.76	15.34	13.82	12.47	0.75	1.33
33	40.17	22.52	15.74	14.16	12.75	0.76	1.36
34	41.14	23.34	16.14	14.50	13.06	0.78	1.39
35	42.15	24.15	16.51	14.83	13.36	0.80	1.44
36	44.35	25.66	17.53	15.72	14.14	0.86	1.53
37	46.71	27.28	18.61	16.66	14.98	0.92	1.63
38	49.21	28.97	19.75	17.66	15.86	0.99	1.74
39	51.87	30.72	20.92	18.70	16.78	1.04	1.85
40	54.70	32.52	22.11	19.75	17.70	1.10	1.96
41	57.66	34.39	23.32	20.80	18.65	1.17	2.08
42	60.79	36.30	24.56	21.92	19.62	1.23	2.20
43	64.05	38.30	25.84	23.02	20.61	1.30	2.31
44	67.43	40.39	27.18	24.21	21.64	1.37	2.43
45	70.93	42.61	28.59	25.45	22.74	1.44	2.56
46	74.35	44.67	30.24	26.88	23.97	1.51	2.70
47	77.89	46.89	31.98	28.38	25.27	1.60	2.85
48	81.56	49.25	33.85	30.02	26.66	1.69	3.01
49	85.56	51.81	35.93	31.77	28.17	1.78	3.17
50	89.90	54.60	38.16	33.70	29.93	1.88	3.34
51	94.60	57.61	40.57	35.82	32.09	1.98	3.53
52	99.71	60.84	43.17	38.45	34.44	2.09	3.72
53	105.29	64.34	45.96	41.36	37.04	2.20	3.92
54	111.24	68.02	49.52	44.61	39.92	2.30	4.10
55	116.21	70.98	53.58	48.30	43.15	2.38	4.22
56	122.48	76.23	57.20	51.56	45.88	2.42	4.30
57	128.59	81.36	59.79	53.64	47.31	2.47	4.36
58	134.56	86.35	63.12	54.08	47.53	2.52	4.42
59	139.95	90.64	66.40	55.06	48.52	2.55	4.50
60	145.36	94.95	69.69	53.22	47.35	2.86	5.03
61	150.64	99.18	72.93	53.89	45.63	2.94	5.18
62	155.39	102.32	75.26	55.57	47.08	3.03	5.34
63	160.02	105.37	77.51	58.93	49.86	3.12	5.50
64	164.75	108.51	79.82	65.60	55.46	3.22	5.66

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 4A Male non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	32.82	14.85	10.23	8.39			
26	32.83	15.18	10.42	8.57			
27	32.91	15.51	10.64	8.76			
28	33.06	15.88	10.86	8.97			
29	33.28	16.31	11.09	9.17			
30	33.61	16.81	11.36	9.39			
31	34.03	17.36	11.60	9.62			
32	34.55	17.93	11.85	9.83			
33	35.18	18.53	12.11	10.06			
34	35.85	19.16	12.33	10.27			
35	36.57	19.80	12.54	10.48			
36	37.84	20.81	13.14	10.99			
37	39.21	21.85	13.74	11.51			
38	40.64	22.94	14.35	12.08			
39	42.16	24.03	14.96	12.63			
40	43.78	25.14	15.56	13.19			
41	45.47	26.28	16.16	13.77			
42	47.24	27.46	16.76	14.34			
43	49.09	28.65	17.36	14.92			
44	50.99	29.93	17.98	15.54			
45	52.95	31.30	18.64	16.20			
46	55.17	32.62	19.66	17.11			
47	57.49	34.03	20.77	18.08			
48	59.92	35.59	21.99	19.14			
49	62.61	37.29	23.34	20.33			
50	65.58	39.16	24.84	21.64			
51	68.84	41.23	26.48	23.08			
52	72.50	43.48	28.31	24.69			
53	76.62	46.00	30.32	26.48			
54	81.23	48.77	32.56	28.46			
55	85.49	51.28	34.64	30.31			
56	89.42	54.47	37.21	32.65			
57	94.18	58.16	40.17	35.37			
58	100.23	62.74	43.76	38.66			
59	108.46	68.69	48.36	42.86			
60	119.31	75.57	53.19	47.14			
61	131.24	83.12	58.50	51.86			
62	144.36	91.43	64.36	54.46			
63	156.82	100.58	70.79	57.75			
64	161.46	106.34	77.87	64.29			

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: 4A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	23.25	8.74	5.73	4.05	3.14
26	23.25	8.85	5.79	4.09	3.15
27	23.24	8.98	5.86	4.13	3.17
28	23.23	9.12	5.92	4.18	3.19
29	23.24	9.29	5.99	4.22	3.21
30	23.32	9.49	6.10	4.28	3.24
31	23.45	9.71	6.19	4.34	3.26
32	23.62	9.97	6.28	4.39	3.29
33	23.88	10.22	6.38	4.46	3.32
34	24.16	10.51	6.48	4.52	3.34
35	24.47	10.80	6.55	4.57	3.37
36	25.16	11.25	6.80	4.70	3.44
37	25.91	11.72	7.03	4.85	3.51
38	26.70	12.19	7.28	5.00	3.59
39	27.54	12.67	7.51	5.15	3.66
40	28.43	13.15	7.74	5.29	3.74
41	29.37	13.64	7.95	5.44	3.82
42	30.36	14.15	8.19	5.60	3.90
43	31.38	14.65	8.40	5.74	3.97
44	32.42	15.21	8.64	5.91	4.06
45	33.49	15.82	8.90	6.09	4.14
46	34.71	16.40	9.29	6.33	4.26
47	35.97	17.02	9.72	6.57	4.38
48	37.30	17.72	10.21	6.84	4.52
49	38.74	18.48	10.74	7.17	4.66
50	40.34	19.32	11.35	7.53	4.83
51	42.07	20.25	12.01	7.91	5.03
52	44.01	21.25	12.74	8.36	5.25
53	46.18	22.38	13.56	8.85	5.49
54	48.63	23.63	14.46	9.41	5.78
55	50.82	24.74	15.29	9.92	6.02
56	52.85	26.18	16.35	10.57	6.37
57	55.35	27.88	17.58	11.36	6.77
58	58.58	29.99	19.06	12.32	7.29
59	63.10	32.77	21.00	13.56	7.97
60	71.23	37.46	24.13	15.58	9.12
61	69.81	37.58	24.46	15.74	9.09
62	68.55	37.67	24.79	15.89	9.08
63	67.39	37.75	25.08	16.05	9.06
64	67.50	38.26	25.35	16.13	9.03

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 4A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	9.13	0.45	0.78	5.00	0.09	0.14
26	9.36	0.45	0.81	5.08	0.09	0.14
27	9.58	0.47	0.84	5.16	0.09	0.14
28	9.84	0.49	0.87	5.25	0.09	0.14
29	10.07	0.50	0.89	5.33	0.09	0.15
30	10.34	0.52	0.93	5.43	0.09	0.16
31	10.60	0.54	0.96	5.54	0.09	0.16
32	10.85	0.56	0.98	5.62	0.10	0.17
33	11.09	0.58	1.02	5.72	0.10	0.17
34	11.34	0.60	1.04	5.82	0.10	0.18
35	11.59	0.60	1.08	5.91	0.11	0.18
36	12.25	0.65	1.16	6.13	0.11	0.20
37	12.95	0.70	1.23	6.36	0.12	0.21
38	13.70	0.74	1.33	6.61	0.13	0.21
39	14.46	0.79	1.40	6.85	0.14	0.24
40	15.23	0.85	1.50	7.10	0.15	0.25
41	16.04	0.90	1.59	7.34	0.15	0.27
42	16.85	0.95	1.68	7.60	0.15	0.28
43	17.68	1.01	1.78	7.84	0.16	0.29
44	18.55	1.06	1.87	8.11	0.17	0.30
45	19.49	1.12	1.99	8.39	0.18	0.32
46	20.52	1.20	2.12	8.76	0.20	0.34
47	21.61	1.26	2.24	9.16	0.21	0.36
48	22.77	1.33	2.37	9.59	0.23	0.40
49	24.06	1.43	2.52	10.07	0.25	0.42
50	25.54	1.52	2.69	10.59	0.26	0.45
51	27.38	1.63	2.90	11.17	0.28	0.48
52	29.36	1.76	3.12	11.81	0.30	0.53
53	31.58	1.91	3.37	12.51	0.33	0.57
54	34.03	2.06	3.65	13.27	0.36	0.63
55	36.78	2.23	3.95	13.96	0.39	0.67
56	40.87	2.48	4.40	14.84	0.42	0.74
57	43.90	2.68	4.72	15.84	0.47	0.81
58	45.76	2.79	4.92	16.99	0.52	0.91
59	49.54	3.01	5.31	18.37	0.60	1.03
60	51.72	3.14	5.51	20.44	0.69	1.23
61	53.84	3.27	5.75	20.82	0.73	1.27
62	59.66	3.64	6.39	21.20	0.74	1.29
63	63.76	3.88	6.84	21.55	0.76	1.32
64	64.66	3.94	6.94	21.77	0.77	1.34

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 4A Male non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25	0.01	0.83	1.54	0.19	0.37	
26	0.01	0.85	1.57	0.19	0.38	
27	0.01	0.86	1.60	0.20	0.39	
28	0.01	0.88	1.64	0.20	0.41	
29	0.01	0.89	1.67	0.21	0.42	
30	0.01	0.91	1.72	0.21	0.43	
31	0.02	0.93	1.77	0.22	0.44	
32	0.02	0.95	1.81	0.23	0.45	
33	0.02	0.99	1.86	0.23	0.47	
34	0.02	1.01	1.90	0.24	0.48	
35	0.03	1.02	1.94	0.25	0.50	
36	0.03	1.07	2.05	0.26	0.53	
37	0.03	1.13	2.15	0.28	0.56	
38	0.04	1.19	2.26	0.30	0.60	
39	0.04	1.24	2.36	0.32	0.63	
40	0.05	1.28	2.46	0.33	0.66	
41	0.05	1.34	2.57	0.35	0.70	
42	0.06	1.39	2.67	0.37	0.73	
43	0.07	1.43	2.77	0.38	0.76	
44	0.08	1.48	2.87	0.40	0.80	
45	0.08	1.55	2.99	0.42	0.84	
46	0.11	1.63	3.18	0.43	0.87	
47	0.12	1.74	3.38	0.45	0.91	
48	0.13	1.85	3.61	0.47	0.95	
49	0.15	1.99	3.86	0.49	0.99	
50	0.18	2.13	4.13	0.51	1.03	
51	0.19	2.28	4.43	0.54	1.07	
52	0.22	2.45	4.76	0.56	1.12	
53	0.27	2.63	5.13	0.58	1.17	
54	0.61	2.85	5.53	0.61	1.22	
55		3.08	5.99	0.63	1.26	
56		3.36	6.53	0.65	1.31	
57		3.68	7.17	0.68	1.36	
58		4.09	7.94	0.71	1.40	
59		4.58	8.91	0.73	1.46	
60		5.28	10.29	0.77	1.55	
61		5.43	10.54	0.79	1.58	
62		5.55	10.78	0.81	1.62	
63		5.68	10.99	0.83	1.65	
64		5.78	11.19	0.83	1.67	

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 70
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.91	2.90	1.94	1.77	1.60	0.47	0.96
26	5.09	3.00	2.00	1.83	1.66	0.47	0.97
27	5.26	3.10	2.08	1.90	1.73	0.48	0.99
28	5.44	3.22	2.16	1.97	1.80	0.49	1.00
29	5.62	3.32	2.24	2.04	1.86	0.50	1.02
30	5.84	3.47	2.35	2.14	1.96	0.50	1.01
31	6.05	3.60	2.44	2.23	2.03	0.51	1.03
32	6.26	3.75	2.54	2.31	2.11	0.53	1.06
33	6.41	3.90	2.64	2.41	2.20	0.55	1.09
34	6.57	4.05	2.75	2.50	2.28	0.57	1.13
35	6.75	4.22	2.86	2.62	2.39	0.59	1.16
36	7.14	4.44	3.00	2.75	2.51	0.61	1.20
37	7.55	4.64	3.16	2.89	2.64	0.63	1.25
38	7.92	4.86	3.33	3.05	2.78	0.66	1.30
39	8.24	5.09	3.52	3.22	2.94	0.69	1.35
40	8.53	5.35	3.76	3.44	3.13	0.70	1.36
41	8.86	5.60	3.97	3.63	3.31	0.73	1.41
42	9.19	5.86	4.19	3.83	3.49	0.74	1.42
43	9.53	6.13	4.43	4.05	3.69	0.73	1.42
44	9.87	6.41	4.69	4.28	3.89	0.72	1.40
45	10.21	6.71	4.95	4.52	4.11	0.72	1.37
46	10.14	6.73	5.02	4.58	4.16	0.71	1.34
47	10.05	6.74	5.08	4.63	4.21	0.68	1.31
48	9.92	6.72	5.12	4.66	4.23	0.67	1.26
49	9.76	6.68	5.15	4.69	4.25	0.65	1.21
50	9.38	6.52	5.09	4.63	4.19	0.65	1.19
51	9.16	6.43	5.07	4.61	4.16	0.61	1.13
52	8.91	6.33	5.03	4.57	4.12	0.60	1.10
53	8.64	6.19	4.97	4.51	4.06	0.59	1.09
54	8.33	6.03	4.88	4.42	3.97	0.58	1.04
55	8.02	5.86	4.78	4.33	3.88	0.53	0.98
56	7.53	5.56	4.57	4.13	3.69	0.49	0.90
57	7.01	5.23	4.34	3.90	3.47	0.45	0.82
58	6.57	4.88	4.03	3.56	3.19	0.40	0.74
59	6.08	4.50	3.70	3.21	2.89	0.36	0.67
60	5.51	4.06	3.33	2.83	2.57	0.31	0.59
61	4.90	3.60	2.93	2.45	2.25	0.27	0.51
62	4.08	2.99	2.44	2.04	1.86	0.22	0.46
63	3.98	2.91	2.37	1.97	1.80	0.18	0.36
64	3.85	2.81	2.28	1.90	1.73	0.13	0.25

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 67
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.74	2.80	1.83	1.66	1.51	0.41	0.85
26	4.90	2.88	1.89	1.72	1.56	0.42	0.85
27	5.06	2.97	1.97	1.79	1.62	0.43	0.87
28	5.23	3.06	2.04	1.85	1.68	0.43	0.87
29	5.39	3.16	2.11	1.92	1.74	0.44	0.88
30	5.58	3.28	2.21	2.00	1.82	0.43	0.87
31	5.77	3.40	2.29	2.07	1.88	0.44	0.88
32	5.98	3.52	2.37	2.15	1.95	0.45	0.90
33	6.20	3.67	2.47	2.23	2.03	0.47	0.92
34	6.41	3.82	2.56	2.32	2.10	0.48	0.94
35	6.57	3.97	2.66	2.40	2.17	0.49	0.96
36	6.90	4.14	2.79	2.51	2.28	0.51	0.99
37	7.16	4.32	2.93	2.64	2.39	0.53	1.03
38	7.45	4.52	3.08	2.78	2.52	0.55	1.06
39	7.73	4.72	3.24	2.93	2.65	0.57	1.10
40	7.94	4.92	3.41	3.10	2.81	0.56	1.09
41	8.22	5.13	3.59	3.26	2.95	0.58	1.12
42	8.49	5.35	3.78	3.44	3.11	0.60	1.14
43	8.77	5.58	3.99	3.62	3.27	0.61	1.16
44	9.04	5.81	4.20	3.81	3.44	0.60	1.15
45	9.30	6.04	4.41	4.00	3.61	0.58	1.12
46	9.18	6.03	4.45	4.03	3.64	0.58	1.07
47	9.04	6.00	4.48	4.05	3.65	0.54	1.03
48	8.85	5.94	4.48	4.05	3.64	0.53	0.98
49	8.64	5.86	4.47	4.04	3.62	0.50	0.92
50	8.18	5.63	4.36	3.93	3.51	0.49	0.89
51	7.91	5.50	4.30	3.88	3.46	0.46	0.84
52	7.61	5.35	4.22	3.80	3.38	0.43	0.79
53	7.29	5.17	4.12	3.70	3.28	0.40	0.73
54	6.96	4.97	3.99	3.58	3.17	0.36	0.66
55	6.59	4.75	3.85	3.45	3.04	0.32	0.58
56	6.29	4.42	3.61	3.13	2.76	0.27	0.49
57	5.95	4.10	3.35	2.82	2.49	0.24	0.43
58	5.57	3.86	3.07	2.51	2.22	0.21	0.38
59	5.16	3.59	2.79	2.21	1.95	0.17	0.32
60	4.56	3.17	2.46	1.95	1.72	0.14	0.27
61	3.95	2.75	2.13	1.69	1.49	0.11	0.21
62	3.33	2.31	1.79	1.42	1.26	0.09	0.18
63	3.34	2.32	1.80	1.42	1.25	0.07	0.14
64	3.35	2.32	1.80	1.42	1.25	0.06	0.12

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.60	2.70	1.75	1.59	1.44	0.38	0.77
26	4.76	2.78	1.82	1.65	1.49	0.38	0.78
27	4.91	2.86	1.88	1.71	1.54	0.38	0.78
28	5.06	2.94	1.95	1.77	1.60	0.39	0.78
29	5.21	3.03	2.01	1.83	1.65	0.39	0.79
30	5.37	3.13	2.10	1.90	1.72	0.39	0.77
31	5.55	3.24	2.17	1.97	1.78	0.39	0.77
32	5.74	3.36	2.25	2.03	1.84	0.40	0.79
33	5.94	3.49	2.34	2.11	1.91	0.41	0.80
34	6.15	3.62	2.42	2.18	1.98	0.42	0.82
35	6.35	3.76	2.50	2.26	2.04	0.43	0.83
36	6.57	3.91	2.62	2.36	2.14	0.44	0.85
37	6.81	4.07	2.75	2.47	2.24	0.45	0.88
38	7.07	4.25	2.89	2.60	2.34	0.47	0.90
39	7.32	4.44	3.03	2.72	2.46	0.48	0.93
40	7.48	4.60	3.15	2.86	2.58	0.47	0.91
41	7.72	4.78	3.31	3.00	2.71	0.49	0.93
42	7.95	4.97	3.48	3.15	2.85	0.50	0.94
43	8.17	5.16	3.65	3.31	2.98	0.50	0.95
44	8.39	5.35	3.83	3.47	3.12	0.51	0.96
45	8.59	5.54	4.02	3.63	3.27	0.50	0.96
46	8.44	5.50	4.03	3.64	3.27	0.49	0.91
47	8.26	5.44	4.03	3.64	3.27	0.46	0.88
48	8.04	5.36	4.02	3.62	3.25	0.44	0.83
49	7.80	5.25	3.98	3.59	3.21	0.42	0.77
50	7.43	5.00	3.84	3.46	3.08	0.37	0.68
51	7.23	4.85	3.77	3.39	3.01	0.34	0.62
52	7.02	4.67	3.67	3.30	2.93	0.31	0.56
53	6.78	4.48	3.55	3.19	2.82	0.27	0.49
54	6.50	4.28	3.41	3.05	2.69	0.24	0.43
55	6.11	4.04	3.25	2.90	2.55	0.20	0.37
56	5.79	3.83	3.00	2.67	2.34	0.17	0.30
57	5.43	3.58	2.75	2.37	2.07	0.13	0.24
58	5.03	3.31	2.49	2.07	1.81	0.11	0.20
59	4.60	3.02	2.22	1.78	1.57	0.10	0.16
60	4.12	2.71	2.00	1.50	1.34	0.07	0.12
61	3.63	2.39	1.76	1.30	1.10	0.06	0.11
62	3.11	2.05	1.51	1.11	0.94	0.05	0.10
63	3.20	2.11	1.55	1.18	1.00	0.05	0.10
64	3.30	2.17	1.60	1.31	1.11	0.05	0.10

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.43	0.70	0.51	0.46	0.42	0.03	0.05
26	1.44	0.72	0.52	0.47	0.43	0.03	0.05
27	1.45	0.74	0.53	0.48	0.44	0.03	0.05
28	1.46	0.76	0.55	0.50	0.45	0.03	0.05
29	1.48	0.79	0.56	0.51	0.46	0.03	0.05
30	1.51	0.81	0.58	0.52	0.47	0.03	0.06
31	1.54	0.84	0.60	0.54	0.49	0.03	0.06
32	1.57	0.87	0.61	0.55	0.50	0.03	0.06
33	1.61	0.90	0.63	0.57	0.51	0.03	0.06
34	1.65	0.93	0.65	0.58	0.52	0.03	0.06
35	1.69	0.97	0.66	0.59	0.53	0.03	0.06
36	1.77	1.03	0.70	0.63	0.57	0.03	0.07
37	1.87	1.09	0.74	0.67	0.60	0.04	0.07
38	1.97	1.16	0.79	0.71	0.63	0.04	0.08
39	2.07	1.23	0.84	0.75	0.67	0.04	0.08
40	2.19	1.30	0.88	0.79	0.71	0.05	0.09
41	2.31	1.38	0.93	0.83	0.75	0.05	0.09
42	2.43	1.45	0.98	0.88	0.78	0.05	0.10
43	2.56	1.53	1.03	0.92	0.82	0.05	0.10
44	2.70	1.62	1.09	0.97	0.87	0.06	0.11
45	2.84	1.70	1.14	1.02	0.91	0.06	0.12
46	2.97	1.79	1.21	1.08	0.96	0.06	0.12
47	3.12	1.88	1.28	1.14	1.01	0.07	0.13
48	3.26	1.97	1.35	1.20	1.07	0.07	0.14
49	3.42	2.07	1.44	1.27	1.13	0.08	0.13
50	3.60	2.18	1.53	1.35	1.20	0.08	0.14
51	3.78	2.30	1.62	1.43	1.28	0.08	0.14
52	3.99	2.43	1.73	1.54	1.38	0.08	0.15
53	4.21	2.57	1.84	1.65	1.48	0.08	0.15
54	4.45	2.72	1.98	1.78	1.60	0.09	0.15
55	4.65	2.84	2.14	1.93	1.73	0.09	0.16
56	4.54	2.83	2.12	1.91	1.70	0.09	0.15
57	4.41	2.79	2.05	1.84	1.62	0.08	0.14
58	4.23	2.71	1.98	1.70	1.49	0.08	0.13
59	4.00	2.59	1.90	1.61	1.43	0.07	0.13
60	3.74	2.44	1.79	1.50	1.34	0.07	0.12
61	3.45	2.27	1.67	1.30	1.10	0.06	0.11
62	3.11	2.05	1.51	1.11	0.94	0.05	0.10
63	3.20	2.11	1.55	1.18	1.00	0.05	0.10
64	3.30	2.17	1.60	1.31	1.11	0.05	0.10

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 4A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.33	0.02	0.03			
26	0.33	0.02	0.03			
27	0.34	0.02	0.03			
28	0.35	0.02	0.03			
29	0.36	0.03	0.04			
30	0.37	0.03	0.04			
31	0.39	0.03	0.04			
32	0.40	0.03	0.04			
33	0.40	0.03	0.04			
34	0.41	0.03	0.04			
35	0.42	0.03	0.04			
36	0.45	0.03	0.05			
37	0.48	0.03	0.05			
38	0.51	0.03	0.05			
39	0.55	0.03	0.06			
40	0.57	0.03	0.06			
41	0.61	0.03	0.07			
42	0.63	0.04	0.07			
43	0.66	0.04	0.07			
44	0.70	0.04	0.09			
45	0.73	0.04	0.09			
46	0.76	0.04	0.10			
47	0.80	0.05	0.10			
48	0.84	0.05	0.10			
49	0.88	0.06	0.10			
50	0.92	0.06	0.10			
51	0.98	0.06	0.11			
52	1.03	0.06	0.12			
53	1.08	0.06	0.13			
54	1.14	0.06	0.14			
55	1.18	0.08	0.13			
56	1.24	0.09	0.14			
57	1.25	0.09	0.14			
58	1.21	0.08	0.14			
59	1.22	0.07	0.13			
60	1.16	0.07	0.13			
61	1.08	0.06	0.13			
62	1.12	0.05	0.13			
63	1.20	0.06	0.13			
64	1.22	0.06	0.13			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

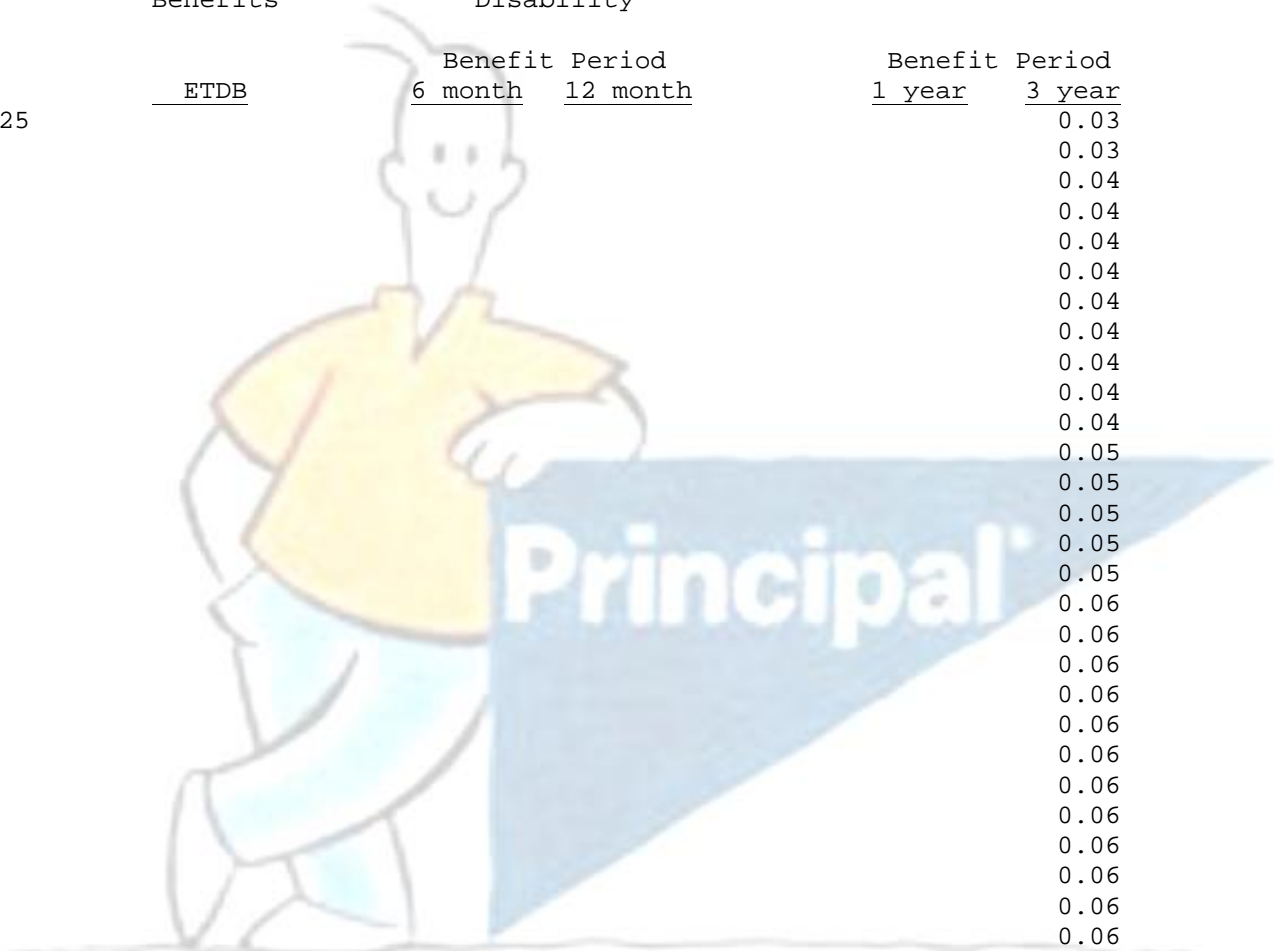
Disability Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 4A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.03
26					0.03
27					0.04
28					0.04
29					0.04
30					0.04
31					0.04
32					0.04
33					0.04
34					0.04
35					0.04
36					0.05
37					0.05
38					0.05
39					0.05
40					0.05
41					0.06
42					0.06
43					0.06
44					0.06
45					0.06
46					0.06
47					0.06
48					0.06
49					0.06
50					0.06
51					0.06
52					0.06
53					0.06
54					0.06
55					0.05
56					0.05
57					0.05
58					0.05
59					0.04
60					0.04
61					0.03
62					0.03
63					0.03
64					0.03



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	42.06	23.83	15.39	13.92	12.38	3.13	6.39
26	43.24	24.40	15.89	14.34	12.76	3.16	6.37
27	44.38	24.97	16.38	14.77	13.13	3.16	6.36
28	45.54	25.58	16.87	15.19	13.52	3.18	6.33
29	46.71	26.20	17.36	15.64	13.90	3.20	6.33
30	47.89	26.99	18.01	16.19	14.39	3.12	6.13
31	49.24	27.79	18.58	16.70	14.81	3.16	6.18
32	50.69	28.67	19.18	17.20	15.25	3.21	6.25
33	52.30	29.70	19.82	17.76	15.73	3.26	6.36
34	53.87	30.71	20.44	18.30	16.21	3.32	6.47
35	55.42	31.79	21.09	18.88	16.68	3.37	6.58
36	57.16	32.92	22.01	19.66	17.35	3.47	6.72
37	59.00	34.17	22.97	20.51	18.06	3.55	6.89
38	61.01	35.53	24.03	21.40	18.83	3.65	7.06
39	62.95	36.91	25.14	22.33	19.64	3.74	7.23
40	64.12	38.12	26.06	23.41	20.53	3.68	7.05
41	65.97	39.52	27.28	24.49	21.44	3.74	7.16
42	67.76	40.97	28.57	25.62	22.38	3.81	7.24
43	69.54	42.41	29.88	26.77	23.35	3.85	7.32
44	71.19	43.87	31.26	27.97	24.34	3.88	7.34
45	72.80	45.33	32.66	29.20	25.34	3.89	7.33
46	74.81	47.05	34.29	30.60	26.47	3.91	7.34
47	76.79	48.80	35.94	32.03	27.61	3.92	7.29
48	78.69	50.56	37.64	33.50	28.75	3.87	7.18
49	80.45	52.30	39.36	34.97	29.89	3.83	7.05
50	81.11	52.63	40.14	35.58	30.25	3.54	6.50
51	83.93	54.26	41.79	37.00	31.28	3.43	6.28
52	86.92	55.81	43.43	38.37	32.26	3.28	6.00
53	90.05	57.34	45.04	39.71	33.18	3.11	5.66
54	93.22	59.23	46.70	41.06	34.01	2.94	5.29
55	95.25	60.75	48.36	42.40	34.78	2.71	4.88
56	99.36	63.25	49.09	42.93	34.72	2.40	4.29
57	103.39	65.70	49.78	42.21	33.74	2.03	3.61
58	107.31	68.06	50.47	41.27	32.71	1.88	3.34
59	111.12	70.38	51.12	40.33	31.90	1.76	3.11
60	114.58	72.57	52.70	38.98	31.13	1.81	3.20
61	118.03	74.78	54.31	39.48	30.01	1.86	3.29
62	121.75	77.15	56.04	40.71	30.95	1.92	3.39
63	125.37	79.45	57.72	43.16	32.79	1.98	3.49
64	129.09	81.82	59.44	48.06	36.47	2.04	3.60

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	30.78	14.39	10.40	9.29	8.15	0.44	0.77
26	30.83	14.71	10.61	9.49	8.30	0.45	0.79
27	30.94	15.06	10.85	9.69	8.47	0.46	0.82
28	31.13	15.46	11.11	9.90	8.66	0.46	0.84
29	31.42	15.87	11.36	10.13	8.82	0.49	0.87
30	31.78	16.34	11.64	10.35	9.02	0.50	0.89
31	32.25	16.85	11.92	10.58	9.20	0.51	0.91
32	32.78	17.37	12.20	10.81	9.38	0.52	0.93
33	33.38	17.91	12.46	11.03	9.55	0.53	0.95
34	34.04	18.50	12.74	11.25	9.73	0.55	0.97
35	34.73	19.07	12.99	11.47	9.90	0.56	1.01
36	36.39	20.18	13.73	12.09	10.41	0.60	1.06
37	38.17	21.37	14.51	12.75	10.96	0.63	1.13
38	40.06	22.60	15.34	13.45	11.54	0.67	1.20
39	42.07	23.87	16.17	14.16	12.13	0.72	1.26
40	44.20	25.17	17.03	14.89	12.72	0.75	1.34
41	46.43	26.51	17.89	15.62	13.33	0.79	1.41
42	48.79	27.88	18.76	16.39	13.95	0.84	1.49
43	51.23	29.32	19.66	17.13	14.58	0.88	1.55
44	53.78	30.82	20.60	17.94	15.22	0.92	1.63
45	56.40	32.40	21.59	18.79	15.92	0.96	1.71
46	58.93	33.88	22.77	19.76	16.68	1.01	1.80
47	61.55	35.46	24.00	20.78	17.49	1.06	1.90
48	64.28	37.15	25.34	21.91	18.34	1.12	2.00
49	67.24	39.02	26.80	23.10	19.29	1.18	2.10
50	70.48	41.02	28.42	24.43	20.38	1.24	2.20
51	73.96	43.19	30.13	25.89	21.75	1.30	2.32
52	77.77	45.53	31.99	27.71	23.23	1.37	2.43
53	81.94	48.06	34.00	29.73	24.87	1.43	2.55
54	86.40	50.76	36.57	31.99	26.68	1.50	2.67
55	90.13	52.92	39.53	34.56	28.70	1.55	2.73
56	95.38	57.08	42.36	37.15	30.42	1.56	2.76
57	100.49	61.15	44.42	38.90	31.27	1.58	2.79
58	105.49	65.13	47.02	39.46	31.33	1.59	2.82
59	110.02	68.56	49.59	40.33	31.90	1.61	2.85
60	113.90	71.59	51.89	38.98	31.13	1.81	3.20
61	118.03	74.78	54.31	39.48	30.01	1.86	3.29
62	121.75	77.15	56.04	40.71	30.95	1.92	3.39
63	125.37	79.45	57.72	43.16	32.79	1.98	3.49
64	129.09	81.82	59.44	48.06	36.47	2.04	3.60

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	29.97	13.05	8.91	7.12	5.98		
26	29.96	13.28	9.03	7.24	6.07		
27	29.95	13.53	9.18	7.38	6.18		
28	30.00	13.81	9.34	7.51	6.29		
29	30.12	14.13	9.51	7.66	6.41		
30	30.34	14.51	9.71	7.81	6.52		
31	30.62	14.93	9.88	7.96	6.65		
32	31.00	15.38	10.06	8.11	6.76		
33	31.47	15.85	10.25	8.27	6.89		
34	31.98	16.35	10.43	8.42	7.00		
35	32.52	16.85	10.58	8.56	7.13		
36	33.57	17.65	11.04	8.93	7.42		
37	34.69	18.48	11.50	9.32	7.71		
38	35.87	19.33	11.98	9.74	8.04		
39	37.12	20.19	12.45	10.15	8.37		
40	38.44	21.07	12.91	10.53	8.69		
41	39.83	21.96	13.36	10.96	9.01		
42	41.29	22.87	13.81	11.37	9.36		
43	42.80	23.79	14.25	11.79	9.68		
44	44.35	24.79	14.73	12.22	10.04		
45	45.94	25.86	15.23	12.70	10.41		
46	47.75	26.88	16.00	13.35	10.90		
47	49.63	27.97	16.85	14.06	11.46		
48	51.63	29.19	17.79	14.81	12.04		
49	53.80	30.52	18.83	15.66	12.69		
50	56.20	31.96	19.97	16.61	13.42		
51	58.84	33.58	21.23	17.65	14.21		
52	61.78	35.32	22.65	18.82	15.10		
53	65.10	37.29	24.18	20.11	16.09		
54	68.81	39.44	25.89	21.53	17.18		
55	72.20	41.36	27.47	22.84	18.19		
56	75.30	43.83	29.43	24.51	19.52		
57	79.06	46.68	31.68	26.47	21.08		
58	83.86	50.21	34.40	28.81	22.95		
59	90.43	54.81	37.89	31.82	25.33		
60	99.47	60.29	41.68	35.00	27.87		
61	109.41	66.32	45.84	38.50	29.41		
62	119.32	72.94	50.43	39.90	30.33		
63	122.86	77.86	55.47	42.30	32.13		
64	126.51	80.18	58.25	47.10	35.74		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 4A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	7.29	0.33	0.57	4.24	0.05	0.10
26	7.42	0.33	0.59	4.29	0.05	0.10
27	7.55	0.34	0.61	4.34	0.06	0.10
28	7.70	0.35	0.62	4.38	0.06	0.11
29	7.84	0.36	0.64	4.43	0.06	0.11
30	8.00	0.37	0.65	4.49	0.06	0.11
31	8.15	0.39	0.67	4.54	0.06	0.12
32	8.30	0.40	0.70	4.59	0.06	0.12
33	8.43	0.40	0.72	4.65	0.07	0.12
34	8.58	0.41	0.73	4.70	0.07	0.13
35	8.73	0.42	0.75	4.77	0.07	0.13
36	9.16	0.45	0.79	4.90	0.09	0.14
37	9.61	0.48	0.86	5.05	0.09	0.15
38	10.10	0.51	0.91	5.20	0.09	0.15
39	10.59	0.55	0.96	5.36	0.09	0.15
40	11.08	0.58	1.02	5.52	0.10	0.16
41	11.60	0.61	1.08	5.68	0.10	0.17
42	12.12	0.64	1.14	5.83	0.11	0.18
43	12.64	0.68	1.20	5.99	0.11	0.19
44	13.20	0.71	1.26	6.16	0.12	0.20
45	13.78	0.76	1.33	6.34	0.12	0.21
46	14.42	0.79	1.40	6.56	0.13	0.23
47	15.10	0.84	1.49	6.81	0.14	0.24
48	15.82	0.88	1.57	7.07	0.15	0.26
49	16.62	0.93	1.66	7.36	0.15	0.28
50	17.55	1.00	1.76	7.70	0.17	0.29
51	18.72	1.06	1.90	8.05	0.18	0.32
52	19.98	1.15	2.04	8.46	0.19	0.34
53	21.37	1.23	2.19	8.90	0.22	0.37
54	22.93	1.34	2.36	9.38	0.23	0.40
55	24.66	1.44	2.55	9.79	0.26	0.43
56	27.25	1.60	2.82	10.35	0.27	0.48
57	29.14	1.71	3.03	10.98	0.30	0.51
58	30.24	1.78	3.14	11.71	0.33	0.56
59	32.60	1.92	3.36	12.61	0.37	0.65
60	33.91	1.96	3.47	13.95	0.44	0.77
61	35.03	2.04	3.59	14.08	0.46	0.78
62	38.52	2.25	3.97	14.20	0.47	0.80
63	40.86	2.41	4.23	14.28	0.48	0.82
64	41.13	2.42	4.26	14.30	0.48	0.82

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 4A Male non-smoker

Age	HH754	HH759/719		HH756/711	
	Extended Total Disability Benefits	Short-Term Residual Disability		Recovery Benefits	
	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25		0.83	1.54	0.14	0.29
26		0.85	1.57	0.15	0.30
27		0.86	1.60	0.15	0.30
28		0.88	1.64	0.16	0.32
29		0.89	1.67	0.16	0.32
30		0.91	1.72	0.17	0.33
31		0.93	1.77	0.17	0.34
32		0.95	1.81	0.18	0.35
33		0.99	1.86	0.18	0.36
34		1.01	1.90	0.18	0.37
35		1.02	1.94	0.19	0.37
36		1.07	2.05	0.20	0.40
37		1.13	2.15	0.21	0.42
38		1.19	2.26	0.22	0.44
39		1.24	2.36	0.23	0.47
40		1.28	2.46	0.25	0.49
41		1.34	2.57	0.26	0.51
42		1.39	2.67	0.27	0.54
43		1.43	2.77	0.28	0.56
44		1.48	2.87	0.29	0.58
45		1.55	2.99	0.30	0.61
46		1.63	3.18	0.32	0.63
47		1.74	3.38	0.33	0.66
48		1.85	3.61	0.35	0.69
49		1.99	3.86	0.36	0.71
50		2.13	4.13	0.37	0.75
51		2.28	4.43	0.39	0.78
52		2.45	4.76	0.41	0.81
53		2.63	5.13	0.42	0.85
54		2.85	5.53	0.44	0.88
55		3.08	5.99	0.45	0.91
56		3.36	6.53	0.48	0.95
57		3.68	7.17	0.50	0.99
58		4.09	7.94	0.52	1.04
59		4.58	8.91	0.54	1.08
60		5.28	10.29	0.58	1.15
61		5.43	10.54	0.59	1.18
62		5.55	10.78	0.60	1.20
63		5.68	10.99	0.61	1.22
64		5.78	11.19	0.62	1.23

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.74	2.10	1.34	1.21	1.08	0.28	0.54
26	3.87	2.14	1.40	1.25	1.10	0.28	0.55
27	3.96	2.21	1.43	1.29	1.13	0.28	0.55
28	4.08	2.25	1.48	1.32	1.17	0.29	0.55
29	4.17	2.32	1.51	1.37	1.20	0.29	0.56
30	4.28	2.38	1.57	1.41	1.24	0.29	0.54
31	4.40	2.45	1.63	1.46	1.29	0.29	0.54
32	4.53	2.53	1.67	1.50	1.32	0.29	0.56
33	4.67	2.62	1.74	1.55	1.36	0.30	0.57
34	4.81	2.72	1.78	1.60	1.41	0.31	0.58
35	4.94	2.81	1.84	1.65	1.45	0.31	0.59
36	5.09	2.91	1.93	1.71	1.51	0.32	0.60
37	5.26	3.01	2.02	1.79	1.56	0.32	0.62
38	5.45	3.14	2.11	1.87	1.65	0.33	0.64
39	5.61	3.27	2.21	1.95	1.72	0.33	0.64
40	5.73	3.37	2.29	2.05	1.80	0.33	0.63
41	5.89	3.50	2.40	2.14	1.88	0.34	0.64
42	6.05	3.62	2.51	2.24	1.97	0.35	0.65
43	6.19	3.75	2.61	2.34	2.06	0.34	0.66
44	6.35	3.88	2.76	2.45	2.14	0.36	0.66
45	6.49	4.01	2.88	2.55	2.23	0.35	0.65
46	6.36	3.98	2.88	2.56	2.21	0.33	0.62
47	6.21	3.91	2.87	2.56	2.19	0.31	0.59
48	6.02	3.86	2.86	2.53	2.19	0.29	0.57
49	5.84	3.77	2.82	2.51	2.16	0.28	0.53
50	5.55	3.58	2.71	2.41	2.05	0.25	0.45
51	5.40	3.47	2.68	2.35	1.99	0.23	0.42
52	5.24	3.34	2.61	2.28	1.95	0.20	0.37
53	5.06	3.22	2.50	2.22	1.86	0.17	0.32
54	4.85	3.07	2.41	2.11	1.76	0.14	0.28
55	4.55	2.89	2.30	2.01	1.66	0.13	0.24
56	4.36	2.76	2.14	1.87	1.51	0.12	0.20
57	4.10	2.59	1.97	1.67	1.34	0.09	0.16
58	3.83	2.43	1.79	1.46	1.15	0.08	0.12
59	3.54	2.23	1.61	1.26	0.99	0.06	0.10
60	3.21	2.01	1.46	1.07	0.85	0.04	0.08
61	2.82	1.77	1.29	0.92	0.70	0.04	0.07
62	2.42	1.54	1.10	0.80	0.59	0.03	0.05
63	2.48	1.57	1.13	0.85	0.62	0.04	0.05
64	2.56	1.62	1.18	0.93	0.68	0.04	0.05

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.22	0.56	0.41	0.35	0.31	0.02	0.03
26	1.23	0.57	0.41	0.35	0.31	0.02	0.03
27	1.23	0.59	0.42	0.36	0.31	0.02	0.03
28	1.24	0.60	0.43	0.37	0.32	0.03	0.03
29	1.24	0.62	0.44	0.38	0.33	0.02	0.04
30	1.26	0.64	0.45	0.39	0.33	0.02	0.04
31	1.28	0.64	0.46	0.41	0.34	0.02	0.04
32	1.30	0.68	0.46	0.41	0.35	0.02	0.04
33	1.33	0.70	0.48	0.43	0.36	0.02	0.04
34	1.36	0.72	0.50	0.43	0.36	0.02	0.04
35	1.38	0.75	0.51	0.43	0.37	0.02	0.04
36	1.44	0.79	0.53	0.46	0.40	0.02	0.04
37	1.51	0.84	0.56	0.49	0.42	0.02	0.05
38	1.59	0.89	0.59	0.52	0.43	0.02	0.05
39	1.66	0.93	0.63	0.54	0.46	0.03	0.05
40	1.75	0.98	0.65	0.57	0.49	0.03	0.06
41	1.84	1.04	0.68	0.60	0.51	0.03	0.06
42	1.93	1.09	0.73	0.63	0.53	0.03	0.06
43	2.03	1.14	0.75	0.66	0.55	0.03	0.07
44	2.13	1.21	0.80	0.69	0.60	0.04	0.07
45	2.24	1.27	0.83	0.74	0.61	0.04	0.07
46	2.34	1.34	0.89	0.77	0.64	0.04	0.09
47	2.44	1.40	0.94	0.81	0.68	0.04	0.09
48	2.55	1.46	0.99	0.84	0.71	0.04	0.10
49	2.66	1.53	1.05	0.90	0.75	0.05	0.10
50	2.79	1.60	1.11	0.96	0.80	0.05	0.10
51	2.93	1.70	1.17	1.00	0.83	0.05	0.09
52	3.08	1.79	1.25	1.09	0.90	0.06	0.10
53	3.24	1.89	1.33	1.15	0.96	0.05	0.10
54	3.41	1.99	1.43	1.24	1.04	0.05	0.10
55	3.58	2.07	1.54	1.34	1.12	0.05	0.11
56	3.49	2.08	1.53	1.33	1.10	0.05	0.11
57	3.41	2.06	1.49	1.30	1.05	0.05	0.09
58	3.26	2.00	1.43	1.20	0.95	0.04	0.09
59	3.10	1.92	1.39	1.15	0.90	0.04	0.08
60	2.91	1.81	1.30	1.07	0.85	0.04	0.08
61	2.68	1.68	1.22	0.92	0.70	0.04	0.07
62	2.42	1.54	1.10	0.80	0.59	0.03	0.05
63	2.48	1.57	1.13	0.85	0.62	0.04	0.05
64	2.56	1.62	1.18	0.93	0.68	0.04	0.05

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 4A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.24	0.01	0.03			
26	0.25	0.01	0.03			
27	0.25	0.01	0.03			
28	0.26	0.02	0.03			
29	0.27	0.02	0.03			
30	0.27	0.02	0.03			
31	0.28	0.02	0.03			
32	0.28	0.02	0.03			
33	0.28	0.02	0.03			
34	0.29	0.02	0.03			
35	0.29	0.02	0.03			
36	0.31	0.02	0.03			
37	0.33	0.02	0.03			
38	0.35	0.02	0.03			
39	0.37	0.03	0.04			
40	0.40	0.03	0.04			
41	0.42	0.03	0.04			
42	0.43	0.03	0.04			
43	0.45	0.03	0.05			
44	0.47	0.03	0.05			
45	0.49	0.03	0.05			
46	0.50	0.03	0.06			
47	0.55	0.03	0.06			
48	0.56	0.03	0.06			
49	0.58	0.03	0.07			
50	0.61	0.04	0.07			
51	0.64	0.04	0.08			
52	0.68	0.04	0.08			
53	0.71	0.05	0.08			
54	0.74	0.05	0.09			
55	0.77	0.05	0.09			
56	0.80	0.05	0.10			
57	0.81	0.05	0.10			
58	0.78	0.05	0.09			
59	0.77	0.05	0.09			
60	0.73	0.05	0.09			
61	0.67	0.04	0.07			
62	0.70	0.03	0.06			
63	0.74	0.04	0.07			
64	0.75	0.04	0.07			

Principal Life Insurance Company
2014 Pricing

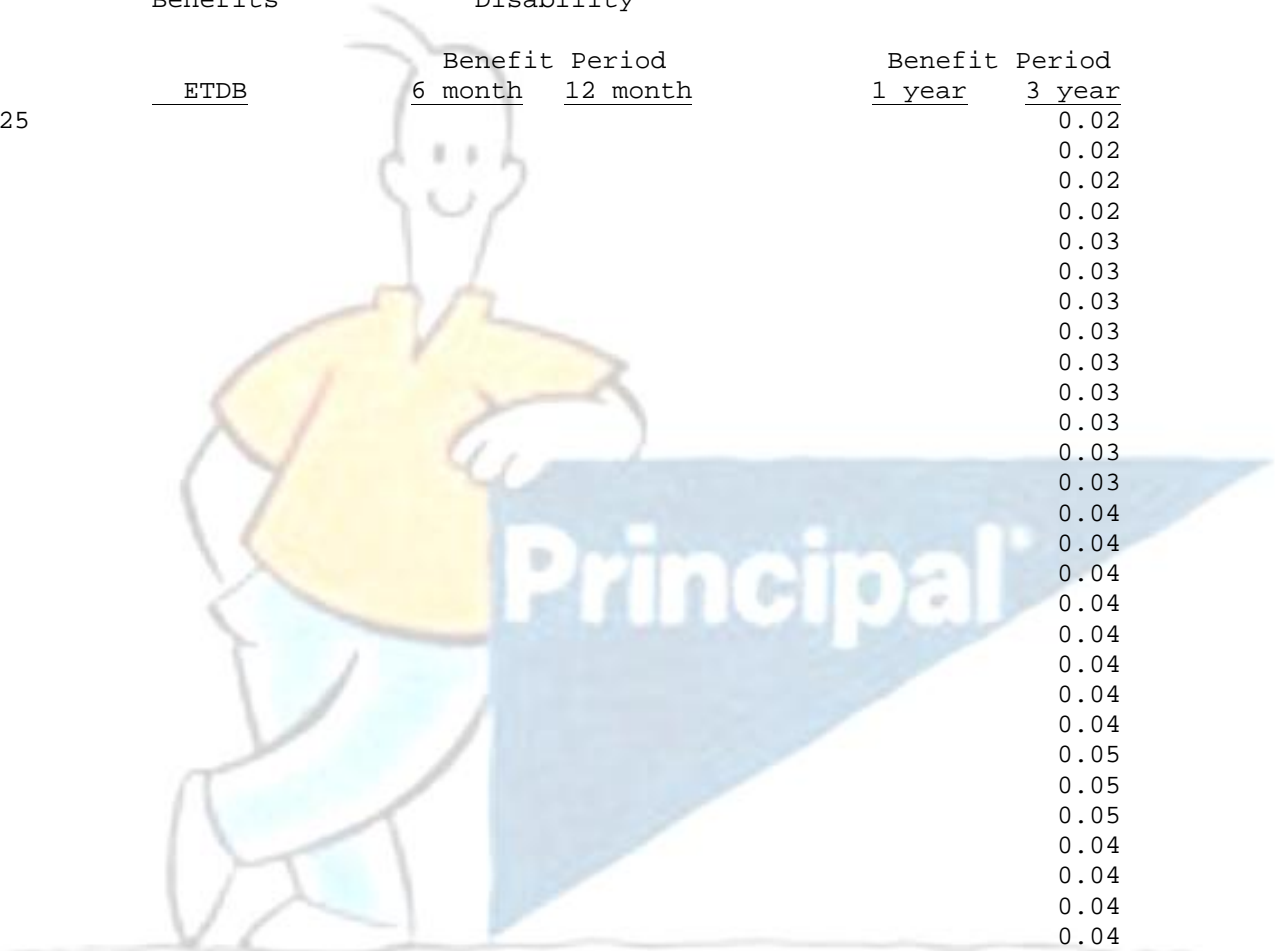
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 4A Male non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.02
26					0.02
27					0.02
28					0.02
29					0.03
30					0.03
31					0.03
32					0.03
33					0.03
34					0.03
35					0.03
36					0.03
37					0.03
38					0.04
39					0.04
40					0.04
41					0.04
42					0.04
43					0.04
44					0.04
45					0.04
46					0.05
47					0.05
48					0.05
49					0.04
50					0.04
51					0.04
52					0.04
53					0.04
54					0.04
55					0.04
56					0.04
57					0.03
58					0.03
59					0.03
60					0.02
61					0.02
62					0.02
63					0.02
64					0.02



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 70
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.65	5.10	3.41	3.12	2.82	0.82	1.69
26	8.96	5.28	3.52	3.22	2.93	0.84	1.71
27	9.26	5.46	3.65	3.34	3.04	0.84	1.73
28	9.57	5.67	3.79	3.47	3.16	0.86	1.76
29	9.89	5.85	3.94	3.59	3.27	0.88	1.80
30	10.27	6.11	4.14	3.78	3.44	0.88	1.78
31	10.65	6.34	4.29	3.92	3.57	0.91	1.82
32	11.01	6.59	4.47	4.07	3.71	0.93	1.87
33	11.28	6.86	4.66	4.24	3.86	0.97	1.93
34	11.57	7.14	4.84	4.41	4.02	0.99	1.98
35	11.88	7.43	5.03	4.61	4.21	1.03	2.04
36	12.57	7.81	5.29	4.84	4.41	1.07	2.12
37	13.29	8.17	5.55	5.09	4.64	1.12	2.19
38	13.95	8.55	5.86	5.37	4.89	1.16	2.29
39	14.51	8.96	6.20	5.67	5.17	1.21	2.38
40	15.02	9.42	6.62	6.05	5.52	1.23	2.39
41	15.59	9.86	6.99	6.39	5.82	1.28	2.48
42	16.18	10.31	7.38	6.75	6.14	1.33	2.57
43	16.77	10.80	7.81	7.13	6.49	1.37	2.66
44	17.37	11.29	8.25	7.53	6.86	1.43	2.74
45	17.98	11.80	8.72	7.96	7.23	1.47	2.82
46	18.71	12.41	9.26	8.45	7.68	1.52	2.91
47	19.47	13.04	9.84	8.97	8.15	1.58	3.00
48	20.24	13.71	10.45	9.52	8.64	1.62	3.08
49	21.02	14.41	11.10	10.10	9.15	1.67	3.16
50	21.40	14.88	11.62	10.57	9.56	1.65	3.10
51	22.22	15.61	12.30	11.18	10.10	1.68	3.16
52	23.06	16.38	13.02	11.83	10.67	1.72	3.20
53	23.96	17.19	13.79	12.51	11.26	1.73	3.23
54	24.94	18.06	14.62	13.24	11.90	1.76	3.26
55	26.02	19.03	15.52	14.05	12.58	1.78	3.27
56	26.68	19.69	16.20	14.64	13.07	1.74	3.20
57	27.33	20.39	16.91	15.23	13.53	1.79	3.28
58	28.53	21.19	17.50	15.45	13.83	1.84	3.36
59	29.74	22.00	18.09	15.67	14.14	1.89	3.45
60	30.96	22.82	18.69	15.90	14.45	1.94	3.53
61	32.18	23.65	19.29	16.13	14.76	1.99	3.61
62	32.29	23.69	19.32	16.13	14.75	1.99	3.59
63	31.49	23.06	18.75	15.63	14.28	1.91	3.45
64	30.48	22.26	18.07	15.01	13.69	1.81	3.29

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 67
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.34	4.93	3.21	2.92	2.65	0.75	1.50
26	8.63	5.08	3.34	3.04	2.75	0.77	1.52
27	8.91	5.23	3.46	3.14	2.85	0.77	1.54
28	9.20	5.39	3.58	3.26	2.96	0.77	1.55
29	9.50	5.55	3.71	3.37	3.06	0.79	1.57
30	9.81	5.77	3.88	3.53	3.19	0.80	1.57
31	10.16	5.98	4.03	3.65	3.32	0.81	1.58
32	10.52	6.20	4.18	3.78	3.43	0.81	1.59
33	10.91	6.46	4.35	3.93	3.56	0.82	1.62
34	11.28	6.72	4.51	4.08	3.70	0.84	1.65
35	11.57	7.00	4.67	4.22	3.83	0.86	1.70
36	12.14	7.29	4.90	4.43	4.01	0.89	1.75
37	12.60	7.60	5.15	4.65	4.21	0.92	1.80
38	13.10	7.95	5.41	4.89	4.44	0.96	1.87
39	13.60	8.31	5.69	5.16	4.67	0.99	1.93
40	13.97	8.66	6.00	5.46	4.94	0.99	1.92
41	14.47	9.04	6.32	5.75	5.20	1.02	1.97
42	14.95	9.42	6.66	6.05	5.47	1.06	2.02
43	15.44	9.82	7.01	6.37	5.76	1.08	2.06
44	15.90	10.23	7.38	6.70	6.05	1.11	2.10
45	16.37	10.64	7.77	7.05	6.35	1.13	2.14
46	16.93	11.11	8.21	7.44	6.71	1.15	2.17
47	17.50	11.62	8.67	7.85	7.07	1.17	2.20
48	18.07	12.12	9.14	8.27	7.44	1.19	2.22
49	18.61	12.63	9.64	8.71	7.81	1.20	2.23
50	18.68	12.86	9.94	8.97	8.02	1.14	2.12
51	19.20	13.35	10.43	9.40	8.39	1.14	2.10
52	19.70	13.85	10.92	9.83	8.75	1.13	2.07
53	20.21	14.35	11.42	10.27	9.12	1.10	2.02
54	20.83	14.88	11.95	10.73	9.49	1.07	1.96
55	21.38	15.44	12.50	11.20	9.86	1.04	1.88
56	22.28	15.66	12.78	11.10	9.79	0.96	1.74
57	23.21	16.01	13.05	10.99	9.71	0.96	1.73
58	24.19	16.75	13.33	10.89	9.64	0.96	1.73
59	25.21	17.53	13.61	10.78	9.56	0.95	1.72
60	25.59	17.79	13.82	10.93	9.68	0.95	1.72
61	25.98	18.05	14.02	11.08	9.81	0.95	1.71
62	26.36	18.32	14.21	11.23	9.94	0.94	1.68
63	26.44	18.36	14.23	11.23	9.94	0.94	1.70
64	26.52	18.39	14.25	11.23	9.94	0.93	1.67

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 65
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.10	4.75	3.08	2.80	2.53	0.70	1.42
26	8.37	4.88	3.19	2.90	2.62	0.71	1.43
27	8.63	5.02	3.31	3.00	2.72	0.72	1.43
28	8.91	5.17	3.42	3.11	2.82	0.73	1.44
29	9.18	5.32	3.55	3.21	2.91	0.74	1.46
30	9.46	5.52	3.70	3.34	3.03	0.74	1.46
31	9.77	5.70	3.83	3.46	3.13	0.75	1.47
32	10.10	5.90	3.96	3.58	3.25	0.75	1.47
33	10.46	6.14	4.11	3.71	3.36	0.76	1.47
34	10.82	6.37	4.26	3.85	3.48	0.76	1.47
35	11.18	6.62	4.41	3.98	3.60	0.76	1.47
36	11.57	6.88	4.62	4.16	3.77	0.77	1.51
37	11.99	7.17	4.84	4.36	3.93	0.81	1.57
38	12.44	7.49	5.09	4.57	4.13	0.83	1.61
39	12.88	7.81	5.33	4.79	4.33	0.85	1.65
40	13.16	8.09	5.55	5.03	4.55	0.88	1.68
41	13.58	8.41	5.83	5.29	4.77	0.90	1.70
42	13.98	8.75	6.12	5.55	5.01	0.91	1.72
43	14.39	9.08	6.43	5.83	5.25	0.91	1.71
44	14.76	9.42	6.75	6.11	5.50	0.90	1.70
45	15.13	9.75	7.07	6.39	5.75	0.91	1.71
46	15.57	10.15	7.44	6.72	6.04	0.92	1.72
47	16.00	10.54	7.81	7.06	6.33	0.92	1.71
48	16.41	10.94	8.19	7.39	6.63	0.92	1.70
49	16.80	11.33	8.58	7.74	6.92	0.91	1.67
50	16.95	11.40	8.76	7.89	7.03	0.84	1.55
51	17.55	11.76	9.13	8.22	7.31	0.82	1.50
52	18.17	12.10	9.50	8.53	7.57	0.79	1.44
53	18.81	12.43	9.85	8.84	7.81	0.76	1.36
54	19.46	12.82	10.20	9.13	8.05	0.72	1.30
55	19.84	13.13	10.55	9.42	8.27	0.67	1.21
56	20.51	13.55	10.63	9.48	8.28	0.62	1.13
57	21.18	13.98	10.71	9.25	8.08	0.58	1.05
58	21.83	14.39	10.79	8.98	7.86	0.55	0.97
59	22.47	14.78	10.88	8.72	7.68	0.51	0.90
60	23.16	15.25	11.21	8.43	7.50	0.52	0.92
61	23.87	15.71	11.55	8.54	7.22	0.54	0.95
62	24.61	16.21	11.92	8.80	7.46	0.55	0.98
63	25.34	16.69	12.28	9.34	7.89	0.57	1.00
64	26.09	17.19	12.65	10.39	8.78	0.58	1.04

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 5 year
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.66	2.76	2.01	1.82	1.65	0.13	0.24
26	5.69	2.84	2.06	1.87	1.69	0.13	0.25
27	5.74	2.92	2.11	1.92	1.73	0.14	0.26
28	5.80	3.01	2.17	1.97	1.78	0.14	0.26
29	5.88	3.11	2.24	2.02	1.83	0.15	0.26
30	5.98	3.21	2.31	2.08	1.87	0.15	0.27
31	6.09	3.33	2.37	2.14	1.93	0.16	0.27
32	6.22	3.45	2.43	2.19	1.97	0.16	0.28
33	6.36	3.56	2.49	2.24	2.02	0.17	0.29
34	6.52	3.70	2.56	2.30	2.07	0.17	0.30
35	6.68	3.83	2.61	2.35	2.11	0.18	0.31
36	7.02	4.07	2.78	2.49	2.24	0.18	0.33
37	7.40	4.32	2.95	2.64	2.38	0.20	0.35
38	7.80	4.58	3.12	2.80	2.51	0.21	0.37
39	8.22	4.87	3.32	2.97	2.66	0.23	0.40
40	8.67	5.15	3.50	3.13	2.81	0.23	0.41
41	9.13	5.45	3.70	3.29	2.96	0.25	0.43
42	9.63	5.75	3.89	3.48	3.11	0.26	0.46
43	10.15	6.06	4.09	3.64	3.26	0.27	0.48
44	10.68	6.40	4.30	3.84	3.43	0.28	0.50
45	11.24	6.75	4.53	4.03	3.60	0.29	0.53
46	11.77	7.08	4.79	4.26	3.79	0.31	0.55
47	12.34	7.43	5.07	4.50	4.00	0.33	0.57
48	12.92	7.80	5.36	4.75	4.22	0.34	0.61
49	13.55	8.21	5.69	5.03	4.46	0.36	0.62
50	14.24	8.65	6.05	5.34	4.74	0.37	0.66
51	14.99	9.13	6.42	5.68	5.09	0.39	0.70
52	15.80	9.64	6.84	6.09	5.46	0.40	0.73
53	16.68	10.19	7.28	6.55	5.87	0.42	0.76
54	17.62	10.77	7.84	7.07	6.33	0.44	0.79
55	18.41	11.25	8.48	7.65	6.84	0.45	0.81
56	19.40	12.07	9.06	8.17	7.27	0.45	0.81
57	20.37	12.88	9.47	8.49	7.50	0.46	0.81
58	21.31	13.68	10.00	8.56	7.53	0.47	0.81
59	22.17	14.36	10.52	8.72	7.68	0.47	0.81
60	23.02	15.04	11.04	8.43	7.50	0.52	0.92
61	23.87	15.71	11.55	8.54	7.22	0.54	0.95
62	24.61	16.21	11.92	8.80	7.46	0.55	0.98
63	25.34	16.69	12.28	9.34	7.89	0.57	1.00
64	26.09	17.19	12.65	10.39	8.78	0.58	1.04

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 2 year
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	5.20	2.35	1.62	1.33	0.92		
26	5.20	2.40	1.65	1.36	0.93		
27	5.21	2.46	1.68	1.39	0.97		
28	5.24	2.52	1.72	1.42	0.99		
29	5.27	2.59	1.76	1.45	1.03		
30	5.32	2.66	1.80	1.49	1.09		
31	5.39	2.75	1.84	1.52	1.14		
32	5.47	2.84	1.87	1.56	1.18		
33	5.57	2.94	1.92	1.59	1.23		
34	5.68	3.04	1.95	1.63	1.28		
35	5.79	3.13	1.99	1.66	1.33		
36	5.99	3.30	2.08	1.74	1.39		
37	6.21	3.46	2.17	1.82	1.44		
38	6.43	3.63	2.27	1.91	1.51		
39	6.68	3.81	2.37	2.00	1.58		
40	6.93	3.99	2.46	2.09	1.71		
41	7.21	4.16	2.56	2.18	1.80		
42	7.48	4.35	2.66	2.27	1.91		
43	7.78	4.54	2.75	2.37	2.03		
44	8.08	4.74	2.85	2.46	2.16		
45	8.39	4.95	2.96	2.57	2.30		
46	8.74	5.17	3.12	2.71	2.46		
47	9.11	5.39	3.29	2.86	2.64		
48	9.49	5.64	3.48	3.04	2.83		
49	9.92	5.90	3.70	3.22	3.06		
50	10.38	6.20	3.93	3.42	3.29		
51	10.90	6.53	4.20	3.66	3.56		
52	11.48	6.89	4.48	3.91	3.83		
53	12.14	7.29	4.80	4.20	4.12		
54	12.87	7.73	5.16	4.51	4.42		
55	13.54	8.12	5.49	4.80	4.70		
56	14.17	8.62	5.90	5.17	5.07		
57	14.92	9.21	6.36	5.61	5.50		
58	15.88	9.94	6.93	6.12	6.00		
59	17.18	10.89	7.66	6.78	6.64		
60	18.89	11.97	8.42	7.47	7.32		
61	20.79	13.16	9.27	8.21	7.08		
62	22.86	14.48	10.19	8.62	7.31		
63	24.83	15.93	11.21	9.15	7.73		
64	25.57	16.85	12.34	10.18	8.60		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Benefit Period: to 365 day

Occupation Class: 4A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	4.61	1.40	0.75	0.39	0.19
26	4.61	1.43	0.76	0.40	0.19
27	4.61	1.45	0.77	0.41	0.20
28	4.61	1.48	0.79	0.41	0.20
29	4.61	1.50	0.80	0.42	0.21
30	4.60	1.54	0.82	0.43	0.21
31	4.63	1.59	0.83	0.44	0.22
32	4.64	1.63	0.85	0.45	0.22
33	4.69	1.69	0.88	0.47	0.22
34	4.72	1.75	0.90	0.48	0.23
35	4.77	1.79	0.90	0.49	0.23
36	4.90	1.89	0.95	0.51	0.25
37	5.04	1.97	0.98	0.54	0.27
38	5.18	2.06	1.04	0.57	0.27
39	5.34	2.15	1.08	0.59	0.28
40	5.49	2.24	1.11	0.63	0.29
41	5.66	2.32	1.17	0.65	0.31
42	5.82	2.41	1.19	0.67	0.33
43	5.99	2.50	1.24	0.70	0.34
44	6.16	2.59	1.27	0.72	0.35
45	6.33	2.69	1.31	0.76	0.37
46	6.51	2.78	1.37	0.79	0.39
47	6.72	2.89	1.45	0.84	0.41
48	6.91	3.01	1.55	0.89	0.42
49	7.15	3.13	1.63	0.95	0.46
50	7.39	3.27	1.74	1.01	0.49
51	7.65	3.42	1.86	1.08	0.53
52	7.96	3.59	1.98	1.15	0.56
53	8.30	3.77	2.12	1.23	0.60
54	8.69	3.97	2.26	1.33	0.65
55	9.00	4.14	2.40	1.40	0.68
56	9.28	4.36	2.57	1.51	0.73
57	9.63	4.61	2.76	1.62	0.79
58	10.12	4.94	2.98	1.77	0.87
59	10.80	5.37	3.28	1.95	0.94
60	12.08	6.10	3.75	2.24	1.09
61	11.78	6.10	3.82	2.28	1.11
62	11.53	6.14	3.88	2.33	1.13
63	11.36	6.17	3.97	2.38	1.15
64	11.41	6.28	4.04	2.41	1.17

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Elimination Period: 365 day

Occupation Class: 4A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.50	0.09	0.16	0.60	0.02	0.03
26	1.54	0.09	0.17	0.61	0.02	0.03
27	1.60	0.10	0.18	0.63	0.02	0.03
28	1.64	0.10	0.19	0.66	0.02	0.03
29	1.69	0.11	0.19	0.67	0.02	0.03
30	1.74	0.11	0.21	0.68	0.02	0.03
31	1.79	0.12	0.22	0.70	0.03	0.03
32	1.85	0.12	0.22	0.72	0.03	0.03
33	1.89	0.12	0.22	0.74	0.03	0.03
34	1.93	0.13	0.22	0.76	0.03	0.03
35	1.99	0.13	0.22	0.78	0.03	0.03
36	2.12	0.14	0.24	0.81	0.03	0.03
37	2.26	0.15	0.26	0.86	0.03	0.03
38	2.41	0.16	0.28	0.91	0.03	0.04
39	2.56	0.16	0.29	0.95	0.03	0.04
40	2.71	0.17	0.31	1.01	0.03	0.04
41	2.86	0.18	0.33	1.04	0.03	0.05
42	3.01	0.19	0.35	1.09	0.03	0.05
43	3.16	0.22	0.36	1.13	0.03	0.05
44	3.32	0.23	0.39	1.18	0.03	0.06
45	3.48	0.23	0.41	1.22	0.03	0.06
46	3.66	0.24	0.42	1.29	0.03	0.06
47	3.86	0.25	0.45	1.36	0.03	0.08
48	4.07	0.27	0.48	1.43	0.04	0.09
49	4.29	0.28	0.49	1.52	0.04	0.09
50	4.56	0.30	0.53	1.61	0.05	0.09
51	4.87	0.31	0.55	1.72	0.05	0.09
52	5.22	0.35	0.60	1.82	0.05	0.09
53	5.59	0.36	0.65	1.94	0.05	0.11
54	5.99	0.38	0.70	2.06	0.07	0.11
55	6.45	0.42	0.75	2.17	0.08	0.12
56	7.13	0.46	0.82	2.31	0.08	0.13
57	7.61	0.50	0.88	2.46	0.09	0.15
58	7.85	0.51	0.91	2.62	0.10	0.16
59	8.41	0.54	0.95	2.83	0.10	0.19
60	8.64	0.55	0.98	3.11	0.12	0.22
61	8.94	0.57	1.01	3.18	0.13	0.23
62	9.88	0.63	1.12	3.27	0.13	0.23
63	10.61	0.68	1.19	3.36	0.14	0.23
64	10.81	0.69	1.21	3.42	0.14	0.23

Principal Life Insurance Company
2014 Pricing

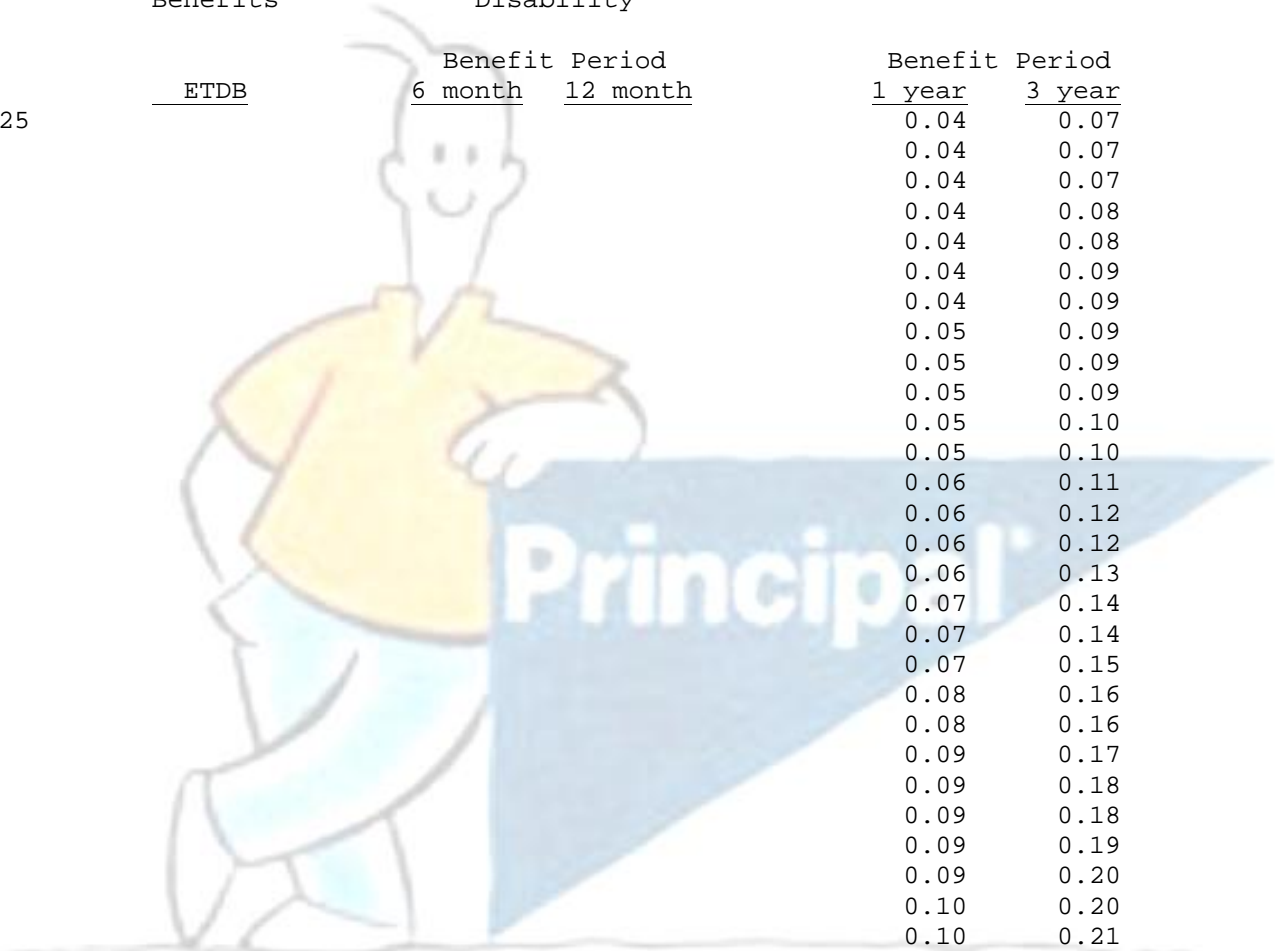
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Occupation Class: 4A Male non-smoker

HH754 Extended Total Disability Benefits	HH759/719 Short-Term Residual Disability	HH756/711 Recovery Benefits
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Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.04	0.07
26				0.04	0.07
27				0.04	0.07
28				0.04	0.08
29				0.04	0.08
30				0.04	0.09
31				0.04	0.09
32				0.05	0.09
33				0.05	0.09
34				0.05	0.09
35				0.05	0.10
36				0.05	0.10
37				0.06	0.11
38				0.06	0.12
39				0.06	0.12
40				0.06	0.13
41				0.07	0.14
42				0.07	0.14
43				0.07	0.15
44				0.08	0.16
45				0.08	0.16
46				0.09	0.17
47				0.09	0.18
48				0.09	0.18
49				0.09	0.19
50				0.09	0.20
51				0.10	0.20
52				0.10	0.21
53				0.11	0.22
54				0.11	0.22
55				0.12	0.23
56				0.12	0.23
57				0.12	0.24
58				0.12	0.24
59				0.13	0.25
60				0.13	0.27
61				0.14	0.27
62				0.14	0.27
63				0.14	0.28
64				0.14	0.29



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 70
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.83	5.80	3.87	3.54	3.20	0.93	1.92
26	10.18	6.00	4.00	3.66	3.33	0.95	1.94
27	10.52	6.21	4.15	3.80	3.46	0.96	1.97
28	10.88	6.44	4.31	3.94	3.59	0.98	2.00
29	11.24	6.65	4.48	4.08	3.72	1.00	2.04
30	11.67	6.94	4.70	4.29	3.91	1.00	2.02
31	12.10	7.20	4.88	4.45	4.06	1.03	2.07
32	12.51	7.49	5.08	4.63	4.22	1.06	2.12
33	12.82	7.79	5.29	4.82	4.39	1.10	2.19
34	13.15	8.11	5.50	5.01	4.57	1.13	2.25
35	13.50	8.44	5.72	5.24	4.78	1.17	2.32
36	14.28	8.88	6.01	5.50	5.01	1.22	2.41
37	15.10	9.28	6.31	5.78	5.27	1.27	2.49
38	15.85	9.72	6.66	6.10	5.56	1.32	2.60
39	16.49	10.18	7.04	6.44	5.87	1.38	2.70
40	17.07	10.70	7.52	6.88	6.27	1.40	2.72
41	17.72	11.20	7.94	7.26	6.61	1.45	2.82
42	18.39	11.72	8.39	7.67	6.98	1.51	2.92
43	19.06	12.27	8.87	8.10	7.38	1.56	3.02
44	19.74	12.83	9.37	8.56	7.79	1.62	3.11
45	20.43	13.41	9.91	9.04	8.22	1.67	3.21
46	21.26	14.10	10.52	9.60	8.73	1.73	3.31
47	22.12	14.82	11.18	10.19	9.26	1.79	3.41
48	23.00	15.58	11.87	10.82	9.82	1.84	3.50
49	23.89	16.37	12.61	11.48	10.40	1.90	3.59
50	24.32	16.91	13.20	12.01	10.86	1.87	3.52
51	25.25	17.74	13.98	12.71	11.48	1.91	3.59
52	26.21	18.61	14.80	13.44	12.12	1.95	3.64
53	27.23	19.53	15.67	14.22	12.79	1.97	3.67
54	28.34	20.52	16.61	15.05	13.52	2.00	3.70
55	29.57	21.62	17.64	15.97	14.30	2.02	3.72
56	30.32	22.38	18.41	16.64	14.85	1.98	3.64
57	31.06	23.17	19.22	17.31	15.38	2.04	3.73
58	32.42	24.08	19.89	17.56	15.72	2.09	3.82
59	33.79	25.00	20.56	17.81	16.07	2.15	3.92
60	35.18	25.93	21.24	18.07	16.42	2.20	4.01
61	36.57	26.87	21.92	18.33	16.77	2.26	4.10
62	36.69	26.92	21.95	18.33	16.76	2.26	4.08
63	35.78	26.20	21.31	17.76	16.23	2.17	3.92
64	34.64	25.29	20.53	17.06	15.56	2.06	3.74

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 67
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.48	5.60	3.65	3.32	3.01	0.85	1.71
26	9.81	5.77	3.79	3.45	3.13	0.87	1.73
27	10.13	5.94	3.93	3.57	3.24	0.87	1.75
28	10.45	6.12	4.07	3.70	3.36	0.88	1.76
29	10.79	6.31	4.22	3.83	3.48	0.90	1.78
30	11.15	6.56	4.41	4.01	3.63	0.91	1.78
31	11.54	6.79	4.58	4.15	3.77	0.92	1.80
32	11.95	7.05	4.75	4.30	3.90	0.92	1.81
33	12.40	7.34	4.94	4.47	4.05	0.93	1.84
34	12.82	7.64	5.12	4.64	4.21	0.96	1.88
35	13.15	7.95	5.31	4.80	4.35	0.98	1.93
36	13.80	8.28	5.57	5.03	4.56	1.01	1.99
37	14.32	8.64	5.85	5.28	4.78	1.05	2.05
38	14.89	9.03	6.15	5.56	5.04	1.09	2.12
39	15.45	9.44	6.47	5.86	5.31	1.13	2.19
40	15.88	9.84	6.82	6.20	5.61	1.13	2.18
41	16.44	10.27	7.18	6.53	5.91	1.16	2.24
42	16.99	10.71	7.57	6.88	6.22	1.20	2.29
43	17.54	11.16	7.97	7.24	6.54	1.23	2.34
44	18.07	11.62	8.39	7.61	6.87	1.26	2.39
45	18.60	12.09	8.83	8.01	7.22	1.28	2.43
46	19.24	12.63	9.33	8.45	7.62	1.31	2.47
47	19.89	13.20	9.85	8.92	8.03	1.33	2.50
48	20.53	13.77	10.39	9.40	8.45	1.35	2.52
49	21.15	14.35	10.95	9.90	8.88	1.36	2.53
50	21.23	14.61	11.30	10.19	9.11	1.30	2.41
51	21.82	15.17	11.85	10.68	9.53	1.29	2.39
52	22.39	15.74	12.41	11.17	9.94	1.28	2.35
53	22.97	16.31	12.98	11.67	10.36	1.25	2.30
54	23.67	16.91	13.58	12.19	10.78	1.22	2.23
55	24.30	17.54	14.20	12.73	11.21	1.18	2.14
56	25.32	17.80	14.52	12.61	11.12	1.09	1.98
57	26.38	18.19	14.83	12.49	11.03	1.09	1.97
58	27.49	19.03	15.15	12.37	10.95	1.09	1.96
59	28.65	19.92	15.47	12.25	10.86	1.08	1.96
60	29.08	20.22	15.70	12.42	11.00	1.08	1.95
61	29.52	20.51	15.93	12.59	11.15	1.08	1.94
62	29.96	20.82	16.15	12.76	11.30	1.07	1.91
63	30.05	20.86	16.17	12.76	11.29	1.07	1.93
64	30.14	20.90	16.19	12.76	11.29	1.06	1.90

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 65
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.21	5.40	3.50	3.18	2.88	0.80	1.61
26	9.51	5.55	3.63	3.30	2.98	0.81	1.62
27	9.81	5.71	3.76	3.41	3.09	0.82	1.63
28	10.12	5.88	3.89	3.53	3.20	0.83	1.64
29	10.43	6.05	4.03	3.65	3.31	0.84	1.66
30	10.75	6.27	4.20	3.80	3.44	0.84	1.66
31	11.10	6.48	4.35	3.93	3.56	0.85	1.67
32	11.48	6.71	4.50	4.07	3.69	0.85	1.67
33	11.89	6.98	4.67	4.22	3.82	0.86	1.67
34	12.29	7.24	4.84	4.37	3.95	0.86	1.67
35	12.70	7.52	5.01	4.52	4.09	0.86	1.67
36	13.15	7.82	5.25	4.73	4.28	0.88	1.72
37	13.63	8.15	5.50	4.95	4.47	0.92	1.78
38	14.14	8.51	5.78	5.19	4.69	0.94	1.83
39	14.64	8.87	6.06	5.44	4.92	0.97	1.87
40	14.96	9.19	6.31	5.72	5.17	1.00	1.91
41	15.43	9.56	6.63	6.01	5.42	1.02	1.93
42	15.89	9.94	6.96	6.31	5.69	1.03	1.95
43	16.35	10.32	7.31	6.62	5.97	1.03	1.94
44	16.77	10.70	7.67	6.94	6.25	1.02	1.93
45	17.19	11.08	8.03	7.26	6.53	1.03	1.94
46	17.69	11.53	8.45	7.64	6.86	1.04	1.95
47	18.18	11.98	8.88	8.02	7.19	1.04	1.94
48	18.65	12.43	9.31	8.40	7.53	1.04	1.93
49	19.09	12.87	9.75	8.79	7.86	1.03	1.90
50	19.26	12.96	9.96	8.97	7.99	0.96	1.76
51	19.94	13.36	10.38	9.34	8.31	0.93	1.71
52	20.65	13.75	10.79	9.69	8.60	0.90	1.64
53	21.38	14.12	11.19	10.04	8.88	0.86	1.55
54	22.11	14.57	11.59	10.38	9.15	0.82	1.48
55	22.54	14.92	11.99	10.71	9.40	0.76	1.37
56	23.31	15.40	12.08	10.77	9.41	0.71	1.28
57	24.07	15.89	12.17	10.51	9.18	0.66	1.19
58	24.81	16.35	12.26	10.21	8.93	0.62	1.10
59	25.53	16.80	12.36	9.91	8.73	0.58	1.02
60	26.32	17.33	12.74	9.58	8.52	0.59	1.05
61	27.12	17.85	13.13	9.70	8.21	0.61	1.08
62	27.97	18.42	13.55	10.00	8.48	0.63	1.11
63	28.80	18.97	13.95	10.61	8.97	0.65	1.14
64	29.65	19.53	14.37	11.81	9.98	0.66	1.18

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: 5 year
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.43	3.14	2.28	2.07	1.87	0.15	0.27
26	6.47	3.23	2.34	2.12	1.92	0.15	0.28
27	6.52	3.32	2.40	2.18	1.97	0.16	0.29
28	6.59	3.42	2.47	2.24	2.02	0.16	0.30
29	6.68	3.53	2.54	2.30	2.08	0.17	0.30
30	6.79	3.65	2.62	2.36	2.13	0.17	0.31
31	6.92	3.78	2.69	2.43	2.19	0.18	0.31
32	7.07	3.92	2.76	2.49	2.24	0.18	0.32
33	7.23	4.05	2.83	2.55	2.30	0.19	0.33
34	7.41	4.20	2.91	2.61	2.35	0.19	0.34
35	7.59	4.35	2.97	2.67	2.40	0.20	0.35
36	7.98	4.62	3.16	2.83	2.55	0.20	0.37
37	8.41	4.91	3.35	3.00	2.70	0.23	0.40
38	8.86	5.21	3.55	3.18	2.85	0.24	0.42
39	9.34	5.53	3.77	3.37	3.02	0.26	0.45
40	9.85	5.85	3.98	3.56	3.19	0.26	0.47
41	10.38	6.19	4.20	3.74	3.36	0.28	0.49
42	10.94	6.53	4.42	3.95	3.53	0.30	0.52
43	11.53	6.89	4.65	4.14	3.71	0.31	0.55
44	12.14	7.27	4.89	4.36	3.90	0.32	0.57
45	12.77	7.67	5.15	4.58	4.09	0.33	0.60
46	13.38	8.04	5.44	4.84	4.31	0.35	0.62
47	14.02	8.44	5.76	5.11	4.55	0.37	0.65
48	14.68	8.86	6.09	5.40	4.80	0.39	0.69
49	15.40	9.33	6.47	5.72	5.07	0.41	0.71
50	16.18	9.83	6.87	6.07	5.39	0.42	0.75
51	17.03	10.37	7.30	6.45	5.78	0.44	0.79
52	17.95	10.95	7.77	6.92	6.20	0.46	0.83
53	18.95	11.58	8.27	7.44	6.67	0.48	0.86
54	20.02	12.24	8.91	8.03	7.19	0.50	0.90
55	20.92	12.78	9.64	8.69	7.77	0.51	0.92
56	22.05	13.72	10.30	9.28	8.26	0.51	0.92
57	23.15	14.64	10.76	9.65	8.52	0.52	0.92
58	24.22	15.54	11.36	9.73	8.56	0.53	0.92
59	25.19	16.32	11.95	9.91	8.73	0.53	0.92
60	26.16	17.09	12.54	9.58	8.52	0.59	1.05
61	27.12	17.85	13.13	9.70	8.21	0.61	1.08
62	27.97	18.42	13.55	10.00	8.48	0.63	1.11
63	28.80	18.97	13.95	10.61	8.97	0.65	1.14
64	29.65	19.53	14.37	11.81	9.98	0.66	1.18

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: 2 year
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	5.91	2.67	1.84	1.51	1.04		
26	5.91	2.73	1.88	1.54	1.06		
27	5.92	2.79	1.91	1.58	1.10		
28	5.95	2.86	1.96	1.61	1.13		
29	5.99	2.94	2.00	1.65	1.17		
30	6.05	3.02	2.04	1.69	1.24		
31	6.12	3.12	2.09	1.73	1.29		
32	6.22	3.23	2.13	1.77	1.34		
33	6.33	3.34	2.18	1.81	1.40		
34	6.45	3.45	2.22	1.85	1.45		
35	6.58	3.56	2.26	1.89	1.51		
36	6.81	3.75	2.36	1.98	1.58		
37	7.06	3.93	2.47	2.07	1.64		
38	7.31	4.13	2.58	2.17	1.72		
39	7.59	4.33	2.69	2.27	1.80		
40	7.88	4.53	2.80	2.38	1.94		
41	8.19	4.73	2.91	2.48	2.04		
42	8.50	4.94	3.02	2.58	2.17		
43	8.84	5.16	3.12	2.69	2.31		
44	9.18	5.39	3.24	2.80	2.45		
45	9.53	5.63	3.36	2.92	2.61		
46	9.93	5.87	3.54	3.08	2.79		
47	10.35	6.12	3.74	3.25	3.00		
48	10.78	6.41	3.96	3.45	3.22		
49	11.27	6.71	4.20	3.66	3.48		
50	11.80	7.05	4.47	3.89	3.74		
51	12.39	7.42	4.77	4.16	4.04		
52	13.05	7.83	5.09	4.44	4.35		
53	13.79	8.28	5.46	4.77	4.67		
54	14.62	8.78	5.86	5.12	5.02		
55	15.39	9.23	6.24	5.46	5.35		
56	16.10	9.80	6.70	5.88	5.76		
57	16.95	10.47	7.23	6.37	6.24		
58	18.04	11.29	7.88	6.96	6.82		
59	19.52	12.37	8.70	7.71	7.56		
60	21.47	13.60	9.57	8.49	8.32		
61	23.62	14.96	10.53	9.33	8.05		
62	25.98	16.46	11.58	9.80	8.31		
63	28.22	18.10	12.74	10.40	8.79		
64	29.06	19.14	14.02	11.57	9.78		

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: to 365 day

Occupation Class: 4A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	5.25	1.59	0.85	0.44	0.21
26	5.24	1.62	0.87	0.45	0.21
27	5.24	1.65	0.88	0.46	0.23
28	5.24	1.68	0.89	0.47	0.23
29	5.24	1.71	0.91	0.48	0.24
30	5.23	1.75	0.93	0.49	0.24
31	5.26	1.81	0.95	0.50	0.25
32	5.28	1.86	0.96	0.51	0.26
33	5.33	1.92	1.00	0.54	0.26
34	5.37	1.98	1.02	0.55	0.27
35	5.43	2.04	1.02	0.56	0.27
36	5.57	2.14	1.08	0.58	0.28
37	5.73	2.25	1.12	0.62	0.30
38	5.89	2.34	1.18	0.64	0.31
39	6.06	2.45	1.23	0.67	0.33
40	6.24	2.55	1.27	0.71	0.34
41	6.42	2.64	1.32	0.74	0.35
42	6.61	2.74	1.36	0.77	0.37
43	6.81	2.84	1.40	0.79	0.39
44	7.00	2.94	1.44	0.82	0.40
45	7.19	3.06	1.49	0.86	0.42
46	7.40	3.16	1.56	0.90	0.44
47	7.63	3.28	1.65	0.96	0.47
48	7.86	3.42	1.75	1.01	0.48
49	8.12	3.56	1.86	1.08	0.53
50	8.40	3.72	1.98	1.15	0.56
51	8.70	3.89	2.11	1.22	0.59
52	9.05	4.08	2.24	1.31	0.64
53	9.44	4.28	2.41	1.40	0.68
54	9.87	4.51	2.57	1.51	0.73
55	10.23	4.70	2.72	1.59	0.77
56	10.55	4.95	2.92	1.71	0.83
57	10.94	5.25	3.13	1.84	0.90
58	11.49	5.61	3.39	2.01	0.98
59	12.27	6.09	3.73	2.21	1.07
60	13.73	6.93	4.26	2.54	1.24
61	13.38	6.94	4.34	2.58	1.26
62	13.11	6.97	4.41	2.65	1.28
63	12.91	7.01	4.51	2.71	1.31
64	12.97	7.14	4.59	2.75	1.33

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Elimination Period: 365 day

Occupation Class: 4A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.71	0.11	0.19	0.69	0.02	0.03
26	1.76	0.11	0.20	0.70	0.02	0.03
27	1.81	0.12	0.21	0.72	0.02	0.03
28	1.87	0.12	0.22	0.74	0.02	0.03
29	1.93	0.13	0.21	0.76	0.02	0.03
30	1.98	0.13	0.23	0.78	0.02	0.03
31	2.03	0.14	0.24	0.79	0.03	0.03
32	2.10	0.14	0.24	0.82	0.03	0.03
33	2.15	0.14	0.25	0.85	0.03	0.04
34	2.20	0.15	0.26	0.86	0.03	0.04
35	2.26	0.15	0.26	0.88	0.03	0.04
36	2.41	0.16	0.28	0.93	0.03	0.04
37	2.57	0.16	0.29	0.98	0.03	0.04
38	2.74	0.17	0.31	1.03	0.03	0.05
39	2.91	0.19	0.34	1.08	0.03	0.05
40	3.07	0.20	0.36	1.14	0.03	0.05
41	3.25	0.21	0.37	1.19	0.03	0.06
42	3.42	0.22	0.40	1.24	0.03	0.06
43	3.59	0.24	0.42	1.28	0.03	0.06
44	3.77	0.25	0.44	1.34	0.03	0.07
45	3.96	0.26	0.46	1.38	0.04	0.07
46	4.16	0.28	0.48	1.46	0.04	0.07
47	4.39	0.29	0.51	1.54	0.04	0.09
48	4.63	0.30	0.54	1.63	0.05	0.09
49	4.88	0.31	0.56	1.73	0.05	0.10
50	5.19	0.34	0.60	1.83	0.06	0.09
51	5.54	0.35	0.63	1.95	0.06	0.10
52	5.93	0.39	0.68	2.07	0.06	0.11
53	6.36	0.41	0.74	2.20	0.06	0.13
54	6.81	0.44	0.79	2.34	0.08	0.13
55	7.33	0.48	0.85	2.47	0.09	0.14
56	8.10	0.53	0.93	2.62	0.09	0.15
57	8.65	0.57	1.00	2.79	0.10	0.17
58	8.93	0.58	1.03	2.98	0.11	0.18
59	9.56	0.62	1.09	3.21	0.12	0.21
60	9.81	0.63	1.11	3.54	0.14	0.25
61	10.15	0.65	1.15	3.62	0.15	0.26
62	11.23	0.72	1.28	3.71	0.15	0.26
63	12.05	0.77	1.35	3.82	0.15	0.26
64	12.28	0.78	1.38	3.88	0.15	0.27

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 70
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.40	6.14	4.10	3.74	3.39	0.97	1.97
26	10.59	6.24	4.16	3.81	3.46	0.97	1.96
27	10.76	6.35	4.25	3.88	3.54	0.97	1.95
28	10.94	6.47	4.34	3.96	3.61	0.97	1.95
29	11.10	6.57	4.42	4.03	3.68	0.97	1.94
30	11.32	6.73	4.56	4.16	3.79	0.97	1.92
31	11.52	6.86	4.65	4.24	3.87	0.96	1.91
32	11.70	7.01	4.75	4.33	3.95	0.96	1.90
33	11.76	7.15	4.85	4.42	4.03	0.96	1.89
34	11.83	7.29	4.95	4.51	4.11	0.95	1.88
35	11.90	7.45	5.05	4.62	4.22	0.96	1.87
36	12.34	7.67	5.19	4.75	4.33	0.98	1.92
37	12.79	7.86	5.35	4.90	4.47	1.00	1.96
38	13.14	8.06	5.52	5.05	4.61	1.03	2.00
39	13.38	8.26	5.71	5.22	4.76	1.05	2.04
40	13.55	8.49	5.97	5.46	4.97	1.06	2.05
41	13.75	8.69	6.16	5.63	5.13	1.08	2.07
42	13.94	8.89	6.36	5.82	5.30	1.08	2.08
43	14.12	9.09	6.57	6.00	5.47	1.08	2.07
44	14.27	9.28	6.78	6.19	5.63	1.08	2.06
45	14.41	9.46	6.99	6.38	5.80	1.07	2.03
46	14.58	9.67	7.22	6.58	5.98	1.06	2.01
47	14.73	9.87	7.45	6.79	6.17	1.05	1.99
48	14.86	10.07	7.67	6.99	6.34	1.04	1.95
49	14.97	10.26	7.90	7.19	6.52	1.03	1.92
50	14.77	10.27	8.02	7.29	6.59	1.01	1.88
51	14.85	10.43	8.22	7.47	6.75	1.00	1.85
52	14.91	10.59	8.42	7.65	6.89	0.99	1.83
53	14.97	10.74	8.62	7.82	7.03	0.99	1.83
54	15.05	10.89	8.82	7.99	7.17	0.99	1.82
55	15.14	11.07	9.03	8.17	7.32	0.98	1.80
56	14.96	11.04	9.08	8.21	7.33	0.98	1.79
57	14.74	11.00	9.13	8.22	7.30	0.95	1.72
58	14.79	10.99	9.07	8.01	7.17	0.91	1.66
59	14.79	10.95	9.00	7.80	7.04	0.88	1.59
60	14.76	10.88	8.91	7.58	6.89	0.84	1.53
61	14.68	10.78	8.80	7.36	6.73	0.81	1.46
62	14.06	10.32	8.41	7.03	6.43	0.76	1.39
63	13.12	9.61	7.81	6.51	5.95	0.70	1.27
64	12.12	8.85	7.18	5.97	5.45	0.64	1.15

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 67
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.03	5.92	3.87	3.51	3.19	0.88	1.79
26	10.20	6.00	3.94	3.59	3.25	0.88	1.78
27	10.36	6.08	4.02	3.66	3.32	0.87	1.77
28	10.51	6.15	4.10	3.72	3.38	0.87	1.75
29	10.66	6.23	4.17	3.79	3.44	0.87	1.74
30	10.82	6.36	4.28	3.89	3.53	0.85	1.69
31	10.99	6.47	4.36	3.95	3.59	0.85	1.68
32	11.17	6.59	4.44	4.02	3.65	0.85	1.68
33	11.38	6.73	4.53	4.10	3.72	0.85	1.67
34	11.53	6.87	4.61	4.17	3.78	0.84	1.65
35	11.60	7.01	4.69	4.23	3.84	0.84	1.63
36	11.93	7.16	4.82	4.35	3.94	0.85	1.66
37	12.13	7.31	4.95	4.47	4.05	0.87	1.68
38	12.34	7.49	5.10	4.61	4.18	0.88	1.71
39	12.54	7.66	5.25	4.75	4.31	0.90	1.73
40	12.61	7.81	5.41	4.92	4.46	0.90	1.73
41	12.76	7.97	5.57	5.07	4.58	0.90	1.73
42	12.88	8.12	5.74	5.22	4.72	0.90	1.72
43	12.99	8.27	5.91	5.36	4.84	0.90	1.70
44	13.07	8.40	6.07	5.51	4.97	0.89	1.67
45	13.12	8.53	6.23	5.65	5.09	0.86	1.63
46	13.19	8.66	6.40	5.80	5.22	0.85	1.59
47	13.25	8.79	6.56	5.94	5.35	0.83	1.55
48	13.27	8.90	6.72	6.08	5.46	0.81	1.50
49	13.26	8.99	6.86	6.20	5.56	0.79	1.45
50	12.89	8.87	6.86	6.19	5.53	0.76	1.39
51	12.83	8.92	6.97	6.28	5.60	0.73	1.34
52	12.74	8.95	7.06	6.36	5.66	0.71	1.30
53	12.63	8.97	7.14	6.42	5.69	0.69	1.26
54	12.57	8.98	7.21	6.47	5.72	0.65	1.18
55	12.44	8.98	7.27	6.52	5.74	0.60	1.10
56	12.49	8.78	7.16	6.22	5.49	0.54	0.98
57	12.52	8.64	7.04	5.93	5.24	0.51	0.92
58	12.54	8.68	6.91	5.65	4.99	0.48	0.86
59	12.54	8.72	6.77	5.37	4.75	0.44	0.81
60	12.20	8.48	6.59	5.21	4.62	0.41	0.75
61	11.85	8.23	6.39	5.05	4.47	0.38	0.69
62	11.49	7.98	6.19	4.89	4.33	0.36	0.65
63	11.02	7.65	5.93	4.68	4.14	0.35	0.62
64	10.55	7.32	5.67	4.47	3.95	0.33	0.59

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 65
Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.74	5.71	3.70	3.37	3.04	0.81	1.64
26	9.90	5.78	3.78	3.43	3.10	0.80	1.62
27	10.04	5.84	3.85	3.49	3.16	0.79	1.60
28	10.17	5.91	3.92	3.55	3.21	0.79	1.58
29	10.30	5.98	3.98	3.61	3.27	0.78	1.57
30	10.43	6.08	4.07	3.69	3.34	0.76	1.51
31	10.57	6.17	4.14	3.74	3.39	0.75	1.49
32	10.73	6.28	4.21	3.80	3.44	0.75	1.49
33	10.90	6.40	4.28	3.87	3.50	0.75	1.48
34	11.06	6.52	4.35	3.93	3.56	0.75	1.48
35	11.20	6.63	4.42	3.98	3.60	0.75	1.47
36	11.36	6.76	4.53	4.09	3.70	0.76	1.48
37	11.54	6.90	4.66	4.19	3.79	0.77	1.49
38	11.72	7.05	4.79	4.30	3.89	0.78	1.50
39	11.88	7.20	4.92	4.41	3.99	0.78	1.51
40	11.87	7.30	5.01	4.54	4.10	0.76	1.45
41	11.98	7.42	5.14	4.66	4.21	0.76	1.45
42	12.06	7.54	5.28	4.78	4.32	0.76	1.44
43	12.11	7.65	5.41	4.90	4.42	0.75	1.42
44	12.13	7.74	5.54	5.02	4.52	0.74	1.40
45	12.12	7.82	5.67	5.12	4.61	0.73	1.37
46	12.13	7.91	5.79	5.24	4.70	0.71	1.33
47	12.11	7.98	5.91	5.34	4.79	0.69	1.29
48	12.05	8.03	6.02	5.43	4.87	0.67	1.24
49	11.97	8.06	6.11	5.51	4.93	0.64	1.19
50	11.70	7.87	6.05	5.45	4.85	0.58	1.07
51	11.72	7.86	6.10	5.49	4.88	0.55	1.00
52	11.75	7.82	6.14	5.52	4.89	0.51	0.93
53	11.76	7.76	6.15	5.52	4.88	0.47	0.85
54	11.74	7.73	6.15	5.51	4.86	0.43	0.78
55	11.54	7.64	6.14	5.48	4.81	0.38	0.69
56	11.50	7.60	5.96	5.31	4.64	0.33	0.60
57	11.43	7.54	5.78	4.99	4.36	0.28	0.49
58	11.32	7.46	5.59	4.66	4.07	0.25	0.44
59	11.18	7.36	5.41	4.34	3.82	0.22	0.39
60	11.04	7.27	5.34	4.02	3.58	0.22	0.39
61	10.88	7.17	5.27	3.89	3.30	0.22	0.38
62	10.72	7.06	5.19	3.83	3.25	0.21	0.38
63	10.56	6.95	5.12	3.89	3.29	0.21	0.37
64	10.38	6.84	5.03	4.13	3.49	0.21	0.36

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Benefit Period: to 365 day

Occupation Class: 4A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	4.07	1.29	0.67	0.34	0.16
26	4.02	1.27	0.67	0.35	0.16
27	3.97	1.27	0.66	0.34	0.16
28	3.93	1.26	0.65	0.34	0.16
29	3.89	1.26	0.65	0.34	0.16
30	3.85	1.26	0.65	0.34	0.16
31	3.82	1.26	0.64	0.34	0.15
32	3.78	1.27	0.64	0.34	0.17
33	3.77	1.27	0.65	0.35	0.17
34	3.72	1.29	0.64	0.34	0.16
35	3.70	1.29	0.64	0.34	0.16
36	3.69	1.32	0.64	0.34	0.17
37	3.67	1.34	0.66	0.35	0.17
38	3.66	1.37	0.67	0.36	0.18
39	3.67	1.38	0.68	0.39	0.18
40	3.66	1.40	0.68	0.39	0.18
41	3.68	1.42	0.68	0.40	0.18
42	3.69	1.42	0.68	0.40	0.19
43	3.69	1.43	0.69	0.40	0.19
44	3.70	1.44	0.69	0.40	0.19
45	3.70	1.46	0.69	0.40	0.19
46	3.73	1.48	0.72	0.41	0.21
47	3.74	1.51	0.73	0.43	0.22
48	3.77	1.53	0.76	0.44	0.22
49	3.79	1.56	0.79	0.46	0.22
50	3.83	1.59	0.83	0.47	0.23
51	3.84	1.61	0.85	0.50	0.24
52	3.88	1.66	0.90	0.53	0.26
53	3.92	1.71	0.94	0.56	0.27
54	3.99	1.75	0.98	0.58	0.28
55	4.02	1.79	1.02	0.60	0.29
56	4.06	1.87	1.09	0.65	0.31
57	4.17	1.95	1.16	0.69	0.33
58	4.33	2.08	1.25	0.74	0.36
59	4.59	2.25	1.38	0.83	0.40
60	5.00	2.50	1.54	0.91	0.46
61	4.87	2.51	1.58	0.94	0.46
62	4.72	2.50	1.60	0.95	0.46
63	4.49	2.44	1.57	0.94	0.46
64	4.36	2.41	1.55	0.92	0.44

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Elimination Period: 365 day

Occupation Class: 4A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.41	0.10	0.16	0.55	0.01	0.03
26	1.42	0.10	0.16	0.55	0.01	0.03
27	1.44	0.10	0.16	0.55	0.01	0.03
28	1.45	0.09	0.16	0.55	0.01	0.03
29	1.46	0.10	0.16	0.55	0.01	0.03
30	1.47	0.10	0.17	0.55	0.01	0.03
31	1.48	0.10	0.17	0.55	0.01	0.03
32	1.48	0.10	0.17	0.55	0.01	0.03
33	1.49	0.10	0.17	0.56	0.01	0.03
34	1.51	0.10	0.17	0.55	0.01	0.03
35	1.51	0.10	0.17	0.55	0.01	0.03
36	1.56	0.10	0.18	0.57	0.01	0.03
37	1.63	0.10	0.19	0.58	0.01	0.03
38	1.69	0.11	0.19	0.60	0.02	0.03
39	1.75	0.11	0.21	0.62	0.02	0.03
40	1.81	0.11	0.22	0.63	0.02	0.03
41	1.87	0.12	0.22	0.63	0.02	0.03
42	1.93	0.12	0.23	0.65	0.02	0.03
43	1.98	0.12	0.23	0.65	0.02	0.03
44	2.04	0.13	0.23	0.67	0.02	0.03
45	2.09	0.13	0.23	0.67	0.02	0.03
46	2.17	0.15	0.24	0.69	0.02	0.03
47	2.23	0.15	0.26	0.72	0.02	0.03
48	2.31	0.16	0.27	0.75	0.02	0.04
49	2.39	0.16	0.29	0.77	0.02	0.04
50	2.49	0.16	0.29	0.80	0.02	0.04
51	2.63	0.18	0.31	0.84	0.02	0.04
52	2.75	0.18	0.31	0.87	0.02	0.04
53	2.89	0.19	0.34	0.90	0.02	0.05
54	3.06	0.20	0.36	0.95	0.02	0.05
55	3.23	0.21	0.37	0.99	0.03	0.05
56	3.53	0.24	0.40	1.03	0.03	0.05
57	3.75	0.25	0.44	1.09	0.03	0.06
58	3.82	0.25	0.44	1.17	0.03	0.06
59	4.05	0.25	0.45	1.24	0.05	0.06
60	3.96	0.25	0.45	1.34	0.05	0.10
61	3.93	0.24	0.45	1.34	0.06	0.07
62	4.14	0.27	0.49	1.36	0.04	0.09
63	4.28	0.29	0.49	1.33	0.06	0.09
64	4.22	0.28	0.50	1.32	0.06	0.07

Principal Life Insurance Company
2014 Pricing

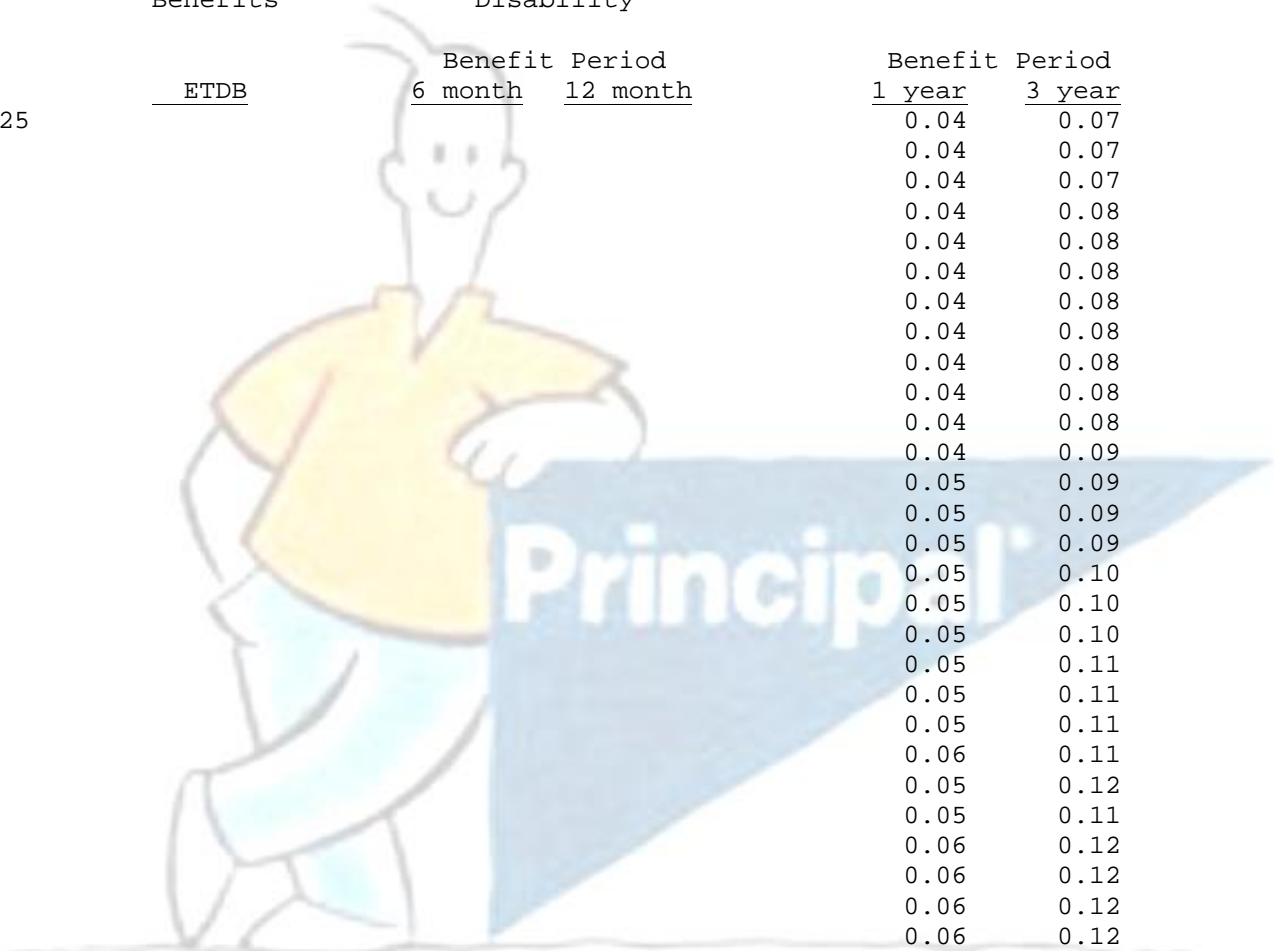
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Occupation Class: 4A Male non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.04	0.07
26				0.04	0.07
27				0.04	0.07
28				0.04	0.08
29				0.04	0.08
30				0.04	0.08
31				0.04	0.08
32				0.04	0.08
33				0.04	0.08
34				0.04	0.08
35				0.04	0.08
36				0.04	0.09
37				0.05	0.09
38				0.05	0.09
39				0.05	0.09
40				0.05	0.10
41				0.05	0.10
42				0.05	0.10
43				0.05	0.11
44				0.05	0.11
45				0.05	0.11
46				0.06	0.11
47				0.05	0.12
48				0.05	0.11
49				0.06	0.12
50				0.06	0.12
51				0.06	0.12
52				0.06	0.12
53				0.06	0.12
54				0.06	0.12
55				0.06	0.12
56				0.06	0.12
57				0.06	0.12
58				0.06	0.12
59				0.06	0.12
60				0.06	0.12
61				0.06	0.11
62				0.06	0.12
63				0.06	0.11
64				0.06	0.11



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70

Occupation Class: 4A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.69	2.60	2.44	0.72	1.51
26	2.74	2.65	2.50	0.71	1.49
27	2.79	2.70	2.55	0.70	1.47
28	2.85	2.75	2.59	0.71	1.46
29	2.90	2.80	2.64	0.70	1.44
30	2.95	2.86	2.70	0.70	1.43
31	3.09	3.00	2.83	0.71	1.45
32	3.24	3.14	2.96	0.73	1.47
33	3.38	3.28	3.09	0.74	1.50
34	3.53	3.42	3.22	0.75	1.52
35	3.67	3.56	3.35	0.77	1.54
36	3.90	3.77	3.55	0.79	1.59
37	4.12	3.99	3.76	0.82	1.64
38	4.35	4.20	3.96	0.85	1.69
39	4.57	4.42	4.16	0.88	1.73
40	4.79	4.63	4.36	0.91	1.78
41	5.10	4.92	4.64	0.93	1.83
42	5.39	5.21	4.90	0.97	1.88
43	5.69	5.50	5.18	0.98	1.92
44	5.99	5.78	5.44	1.02	1.98
45	6.29	6.08	5.72	1.04	2.02
46	6.63	6.40	6.01	1.05	2.04
47	6.96	6.71	6.30	1.06	2.05
48	7.30	7.04	6.59	1.09	2.07
49	7.64	7.35	6.89	1.10	2.08
50	7.97	7.68	7.18	1.11	2.10
51	8.28	7.97	7.44	1.09	2.06
52	8.60	8.26	7.69	1.08	2.02
53	8.91	8.55	7.94	1.06	1.99
54	9.24	8.84	8.19	1.05	1.94
55	9.55	9.13	8.45	1.03	1.91
56	9.77	9.32	8.58	0.98	1.82
57	10.00	9.52	8.72	0.92	1.71
58	10.23	9.71	8.85	0.87	1.60
59	10.46	9.90	8.98	0.81	1.48
60	10.68	10.09	9.12	0.76	1.37
61	10.44	9.84	8.88	0.70	1.26
62	10.19	9.59	8.65	0.58	1.07
63	9.95	9.34	8.41	0.48	0.88
64	10.05	9.43	8.49	0.49	0.88

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: 4A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.59	2.50	2.35	0.67	1.40
26	2.63	2.55	2.40	0.66	1.38
27	2.68	2.59	2.44	0.66	1.36
28	2.73	2.63	2.48	0.65	1.34
29	2.78	2.68	2.52	0.65	1.32
30	2.82	2.73	2.57	0.64	1.30
31	2.96	2.85	2.69	0.65	1.31
32	3.09	2.99	2.81	0.67	1.33
33	3.22	3.11	2.93	0.67	1.35
34	3.36	3.25	3.05	0.68	1.36
35	3.49	3.37	3.17	0.69	1.37
36	3.70	3.58	3.36	0.72	1.41
37	3.91	3.77	3.54	0.74	1.45
38	4.11	3.97	3.74	0.76	1.48
39	4.32	4.17	3.92	0.78	1.53
40	4.53	4.37	4.11	0.80	1.56
41	4.80	4.63	4.34	0.82	1.60
42	5.07	4.89	4.59	0.84	1.63
43	5.34	5.15	4.83	0.85	1.66
44	5.62	5.41	5.08	0.87	1.69
45	5.89	5.67	5.32	0.89	1.73
46	6.18	5.94	5.57	0.90	1.72
47	6.47	6.22	5.81	0.91	1.72
48	6.75	6.49	6.06	0.91	1.71
49	7.04	6.77	6.30	0.92	1.72
50	7.33	7.04	6.55	0.92	1.71
51	7.53	7.22	6.70	0.88	1.63
52	7.74	7.41	6.85	0.84	1.55
53	7.95	7.59	6.99	0.81	1.48
54	8.15	7.78	7.14	0.77	1.40
55	8.36	7.96	7.28	0.73	1.32
56	8.33	7.91	7.18	0.67	1.20
57	8.30	7.85	7.08	0.61	1.09
58	8.28	7.79	6.98	0.54	0.97
59	8.26	7.73	6.88	0.48	0.86
60	8.23	7.68	6.78	0.41	0.74
61	7.86	7.38	6.62	0.35	0.63
62	7.48	7.09	6.46	0.29	0.53
63	7.11	6.79	6.30	0.23	0.43
64	7.19	6.86	6.37	0.23	0.43

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65

Occupation Class: 4A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.51	2.43	2.28	0.64	1.33
26	2.55	2.47	2.32	0.63	1.31
27	2.59	2.51	2.36	0.62	1.28
28	2.64	2.55	2.39	0.62	1.27
29	2.68	2.59	2.43	0.61	1.24
30	2.72	2.63	2.47	0.60	1.22
31	2.84	2.75	2.58	0.61	1.23
32	2.97	2.87	2.69	0.62	1.24
33	3.09	2.99	2.81	0.62	1.25
34	3.22	3.11	2.92	0.63	1.26
35	3.34	3.23	3.03	0.64	1.27
36	3.54	3.42	3.21	0.65	1.30
37	3.73	3.61	3.38	0.68	1.33
38	3.93	3.79	3.56	0.69	1.36
39	4.12	3.98	3.73	0.72	1.39
40	4.32	4.17	3.91	0.73	1.42
41	4.57	4.41	4.13	0.75	1.45
42	4.82	4.65	4.35	0.77	1.48
43	5.07	4.88	4.58	0.77	1.49
44	5.32	5.12	4.80	0.79	1.52
45	5.57	5.36	5.02	0.81	1.55
46	5.82	5.60	5.23	0.80	1.53
47	6.07	5.83	5.44	0.79	1.50
48	6.32	6.07	5.65	0.79	1.48
49	6.57	6.30	5.86	0.78	1.45
50	6.82	6.54	6.07	0.77	1.43
51	6.93	6.63	6.13	0.72	1.34
52	7.05	6.72	6.19	0.68	1.25
53	7.16	6.82	6.24	0.64	1.17
54	7.28	6.91	6.30	0.60	1.08
55	7.39	7.00	6.36	0.55	0.99
56	7.20	6.79	6.14	0.49	0.88
57	7.01	6.58	5.92	0.42	0.76
58	6.82	6.36	5.70	0.36	0.65
59	6.63	6.15	5.48	0.29	0.53
60	6.44	5.94	5.26	0.23	0.42
61	6.33	5.93	5.41	0.21	0.40
62	6.21	5.93	5.56	0.20	0.37
63	6.10	5.92	5.71	0.18	0.35
64	6.16	5.98	5.77	0.18	0.35

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: 4A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.68	1.60	1.50	0.10	0.18
26	1.71	1.63	1.53	0.10	0.18
27	1.73	1.66	1.55	0.11	0.19
28	1.76	1.68	1.58	0.10	0.19
29	1.78	1.71	1.60	0.11	0.20
30	1.81	1.74	1.63	0.11	0.20
31	1.89	1.82	1.71	0.11	0.21
32	1.97	1.90	1.78	0.12	0.22
33	2.05	1.97	1.86	0.13	0.23
34	2.13	2.05	1.93	0.14	0.24
35	2.21	2.13	2.01	0.14	0.25
36	2.34	2.25	2.13	0.14	0.26
37	2.46	2.37	2.25	0.15	0.27
38	2.59	2.50	2.36	0.16	0.29
39	2.71	2.62	2.48	0.17	0.30
40	2.84	2.74	2.60	0.17	0.31
41	3.02	2.91	2.76	0.19	0.33
42	3.20	3.08	2.93	0.19	0.35
43	3.37	3.26	3.09	0.21	0.37
44	3.55	3.43	3.26	0.21	0.39
45	3.73	3.60	3.42	0.23	0.41
46	3.95	3.82	3.63	0.24	0.43
47	4.18	4.03	3.83	0.26	0.46
48	4.40	4.25	4.04	0.27	0.49
49	4.63	4.46	4.24	0.29	0.52
50	4.85	4.68	4.45	0.30	0.54
51	5.07	4.89	4.64	0.31	0.55
52	5.29	5.10	4.83	0.32	0.57
53	5.52	5.32	5.01	0.33	0.59
54	5.74	5.53	5.20	0.34	0.61
55	5.96	5.74	5.39	0.35	0.62
56	6.06	5.78	5.36	0.33	0.58
57	6.15	5.82	5.34	0.30	0.54
58	6.25	5.86	5.31	0.28	0.50
59	6.34	5.90	5.29	0.25	0.46
60	6.44	5.94	5.26	0.23	0.42
61	6.33	5.93	5.41	0.21	0.40
62	6.21	5.93	5.56	0.20	0.37
63	6.10	5.92	5.71	0.18	0.35
64	6.16	5.98	5.77	0.18	0.35

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year

Occupation Class: 4A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.43	1.34			
26	1.44	1.35			
27	1.44	1.36			
28	1.45	1.38			
29	1.45	1.39			
30	1.46	1.40			
31	1.51	1.45			
32	1.56	1.49			
33	1.61	1.54			
34	1.66	1.58			
35	1.71	1.63			
36	1.78	1.71			
37	1.86	1.78			
38	1.93	1.86			
39	2.01	1.93			
40	2.08	2.01			
41	2.18	2.11			
42	2.29	2.21			
43	2.39	2.32			
44	2.50	2.42			
45	2.60	2.52			
46	2.73	2.64			
47	2.85	2.76			
48	2.98	2.88			
49	3.10	3.00			
50	3.23	3.12			
51	3.38	3.27			
52	3.54	3.42			
53	3.69	3.58			
54	3.85	3.73			
55	4.00	3.88			
56	4.23	4.10			
57	4.46	4.33			
58	4.70	4.55			
59	4.93	4.78			
60	5.16	5.00			
61	5.47	5.31			
62	5.79	5.61			
63	6.10	5.92			
64	6.16	5.98			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	0.93	0.55	0.36	0.32	0.29	0.08	0.16
26	0.95	0.56	0.36	0.33	0.30	0.08	0.16
27	0.96	0.56	0.37	0.33	0.30	0.08	0.15
28	0.98	0.57	0.38	0.34	0.31	0.08	0.15
29	0.99	0.57	0.38	0.35	0.31	0.08	0.15
30	1.00	0.58	0.39	0.35	0.32	0.07	0.15
31	1.01	0.59	0.40	0.36	0.32	0.07	0.14
32	1.03	0.60	0.40	0.36	0.33	0.07	0.14
33	1.05	0.61	0.41	0.37	0.34	0.07	0.14
34	1.06	0.63	0.42	0.38	0.34	0.07	0.14
35	1.08	0.64	0.42	0.38	0.35	0.07	0.14
36	1.09	0.65	0.44	0.39	0.36	0.07	0.14
37	1.11	0.66	0.45	0.40	0.36	0.07	0.14
38	1.12	0.68	0.46	0.41	0.37	0.08	0.14
39	1.14	0.69	0.47	0.42	0.38	0.08	0.15
40	1.14	0.70	0.48	0.44	0.39	0.07	0.14
41	1.29	0.80	0.55	0.50	0.46	0.08	0.16
42	1.45	0.90	0.63	0.57	0.52	0.09	0.17
43	1.60	1.01	0.72	0.65	0.58	0.10	0.19
44	1.75	1.11	0.80	0.72	0.65	0.11	0.20
45	1.89	1.22	0.88	0.80	0.72	0.11	0.21
46	2.04	1.33	0.97	0.88	0.79	0.12	0.22
47	2.18	1.44	1.06	0.96	0.86	0.12	0.23
48	2.31	1.54	1.16	1.04	0.93	0.13	0.24
49	2.44	1.65	1.25	1.13	1.01	0.13	0.24
50	2.53	1.70	1.31	1.18	1.05	0.13	0.23
51	2.95	1.98	1.54	1.38	1.23	0.14	0.25
52	3.38	2.25	1.77	1.59	1.41	0.15	0.27
53	3.81	2.52	1.99	1.79	1.58	0.15	0.28
54	4.22	2.78	2.21	1.99	1.75	0.16	0.28
55	4.57	3.02	2.43	2.17	1.91	0.15	0.27
56	4.97	3.28	2.58	2.30	2.00	0.14	0.26
57	5.35	3.53	2.71	2.33	2.04	0.13	0.23
58	5.70	3.76	2.81	2.35	2.05	0.13	0.22
59	6.04	3.98	2.92	2.34	2.06	0.12	0.21
60	6.12	4.03	2.96	2.23	1.99	0.12	0.21
61	6.20	4.08	3.00	2.21	1.88	0.12	0.22
62	6.27	4.13	3.03	2.24	1.90	0.13	0.22
63	6.34	4.17	3.07	2.33	1.97	0.13	0.22
64	6.23	4.10	3.02	2.48	2.09	0.13	0.22

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 4A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.39	0.12	0.07	0.03	0.02
26	0.38	0.12	0.07	0.03	0.02
27	0.38	0.12	0.06	0.03	0.02
28	0.37	0.12	0.06	0.03	0.02
29	0.37	0.12	0.06	0.03	0.02
30	0.37	0.12	0.06	0.03	0.02
31	0.36	0.12	0.06	0.03	0.02
32	0.36	0.12	0.06	0.03	0.02
33	0.36	0.12	0.06	0.03	0.02
34	0.35	0.12	0.06	0.03	0.02
35	0.35	0.12	0.06	0.03	0.02
36	0.35	0.13	0.06	0.03	0.02
37	0.35	0.13	0.06	0.03	0.02
38	0.35	0.13	0.07	0.03	0.02
39	0.35	0.13	0.07	0.03	0.02
40	0.35	0.13	0.07	0.03	0.02
41	0.40	0.15	0.07	0.04	0.02
42	0.44	0.17	0.08	0.05	0.03
43	0.48	0.19	0.10	0.05	0.03
44	0.53	0.21	0.10	0.06	0.03
45	0.58	0.23	0.10	0.06	0.03
46	0.62	0.25	0.12	0.07	0.03
47	0.68	0.27	0.13	0.08	0.03
48	0.73	0.30	0.15	0.09	0.04
49	0.77	0.31	0.16	0.09	0.04
50	0.83	0.35	0.18	0.10	0.05
51	0.97	0.41	0.22	0.13	0.06
52	1.12	0.48	0.26	0.16	0.08
53	1.27	0.55	0.30	0.18	0.09
54	1.43	0.63	0.35	0.21	0.09
55	1.59	0.70	0.41	0.24	0.11
56	1.75	0.81	0.46	0.28	0.13
57	1.95	0.91	0.55	0.32	0.16
58	2.18	1.05	0.63	0.38	0.18
59	2.48	1.22	0.75	0.45	0.22
60	2.77	1.39	0.86	0.51	0.25
61	2.77	1.43	0.90	0.53	0.26
62	2.76	1.46	0.94	0.56	0.27
63	2.70	1.47	0.94	0.57	0.27
64	2.62	1.44	0.93	0.55	0.26

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 4A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.05	0.01	0.01	0.05	0.01	0.01
26	0.05	0.01	0.01	0.05	0.01	0.01
27	0.05	0.01	0.01	0.05	0.01	0.01
28	0.05	0.01	0.01	0.05	0.01	0.01
29	0.05	0.01	0.01	0.05	0.01	0.01
30	0.05	0.01	0.01	0.05	0.01	0.01
31	0.05	0.01	0.01	0.05	0.01	0.01
32	0.05	0.01	0.01	0.05	0.01	0.01
33	0.05	0.01	0.01	0.05	0.01	0.01
34	0.05	0.01	0.01	0.05	0.01	0.01
35	0.05	0.01	0.01	0.05	0.01	0.01
36	0.05	0.01	0.01	0.05	0.01	0.01
37	0.06	0.01	0.01	0.06	0.01	0.01
38	0.06	0.01	0.01	0.06	0.01	0.01
39	0.06	0.01	0.01	0.06	0.01	0.01
40	0.06	0.01	0.01	0.06	0.01	0.01
41	0.07	0.01	0.01	0.07	0.01	0.01
42	0.08	0.01	0.01	0.08	0.01	0.01
43	0.09	0.01	0.01	0.09	0.01	0.01
44	0.10	0.01	0.01	0.09	0.01	0.01
45	0.10	0.01	0.01	0.10	0.01	0.01
46	0.11	0.01	0.01	0.11	0.01	0.01
47	0.13	0.01	0.01	0.13	0.01	0.01
48	0.15	0.01	0.01	0.15	0.01	0.01
49	0.16	0.01	0.01	0.15	0.01	0.01
50	0.17	0.01	0.01	0.17	0.01	0.01
51	0.21	0.01	0.01	0.21	0.01	0.01
52	0.26	0.01	0.01	0.25	0.01	0.01
53	0.31	0.01	0.02	0.29	0.01	0.02
54	0.37	0.01	0.02	0.34	0.01	0.02
55	0.43	0.01	0.03	0.39	0.01	0.03
56	0.51	0.01	0.03	0.44	0.01	0.03
57	0.59	0.02	0.03	0.51	0.02	0.02
58	0.67	0.02	0.03	0.59	0.02	0.02
59	0.79	0.04	0.05	0.67	0.03	0.04
60	0.88	0.04	0.06	0.74	0.03	0.05
61	0.92	0.04	0.05	0.77	0.03	0.04
62	1.04	0.03	0.07	0.79	0.02	0.06
63	1.10	0.04	0.08	0.80	0.03	0.06
64	1.09	0.04	0.06	0.79	0.03	0.04

Principal Life Insurance Company
2014 Pricing

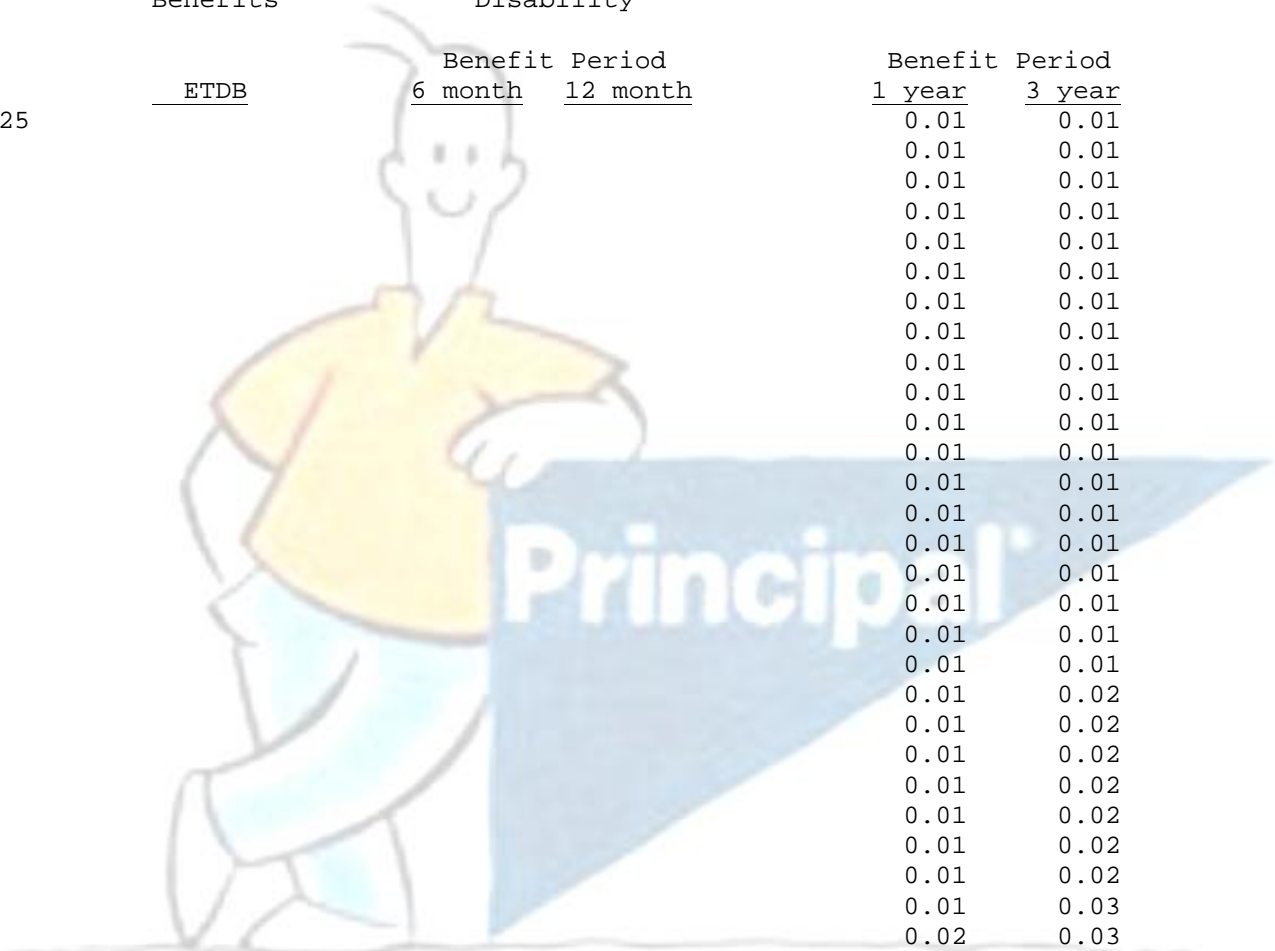
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771
Occupation Class: 4A Male non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.01
42				0.01	0.01
43				0.01	0.01
44				0.01	0.02
45				0.01	0.02
46				0.01	0.02
47				0.01	0.02
48				0.01	0.02
49				0.01	0.02
50				0.01	0.02
51				0.01	0.03
52				0.02	0.03
53				0.02	0.04
54				0.02	0.04
55				0.02	0.05
56				0.02	0.05
57				0.03	0.06
58				0.03	0.06
59				0.03	0.06
60				0.03	0.07
61				0.03	0.06
62				0.04	0.07
63				0.03	0.07
64				0.03	0.07



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.46	0.86	0.56	0.50	0.46	0.12	0.24
26	1.48	0.87	0.57	0.52	0.46	0.12	0.24
27	1.50	0.88	0.58	0.52	0.48	0.12	0.24
28	1.52	0.89	0.59	0.53	0.48	0.12	0.24
29	1.54	0.90	0.60	0.54	0.49	0.12	0.24
30	1.56	0.91	0.61	0.55	0.50	0.12	0.23
31	1.58	0.92	0.62	0.56	0.51	0.11	0.22
32	1.61	0.94	0.63	0.57	0.52	0.11	0.22
33	1.64	0.96	0.64	0.58	0.52	0.11	0.22
34	1.66	0.98	0.65	0.59	0.54	0.11	0.22
35	1.68	1.00	0.66	0.60	0.54	0.11	0.22
36	1.70	1.01	0.68	0.61	0.56	0.12	0.22
37	1.73	1.03	0.70	0.63	0.57	0.12	0.22
38	1.76	1.06	0.72	0.64	0.58	0.12	0.22
39	1.78	1.08	0.74	0.66	0.60	0.12	0.23
40	1.78	1.10	0.75	0.68	0.62	0.12	0.22
41	1.98	1.22	0.85	0.77	0.70	0.13	0.24
42	2.17	1.36	0.95	0.86	0.78	0.14	0.26
43	2.36	1.49	1.06	0.96	0.86	0.15	0.28
44	2.55	1.62	1.16	1.05	0.95	0.15	0.29
45	2.73	1.76	1.27	1.15	1.04	0.16	0.31
46	2.91	1.90	1.39	1.26	1.13	0.17	0.32
47	3.09	2.04	1.51	1.36	1.22	0.17	0.33
48	3.25	2.17	1.62	1.47	1.31	0.18	0.33
49	3.41	2.30	1.74	1.57	1.41	0.18	0.34
50	3.51	2.36	1.82	1.64	1.46	0.18	0.32
51	3.87	2.60	2.01	1.81	1.61	0.18	0.33
52	4.23	2.81	2.21	1.99	1.76	0.19	0.34
53	4.59	3.03	2.40	2.15	1.90	0.18	0.33
54	4.93	3.25	2.58	2.32	2.04	0.18	0.33
55	5.19	3.44	2.76	2.47	2.17	0.17	0.31
56	5.52	3.65	2.86	2.55	2.22	0.16	0.29
57	5.83	3.84	2.95	2.54	2.23	0.14	0.25
58	6.11	4.03	3.02	2.52	2.20	0.14	0.23
59	6.37	4.20	3.09	2.47	2.18	0.12	0.22
60	6.62	4.36	3.20	2.41	2.15	0.13	0.23
61	6.53	4.30	3.16	2.33	1.98	0.13	0.23
62	6.43	4.24	3.11	2.30	1.95	0.13	0.23
63	6.34	4.17	3.07	2.33	1.97	0.13	0.22
64	6.23	4.10	3.02	2.48	2.09	0.13	0.22

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 4A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.61	0.19	0.10	0.05	0.03
26	0.60	0.19	0.10	0.05	0.03
27	0.60	0.19	0.10	0.05	0.03
28	0.59	0.19	0.10	0.05	0.03
29	0.59	0.19	0.10	0.05	0.03
30	0.58	0.19	0.10	0.05	0.03
31	0.58	0.19	0.09	0.05	0.03
32	0.57	0.19	0.09	0.05	0.03
33	0.57	0.19	0.10	0.05	0.03
34	0.56	0.19	0.09	0.05	0.03
35	0.56	0.19	0.09	0.05	0.03
36	0.55	0.20	0.09	0.05	0.03
37	0.55	0.20	0.10	0.05	0.03
38	0.55	0.21	0.10	0.05	0.03
39	0.55	0.21	0.10	0.06	0.03
40	0.55	0.21	0.10	0.06	0.03
41	0.61	0.24	0.11	0.07	0.03
42	0.66	0.25	0.12	0.07	0.03
43	0.72	0.28	0.14	0.08	0.03
44	0.77	0.31	0.15	0.09	0.04
45	0.84	0.33	0.16	0.09	0.04
46	0.90	0.36	0.17	0.10	0.05
47	0.96	0.38	0.19	0.11	0.05
48	1.02	0.42	0.21	0.12	0.06
49	1.08	0.44	0.22	0.13	0.07
50	1.15	0.48	0.25	0.14	0.07
51	1.27	0.54	0.28	0.16	0.08
52	1.39	0.60	0.32	0.19	0.09
53	1.53	0.67	0.36	0.22	0.10
54	1.68	0.74	0.41	0.24	0.11
55	1.81	0.80	0.46	0.27	0.13
56	1.95	0.89	0.52	0.31	0.15
57	2.12	0.99	0.59	0.35	0.17
58	2.34	1.13	0.68	0.41	0.19
59	2.62	1.29	0.79	0.48	0.23
60	3.00	1.50	0.93	0.55	0.27
61	2.92	1.51	0.95	0.57	0.27
62	2.84	1.50	0.96	0.57	0.27
63	2.70	1.47	0.94	0.57	0.27
64	2.62	1.44	0.93	0.55	0.26

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 4A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.21	0.02	0.03	0.09	0.01	0.01
26	0.21	0.02	0.03	0.09	0.01	0.01
27	0.21	0.02	0.03	0.09	0.01	0.01
28	0.22	0.02	0.03	0.09	0.01	0.01
29	0.22	0.02	0.03	0.09	0.01	0.01
30	0.22	0.02	0.03	0.09	0.01	0.01
31	0.22	0.02	0.03	0.09	0.01	0.01
32	0.22	0.02	0.03	0.09	0.01	0.01
33	0.22	0.02	0.03	0.09	0.01	0.01
34	0.22	0.02	0.03	0.09	0.01	0.01
35	0.22	0.02	0.03	0.09	0.01	0.01
36	0.23	0.02	0.03	0.09	0.01	0.01
37	0.24	0.02	0.03	0.09	0.01	0.01
38	0.25	0.02	0.03	0.09	0.01	0.01
39	0.26	0.02	0.03	0.09	0.01	0.01
40	0.27	0.02	0.03	0.09	0.01	0.01
41	0.31	0.02	0.03	0.10	0.01	0.01
42	0.35	0.02	0.04	0.12	0.01	0.01
43	0.39	0.03	0.04	0.13	0.01	0.01
44	0.43	0.03	0.05	0.14	0.01	0.01
45	0.47	0.03	0.05	0.15	0.01	0.01
46	0.52	0.03	0.06	0.16	0.01	0.01
47	0.56	0.03	0.07	0.18	0.01	0.01
48	0.62	0.04	0.08	0.20	0.01	0.01
49	0.68	0.04	0.09	0.22	0.01	0.01
50	0.75	0.05	0.09	0.24	0.01	0.02
51	0.86	0.06	0.11	0.28	0.01	0.02
52	0.99	0.06	0.12	0.32	0.01	0.02
53	1.13	0.07	0.14	0.35	0.01	0.03
54	1.28	0.08	0.15	0.40	0.01	0.03
55	1.45	0.09	0.17	0.44	0.02	0.03
56	1.69	0.12	0.19	0.50	0.02	0.03
57	1.92	0.13	0.23	0.56	0.02	0.02
58	2.05	0.13	0.23	0.63	0.02	0.03
59	2.31	0.14	0.26	0.70	0.03	0.04
60	2.37	0.15	0.27	0.81	0.03	0.06
61	2.36	0.15	0.27	0.81	0.03	0.04
62	2.48	0.17	0.30	0.82	0.02	0.06
63	2.57	0.18	0.29	0.80	0.03	0.06
64	2.53	0.17	0.30	0.79	0.03	0.04

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771
Occupation Class: 4A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.02
42				0.01	0.02
43				0.01	0.02
44				0.01	0.02
45				0.01	0.02
46				0.01	0.03
47				0.01	0.03
48				0.01	0.03
49				0.02	0.03
50				0.02	0.03
51				0.02	0.04
52				0.02	0.04
53				0.02	0.05
54				0.03	0.05
55				0.03	0.05
56				0.03	0.06
57				0.03	0.06
58				0.03	0.06
59				0.03	0.07
60				0.03	0.07
61				0.04	0.07
62				0.04	0.07
63				0.03	0.07
64				0.03	0.07

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 70

Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.24	3.68	2.46	2.24	2.03	0.58	1.18
26	6.35	3.74	2.50	2.29	2.08	0.58	1.18
27	6.46	3.81	2.55	2.33	2.12	0.58	1.17
28	6.56	3.88	2.60	2.38	2.17	0.58	1.17
29	6.66	3.94	2.65	2.42	2.21	0.58	1.16
30	6.79	4.04	2.74	2.50	2.27	0.58	1.15
31	6.91	4.12	2.79	2.54	2.32	0.58	1.15
32	7.02	4.21	2.85	2.60	2.37	0.58	1.14
33	7.06	4.29	2.91	2.65	2.42	0.58	1.13
34	7.10	4.37	2.97	2.71	2.47	0.57	1.13
35	7.14	4.47	3.03	2.77	2.53	0.58	1.12
36	7.40	4.60	3.11	2.85	2.60	0.59	1.15
37	7.67	4.72	3.21	2.94	2.68	0.60	1.18
38	7.88	4.84	3.31	3.03	2.77	0.62	1.20
39	8.03	4.96	3.43	3.13	2.86	0.63	1.22
40	8.13	5.09	3.58	3.28	2.98	0.64	1.23
41	8.25	5.21	3.70	3.38	3.08	0.65	1.24
42	8.36	5.33	3.82	3.49	3.18	0.65	1.25
43	8.47	5.45	3.94	3.60	3.28	0.65	1.24
44	8.56	5.57	4.07	3.71	3.38	0.65	1.24
45	8.65	5.68	4.19	3.83	3.48	0.64	1.22
46	8.75	5.80	4.33	3.95	3.59	0.64	1.21
47	8.84	5.92	4.47	4.07	3.70	0.63	1.19
48	8.92	6.04	4.60	4.19	3.80	0.62	1.17
49	8.98	6.16	4.74	4.31	3.91	0.62	1.15
50	8.86	6.16	4.81	4.37	3.95	0.61	1.13
51	8.91	6.26	4.93	4.48	4.05	0.60	1.11
52	8.95	6.35	5.05	4.59	4.13	0.59	1.10
53	8.98	6.44	5.17	4.69	4.22	0.59	1.10
54	9.03	6.53	5.29	4.79	4.30	0.59	1.09
55	9.08	6.64	5.42	4.90	4.39	0.59	1.08
56	8.98	6.62	5.45	4.93	4.40	0.59	1.07
57	8.84	6.60	5.48	4.93	4.38	0.57	1.03
58	8.87	6.59	5.44	4.81	4.30	0.55	0.99
59	8.87	6.57	5.40	4.68	4.22	0.53	0.96
60	8.86	6.53	5.35	4.55	4.13	0.51	0.92
61	8.81	6.47	5.28	4.42	4.04	0.49	0.88
62	8.44	6.19	5.05	4.22	3.86	0.46	0.83
63	7.87	5.77	4.69	3.91	3.57	0.42	0.76
64	7.27	5.31	4.31	3.58	3.27	0.38	0.69

Principal Life Insurance Company
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5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 67

Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.02	3.55	2.32	2.11	1.91	0.53	1.07
26	6.12	3.60	2.36	2.15	1.95	0.53	1.07
27	6.22	3.65	2.41	2.20	1.99	0.52	1.06
28	6.31	3.69	2.46	2.23	2.03	0.52	1.05
29	6.40	3.74	2.50	2.27	2.06	0.52	1.04
30	6.49	3.82	2.57	2.33	2.12	0.51	1.01
31	6.59	3.88	2.62	2.37	2.15	0.51	1.01
32	6.70	3.95	2.66	2.41	2.19	0.51	1.01
33	6.83	4.04	2.72	2.46	2.23	0.51	1.00
34	6.92	4.12	2.77	2.50	2.27	0.50	0.99
35	6.96	4.21	2.81	2.54	2.30	0.50	0.98
36	7.16	4.30	2.89	2.61	2.36	0.51	1.00
37	7.28	4.39	2.97	2.68	2.43	0.52	1.01
38	7.40	4.49	3.06	2.77	2.51	0.53	1.03
39	7.52	4.60	3.15	2.85	2.59	0.54	1.04
40	7.57	4.69	3.25	2.95	2.68	0.54	1.04
41	7.66	4.78	3.34	3.04	2.75	0.54	1.04
42	7.73	4.87	3.44	3.13	2.83	0.54	1.03
43	7.79	4.96	3.55	3.22	2.90	0.54	1.02
44	7.84	5.04	3.64	3.31	2.98	0.53	1.00
45	7.87	5.12	3.74	3.39	3.05	0.52	0.98
46	7.91	5.20	3.84	3.48	3.13	0.51	0.95
47	7.95	5.27	3.94	3.56	3.21	0.50	0.93
48	7.96	5.34	4.03	3.65	3.28	0.49	0.90
49	7.96	5.39	4.12	3.72	3.34	0.47	0.87
50	7.73	5.32	4.12	3.71	3.32	0.46	0.83
51	7.70	5.35	4.18	3.77	3.36	0.44	0.80
52	7.64	5.37	4.24	3.82	3.40	0.43	0.78
53	7.58	5.38	4.28	3.85	3.41	0.41	0.76
54	7.54	5.39	4.33	3.88	3.43	0.39	0.71
55	7.46	5.39	4.36	3.91	3.44	0.36	0.66
56	7.49	5.27	4.30	3.73	3.29	0.32	0.59
57	7.51	5.18	4.22	3.56	3.14	0.30	0.55
58	7.52	5.21	4.15	3.39	2.99	0.28	0.52
59	7.52	5.23	4.06	3.22	2.85	0.27	0.48
60	7.32	5.09	3.95	3.13	2.77	0.25	0.45
61	7.11	4.94	3.83	3.03	2.68	0.23	0.41
62	6.89	4.79	3.71	2.93	2.60	0.22	0.39
63	6.61	4.59	3.56	2.81	2.48	0.21	0.37
64	6.33	4.39	3.40	2.68	2.37	0.20	0.35

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 65

Occupation Class: 4A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.84	3.43	2.22	2.02	1.82	0.49	0.98
26	5.94	3.47	2.27	2.06	1.86	0.48	0.97
27	6.02	3.50	2.31	2.09	1.90	0.47	0.96
28	6.10	3.55	2.35	2.13	1.93	0.47	0.95
29	6.18	3.59	2.39	2.17	1.96	0.47	0.94
30	6.26	3.65	2.44	2.21	2.00	0.46	0.91
31	6.34	3.70	2.48	2.24	2.03	0.45	0.89
32	6.44	3.77	2.53	2.28	2.06	0.45	0.89
33	6.54	3.84	2.57	2.32	2.10	0.45	0.89
34	6.64	3.91	2.61	2.36	2.14	0.45	0.89
35	6.72	3.98	2.65	2.39	2.16	0.45	0.88
36	6.82	4.06	2.72	2.45	2.22	0.46	0.89
37	6.92	4.14	2.80	2.51	2.27	0.46	0.89
38	7.03	4.23	2.87	2.58	2.33	0.47	0.90
39	7.13	4.32	2.95	2.65	2.39	0.47	0.91
40	7.12	4.38	3.01	2.72	2.46	0.46	0.87
41	7.19	4.45	3.08	2.80	2.53	0.46	0.87
42	7.24	4.52	3.17	2.87	2.59	0.46	0.86
43	7.27	4.59	3.25	2.94	2.65	0.45	0.85
44	7.28	4.64	3.32	3.01	2.71	0.44	0.84
45	7.27	4.69	3.40	3.07	2.77	0.44	0.82
46	7.28	4.75	3.47	3.14	2.82	0.43	0.80
47	7.27	4.79	3.55	3.20	2.87	0.41	0.77
48	7.23	4.82	3.61	3.26	2.92	0.40	0.74
49	7.18	4.84	3.67	3.31	2.96	0.38	0.71
50	7.02	4.72	3.63	3.27	2.91	0.35	0.64
51	7.03	4.72	3.66	3.29	2.93	0.33	0.60
52	7.05	4.69	3.68	3.31	2.93	0.31	0.56
53	7.06	4.66	3.69	3.31	2.93	0.28	0.51
54	7.04	4.64	3.69	3.31	2.92	0.26	0.47
55	6.92	4.58	3.68	3.29	2.89	0.23	0.41
56	6.90	4.56	3.58	3.19	2.78	0.20	0.36
57	6.86	4.52	3.47	2.99	2.62	0.17	0.29
58	6.79	4.48	3.35	2.80	2.44	0.15	0.26
59	6.71	4.42	3.25	2.60	2.29	0.13	0.23
60	6.62	4.36	3.20	2.41	2.15	0.13	0.23
61	6.53	4.30	3.16	2.33	1.98	0.13	0.23
62	6.43	4.24	3.11	2.30	1.95	0.13	0.23
63	6.34	4.17	3.07	2.33	1.97	0.13	0.22
64	6.23	4.10	3.02	2.48	2.09	0.13	0.22

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Benefit Period: to 365 day
Occupation Class: 4A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	2.45	0.78	0.40	0.20	0.09
26	2.41	0.77	0.40	0.21	0.09
27	2.38	0.77	0.40	0.20	0.09
28	2.35	0.75	0.40	0.20	0.09
29	2.33	0.75	0.40	0.20	0.09
30	2.31	0.75	0.40	0.20	0.09
31	2.30	0.75	0.38	0.21	0.09
32	2.27	0.76	0.38	0.20	0.10
33	2.26	0.77	0.40	0.21	0.10
34	2.23	0.78	0.38	0.21	0.09
35	2.22	0.78	0.38	0.21	0.09
36	2.21	0.80	0.38	0.21	0.10
37	2.20	0.80	0.40	0.21	0.10
38	2.19	0.82	0.41	0.21	0.11
39	2.20	0.83	0.41	0.23	0.11
40	2.20	0.84	0.41	0.23	0.11
41	2.21	0.85	0.41	0.24	0.11
42	2.21	0.86	0.41	0.24	0.11
43	2.21	0.86	0.41	0.24	0.11
44	2.22	0.86	0.41	0.24	0.11
45	2.22	0.88	0.41	0.24	0.11
46	2.24	0.89	0.43	0.25	0.12
47	2.24	0.91	0.44	0.26	0.13
48	2.26	0.92	0.46	0.27	0.14
49	2.27	0.93	0.47	0.28	0.14
50	2.30	0.96	0.50	0.28	0.14
51	2.30	0.97	0.51	0.30	0.15
52	2.33	1.00	0.54	0.32	0.16
53	2.35	1.02	0.56	0.34	0.16
54	2.39	1.05	0.59	0.34	0.16
55	2.41	1.07	0.61	0.37	0.17
56	2.44	1.12	0.65	0.39	0.18
57	2.50	1.17	0.70	0.41	0.20
58	2.60	1.25	0.75	0.45	0.21
59	2.75	1.35	0.83	0.50	0.24
60	3.00	1.50	0.93	0.55	0.27
61	2.92	1.51	0.95	0.57	0.27
62	2.84	1.50	0.96	0.57	0.27
63	2.70	1.47	0.94	0.57	0.27
64	2.62	1.44	0.93	0.55	0.26

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Elimination Period: 365 day
Occupation Class: 4A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.85	0.06	0.09	0.33	0.01	0.02
26	0.85	0.06	0.09	0.33	0.01	0.02
27	0.87	0.06	0.09	0.32	0.01	0.02
28	0.87	0.06	0.09	0.32	0.01	0.02
29	0.88	0.06	0.09	0.32	0.01	0.02
30	0.89	0.06	0.10	0.32	0.01	0.02
31	0.89	0.06	0.10	0.32	0.01	0.02
32	0.89	0.06	0.10	0.32	0.01	0.02
33	0.90	0.06	0.10	0.33	0.01	0.02
34	0.91	0.06	0.10	0.32	0.01	0.02
35	0.91	0.06	0.10	0.33	0.01	0.02
36	0.94	0.06	0.11	0.34	0.01	0.02
37	0.98	0.06	0.11	0.35	0.01	0.02
38	1.01	0.07	0.11	0.36	0.01	0.02
39	1.05	0.07	0.12	0.37	0.01	0.02
40	1.08	0.07	0.13	0.38	0.01	0.02
41	1.13	0.07	0.13	0.38	0.01	0.02
42	1.15	0.07	0.14	0.40	0.01	0.02
43	1.19	0.07	0.14	0.40	0.01	0.02
44	1.22	0.08	0.14	0.40	0.01	0.02
45	1.26	0.08	0.14	0.40	0.01	0.02
46	1.30	0.09	0.15	0.41	0.01	0.02
47	1.34	0.09	0.16	0.43	0.01	0.02
48	1.39	0.10	0.16	0.45	0.01	0.03
49	1.44	0.10	0.17	0.46	0.01	0.03
50	1.49	0.10	0.17	0.48	0.01	0.03
51	1.57	0.11	0.18	0.50	0.01	0.03
52	1.65	0.11	0.19	0.53	0.01	0.03
53	1.74	0.12	0.21	0.54	0.01	0.03
54	1.83	0.12	0.21	0.57	0.01	0.03
55	1.94	0.12	0.22	0.60	0.02	0.03
56	2.12	0.14	0.24	0.62	0.02	0.03
57	2.26	0.15	0.27	0.66	0.02	0.03
58	2.29	0.15	0.26	0.70	0.02	0.03
59	2.43	0.15	0.27	0.74	0.03	0.04
60	2.37	0.15	0.27	0.81	0.03	0.06
61	2.36	0.15	0.27	0.81	0.03	0.04
62	2.48	0.17	0.30	0.82	0.02	0.06
63	2.57	0.18	0.29	0.80	0.03	0.06
64	2.53	0.17	0.30	0.79	0.03	0.04

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

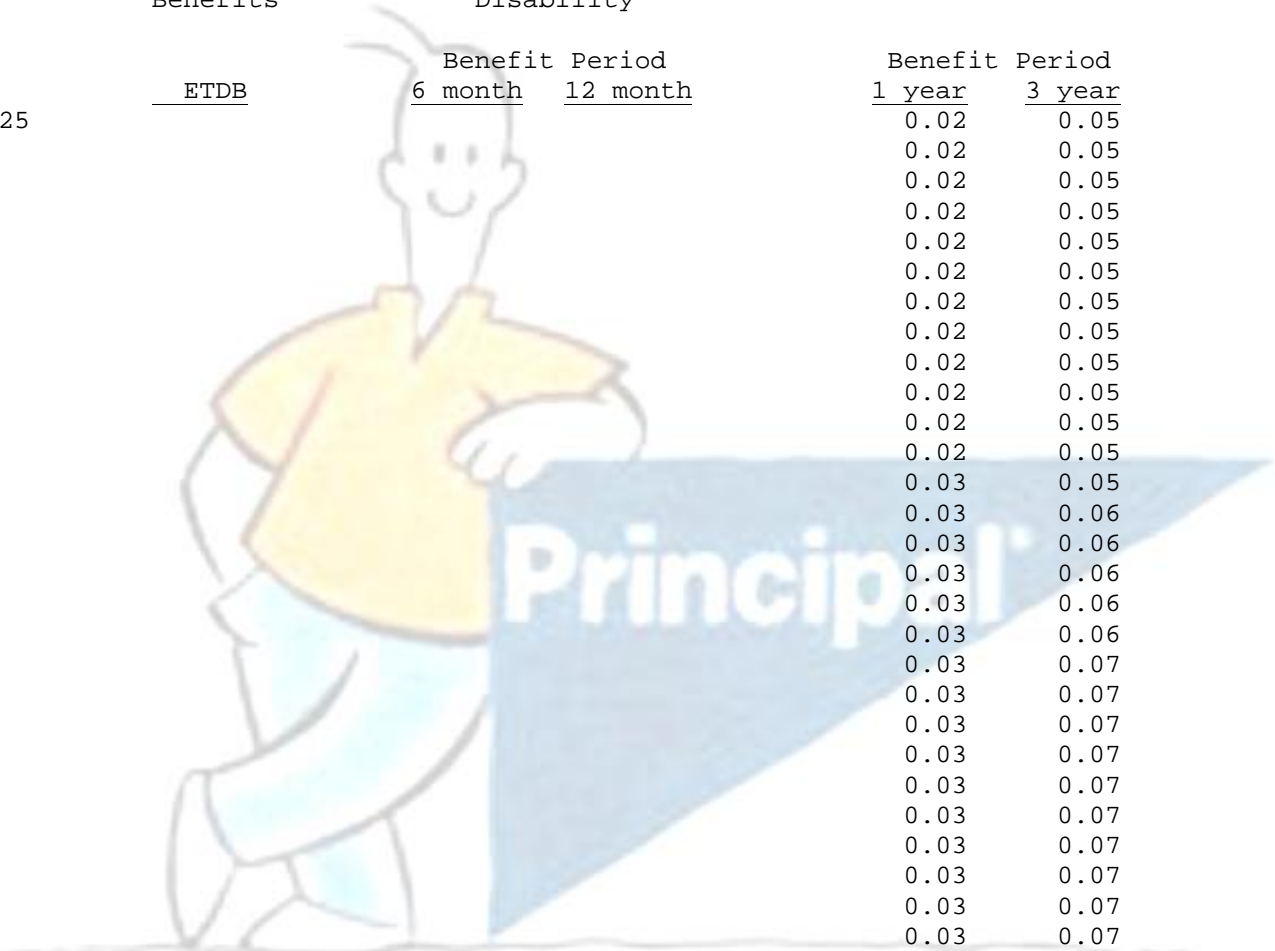
Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Occupation Class: 4A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.02	0.05
26				0.02	0.05
27				0.02	0.05
28				0.02	0.05
29				0.02	0.05
30				0.02	0.05
31				0.02	0.05
32				0.02	0.05
33				0.02	0.05
34				0.02	0.05
35				0.02	0.05
36				0.02	0.05
37				0.03	0.05
38				0.03	0.06
39				0.03	0.06
40				0.03	0.06
41				0.03	0.06
42				0.03	0.06
43				0.03	0.07
44				0.03	0.07
45				0.03	0.07
46				0.03	0.07
47				0.03	0.07
48				0.03	0.07
49				0.03	0.07
50				0.03	0.07
51				0.03	0.07
52				0.03	0.07
53				0.03	0.07
54				0.04	0.07
55				0.03	0.07
56				0.03	0.07
57				0.04	0.07
58				0.04	0.07
59				0.04	0.07
60				0.03	0.07
61				0.04	0.07
62				0.04	0.07
63				0.03	0.07
64				0.03	0.07



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	62.40	35.53	25.36	23.26	21.23	5.60	11.33
26	64.76	37.39	26.55	24.27	22.11	5.82	11.77
27	67.09	39.25	27.58	25.20	22.96	6.04	12.16
28	69.44	41.14	28.63	26.16	23.83	6.23	12.55
29	71.75	42.85	29.72	27.11	24.72	6.43	12.87
30	74.22	44.76	31.21	28.48	25.96	6.57	13.02
31	76.56	46.44	32.42	29.58	26.97	6.62	13.12
32	78.77	48.11	33.72	30.74	28.02	6.68	13.23
33	80.39	49.66	35.11	31.98	29.17	6.74	13.33
34	81.99	51.14	36.53	33.39	30.34	6.80	13.43
35	83.55	52.57	37.96	34.37	31.37	6.88	13.52
36	88.21	55.48	39.93	36.09	32.92	7.15	14.04
37	93.04	58.27	42.00	37.90	34.55	7.42	14.50
38	97.51	61.19	44.20	39.82	36.29	7.70	14.97
39	101.59	64.21	46.51	41.83	38.10	7.95	15.39
40	105.44	67.44	49.24	44.22	40.23	8.16	15.74
41	109.59	70.62	51.52	46.39	42.18	8.34	16.05
42	113.78	73.90	53.69	48.65	44.21	8.49	16.34
43	118.03	77.27	56.01	51.01	46.33	8.65	16.59
44	122.27	79.93	58.47	53.41	48.52	8.79	16.80
45	125.90	82.70	61.11	55.80	50.80	8.89	16.97
46	129.87	86.12	64.25	58.64	53.39	9.07	17.22
47	134.06	89.76	67.62	61.67	56.10	9.20	17.43
48	138.45	93.61	71.19	64.89	58.97	9.33	17.56
49	142.67	97.44	74.84	68.16	61.87	9.47	17.73
50	145.12	100.34	77.95	70.92	64.24	9.61	17.89
51	149.50	104.37	81.80	74.36	67.27	9.75	18.08
52	154.63	108.92	86.06	78.16	70.58	9.93	18.34
53	160.17	113.81	90.64	82.24	74.14	10.17	18.74
54	166.29	119.13	95.55	86.61	77.91	10.42	19.15
55	173.18	125.05	100.98	91.43	82.04	10.70	19.57
56	177.35	129.03	104.86	94.78	84.77	11.10	20.35
57	181.54	132.93	108.62	97.80	86.95	11.02	20.16
58	186.56	136.94	112.11	99.01	88.67	10.94	19.98
59	191.62	140.99	115.61	100.21	90.40	10.87	19.78
60	196.73	145.08	119.15	101.45	92.14	10.79	19.59
61	201.85	149.18	122.71	102.67	93.89	10.71	19.40
62	201.49	148.74	122.22	102.14	93.34	10.59	19.20
63	195.02	143.60	117.73	98.15	89.59	10.11	18.33
64	187.64	137.76	112.65	93.64	85.35	9.58	17.35

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	60.72	34.43	24.17	22.08	19.98	5.11	10.38
26	62.94	36.13	25.15	22.90	20.75	5.31	10.76
27	65.14	37.81	26.09	23.72	21.52	5.48	11.08
28	67.34	39.46	27.04	24.58	22.30	5.65	11.39
29	69.50	41.05	28.01	25.44	23.09	5.81	11.66
30	71.68	42.74	29.29	26.59	24.13	5.75	11.48
31	73.83	44.28	30.39	27.56	25.01	5.87	11.71
32	75.97	45.79	31.54	28.57	25.92	6.00	11.86
33	78.16	47.27	32.77	29.67	26.92	6.06	11.92
34	80.07	48.65	34.00	30.78	27.92	6.09	11.95
35	81.51	49.94	35.26	31.95	29.00	6.14	11.99
36	85.59	52.40	37.00	33.49	30.37	6.36	12.39
37	89.17	54.93	38.85	35.10	31.81	6.57	12.74
38	92.87	57.59	40.85	36.79	33.31	6.75	13.08
39	96.56	60.30	42.96	38.56	34.90	6.95	13.37
40	99.73	62.98	45.05	40.48	36.58	7.05	13.60
41	103.37	65.78	46.77	42.33	38.21	7.19	13.80
42	107.00	68.40	48.55	44.14	39.89	7.30	13.97
43	110.25	70.37	50.44	45.82	41.52	7.38	14.07
44	112.39	72.41	52.42	47.61	43.11	7.45	14.10
45	114.57	74.53	54.52	49.48	44.76	7.45	14.07
46	117.48	77.16	57.01	51.72	46.75	7.50	14.04
47	120.48	79.91	59.63	54.06	48.82	7.47	13.96
48	123.48	82.74	62.37	56.51	50.94	7.43	13.81
49	126.06	85.35	65.00	58.83	52.90	7.39	13.66
50	126.50	86.70	66.82	60.37	54.11	7.32	13.49
51	128.95	89.29	69.46	62.67	56.04	7.26	13.33
52	131.80	92.10	72.26	65.11	58.05	7.21	13.19
53	134.70	95.00	75.14	67.62	60.09	7.16	13.11
54	138.22	98.00	78.09	70.15	62.11	6.95	12.68
55	141.58	101.23	81.23	72.82	64.16	6.71	12.17
56	146.22	102.80	82.99	72.25	63.73	6.26	11.35
57	151.00	104.87	84.75	71.68	63.29	6.03	10.90
58	155.99	108.66	86.53	71.10	62.84	5.79	10.44
59	161.17	112.68	88.32	70.52	62.39	5.56	9.98
60	163.56	114.40	89.74	71.05	62.84	5.32	9.52
61	163.29	114.14	89.44	70.72	62.54	5.09	9.07
62	163.74	114.37	89.55	70.73	62.52	5.00	8.92
63	163.69	114.23	89.36	70.51	62.28	5.01	8.93
64	163.63	113.88	89.00	70.15	61.93	4.94	8.81

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	59.39	33.39	23.32	21.14	19.10	4.73	9.56
26	61.52	35.02	24.10	21.89	19.80	4.90	9.87
27	63.61	36.60	24.98	22.66	20.51	5.05	10.15
28	65.68	38.17	25.86	23.43	21.22	5.16	10.40
29	67.71	39.67	26.74	24.23	21.95	5.22	10.46
30	69.69	41.20	27.87	25.21	22.85	5.11	10.18
31	71.69	42.63	28.86	26.10	23.64	5.20	10.30
32	73.67	44.01	29.90	27.02	24.46	5.31	10.46
33	75.67	45.37	31.00	28.00	25.35	5.41	10.65
34	77.50	46.60	32.11	28.98	26.24	5.56	10.88
35	79.21	47.76	33.24	29.98	27.14	5.63	10.99
36	82.48	50.04	34.83	31.38	28.39	5.79	11.26
37	85.82	52.40	36.52	32.86	29.71	5.93	11.51
38	89.24	54.84	38.35	34.45	31.14	6.08	11.75
39	92.63	57.34	40.26	36.16	32.61	6.22	11.97
40	95.30	59.64	41.78	37.79	34.03	6.17	11.82
41	98.58	62.15	43.32	39.31	35.45	6.25	11.94
42	101.46	63.70	44.83	40.66	36.81	6.32	12.03
43	103.19	65.30	46.42	42.09	38.07	6.37	12.07
44	104.81	66.92	48.07	43.57	39.38	6.39	12.06
45	106.38	68.57	49.79	45.10	40.72	6.38	12.00
46	108.43	70.64	51.86	46.94	42.31	6.38	11.94
47	110.44	72.75	53.97	48.81	43.92	6.34	11.81
48	112.37	74.65	56.11	50.70	45.54	6.26	11.58
49	114.17	76.51	58.04	52.38	46.93	6.14	11.31
50	114.69	77.03	59.06	53.22	47.54	5.77	10.60
51	117.19	78.77	60.91	54.83	48.85	5.57	10.20
52	119.80	80.43	62.82	56.48	50.17	5.31	9.69
53	122.52	82.14	64.72	58.10	51.43	5.01	9.11
54	125.20	84.12	66.56	59.63	52.55	4.69	8.47
55	126.75	85.74	68.40	61.12	53.63	4.33	7.79
56	129.61	87.11	68.31	60.84	53.19	3.81	6.82
57	133.45	88.44	67.86	59.12	51.60	3.22	5.73
58	137.42	91.00	68.55	57.18	50.00	2.91	5.16
59	141.30	93.50	69.52	55.32	48.75	2.73	4.80
60	145.26	96.14	71.47	53.44	47.43	2.80	4.93
61	149.19	98.77	73.42	54.23	45.82	2.87	5.06
62	153.44	101.59	75.52	55.76	47.12	2.95	5.20
63	157.55	104.31	77.54	58.44	49.35	3.03	5.34
64	161.29	107.10	79.62	64.64	54.61	3.12	5.48

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	39.41	20.09	14.04	12.77	11.49	0.66	1.18
26	40.02	20.80	14.65	13.29	11.96	0.70	1.23
27	40.70	21.51	15.25	13.81	12.41	0.73	1.29
28	41.40	22.24	15.85	14.32	12.87	0.75	1.35
29	42.17	22.99	16.41	14.82	13.30	0.80	1.41
30	42.98	23.73	16.96	15.27	13.72	0.82	1.45
31	43.83	24.51	17.46	15.71	14.10	0.84	1.50
32	44.66	25.27	17.93	16.10	14.46	0.87	1.55
33	45.51	26.03	18.34	16.45	14.77	0.88	1.58
34	46.33	26.83	18.70	16.76	15.06	0.90	1.61
35	47.10	27.61	18.99	17.03	15.30	0.92	1.65
36	49.50	28.91	20.10	17.98	16.14	0.98	1.75
37	52.00	30.67	21.23	18.97	17.03	1.04	1.85
38	54.60	32.47	22.41	20.01	17.93	1.11	1.96
39	57.34	34.34	23.62	21.07	18.87	1.17	2.08
40	60.21	36.27	24.84	22.15	19.81	1.23	2.19
41	63.19	38.27	26.09	23.23	20.79	1.30	2.31
42	66.34	40.32	27.36	24.37	21.78	1.36	2.43
43	69.60	42.47	28.66	25.50	22.79	1.43	2.54
44	72.99	44.70	30.01	26.70	23.84	1.50	2.66
45	76.49	47.04	31.41	27.95	24.94	1.57	2.79
46	79.66	48.92	33.00	29.32	26.12	1.64	2.92
47	82.93	50.90	34.65	30.74	27.34	1.72	3.07
48	86.29	52.97	36.38	32.24	28.62	1.80	3.21
49	89.90	55.19	38.28	33.84	29.99	1.88	3.35
50	93.75	57.56	40.28	35.57	31.54	1.97	3.50
51	97.87	60.10	42.41	37.43	33.37	2.06	3.67
52	102.29	62.80	44.68	39.65	35.51	2.15	3.83
53	107.05	65.71	47.18	42.46	38.07	2.24	3.99
54	112.14	68.79	50.65	45.63	40.87	2.32	4.14
55	116.19	71.45	54.62	49.23	44.01	2.38	4.22
56	122.32	76.42	58.08	52.33	46.58	2.43	4.31
57	128.31	81.54	60.34	54.10	47.71	2.46	4.34
58	134.15	86.52	63.87	54.78	48.31	2.48	4.36
59	139.54	90.98	67.39	55.32	48.75	2.50	4.41
60	144.66	95.23	70.71	53.44	47.43	2.80	4.93
61	149.19	98.77	73.42	54.23	45.82	2.87	5.06
62	153.44	101.59	75.52	55.76	47.12	2.95	5.20
63	157.55	104.31	77.54	58.44	49.35	3.03	5.34
64	161.29	107.10	79.62	64.64	54.61	3.12	5.48

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	36.11	16.47	11.30	9.27			
26	36.42	17.14	11.70	9.60			
27	36.79	17.78	12.11	9.92			
28	37.18	18.42	12.49	10.25			
29	37.62	19.06	12.85	10.55			
30	38.10	19.70	13.22	10.85			
31	38.61	20.32	13.54	11.14			
32	39.15	20.89	13.82	11.40			
33	39.71	21.42	14.09	11.64			
34	40.24	21.88	14.28	11.84			
35	40.74	22.33	14.43	12.02			
36	42.14	23.44	15.07	12.56			
37	43.59	24.56	15.69	13.11			
38	45.07	25.70	16.31	13.68			
39	46.60	26.86	16.93	14.25			
40	48.19	28.03	17.53	14.81			
41	49.84	29.23	18.13	15.40			
42	51.54	30.47	18.73	15.97			
43	53.32	31.73	19.32	16.55			
44	55.14	33.06	19.91	17.16			
45	57.02	34.46	20.53	17.80			
46	59.05	35.63	21.50	18.67			
47	61.16	36.85	22.55	19.58			
48	63.37	38.19	23.67	20.57			
49	65.77	39.64	24.89	21.66			
50	68.40	41.21	26.24	22.85			
51	71.26	42.95	27.70	24.14			
52	74.44	44.84	29.32	25.58			
53	77.99	46.97	31.11	27.17			
54	81.99	49.36	33.13	28.95			
55	85.54	51.48	34.99	30.61			
56	89.27	54.56	37.52	32.91			
57	93.82	58.20	40.51	35.64			
58	99.68	62.78	44.18	38.99			
59	107.72	68.74	48.88	43.25			
60	117.85	75.21	53.46	47.31			
61	128.95	82.28	58.48	51.76			
62	141.11	90.02	63.98	54.65			
63	153.03	98.51	70.00	57.27			
64	158.07	104.79	76.59	63.35			

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	26.50	9.96	6.56	4.58	3.47
26	26.66	10.28	6.74	4.68	3.51
27	26.82	10.61	6.92	4.77	3.55
28	26.96	10.93	7.08	4.87	3.59
29	27.13	11.25	7.23	4.95	3.63
30	27.33	11.57	7.40	5.04	3.68
31	27.55	11.86	7.53	5.12	3.70
32	27.77	12.14	7.65	5.19	3.75
33	28.03	12.38	7.76	5.27	3.78
34	28.22	12.60	7.85	5.33	3.80
35	28.44	12.80	7.90	5.37	3.82
36	29.28	13.33	8.17	5.52	3.90
37	30.13	13.87	8.43	5.69	3.97
38	31.00	14.40	8.69	5.85	4.06
39	31.88	14.93	8.94	6.00	4.13
40	32.79	15.47	9.18	6.16	4.22
41	33.73	16.02	9.40	6.31	4.30
42	34.69	16.57	9.64	6.48	4.38
43	35.67	17.13	9.85	6.62	4.46
44	36.66	17.73	10.07	6.79	4.54
45	37.68	18.36	10.31	6.96	4.63
46	38.76	18.84	10.67	7.18	4.73
47	39.88	19.35	11.06	7.40	4.83
48	41.05	19.91	11.48	7.64	4.95
49	42.31	20.51	11.94	7.93	5.07
50	43.68	21.18	12.47	8.24	5.22
51	45.17	21.93	13.03	8.56	5.38
52	46.82	22.74	13.65	8.95	5.57
53	48.67	23.67	14.36	9.38	5.78
54	50.75	24.72	15.15	9.87	6.03
55	52.51	25.62	15.88	10.31	6.24
56	54.40	27.01	16.92	10.96	6.58
57	56.74	28.67	18.16	11.75	6.99
58	59.83	30.78	19.70	12.75	7.53
59	64.22	33.58	21.70	14.03	8.24
60	72.29	38.32	24.92	16.11	9.42
61	70.10	38.09	25.07	16.15	9.33
62	68.20	37.82	25.17	16.16	9.25
63	66.50	37.53	25.20	16.15	9.16
64	65.90	37.62	25.17	16.06	9.04

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 4A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	10.10	0.49	0.86	5.57	0.10	0.16
26	10.50	0.51	0.91	5.72	0.10	0.16
27	10.88	0.54	0.95	5.87	0.10	0.16
28	11.26	0.56	1.00	6.02	0.11	0.17
29	11.61	0.58	1.03	6.15	0.11	0.18
30	11.97	0.60	1.08	6.28	0.11	0.19
31	12.30	0.63	1.12	6.42	0.11	0.19
32	12.59	0.65	1.14	6.52	0.12	0.20
33	12.85	0.67	1.18	6.63	0.12	0.20
34	13.09	0.69	1.20	6.72	0.12	0.21
35	13.29	0.69	1.23	6.80	0.12	0.21
36	14.00	0.74	1.32	7.04	0.13	0.23
37	14.74	0.79	1.40	7.28	0.14	0.24
38	15.51	0.83	1.49	7.54	0.15	0.25
39	16.30	0.89	1.57	7.79	0.16	0.27
40	17.09	0.94	1.66	8.04	0.16	0.28
41	17.92	0.99	1.76	8.29	0.17	0.30
42	18.76	1.04	1.85	8.55	0.17	0.31
43	19.61	1.10	1.95	8.80	0.18	0.33
44	20.49	1.16	2.04	9.07	0.19	0.33
45	21.43	1.22	2.16	9.34	0.20	0.35
46	22.42	1.29	2.28	9.69	0.22	0.37
47	23.45	1.35	2.40	10.06	0.23	0.39
48	24.52	1.41	2.51	10.46	0.24	0.42
49	25.69	1.50	2.65	10.89	0.26	0.45
50	26.99	1.58	2.80	11.36	0.27	0.47
51	28.54	1.67	2.97	11.87	0.29	0.50
52	30.36	1.79	3.17	12.42	0.31	0.54
53	32.54	1.93	3.41	13.04	0.34	0.58
54	34.93	2.08	3.68	13.71	0.36	0.64
55	37.60	2.24	3.96	14.30	0.39	0.67
56	41.48	2.47	4.37	15.18	0.42	0.73
57	44.19	2.64	4.65	16.18	0.47	0.80
58	46.42	2.76	4.87	17.37	0.52	0.90
59	49.94	2.95	5.21	18.79	0.59	1.01
60	52.04	3.05	5.36	20.91	0.68	1.21
61	53.69	3.15	5.55	21.18	0.71	1.24
62	59.04	3.49	6.12	21.42	0.72	1.25
63	63.01	3.72	6.56	21.58	0.73	1.27
64	63.41	3.75	6.61	21.60	0.74	1.28

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HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 4A Unisex non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25	0.01	1.01	1.79	0.21	0.41	
26	0.01	1.06	1.86	0.21	0.43	
27	0.01	1.09	1.94	0.23	0.44	
28	0.01	1.14	2.01	0.23	0.47	
29	0.01	1.17	2.07	0.24	0.49	
30	0.01	1.20	2.15	0.25	0.50	
31	0.02	1.24	2.21	0.26	0.52	
32	0.02	1.26	2.27	0.27	0.53	
33	0.02	1.30	2.32	0.27	0.55	
34	0.03	1.32	2.35	0.28	0.56	
35	0.03	1.33	2.38	0.29	0.57	
36	0.04	1.39	2.50	0.30	0.60	
37	0.04	1.45	2.61	0.32	0.64	
38	0.05	1.52	2.73	0.34	0.68	
39	0.05	1.57	2.83	0.36	0.71	
40	0.06	1.62	2.94	0.37	0.74	
41	0.06	1.68	3.05	0.39	0.78	
42	0.07	1.73	3.15	0.41	0.81	
43	0.08	1.77	3.25	0.42	0.84	
44	0.09	1.82	3.35	0.44	0.88	
45	0.10	1.87	3.46	0.46	0.92	
46	0.12	1.95	3.64	0.47	0.95	
47	0.13	2.05	3.83	0.49	0.98	
48	0.14	2.15	4.04	0.51	1.02	
49	0.16	2.27	4.26	0.53	1.05	
50	0.20	2.39	4.50	0.54	1.09	
51	0.21	2.52	4.77	0.56	1.12	
52	0.24	2.67	5.06	0.58	1.16	
53	0.29	2.82	5.38	0.60	1.20	
54	0.66	3.01	5.75	0.62	1.24	
55		3.22	6.17	0.64	1.27	
56		3.50	6.70	0.66	1.32	
57		3.83	7.35	0.68	1.37	
58		4.25	8.15	0.71	1.41	
59		4.76	9.15	0.74	1.48	
60		5.48	10.56	0.78	1.57	
61		5.58	10.73	0.79	1.59	
62		5.64	10.88	0.81	1.61	
63		5.70	10.97	0.82	1.63	
64		5.73	11.03	0.81	1.63	

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 70
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.61	3.20	2.28	2.09	1.91	0.56	1.14
26	5.83	3.37	2.40	2.19	1.98	0.56	1.16
27	6.04	3.53	2.49	2.27	2.07	0.57	1.18
28	6.25	3.70	2.58	2.35	2.15	0.59	1.20
29	6.46	3.85	2.68	2.44	2.22	0.60	1.22
30	6.68	4.03	2.81	2.56	2.34	0.60	1.21
31	6.89	4.18	2.92	2.66	2.43	0.61	1.23
32	7.09	4.33	3.04	2.76	2.52	0.63	1.27
33	7.24	4.47	3.15	2.88	2.63	0.66	1.30
34	7.38	4.60	3.29	3.00	2.72	0.68	1.35
35	7.52	4.73	3.42	3.09	2.82	0.71	1.39
36	7.94	5.00	3.59	3.25	2.96	0.73	1.44
37	8.37	5.24	3.78	3.41	3.11	0.74	1.48
38	8.77	5.51	3.98	3.58	3.27	0.77	1.52
39	9.14	5.78	4.19	3.77	3.43	0.79	1.54
40	9.49	6.07	4.43	3.98	3.62	0.79	1.54
41	9.86	6.36	4.64	4.18	3.80	0.81	1.56
42	10.24	6.65	4.83	4.38	3.98	0.81	1.56
43	10.62	6.95	5.04	4.59	4.17	0.80	1.55
44	11.00	7.19	5.27	4.81	4.36	0.78	1.53
45	11.33	7.44	5.50	5.02	4.57	0.78	1.49
46	11.15	7.40	5.52	5.04	4.58	0.77	1.46
47	10.96	7.35	5.53	5.04	4.59	0.73	1.42
48	10.75	7.27	5.52	5.03	4.58	0.72	1.36
49	10.49	7.16	5.50	5.01	4.55	0.70	1.32
50	10.07	6.96	5.41	4.92	4.46	0.69	1.28
51	9.76	6.81	5.34	4.86	4.39	0.65	1.21
52	9.46	6.67	5.26	4.78	4.32	0.64	1.17
53	9.15	6.50	5.17	4.70	4.23	0.61	1.14
54	8.80	6.30	5.05	4.58	4.12	0.59	1.07
55	8.45	6.10	4.93	4.46	4.01	0.54	1.00
56	7.93	5.77	4.69	4.23	3.79	0.50	0.93
57	7.37	5.40	4.41	3.97	3.53	0.46	0.84
58	6.81	5.00	4.09	3.61	3.24	0.41	0.76
59	6.21	4.57	3.74	3.25	2.93	0.36	0.68
60	5.55	4.09	3.36	2.86	2.60	0.31	0.59
61	4.87	3.60	2.95	2.47	2.26	0.26	0.50
62	4.03	2.98	2.45	2.05	1.87	0.22	0.45
63	3.90	2.87	2.36	1.96	1.79	0.17	0.35
64	3.75	2.76	2.25	1.88	1.71	0.12	0.24

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 67
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.47	3.10	2.18	1.99	1.80	0.49	1.02
26	5.66	3.25	2.26	2.06	1.86	0.50	1.02
27	5.86	3.40	2.35	2.14	1.94	0.51	1.04
28	6.06	3.55	2.44	2.21	2.01	0.51	1.04
29	6.25	3.70	2.52	2.29	2.08	0.53	1.05
30	6.45	3.85	2.64	2.39	2.17	0.51	1.04
31	6.65	3.99	2.74	2.47	2.25	0.53	1.05
32	6.84	4.12	2.83	2.57	2.33	0.54	1.08
33	7.03	4.26	2.95	2.66	2.43	0.56	1.10
34	7.20	4.38	3.06	2.77	2.51	0.57	1.12
35	7.33	4.49	3.18	2.88	2.59	0.59	1.15
36	7.70	4.72	3.33	3.01	2.72	0.61	1.18
37	8.02	4.94	3.50	3.16	2.86	0.63	1.23
38	8.36	5.19	3.68	3.31	3.00	0.66	1.27
39	8.69	5.43	3.87	3.47	3.14	0.67	1.30
40	8.98	5.67	4.06	3.64	3.29	0.66	1.28
41	9.30	5.92	4.21	3.81	3.44	0.67	1.29
42	9.63	6.15	4.37	3.97	3.59	0.68	1.30
43	9.92	6.33	4.54	4.13	3.74	0.68	1.30
44	10.12	6.52	4.72	4.29	3.88	0.67	1.28
45	10.31	6.71	4.90	4.45	4.03	0.64	1.24
46	10.09	6.63	4.89	4.44	4.02	0.64	1.19
47	9.86	6.54	4.88	4.42	3.99	0.59	1.14
48	9.58	6.42	4.84	4.38	3.95	0.58	1.08
49	9.27	6.27	4.78	4.32	3.88	0.54	1.01
50	8.78	6.02	4.64	4.19	3.75	0.53	0.96
51	8.42	5.83	4.53	4.10	3.66	0.49	0.90
52	8.06	5.64	4.42	3.99	3.55	0.46	0.84
53	7.70	5.42	4.29	3.86	3.43	0.42	0.77
54	7.31	5.19	4.13	3.71	3.29	0.38	0.69
55	6.91	4.94	3.96	3.55	3.13	0.33	0.60
56	6.54	4.59	3.71	3.23	2.85	0.28	0.50
57	6.13	4.26	3.44	2.91	2.57	0.25	0.44
58	5.69	3.97	3.16	2.60	2.30	0.21	0.39
59	5.23	3.65	2.86	2.29	2.02	0.17	0.32
60	4.61	3.23	2.53	2.01	1.77	0.14	0.27
61	3.94	2.75	2.15	1.71	1.50	0.11	0.20
62	3.28	2.29	1.79	1.42	1.25	0.09	0.18
63	3.27	2.29	1.79	1.41	1.24	0.07	0.14
64	3.27	2.28	1.78	1.40	1.23	0.06	0.11

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.34	3.01	2.10	1.90	1.72	0.45	0.92
26	5.54	3.15	2.17	1.97	1.78	0.45	0.93
27	5.73	3.30	2.25	2.04	1.84	0.45	0.93
28	5.91	3.43	2.33	2.12	1.91	0.47	0.93
29	6.09	3.57	2.40	2.19	1.97	0.47	0.94
30	6.27	3.71	2.51	2.27	2.06	0.47	0.92
31	6.45	3.84	2.59	2.35	2.13	0.47	0.92
32	6.63	3.96	2.69	2.43	2.20	0.48	0.94
33	6.81	4.08	2.80	2.52	2.28	0.49	0.96
34	6.98	4.19	2.89	2.61	2.37	0.50	0.98
35	7.13	4.30	2.99	2.70	2.44	0.51	0.99
36	7.42	4.50	3.13	2.82	2.56	0.53	1.02
37	7.72	4.71	3.29	2.95	2.68	0.54	1.05
38	8.03	4.93	3.45	3.12	2.80	0.56	1.08
39	8.34	5.16	3.62	3.26	2.94	0.57	1.11
40	8.58	5.37	3.76	3.40	3.06	0.56	1.09
41	8.88	5.59	3.89	3.53	3.19	0.59	1.11
42	9.14	5.73	4.03	3.66	3.32	0.59	1.11
43	9.28	5.88	4.18	3.79	3.42	0.58	1.10
44	9.43	6.02	4.32	3.92	3.54	0.58	1.09
45	9.57	6.17	4.48	4.06	3.67	0.56	1.07
46	9.31	6.07	4.45	4.03	3.63	0.54	1.02
47	9.03	5.95	4.41	3.99	3.59	0.51	0.97
48	8.72	5.80	4.36	3.93	3.54	0.48	0.90
49	8.39	5.62	4.26	3.85	3.45	0.46	0.84
50	7.96	5.35	4.10	3.70	3.30	0.40	0.74
51	7.65	5.14	3.98	3.58	3.19	0.36	0.67
52	7.33	4.92	3.85	3.46	3.07	0.33	0.60
53	6.99	4.69	3.70	3.32	2.94	0.29	0.52
54	6.63	4.45	3.52	3.15	2.78	0.25	0.45
55	6.18	4.18	3.34	2.98	2.62	0.21	0.38
56	5.79	3.90	3.05	2.72	2.38	0.17	0.31
57	5.42	3.59	2.76	2.40	2.09	0.13	0.24
58	5.01	3.32	2.50	2.09	1.82	0.11	0.20
59	4.58	3.03	2.25	1.79	1.58	0.09	0.15
60	4.09	2.71	2.02	1.51	1.34	0.07	0.12
61	3.59	2.38	1.77	1.31	1.10	0.06	0.11
62	3.07	2.03	1.51	1.11	0.94	0.05	0.10
63	3.15	2.09	1.55	1.17	0.99	0.05	0.10
64	3.23	2.14	1.59	1.29	1.09	0.05	0.09

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.58	0.80	0.56	0.51	0.46	0.03	0.06
26	1.60	0.83	0.59	0.53	0.48	0.03	0.06
27	1.63	0.86	0.61	0.55	0.50	0.03	0.06
28	1.65	0.89	0.63	0.57	0.52	0.03	0.06
29	1.68	0.92	0.65	0.59	0.53	0.04	0.06
30	1.72	0.95	0.68	0.61	0.54	0.04	0.07
31	1.75	0.98	0.70	0.63	0.57	0.04	0.07
32	1.79	1.01	0.72	0.64	0.58	0.04	0.07
33	1.82	1.04	0.73	0.66	0.59	0.04	0.07
34	1.86	1.07	0.75	0.67	0.60	0.04	0.07
35	1.89	1.11	0.76	0.68	0.61	0.04	0.07
36	1.98	1.16	0.80	0.72	0.65	0.04	0.08
37	2.08	1.23	0.84	0.76	0.68	0.05	0.08
38	2.19	1.30	0.89	0.80	0.71	0.05	0.09
39	2.29	1.37	0.95	0.84	0.75	0.05	0.10
40	2.41	1.45	0.99	0.89	0.79	0.06	0.10
41	2.53	1.53	1.04	0.93	0.83	0.06	0.11
42	2.65	1.61	1.09	0.98	0.87	0.06	0.11
43	2.78	1.70	1.14	1.02	0.91	0.06	0.11
44	2.92	1.79	1.20	1.07	0.96	0.07	0.12
45	3.06	1.88	1.25	1.12	1.00	0.07	0.13
46	3.18	1.96	1.32	1.18	1.05	0.07	0.13
47	3.32	2.04	1.38	1.23	1.09	0.08	0.14
48	3.45	2.12	1.45	1.29	1.15	0.08	0.15
49	3.59	2.20	1.53	1.35	1.20	0.08	0.14
50	3.75	2.30	1.61	1.42	1.26	0.08	0.15
51	3.91	2.40	1.69	1.50	1.33	0.08	0.15
52	4.09	2.51	1.79	1.59	1.42	0.08	0.16
53	4.28	2.63	1.89	1.69	1.52	0.08	0.15
54	4.49	2.75	2.02	1.82	1.64	0.09	0.15
55	4.65	2.86	2.18	1.97	1.76	0.09	0.16
56	4.53	2.84	2.15	1.94	1.73	0.09	0.15
57	4.40	2.80	2.07	1.86	1.63	0.08	0.14
58	4.22	2.72	2.00	1.72	1.51	0.08	0.13
59	3.99	2.60	1.93	1.62	1.44	0.07	0.12
60	3.72	2.45	1.82	1.50	1.34	0.07	0.12
61	3.42	2.26	1.68	1.31	1.10	0.06	0.11
62	3.07	2.03	1.51	1.11	0.94	0.05	0.10
63	3.15	2.09	1.55	1.17	0.99	0.05	0.10
64	3.23	2.14	1.59	1.29	1.09	0.05	0.09

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 4A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.37	0.02	0.03			
26	0.38	0.02	0.04			
27	0.39	0.02	0.04			
28	0.41	0.02	0.04			
29	0.43	0.03	0.05			
30	0.44	0.03	0.05			
31	0.46	0.03	0.05			
32	0.47	0.03	0.05			
33	0.48	0.03	0.05			
34	0.48	0.03	0.05			
35	0.49	0.03	0.05			
36	0.53	0.03	0.06			
37	0.56	0.03	0.06			
38	0.59	0.03	0.06			
39	0.62	0.03	0.07			
40	0.65	0.04	0.07			
41	0.69	0.04	0.08			
42	0.71	0.04	0.08			
43	0.74	0.04	0.08			
44	0.78	0.05	0.10			
45	0.81	0.05	0.10			
46	0.84	0.05	0.11			
47	0.88	0.06	0.10			
48	0.92	0.06	0.11			
49	0.95	0.06	0.11			
50	0.98	0.07	0.11			
51	1.02	0.07	0.12			
52	1.07	0.07	0.12			
53	1.12	0.06	0.13			
54	1.17	0.07	0.14			
55	1.20	0.08	0.13			
56	1.25	0.09	0.14			
57	1.26	0.09	0.14			
58	1.23	0.08	0.14			
59	1.22	0.07	0.13			
60	1.16	0.07	0.13			
61	1.07	0.06	0.12			
62	1.10	0.05	0.12			
63	1.18	0.06	0.12			
64	1.19	0.06	0.12			

Principal Life Insurance Company
2014 Pricing

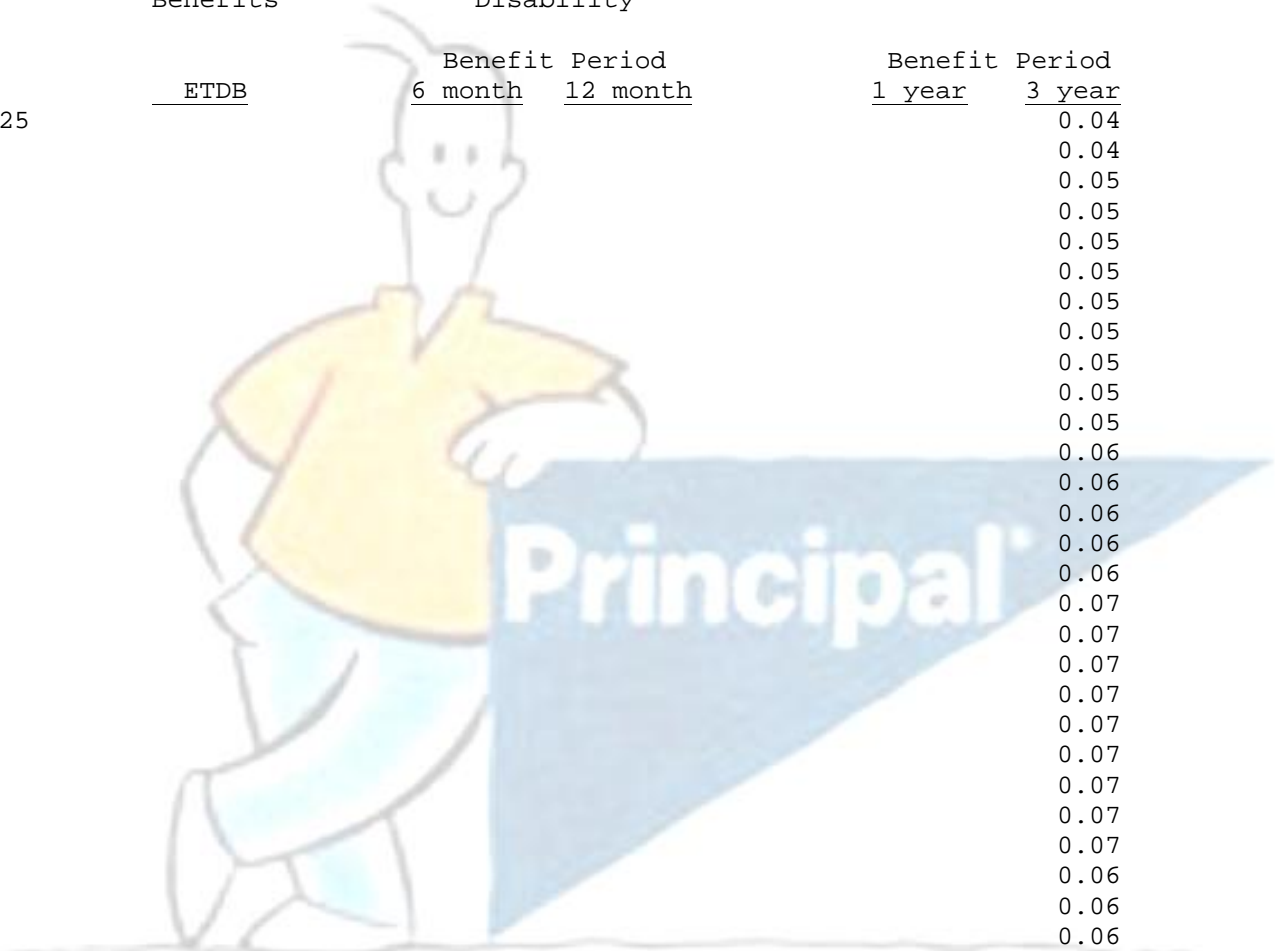
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 4A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.04
26					0.04
27					0.05
28					0.05
29					0.05
30					0.05
31					0.05
32					0.05
33					0.05
34					0.05
35					0.05
36					0.06
37					0.06
38					0.06
39					0.06
40					0.06
41					0.07
42					0.07
43					0.07
44					0.07
45					0.07
46					0.07
47					0.07
48					0.07
49					0.07
50					0.06
51					0.06
52					0.06
53					0.06
54					0.06
55					0.05
56					0.05
57					0.05
58					0.05
59					0.04
60					0.04
61					0.03
62					0.03
63					0.03
64					0.03



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	49.13	26.59	18.39	16.63	14.79	3.52	7.14
26	50.64	27.76	18.99	17.14	15.25	3.64	7.32
27	52.12	28.90	19.57	17.65	15.69	3.73	7.49
28	53.58	30.03	20.16	18.15	16.16	3.80	7.56
29	55.00	31.08	20.75	18.69	16.61	3.82	7.56
30	56.36	32.16	21.52	19.35	17.20	3.73	7.33
31	57.75	33.16	22.20	19.96	17.70	3.78	7.39
32	59.12	34.11	22.92	20.55	18.22	3.84	7.47
33	60.50	35.06	23.68	21.22	18.80	3.90	7.60
34	61.76	35.88	24.43	21.87	19.37	3.97	7.73
35	62.90	36.66	25.20	22.56	19.93	4.02	7.86
36	65.27	38.27	26.30	23.49	20.73	4.12	8.01
37	67.68	39.93	27.45	24.51	21.58	4.21	8.17
38	70.18	41.64	28.72	25.57	22.50	4.29	8.30
39	72.62	43.38	30.04	26.68	23.51	4.36	8.42
40	74.50	44.98	31.14	28.00	24.40	4.31	8.28
41	76.87	46.72	32.40	29.02	25.30	4.35	8.32
42	78.90	47.76	33.43	29.90	26.13	4.38	8.34
43	80.06	48.81	34.49	30.84	26.90	4.39	8.34
44	81.12	49.89	35.62	31.82	27.69	4.38	8.29
45	82.16	50.99	36.79	32.84	28.50	4.36	8.20
46	83.59	52.41	38.22	34.06	29.46	4.34	8.13
47	85.01	53.86	39.67	35.31	30.43	4.30	8.00
48	86.38	55.18	41.16	36.59	31.39	4.21	7.81
49	87.66	56.49	42.50	37.71	32.20	4.12	7.60
50	88.01	56.82	43.19	38.23	32.46	3.85	7.07
51	89.88	58.07	44.49	39.33	33.20	3.69	6.78
52	91.88	59.28	45.86	40.46	33.95	3.50	6.40
53	93.99	60.56	47.24	41.58	34.66	3.29	5.99
54	96.15	62.10	48.62	42.67	35.26	3.07	5.54
55	97.53	63.41	50.02	43.79	35.83	2.82	5.07
56	100.50	64.91	50.31	43.92	35.42	2.47	4.41
57	104.23	66.36	50.30	42.98	34.25	2.07	3.69
58	108.04	68.72	51.12	41.86	33.08	1.86	3.30
59	111.75	71.04	52.11	40.77	32.15	1.73	3.06
60	114.89	73.04	53.57	39.38	31.28	1.78	3.14
61	117.98	75.03	55.03	39.97	30.22	1.82	3.22
62	121.34	77.17	56.60	41.09	31.08	1.88	3.31
63	124.57	79.23	58.12	43.05	32.55	1.93	3.40
64	127.89	81.35	59.67	47.63	36.02	1.98	3.49

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	34.26	16.66	11.59	10.35	8.99	0.48	0.85
26	34.65	17.17	12.03	10.73	9.30	0.50	0.89
27	35.08	17.69	12.48	11.10	9.60	0.52	0.93
28	35.56	18.24	12.92	11.45	9.90	0.54	0.97
29	36.07	18.76	13.32	11.80	10.16	0.57	1.00
30	36.61	19.30	13.72	12.11	10.44	0.58	1.04
31	37.19	19.86	14.08	12.40	10.67	0.60	1.06
32	37.76	20.42	14.41	12.67	10.89	0.61	1.09
33	38.33	20.96	14.68	12.90	11.07	0.62	1.11
34	38.88	21.54	14.94	13.10	11.23	0.64	1.13
35	39.38	22.08	15.12	13.26	11.36	0.65	1.16
36	41.23	23.04	15.93	13.93	11.91	0.69	1.22
37	43.16	24.34	16.76	14.62	12.48	0.72	1.29
38	45.16	25.68	17.62	15.35	13.07	0.76	1.36
39	47.24	27.04	18.48	16.08	13.68	0.81	1.42
40	49.43	28.46	19.37	16.83	14.28	0.84	1.50
41	51.70	29.91	20.26	17.58	14.90	0.88	1.57
42	54.09	31.39	21.16	18.37	15.53	0.93	1.65
43	56.55	32.95	22.08	19.13	16.17	0.97	1.72
44	59.10	34.57	23.03	19.95	16.82	1.01	1.79
45	61.74	36.25	24.01	20.80	17.51	1.05	1.87
46	64.08	37.58	25.13	21.72	18.23	1.10	1.96
47	66.48	38.97	26.29	22.68	18.97	1.14	2.05
48	68.98	40.44	27.52	23.71	19.76	1.20	2.14
49	71.63	42.03	28.85	24.78	20.60	1.25	2.22
50	74.49	43.71	30.28	25.96	21.55	1.31	2.31
51	77.53	45.52	31.78	27.23	22.69	1.35	2.42
52	80.81	47.46	33.39	28.75	24.02	1.42	2.51
53	84.36	49.55	35.17	30.70	25.63	1.46	2.60
54	88.16	51.80	37.69	32.91	27.39	1.52	2.69
55	91.17	53.74	40.60	35.43	29.36	1.55	2.74
56	96.32	57.71	43.31	37.93	30.97	1.57	2.77
57	101.32	61.79	45.14	39.47	31.63	1.57	2.78
58	106.21	65.77	47.91	40.21	31.94	1.57	2.79
59	110.75	69.35	50.67	40.77	32.15	1.59	2.80
60	114.42	72.35	53.00	39.38	31.28	1.78	3.14
61	117.98	75.03	55.03	39.97	30.22	1.82	3.22
62	121.34	77.17	56.60	41.09	31.08	1.88	3.31
63	124.57	79.23	58.12	43.05	32.55	1.93	3.40
64	127.89	81.35	59.67	47.63	36.02	1.98	3.49

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	33.25	14.55	9.90	7.90	6.61		
26	33.50	15.09	10.22	8.15	6.79		
27	33.75	15.62	10.54	8.40	6.99		
28	34.03	16.15	10.84	8.63	7.17		
29	34.34	16.66	11.13	8.86	7.35		
30	34.71	17.18	11.41	9.08	7.50		
31	35.08	17.67	11.65	9.28	7.67		
32	35.49	18.13	11.87	9.47	7.80		
33	35.91	18.54	12.06	9.64	7.93		
34	36.28	18.89	12.22	9.78	8.04		
35	36.66	19.24	12.32	9.90	8.14		
36	37.84	20.14	12.81	10.29	8.45		
37	39.05	21.04	13.30	10.70	8.75		
38	40.28	21.95	13.79	11.13	9.08		
39	41.55	22.87	14.26	11.54	9.41		
40	42.86	23.80	14.73	11.94	9.73		
41	44.22	24.75	15.18	12.36	10.05		
42	45.63	25.72	15.62	12.78	10.40		
43	47.08	26.70	16.06	13.20	10.72		
44	48.56	27.74	16.52	13.62	11.07		
45	50.09	28.84	16.98	14.08	11.44		
46	51.73	29.73	17.71	14.70	11.90		
47	53.43	30.66	18.50	15.36	12.41		
48	55.23	31.68	19.35	16.06	12.94		
49	57.15	32.79	20.28	16.82	13.53		
50	59.26	33.98	21.30	17.67	14.18		
51	61.56	35.33	22.41	18.60	14.88		
52	64.10	36.78	23.65	19.63	15.67		
53	66.95	38.42	25.00	20.77	16.54		
54	70.14	40.26	26.54	22.04	17.52		
55	72.94	41.86	27.94	23.20	18.42		
56	75.87	44.24	29.88	24.86	19.72		
57	79.46	47.06	32.15	26.82	21.28		
58	84.11	50.60	34.96	29.22	23.17		
59	90.54	55.23	38.53	32.29	25.58		
60	99.04	60.41	42.15	35.32	27.99		
61	108.35	66.09	46.10	38.64	29.62		
62	117.83	72.30	50.44	40.27	30.45		
63	122.08	77.45	55.17	42.19	31.89		
64	125.33	79.72	58.42	46.68	35.30		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 4A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	8.25	0.37	0.65	4.80	0.06	0.12
26	8.50	0.38	0.68	4.90	0.06	0.12
27	8.74	0.40	0.71	4.99	0.07	0.12
28	8.98	0.42	0.73	5.07	0.07	0.13
29	9.19	0.43	0.76	5.15	0.08	0.13
30	9.41	0.44	0.78	5.23	0.08	0.13
31	9.59	0.46	0.80	5.30	0.08	0.14
32	9.76	0.47	0.83	5.36	0.08	0.14
33	9.90	0.48	0.85	5.42	0.08	0.15
34	10.03	0.48	0.86	5.47	0.08	0.15
35	10.13	0.49	0.88	5.52	0.08	0.15
36	10.59	0.52	0.92	5.66	0.10	0.16
37	11.06	0.55	0.99	5.82	0.10	0.17
38	11.56	0.58	1.04	5.97	0.11	0.18
39	12.07	0.62	1.09	6.13	0.11	0.18
40	12.56	0.65	1.15	6.29	0.12	0.19
41	13.09	0.68	1.21	6.45	0.12	0.20
42	13.62	0.72	1.27	6.60	0.12	0.21
43	14.15	0.75	1.33	6.76	0.12	0.22
44	14.71	0.78	1.39	6.93	0.13	0.23
45	15.29	0.83	1.46	7.10	0.13	0.23
46	15.89	0.86	1.53	7.30	0.14	0.25
47	16.52	0.91	1.61	7.53	0.15	0.26
48	17.18	0.94	1.68	7.76	0.16	0.28
49	17.88	0.99	1.76	8.01	0.16	0.30
50	18.68	1.04	1.85	8.31	0.18	0.31
51	19.65	1.10	1.96	8.61	0.19	0.34
52	20.79	1.18	2.08	8.96	0.20	0.36
53	22.16	1.26	2.23	9.33	0.22	0.38
54	23.67	1.36	2.39	9.75	0.23	0.40
55	25.36	1.45	2.57	10.10	0.26	0.43
56	27.80	1.60	2.82	10.65	0.27	0.48
57	29.48	1.69	3.00	11.29	0.30	0.51
58	30.82	1.77	3.12	12.05	0.33	0.56
59	33.00	1.88	3.31	12.97	0.37	0.64
60	34.24	1.92	3.38	14.35	0.44	0.76
61	35.05	1.97	3.48	14.41	0.45	0.76
62	38.24	2.16	3.81	14.43	0.46	0.78
63	40.52	2.31	4.06	14.39	0.46	0.79
64	40.47	2.31	4.06	14.28	0.46	0.79

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 4A Unisex non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25		1.01	1.79	0.16	0.32	
26		1.06	1.86	0.17	0.34	
27		1.09	1.94	0.17	0.34	
28		1.14	2.01	0.18	0.37	
29		1.17	2.07	0.19	0.37	
30		1.20	2.15	0.20	0.39	
31		1.24	2.21	0.20	0.40	
32		1.26	2.27	0.21	0.41	
33		1.30	2.32	0.21	0.42	
34		1.32	2.35	0.21	0.43	
35		1.33	2.38	0.22	0.43	
36		1.39	2.50	0.23	0.46	
37		1.45	2.61	0.24	0.48	
38		1.52	2.73	0.25	0.50	
39		1.57	2.83	0.26	0.53	
40		1.62	2.94	0.28	0.55	
41		1.68	3.05	0.29	0.58	
42		1.73	3.15	0.30	0.61	
43		1.77	3.25	0.31	0.63	
44		1.82	3.35	0.32	0.65	
45		1.87	3.46	0.33	0.68	
46		1.95	3.64	0.35	0.70	
47		2.05	3.83	0.36	0.72	
48		2.15	4.04	0.38	0.75	
49		2.27	4.26	0.39	0.77	
50		2.39	4.50	0.39	0.80	
51		2.52	4.77	0.41	0.82	
52		2.67	5.06	0.43	0.85	
53		2.82	5.38	0.43	0.88	
54		3.01	5.75	0.45	0.90	
55		3.22	6.17	0.46	0.92	
56		3.50	6.70	0.49	0.96	
57		3.83	7.35	0.51	1.00	
58		4.25	8.15	0.53	1.05	
59		4.76	9.15	0.55	1.10	
60		5.48	10.56	0.59	1.18	
61		5.58	10.73	0.60	1.19	
62		5.64	10.88	0.60	1.20	
63		5.70	10.97	0.60	1.21	
64		5.73	11.03	0.61	1.21	

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.38	2.34	1.60	1.45	1.29	0.33	0.65
26	4.53	2.44	1.67	1.49	1.31	0.33	0.66
27	4.65	2.56	1.71	1.54	1.35	0.33	0.66
28	4.79	2.65	1.77	1.58	1.40	0.35	0.66
29	4.91	2.75	1.80	1.64	1.43	0.35	0.67
30	5.04	2.84	1.88	1.68	1.48	0.35	0.65
31	5.15	2.93	1.95	1.74	1.54	0.35	0.65
32	5.26	3.01	2.00	1.79	1.58	0.35	0.67
33	5.39	3.09	2.08	1.85	1.63	0.36	0.68
34	5.51	3.18	2.13	1.91	1.68	0.37	0.69
35	5.61	3.24	2.20	1.97	1.73	0.37	0.71
36	5.82	3.38	2.31	2.04	1.80	0.38	0.72
37	6.04	3.53	2.41	2.14	1.86	0.38	0.74
38	6.27	3.68	2.52	2.23	1.98	0.39	0.76
39	6.48	3.85	2.64	2.33	2.06	0.39	0.76
40	6.66	3.98	2.74	2.46	2.14	0.39	0.75
41	6.86	4.14	2.86	2.54	2.22	0.41	0.76
42	7.05	4.22	2.94	2.62	2.30	0.41	0.78
43	7.13	4.32	3.03	2.70	2.37	0.40	0.77
44	7.24	4.41	3.14	2.79	2.43	0.40	0.76
45	7.32	4.52	3.25	2.87	2.51	0.39	0.73
46	7.11	4.43	3.22	2.85	2.46	0.37	0.69
47	6.88	4.33	3.17	2.82	2.42	0.35	0.66
48	6.62	4.21	3.13	2.77	2.39	0.32	0.62
49	6.36	4.08	3.05	2.70	2.32	0.30	0.57
50	6.03	3.87	2.93	2.59	2.20	0.27	0.49
51	5.79	3.72	2.85	2.50	2.11	0.25	0.45
52	5.54	3.55	2.75	2.40	2.05	0.21	0.40
53	5.28	3.40	2.63	2.32	1.94	0.18	0.34
54	5.01	3.22	2.51	2.19	1.82	0.15	0.29
55	4.67	3.02	2.38	2.08	1.71	0.14	0.25
56	4.41	2.83	2.19	1.91	1.54	0.12	0.20
57	4.14	2.62	1.99	1.70	1.36	0.09	0.16
58	3.86	2.45	1.81	1.48	1.17	0.08	0.12
59	3.56	2.25	1.64	1.27	1.00	0.06	0.10
60	3.21	2.02	1.48	1.08	0.85	0.04	0.08
61	2.82	1.78	1.31	0.93	0.70	0.04	0.07
62	2.41	1.53	1.11	0.80	0.59	0.03	0.05
63	2.46	1.56	1.14	0.84	0.62	0.03	0.05
64	2.53	1.60	1.18	0.92	0.67	0.03	0.05

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.36	0.65	0.45	0.39	0.34	0.02	0.04
26	1.38	0.67	0.46	0.40	0.35	0.02	0.04
27	1.39	0.70	0.48	0.42	0.35	0.02	0.04
28	1.41	0.71	0.50	0.43	0.37	0.03	0.04
29	1.43	0.73	0.52	0.45	0.38	0.02	0.05
30	1.45	0.76	0.53	0.46	0.38	0.02	0.05
31	1.48	0.76	0.54	0.48	0.40	0.02	0.05
32	1.50	0.80	0.55	0.48	0.41	0.02	0.05
33	1.52	0.82	0.57	0.50	0.42	0.02	0.05
34	1.55	0.84	0.58	0.50	0.42	0.02	0.05
35	1.56	0.87	0.59	0.50	0.43	0.02	0.05
36	1.63	0.90	0.61	0.54	0.46	0.03	0.05
37	1.71	0.96	0.65	0.56	0.48	0.03	0.06
38	1.79	1.01	0.68	0.60	0.49	0.03	0.06
39	1.87	1.06	0.72	0.62	0.52	0.03	0.06
40	1.96	1.11	0.75	0.64	0.55	0.03	0.07
41	2.05	1.18	0.78	0.68	0.57	0.04	0.07
42	2.14	1.23	0.83	0.71	0.59	0.04	0.07
43	2.24	1.29	0.85	0.74	0.62	0.04	0.08
44	2.35	1.36	0.89	0.77	0.66	0.04	0.08
45	2.46	1.43	0.93	0.81	0.67	0.04	0.08
46	2.55	1.48	0.99	0.85	0.70	0.05	0.10
47	2.64	1.54	1.03	0.88	0.74	0.05	0.09
48	2.74	1.59	1.08	0.91	0.76	0.05	0.10
49	2.84	1.65	1.13	0.97	0.80	0.05	0.10
50	2.96	1.71	1.18	1.02	0.84	0.05	0.11
51	3.07	1.79	1.24	1.06	0.87	0.05	0.10
52	3.20	1.87	1.31	1.13	0.93	0.06	0.10
53	3.34	1.95	1.38	1.19	0.99	0.05	0.10
54	3.49	2.04	1.47	1.28	1.07	0.05	0.10
55	3.62	2.11	1.58	1.38	1.14	0.05	0.11
56	3.53	2.10	1.57	1.36	1.12	0.05	0.11
57	3.44	2.08	1.51	1.32	1.06	0.05	0.09
58	3.29	2.02	1.46	1.22	0.97	0.04	0.09
59	3.12	1.94	1.42	1.16	0.91	0.04	0.08
60	2.92	1.83	1.33	1.08	0.85	0.04	0.08
61	2.68	1.69	1.24	0.93	0.70	0.04	0.07
62	2.41	1.53	1.11	0.80	0.59	0.03	0.05
63	2.46	1.56	1.14	0.84	0.62	0.03	0.05
64	2.53	1.60	1.18	0.92	0.67	0.03	0.05

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 4A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.28	0.01	0.03			
26	0.29	0.01	0.03			
27	0.30	0.02	0.03			
28	0.31	0.02	0.03			
29	0.32	0.02	0.03			
30	0.33	0.02	0.04			
31	0.34	0.02	0.04			
32	0.34	0.02	0.04			
33	0.34	0.02	0.04			
34	0.35	0.02	0.04			
35	0.35	0.02	0.04			
36	0.37	0.02	0.04			
37	0.39	0.02	0.04			
38	0.41	0.02	0.04			
39	0.43	0.03	0.05			
40	0.46	0.03	0.05			
41	0.48	0.03	0.05			
42	0.49	0.03	0.05			
43	0.51	0.03	0.06			
44	0.53	0.03	0.06			
45	0.55	0.03	0.06			
46	0.56	0.03	0.07			
47	0.60	0.03	0.07			
48	0.62	0.03	0.07			
49	0.63	0.04	0.08			
50	0.66	0.04	0.08			
51	0.68	0.04	0.09			
52	0.71	0.04	0.08			
53	0.74	0.05	0.08			
54	0.77	0.05	0.09			
55	0.79	0.05	0.09			
56	0.81	0.05	0.10			
57	0.81	0.05	0.10			
58	0.79	0.05	0.09			
59	0.78	0.05	0.09			
60	0.73	0.05	0.09			
61	0.67	0.04	0.07			
62	0.69	0.03	0.06			
63	0.73	0.03	0.07			
64	0.73	0.03	0.07			

Principal Life Insurance Company
2014 Pricing

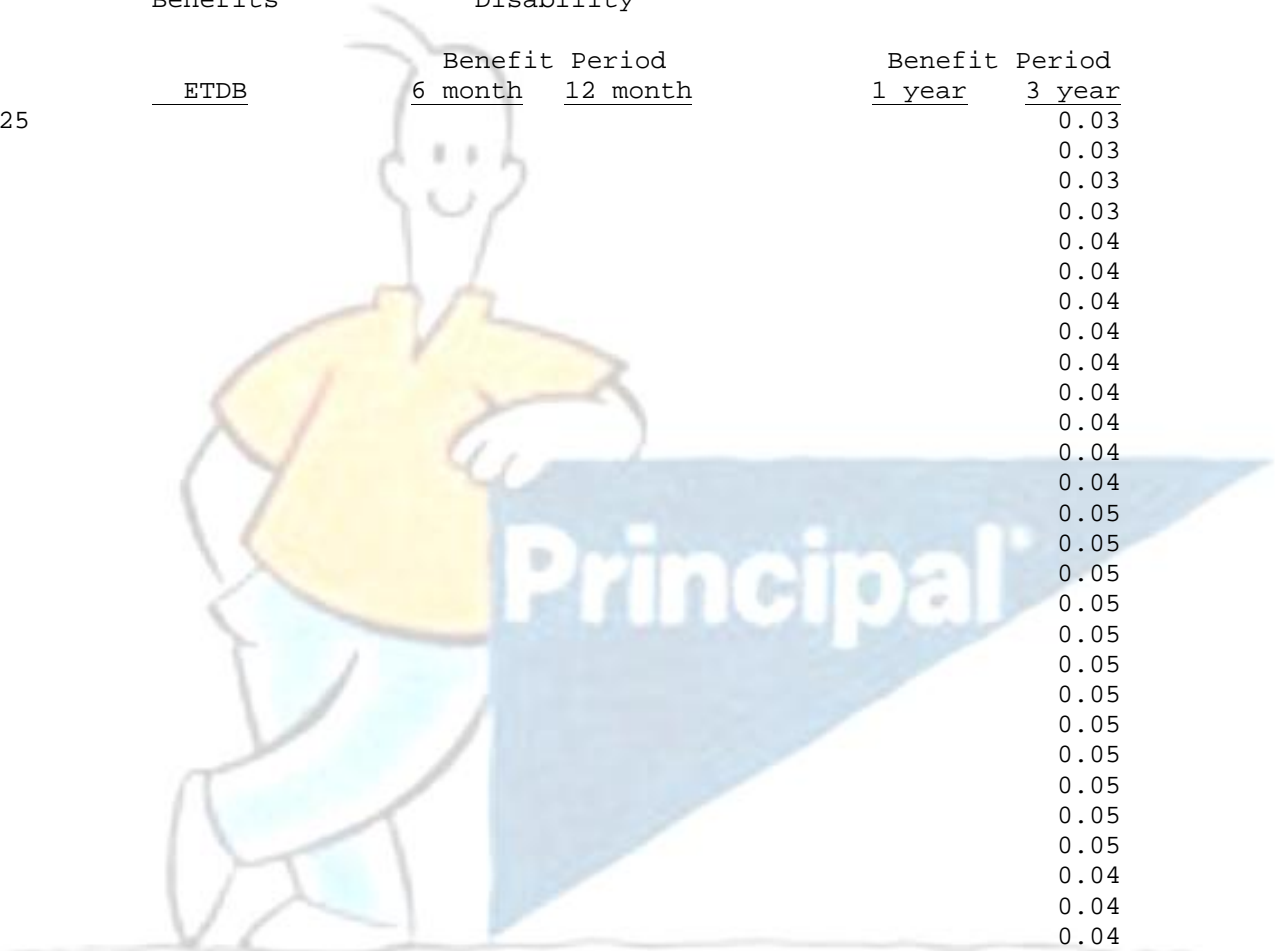
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 4A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.03
26					0.03
27					0.03
28					0.03
29					0.04
30					0.04
31					0.04
32					0.04
33					0.04
34					0.04
35					0.04
36					0.04
37					0.04
38					0.05
39					0.05
40					0.05
41					0.05
42					0.05
43					0.05
44					0.05
45					0.05
46					0.05
47					0.05
48					0.05
49					0.05
50					0.04
51					0.04
52					0.04
53					0.04
54					0.04
55					0.04
56					0.04
57					0.03
58					0.03
59					0.03
60					0.02
61					0.02
62					0.02
63					0.02
64					0.02



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 70
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.89	5.63	4.02	3.69	3.37	0.98	2.02
26	10.26	5.92	4.21	3.85	3.50	1.00	2.04
27	10.63	6.22	4.36	3.99	3.63	1.00	2.07
28	11.00	6.52	4.53	4.15	3.78	1.03	2.10
29	11.36	6.79	4.71	4.29	3.91	1.05	2.15
30	11.76	7.09	4.95	4.52	4.11	1.05	2.13
31	12.13	7.36	5.13	4.68	4.27	1.09	2.17
32	12.47	7.62	5.34	4.86	4.43	1.11	2.23
33	12.74	7.87	5.57	5.07	4.61	1.16	2.31
34	12.99	8.10	5.78	5.29	4.80	1.18	2.37
35	13.23	8.33	6.01	5.44	4.97	1.23	2.44
36	13.98	8.79	6.33	5.72	5.21	1.28	2.53
37	14.74	9.23	6.65	6.00	5.47	1.34	2.62
38	15.45	9.69	7.00	6.31	5.74	1.39	2.74
39	16.09	10.17	7.37	6.63	6.04	1.45	2.84
40	16.71	10.69	7.80	7.00	6.38	1.47	2.86
41	17.35	11.19	8.16	7.35	6.68	1.53	2.96
42	18.02	11.70	8.50	7.71	7.00	1.59	3.08
43	18.69	12.24	8.88	8.08	7.34	1.62	3.15
44	19.37	12.66	9.26	8.46	7.69	1.67	3.20
45	19.94	13.10	9.68	8.84	8.04	1.69	3.26
46	20.57	13.64	10.18	9.29	8.46	1.73	3.32
47	21.24	14.22	10.71	9.77	8.89	1.77	3.37
48	21.93	14.83	11.28	10.28	9.34	1.80	3.42
49	22.60	15.44	11.86	10.80	9.80	1.83	3.47
50	22.98	15.89	12.35	11.24	10.18	1.78	3.37
51	23.68	16.53	12.95	11.78	10.66	1.81	3.40
52	24.49	17.26	13.63	12.38	11.19	1.83	3.41
53	25.36	18.03	14.35	13.03	11.74	1.83	3.42
54	26.34	18.87	15.14	13.71	12.34	1.84	3.42
55	27.43	19.81	15.99	14.48	12.99	1.85	3.41
56	28.09	20.43	16.61	15.01	13.43	1.80	3.31
57	28.75	21.06	17.20	15.49	13.77	1.83	3.36
58	29.55	21.69	17.76	15.68	14.04	1.86	3.40
59	30.35	22.33	18.31	15.87	14.32	1.90	3.46
60	31.16	22.98	18.87	16.07	14.59	1.93	3.50
61	31.97	23.64	19.44	16.26	14.87	1.96	3.55
62	31.92	23.56	19.36	16.18	14.78	1.95	3.51
63	30.90	22.75	18.64	15.55	14.19	1.86	3.35
64	29.72	21.82	17.85	14.83	13.52	1.75	3.17

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 67
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.61	5.46	3.82	3.50	3.17	0.90	1.79
26	9.97	5.72	3.99	3.63	3.29	0.92	1.82
27	10.32	5.99	4.13	3.75	3.41	0.92	1.84
28	10.67	6.25	4.28	3.90	3.54	0.92	1.85
29	11.01	6.50	4.43	4.03	3.66	0.94	1.88
30	11.35	6.77	4.64	4.22	3.81	0.96	1.88
31	11.70	7.02	4.82	4.36	3.97	0.97	1.89
32	12.04	7.25	5.00	4.52	4.10	0.97	1.90
33	12.38	7.49	5.20	4.70	4.25	0.98	1.94
34	12.68	7.71	5.39	4.88	4.42	1.00	1.97
35	12.91	7.92	5.58	5.06	4.58	1.03	2.03
36	13.56	8.30	5.86	5.31	4.81	1.06	2.09
37	14.12	8.70	6.15	5.56	5.04	1.10	2.15
38	14.71	9.12	6.46	5.83	5.28	1.15	2.23
39	15.29	9.55	6.80	6.11	5.52	1.18	2.31
40	15.79	9.98	7.13	6.41	5.80	1.18	2.29
41	16.38	10.42	7.41	6.71	6.05	1.22	2.35
42	16.95	10.83	7.69	6.99	6.32	1.27	2.41
43	17.47	11.15	7.98	7.26	6.58	1.29	2.46
44	17.80	11.48	8.30	7.54	6.83	1.30	2.47
45	18.15	11.81	8.64	7.84	7.09	1.30	2.47
46	18.61	12.22	9.03	8.19	7.41	1.31	2.48
47	19.08	12.66	9.45	8.56	7.74	1.31	2.48
48	19.56	13.10	9.88	8.94	8.07	1.32	2.47
49	19.96	13.52	10.30	9.32	8.38	1.31	2.45
50	20.04	13.74	10.58	9.56	8.57	1.24	2.30
51	20.42	14.14	11.00	9.93	8.88	1.22	2.26
52	20.87	14.59	11.44	10.31	9.19	1.20	2.21
53	21.34	15.05	11.90	10.71	9.52	1.16	2.14
54	21.89	15.52	12.37	11.11	9.84	1.12	2.06
55	22.42	16.04	12.87	11.53	10.16	1.08	1.96
56	23.16	16.28	13.15	11.44	10.10	0.99	1.79
57	23.92	16.61	13.42	11.35	10.02	0.98	1.77
58	24.71	17.22	13.70	11.26	9.96	0.97	1.74
59	25.53	17.85	13.98	11.17	9.89	0.95	1.72
60	25.91	18.12	14.22	11.25	9.95	0.94	1.70
61	25.87	18.08	14.17	11.20	9.91	0.93	1.67
62	25.93	18.12	14.18	11.21	9.90	0.91	1.63
63	25.93	18.10	14.15	11.17	9.87	0.91	1.64
64	25.92	18.04	14.10	11.11	9.81	0.90	1.61

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 65
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.41	5.29	3.69	3.35	3.02	0.84	1.70
26	9.74	5.54	3.81	3.47	3.13	0.85	1.71
27	10.07	5.79	3.96	3.58	3.25	0.86	1.71
28	10.41	6.04	4.09	3.72	3.37	0.87	1.72
29	10.73	6.28	4.24	3.84	3.48	0.88	1.74
30	11.04	6.53	4.42	3.99	3.62	0.88	1.74
31	11.36	6.75	4.58	4.13	3.74	0.90	1.76
32	11.67	6.96	4.73	4.28	3.88	0.90	1.76
33	11.98	7.19	4.91	4.43	4.02	0.91	1.76
34	12.28	7.38	5.09	4.60	4.16	0.91	1.76
35	12.55	7.56	5.27	4.76	4.30	0.91	1.76
36	13.06	7.92	5.52	4.97	4.51	0.92	1.80
37	13.60	8.30	5.78	5.21	4.70	0.97	1.88
38	14.13	8.69	6.08	5.46	4.94	0.99	1.92
39	14.67	9.08	6.37	5.73	5.17	1.02	1.97
40	15.10	9.45	6.62	5.98	5.39	1.05	2.01
41	15.61	9.84	6.86	6.23	5.62	1.08	2.03
42	16.07	10.09	7.09	6.44	5.83	1.09	2.06
43	16.35	10.34	7.35	6.67	6.03	1.08	2.04
44	16.60	10.60	7.62	6.90	6.24	1.06	2.00
45	16.85	10.86	7.89	7.15	6.45	1.05	1.98
46	17.18	11.19	8.22	7.44	6.70	1.05	1.96
47	17.49	11.52	8.54	7.74	6.96	1.03	1.93
48	17.80	11.83	8.88	8.03	7.22	1.02	1.89
49	18.08	12.12	9.19	8.30	7.43	1.00	1.84
50	18.17	12.20	9.35	8.43	7.53	0.91	1.68
51	18.57	12.48	9.65	8.69	7.74	0.88	1.61
52	18.98	12.74	9.96	8.95	7.95	0.84	1.53
53	19.40	13.01	10.25	9.20	8.14	0.80	1.44
54	19.84	13.32	10.54	9.44	8.33	0.75	1.35
55	20.08	13.58	10.84	9.68	8.49	0.69	1.25
56	20.53	13.79	10.82	9.64	8.42	0.62	1.13
57	21.14	14.01	10.75	9.36	8.18	0.58	1.04
58	21.76	14.42	10.86	9.06	7.93	0.54	0.96
59	22.38	14.81	11.02	8.76	7.72	0.50	0.88
60	23.01	15.23	11.32	8.46	7.51	0.51	0.90
61	23.64	15.65	11.63	8.59	7.25	0.53	0.93
62	24.30	16.09	11.96	8.83	7.47	0.54	0.95
63	24.95	16.52	12.28	9.26	7.81	0.55	0.97
64	25.54	16.97	12.62	10.24	8.65	0.56	1.01

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 5 year
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.24	3.18	2.23	2.02	1.82	0.14	0.26
26	6.34	3.30	2.32	2.11	1.90	0.14	0.28
27	6.45	3.41	2.41	2.19	1.96	0.16	0.29
28	6.56	3.52	2.51	2.27	2.04	0.16	0.30
29	6.68	3.64	2.60	2.34	2.11	0.17	0.30
30	6.81	3.75	2.69	2.42	2.17	0.18	0.32
31	6.94	3.88	2.77	2.49	2.24	0.19	0.32
32	7.07	4.00	2.84	2.55	2.29	0.19	0.33
33	7.21	4.12	2.90	2.60	2.34	0.20	0.34
34	7.34	4.25	2.96	2.66	2.38	0.20	0.35
35	7.46	4.38	3.00	2.70	2.42	0.20	0.36
36	7.84	4.58	3.18	2.85	2.56	0.21	0.38
37	8.24	4.86	3.36	3.00	2.70	0.22	0.40
38	8.65	5.14	3.54	3.17	2.84	0.24	0.42
39	9.09	5.44	3.74	3.34	2.99	0.26	0.45
40	9.54	5.75	3.93	3.51	3.14	0.26	0.46
41	10.01	6.06	4.14	3.68	3.30	0.28	0.48
42	10.51	6.39	4.33	3.87	3.45	0.29	0.51
43	11.03	6.72	4.54	4.03	3.61	0.30	0.53
44	11.56	7.08	4.75	4.23	3.78	0.31	0.55
45	12.12	7.45	4.98	4.43	3.95	0.32	0.58
46	12.61	7.75	5.23	4.64	4.14	0.34	0.60
47	13.14	8.07	5.49	4.87	4.33	0.35	0.62
48	13.67	8.39	5.76	5.10	4.53	0.36	0.65
49	14.24	8.74	6.06	5.36	4.75	0.38	0.66
50	14.85	9.12	6.38	5.64	5.00	0.39	0.69
51	15.51	9.52	6.71	5.93	5.29	0.40	0.73
52	16.20	9.95	7.08	6.28	5.63	0.42	0.75
53	16.96	10.41	7.47	6.72	6.03	0.43	0.77
54	17.76	10.89	8.02	7.23	6.48	0.45	0.80
55	18.41	11.32	8.65	7.80	6.98	0.45	0.81
56	19.38	12.10	9.20	8.29	7.38	0.45	0.81
57	20.32	12.91	9.56	8.56	7.56	0.45	0.80
58	21.24	13.70	10.12	8.67	7.65	0.46	0.80
59	22.11	14.41	10.68	8.76	7.72	0.46	0.80
60	22.91	15.08	11.20	8.46	7.51	0.51	0.90
61	23.64	15.65	11.63	8.59	7.25	0.53	0.93
62	24.30	16.09	11.96	8.83	7.47	0.54	0.95
63	24.95	16.52	12.28	9.26	7.81	0.55	0.97
64	25.54	16.97	12.62	10.24	8.65	0.56	1.01

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 2 year
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.72	2.60	1.79	1.47	1.03		
26	5.77	2.71	1.85	1.52	1.05		
27	5.82	2.82	1.91	1.57	1.09		
28	5.89	2.92	1.98	1.62	1.12		
29	5.96	3.02	2.04	1.67	1.16		
30	6.03	3.12	2.09	1.72	1.23		
31	6.12	3.22	2.15	1.76	1.28		
32	6.20	3.31	2.18	1.81	1.33		
33	6.29	3.40	2.24	1.84	1.39		
34	6.37	3.47	2.26	1.88	1.45		
35	6.45	3.53	2.29	1.90	1.51		
36	6.67	3.71	2.39	1.99	1.58		
37	6.91	3.89	2.48	2.08	1.64		
38	7.13	4.07	2.58	2.16	1.72		
39	7.38	4.26	2.68	2.26	1.80		
40	7.63	4.45	2.78	2.35	1.92		
41	7.90	4.63	2.87	2.44	2.02		
42	8.16	4.83	2.97	2.53	2.13		
43	8.45	5.03	3.06	2.62	2.24		
44	8.74	5.24	3.16	2.72	2.37		
45	9.03	5.45	3.26	2.82	2.50		
46	9.35	5.64	3.41	2.96	2.66		
47	9.69	5.84	3.57	3.10	2.82		
48	10.04	6.05	3.75	3.26	3.00		
49	10.42	6.28	3.94	3.43	3.21		
50	10.83	6.53	4.15	3.62	3.40		
51	11.28	6.80	4.39	3.83	3.64		
52	11.79	7.10	4.64	4.05	3.89		
53	12.36	7.44	4.93	4.31	4.16		
54	12.99	7.82	5.25	4.59	4.45		
55	13.55	8.15	5.54	4.84	4.73		
56	14.14	8.64	5.95	5.22	5.08		
57	14.86	9.22	6.41	5.65	5.48		
58	15.79	9.95	7.00	6.17	5.97		
59	17.06	10.89	7.74	6.85	6.54		
60	18.66	11.91	8.46	7.50	7.02		
61	20.43	13.03	9.27	8.20	7.03		
62	22.35	14.26	10.13	8.65	7.32		
63	24.23	15.60	11.09	9.07	7.65		
64	25.03	16.60	12.14	10.03	8.47		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Benefit Period: to 365 day

Occupation Class: 4A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	5.31	1.62	0.89	0.46	0.22
26	5.34	1.70	0.93	0.48	0.23
27	5.37	1.77	0.96	0.50	0.24
28	5.40	1.84	1.00	0.52	0.24
29	5.43	1.89	1.03	0.54	0.26
30	5.46	1.96	1.06	0.55	0.26
31	5.50	2.02	1.08	0.57	0.27
32	5.52	2.07	1.11	0.59	0.28
33	5.56	2.12	1.14	0.60	0.28
34	5.57	2.16	1.16	0.61	0.28
35	5.61	2.19	1.16	0.62	0.28
36	5.77	2.30	1.21	0.65	0.30
37	5.93	2.40	1.25	0.68	0.32
38	6.09	2.50	1.31	0.71	0.33
39	6.25	2.60	1.35	0.73	0.34
40	6.40	2.70	1.38	0.77	0.35
41	6.57	2.80	1.44	0.79	0.37
42	6.72	2.89	1.46	0.82	0.39
43	6.88	2.99	1.51	0.84	0.40
44	7.03	3.08	1.53	0.86	0.41
45	7.18	3.18	1.57	0.90	0.42
46	7.33	3.25	1.62	0.93	0.44
47	7.50	3.34	1.70	0.98	0.47
48	7.66	3.42	1.78	1.02	0.48
49	7.85	3.51	1.84	1.07	0.51
50	8.04	3.62	1.94	1.12	0.54
51	8.25	3.73	2.03	1.18	0.57
52	8.50	3.86	2.14	1.24	0.60
53	8.77	4.00	2.25	1.31	0.63
54	9.09	4.16	2.37	1.40	0.67
55	9.32	4.29	2.50	1.46	0.70
56	9.56	4.50	2.66	1.56	0.75
57	9.88	4.74	2.85	1.67	0.81
58	10.33	5.07	3.08	1.82	0.89
59	10.99	5.50	3.38	2.01	0.97
60	12.25	6.23	3.87	2.31	1.12
61	11.81	6.17	3.91	2.33	1.13
62	11.45	6.14	3.93	2.36	1.14
63	11.19	6.11	3.97	2.38	1.15
64	11.11	6.15	3.99	2.38	1.16

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section

Add-on for Residual Rider forms HH758 & HH718

Elimination Period: 365 day

Occupation Class: 4A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.67	0.10	0.18	0.68	0.02	0.03
26	1.75	0.11	0.19	0.71	0.02	0.03
27	1.84	0.12	0.21	0.74	0.02	0.03
28	1.92	0.12	0.22	0.78	0.02	0.03
29	1.99	0.12	0.22	0.80	0.02	0.04
30	2.06	0.13	0.24	0.83	0.02	0.04
31	2.13	0.14	0.25	0.85	0.03	0.04
32	2.19	0.14	0.25	0.87	0.03	0.04
33	2.24	0.14	0.26	0.89	0.03	0.04
34	2.28	0.15	0.26	0.91	0.03	0.04
35	2.32	0.15	0.26	0.93	0.03	0.04
36	2.46	0.16	0.28	0.97	0.03	0.04
37	2.61	0.17	0.30	1.02	0.03	0.04
38	2.76	0.18	0.32	1.07	0.03	0.05
39	2.92	0.18	0.33	1.11	0.03	0.05
40	3.07	0.19	0.35	1.17	0.03	0.05
41	3.22	0.20	0.37	1.20	0.03	0.06
42	3.38	0.21	0.39	1.25	0.03	0.06
43	3.53	0.24	0.40	1.29	0.03	0.06
44	3.69	0.25	0.43	1.34	0.03	0.07
45	3.85	0.25	0.45	1.38	0.03	0.07
46	4.02	0.26	0.46	1.45	0.04	0.07
47	4.21	0.26	0.48	1.51	0.04	0.08
48	4.40	0.29	0.51	1.58	0.04	0.09
49	4.60	0.30	0.52	1.65	0.04	0.09
50	4.82	0.32	0.55	1.73	0.05	0.09
51	5.08	0.32	0.57	1.83	0.06	0.09
52	5.39	0.35	0.61	1.92	0.06	0.10
53	5.76	0.37	0.66	2.02	0.06	0.11
54	6.14	0.38	0.71	2.12	0.07	0.11
55	6.58	0.42	0.75	2.22	0.08	0.12
56	7.22	0.46	0.82	2.36	0.08	0.13
57	7.64	0.49	0.86	2.50	0.09	0.15
58	7.94	0.51	0.90	2.67	0.10	0.16
59	8.46	0.53	0.94	2.88	0.10	0.19
60	8.67	0.54	0.96	3.17	0.12	0.22
61	8.89	0.55	0.97	3.22	0.13	0.22
62	9.75	0.61	1.07	3.28	0.13	0.22
63	10.45	0.65	1.14	3.34	0.13	0.22
64	10.57	0.66	1.15	3.37	0.13	0.22

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Occupation Class: 4A Unisex non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.04	0.08
26				0.04	0.08
27				0.05	0.08
28				0.05	0.09
29				0.05	0.10
30				0.05	0.10
31				0.05	0.11
32				0.06	0.11
33				0.06	0.11
34				0.06	0.11
35				0.06	0.12
36				0.06	0.12
37				0.07	0.13
38				0.07	0.14
39				0.07	0.14
40				0.07	0.15
41				0.08	0.16
42				0.08	0.16
43				0.08	0.17
44				0.09	0.18
45				0.09	0.18
46				0.10	0.18
47				0.10	0.19
48				0.10	0.20
49				0.10	0.20
50				0.10	0.21
51				0.11	0.21
52				0.11	0.22
53				0.11	0.22
54				0.11	0.22
55				0.12	0.23
56				0.12	0.23
57				0.12	0.24
58				0.12	0.24
59				0.13	0.25
60				0.13	0.27
61				0.14	0.27
62				0.14	0.27
63				0.14	0.28
64				0.14	0.28

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 70
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	11.23	6.40	4.56	4.19	3.82	1.11	2.29
26	11.66	6.73	4.78	4.37	3.98	1.14	2.32
27	12.07	7.07	4.96	4.54	4.13	1.15	2.35
28	12.50	7.41	5.15	4.71	4.29	1.17	2.39
29	12.91	7.72	5.35	4.88	4.45	1.20	2.44
30	13.36	8.06	5.62	5.13	4.67	1.20	2.41
31	13.78	8.36	5.83	5.32	4.85	1.23	2.47
32	14.18	8.66	6.07	5.53	5.04	1.27	2.53
33	14.47	8.94	6.32	5.76	5.25	1.31	2.62
34	14.76	9.20	6.57	6.01	5.46	1.35	2.69
35	15.04	9.46	6.83	6.18	5.64	1.40	2.77
36	15.88	9.99	7.19	6.50	5.92	1.46	2.88
37	16.74	10.49	7.56	6.82	6.22	1.52	2.98
38	17.55	11.01	7.96	7.17	6.53	1.58	3.11
39	18.29	11.55	8.38	7.53	6.86	1.65	3.23
40	18.98	12.14	8.86	7.96	7.24	1.67	3.25
41	19.72	12.71	9.28	8.35	7.59	1.73	3.37
42	20.48	13.30	9.66	8.76	7.96	1.81	3.50
43	21.24	13.91	10.08	9.18	8.34	1.85	3.58
44	22.01	14.39	10.52	9.62	8.74	1.89	3.64
45	22.66	14.88	11.00	10.04	9.14	1.92	3.71
46	23.38	15.50	11.56	10.55	9.61	1.97	3.77
47	24.13	16.15	12.17	11.10	10.10	2.01	3.84
48	24.92	16.85	12.81	11.68	10.62	2.04	3.89
49	25.68	17.54	13.47	12.27	11.13	2.08	3.94
50	26.12	18.06	14.03	12.77	11.56	2.03	3.82
51	26.91	18.79	14.72	13.39	12.11	2.05	3.86
52	27.83	19.61	15.49	14.07	12.71	2.08	3.88
53	28.83	20.49	16.31	14.80	13.34	2.08	3.88
54	29.93	21.44	17.20	15.59	14.03	2.10	3.89
55	31.17	22.51	18.17	16.46	14.76	2.10	3.88
56	31.92	23.22	18.87	17.06	15.26	2.05	3.77
57	32.68	23.93	19.55	17.60	15.65	2.09	3.82
58	33.58	24.65	20.18	17.82	15.96	2.12	3.87
59	34.49	25.38	20.81	18.04	16.27	2.16	3.93
60	35.41	26.11	21.45	18.26	16.58	2.19	3.98
61	36.33	26.86	22.09	18.48	16.90	2.23	4.03
62	36.27	26.77	22.00	18.39	16.80	2.21	3.99
63	35.10	25.85	21.19	17.67	16.13	2.11	3.81
64	33.78	24.80	20.28	16.86	15.36	1.99	3.60

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 67
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.93	6.20	4.35	3.97	3.60	1.02	2.04
26	11.33	6.50	4.53	4.12	3.74	1.04	2.07
27	11.73	6.80	4.70	4.27	3.87	1.04	2.09
28	12.12	7.10	4.86	4.42	4.02	1.05	2.10
29	12.51	7.39	5.04	4.58	4.16	1.08	2.13
30	12.90	7.70	5.27	4.79	4.34	1.09	2.13
31	13.29	7.97	5.47	4.96	4.51	1.10	2.15
32	13.67	8.24	5.68	5.14	4.66	1.10	2.16
33	14.06	8.51	5.90	5.34	4.84	1.11	2.20
34	14.41	8.76	6.12	5.54	5.03	1.15	2.25
35	14.67	8.99	6.35	5.75	5.22	1.17	2.31
36	15.41	9.43	6.66	6.03	5.47	1.21	2.38
37	16.05	9.89	6.99	6.32	5.72	1.25	2.45
38	16.72	10.36	7.35	6.62	6.00	1.30	2.53
39	17.38	10.85	7.73	6.94	6.28	1.35	2.62
40	17.95	11.34	8.11	7.28	6.58	1.35	2.61
41	18.61	11.84	8.42	7.62	6.88	1.39	2.68
42	19.26	12.32	8.74	7.95	7.18	1.43	2.74
43	19.85	12.67	9.08	8.25	7.48	1.47	2.80
44	20.23	13.04	9.43	8.57	7.76	1.48	2.81
45	20.62	13.42	9.81	8.91	8.06	1.48	2.81
46	21.14	13.89	10.26	9.30	8.41	1.49	2.82
47	21.68	14.38	10.73	9.73	8.79	1.49	2.81
48	22.22	14.89	11.22	10.17	9.17	1.50	2.80
49	22.69	15.36	11.70	10.59	9.52	1.49	2.78
50	22.77	15.61	12.03	10.86	9.74	1.41	2.61
51	23.21	16.07	12.50	11.28	10.09	1.39	2.57
52	23.72	16.58	13.00	11.72	10.45	1.36	2.51
53	24.25	17.10	13.52	12.17	10.82	1.32	2.43
54	24.88	17.64	14.06	12.63	11.18	1.28	2.34
55	25.48	18.22	14.62	13.11	11.55	1.23	2.23
56	26.32	18.50	14.94	13.00	11.47	1.12	2.04
57	27.18	18.87	15.25	12.90	11.39	1.11	2.01
58	28.08	19.56	15.57	12.79	11.31	1.10	1.98
59	29.01	20.28	15.90	12.69	11.23	1.08	1.95
60	29.44	20.60	16.15	12.79	11.31	1.07	1.92
61	29.39	20.54	16.10	12.73	11.26	1.06	1.89
62	29.47	20.59	16.12	12.73	11.26	1.04	1.85
63	29.46	20.56	16.08	12.69	11.21	1.03	1.86
64	29.46	20.50	16.02	12.62	11.15	1.02	1.83

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 65
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.70	6.01	4.20	3.80	3.44	0.96	1.92
26	11.07	6.30	4.34	3.94	3.56	0.97	1.94
27	11.45	6.59	4.49	4.07	3.69	0.98	1.95
28	11.82	6.87	4.65	4.22	3.82	0.99	1.96
29	12.19	7.14	4.82	4.36	3.96	1.00	1.98
30	12.55	7.42	5.02	4.54	4.11	1.00	1.98
31	12.91	7.67	5.20	4.70	4.25	1.02	2.00
32	13.26	7.92	5.38	4.86	4.41	1.02	2.00
33	13.62	8.17	5.58	5.04	4.56	1.03	2.00
34	13.95	8.39	5.78	5.22	4.72	1.03	2.00
35	14.26	8.59	5.99	5.40	4.89	1.03	2.00
36	14.85	9.00	6.27	5.65	5.11	1.05	2.06
37	15.45	9.43	6.57	5.92	5.34	1.10	2.13
38	16.07	9.88	6.91	6.20	5.60	1.12	2.19
39	16.67	10.32	7.24	6.51	5.87	1.16	2.23
40	17.16	10.74	7.52	6.80	6.13	1.20	2.28
41	17.74	11.19	7.80	7.07	6.38	1.22	2.31
42	18.26	11.47	8.07	7.32	6.62	1.23	2.33
43	18.58	11.75	8.35	7.58	6.85	1.22	2.32
44	18.86	12.04	8.66	7.85	7.09	1.20	2.28
45	19.15	12.34	8.96	8.12	7.32	1.19	2.25
46	19.52	12.72	9.33	8.45	7.62	1.19	2.23
47	19.88	13.10	9.71	8.79	7.90	1.17	2.19
48	20.22	13.44	10.10	9.12	8.20	1.16	2.15
49	20.55	13.78	10.45	9.43	8.44	1.13	2.09
50	20.64	13.87	10.63	9.58	8.55	1.04	1.91
51	21.10	14.18	10.96	9.87	8.80	1.00	1.84
52	21.57	14.48	11.31	10.16	9.03	0.96	1.74
53	22.05	14.78	11.65	10.45	9.26	0.90	1.64
54	22.54	15.14	11.98	10.73	9.46	0.85	1.54
55	22.81	15.44	12.31	11.00	9.65	0.78	1.42
56	23.33	15.68	12.30	10.95	9.57	0.71	1.29
57	24.02	15.92	12.22	10.64	9.29	0.66	1.18
58	24.73	16.38	12.34	10.29	9.00	0.61	1.08
59	25.43	16.83	12.52	9.96	8.77	0.57	1.00
60	26.15	17.31	12.86	9.62	8.54	0.58	1.03
61	26.86	17.78	13.22	9.76	8.25	0.60	1.05
62	27.62	18.29	13.60	10.04	8.49	0.62	1.08
63	28.36	18.78	13.96	10.52	8.88	0.63	1.11
64	29.03	19.28	14.33	11.64	9.83	0.64	1.14

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 5 year
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.09	3.62	2.53	2.30	2.07	0.16	0.30
26	7.20	3.75	2.64	2.39	2.15	0.17	0.31
27	7.32	3.87	2.74	2.49	2.23	0.18	0.33
28	7.45	4.00	2.85	2.58	2.31	0.19	0.34
29	7.59	4.14	2.95	2.67	2.40	0.20	0.35
30	7.74	4.27	3.06	2.75	2.47	0.20	0.36
31	7.89	4.41	3.14	2.83	2.54	0.21	0.36
32	8.04	4.55	3.22	2.90	2.60	0.21	0.38
33	8.19	4.68	3.30	2.96	2.66	0.22	0.39
34	8.34	4.83	3.37	3.02	2.71	0.22	0.40
35	8.48	4.97	3.42	3.07	2.75	0.23	0.41
36	8.91	5.20	3.62	3.24	2.91	0.23	0.43
37	9.36	5.52	3.82	3.41	3.07	0.26	0.46
38	9.83	5.84	4.03	3.60	3.22	0.27	0.48
39	10.32	6.18	4.25	3.80	3.40	0.29	0.51
40	10.84	6.53	4.47	3.99	3.57	0.29	0.52
41	11.38	6.89	4.70	4.18	3.74	0.31	0.55
42	11.94	7.26	4.92	4.39	3.92	0.33	0.58
43	12.53	7.64	5.16	4.59	4.10	0.34	0.61
44	13.14	8.05	5.40	4.81	4.30	0.35	0.63
45	13.77	8.47	5.66	5.03	4.49	0.36	0.65
46	14.34	8.80	5.94	5.28	4.70	0.38	0.67
47	14.93	9.16	6.24	5.53	4.92	0.40	0.70
48	15.53	9.53	6.55	5.80	5.15	0.41	0.74
49	16.18	9.94	6.89	6.09	5.40	0.43	0.75
50	16.87	10.36	7.25	6.41	5.68	0.44	0.79
51	17.62	10.82	7.63	6.74	6.01	0.46	0.82
52	18.41	11.30	8.04	7.14	6.39	0.48	0.85
53	19.27	11.83	8.49	7.64	6.85	0.49	0.88
54	20.18	12.38	9.11	8.21	7.36	0.51	0.91
55	20.92	12.86	9.83	8.86	7.92	0.51	0.92
56	22.02	13.75	10.46	9.42	8.39	0.51	0.92
57	23.10	14.67	10.86	9.73	8.59	0.51	0.91
58	24.14	15.57	11.50	9.86	8.70	0.52	0.91
59	25.12	16.38	12.13	9.96	8.77	0.52	0.90
60	26.03	17.14	12.72	9.62	8.54	0.58	1.03
61	26.86	17.78	13.22	9.76	8.25	0.60	1.05
62	27.62	18.29	13.60	10.04	8.49	0.62	1.08
63	28.36	18.78	13.96	10.52	8.88	0.63	1.11
64	29.03	19.28	14.33	11.64	9.83	0.64	1.14

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 2 year
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	6.50	2.96	2.03	1.67	1.17		
26	6.56	3.08	2.11	1.73	1.19		
27	6.62	3.20	2.18	1.79	1.23		
28	6.69	3.32	2.25	1.84	1.27		
29	6.77	3.43	2.32	1.90	1.32		
30	6.86	3.54	2.38	1.95	1.39		
31	6.94	3.65	2.44	2.00	1.45		
32	7.05	3.76	2.49	2.05	1.51		
33	7.15	3.86	2.54	2.09	1.58		
34	7.24	3.94	2.57	2.13	1.64		
35	7.33	4.02	2.60	2.17	1.72		
36	7.58	4.22	2.71	2.26	1.80		
37	7.85	4.42	2.82	2.36	1.87		
38	8.11	4.63	2.93	2.46	1.96		
39	8.39	4.84	3.04	2.56	2.05		
40	8.68	5.05	3.16	2.67	2.18		
41	8.98	5.26	3.26	2.77	2.29		
42	9.28	5.48	3.37	2.87	2.42		
43	9.60	5.71	3.47	2.98	2.55		
44	9.93	5.95	3.59	3.09	2.69		
45	10.26	6.20	3.70	3.21	2.84		
46	10.63	6.41	3.87	3.36	3.01		
47	11.01	6.63	4.06	3.52	3.21		
48	11.40	6.88	4.26	3.70	3.41		
49	11.84	7.13	4.48	3.90	3.65		
50	12.31	7.42	4.72	4.11	3.87		
51	12.82	7.73	4.99	4.35	4.14		
52	13.40	8.07	5.27	4.60	4.42		
53	14.04	8.45	5.60	4.89	4.72		
54	14.76	8.88	5.96	5.21	5.05		
55	15.40	9.27	6.30	5.51	5.38		
56	16.07	9.82	6.76	5.93	5.77		
57	16.89	10.48	7.29	6.42	6.22		
58	17.94	11.30	7.96	7.02	6.78		
59	19.39	12.38	8.80	7.78	7.44		
60	21.21	13.54	9.62	8.52	7.98		
61	23.21	14.81	10.53	9.31	8.00		
62	25.40	16.20	11.51	9.84	8.32		
63	27.54	17.73	12.60	10.31	8.70		
64	28.45	18.86	13.79	11.40	9.63		

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: to 365 day

Occupation Class: 4A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	6.04	1.85	1.01	0.53	0.24
26	6.07	1.93	1.06	0.55	0.25
27	6.11	2.01	1.10	0.57	0.27
28	6.14	2.09	1.13	0.60	0.28
29	6.18	2.16	1.17	0.61	0.29
30	6.20	2.22	1.21	0.63	0.30
31	6.25	2.30	1.23	0.65	0.31
32	6.28	2.36	1.26	0.67	0.32
33	6.31	2.41	1.29	0.69	0.32
34	6.34	2.45	1.31	0.70	0.33
35	6.38	2.49	1.31	0.71	0.33
36	6.56	2.61	1.37	0.74	0.34
37	6.74	2.74	1.42	0.78	0.36
38	6.92	2.84	1.48	0.80	0.38
39	7.10	2.96	1.54	0.84	0.40
40	7.28	3.07	1.58	0.87	0.41
41	7.46	3.18	1.63	0.90	0.42
42	7.63	3.29	1.67	0.93	0.44
43	7.82	3.40	1.71	0.96	0.46
44	7.99	3.50	1.74	0.98	0.47
45	8.16	3.62	1.78	1.02	0.48
46	8.33	3.70	1.85	1.06	0.50
47	8.52	3.79	1.93	1.11	0.53
48	8.71	3.89	2.01	1.15	0.55
49	8.92	4.00	2.10	1.22	0.59
50	9.14	4.12	2.20	1.28	0.61
51	9.38	4.24	2.31	1.34	0.64
52	9.66	4.39	2.42	1.41	0.68
53	9.98	4.54	2.56	1.49	0.71
54	10.32	4.73	2.70	1.58	0.76
55	10.59	4.87	2.83	1.65	0.80
56	10.87	5.11	3.02	1.77	0.85
57	11.22	5.40	3.23	1.90	0.92
58	11.73	5.75	3.50	2.07	1.00
59	12.48	6.24	3.85	2.28	1.10
60	13.92	7.08	4.40	2.62	1.27
61	13.42	7.02	4.44	2.64	1.28
62	13.01	6.98	4.47	2.68	1.30
63	12.71	6.94	4.51	2.71	1.31
64	12.63	7.00	4.54	2.72	1.31

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Elimination Period: 365 day

Occupation Class: 4A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.91	0.12	0.21	0.78	0.02	0.03
26	2.00	0.12	0.23	0.81	0.02	0.04
27	2.09	0.14	0.24	0.85	0.02	0.04
28	2.18	0.14	0.25	0.88	0.02	0.04
29	2.27	0.15	0.25	0.91	0.02	0.04
30	2.34	0.15	0.27	0.94	0.02	0.04
31	2.41	0.16	0.28	0.96	0.03	0.04
32	2.49	0.16	0.28	0.99	0.03	0.04
33	2.55	0.16	0.29	1.02	0.03	0.05
34	2.59	0.17	0.30	1.03	0.03	0.05
35	2.64	0.17	0.30	1.05	0.03	0.05
36	2.80	0.18	0.32	1.10	0.03	0.05
37	2.97	0.19	0.34	1.16	0.03	0.05
38	3.14	0.20	0.35	1.21	0.03	0.06
39	3.32	0.21	0.38	1.26	0.03	0.06
40	3.48	0.22	0.40	1.32	0.03	0.06
41	3.66	0.24	0.41	1.37	0.04	0.07
42	3.84	0.25	0.44	1.42	0.04	0.07
43	4.01	0.26	0.46	1.46	0.04	0.07
44	4.19	0.27	0.48	1.52	0.04	0.08
45	4.38	0.28	0.50	1.56	0.04	0.08
46	4.57	0.30	0.52	1.64	0.05	0.08
47	4.79	0.31	0.55	1.71	0.05	0.09
48	5.00	0.32	0.57	1.80	0.05	0.10
49	5.22	0.33	0.59	1.88	0.05	0.10
50	5.49	0.36	0.62	1.97	0.06	0.10
51	5.78	0.36	0.65	2.08	0.07	0.11
52	6.13	0.39	0.70	2.18	0.07	0.12
53	6.55	0.42	0.75	2.29	0.07	0.13
54	6.98	0.44	0.80	2.41	0.08	0.13
55	7.48	0.48	0.85	2.52	0.09	0.14
56	8.20	0.53	0.93	2.67	0.09	0.15
57	8.68	0.56	0.98	2.84	0.10	0.17
58	9.04	0.57	1.02	3.04	0.11	0.18
59	9.61	0.61	1.07	3.27	0.12	0.21
60	9.85	0.61	1.08	3.61	0.14	0.24
61	10.10	0.63	1.11	3.67	0.15	0.25
62	11.08	0.69	1.22	3.73	0.15	0.25
63	11.87	0.73	1.30	3.80	0.14	0.25
64	12.00	0.74	1.31	3.83	0.14	0.26

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 70
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	11.89	6.77	4.83	4.43	4.05	1.10	2.24
26	12.13	7.00	4.97	4.55	4.13	1.13	2.28
27	12.35	7.23	5.08	4.64	4.23	1.15	2.32
28	12.57	7.44	5.19	4.73	4.31	1.16	2.33
29	12.75	7.62	5.28	4.82	4.40	1.16	2.32
30	12.96	7.81	5.45	4.97	4.53	1.16	2.29
31	13.12	7.96	5.56	5.07	4.62	1.15	2.28
32	13.25	8.10	5.68	5.17	4.72	1.15	2.27
33	13.27	8.20	5.80	5.28	4.82	1.15	2.26
34	13.28	8.28	5.92	5.41	4.91	1.14	2.25
35	13.26	8.35	6.03	5.45	4.98	1.14	2.24
36	13.72	8.63	6.21	5.61	5.12	1.16	2.28
37	14.18	8.88	6.40	5.78	5.27	1.18	2.30
38	14.55	9.13	6.59	5.94	5.41	1.19	2.32
39	14.84	9.38	6.79	6.11	5.56	1.20	2.33
40	15.07	9.63	7.04	6.32	5.75	1.20	2.32
41	15.31	9.86	7.20	6.48	5.89	1.20	2.31
42	15.53	10.09	7.33	6.64	6.04	1.19	2.30
43	15.74	10.30	7.47	6.80	6.18	1.18	2.28
44	15.91	10.41	7.61	6.95	6.31	1.18	2.26
45	15.99	10.50	7.76	7.08	6.45	1.16	2.22
46	16.03	10.63	7.93	7.23	6.59	1.15	2.19
47	16.07	10.76	8.11	7.39	6.73	1.13	2.16
48	16.10	10.89	8.28	7.54	6.86	1.12	2.11
49	16.10	11.00	8.44	7.68	6.98	1.10	2.07
50	15.86	10.97	8.52	7.75	7.02	1.08	2.01
51	15.82	11.05	8.66	7.87	7.12	1.06	1.97
52	15.83	11.16	8.81	8.01	7.23	1.04	1.93
53	15.85	11.27	8.97	8.14	7.33	1.03	1.90
54	15.89	11.38	9.13	8.28	7.44	1.02	1.87
55	15.96	11.53	9.30	8.42	7.56	1.00	1.83
56	15.75	11.46	9.31	8.42	7.53	0.99	1.81
57	15.51	11.36	9.28	8.36	7.43	0.96	1.74
58	15.32	11.25	9.20	8.13	7.28	0.91	1.66
59	15.10	11.11	9.11	7.90	7.13	0.87	1.59
60	14.86	10.96	9.00	7.66	6.96	0.83	1.52
61	14.58	10.78	8.87	7.42	6.78	0.80	1.44
62	13.90	10.26	8.43	7.05	6.44	0.74	1.36
63	12.87	9.48	7.77	6.48	5.91	0.68	1.23
64	11.82	8.68	7.09	5.90	5.38	0.62	1.11

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 67
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	11.57	6.56	4.61	4.20	3.81	1.01	2.04
26	11.79	6.77	4.71	4.29	3.88	1.03	2.08
27	12.00	6.96	4.80	4.37	3.97	1.04	2.11
28	12.19	7.14	4.90	4.45	4.04	1.04	2.09
29	12.36	7.30	4.98	4.53	4.11	1.04	2.08
30	12.52	7.46	5.11	4.65	4.22	1.02	2.02
31	12.66	7.59	5.21	4.72	4.29	1.02	2.01
32	12.78	7.70	5.31	4.80	4.36	1.02	2.01
33	12.91	7.80	5.41	4.90	4.45	1.02	2.00
34	12.96	7.88	5.51	4.98	4.52	1.00	1.97
35	12.94	7.93	5.60	5.07	4.59	1.00	1.95
36	13.32	8.16	5.76	5.21	4.71	1.02	1.98
37	13.59	8.37	5.92	5.35	4.85	1.03	2.00
38	13.86	8.59	6.09	5.49	4.97	1.04	2.01
39	14.10	8.81	6.27	5.63	5.10	1.04	2.01
40	14.25	9.00	6.43	5.78	5.23	1.03	1.99
41	14.44	9.19	6.53	5.92	5.34	1.02	1.97
42	14.60	9.34	6.63	6.03	5.45	1.01	1.94
43	14.70	9.39	6.73	6.11	5.54	1.00	1.91
44	14.63	9.43	6.83	6.20	5.61	0.99	1.86
45	14.55	9.47	6.92	6.29	5.68	0.95	1.81
46	14.50	9.52	7.04	6.38	5.77	0.94	1.76
47	14.44	9.58	7.15	6.48	5.85	0.91	1.70
48	14.36	9.62	7.26	6.57	5.92	0.88	1.63
49	14.22	9.63	7.33	6.64	5.96	0.85	1.57
50	13.83	9.48	7.30	6.60	5.91	0.81	1.49
51	13.65	9.45	7.35	6.63	5.93	0.78	1.42
52	13.50	9.43	7.40	6.67	5.95	0.74	1.36
53	13.33	9.40	7.44	6.69	5.94	0.71	1.30
54	13.21	9.37	7.46	6.70	5.93	0.67	1.22
55	13.05	9.33	7.49	6.71	5.91	0.62	1.13
56	12.98	9.12	7.37	6.41	5.66	0.55	1.01
57	12.90	8.96	7.24	6.12	5.41	0.52	0.94
58	12.81	8.92	7.10	5.84	5.16	0.49	0.87
59	12.70	8.88	6.96	5.56	4.91	0.44	0.81
60	12.35	8.64	6.78	5.37	4.75	0.41	0.74
61	11.80	8.24	6.46	5.11	4.51	0.37	0.67
62	11.30	7.89	6.18	4.88	4.31	0.35	0.63
63	10.80	7.54	5.90	4.65	4.11	0.34	0.60
64	10.31	7.18	5.61	4.42	3.90	0.32	0.57

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 65
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	11.31	6.36	4.44	4.03	3.63	0.94	1.89
26	11.52	6.56	4.52	4.10	3.70	0.95	1.91
27	11.71	6.74	4.60	4.17	3.78	0.94	1.91
28	11.88	6.91	4.68	4.24	3.84	0.94	1.89
29	12.04	7.05	4.76	4.31	3.91	0.93	1.88
30	12.17	7.20	4.86	4.41	3.99	0.91	1.80
31	12.29	7.31	4.95	4.47	4.05	0.90	1.78
32	12.40	7.41	5.03	4.54	4.11	0.90	1.78
33	12.49	7.49	5.11	4.62	4.18	0.90	1.77
34	12.55	7.55	5.20	4.70	4.25	0.90	1.77
35	12.58	7.58	5.28	4.76	4.30	0.90	1.76
36	12.83	7.78	5.41	4.89	4.42	0.91	1.77
37	13.08	7.99	5.57	5.01	4.53	0.92	1.78
38	13.32	8.18	5.72	5.14	4.65	0.93	1.80
39	13.53	8.38	5.88	5.28	4.76	0.93	1.79
40	13.62	8.52	5.97	5.40	4.86	0.90	1.72
41	13.77	8.68	6.05	5.49	4.95	0.89	1.70
42	13.85	8.70	6.12	5.55	5.03	0.88	1.67
43	13.76	8.71	6.19	5.61	5.08	0.86	1.63
44	13.64	8.71	6.25	5.67	5.13	0.84	1.59
45	13.51	8.71	6.33	5.73	5.17	0.82	1.54
46	13.38	8.72	6.40	5.80	5.22	0.79	1.48
47	13.24	8.72	6.47	5.85	5.26	0.76	1.42
48	13.07	8.68	6.53	5.90	5.30	0.73	1.35
49	12.88	8.63	6.54	5.91	5.30	0.69	1.28
50	12.54	8.42	6.46	5.82	5.19	0.63	1.16
51	12.40	8.34	6.44	5.80	5.17	0.59	1.08
52	12.27	8.23	6.43	5.79	5.13	0.54	0.99
53	12.13	8.13	6.40	5.75	5.09	0.50	0.90
54	11.97	8.04	6.36	5.70	5.03	0.45	0.81
55	11.68	7.90	6.30	5.63	4.94	0.39	0.72
56	11.51	7.74	6.06	5.40	4.72	0.34	0.61
57	11.40	7.56	5.80	5.05	4.41	0.28	0.50
58	11.28	7.48	5.63	4.70	4.11	0.25	0.43
59	11.14	7.37	5.48	4.36	3.84	0.22	0.38
60	10.97	7.26	5.39	4.04	3.59	0.21	0.38
61	10.77	7.14	5.31	3.92	3.31	0.21	0.37
62	10.58	7.01	5.21	3.84	3.25	0.20	0.37
63	10.40	6.88	5.12	3.86	3.26	0.20	0.36
64	10.16	6.75	5.02	4.07	3.44	0.20	0.35

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Benefit Period: to 365 day

Occupation Class: 4A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	4.86	1.50	0.81	0.41	0.19
26	4.80	1.53	0.83	0.43	0.19
27	4.75	1.57	0.84	0.43	0.20
28	4.70	1.59	0.85	0.44	0.20
29	4.65	1.61	0.86	0.44	0.21
30	4.61	1.63	0.87	0.45	0.21
31	4.57	1.64	0.86	0.45	0.20
32	4.52	1.64	0.86	0.46	0.22
33	4.50	1.63	0.86	0.46	0.22
34	4.45	1.64	0.85	0.45	0.21
35	4.42	1.63	0.85	0.45	0.21
36	4.42	1.67	0.86	0.46	0.22
37	4.42	1.70	0.87	0.46	0.22
38	4.41	1.72	0.88	0.47	0.23
39	4.40	1.74	0.89	0.50	0.22
40	4.39	1.76	0.89	0.50	0.23
41	4.38	1.77	0.89	0.50	0.23
42	4.37	1.78	0.88	0.50	0.24
43	4.35	1.79	0.89	0.50	0.24
44	4.34	1.80	0.88	0.50	0.23
45	4.32	1.81	0.88	0.50	0.24
46	4.31	1.81	0.90	0.51	0.25
47	4.30	1.82	0.90	0.52	0.26
48	4.29	1.81	0.92	0.53	0.26
49	4.27	1.82	0.94	0.54	0.26
50	4.27	1.82	0.96	0.54	0.26
51	4.24	1.81	0.97	0.57	0.27
52	4.24	1.83	1.00	0.58	0.28
53	4.23	1.85	1.02	0.60	0.29
54	4.25	1.87	1.05	0.62	0.30
55	4.24	1.88	1.08	0.63	0.30
56	4.25	1.95	1.14	0.67	0.32
57	4.33	2.02	1.20	0.71	0.34
58	4.46	2.15	1.30	0.77	0.38
59	4.70	2.32	1.43	0.86	0.41
60	5.10	2.57	1.60	0.94	0.47
61	4.90	2.55	1.62	0.96	0.47
62	4.69	2.51	1.62	0.97	0.47
63	4.42	2.42	1.57	0.94	0.46
64	4.25	2.36	1.53	0.91	0.44

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Elimination Period: 365 day

Occupation Class: 4A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.57	0.11	0.18	0.62	0.01	0.03
26	1.62	0.11	0.18	0.64	0.01	0.03
27	1.67	0.12	0.18	0.65	0.01	0.03
28	1.71	0.11	0.19	0.66	0.02	0.03
29	1.74	0.12	0.19	0.67	0.02	0.03
30	1.77	0.12	0.20	0.68	0.02	0.03
31	1.79	0.12	0.20	0.68	0.02	0.03
32	1.79	0.12	0.20	0.68	0.02	0.03
33	1.80	0.12	0.20	0.69	0.02	0.03
34	1.80	0.12	0.20	0.68	0.02	0.03
35	1.80	0.12	0.20	0.68	0.02	0.03
36	1.85	0.12	0.21	0.69	0.02	0.03
37	1.92	0.12	0.22	0.71	0.02	0.03
38	1.98	0.13	0.22	0.72	0.02	0.03
39	2.04	0.13	0.24	0.74	0.02	0.04
40	2.09	0.13	0.25	0.75	0.02	0.04
41	2.15	0.14	0.25	0.75	0.02	0.04
42	2.21	0.14	0.26	0.76	0.02	0.04
43	2.26	0.14	0.26	0.76	0.02	0.04
44	2.31	0.15	0.26	0.78	0.02	0.04
45	2.36	0.15	0.26	0.78	0.02	0.04
46	2.43	0.16	0.27	0.80	0.02	0.04
47	2.48	0.16	0.28	0.82	0.02	0.04
48	2.54	0.17	0.29	0.84	0.02	0.04
49	2.60	0.17	0.30	0.86	0.02	0.04
50	2.68	0.18	0.31	0.88	0.02	0.04
51	2.77	0.18	0.32	0.91	0.02	0.04
52	2.87	0.19	0.32	0.93	0.02	0.04
53	3.00	0.19	0.35	0.95	0.02	0.05
54	3.15	0.20	0.37	0.99	0.02	0.05
55	3.30	0.21	0.38	1.01	0.03	0.05
56	3.58	0.24	0.40	1.05	0.03	0.05
57	3.76	0.25	0.43	1.12	0.03	0.06
58	3.87	0.25	0.44	1.19	0.03	0.06
59	4.07	0.25	0.45	1.27	0.05	0.06
60	3.98	0.25	0.44	1.37	0.05	0.10
61	3.91	0.24	0.43	1.36	0.06	0.07
62	4.08	0.26	0.47	1.36	0.05	0.09
63	4.22	0.27	0.47	1.32	0.06	0.09
64	4.13	0.26	0.47	1.30	0.05	0.07

Principal Life Insurance Company
2014 Pricing

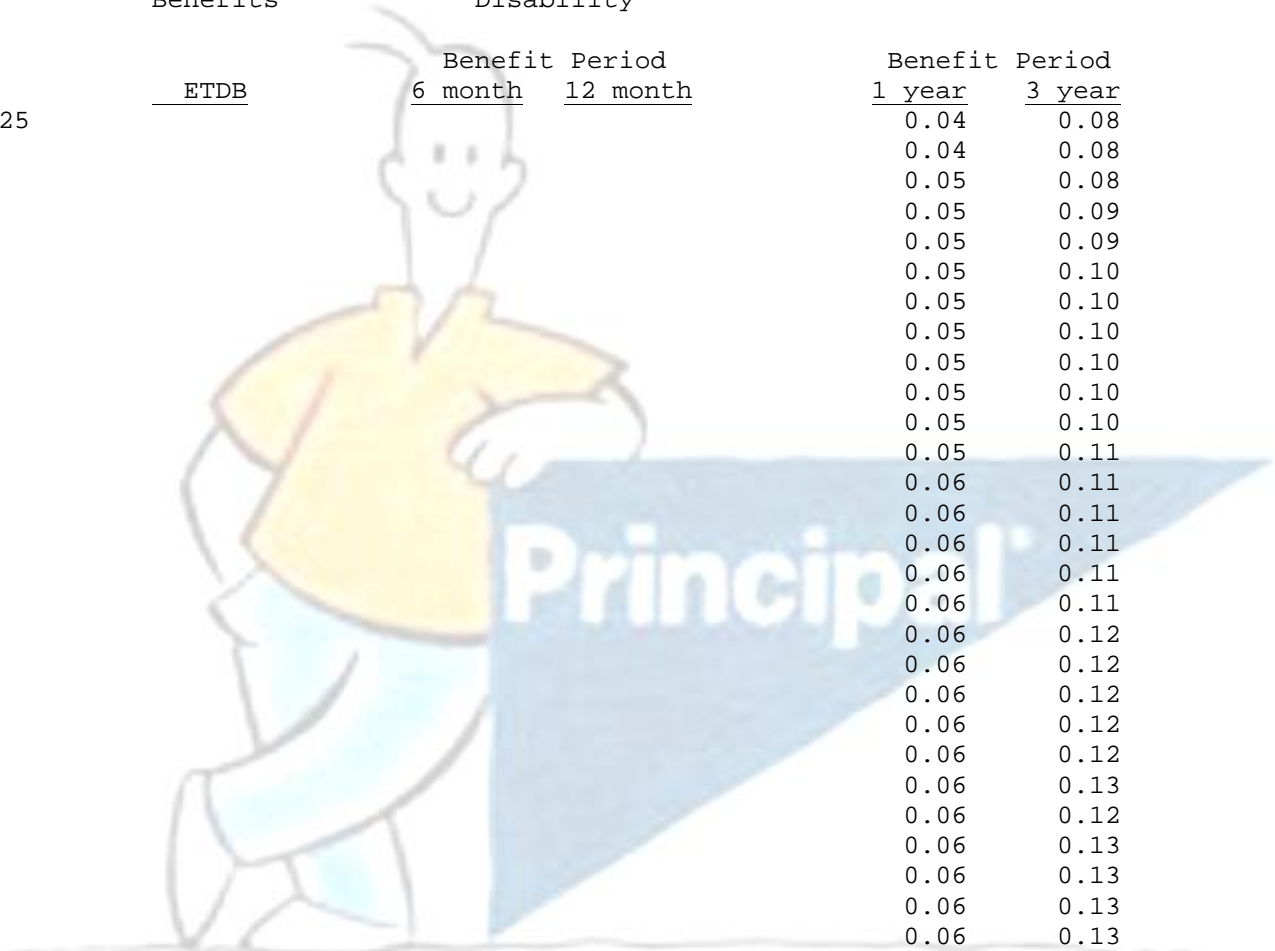
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Occupation Class: 4A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.04	0.08
26				0.04	0.08
27				0.05	0.08
28				0.05	0.09
29				0.05	0.09
30				0.05	0.10
31				0.05	0.10
32				0.05	0.10
33				0.05	0.10
34				0.05	0.10
35				0.05	0.10
36				0.05	0.11
37				0.06	0.11
38				0.06	0.11
39				0.06	0.11
40				0.06	0.11
41				0.06	0.11
42				0.06	0.12
43				0.06	0.12
44				0.06	0.12
45				0.06	0.12
46				0.06	0.12
47				0.06	0.13
48				0.06	0.12
49				0.06	0.13
50				0.06	0.13
51				0.06	0.13
52				0.06	0.13
53				0.06	0.12
54				0.06	0.12
55				0.06	0.12
56				0.06	0.12
57				0.06	0.12
58				0.06	0.12
59				0.06	0.12
60				0.06	0.12
61				0.06	0.11
62				0.06	0.12
63				0.06	0.11
64				0.06	0.11



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70

Occupation Class: 4A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.50	3.39	3.18	0.97	2.04
26	3.59	3.48	3.28	0.96	2.03
27	3.68	3.57	3.38	0.96	2.02
28	3.79	3.66	3.46	0.98	2.02
29	3.88	3.75	3.55	0.97	2.01
30	3.98	3.85	3.64	0.98	2.02
31	4.18	4.05	3.83	1.00	2.06
32	4.39	4.25	4.02	1.03	2.09
33	4.59	4.45	4.20	1.05	2.13
34	4.80	4.65	4.39	1.07	2.17
35	5.00	4.85	4.57	1.10	2.21
36	5.29	5.12	4.83	1.12	2.27
37	5.58	5.41	5.10	1.16	2.33
38	5.87	5.68	5.36	1.20	2.39
39	6.15	5.96	5.61	1.24	2.45
40	6.44	6.23	5.87	1.27	2.51
41	6.80	6.57	6.20	1.29	2.55
42	7.14	6.91	6.51	1.33	2.59
43	7.49	7.25	6.83	1.34	2.62
44	7.85	7.58	7.14	1.38	2.68
45	8.20	7.93	7.46	1.40	2.71
46	8.59	8.30	7.80	1.40	2.72
47	8.97	8.66	8.13	1.41	2.71
48	9.37	9.03	8.47	1.43	2.72
49	9.76	9.39	8.81	1.43	2.71
50	10.14	9.78	9.15	1.43	2.72
51	10.52	10.12	9.45	1.41	2.66
52	10.90	10.47	9.75	1.39	2.60
53	11.28	10.82	10.05	1.36	2.55
54	11.67	11.17	10.35	1.34	2.48
55	12.05	11.52	10.66	1.31	2.43
56	12.40	11.83	10.89	1.25	2.32
57	12.76	12.15	11.13	1.18	2.19
58	13.13	12.46	11.36	1.11	2.05
59	13.49	12.77	11.59	1.05	1.91
60	13.85	13.08	11.83	0.98	1.77
61	13.50	12.72	11.49	0.91	1.64
62	13.14	12.37	11.15	0.76	1.39
63	12.79	12.01	10.81	0.62	1.13
64	12.92	12.13	10.91	0.63	1.14

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: 4A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.36	3.25	3.06	0.90	1.88
26	3.45	3.34	3.15	0.89	1.87
27	3.54	3.42	3.23	0.90	1.86
28	3.63	3.50	3.30	0.89	1.85
29	3.72	3.59	3.38	0.90	1.83
30	3.80	3.68	3.47	0.89	1.83
31	4.00	3.86	3.64	0.91	1.85
32	4.18	4.05	3.81	0.94	1.88
33	4.37	4.22	3.98	0.95	1.91
34	4.57	4.42	4.16	0.96	1.94
35	4.75	4.59	4.33	0.98	1.96
36	5.02	4.86	4.57	1.02	2.01
37	5.29	5.10	4.80	1.04	2.06
38	5.55	5.36	5.06	1.06	2.10
39	5.81	5.62	5.29	1.09	2.15
40	6.08	5.87	5.53	1.12	2.19
41	6.39	6.17	5.80	1.14	2.22
42	6.71	6.48	6.08	1.15	2.24
43	7.02	6.77	6.36	1.16	2.27
44	7.34	7.08	6.65	1.17	2.29
45	7.65	7.38	6.92	1.19	2.32
46	7.98	7.68	7.20	1.19	2.29
47	8.31	7.99	7.47	1.20	2.27
48	8.63	8.30	7.75	1.18	2.24
49	8.96	8.61	8.03	1.19	2.23
50	9.29	8.92	8.30	1.18	2.20
51	9.52	9.13	8.47	1.13	2.08
52	9.77	9.35	8.64	1.07	1.98
53	10.01	9.56	8.80	1.03	1.88
54	10.25	9.78	8.97	0.97	1.77
55	10.49	9.98	9.13	0.92	1.66
56	10.52	9.97	9.06	0.84	1.52
57	10.54	9.96	8.98	0.77	1.38
58	10.57	9.94	8.91	0.69	1.24
59	10.61	9.92	8.83	0.61	1.10
60	10.63	9.91	8.76	0.53	0.95
61	10.13	9.51	8.53	0.45	0.81
62	9.62	9.12	8.30	0.38	0.68
63	9.11	8.71	8.07	0.30	0.56
64	9.22	8.80	8.16	0.30	0.56

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65

Occupation Class: 4A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.26	3.15	2.97	0.85	1.78
26	3.34	3.23	3.04	0.85	1.77
27	3.42	3.31	3.12	0.84	1.74
28	3.50	3.39	3.18	0.85	1.74
29	3.58	3.46	3.26	0.84	1.72
30	3.66	3.54	3.33	0.84	1.71
31	3.84	3.71	3.49	0.85	1.73
32	4.02	3.89	3.65	0.87	1.75
33	4.19	4.06	3.82	0.88	1.77
34	4.38	4.23	3.98	0.89	1.79
35	4.55	4.40	4.14	0.91	1.82
36	4.80	4.64	4.37	0.92	1.85
37	5.05	4.88	4.59	0.96	1.89
38	5.30	5.12	4.81	0.98	1.93
39	5.54	5.36	5.03	1.01	1.97
40	5.80	5.60	5.26	1.02	2.00
41	6.09	5.88	5.51	1.04	2.02
42	6.37	6.15	5.77	1.06	2.04
43	6.66	6.42	6.03	1.06	2.04
44	6.95	6.69	6.28	1.07	2.06
45	7.23	6.97	6.54	1.09	2.08
46	7.51	7.23	6.76	1.06	2.03
47	7.79	7.49	6.99	1.04	1.97
48	8.07	7.75	7.22	1.03	1.93
49	8.35	8.00	7.45	1.01	1.88
50	8.63	8.27	7.68	0.99	1.83
51	8.75	8.36	7.74	0.92	1.71
52	8.88	8.46	7.79	0.86	1.59
53	9.00	8.56	7.84	0.81	1.48
54	9.13	8.66	7.90	0.75	1.36
55	9.25	8.75	7.96	0.69	1.23
56	9.06	8.54	7.72	0.61	1.10
57	8.87	8.32	7.49	0.53	0.96
58	8.69	8.09	7.25	0.46	0.82
59	8.50	7.87	7.02	0.38	0.68
60	8.31	7.66	6.78	0.30	0.54
61	8.15	7.63	6.96	0.28	0.52
62	7.98	7.61	7.13	0.27	0.48
63	7.81	7.58	7.30	0.25	0.46
64	7.89	7.66	7.38	0.25	0.46

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: 4A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.13	2.03	1.90	0.13	0.23
26	2.18	2.08	1.95	0.13	0.24
27	2.22	2.14	2.00	0.14	0.25
28	2.28	2.17	2.05	0.14	0.25
29	2.32	2.23	2.09	0.14	0.26
30	2.37	2.28	2.14	0.14	0.26
31	2.48	2.39	2.25	0.15	0.28
32	2.59	2.50	2.35	0.16	0.29
33	2.71	2.60	2.46	0.17	0.30
34	2.82	2.71	2.56	0.18	0.32
35	2.93	2.82	2.66	0.18	0.33
36	3.09	2.97	2.81	0.19	0.34
37	3.25	3.13	2.96	0.20	0.36
38	3.41	3.28	3.11	0.21	0.38
39	3.56	3.44	3.25	0.22	0.40
40	3.72	3.59	3.40	0.23	0.41
41	3.93	3.79	3.59	0.25	0.44
42	4.14	3.99	3.79	0.25	0.46
43	4.35	4.20	3.99	0.27	0.48
44	4.56	4.40	4.18	0.28	0.50
45	4.77	4.61	4.37	0.30	0.53
46	5.03	4.87	4.62	0.31	0.55
47	5.30	5.12	4.86	0.33	0.58
48	5.56	5.37	5.11	0.34	0.62
49	5.83	5.63	5.34	0.37	0.65
50	6.10	5.88	5.59	0.38	0.68
51	6.37	6.14	5.82	0.39	0.69
52	6.64	6.40	6.05	0.40	0.71
53	6.92	6.67	6.28	0.41	0.74
54	7.19	6.93	6.51	0.43	0.76
55	7.46	7.18	6.74	0.43	0.77
56	7.63	7.28	6.75	0.41	0.73
57	7.80	7.37	6.76	0.38	0.68
58	7.97	7.47	6.77	0.36	0.63
59	8.14	7.56	6.78	0.32	0.59
60	8.31	7.66	6.78	0.30	0.54
61	8.15	7.63	6.96	0.28	0.52
62	7.98	7.61	7.13	0.27	0.48
63	7.81	7.58	7.30	0.25	0.46
64	7.89	7.66	7.38	0.25	0.46

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.81	1.70			
26	1.83	1.72			
27	1.85	1.74			
28	1.87	1.78			
29	1.89	1.80			
30	1.91	1.82			
31	1.98	1.90			
32	2.05	1.96			
33	2.12	2.03			
34	2.19	2.09			
35	2.26	2.16			
36	2.35	2.26			
37	2.45	2.35			
38	2.54	2.44			
39	2.64	2.53			
40	2.73	2.62			
41	2.85	2.74			
42	2.97	2.86			
43	3.09	2.99			
44	3.21	3.10			
45	3.33	3.22			
46	3.48	3.36			
47	3.62	3.50			
48	3.78	3.64			
49	3.92	3.79			
50	4.07	3.93			
51	4.26	4.12			
52	4.46	4.31			
53	4.65	4.50			
54	4.85	4.69			
55	5.04	4.88			
56	5.36	5.19			
57	5.68	5.51			
58	6.02	5.82			
59	6.34	6.14			
60	6.66	6.46			
61	7.04	6.84			
62	7.43	7.21			
63	7.81	7.58			
64	7.89	7.66			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.08	0.61	0.43	0.38	0.35	0.09	0.18
26	1.11	0.63	0.43	0.39	0.36	0.09	0.19
27	1.12	0.65	0.44	0.39	0.36	0.10	0.18
28	1.14	0.67	0.45	0.41	0.37	0.10	0.18
29	1.15	0.68	0.45	0.42	0.37	0.10	0.18
30	1.17	0.69	0.47	0.42	0.38	0.08	0.18
31	1.17	0.70	0.48	0.43	0.38	0.08	0.17
32	1.19	0.71	0.48	0.43	0.39	0.08	0.17
33	1.20	0.72	0.49	0.44	0.41	0.08	0.17
34	1.20	0.73	0.50	0.45	0.41	0.08	0.17
35	1.21	0.73	0.50	0.45	0.42	0.08	0.17
36	1.23	0.75	0.53	0.47	0.43	0.08	0.17
37	1.26	0.76	0.54	0.48	0.43	0.08	0.17
38	1.28	0.79	0.55	0.49	0.44	0.09	0.17
39	1.30	0.80	0.56	0.50	0.45	0.09	0.18
40	1.31	0.82	0.57	0.52	0.46	0.08	0.17
41	1.48	0.94	0.65	0.59	0.54	0.10	0.19
42	1.66	1.04	0.73	0.66	0.60	0.11	0.20
43	1.82	1.15	0.82	0.74	0.67	0.12	0.22
44	1.97	1.25	0.90	0.82	0.74	0.12	0.23
45	2.11	1.36	0.98	0.89	0.81	0.12	0.24
46	2.25	1.46	1.07	0.97	0.88	0.14	0.25
47	2.38	1.57	1.16	1.05	0.95	0.13	0.25
48	2.50	1.67	1.26	1.13	1.01	0.14	0.26
49	2.63	1.76	1.34	1.21	1.08	0.14	0.26
50	2.71	1.82	1.40	1.26	1.12	0.14	0.25
51	3.12	2.10	1.63	1.46	1.30	0.15	0.27
52	3.53	2.37	1.85	1.67	1.48	0.16	0.29
53	3.93	2.64	2.07	1.86	1.65	0.16	0.30
54	4.30	2.89	2.28	2.06	1.81	0.16	0.29
55	4.63	3.12	2.50	2.23	1.96	0.16	0.28
56	4.97	3.34	2.62	2.34	2.04	0.15	0.26
57	5.33	3.54	2.72	2.36	2.06	0.13	0.23
58	5.68	3.77	2.83	2.37	2.07	0.13	0.22
59	6.02	3.99	2.96	2.35	2.07	0.12	0.21
60	6.08	4.02	2.99	2.24	1.99	0.12	0.21
61	6.14	4.06	3.02	2.23	1.89	0.12	0.21
62	6.19	4.10	3.04	2.25	1.90	0.12	0.21
63	6.24	4.13	3.07	2.31	1.95	0.12	0.21
64	6.12	4.05	3.01	2.44	2.06	0.12	0.21

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 4A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.46	0.14	0.08	0.04	0.02
26	0.46	0.14	0.08	0.04	0.02
27	0.45	0.15	0.08	0.04	0.02
28	0.44	0.15	0.08	0.04	0.02
29	0.44	0.16	0.08	0.04	0.02
30	0.44	0.16	0.08	0.04	0.02
31	0.44	0.16	0.08	0.04	0.02
32	0.43	0.16	0.08	0.04	0.02
33	0.43	0.16	0.08	0.04	0.02
34	0.42	0.16	0.08	0.04	0.02
35	0.42	0.16	0.08	0.04	0.02
36	0.42	0.16	0.08	0.04	0.02
37	0.42	0.17	0.08	0.04	0.02
38	0.42	0.17	0.09	0.04	0.02
39	0.42	0.17	0.09	0.04	0.02
40	0.42	0.17	0.09	0.04	0.02
41	0.48	0.19	0.09	0.05	0.02
42	0.52	0.22	0.11	0.06	0.03
43	0.57	0.24	0.12	0.06	0.03
44	0.62	0.26	0.13	0.07	0.04
45	0.68	0.28	0.13	0.08	0.04
46	0.72	0.31	0.15	0.08	0.04
47	0.78	0.32	0.16	0.10	0.04
48	0.83	0.35	0.18	0.11	0.05
49	0.87	0.36	0.19	0.11	0.05
50	0.92	0.39	0.21	0.12	0.06
51	1.07	0.46	0.25	0.14	0.07
52	1.23	0.53	0.29	0.18	0.08
53	1.37	0.60	0.33	0.19	0.09
54	1.53	0.67	0.37	0.22	0.10
55	1.67	0.74	0.43	0.25	0.12
56	1.83	0.84	0.48	0.29	0.14
57	2.02	0.94	0.57	0.33	0.16
58	2.25	1.09	0.65	0.39	0.19
59	2.54	1.26	0.77	0.46	0.22
60	2.83	1.43	0.89	0.52	0.26
61	2.79	1.45	0.92	0.54	0.27
62	2.74	1.47	0.95	0.57	0.27
63	2.66	1.46	0.94	0.57	0.27
64	2.55	1.41	0.92	0.54	0.26

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 4A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.06	0.01	0.01	0.06	0.01	0.01
26	0.06	0.01	0.01	0.06	0.01	0.01
27	0.06	0.01	0.01	0.06	0.01	0.01
28	0.06	0.01	0.01	0.06	0.01	0.01
29	0.06	0.01	0.01	0.06	0.01	0.01
30	0.06	0.01	0.01	0.06	0.01	0.01
31	0.06	0.01	0.01	0.06	0.01	0.01
32	0.06	0.01	0.01	0.06	0.01	0.01
33	0.06	0.01	0.01	0.06	0.01	0.01
34	0.06	0.01	0.01	0.06	0.01	0.01
35	0.06	0.01	0.01	0.06	0.01	0.01
36	0.06	0.01	0.01	0.06	0.01	0.01
37	0.07	0.01	0.01	0.07	0.01	0.01
38	0.07	0.01	0.01	0.07	0.01	0.01
39	0.07	0.01	0.01	0.07	0.01	0.01
40	0.07	0.01	0.01	0.07	0.01	0.01
41	0.08	0.01	0.01	0.08	0.01	0.01
42	0.09	0.01	0.01	0.09	0.01	0.01
43	0.11	0.01	0.01	0.11	0.01	0.01
44	0.12	0.01	0.01	0.11	0.01	0.01
45	0.12	0.01	0.01	0.12	0.01	0.01
46	0.13	0.01	0.01	0.13	0.01	0.01
47	0.15	0.01	0.01	0.15	0.01	0.01
48	0.17	0.01	0.01	0.17	0.01	0.01
49	0.18	0.01	0.01	0.17	0.01	0.01
50	0.19	0.01	0.01	0.19	0.01	0.01
51	0.23	0.01	0.01	0.22	0.01	0.01
52	0.28	0.01	0.01	0.27	0.01	0.01
53	0.32	0.01	0.02	0.30	0.01	0.02
54	0.38	0.01	0.02	0.36	0.01	0.02
55	0.45	0.01	0.03	0.40	0.01	0.03
56	0.52	0.01	0.03	0.45	0.01	0.03
57	0.60	0.02	0.03	0.52	0.02	0.02
58	0.68	0.02	0.03	0.60	0.02	0.02
59	0.81	0.04	0.05	0.69	0.03	0.04
60	0.89	0.04	0.06	0.76	0.03	0.05
61	0.92	0.04	0.05	0.78	0.03	0.04
62	1.03	0.03	0.07	0.79	0.02	0.06
63	1.10	0.04	0.08	0.80	0.03	0.06
64	1.07	0.04	0.06	0.78	0.03	0.04

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771
Occupation Class: 4A Unisex non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.01
42				0.01	0.01
43				0.01	0.01
44				0.01	0.02
45				0.01	0.02
46				0.01	0.02
47				0.01	0.02
48				0.01	0.02
49				0.01	0.02
50				0.01	0.02
51				0.01	0.03
52				0.02	0.03
53				0.02	0.04
54				0.02	0.04
55				0.02	0.05
56				0.02	0.05
57				0.03	0.06
58				0.03	0.06
59				0.03	0.06
60				0.03	0.07
61				0.03	0.06
62				0.04	0.07
63				0.03	0.07
64				0.03	0.07

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.70	0.96	0.67	0.60	0.55	0.14	0.28
26	1.73	0.99	0.68	0.62	0.55	0.14	0.28
27	1.75	1.01	0.69	0.62	0.57	0.14	0.29
28	1.78	1.04	0.71	0.63	0.57	0.14	0.29
29	1.80	1.06	0.72	0.65	0.59	0.14	0.29
30	1.82	1.08	0.73	0.66	0.60	0.14	0.27
31	1.84	1.09	0.74	0.67	0.61	0.13	0.26
32	1.86	1.11	0.75	0.68	0.62	0.13	0.26
33	1.88	1.12	0.76	0.69	0.62	0.13	0.26
34	1.88	1.13	0.78	0.71	0.65	0.13	0.26
35	1.89	1.14	0.79	0.72	0.65	0.13	0.26
36	1.92	1.16	0.81	0.73	0.67	0.14	0.26
37	1.96	1.19	0.84	0.75	0.68	0.14	0.26
38	2.00	1.23	0.86	0.76	0.69	0.14	0.26
39	2.03	1.26	0.88	0.79	0.71	0.14	0.27
40	2.04	1.28	0.89	0.81	0.73	0.14	0.26
41	2.27	1.43	1.00	0.90	0.82	0.15	0.28
42	2.49	1.57	1.10	1.00	0.91	0.16	0.30
43	2.68	1.70	1.21	1.10	0.99	0.17	0.32
44	2.87	1.83	1.31	1.19	1.08	0.17	0.33
45	3.04	1.96	1.42	1.28	1.17	0.18	0.35
46	3.21	2.09	1.54	1.39	1.25	0.19	0.36
47	3.38	2.23	1.65	1.49	1.34	0.19	0.36
48	3.53	2.35	1.76	1.60	1.43	0.20	0.36
49	3.67	2.46	1.87	1.68	1.51	0.20	0.37
50	3.76	2.53	1.94	1.75	1.56	0.19	0.35
51	4.09	2.76	2.12	1.92	1.71	0.20	0.36
52	4.42	2.96	2.32	2.09	1.85	0.20	0.36
53	4.73	3.17	2.50	2.24	1.98	0.19	0.35
54	5.03	3.38	2.67	2.40	2.11	0.19	0.34
55	5.26	3.56	2.83	2.54	2.23	0.18	0.32
56	5.53	3.71	2.91	2.60	2.26	0.17	0.29
57	5.82	3.85	2.96	2.57	2.25	0.14	0.25
58	6.09	4.04	3.04	2.54	2.22	0.14	0.23
59	6.35	4.21	3.13	2.49	2.19	0.12	0.22
60	6.58	4.35	3.23	2.42	2.15	0.13	0.23
61	6.47	4.28	3.18	2.35	1.99	0.13	0.22
62	6.35	4.21	3.12	2.31	1.95	0.12	0.22
63	6.24	4.13	3.07	2.31	1.95	0.12	0.21
64	6.12	4.05	3.01	2.44	2.06	0.12	0.21

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 4A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.73	0.22	0.12	0.06	0.03
26	0.72	0.23	0.12	0.06	0.03
27	0.72	0.24	0.13	0.06	0.03
28	0.70	0.24	0.13	0.06	0.03
29	0.70	0.24	0.13	0.06	0.04
30	0.69	0.25	0.13	0.06	0.04
31	0.69	0.25	0.13	0.06	0.04
32	0.68	0.24	0.13	0.06	0.04
33	0.68	0.24	0.13	0.06	0.04
34	0.67	0.24	0.12	0.06	0.04
35	0.66	0.24	0.12	0.06	0.04
36	0.66	0.25	0.13	0.06	0.04
37	0.66	0.25	0.13	0.07	0.04
38	0.66	0.26	0.13	0.07	0.04
39	0.66	0.26	0.13	0.08	0.04
40	0.66	0.26	0.13	0.08	0.04
41	0.72	0.30	0.15	0.08	0.04
42	0.78	0.32	0.16	0.09	0.04
43	0.85	0.35	0.18	0.10	0.04
44	0.91	0.38	0.19	0.11	0.05
45	0.98	0.41	0.20	0.11	0.05
46	1.04	0.44	0.21	0.12	0.06
47	1.10	0.46	0.23	0.13	0.06
48	1.16	0.49	0.25	0.14	0.07
49	1.22	0.52	0.26	0.15	0.08
50	1.28	0.55	0.29	0.16	0.08
51	1.40	0.61	0.32	0.18	0.09
52	1.52	0.66	0.36	0.21	0.10
53	1.65	0.72	0.39	0.24	0.11
54	1.79	0.79	0.44	0.26	0.12
55	1.91	0.84	0.48	0.29	0.14
56	2.04	0.93	0.54	0.32	0.16
57	2.20	1.03	0.61	0.36	0.18
58	2.42	1.17	0.71	0.42	0.20
59	2.68	1.33	0.82	0.49	0.23
60	3.06	1.54	0.96	0.57	0.28
61	2.94	1.53	0.97	0.58	0.28
62	2.82	1.51	0.97	0.58	0.28
63	2.66	1.46	0.94	0.57	0.27
64	2.55	1.41	0.92	0.54	0.26

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 4A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.23	0.02	0.03	0.10	0.01	0.01
26	0.24	0.02	0.03	0.10	0.01	0.01
27	0.25	0.02	0.03	0.11	0.01	0.01
28	0.26	0.02	0.03	0.11	0.01	0.01
29	0.26	0.02	0.03	0.11	0.01	0.01
30	0.26	0.02	0.03	0.11	0.01	0.01
31	0.26	0.02	0.03	0.11	0.01	0.01
32	0.27	0.02	0.03	0.11	0.01	0.01
33	0.26	0.02	0.03	0.11	0.01	0.01
34	0.26	0.02	0.03	0.11	0.01	0.01
35	0.26	0.02	0.03	0.11	0.01	0.01
36	0.28	0.02	0.03	0.11	0.01	0.01
37	0.28	0.02	0.03	0.11	0.01	0.01
38	0.30	0.02	0.03	0.11	0.01	0.01
39	0.30	0.02	0.03	0.11	0.01	0.01
40	0.32	0.02	0.03	0.11	0.01	0.01
41	0.36	0.02	0.04	0.12	0.01	0.01
42	0.40	0.02	0.05	0.14	0.01	0.01
43	0.44	0.03	0.05	0.15	0.01	0.01
44	0.49	0.03	0.06	0.16	0.01	0.01
45	0.53	0.03	0.06	0.17	0.01	0.01
46	0.58	0.03	0.07	0.19	0.01	0.01
47	0.63	0.04	0.08	0.21	0.01	0.01
48	0.68	0.04	0.09	0.22	0.01	0.01
49	0.74	0.04	0.09	0.24	0.01	0.01
50	0.81	0.05	0.09	0.26	0.01	0.02
51	0.91	0.06	0.11	0.30	0.01	0.02
52	1.03	0.06	0.12	0.34	0.01	0.02
53	1.17	0.07	0.14	0.37	0.01	0.03
54	1.32	0.08	0.15	0.42	0.01	0.03
55	1.48	0.09	0.17	0.45	0.02	0.03
56	1.71	0.12	0.19	0.51	0.02	0.03
57	1.92	0.13	0.22	0.57	0.02	0.02
58	2.08	0.13	0.23	0.64	0.02	0.03
59	2.32	0.14	0.26	0.72	0.03	0.04
60	2.38	0.15	0.26	0.82	0.03	0.06
61	2.35	0.14	0.26	0.82	0.03	0.04
62	2.45	0.16	0.28	0.82	0.02	0.06
63	2.53	0.17	0.28	0.80	0.03	0.06
64	2.48	0.16	0.28	0.78	0.03	0.04

Principal Life Insurance Company
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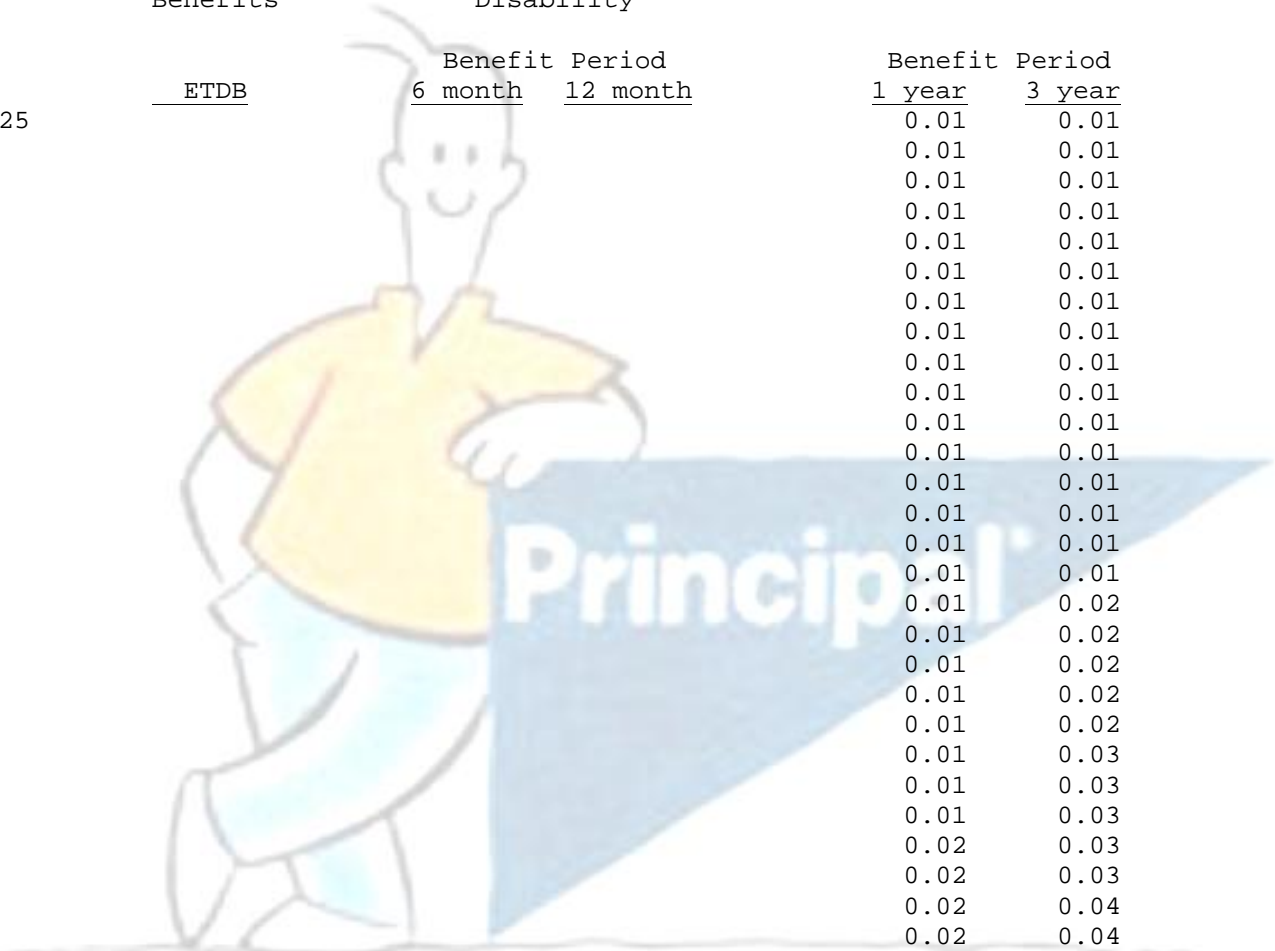
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771
Occupation Class: 4A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.02
42				0.01	0.02
43				0.01	0.02
44				0.01	0.02
45				0.01	0.02
46				0.01	0.03
47				0.01	0.03
48				0.01	0.03
49				0.02	0.03
50				0.02	0.03
51				0.02	0.04
52				0.02	0.04
53				0.02	0.05
54				0.03	0.05
55				0.03	0.05
56				0.03	0.06
57				0.03	0.06
58				0.03	0.06
59				0.03	0.07
60				0.03	0.07
61				0.04	0.07
62				0.04	0.07
63				0.03	0.07
64				0.03	0.07



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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 70

Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.13	4.06	2.90	2.65	2.43	0.66	1.34
26	7.27	4.20	3.00	2.74	2.49	0.68	1.37
27	7.41	4.34	3.05	2.78	2.53	0.69	1.39
28	7.54	4.46	3.11	2.84	2.59	0.69	1.40
29	7.65	4.57	3.17	2.89	2.64	0.69	1.39
30	7.77	4.69	3.27	2.99	2.71	0.69	1.37
31	7.87	4.78	3.33	3.04	2.77	0.69	1.37
32	7.95	4.86	3.41	3.11	2.83	0.69	1.36
33	7.97	4.92	3.48	3.17	2.89	0.69	1.35
34	7.97	4.96	3.55	3.25	2.96	0.68	1.35
35	7.96	5.01	3.62	3.27	2.99	0.69	1.34
36	8.23	5.18	3.72	3.37	3.07	0.70	1.37
37	8.51	5.33	3.84	3.47	3.16	0.70	1.39
38	8.73	5.48	3.95	3.56	3.25	0.72	1.39
39	8.91	5.63	4.08	3.66	3.34	0.72	1.40
40	9.04	5.78	4.22	3.79	3.45	0.72	1.39
41	9.18	5.91	4.32	3.89	3.54	0.72	1.39
42	9.31	6.05	4.40	3.98	3.62	0.72	1.38
43	9.44	6.18	4.48	4.08	3.71	0.71	1.37
44	9.55	6.24	4.57	4.17	3.79	0.71	1.36
45	9.59	6.30	4.66	4.25	3.87	0.70	1.33
46	9.62	6.38	4.76	4.34	3.95	0.69	1.32
47	9.64	6.45	4.87	4.43	4.04	0.68	1.29
48	9.66	6.53	4.97	4.52	4.11	0.67	1.27
49	9.65	6.60	5.07	4.61	4.19	0.66	1.24
50	9.52	6.58	5.11	4.65	4.21	0.65	1.21
51	9.49	6.63	5.19	4.72	4.27	0.64	1.18
52	9.50	6.69	5.29	4.80	4.33	0.62	1.16
53	9.51	6.76	5.38	4.88	4.40	0.61	1.14
54	9.54	6.82	5.48	4.96	4.46	0.61	1.12
55	9.57	6.91	5.58	5.05	4.53	0.60	1.10
56	9.45	6.87	5.58	5.06	4.52	0.60	1.08
57	9.30	6.82	5.57	5.01	4.46	0.57	1.04
58	9.19	6.75	5.52	4.88	4.37	0.55	0.99
59	9.06	6.67	5.47	4.74	4.27	0.53	0.96
60	8.92	6.57	5.40	4.60	4.17	0.50	0.91
61	8.75	6.47	5.32	4.46	4.07	0.48	0.86
62	8.34	6.16	5.06	4.23	3.87	0.45	0.81
63	7.72	5.69	4.66	3.89	3.55	0.41	0.74
64	7.09	5.20	4.26	3.54	3.23	0.37	0.67

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 67

Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.94	3.93	2.76	2.52	2.28	0.60	1.22
26	7.07	4.06	2.82	2.57	2.33	0.62	1.25
27	7.20	4.18	2.88	2.63	2.38	0.62	1.26
28	7.32	4.28	2.94	2.66	2.43	0.62	1.25
29	7.42	4.38	2.99	2.71	2.46	0.62	1.24
30	7.51	4.48	3.07	2.78	2.53	0.61	1.21
31	7.59	4.56	3.13	2.83	2.57	0.61	1.21
32	7.67	4.62	3.18	2.88	2.62	0.61	1.21
33	7.74	4.68	3.25	2.94	2.66	0.61	1.20
34	7.78	4.73	3.31	2.99	2.71	0.60	1.18
35	7.76	4.76	3.36	3.04	2.76	0.60	1.17
36	7.99	4.90	3.45	3.13	2.83	0.61	1.20
37	8.16	5.02	3.55	3.21	2.91	0.62	1.20
38	8.31	5.15	3.66	3.30	2.99	0.62	1.21
39	8.46	5.29	3.76	3.38	3.06	0.63	1.21
40	8.55	5.40	3.86	3.47	3.14	0.62	1.19
41	8.67	5.51	3.92	3.55	3.20	0.61	1.18
42	8.76	5.60	3.97	3.62	3.27	0.61	1.16
43	8.82	5.63	4.04	3.67	3.32	0.60	1.14
44	8.78	5.65	4.09	3.72	3.37	0.59	1.12
45	8.73	5.68	4.15	3.77	3.41	0.57	1.09
46	8.70	5.72	4.22	3.83	3.46	0.56	1.05
47	8.67	5.74	4.29	3.88	3.51	0.54	1.02
48	8.62	5.78	4.35	3.95	3.56	0.53	0.98
49	8.54	5.77	4.40	3.98	3.58	0.51	0.94
50	8.29	5.69	4.38	3.96	3.55	0.49	0.89
51	8.19	5.67	4.41	3.98	3.56	0.47	0.85
52	8.10	5.65	4.44	4.00	3.57	0.45	0.82
53	8.00	5.64	4.46	4.01	3.56	0.42	0.79
54	7.92	5.62	4.48	4.02	3.56	0.40	0.73
55	7.83	5.60	4.49	4.03	3.54	0.37	0.68
56	7.79	5.48	4.42	3.85	3.40	0.33	0.61
57	7.74	5.37	4.34	3.68	3.24	0.31	0.56
58	7.68	5.35	4.26	3.50	3.09	0.29	0.53
59	7.62	5.33	4.17	3.34	2.95	0.27	0.48
60	7.41	5.19	4.06	3.22	2.85	0.25	0.44
61	7.08	4.95	3.88	3.06	2.71	0.23	0.40
62	6.78	4.74	3.70	2.93	2.59	0.21	0.38
63	6.48	4.52	3.54	2.79	2.46	0.20	0.36
64	6.19	4.31	3.36	2.65	2.34	0.19	0.34

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HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 65

Occupation Class: 4A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.78	3.82	2.66	2.41	2.17	0.56	1.13
26	6.92	3.94	2.71	2.46	2.22	0.57	1.15
27	7.02	4.04	2.76	2.50	2.27	0.56	1.15
28	7.13	4.15	2.81	2.55	2.31	0.56	1.14
29	7.22	4.23	2.86	2.59	2.34	0.56	1.12
30	7.30	4.32	2.92	2.64	2.39	0.55	1.09
31	7.37	4.38	2.96	2.68	2.43	0.54	1.06
32	7.44	4.44	3.02	2.72	2.46	0.54	1.06
33	7.49	4.49	3.07	2.77	2.51	0.54	1.06
34	7.53	4.53	3.12	2.82	2.56	0.54	1.06
35	7.54	4.55	3.17	2.86	2.58	0.54	1.05
36	7.70	4.67	3.25	2.93	2.65	0.55	1.06
37	7.85	4.79	3.35	3.00	2.71	0.55	1.06
38	7.99	4.91	3.43	3.08	2.78	0.56	1.08
39	8.12	5.03	3.53	3.17	2.86	0.56	1.08
40	8.17	5.12	3.59	3.24	2.92	0.54	1.03
41	8.27	5.21	3.63	3.30	2.97	0.54	1.02
42	8.31	5.22	3.67	3.33	3.02	0.53	1.00
43	8.26	5.23	3.72	3.37	3.05	0.52	0.98
44	8.19	5.22	3.75	3.40	3.07	0.50	0.95
45	8.10	5.22	3.80	3.43	3.11	0.49	0.92
46	8.03	5.24	3.84	3.48	3.13	0.48	0.89
47	7.95	5.23	3.88	3.51	3.16	0.45	0.85
48	7.84	5.21	3.92	3.54	3.18	0.44	0.81
49	7.73	5.18	3.93	3.55	3.18	0.41	0.77
50	7.52	5.05	3.88	3.49	3.11	0.38	0.69
51	7.44	5.00	3.87	3.48	3.10	0.35	0.65
52	7.36	4.94	3.86	3.47	3.08	0.33	0.60
53	7.28	4.88	3.84	3.45	3.05	0.30	0.54
54	7.18	4.82	3.81	3.42	3.02	0.27	0.49
55	7.01	4.74	3.78	3.38	2.97	0.24	0.43
56	6.91	4.64	3.64	3.24	2.83	0.21	0.37
57	6.84	4.53	3.48	3.03	2.65	0.17	0.30
58	6.77	4.49	3.37	2.82	2.46	0.15	0.26
59	6.68	4.43	3.29	2.62	2.30	0.13	0.23
60	6.58	4.35	3.23	2.42	2.15	0.13	0.23
61	6.47	4.28	3.18	2.35	1.99	0.13	0.22
62	6.35	4.21	3.12	2.31	1.95	0.12	0.22
63	6.24	4.13	3.07	2.31	1.95	0.12	0.21
64	6.10	4.05	3.01	2.44	2.06	0.12	0.21

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Benefit Period: to 365 day
Occupation Class: 4A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	2.92	0.91	0.48	0.24	0.11
26	2.88	0.92	0.50	0.26	0.11
27	2.85	0.95	0.51	0.26	0.11
28	2.81	0.95	0.52	0.26	0.12
29	2.79	0.97	0.53	0.26	0.12
30	2.77	0.98	0.53	0.27	0.12
31	2.74	0.98	0.51	0.28	0.12
32	2.71	0.98	0.51	0.27	0.13
33	2.70	0.98	0.53	0.28	0.13
34	2.67	0.99	0.51	0.28	0.12
35	2.65	0.98	0.51	0.27	0.12
36	2.65	1.01	0.51	0.28	0.13
37	2.65	1.02	0.53	0.28	0.13
38	2.64	1.03	0.54	0.28	0.14
39	2.64	1.05	0.54	0.30	0.14
40	2.64	1.06	0.54	0.30	0.14
41	2.63	1.06	0.54	0.30	0.14
42	2.62	1.07	0.53	0.30	0.14
43	2.61	1.08	0.53	0.30	0.14
44	2.60	1.08	0.53	0.30	0.14
45	2.59	1.09	0.52	0.30	0.14
46	2.59	1.09	0.54	0.31	0.14
47	2.58	1.09	0.54	0.31	0.15
48	2.57	1.09	0.55	0.32	0.16
49	2.56	1.09	0.56	0.32	0.16
50	2.56	1.10	0.58	0.32	0.16
51	2.54	1.09	0.58	0.34	0.16
52	2.54	1.10	0.60	0.35	0.17
53	2.54	1.11	0.61	0.36	0.17
54	2.55	1.12	0.63	0.36	0.17
55	2.54	1.13	0.64	0.38	0.18
56	2.55	1.17	0.68	0.40	0.19
57	2.60	1.21	0.73	0.42	0.21
58	2.68	1.29	0.78	0.46	0.22
59	2.82	1.39	0.86	0.52	0.25
60	3.06	1.54	0.96	0.57	0.28
61	2.94	1.53	0.97	0.58	0.28
62	2.82	1.51	0.97	0.58	0.28
63	2.66	1.46	0.94	0.57	0.27
64	2.55	1.41	0.92	0.54	0.26

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Elimination Period: 365 day
Occupation Class: 4A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.95	0.06	0.11	0.37	0.01	0.02
26	0.97	0.07	0.11	0.38	0.01	0.02
27	1.01	0.07	0.11	0.38	0.01	0.02
28	1.03	0.07	0.11	0.39	0.01	0.02
29	1.05	0.07	0.11	0.39	0.01	0.02
30	1.07	0.07	0.12	0.40	0.01	0.02
31	1.07	0.07	0.12	0.40	0.01	0.02
32	1.08	0.07	0.12	0.40	0.01	0.02
33	1.08	0.07	0.12	0.41	0.01	0.02
34	1.09	0.07	0.12	0.40	0.01	0.02
35	1.08	0.07	0.12	0.40	0.01	0.02
36	1.11	0.07	0.13	0.42	0.01	0.02
37	1.16	0.07	0.13	0.42	0.01	0.02
38	1.18	0.08	0.13	0.44	0.01	0.02
39	1.22	0.08	0.14	0.44	0.01	0.02
40	1.25	0.08	0.14	0.45	0.01	0.02
41	1.30	0.08	0.15	0.45	0.01	0.02
42	1.32	0.08	0.16	0.46	0.01	0.02
43	1.36	0.08	0.16	0.46	0.01	0.02
44	1.38	0.09	0.16	0.47	0.01	0.02
45	1.42	0.09	0.16	0.47	0.01	0.02
46	1.46	0.10	0.16	0.48	0.01	0.02
47	1.49	0.10	0.17	0.49	0.01	0.02
48	1.53	0.10	0.18	0.51	0.01	0.03
49	1.57	0.10	0.18	0.51	0.01	0.03
50	1.60	0.11	0.18	0.53	0.01	0.03
51	1.66	0.11	0.19	0.54	0.01	0.03
52	1.72	0.11	0.20	0.56	0.01	0.03
53	1.80	0.12	0.21	0.57	0.01	0.03
54	1.89	0.12	0.22	0.59	0.01	0.03
55	1.98	0.12	0.22	0.62	0.02	0.03
56	2.15	0.14	0.24	0.63	0.02	0.03
57	2.27	0.15	0.26	0.67	0.02	0.03
58	2.32	0.15	0.26	0.71	0.02	0.03
59	2.44	0.15	0.27	0.76	0.03	0.04
60	2.38	0.15	0.26	0.82	0.03	0.06
61	2.35	0.14	0.26	0.82	0.03	0.04
62	2.45	0.16	0.28	0.82	0.02	0.06
63	2.53	0.17	0.28	0.80	0.03	0.06
64	2.48	0.16	0.28	0.78	0.03	0.04

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

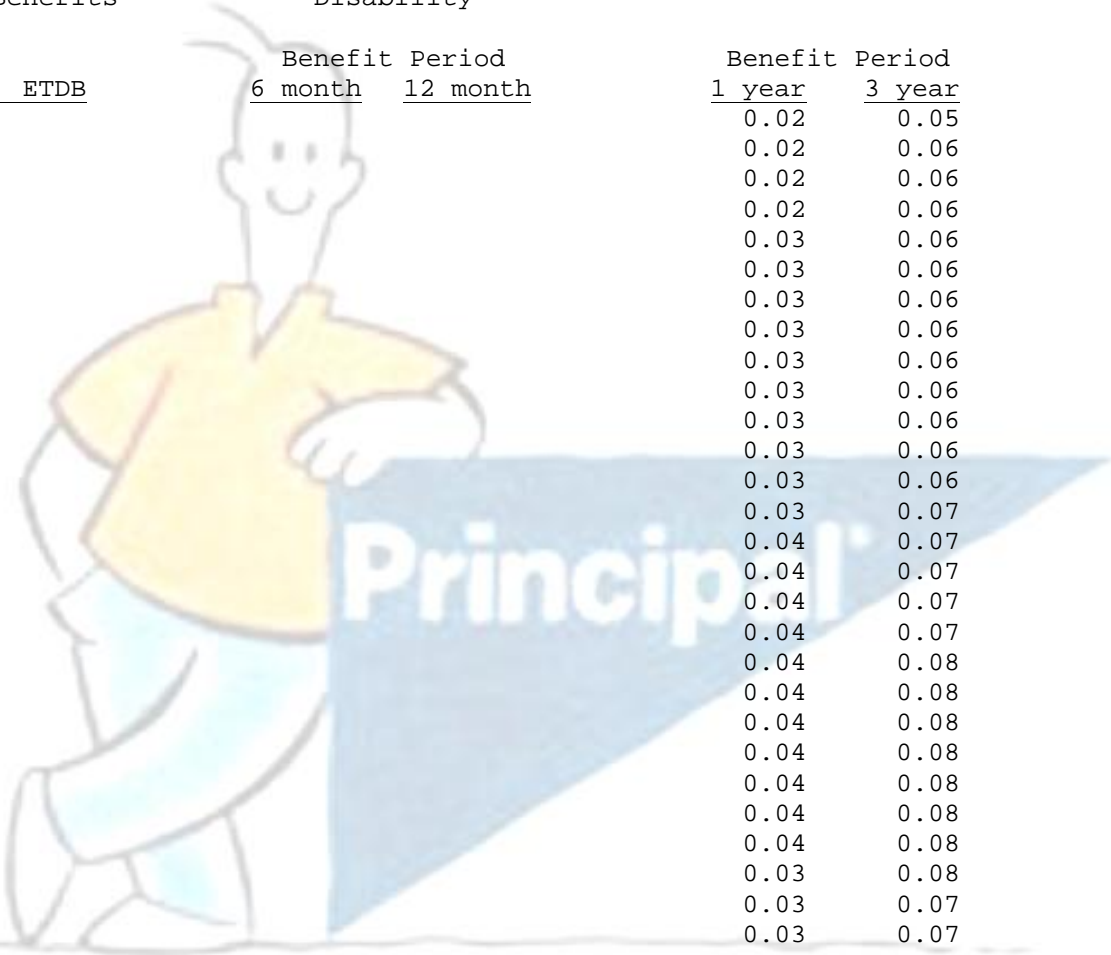
Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Occupation Class: 4A Unisex non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.02	0.05
26				0.02	0.06
27				0.02	0.06
28				0.02	0.06
29				0.03	0.06
30				0.03	0.06
31				0.03	0.06
32				0.03	0.06
33				0.03	0.06
34				0.03	0.06
35				0.03	0.06
36				0.03	0.06
37				0.03	0.06
38				0.03	0.07
39				0.04	0.07
40				0.04	0.07
41				0.04	0.07
42				0.04	0.07
43				0.04	0.08
44				0.04	0.08
45				0.04	0.08
46				0.04	0.08
47				0.04	0.08
48				0.04	0.08
49				0.04	0.08
50				0.03	0.08
51				0.03	0.07
52				0.03	0.07
53				0.03	0.07
54				0.04	0.07
55				0.03	0.07
56				0.03	0.07
57				0.04	0.07
58				0.04	0.07
59				0.04	0.07
60				0.03	0.07
61				0.04	0.07
62				0.04	0.07
63				0.03	0.07
64				0.03	0.07



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	96.75	56.24	43.40	39.24	36.01	8.16	16.55
26	100.03	60.32	46.65	42.19	38.69	8.84	17.92
27	103.22	64.29	49.71	44.99	41.24	9.47	19.14
28	106.34	68.05	52.57	47.62	43.65	10.01	20.23
29	109.17	71.44	55.11	49.94	45.76	10.50	21.14
30	111.55	74.43	57.31	51.98	47.61	10.81	21.43
31	113.57	76.98	59.18	53.67	49.17	10.86	21.52
32	115.18	79.06	60.61	55.00	50.35	10.90	21.61
33	116.35	80.58	61.65	55.96	51.20	10.94	21.71
34	117.00	81.61	62.26	56.55	51.76	11.02	21.80
35	117.22	82.13	62.48	56.80	51.97	11.08	21.89
36	122.49	86.38	65.76	59.77	54.64	11.42	22.49
37	127.59	90.47	68.96	62.68	57.24	11.70	22.93
38	132.57	94.47	72.09	65.54	59.78	11.92	23.21
39	137.57	98.46	75.19	68.37	62.28	12.07	23.41
40	142.50	102.43	78.30	71.20	64.78	12.17	23.48
41	147.43	106.39	81.17	74.00	67.27	12.23	23.57
42	152.32	110.35	82.86	75.82	69.55	12.26	23.68
43	157.24	114.30	84.72	77.50	71.05	12.35	23.88
44	162.09	118.19	86.75	79.33	72.69	12.50	24.11
45	167.01	120.19	88.99	81.35	74.48	12.61	24.32
46	172.34	123.16	91.97	84.03	76.87	12.72	24.53
47	177.56	126.44	95.20	86.94	79.46	12.83	24.66
48	182.73	130.01	98.68	90.06	82.23	12.94	24.73
49	187.71	133.14	101.86	92.88	84.66	13.02	24.72
50	192.73	136.28	105.05	95.71	87.11	13.10	24.66
51	197.78	139.45	108.27	98.56	89.57	13.16	24.54
52	202.65	144.07	112.49	102.32	92.83	13.13	24.37
53	207.41	149.28	117.22	106.52	96.48	13.04	24.14
54	212.22	154.96	122.18	110.93	100.26	12.98	23.89
55	217.20	161.51	127.82	115.60	104.50	12.91	23.70
56	229.62	165.50	131.31	118.89	106.80	13.18	24.17
57	238.29	167.95	132.79	119.57	107.02	12.84	23.49
58	235.20	169.31	133.86	119.19	107.24	12.50	22.81
59	232.09	170.69	134.95	118.80	107.46	12.17	22.13
60	228.98	172.09	136.05	118.41	107.69	11.83	21.45
61	225.82	173.48	137.14	118.01	107.91	11.49	20.77
62	221.09	170.96	134.97	116.00	106.02	11.23	20.30
63	209.69	162.07	127.56	109.36	99.81	10.49	18.96
64	194.88	153.16	120.12	102.72	93.58	9.75	17.62

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	95.37	54.87	42.02	37.87	34.63	7.55	15.18
26	98.50	58.80	45.11	40.65	37.16	8.16	16.39
27	101.54	62.61	48.02	43.31	39.57	8.71	17.46
28	104.50	66.20	50.74	45.79	41.82	9.19	18.42
29	107.20	69.46	53.14	47.97	43.80	9.61	19.20
30	109.45	72.32	55.20	49.87	45.50	9.88	19.42
31	111.32	74.72	56.92	51.42	46.91	9.89	19.44
32	112.80	76.67	58.23	52.61	47.98	9.90	19.46
33	113.84	78.08	59.14	53.46	48.69	9.92	19.49
34	114.36	78.98	59.62	53.92	49.12	9.94	19.51
35	114.49	79.40	59.75	54.06	49.23	9.95	19.54
36	119.46	83.35	62.73	56.74	51.61	10.24	20.00
37	124.27	87.15	65.65	59.35	53.91	10.44	20.35
38	128.93	90.83	68.46	61.90	56.14	10.60	20.56
39	133.57	94.46	71.20	64.38	58.29	10.70	20.70
40	138.13	98.06	73.05	66.60	60.42	10.78	20.75
41	142.64	101.61	74.32	67.73	61.84	10.80	20.81
42	147.08	105.12	75.50	68.80	62.78	10.82	20.88
43	151.53	106.39	76.81	69.97	63.81	10.88	20.99
44	155.91	107.43	78.24	71.24	64.94	10.99	21.00
45	160.26	108.62	79.81	72.65	66.17	11.02	20.88
46	164.95	110.62	82.00	74.62	67.91	10.96	20.64
47	169.46	112.82	84.35	76.73	69.77	10.80	20.28
48	171.75	115.14	86.84	78.96	71.69	10.62	19.81
49	172.38	116.58	88.68	80.51	72.87	10.37	19.30
50	173.03	118.02	90.53	82.08	74.06	10.12	18.72
51	173.67	119.48	92.40	83.65	75.25	9.82	18.08
52	176.06	121.92	94.85	85.73	76.85	9.47	17.38
53	178.71	124.57	97.50	87.96	78.54	9.10	16.63
54	181.77	127.29	100.06	90.06	80.05	8.74	15.84
55	185.38	130.34	102.82	92.31	81.39	8.33	15.06
56	185.15	132.38	103.25	91.11	80.39	7.87	14.26
57	184.91	134.42	103.68	89.90	79.38	7.37	13.32
58	184.67	136.48	104.10	88.68	78.37	6.87	12.37
59	184.43	138.55	104.54	87.45	77.35	6.36	11.43
60	184.20	140.66	104.98	86.23	76.33	5.86	10.48
61	177.05	135.09	100.69	82.57	73.03	5.36	9.54
62	172.45	131.47	97.85	80.14	70.81	5.17	9.20
63	171.01	130.30	96.87	79.26	69.98	5.10	9.09
64	169.49	128.30	95.27	77.87	68.72	5.00	8.90

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	94.28	53.78	40.94	36.78	33.54	7.13	14.26
26	97.28	57.58	43.90	39.44	35.94	7.69	15.36
27	100.20	61.27	46.69	41.98	38.23	8.20	16.34
28	103.05	64.76	49.28	44.33	40.36	8.64	17.21
29	105.63	67.90	51.57	46.40	42.23	9.01	17.90
30	107.77	70.66	53.54	48.20	43.83	9.24	18.07
31	109.55	72.95	55.16	49.65	45.13	9.24	18.07
32	110.93	74.80	56.36	50.75	46.10	9.24	18.07
33	111.87	76.11	57.17	51.48	46.72	9.24	18.07
34	112.31	76.91	58.24	52.46	47.57	9.24	18.07
35	112.35	77.26	59.15	53.43	48.43	9.24	18.07
36	117.13	81.02	60.40	54.41	49.28	9.49	18.49
37	121.74	84.61	63.11	56.82	51.38	9.68	18.82
38	126.17	88.08	65.71	59.14	53.39	9.83	19.01
39	130.61	91.50	68.24	61.42	55.33	9.92	19.14
40	134.93	94.85	68.41	62.27	56.78	10.00	19.18
41	139.20	98.17	69.39	63.15	57.57	10.02	19.14
42	143.40	98.90	70.28	63.94	58.27	10.00	19.01
43	147.58	99.38	71.26	64.83	59.04	9.94	18.83
44	151.61	99.95	72.35	65.80	59.89	9.84	18.56
45	154.70	100.58	73.53	66.86	60.78	9.68	18.20
46	155.27	101.92	75.24	68.37	62.04	9.49	17.77
47	155.95	103.32	77.01	69.91	63.31	9.25	17.23
48	156.59	103.95	78.78	71.43	64.54	8.95	16.61
49	157.23	104.58	79.64	72.09	64.91	8.62	15.90
50	156.85	105.22	80.50	72.75	65.30	8.14	14.99
51	156.48	105.85	81.38	73.42	65.69	7.71	14.14
52	156.09	106.49	82.66	74.44	66.36	7.21	13.16
53	155.70	107.55	84.00	75.49	67.02	6.69	12.16
54	155.33	108.52	85.12	76.32	67.45	6.14	11.10
55	154.94	109.64	86.32	76.95	67.53	5.56	10.03
56	154.54	106.68	83.67	74.41	65.08	4.73	8.47
57	154.15	106.89	80.54	71.52	62.44	3.94	7.02
58	153.75	109.58	77.25	68.59	59.98	3.24	5.75
59	153.35	112.22	78.56	65.80	57.98	2.90	5.12
60	156.57	114.60	80.21	62.95	56.03	2.96	5.22
61	159.65	116.90	81.85	63.39	53.66	3.02	5.33
62	163.05	119.42	83.61	64.74	54.81	3.08	5.43
63	166.20	121.74	85.23	67.06	56.58	3.14	5.54
64	167.80	124.12	86.90	73.41	61.93	3.20	5.66

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	57.07	30.93	22.04	19.24	17.19	0.94	1.67
26	58.49	32.44	23.52	20.46	18.30	1.02	1.81
27	59.89	34.43	24.92	21.65	19.34	1.09	1.94
28	61.25	36.30	26.25	22.71	20.30	1.15	2.06
29	62.50	38.02	27.43	23.68	21.17	1.22	2.16
30	63.61	39.55	28.53	24.54	21.95	1.27	2.26
31	64.52	40.88	29.47	25.25	22.61	1.31	2.34
32	65.87	41.96	30.26	25.85	23.14	1.35	2.40
33	67.02	42.78	30.90	26.27	23.52	1.38	2.45
34	68.08	43.35	31.33	26.54	23.79	1.39	2.48
35	69.03	43.65	31.60	26.65	23.90	1.39	2.49
36	70.27	45.93	33.27	28.08	25.17	1.48	2.64
37	71.84	48.21	34.93	29.54	26.47	1.57	2.80
38	74.77	50.49	36.61	31.00	27.77	1.65	2.96
39	77.80	52.84	38.30	32.51	29.11	1.74	3.10
40	80.89	55.23	40.03	34.06	30.49	1.84	3.26
41	84.05	57.70	41.80	35.66	31.90	1.93	3.43
42	87.32	60.24	43.61	37.29	33.37	2.02	3.60
43	90.69	62.87	45.45	38.98	34.86	2.12	3.77
44	94.17	65.55	47.31	40.71	36.40	2.22	3.95
45	97.78	68.28	49.19	42.47	37.99	2.32	4.13
46	100.86	69.95	50.75	43.88	39.19	2.40	4.27
47	103.94	71.57	52.32	45.28	40.39	2.47	4.40
48	107.07	73.18	53.85	46.66	41.57	2.54	4.53
49	110.21	74.77	55.39	48.05	42.75	2.61	4.65
50	113.39	76.38	56.92	49.43	43.92	2.69	4.78
51	116.56	77.96	58.44	50.81	45.07	2.74	4.88
52	119.77	79.58	60.01	52.19	46.22	2.80	4.96
53	122.98	81.21	61.61	53.82	48.47	2.83	5.05
54	126.36	83.04	63.57	57.36	51.60	2.88	5.11
55	128.34	86.24	68.03	61.38	55.04	2.86	5.09
56	134.37	90.58	71.62	64.22	56.96	2.92	5.16
57	140.24	96.86	72.51	64.92	57.24	2.85	5.04
58	145.98	103.06	74.23	66.38	58.98	2.71	4.79
59	151.56	109.13	77.32	65.80	57.98	2.66	4.70
60	156.57	114.60	80.21	62.95	56.03	2.96	5.22
61	159.65	116.90	81.85	63.39	53.66	3.02	5.33
62	163.05	119.42	83.61	64.74	54.81	3.08	5.43
63	166.20	121.74	85.23	67.06	56.58	3.14	5.54
64	167.80	124.12	86.90	73.41	61.93	3.20	5.66

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 3A Female non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	52.32	24.94	17.57	14.00			
26	53.18	26.53	18.64	14.81			
27	54.02	28.09	19.64	15.55			
28	54.81	29.56	20.57	16.25			
29	55.55	30.90	21.40	16.87			
30	56.18	32.10	22.17	17.44			
31	56.60	33.14	22.83	17.93			
32	56.75	33.97	23.41	18.34			
33	56.75	34.62	23.85	18.66			
34	56.75	35.05	24.14	18.88			
35	56.75	35.25	24.29	18.99			
36	58.50	36.58	25.33	19.80			
37	60.19	37.86	26.34	20.58			
38	61.79	39.08	27.31	21.38			
39	63.38	40.30	28.29	22.16			
40	64.95	41.51	29.27	22.97			
41	66.53	42.72	30.25	23.78			
42	68.11	43.93	31.23	24.60			
43	69.73	45.17	32.20	25.44			
44	71.38	46.39	33.19	26.31			
45	73.08	47.60	34.15	27.17			
46	74.89	48.67	34.98	28.00			
47	76.73	49.75	35.81	28.85			
48	78.64	50.81	36.64	29.71			
49	80.61	51.93	37.49	30.63			
50	82.63	53.09	38.39	31.56			
51	84.74	54.35	39.35	32.55			
52	86.98	55.72	40.39	33.63			
53	89.40	57.23	41.53	34.80			
54	92.08	59.04	42.94	36.18			
55	94.03	60.49	44.13	37.36			
56	97.71	64.14	46.51	39.88			
57	102.17	68.53	49.45	42.91			
58	107.86	74.07	53.19	46.69			
59	115.49	80.97	57.81	51.34			
60	124.73	87.46	62.43	55.45			
61	134.71	94.46	67.43	59.88			
62	145.48	102.01	72.83	63.45			
63	157.13	110.17	78.65	65.72			
64	164.44	118.98	84.94	71.94			

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: 3A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	41.37	16.16	11.14	7.65	5.81
26	41.77	17.07	11.69	7.93	5.94
27	42.14	17.97	12.20	8.19	6.06
28	42.51	18.83	12.66	8.42	6.17
29	42.86	19.62	13.09	8.64	6.27
30	43.16	20.32	13.48	8.83	6.37
31	43.13	20.94	13.81	9.00	6.45
32	43.11	21.43	14.11	9.14	6.51
33	43.11	21.81	14.33	9.24	6.56
34	43.11	22.04	14.47	9.32	6.60
35	43.11	22.14	14.53	9.35	6.61
36	44.33	22.88	15.03	9.61	6.73
37	45.46	23.55	15.51	9.87	6.86
38	46.51	24.19	15.96	10.12	6.99
39	47.51	24.80	16.41	10.37	7.10
40	48.48	25.40	16.84	10.61	7.23
41	49.42	25.99	17.26	10.85	7.36
42	50.32	26.56	17.67	11.11	7.47
43	51.22	27.14	18.07	11.34	7.61
44	52.10	27.68	18.47	11.59	7.74
45	52.99	28.19	18.83	11.84	7.87
46	53.91	28.58	19.05	12.00	7.92
47	54.81	28.94	19.27	12.16	7.96
48	55.75	29.28	19.48	12.32	8.02
49	56.70	29.64	19.69	12.50	8.09
50	57.67	30.03	19.91	12.67	8.16
51	58.69	30.46	20.17	12.86	8.24
52	59.78	30.97	20.46	13.09	8.34
53	60.96	31.55	20.80	13.34	8.45
54	62.25	32.27	21.29	13.68	8.61
55	62.97	32.78	21.66	13.93	8.72
56	64.79	34.43	22.62	14.65	9.10
57	67.02	36.43	23.84	15.56	9.59
58	69.92	38.99	25.46	16.73	10.23
59	74.06	42.27	27.48	18.20	11.06
60	81.70	47.62	30.75	20.53	12.41
61	78.20	47.00	30.24	20.29	12.16
62	75.19	46.30	29.57	19.96	11.88
63	72.60	45.48	28.73	19.51	11.56
64	70.22	44.48	27.98	18.97	11.19

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 3A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	15.27	0.68	1.21	8.76	0.13	0.21
26	16.21	0.74	1.31	9.14	0.14	0.23
27	17.09	0.79	1.41	9.49	0.14	0.25
28	17.89	0.85	1.49	9.82	0.15	0.26
29	18.62	0.89	1.58	10.11	0.16	0.28
30	19.29	0.93	1.65	10.39	0.17	0.29
31	19.84	0.97	1.71	10.62	0.17	0.31
32	20.28	1.00	1.77	10.81	0.18	0.32
33	20.61	1.02	1.80	10.97	0.18	0.32
34	20.84	1.04	1.82	11.09	0.19	0.33
35	20.93	1.04	1.84	11.15	0.19	0.33
36	22.01	1.10	1.95	11.52	0.20	0.34
37	23.11	1.17	2.07	11.89	0.21	0.36
38	24.21	1.24	2.19	12.26	0.21	0.38
39	25.35	1.31	2.32	12.62	0.22	0.39
40	26.53	1.39	2.45	13.00	0.24	0.41
41	27.72	1.46	2.58	13.37	0.25	0.43
42	28.97	1.53	2.72	13.76	0.26	0.46
43	30.24	1.61	2.85	14.15	0.28	0.48
44	31.54	1.68	2.98	14.56	0.29	0.50
45	32.89	1.77	3.13	14.96	0.30	0.52
46	33.90	1.84	3.25	15.27	0.31	0.54
47	34.92	1.91	3.37	15.58	0.32	0.56
48	35.92	1.96	3.47	15.91	0.33	0.58
49	36.91	2.03	3.60	16.24	0.34	0.61
50	37.89	2.09	3.70	16.57	0.35	0.63
51	38.87	2.16	3.80	16.93	0.37	0.65
52	39.83	2.21	3.90	17.30	0.39	0.67
53	41.75	2.32	4.09	17.71	0.41	0.70
54	44.44	2.46	4.35	18.18	0.42	0.74
55	47.40	2.62	4.64	18.52	0.44	0.76
56	51.03	2.81	4.98	19.48	0.47	0.82
57	53.32	2.92	5.16	20.62	0.51	0.89
58	57.05	3.09	5.45	21.99	0.56	0.98
59	60.34	3.18	5.61	23.58	0.63	1.09
60	61.64	3.14	5.54	25.83	0.72	1.24
61	62.52	3.21	5.65	25.93	0.72	1.26
62	67.64	3.49	6.14	25.86	0.72	1.27
63	71.19	3.69	6.50	25.62	0.72	1.26
64	70.48	3.68	6.47	25.14	0.72	1.25

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HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 3A Female non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25	0.01	1.74	2.90	0.32	0.63	
26	0.02	1.87	3.12	0.34	0.68	
27	0.02	2.00	3.33	0.36	0.72	
28	0.02	2.11	3.52	0.38	0.76	
29	0.02	2.22	3.70	0.40	0.79	
30	0.03	2.31	3.85	0.41	0.82	
31	0.03	2.39	3.99	0.42	0.85	
32	0.03	2.47	4.11	0.43	0.86	
33	0.04	2.52	4.20	0.44	0.88	
34	0.04	2.56	4.26	0.44	0.89	
35	0.05	2.57	4.28	0.44	0.89	
36	0.05	2.69	4.49	0.46	0.93	
37	0.06	2.80	4.69	0.49	0.97	
38	0.07	2.92	4.89	0.51	1.01	
39	0.07	3.02	5.08	0.52	1.05	
40	0.08	3.12	5.27	0.55	1.09	
41	0.09	3.22	5.45	0.57	1.13	
42	0.11	3.32	5.64	0.58	1.17	
43	0.12	3.40	5.82	0.60	1.21	
44	0.14	3.49	6.00	0.62	1.25	
45	0.15	3.57	6.16	0.64	1.28	
46	0.17	3.64	6.32	0.65	1.31	
47	0.18	3.69	6.46	0.67	1.34	
48	0.21	3.74	6.60	0.69	1.37	
49	0.23	3.80	6.75	0.70	1.39	
50	0.27	3.85	6.91	0.71	1.41	
51	0.29	3.92	7.07	0.71	1.43	
52	0.32	3.99	7.24	0.72	1.44	
53	0.38	4.07	7.44	0.72	1.45	
54	0.83	4.19	7.69	0.73	1.46	
55		4.34	8.00	0.74	1.47	
56		4.60	8.54	0.76	1.52	
57		4.94	9.19	0.78	1.56	
58		5.37	10.03	0.81	1.62	
59		5.90	11.05	0.84	1.68	
60		6.61	12.43	0.88	1.77	
61		6.54	12.35	0.88	1.77	
62		6.43	12.18	0.88	1.76	
63		6.27	11.91	0.86	1.73	
64		6.14	11.68	0.85	1.70	

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 70
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.71	5.06	3.91	3.53	3.24	0.92	1.86
26	9.00	5.43	4.20	3.80	3.48	1.00	2.03
27	9.29	5.79	4.47	4.05	3.71	1.07	2.16
28	9.57	6.12	4.73	4.29	3.93	1.13	2.29
29	9.82	6.43	4.96	4.50	4.12	1.16	2.30
30	10.04	6.70	5.16	4.68	4.29	1.16	2.33
31	10.22	6.93	5.33	4.83	4.42	1.16	2.33
32	10.37	7.11	5.46	4.95	4.53	1.18	2.34
33	10.47	7.25	5.55	5.04	4.61	1.19	2.34
34	10.53	7.34	5.60	5.09	4.66	1.19	2.36
35	10.55	7.39	5.62	5.11	4.68	1.19	2.36
36	11.02	7.77	5.92	5.38	4.92	1.21	2.41
37	11.48	8.14	6.21	5.64	5.15	1.24	2.42
38	11.93	8.50	6.49	5.90	5.38	1.24	2.41
39	12.38	8.86	6.77	6.15	5.61	1.22	2.40
40	12.82	9.22	7.05	6.41	5.83	1.22	2.38
41	13.27	9.58	7.31	6.66	6.05	1.20	2.33
42	13.71	9.93	7.46	6.82	6.26	1.19	2.30
43	14.15	10.29	7.62	6.97	6.39	1.16	2.27
44	14.59	10.64	7.81	7.14	6.54	1.16	2.23
45	15.03	10.82	8.01	7.32	6.70	1.10	2.16
46	14.80	10.58	7.90	7.22	6.60	1.09	2.11
47	14.52	10.34	7.79	7.11	6.50	1.06	2.04
48	14.18	10.09	7.66	6.99	6.38	1.03	1.99
49	13.80	9.79	7.49	6.83	6.22	0.98	1.90
50	13.38	9.46	7.29	6.64	6.05	0.96	1.80
51	12.92	9.11	7.07	6.44	5.85	0.90	1.68
52	12.40	8.82	6.88	6.26	5.68	0.85	1.60
53	11.84	8.52	6.69	6.08	5.51	0.82	1.49
54	11.23	8.20	6.46	5.87	5.30	0.74	1.34
55	10.60	7.88	6.24	5.64	5.10	0.68	1.26
56	10.26	7.40	5.87	5.31	4.77	0.64	1.19
57	9.67	6.82	5.39	4.85	4.35	0.57	1.06
58	8.59	6.18	4.89	4.35	3.91	0.50	0.93
59	7.52	5.53	4.37	3.85	3.48	0.42	0.80
60	6.46	4.85	3.84	3.34	3.04	0.35	0.67
61	5.44	4.18	3.31	2.84	2.60	0.28	0.54
62	4.42	3.42	2.70	2.32	2.12	0.23	0.46
63	4.19	3.24	2.55	2.19	2.00	0.18	0.35
64	3.90	3.06	2.40	2.05	1.87	0.13	0.26

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 67
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.58	4.94	3.78	3.41	3.12	0.85	1.70
26	8.86	5.29	4.06	3.66	3.34	0.92	1.86
27	9.14	5.63	4.32	3.90	3.56	0.98	1.97
28	9.41	5.96	4.57	4.12	3.76	1.03	2.08
29	9.65	6.25	4.78	4.32	3.94	1.06	2.10
30	9.85	6.51	4.97	4.49	4.10	1.07	2.10
31	10.02	6.73	5.12	4.63	4.22	1.07	2.10
32	10.15	6.90	5.24	4.74	4.32	1.07	2.10
33	10.25	7.03	5.32	4.81	4.38	1.07	2.11
34	10.29	7.11	5.37	4.85	4.42	1.08	2.11
35	10.30	7.15	5.38	4.86	4.43	1.08	2.11
36	10.75	7.50	5.65	5.11	4.64	1.08	2.15
37	11.18	7.84	5.91	5.34	4.85	1.09	2.16
38	11.60	8.18	6.16	5.57	5.05	1.09	2.15
39	12.02	8.50	6.41	5.79	5.25	1.08	2.14
40	12.43	8.82	6.57	5.99	5.44	1.08	2.11
41	12.84	9.14	6.69	6.10	5.57	1.06	2.06
42	13.24	9.46	6.80	6.19	5.65	1.06	2.03
43	13.64	9.57	6.91	6.30	5.74	1.03	1.99
44	14.03	9.67	7.04	6.41	5.84	1.02	1.94
45	14.42	9.78	7.18	6.54	5.96	0.97	1.86
46	14.17	9.50	7.04	6.41	5.83	0.94	1.78
47	13.86	9.23	6.90	6.28	5.71	0.89	1.68
48	13.33	8.93	6.74	6.13	5.56	0.84	1.58
49	12.67	8.57	6.52	5.92	5.36	0.79	1.46
50	12.01	8.19	6.28	5.70	5.14	0.74	1.36
51	11.34	7.80	6.03	5.46	4.91	0.67	1.24
52	10.78	7.46	5.80	5.25	4.70	0.61	1.14
53	10.20	7.11	5.57	5.02	4.48	0.56	1.02
54	9.62	6.73	5.29	4.76	4.23	0.49	0.90
55	9.05	6.36	5.02	4.50	3.97	0.43	0.78
56	8.28	5.92	4.62	4.07	3.59	0.35	0.64
57	7.51	5.46	4.21	3.65	3.22	0.30	0.56
58	6.74	4.98	3.80	3.24	2.86	0.25	0.47
59	5.98	4.49	3.39	2.83	2.51	0.21	0.39
60	5.19	3.97	2.96	2.43	2.15	0.16	0.30
61	4.27	3.26	2.43	1.99	1.76	0.11	0.22
62	3.45	2.63	1.96	1.60	1.42	0.09	0.18
63	3.42	2.61	1.94	1.59	1.40	0.07	0.14
64	3.39	2.57	1.91	1.56	1.37	0.06	0.11

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.49	4.84	3.68	3.31	3.02	0.80	1.61
26	8.76	5.18	3.95	3.55	3.24	0.86	1.74
27	9.02	5.51	4.20	3.78	3.44	0.92	1.85
28	9.27	5.83	4.44	3.99	3.63	0.97	1.94
29	9.51	6.11	4.64	4.18	3.80	1.00	1.96
30	9.70	6.36	4.82	4.34	3.95	1.00	1.96
31	9.86	6.57	4.96	4.47	4.06	1.00	1.96
32	9.98	6.73	5.07	4.57	4.15	1.00	1.96
33	10.07	6.85	5.14	4.63	4.20	1.00	1.96
34	10.11	6.92	5.24	4.72	4.28	1.00	1.96
35	10.11	6.95	5.33	4.81	4.36	1.00	1.96
36	10.54	7.29	5.44	4.90	4.43	1.01	1.98
37	10.96	7.62	5.68	5.11	4.62	1.02	1.99
38	11.36	7.93	5.91	5.32	4.80	1.02	1.98
39	11.76	8.23	6.14	5.53	4.98	1.01	1.97
40	12.14	8.54	6.16	5.60	5.11	1.01	1.94
41	12.53	8.83	6.25	5.68	5.18	0.98	1.90
42	12.91	8.90	6.32	5.76	5.24	0.97	1.85
43	13.28	8.94	6.41	5.84	5.31	0.94	1.79
44	13.64	9.00	6.51	5.92	5.39	0.91	1.72
45	13.92	9.05	6.62	6.02	5.47	0.85	1.62
46	13.34	8.75	6.46	5.87	5.33	0.82	1.52
47	12.76	8.45	6.30	5.72	5.18	0.76	1.43
48	12.15	8.07	6.11	5.54	5.01	0.71	1.33
49	11.56	7.69	5.85	5.30	4.77	0.65	1.21
50	10.89	7.30	5.59	5.05	4.53	0.57	1.04
51	10.22	6.91	5.31	4.79	4.29	0.50	0.92
52	9.55	6.52	5.06	4.56	4.06	0.44	0.81
53	8.89	6.14	4.80	4.31	3.83	0.38	0.69
54	8.22	5.74	4.50	4.04	3.57	0.32	0.59
55	7.56	5.35	4.21	3.76	3.30	0.27	0.49
56	6.91	4.77	3.74	3.33	2.91	0.21	0.38
57	6.26	4.34	3.27	2.90	2.53	0.16	0.29
58	5.61	4.00	2.82	2.50	2.19	0.12	0.23
59	4.97	3.64	2.55	2.13	1.88	0.10	0.17
60	4.42	3.23	2.26	1.78	1.58	0.07	0.12
61	3.85	2.82	1.97	1.53	1.29	0.06	0.11
62	3.26	2.39	1.67	1.29	1.10	0.05	0.10
63	3.32	2.43	1.70	1.34	1.13	0.05	0.10
64	3.36	2.48	1.74	1.47	1.24	0.05	0.10

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	2.28	1.24	0.88	0.77	0.69	0.04	0.08
26	2.34	1.30	0.94	0.82	0.73	0.04	0.09
27	2.40	1.38	1.00	0.87	0.77	0.05	0.09
28	2.45	1.45	1.05	0.91	0.81	0.05	0.10
29	2.50	1.52	1.10	0.95	0.85	0.06	0.11
30	2.54	1.58	1.14	0.98	0.88	0.06	0.11
31	2.58	1.64	1.18	1.01	0.90	0.06	0.12
32	2.63	1.68	1.21	1.03	0.93	0.06	0.12
33	2.68	1.71	1.24	1.05	0.94	0.06	0.12
34	2.72	1.73	1.25	1.06	0.95	0.06	0.12
35	2.76	1.75	1.26	1.07	0.96	0.06	0.12
36	2.81	1.84	1.33	1.12	1.01	0.07	0.13
37	2.87	1.93	1.40	1.18	1.06	0.07	0.14
38	2.99	2.02	1.46	1.24	1.11	0.08	0.14
39	3.11	2.11	1.53	1.30	1.16	0.08	0.14
40	3.24	2.21	1.60	1.36	1.22	0.09	0.15
41	3.36	2.31	1.67	1.43	1.28	0.09	0.16
42	3.49	2.41	1.74	1.49	1.33	0.09	0.17
43	3.63	2.51	1.82	1.56	1.39	0.10	0.17
44	3.77	2.62	1.89	1.63	1.46	0.10	0.18
45	3.91	2.73	1.97	1.70	1.52	0.11	0.19
46	4.03	2.80	2.03	1.76	1.57	0.11	0.20
47	4.16	2.86	2.09	1.81	1.62	0.11	0.20
48	4.28	2.93	2.15	1.87	1.66	0.11	0.20
49	4.41	2.99	2.22	1.92	1.71	0.12	0.20
50	4.54	3.06	2.28	1.98	1.76	0.12	0.20
51	4.66	3.12	2.34	2.03	1.80	0.12	0.20
52	4.79	3.18	2.40	2.09	1.85	0.12	0.20
53	4.92	3.25	2.46	2.15	1.94	0.11	0.20
54	5.05	3.32	2.54	2.29	2.06	0.11	0.20
55	5.13	3.45	2.72	2.46	2.20	0.11	0.20
56	4.99	3.36	2.66	2.38	2.11	0.11	0.19
57	4.81	3.32	2.49	2.23	1.96	0.10	0.17
58	4.58	3.24	2.33	2.08	1.85	0.08	0.15
59	4.33	3.12	2.21	1.94	1.74	0.08	0.14
60	4.03	2.95	2.07	1.78	1.58	0.07	0.12
61	3.66	2.68	1.88	1.53	1.29	0.06	0.11
62	3.26	2.39	1.67	1.29	1.10	0.05	0.10
63	3.32	2.43	1.70	1.34	1.13	0.05	0.10
64	3.36	2.48	1.74	1.47	1.24	0.05	0.10

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 3A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.52	0.03	0.05			
26	0.56	0.03	0.06			
27	0.60	0.03	0.06			
28	0.64	0.03	0.07			
29	0.68	0.04	0.07			
30	0.71	0.04	0.08			
31	0.72	0.04	0.08			
32	0.75	0.04	0.08			
33	0.76	0.04	0.08			
34	0.77	0.04	0.08			
35	0.77	0.04	0.09			
36	0.82	0.05	0.10			
37	0.87	0.05	0.10			
38	0.91	0.05	0.10			
39	0.95	0.06	0.11			
40	1.01	0.06	0.11			
41	1.05	0.06	0.12			
42	1.10	0.07	0.12			
43	1.14	0.07	0.13			
44	1.20	0.07	0.14			
45	1.24	0.08	0.14			
46	1.27	0.08	0.15			
47	1.32	0.08	0.15			
48	1.33	0.09	0.15			
49	1.36	0.09	0.15			
50	1.37	0.09	0.16			
51	1.39	0.09	0.16			
52	1.40	0.09	0.16			
53	1.42	0.09	0.16			
54	1.46	0.10	0.16			
55	1.49	0.09	0.17			
56	1.52	0.10	0.16			
57	1.48	0.09	0.16			
58	1.47	0.10	0.16			
59	1.44	0.09	0.15			
60	1.32	0.07	0.13			
61	1.22	0.06	0.12			
62	1.23	0.06	0.11			
63	1.30	0.07	0.12			
64	1.30	0.07	0.12			

Principal Life Insurance Company
2014 Pricing

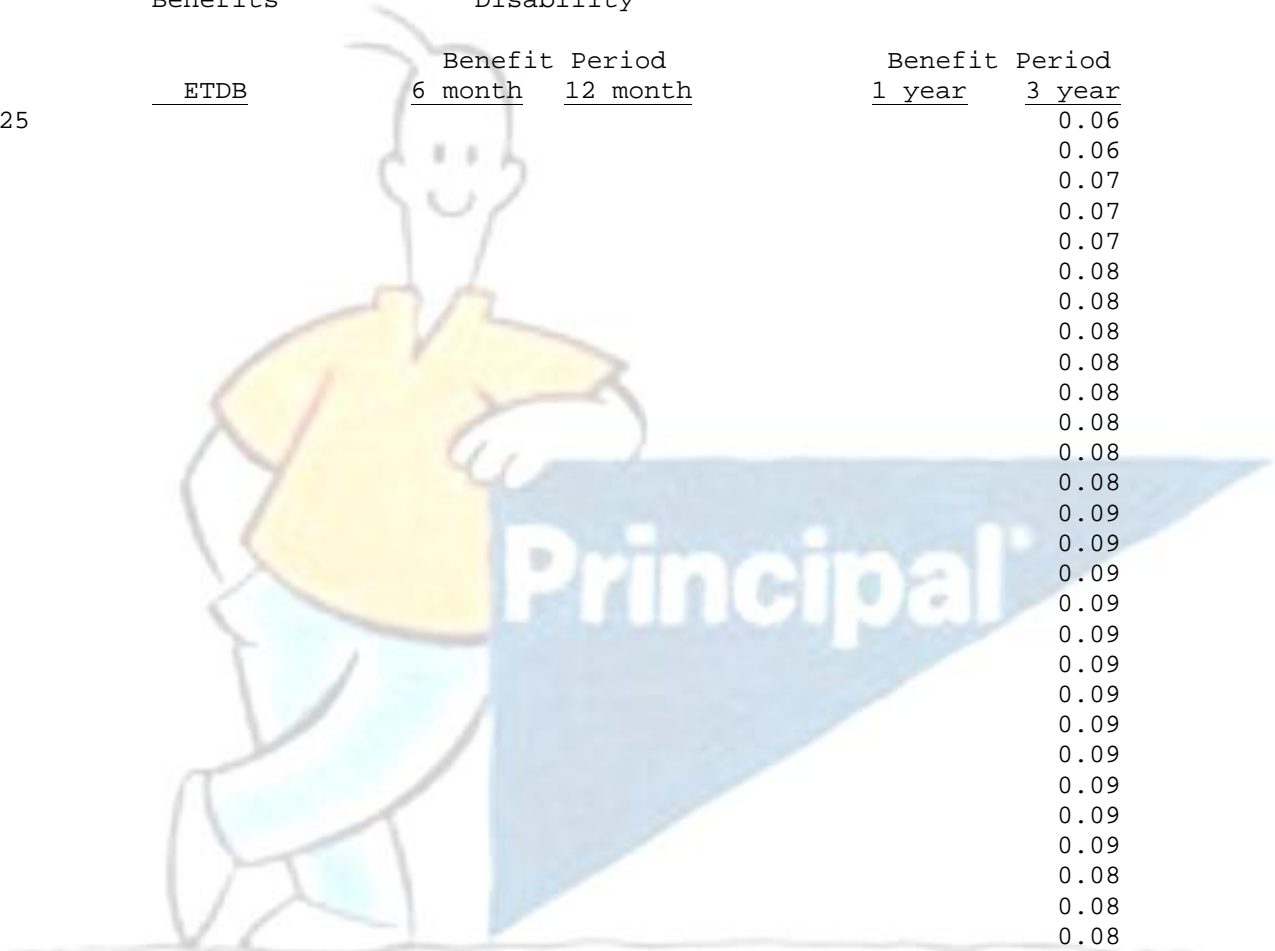
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 3A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.06
26					0.06
27					0.07
28					0.07
29					0.07
30					0.08
31					0.08
32					0.08
33					0.08
34					0.08
35					0.08
36					0.08
37					0.08
38					0.09
39					0.09
40					0.09
41					0.09
42					0.09
43					0.09
44					0.09
45					0.09
46					0.09
47					0.09
48					0.09
49					0.09
50					0.08
51					0.08
52					0.08
53					0.07
54					0.07
55					0.06
56					0.06
57					0.06
58					0.05
59					0.05
60					0.04
61					0.03
62					0.03
63					0.03
64					0.03



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	78.85	43.04	32.75	29.09	25.94	5.27	10.55
26	81.00	45.94	34.99	31.06	27.67	5.67	11.34
27	83.09	48.73	37.08	32.92	29.28	6.03	12.05
28	85.13	51.37	39.00	34.63	30.77	6.34	12.65
29	86.93	53.69	40.67	36.11	32.07	6.59	12.95
30	88.41	55.72	42.11	37.37	33.13	6.61	12.95
31	89.58	57.38	43.24	38.37	33.98	6.61	12.95
32	90.46	58.66	44.06	39.12	34.58	6.61	12.95
33	90.99	59.54	44.58	39.55	34.92	6.61	12.95
34	90.97	60.03	45.25	40.14	35.33	6.61	12.95
35	90.95	60.15	46.04	40.82	35.93	6.61	12.95
36	94.54	62.86	46.69	41.40	36.36	6.77	13.20
37	98.00	65.42	48.62	43.06	37.69	6.87	13.37
38	101.29	67.89	50.44	44.62	38.96	6.95	13.44
39	104.58	70.29	52.21	46.16	40.16	6.98	13.46
40	107.77	72.66	52.17	46.61	41.00	7.00	13.43
41	110.90	74.99	52.74	47.11	41.38	6.98	13.34
42	113.99	75.34	53.26	47.53	41.68	6.94	13.19
43	117.05	75.50	53.83	48.04	42.02	6.85	13.01
44	120.00	75.77	54.52	48.61	42.43	6.76	12.77
45	122.21	76.08	55.27	49.24	42.86	6.62	12.44
46	122.45	76.90	56.38	50.18	43.51	6.45	12.09
47	122.81	77.80	57.55	51.16	44.19	6.26	11.67
48	123.15	78.11	58.73	52.12	44.81	6.02	11.19
49	123.54	78.45	59.24	52.48	44.86	5.77	10.67
50	123.19	78.84	59.78	52.85	44.92	5.42	10.01
51	122.90	79.27	60.34	53.25	44.98	5.11	9.39
52	122.63	79.73	61.25	53.94	45.25	4.76	8.70
53	122.44	80.56	62.25	54.67	45.50	4.40	7.99
54	122.33	81.39	63.09	55.27	45.61	4.02	7.26
55	122.27	82.40	64.07	55.80	45.48	3.62	6.53
56	122.76	80.74	62.52	54.38	43.74	3.07	5.48
57	123.17	81.43	60.56	52.66	41.85	2.54	4.52
58	123.53	83.98	58.40	50.89	40.09	2.08	3.69
59	123.82	86.48	59.70	49.15	38.65	1.84	3.26
60	126.42	88.32	60.96	47.04	37.35	1.88	3.32
61	128.91	90.09	62.21	47.36	35.78	1.92	3.39
62	131.66	92.03	63.54	48.37	36.54	1.96	3.45
63	134.20	93.82	64.78	50.10	37.72	1.99	3.53
64	136.80	95.65	66.04	54.84	41.29	2.03	3.60

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	50.45	25.93	18.44	15.78	13.55	0.68	1.21
26	51.52	27.13	19.62	16.71	14.33	0.73	1.30
27	52.55	28.70	20.70	17.60	15.06	0.77	1.40
28	53.55	30.18	21.73	18.38	15.72	0.83	1.47
29	54.47	31.53	22.64	19.10	16.31	0.87	1.55
30	55.28	32.71	23.46	19.72	16.83	0.90	1.61
31	55.90	33.71	24.17	20.22	17.25	0.93	1.66
32	56.93	34.53	24.75	20.63	17.58	0.95	1.71
33	57.69	35.13	25.20	20.91	17.80	0.97	1.74
34	58.42	35.50	25.49	21.06	17.95	0.97	1.74
35	59.23	35.66	25.65	21.09	17.97	0.98	1.74
36	60.11	37.39	26.89	22.11	18.80	1.04	1.83
37	61.27	39.11	28.11	23.15	19.64	1.09	1.94
38	63.57	40.81	29.35	24.18	20.48	1.14	2.04
39	65.94	42.54	30.59	25.23	21.33	1.21	2.14
40	68.33	44.30	31.86	26.33	22.21	1.26	2.24
41	70.76	46.13	33.13	27.43	23.11	1.32	2.34
42	73.27	47.98	34.43	28.55	24.03	1.37	2.45
43	75.84	49.89	35.74	29.73	24.96	1.43	2.56
44	78.47	51.84	37.06	30.90	25.93	1.50	2.67
45	81.21	53.81	38.39	32.11	26.91	1.56	2.79
46	83.46	54.94	39.44	33.03	27.60	1.61	2.86
47	85.72	56.01	40.49	33.93	28.29	1.66	2.94
48	88.00	57.07	41.50	34.82	28.96	1.69	3.01
49	90.28	58.12	42.52	35.71	29.62	1.73	3.09
50	92.59	59.20	43.55	36.60	30.28	1.77	3.16
51	94.89	60.24	44.54	37.48	30.92	1.80	3.21
52	97.23	61.33	45.59	38.36	31.55	1.83	3.25
53	99.58	62.44	46.68	39.42	32.92	1.85	3.29
54	102.05	63.71	48.04	41.90	34.89	1.87	3.32
55	103.43	66.06	51.32	44.74	37.04	1.85	3.29
56	108.45	69.60	54.20	47.15	38.22	1.88	3.32
57	113.36	74.61	55.01	47.97	38.33	1.83	3.22
58	118.15	79.55	56.47	49.37	39.40	1.73	3.06
59	122.82	84.38	58.94	49.15	38.65	1.69	2.98
60	126.42	88.32	60.96	47.04	37.35	1.88	3.32
61	128.91	90.09	62.21	47.36	35.78	1.92	3.39
62	131.66	92.03	63.54	48.37	36.54	1.96	3.45
63	134.20	93.82	64.78	50.10	37.72	1.99	3.53
64	136.80	95.65	66.04	54.84	41.29	2.03	3.60

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	48.83	22.27	15.61	12.10	10.00		
26	49.52	23.66	16.52	12.76	10.49		
27	50.19	24.99	17.36	13.35	10.94		
28	50.83	26.25	18.12	13.89	11.36		
29	51.41	27.41	18.82	14.37	11.72		
30	51.90	28.42	19.45	14.81	12.06		
31	52.07	29.29	20.00	15.19	12.35		
32	52.05	29.98	20.46	15.48	12.57		
33	52.05	30.51	20.81	15.71	12.76		
34	52.05	30.83	21.02	15.86	12.89		
35	52.05	30.97	21.11	15.92	12.94		
36	53.57	32.07	21.95	16.53	13.41		
37	55.02	33.10	22.76	17.11	13.84		
38	56.37	34.09	23.52	17.70	14.29		
39	57.71	35.06	24.31	18.28	14.74		
40	59.03	36.01	25.07	18.88	15.19		
41	60.34	36.96	25.83	19.47	15.66		
42	61.63	37.91	26.58	20.05	16.12		
43	62.94	38.89	27.32	20.65	16.61		
44	64.27	39.82	28.06	21.28	17.11		
45	65.64	40.74	28.78	21.89	17.62		
46	67.07	41.52	29.37	22.47	18.04		
47	68.51	42.28	29.95	23.03	18.47		
48	70.01	43.04	30.52	23.61	18.91		
49	71.56	43.83	31.10	24.22	19.38		
50	73.13	44.67	31.71	24.85	19.86		
51	74.78	45.58	32.39	25.51	20.38		
52	76.52	46.57	33.10	26.23	20.94		
53	78.40	47.67	33.90	27.03	21.56		
54	80.47	49.02	34.92	27.98	22.29		
55	81.87	50.04	35.76	28.76	22.88		
56	84.75	52.86	37.55	30.57	24.29		
57	88.23	56.27	39.77	32.74	26.00		
58	92.70	60.57	42.63	35.48	28.12		
59	98.77	65.93	46.15	38.82	30.74		
60	106.67	71.21	49.85	41.93	33.20		
61	115.20	76.91	53.84	45.28	35.06		
62	124.41	83.06	58.15	47.40	35.81		
63	131.52	89.70	62.80	49.10	36.97		
64	134.06	93.74	64.72	53.74	40.46		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 3A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	13.05	0.54	0.96	7.82	0.10	0.17
26	13.68	0.58	1.04	8.07	0.11	0.18
27	14.26	0.62	1.10	8.31	0.11	0.20
28	14.77	0.66	1.16	8.53	0.12	0.20
29	15.23	0.69	1.21	8.71	0.13	0.21
30	15.63	0.71	1.26	8.87	0.13	0.21
31	15.95	0.72	1.29	9.01	0.13	0.22
32	16.19	0.74	1.31	9.12	0.14	0.23
33	16.34	0.75	1.33	9.20	0.14	0.23
34	16.43	0.75	1.34	9.24	0.14	0.23
35	16.41	0.75	1.34	9.26	0.14	0.23
36	17.10	0.79	1.42	9.50	0.15	0.25
37	17.82	0.85	1.49	9.73	0.15	0.26
38	18.52	0.88	1.57	9.96	0.15	0.27
39	19.25	0.93	1.65	10.19	0.16	0.28
40	19.99	0.97	1.73	10.42	0.17	0.30
41	20.74	1.02	1.81	10.65	0.17	0.31
42	21.52	1.07	1.89	10.88	0.18	0.32
43	22.32	1.12	1.98	11.13	0.19	0.33
44	23.13	1.16	2.06	11.37	0.20	0.34
45	23.96	1.22	2.15	11.61	0.20	0.35
46	24.52	1.26	2.22	11.77	0.21	0.36
47	25.09	1.29	2.29	11.92	0.21	0.38
48	25.64	1.33	2.36	12.08	0.21	0.39
49	26.19	1.36	2.41	12.26	0.23	0.40
50	26.71	1.40	2.48	12.42	0.25	0.42
51	27.23	1.43	2.54	12.60	0.25	0.43
52	27.74	1.46	2.59	12.79	0.26	0.45
53	28.91	1.53	2.70	13.01	0.27	0.46
54	30.61	1.62	2.86	13.27	0.27	0.48
55	32.46	1.72	3.03	13.42	0.29	0.50
56	34.74	1.82	3.24	14.03	0.31	0.53
57	36.08	1.89	3.34	14.74	0.33	0.58
58	38.39	1.99	3.51	15.63	0.37	0.64
59	40.39	2.02	3.55	16.66	0.40	0.69
60	41.02	1.98	3.49	18.18	0.45	0.79
61	41.27	2.01	3.54	18.06	0.46	0.80
62	44.33	2.17	3.84	17.84	0.46	0.80
63	46.31	2.29	4.04	17.52	0.45	0.79
64	45.53	2.26	4.00	17.05	0.44	0.78

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 3A Female non-smoker

Age	HH754	HH759/719		HH756/711	
	Extended Total Disability Benefits	Short-Term Residual Disability		Recovery Benefits	
	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25		1.74	2.90	0.25	0.51
26		1.87	3.12	0.27	0.54
27		2.00	3.33	0.29	0.57
28		2.11	3.52	0.30	0.60
29		2.22	3.70	0.31	0.63
30		2.31	3.85	0.32	0.65
31		2.39	3.99	0.33	0.66
32		2.47	4.11	0.34	0.68
33		2.52	4.20	0.34	0.68
34		2.56	4.26	0.35	0.69
35		2.57	4.28	0.35	0.69
36		2.69	4.49	0.36	0.72
37		2.80	4.69	0.37	0.75
38		2.92	4.89	0.39	0.78
39		3.02	5.08	0.40	0.80
40		3.12	5.27	0.42	0.83
41		3.22	5.45	0.43	0.86
42		3.32	5.64	0.44	0.89
43		3.40	5.82	0.45	0.91
44		3.49	6.00	0.47	0.94
45		3.57	6.16	0.48	0.96
46		3.64	6.32	0.49	0.98
47		3.69	6.46	0.50	1.00
48		3.74	6.60	0.51	1.02
49		3.80	6.75	0.52	1.03
50		3.85	6.91	0.52	1.05
51		3.92	7.07	0.53	1.06
52		3.99	7.24	0.53	1.07
53		4.07	7.44	0.54	1.07
54		4.19	7.69	0.54	1.08
55		4.34	8.00	0.55	1.10
56		4.60	8.54	0.57	1.13
57		4.94	9.19	0.58	1.17
58		5.37	10.03	0.61	1.22
59		5.90	11.05	0.64	1.27
60		6.61	12.43	0.67	1.35
61		6.54	12.35	0.67	1.34
62		6.43	12.18	0.66	1.33
63		6.27	11.91	0.65	1.30
64		6.14	11.68	0.64	1.28

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.04	3.78	2.84	2.51	2.21	0.59	1.20
26	7.22	4.04	3.04	2.68	2.38	0.64	1.28
27	7.42	4.28	3.24	2.86	2.52	0.68	1.37
28	7.59	4.52	3.42	3.01	2.65	0.72	1.41
29	7.67	4.74	3.55	3.15	2.77	0.72	1.42
30	7.78	4.92	3.69	3.26	2.87	0.72	1.42
31	7.90	5.07	3.79	3.34	2.92	0.72	1.42
32	8.00	5.16	3.83	3.37	2.96	0.72	1.42
33	8.07	5.23	3.88	3.41	3.00	0.72	1.42
34	8.11	5.28	3.96	3.48	3.05	0.72	1.42
35	8.11	5.31	4.03	3.55	3.11	0.72	1.42
36	8.42	5.55	4.10	3.61	3.15	0.72	1.43
37	8.72	5.78	4.27	3.75	3.27	0.73	1.43
38	9.03	6.00	4.42	3.90	3.39	0.72	1.42
39	9.31	6.21	4.59	4.03	3.50	0.72	1.39
40	9.60	6.43	4.59	4.06	3.57	0.71	1.35
41	9.87	6.63	4.65	4.12	3.60	0.69	1.32
42	10.16	6.66	4.67	4.16	3.63	0.67	1.29
43	10.42	6.66	4.73	4.21	3.65	0.66	1.24
44	10.67	6.69	4.78	4.26	3.69	0.63	1.19
45	10.86	6.72	4.85	4.31	3.73	0.59	1.12
46	10.36	6.47	4.72	4.19	3.62	0.55	1.04
47	9.92	6.25	4.60	4.07	3.49	0.52	0.99
48	9.43	5.95	4.45	3.95	3.37	0.48	0.90
49	8.94	5.66	4.25	3.75	3.20	0.45	0.83
50	8.41	5.35	4.05	3.56	3.04	0.38	0.69
51	7.91	5.07	3.83	3.37	2.85	0.34	0.62
52	7.38	4.77	3.65	3.20	2.69	0.29	0.54
53	6.87	4.50	3.45	3.01	2.52	0.25	0.45
54	6.36	4.21	3.23	2.82	2.33	0.21	0.39
55	5.86	3.93	3.03	2.63	2.15	0.18	0.32
56	5.37	3.52	2.71	2.34	1.89	0.13	0.25
57	4.90	3.22	2.38	2.06	1.63	0.12	0.19
58	4.41	2.99	2.07	1.77	1.41	0.08	0.15
59	3.94	2.73	1.89	1.53	1.19	0.08	0.11
60	3.53	2.45	1.69	1.29	1.00	0.05	0.08
61	3.07	2.14	1.46	1.11	0.81	0.04	0.07
62	2.59	1.81	1.24	0.93	0.68	0.03	0.06
63	2.63	1.84	1.25	0.97	0.71	0.03	0.06
64	2.67	1.87	1.28	1.06	0.77	0.03	0.06

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.99	1.01	0.70	0.59	0.52	0.03	0.06
26	2.04	1.06	0.75	0.63	0.52	0.03	0.06
27	2.09	1.12	0.80	0.67	0.56	0.03	0.07
28	2.12	1.18	0.85	0.70	0.58	0.03	0.07
29	2.16	1.23	0.88	0.73	0.61	0.04	0.07
30	2.19	1.27	0.91	0.75	0.63	0.04	0.08
31	2.22	1.33	0.94	0.77	0.64	0.04	0.08
32	2.23	1.35	0.95	0.77	0.66	0.04	0.08
33	2.28	1.37	0.98	0.79	0.67	0.04	0.08
34	2.31	1.39	0.98	0.80	0.67	0.04	0.08
35	2.35	1.40	0.98	0.80	0.68	0.04	0.08
36	2.39	1.47	1.04	0.84	0.71	0.05	0.10
37	2.42	1.54	1.10	0.89	0.74	0.05	0.10
38	2.52	1.60	1.13	0.93	0.77	0.05	0.10
39	2.61	1.66	1.20	0.96	0.80	0.05	0.10
40	2.72	1.74	1.24	1.01	0.83	0.06	0.11
41	2.80	1.81	1.29	1.06	0.88	0.06	0.11
42	2.91	1.88	1.32	1.10	0.91	0.06	0.12
43	3.01	1.96	1.40	1.15	0.95	0.06	0.12
44	3.12	2.03	1.45	1.19	0.99	0.07	0.13
45	3.22	2.12	1.49	1.24	1.02	0.07	0.13
46	3.31	2.16	1.54	1.28	1.07	0.07	0.14
47	3.41	2.20	1.58	1.31	1.08	0.08	0.13
48	3.49	2.25	1.62	1.37	1.10	0.07	0.13
49	3.59	2.28	1.65	1.38	1.13	0.07	0.13
50	3.68	2.34	1.71	1.42	1.17	0.07	0.14
51	3.76	2.37	1.75	1.44	1.19	0.09	0.13
52	3.85	2.41	1.77	1.50	1.22	0.08	0.12
53	3.94	2.45	1.81	1.53	1.26	0.08	0.13
54	4.04	2.50	1.87	1.63	1.34	0.08	0.14
55	4.09	2.59	2.01	1.75	1.42	0.08	0.13
56	3.98	2.54	1.97	1.69	1.36	0.06	0.13
57	3.85	2.49	1.85	1.59	1.26	0.06	0.12
58	3.66	2.46	1.73	1.49	1.17	0.05	0.10
59	3.45	2.36	1.65	1.39	1.10	0.05	0.09
60	3.22	2.24	1.55	1.29	1.00	0.05	0.08
61	2.92	2.03	1.40	1.11	0.81	0.04	0.07
62	2.59	1.81	1.24	0.93	0.68	0.03	0.06
63	2.63	1.84	1.25	0.97	0.71	0.03	0.06
64	2.67	1.87	1.28	1.06	0.77	0.03	0.06

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 3A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.42	0.03	0.04			
26	0.45	0.03	0.05			
27	0.48	0.03	0.05			
28	0.50	0.03	0.05			
29	0.52	0.03	0.05			
30	0.53	0.03	0.06			
31	0.55	0.03	0.06			
32	0.56	0.03	0.06			
33	0.56	0.03	0.06			
34	0.56	0.03	0.06			
35	0.56	0.03	0.06			
36	0.60	0.03	0.06			
37	0.62	0.03	0.07			
38	0.66	0.04	0.07			
39	0.68	0.04	0.07			
40	0.71	0.04	0.08			
41	0.75	0.04	0.08			
42	0.77	0.04	0.08			
43	0.80	0.05	0.10			
44	0.83	0.05	0.10			
45	0.86	0.05	0.10			
46	0.87	0.05	0.10			
47	0.90	0.05	0.10			
48	0.90	0.06	0.10			
49	0.93	0.05	0.10			
50	0.93	0.05	0.11			
51	0.93	0.05	0.10			
52	0.93	0.05	0.10			
53	0.95	0.06	0.11			
54	0.97	0.06	0.11			
55	0.98	0.06	0.11			
56	0.99	0.06	0.11			
57	0.96	0.06	0.10			
58	0.95	0.06	0.10			
59	0.93	0.06	0.10			
60	0.85	0.05	0.09			
61	0.77	0.04	0.07			
62	0.77	0.03	0.06			
63	0.81	0.03	0.07			
64	0.79	0.03	0.07			

Principal Life Insurance Company
2014 Pricing

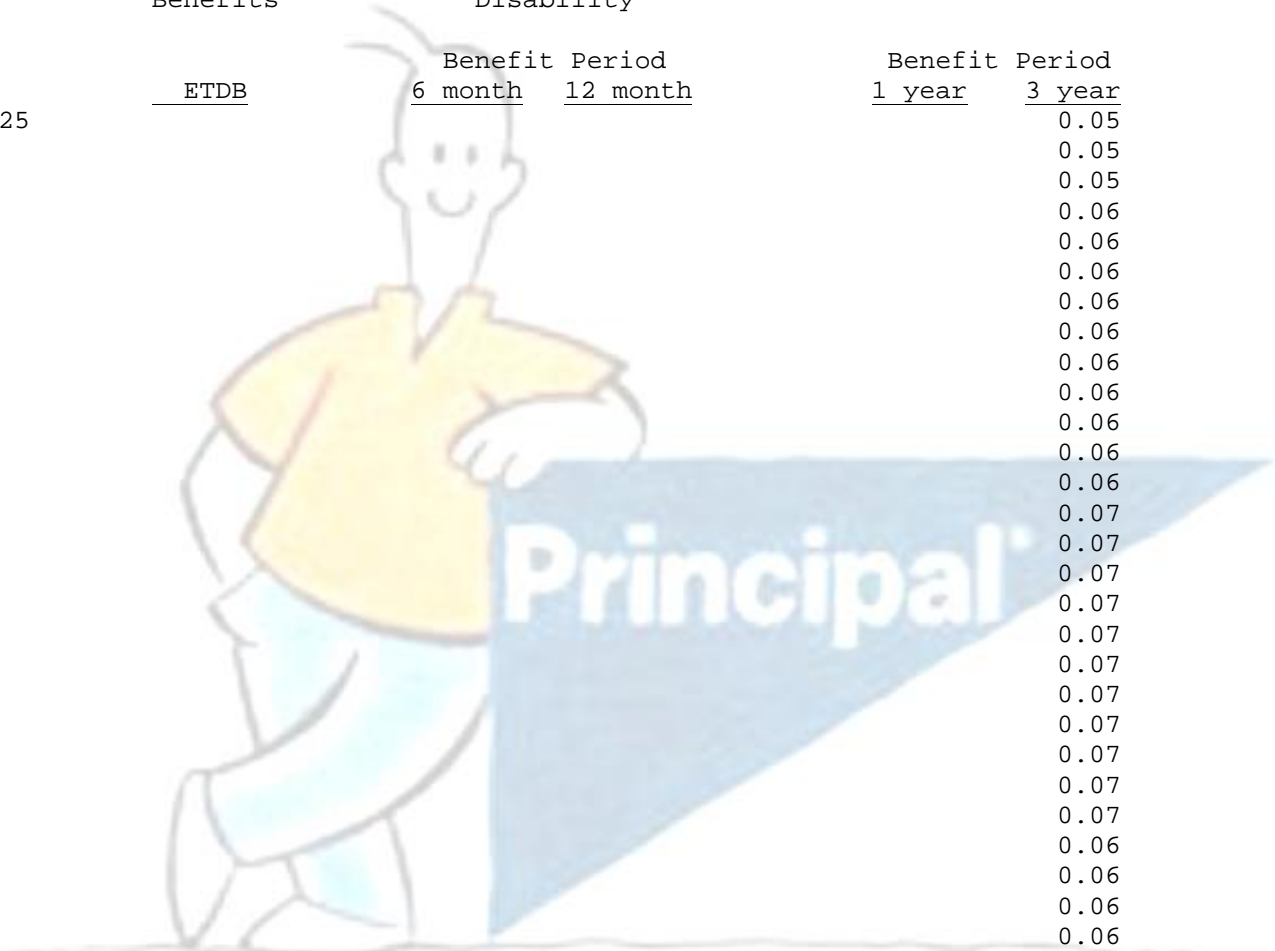
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 3A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.05
26					0.05
27					0.05
28					0.06
29					0.06
30					0.06
31					0.06
32					0.06
33					0.06
34					0.06
35					0.06
36					0.06
37					0.06
38					0.07
39					0.07
40					0.07
41					0.07
42					0.07
43					0.07
44					0.07
45					0.07
46					0.07
47					0.07
48					0.07
49					0.06
50					0.06
51					0.06
52					0.06
53					0.05
54					0.05
55					0.05
56					0.05
57					0.04
58					0.04
59					0.03
60					0.03
61					0.02
62					0.02
63					0.02
64					0.02



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 70
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	15.32	8.91	6.87	6.21	5.70	1.85	3.75
26	15.85	9.56	7.39	6.68	6.12	2.01	4.07
27	16.35	10.18	7.88	7.13	6.53	2.13	4.34
28	16.84	10.78	8.32	7.54	6.92	2.26	4.59
29	17.29	11.32	8.73	7.91	7.25	2.38	4.80
30	17.67	11.79	9.08	8.24	7.54	2.42	4.82
31	17.99	12.20	9.37	8.50	7.79	2.43	4.84
32	18.24	12.52	9.60	8.71	7.97	2.44	4.86
33	18.43	12.76	9.77	8.86	8.11	2.45	4.88
34	18.53	12.93	9.86	8.96	8.20	2.47	4.90
35	18.57	13.01	9.90	8.99	8.23	2.48	4.92
36	19.40	13.68	10.42	9.47	8.65	2.57	5.05
37	20.21	14.34	10.92	9.93	9.06	2.62	5.13
38	21.00	14.97	11.42	10.38	9.47	2.66	5.18
39	21.79	15.59	11.91	10.83	9.86	2.68	5.21
40	22.57	16.23	12.40	11.28	10.26	2.69	5.21
41	23.36	16.85	12.86	11.72	10.66	2.69	5.22
42	24.13	17.48	13.12	12.01	11.02	2.68	5.22
43	24.90	18.10	13.42	12.28	11.26	2.66	5.18
44	25.68	18.72	13.74	12.57	11.51	2.64	5.13
45	26.45	19.03	14.10	12.88	11.80	2.62	5.08
46	27.30	19.51	14.57	13.31	12.18	2.62	5.05
47	28.12	20.03	15.08	13.77	12.58	2.62	5.02
48	28.94	20.59	15.63	14.26	13.02	2.61	5.00
49	29.74	21.09	16.13	14.71	13.41	2.61	4.96
50	30.53	21.59	16.64	15.16	13.80	2.49	4.72
51	31.33	22.09	17.15	15.61	14.19	2.48	4.68
52	32.10	22.82	17.82	16.21	14.70	2.46	4.62
53	32.85	23.65	18.57	16.87	15.29	2.45	4.57
54	33.62	24.54	19.35	17.57	15.88	2.42	4.50
55	34.41	25.58	20.25	18.31	16.55	2.39	4.44
56	36.37	26.22	20.80	18.83	16.91	2.31	4.24
57	37.74	26.60	21.03	18.94	16.95	2.26	4.15
58	37.26	26.82	21.20	18.88	16.98	2.22	4.06
59	36.77	27.04	21.38	18.81	17.02	2.17	3.96
60	36.27	27.26	21.55	18.75	17.05	2.13	3.87
61	35.77	27.48	21.73	18.69	17.09	2.08	3.78
62	35.02	27.08	21.38	18.37	16.79	2.02	3.70
63	33.21	25.67	20.20	17.32	15.81	1.90	3.47
64	30.87	24.26	19.03	16.27	14.82	1.76	3.22

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 67
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	15.11	8.69	6.65	6.00	5.48	1.71	3.44
26	15.60	9.31	7.15	6.44	5.89	1.85	3.71
27	16.09	9.92	7.60	6.86	6.27	1.96	3.96
28	16.55	10.49	8.03	7.25	6.63	2.08	4.18
29	16.98	11.00	8.42	7.59	6.93	2.17	4.35
30	17.34	11.46	8.75	7.90	7.21	2.22	4.37
31	17.64	11.84	9.02	8.15	7.43	2.22	4.37
32	17.86	12.14	9.22	8.33	7.60	2.22	4.38
33	18.03	12.36	9.37	8.47	7.71	2.22	4.39
34	18.12	12.51	9.44	8.54	7.78	2.23	4.39
35	18.14	12.58	9.46	8.56	7.80	2.23	4.39
36	18.92	13.20	9.94	8.98	8.18	2.31	4.49
37	19.69	13.81	10.40	9.40	8.54	2.33	4.56
38	20.42	14.39	10.84	9.80	8.90	2.37	4.58
39	21.16	14.96	11.28	10.20	9.23	2.36	4.60
40	21.88	15.53	11.57	10.55	9.57	2.21	4.31
41	22.59	16.10	11.77	10.73	9.79	2.18	4.23
42	23.29	16.65	11.96	10.89	9.94	2.14	4.14
43	24.00	16.85	12.17	11.08	10.11	2.10	4.05
44	24.69	17.02	12.39	11.28	10.29	2.06	3.95
45	25.39	17.20	12.65	11.51	10.48	2.02	3.85
46	26.13	17.52	12.99	11.82	10.75	1.99	3.78
47	26.84	17.87	13.36	12.15	11.05	1.95	3.69
48	27.20	18.24	13.75	12.50	11.35	1.92	3.61
49	27.31	18.46	14.04	12.75	11.55	1.87	3.51
50	27.40	18.69	14.34	13.00	11.73	1.73	3.23
51	27.51	18.93	14.63	13.25	11.92	1.68	3.12
52	27.89	19.32	15.02	13.58	12.17	1.62	2.99
53	28.31	19.73	15.44	13.93	12.44	1.55	2.85
54	28.79	20.16	15.85	14.26	12.68	1.48	2.70
55	29.37	20.64	16.29	14.63	12.89	1.40	2.54
56	29.33	20.97	16.35	14.43	12.73	1.25	2.26
57	29.29	21.30	16.42	14.24	12.58	1.19	2.16
58	29.25	21.62	16.49	14.04	12.42	1.14	2.05
59	29.22	21.95	16.56	13.85	12.25	1.08	1.95
60	29.18	22.28	16.63	13.66	12.09	1.03	1.84
61	28.05	21.40	15.95	13.08	11.56	0.97	1.74
62	27.32	20.83	15.50	12.70	11.22	0.93	1.68
63	27.09	20.64	15.35	12.56	11.09	0.92	1.66
64	26.85	20.32	15.09	12.34	10.89	0.90	1.63

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 65
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	14.93	8.52	6.49	5.83	5.32	1.62	3.23
26	15.41	9.12	6.95	6.25	5.69	1.74	3.48
27	15.88	9.71	7.39	6.65	6.05	1.85	3.70
28	16.32	10.26	7.81	7.02	6.40	1.95	3.91
29	16.73	10.75	8.17	7.35	6.69	2.04	4.06
30	17.07	11.19	8.48	7.64	6.94	2.07	4.07
31	17.35	11.55	8.74	7.87	7.15	2.07	4.07
32	17.57	11.84	8.93	8.03	7.30	2.07	4.07
33	17.72	12.06	9.06	8.16	7.40	2.07	4.07
34	17.79	12.18	9.22	8.31	7.53	2.07	4.07
35	17.79	12.24	9.37	8.47	7.67	2.07	4.07
36	18.55	12.83	9.57	8.62	7.81	2.09	4.14
37	19.28	13.40	10.00	9.00	8.14	2.09	4.10
38	19.98	13.95	10.41	9.37	8.46	2.07	4.05
39	20.69	14.49	10.81	9.73	8.76	2.04	3.97
40	21.38	15.02	10.83	9.86	8.99	1.89	3.65
41	22.05	15.55	10.99	10.01	9.12	1.85	3.56
42	22.71	15.66	11.13	10.13	9.23	1.80	3.45
43	23.37	15.74	11.29	10.27	9.35	1.75	3.34
44	24.02	15.83	11.46	10.42	9.49	1.70	3.22
45	24.51	15.93	11.64	10.59	9.63	1.65	3.10
46	24.60	16.15	11.92	10.83	9.83	1.60	3.00
47	24.70	16.37	12.20	11.07	10.03	1.55	2.90
48	24.81	16.46	12.48	11.32	10.23	1.50	2.78
49	24.90	16.56	12.62	11.42	10.28	1.43	2.66
50	24.84	16.67	12.75	11.53	10.34	1.29	2.38
51	24.79	16.76	12.89	11.63	10.40	1.22	2.24
52	24.73	16.87	13.09	11.79	10.51	1.14	2.09
53	24.67	17.04	13.31	11.96	10.61	1.06	1.93
54	24.60	17.19	13.48	12.09	10.68	0.98	1.76
55	24.54	17.37	13.68	12.19	10.70	0.88	1.59
56	24.48	16.90	13.25	11.78	10.30	0.75	1.34
57	24.42	16.93	12.76	11.33	9.89	0.65	1.17
58	24.36	17.36	12.23	10.87	9.50	0.59	1.06
59	24.29	17.78	12.44	10.42	9.19	0.52	0.93
60	24.80	18.15	12.71	9.97	8.88	0.54	0.95
61	25.29	18.52	12.96	10.04	8.50	0.55	0.97
62	25.83	18.92	13.24	10.25	8.69	0.55	0.99
63	26.33	19.28	13.50	10.62	8.96	0.57	1.01
64	26.58	19.66	13.76	11.62	9.81	0.58	1.04

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 5 year
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.04	4.90	3.49	3.04	2.72	0.20	0.37
26	9.27	5.14	3.72	3.24	2.90	0.23	0.40
27	9.49	5.46	3.95	3.43	3.06	0.25	0.42
28	9.70	5.75	4.15	3.60	3.21	0.26	0.46
29	9.90	6.02	4.35	3.75	3.35	0.27	0.48
30	10.08	6.27	4.52	3.89	3.48	0.28	0.49
31	10.22	6.48	4.66	4.00	3.58	0.29	0.51
32	10.44	6.64	4.80	4.09	3.67	0.30	0.53
33	10.61	6.78	4.89	4.16	3.72	0.30	0.53
34	10.78	6.86	4.96	4.21	3.77	0.31	0.54
35	10.94	6.92	5.01	4.22	3.78	0.31	0.54
36	11.13	7.28	5.27	4.44	3.99	0.33	0.57
37	11.38	7.64	5.54	4.68	4.19	0.33	0.61
38	11.84	8.00	5.80	4.91	4.40	0.35	0.63
39	12.32	8.37	6.06	5.15	4.61	0.37	0.67
40	12.81	8.75	6.34	5.39	4.83	0.40	0.70
41	13.31	9.14	6.62	5.65	5.05	0.41	0.73
42	13.83	9.54	6.91	5.90	5.29	0.43	0.77
43	14.36	9.96	7.20	6.18	5.52	0.45	0.79
44	14.92	10.38	7.50	6.45	5.76	0.47	0.83
45	15.49	10.82	7.79	6.72	6.02	0.48	0.85
46	15.97	11.08	8.04	6.95	6.20	0.49	0.88
47	16.46	11.33	8.29	7.17	6.40	0.50	0.90
48	16.96	11.59	8.53	7.39	6.58	0.53	0.92
49	17.46	11.84	8.77	7.61	6.78	0.53	0.94
50	17.96	12.10	9.02	7.83	6.96	0.54	0.96
51	18.46	12.35	9.26	8.05	7.14	0.54	0.96
52	18.97	12.60	9.50	8.26	7.32	0.55	0.97
53	19.48	12.87	9.76	8.53	7.67	0.55	0.98
54	20.01	13.16	10.07	9.08	8.18	0.55	0.99
55	20.33	13.66	10.78	9.72	8.72	0.55	0.97
56	21.29	14.35	11.34	10.17	9.02	0.53	0.94
57	22.21	15.35	11.48	10.29	9.06	0.51	0.91
58	23.13	16.32	11.76	10.52	9.35	0.50	0.88
59	24.01	17.28	12.25	10.42	9.19	0.48	0.85
60	24.80	18.15	12.71	9.97	8.88	0.54	0.95
61	25.29	18.52	12.96	10.04	8.50	0.55	0.97
62	25.83	18.92	13.24	10.25	8.69	0.55	0.99
63	26.33	19.28	13.50	10.62	8.96	0.57	1.01
64	26.58	19.66	13.76	11.62	9.81	0.58	1.04

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 2 year
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	8.29	3.95	2.78	2.22	1.60		
26	8.42	4.21	2.95	2.34	1.64		
27	8.55	4.45	3.11	2.46	1.68		
28	8.69	4.68	3.26	2.57	1.73		
29	8.80	4.89	3.39	2.68	1.80		
30	8.90	5.09	3.51	2.76	1.88		
31	8.97	5.24	3.62	2.84	1.96		
32	8.98	5.39	3.70	2.90	2.06		
33	8.98	5.48	3.78	2.96	2.15		
34	8.98	5.55	3.83	2.99	2.24		
35	8.98	5.58	3.85	3.01	2.35		
36	9.27	5.80	4.01	3.13	2.46		
37	9.53	6.00	4.17	3.26	2.56		
38	9.79	6.20	4.32	3.39	2.68		
39	10.04	6.38	4.48	3.51	2.80		
40	10.29	6.57	4.64	3.64	2.92		
41	10.54	6.77	4.79	3.77	3.04		
42	10.79	6.96	4.95	3.90	3.17		
43	11.04	7.15	5.10	4.03	3.30		
44	11.31	7.35	5.25	4.16	3.44		
45	11.57	7.54	5.41	4.30	3.58		
46	11.86	7.71	5.54	4.44	3.74		
47	12.15	7.88	5.68	4.57	3.91		
48	12.45	8.05	5.80	4.71	4.08		
49	12.77	8.23	5.94	4.85	4.28		
50	13.09	8.41	6.08	5.00	4.41		
51	13.42	8.61	6.23	5.16	4.62		
52	13.78	8.83	6.40	5.32	4.85		
53	14.16	9.06	6.57	5.51	5.12		
54	14.59	9.35	6.80	5.73	5.42		
55	14.89	9.58	6.99	5.91	5.78		
56	15.48	10.16	7.37	6.32	6.12		
57	16.18	10.86	7.83	6.79	6.55		
58	17.09	11.73	8.42	7.40	7.08		
59	18.30	12.83	9.16	8.13	7.36		
60	19.76	13.85	9.89	8.78	7.38		
61	21.34	14.96	10.68	9.49	8.08		
62	23.05	16.16	11.54	10.04	8.52		
63	24.89	17.45	12.46	10.41	8.78		
64	26.05	18.85	13.46	11.39	9.61		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Benefit Period: to 365 day

Occupation Class: 3A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	8.23	2.58	1.48	0.73	0.33
26	8.30	2.77	1.60	0.79	0.35
27	8.36	2.97	1.72	0.84	0.37
28	8.43	3.16	1.81	0.90	0.41
29	8.44	3.32	1.91	0.94	0.42
30	8.44	3.46	1.99	0.97	0.44
31	8.42	3.60	2.06	1.01	0.45
32	8.42	3.69	2.11	1.04	0.46
33	8.42	3.76	2.16	1.06	0.47
34	8.42	3.81	2.19	1.07	0.47
35	8.42	3.81	2.19	1.07	0.47
36	8.66	3.96	2.28	1.12	0.50
37	8.86	4.08	2.38	1.17	0.52
38	9.05	4.20	2.46	1.22	0.54
39	9.23	4.32	2.55	1.26	0.57
40	9.39	4.42	2.62	1.30	0.59
41	9.52	4.52	2.70	1.36	0.60
42	9.66	4.61	2.76	1.39	0.63
43	9.78	4.70	2.82	1.43	0.64
44	9.88	4.76	2.88	1.46	0.66
45	9.98	4.83	2.92	1.49	0.68
46	10.08	4.87	2.97	1.54	0.70
47	10.19	4.91	3.01	1.56	0.72
48	10.30	4.95	3.02	1.60	0.74
49	10.39	4.99	3.05	1.61	0.75
50	10.49	5.03	3.07	1.67	0.77
51	10.60	5.08	3.09	1.69	0.79
52	10.72	5.12	3.13	1.73	0.82
53	10.84	5.20	3.18	1.77	0.83
54	10.98	5.28	3.25	1.81	0.86
55	11.01	5.34	3.29	1.85	0.88
56	11.22	5.59	3.43	1.96	0.94
57	11.48	5.88	3.60	2.09	1.00
58	11.87	6.26	3.84	2.26	1.08
59	12.44	6.74	4.12	2.46	1.17
60	13.59	7.56	4.60	2.78	1.33
61	12.92	7.44	4.52	2.77	1.33
62	12.39	7.33	4.43	2.74	1.33
63	11.98	7.24	4.33	2.71	1.31
64	11.61	7.10	4.24	2.65	1.29

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section

Add-on for Residual Rider forms HH758 & HH718

Elimination Period: 365 day

Occupation Class: 3A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	2.40	0.15	0.27	0.98	0.03	0.04
26	2.61	0.16	0.29	1.06	0.03	0.04
27	2.79	0.17	0.31	1.13	0.03	0.05
28	2.97	0.18	0.33	1.21	0.03	0.05
29	3.12	0.20	0.34	1.26	0.03	0.06
30	3.26	0.21	0.36	1.32	0.03	0.06
31	3.37	0.22	0.37	1.37	0.03	0.06
32	3.46	0.22	0.38	1.40	0.03	0.06
33	3.52	0.22	0.39	1.43	0.03	0.07
34	3.57	0.22	0.41	1.45	0.03	0.07
35	3.57	0.22	0.41	1.45	0.03	0.07
36	3.79	0.24	0.42	1.53	0.03	0.07
37	4.02	0.26	0.45	1.60	0.04	0.09
38	4.23	0.27	0.48	1.67	0.04	0.09
39	4.45	0.29	0.49	1.73	0.04	0.09
40	4.67	0.29	0.52	1.80	0.04	0.09
41	4.91	0.30	0.54	1.87	0.05	0.09
42	5.13	0.32	0.57	1.93	0.05	0.09
43	5.38	0.34	0.60	2.00	0.05	0.09
44	5.60	0.35	0.62	2.07	0.05	0.10
45	5.82	0.36	0.65	2.13	0.06	0.10
46	6.00	0.37	0.67	2.19	0.06	0.11
47	6.17	0.39	0.68	2.25	0.06	0.11
48	6.33	0.41	0.70	2.31	0.06	0.11
49	6.50	0.41	0.73	2.36	0.06	0.12
50	6.65	0.41	0.73	2.42	0.08	0.12
51	6.80	0.41	0.74	2.49	0.08	0.13
52	6.93	0.43	0.77	2.55	0.08	0.13
53	7.23	0.44	0.79	2.61	0.09	0.14
54	7.66	0.47	0.83	2.67	0.09	0.14
55	8.11	0.50	0.87	2.73	0.08	0.14
56	8.68	0.53	0.94	2.86	0.09	0.15
57	9.01	0.55	0.95	3.03	0.09	0.16
58	9.55	0.57	1.01	3.23	0.10	0.19
59	9.97	0.57	1.01	3.44	0.11	0.20
60	10.01	0.55	0.99	3.74	0.13	0.22
61	10.10	0.56	1.00	3.77	0.13	0.23
62	10.92	0.60	1.08	3.79	0.13	0.23
63	11.54	0.64	1.14	3.79	0.13	0.22
64	11.46	0.64	1.14	3.74	0.13	0.22

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

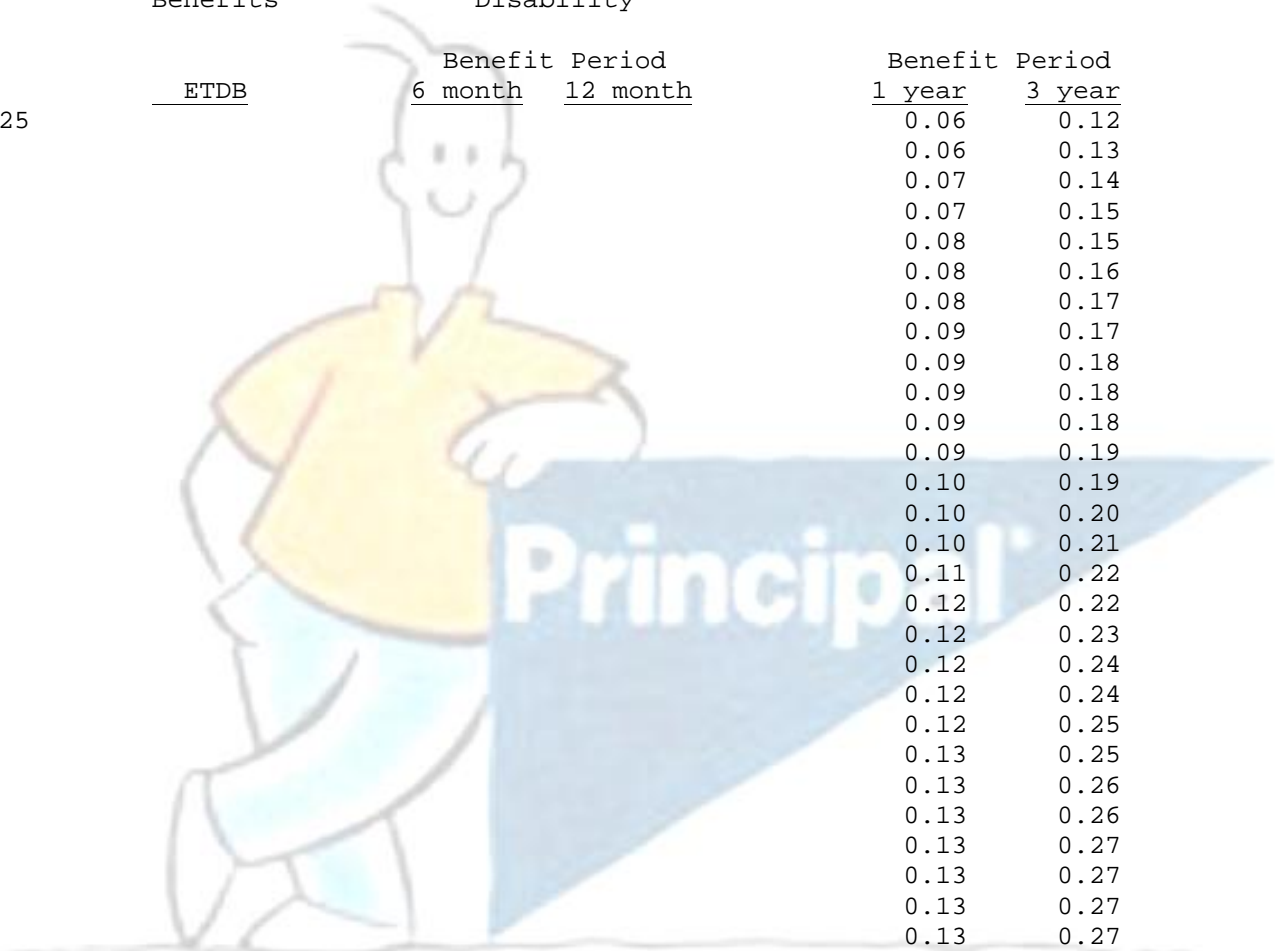
Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Occupation Class: 3A Female non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.06	0.12
26				0.06	0.13
27				0.07	0.14
28				0.07	0.15
29				0.08	0.15
30				0.08	0.16
31				0.08	0.17
32				0.09	0.17
33				0.09	0.18
34				0.09	0.18
35				0.09	0.18
36				0.09	0.19
37				0.10	0.19
38				0.10	0.20
39				0.10	0.21
40				0.11	0.22
41				0.12	0.22
42				0.12	0.23
43				0.12	0.24
44				0.12	0.24
45				0.12	0.25
46				0.13	0.25
47				0.13	0.26
48				0.13	0.26
49				0.13	0.27
50				0.13	0.27
51				0.13	0.27
52				0.13	0.27
53				0.13	0.27
54				0.13	0.27
55				0.13	0.27
56				0.14	0.27
57				0.14	0.27
58				0.14	0.28
59				0.14	0.29
60				0.15	0.30
61				0.15	0.29
62				0.14	0.29
63				0.14	0.29
64				0.14	0.29



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 70
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	17.41	10.12	7.81	7.06	6.48	2.10	4.26
26	18.01	10.86	8.40	7.59	6.96	2.28	4.62
27	18.58	11.57	8.95	8.10	7.42	2.42	4.93
28	19.14	12.25	9.46	8.57	7.86	2.57	5.22
29	19.65	12.86	9.92	8.99	8.24	2.70	5.45
30	20.08	13.40	10.32	9.36	8.57	2.75	5.48
31	20.44	13.86	10.65	9.66	8.85	2.76	5.50
32	20.73	14.23	10.91	9.90	9.06	2.77	5.52
33	20.94	14.50	11.10	10.07	9.22	2.78	5.54
34	21.06	14.69	11.21	10.18	9.32	2.81	5.57
35	21.10	14.78	11.25	10.22	9.35	2.82	5.59
36	22.05	15.55	11.84	10.76	9.83	2.92	5.74
37	22.97	16.29	12.41	11.28	10.30	2.98	5.83
38	23.86	17.01	12.98	11.80	10.76	3.02	5.89
39	24.76	17.72	13.53	12.31	11.21	3.05	5.92
40	25.65	18.44	14.09	12.82	11.66	3.06	5.92
41	26.54	19.15	14.61	13.32	12.11	3.06	5.93
42	27.42	19.86	14.91	13.65	12.52	3.04	5.93
43	28.30	20.57	15.25	13.95	12.79	3.02	5.89
44	29.18	21.27	15.61	14.28	13.08	3.00	5.83
45	30.06	21.63	16.02	14.64	13.41	2.98	5.77
46	31.02	22.17	16.56	15.12	13.84	2.98	5.74
47	31.96	22.76	17.14	15.65	14.30	2.98	5.71
48	32.89	23.40	17.76	16.21	14.80	2.97	5.68
49	33.79	23.97	18.33	16.72	15.24	2.97	5.64
50	34.69	24.53	18.91	17.23	15.68	2.83	5.36
51	35.60	25.10	19.49	17.74	16.12	2.82	5.32
52	36.48	25.93	20.25	18.42	16.71	2.80	5.25
53	37.33	26.87	21.10	19.17	17.37	2.78	5.19
54	38.20	27.89	21.99	19.97	18.05	2.75	5.11
55	39.10	29.07	23.01	20.81	18.81	2.72	5.04
56	41.33	29.79	23.64	21.40	19.22	2.62	4.82
57	42.89	30.23	23.90	21.52	19.26	2.57	4.72
58	42.34	30.48	24.09	21.45	19.30	2.52	4.61
59	41.78	30.73	24.29	21.38	19.34	2.46	4.51
60	41.22	30.98	24.49	21.31	19.38	2.41	4.40
61	40.65	31.23	24.69	21.24	19.42	2.36	4.30
62	39.80	30.77	24.30	20.88	19.08	2.30	4.21
63	37.74	29.17	22.96	19.68	17.97	2.16	3.94
64	35.08	27.57	21.62	18.49	16.84	2.00	3.66

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 67
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	17.17	9.88	7.56	6.82	6.23	1.94	3.91
26	17.73	10.58	8.12	7.32	6.69	2.10	4.22
27	18.28	11.27	8.64	7.80	7.12	2.23	4.50
28	18.81	11.92	9.13	8.24	7.53	2.36	4.75
29	19.30	12.50	9.57	8.63	7.88	2.47	4.94
30	19.70	13.02	9.94	8.98	8.19	2.52	4.97
31	20.04	13.45	10.25	9.26	8.44	2.52	4.97
32	20.30	13.80	10.48	9.47	8.64	2.52	4.98
33	20.49	14.05	10.65	9.62	8.76	2.52	4.99
34	20.59	14.22	10.73	9.71	8.84	2.53	4.99
35	20.61	14.29	10.75	9.73	8.86	2.53	4.99
36	21.50	15.00	11.29	10.21	9.29	2.62	5.10
37	22.37	15.69	11.82	10.68	9.70	2.65	5.18
38	23.21	16.35	12.32	11.14	10.11	2.69	5.21
39	24.04	17.00	12.82	11.59	10.49	2.68	5.23
40	24.86	17.65	13.15	11.99	10.88	2.51	4.90
41	25.67	18.29	13.38	12.19	11.13	2.48	4.81
42	26.47	18.92	13.59	12.38	11.30	2.43	4.70
43	27.27	19.15	13.83	12.59	11.49	2.39	4.60
44	28.06	19.34	14.08	12.82	11.69	2.34	4.49
45	28.85	19.55	14.37	13.08	11.91	2.29	4.38
46	29.69	19.91	14.76	13.43	12.22	2.26	4.29
47	30.50	20.31	15.18	13.81	12.56	2.22	4.19
48	30.91	20.73	15.63	14.21	12.90	2.18	4.10
49	31.03	20.98	15.96	14.49	13.12	2.13	3.99
50	31.14	21.24	16.30	14.77	13.33	1.97	3.67
51	31.26	21.51	16.63	15.06	13.55	1.91	3.55
52	31.69	21.95	17.07	15.43	13.83	1.84	3.40
53	32.17	22.42	17.55	15.83	14.14	1.76	3.24
54	32.72	22.91	18.01	16.21	14.41	1.68	3.07
55	33.37	23.46	18.51	16.62	14.65	1.59	2.89
56	33.33	23.83	18.58	16.40	14.47	1.42	2.57
57	33.28	24.20	18.66	16.18	14.29	1.36	2.45
58	33.24	24.57	18.74	15.96	14.11	1.29	2.33
59	33.20	24.94	18.82	15.74	13.92	1.23	2.22
60	33.16	25.32	18.90	15.52	13.74	1.16	2.10
61	31.87	24.32	18.12	14.86	13.14	1.10	1.98
62	31.04	23.67	17.61	14.43	12.75	1.06	1.91
63	30.78	23.45	17.44	14.27	12.60	1.05	1.89
64	30.51	23.09	17.15	14.02	12.37	1.02	1.85

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 65
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	16.97	9.68	7.37	6.62	6.04	1.84	3.67
26	17.51	10.36	7.90	7.10	6.47	1.98	3.96
27	18.04	11.03	8.40	7.56	6.88	2.10	4.21
28	18.55	11.66	8.87	7.98	7.27	2.22	4.44
29	19.01	12.22	9.28	8.35	7.60	2.32	4.61
30	19.40	12.72	9.64	8.68	7.89	2.35	4.62
31	19.72	13.13	9.93	8.94	8.12	2.35	4.62
32	19.97	13.46	10.15	9.13	8.30	2.35	4.62
33	20.14	13.70	10.29	9.27	8.41	2.35	4.62
34	20.22	13.84	10.48	9.44	8.56	2.35	4.62
35	20.22	13.91	10.64	9.62	8.72	2.35	4.62
36	21.08	14.58	10.87	9.79	8.87	2.38	4.70
37	21.91	15.23	11.36	10.23	9.25	2.37	4.66
38	22.71	15.85	11.83	10.65	9.61	2.35	4.60
39	23.51	16.47	12.28	11.06	9.96	2.32	4.51
40	24.29	17.07	12.31	11.21	10.22	2.15	4.15
41	25.06	17.67	12.49	11.37	10.36	2.10	4.04
42	25.81	17.80	12.65	11.51	10.49	2.05	3.92
43	26.56	17.89	12.83	11.67	10.63	1.99	3.79
44	27.29	17.99	13.02	11.84	10.78	1.93	3.66
45	27.85	18.10	13.23	12.03	10.94	1.87	3.52
46	27.95	18.35	13.54	12.31	11.17	1.82	3.41
47	28.07	18.60	13.86	12.58	11.40	1.76	3.29
48	28.19	18.71	14.18	12.86	11.62	1.70	3.16
49	28.30	18.82	14.34	12.98	11.68	1.63	3.02
50	28.23	18.94	14.49	13.10	11.75	1.47	2.70
51	28.17	19.05	14.65	13.22	11.82	1.39	2.55
52	28.10	19.17	14.88	13.40	11.94	1.30	2.37
53	28.03	19.36	15.12	13.59	12.06	1.20	2.19
54	27.96	19.53	15.32	13.74	12.14	1.11	2.00
55	27.89	19.74	15.54	13.85	12.16	1.00	1.81
56	27.82	19.20	15.06	13.39	11.71	0.85	1.52
57	27.75	19.24	14.50	12.87	11.24	0.74	1.33
58	27.68	19.73	13.90	12.35	10.80	0.67	1.20
59	27.60	20.20	14.14	11.84	10.44	0.59	1.06
60	28.18	20.63	14.44	11.33	10.09	0.61	1.08
61	28.74	21.04	14.73	11.41	9.66	0.62	1.10
62	29.35	21.50	15.05	11.65	9.87	0.63	1.13
63	29.92	21.91	15.34	12.07	10.18	0.65	1.15
64	30.20	22.34	15.64	13.21	11.15	0.66	1.18

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: 5 year
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.27	5.57	3.97	3.46	3.09	0.23	0.42
26	10.53	5.84	4.23	3.68	3.29	0.26	0.46
27	10.78	6.20	4.49	3.90	3.48	0.28	0.48
28	11.02	6.53	4.72	4.09	3.65	0.29	0.52
29	11.25	6.84	4.94	4.26	3.81	0.31	0.54
30	11.45	7.12	5.14	4.42	3.95	0.32	0.56
31	11.61	7.36	5.30	4.55	4.07	0.33	0.58
32	11.86	7.55	5.45	4.65	4.17	0.34	0.60
33	12.06	7.70	5.56	4.73	4.23	0.34	0.60
34	12.25	7.80	5.64	4.78	4.28	0.35	0.61
35	12.43	7.86	5.69	4.80	4.30	0.35	0.61
36	12.65	8.27	5.99	5.05	4.53	0.37	0.65
37	12.93	8.68	6.29	5.32	4.76	0.38	0.69
38	13.46	9.09	6.59	5.58	5.00	0.40	0.72
39	14.00	9.51	6.89	5.85	5.24	0.42	0.76
40	14.56	9.94	7.21	6.13	5.49	0.45	0.79
41	15.13	10.39	7.52	6.42	5.74	0.47	0.83
42	15.72	10.84	7.85	6.71	6.01	0.49	0.87
43	16.32	11.32	8.18	7.02	6.27	0.51	0.90
44	16.95	11.80	8.52	7.33	6.55	0.53	0.94
45	17.60	12.29	8.85	7.64	6.84	0.54	0.97
46	18.15	12.59	9.14	7.90	7.05	0.56	1.00
47	18.71	12.88	9.42	8.15	7.27	0.57	1.02
48	19.27	13.17	9.69	8.40	7.48	0.60	1.04
49	19.84	13.46	9.97	8.65	7.70	0.60	1.07
50	20.41	13.75	10.25	8.90	7.91	0.61	1.09
51	20.98	14.03	10.52	9.15	8.11	0.61	1.09
52	21.56	14.32	10.80	9.39	8.32	0.62	1.10
53	22.14	14.62	11.09	9.69	8.72	0.63	1.11
54	22.74	14.95	11.44	10.32	9.29	0.63	1.12
55	23.10	15.52	12.25	11.05	9.91	0.62	1.10
56	24.19	16.31	12.89	11.56	10.25	0.60	1.07
57	25.24	17.44	13.05	11.69	10.30	0.58	1.03
58	26.28	18.55	13.36	11.95	10.62	0.57	1.00
59	27.28	19.64	13.92	11.84	10.44	0.55	0.97
60	28.18	20.63	14.44	11.33	10.09	0.61	1.08
61	28.74	21.04	14.73	11.41	9.66	0.62	1.10
62	29.35	21.50	15.05	11.65	9.87	0.63	1.13
63	29.92	21.91	15.34	12.07	10.18	0.65	1.15
64	30.20	22.34	15.64	13.21	11.15	0.66	1.18

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 2 year
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	9.42	4.49	3.16	2.52	1.82		
26	9.57	4.78	3.35	2.66	1.86		
27	9.72	5.06	3.53	2.80	1.91		
28	9.87	5.32	3.70	2.92	1.97		
29	10.00	5.56	3.85	3.04	2.04		
30	10.11	5.78	3.99	3.14	2.14		
31	10.19	5.96	4.11	3.23	2.23		
32	10.21	6.12	4.21	3.30	2.34		
33	10.21	6.23	4.29	3.36	2.44		
34	10.21	6.31	4.35	3.40	2.55		
35	10.21	6.34	4.37	3.42	2.67		
36	10.53	6.59	4.56	3.56	2.79		
37	10.83	6.82	4.74	3.71	2.91		
38	11.12	7.04	4.91	3.85	3.05		
39	11.41	7.25	5.09	3.99	3.18		
40	11.69	7.47	5.27	4.14	3.32		
41	11.98	7.69	5.44	4.28	3.46		
42	12.26	7.91	5.62	4.43	3.60		
43	12.55	8.13	5.80	4.58	3.75		
44	12.85	8.35	5.97	4.73	3.91		
45	13.15	8.57	6.15	4.89	4.07		
46	13.48	8.76	6.30	5.04	4.25		
47	13.81	8.95	6.45	5.19	4.44		
48	14.15	9.15	6.59	5.35	4.64		
49	14.51	9.35	6.75	5.51	4.86		
50	14.87	9.56	6.91	5.68	5.01		
51	15.25	9.78	7.08	5.86	5.25		
52	15.66	10.03	7.27	6.05	5.51		
53	16.09	10.30	7.47	6.26	5.82		
54	16.58	10.63	7.73	6.51	6.16		
55	16.92	10.89	7.94	6.72	6.57		
56	17.59	11.55	8.37	7.18	6.96		
57	18.39	12.34	8.90	7.72	7.44		
58	19.42	13.33	9.57	8.41	8.05		
59	20.79	14.58	10.41	9.24	8.36		
60	22.45	15.74	11.24	9.98	8.39		
61	24.25	17.00	12.14	10.78	9.18		
62	26.19	18.36	13.11	11.42	9.67		
63	28.28	19.83	14.16	11.83	9.98		
64	29.60	21.42	15.29	12.95	10.93		

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: to 365 day

Occupation Class: 3A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	9.35	2.93	1.69	0.84	0.37
26	9.43	3.15	1.83	0.90	0.40
27	9.51	3.37	1.95	0.96	0.42
28	9.58	3.59	2.06	1.02	0.46
29	9.60	3.77	2.16	1.07	0.48
30	9.59	3.93	2.25	1.11	0.50
31	9.57	4.09	2.33	1.15	0.51
32	9.57	4.20	2.40	1.18	0.52
33	9.57	4.28	2.46	1.21	0.54
34	9.57	4.33	2.48	1.22	0.54
35	9.57	4.34	2.48	1.21	0.54
36	9.83	4.50	2.60	1.28	0.57
37	10.07	4.64	2.70	1.33	0.59
38	10.28	4.77	2.80	1.38	0.62
39	10.49	4.91	2.89	1.43	0.64
40	10.67	5.02	2.97	1.48	0.67
41	10.82	5.13	3.06	1.54	0.69
42	10.97	5.24	3.14	1.58	0.71
43	11.11	5.33	3.21	1.62	0.73
44	11.23	5.42	3.27	1.66	0.76
45	11.34	5.49	3.32	1.69	0.77
46	11.46	5.54	3.37	1.74	0.80
47	11.58	5.58	3.41	1.77	0.82
48	11.70	5.63	3.44	1.81	0.84
49	11.80	5.67	3.46	1.84	0.85
50	11.92	5.71	3.48	1.89	0.88
51	12.04	5.77	3.52	1.92	0.90
52	12.18	5.82	3.57	1.96	0.93
53	12.31	5.91	3.61	2.01	0.94
54	12.48	6.00	3.69	2.06	0.98
55	12.51	6.07	3.74	2.11	1.00
56	12.75	6.34	3.90	2.22	1.06
57	13.05	6.68	4.09	2.37	1.13
58	13.49	7.11	4.36	2.57	1.22
59	14.14	7.66	4.69	2.80	1.34
60	15.45	8.59	5.23	3.16	1.51
61	14.68	8.46	5.14	3.14	1.51
62	14.07	8.33	5.03	3.12	1.50
63	13.61	8.23	4.91	3.08	1.49
64	13.19	8.07	4.82	3.01	1.46

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Elimination Period: 365 day

Occupation Class: 3A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	2.73	0.17	0.31	1.11	0.03	0.05
26	2.97	0.19	0.33	1.20	0.03	0.05
27	3.18	0.20	0.35	1.28	0.03	0.06
28	3.37	0.21	0.38	1.37	0.03	0.06
29	3.55	0.22	0.40	1.43	0.03	0.07
30	3.70	0.23	0.41	1.49	0.04	0.07
31	3.83	0.24	0.42	1.56	0.04	0.07
32	3.94	0.24	0.43	1.59	0.04	0.07
33	4.00	0.25	0.44	1.63	0.04	0.08
34	4.05	0.25	0.46	1.64	0.04	0.08
35	4.05	0.25	0.46	1.65	0.04	0.08
36	4.31	0.28	0.48	1.74	0.04	0.08
37	4.56	0.29	0.51	1.82	0.05	0.09
38	4.81	0.30	0.54	1.91	0.05	0.09
39	5.06	0.32	0.56	1.97	0.05	0.10
40	5.32	0.34	0.59	2.05	0.05	0.10
41	5.58	0.35	0.62	2.13	0.06	0.10
42	5.83	0.36	0.65	2.20	0.06	0.11
43	6.11	0.38	0.68	2.28	0.06	0.11
44	6.36	0.40	0.71	2.36	0.06	0.12
45	6.62	0.42	0.74	2.42	0.07	0.12
46	6.82	0.42	0.75	2.49	0.07	0.13
47	7.01	0.44	0.77	2.56	0.07	0.13
48	7.20	0.46	0.80	2.63	0.07	0.13
49	7.38	0.46	0.82	2.69	0.07	0.14
50	7.56	0.47	0.83	2.76	0.09	0.14
51	7.72	0.47	0.85	2.82	0.09	0.15
52	7.88	0.49	0.87	2.89	0.09	0.15
53	8.21	0.50	0.90	2.96	0.09	0.15
54	8.70	0.53	0.94	3.03	0.09	0.15
55	9.21	0.57	1.00	3.10	0.09	0.16
56	9.86	0.59	1.06	3.25	0.10	0.18
57	10.23	0.62	1.08	3.44	0.11	0.18
58	10.85	0.65	1.14	3.67	0.11	0.21
59	11.32	0.65	1.15	3.91	0.13	0.23
60	11.37	0.63	1.12	4.25	0.14	0.25
61	11.47	0.63	1.13	4.29	0.14	0.26
62	12.40	0.69	1.23	4.30	0.14	0.26
63	13.10	0.73	1.29	4.30	0.14	0.25
64	13.01	0.73	1.29	4.25	0.14	0.25

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 70
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	18.43	10.71	8.27	7.47	6.86	1.68	3.40
26	18.74	11.30	8.74	7.90	7.25	1.79	3.62
27	19.01	11.84	9.15	8.29	7.59	1.88	3.80
28	19.24	12.31	9.51	8.62	7.90	1.95	3.95
29	19.41	12.70	9.80	8.88	8.14	2.01	4.04
30	19.48	13.00	10.01	9.08	8.31	2.02	4.02
31	19.47	13.20	10.15	9.20	8.43	2.00	3.96
32	19.38	13.30	10.20	9.26	8.47	1.97	3.90
33	19.21	13.30	10.18	9.24	8.45	1.94	3.85
34	18.95	13.21	10.08	9.16	8.38	1.92	3.79
35	18.61	13.04	9.92	9.02	8.25	1.89	3.73
36	19.06	13.44	10.23	9.30	8.50	1.90	3.75
37	19.44	13.79	10.51	9.55	8.72	1.91	3.74
38	19.78	14.10	10.76	9.78	8.92	1.90	3.70
39	20.09	14.38	10.98	9.99	9.10	1.88	3.65
40	20.36	14.64	11.19	10.17	9.26	1.85	3.58
41	20.60	14.86	11.34	10.34	9.40	1.81	3.50
42	20.80	15.07	11.31	10.35	9.50	1.77	3.43
43	20.97	15.24	11.30	10.33	9.47	1.74	3.36
44	21.10	15.39	11.29	10.33	9.46	1.71	3.30
45	21.21	15.26	11.30	10.33	9.46	1.67	3.22
46	21.27	15.20	11.35	10.37	9.49	1.64	3.16
47	21.28	15.16	11.41	10.42	9.52	1.60	3.08
48	21.26	15.12	11.48	10.48	9.57	1.57	3.00
49	21.18	15.02	11.49	10.48	9.55	1.53	2.90
50	21.07	14.90	11.48	10.46	9.52	1.48	2.78
51	20.94	14.76	11.46	10.43	9.48	1.43	2.68
52	20.75	14.75	11.52	10.48	9.51	1.38	2.58
53	20.53	14.77	11.60	10.54	9.55	1.33	2.47
54	20.28	14.81	11.67	10.60	9.58	1.28	2.35
55	20.02	14.88	11.78	10.65	9.63	1.22	2.25
56	20.39	14.70	11.66	10.56	9.48	1.19	2.19
57	20.36	14.35	11.35	10.22	9.14	1.12	2.06
58	19.31	13.90	10.99	9.79	8.81	1.05	1.93
59	18.29	13.45	10.63	9.36	8.47	0.99	1.80
60	17.29	13.00	10.27	8.94	8.13	0.92	1.67
61	16.31	12.53	9.91	8.53	7.80	0.85	1.54
62	15.26	11.80	9.31	8.00	7.32	0.79	1.44
63	13.84	10.70	8.42	7.22	6.59	0.71	1.28
64	12.28	9.65	7.57	6.47	5.90	0.62	1.13

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 67
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	18.17	10.45	8.00	7.21	6.60	1.55	3.12
26	18.45	11.01	8.45	7.62	6.96	1.65	3.31
27	18.70	11.53	8.84	7.98	7.29	1.73	3.47
28	18.91	11.98	9.18	8.29	7.57	1.79	3.60
29	19.06	12.35	9.45	8.53	7.79	1.84	3.67
30	19.11	12.63	9.64	8.71	7.95	1.85	3.64
31	19.09	12.81	9.76	8.82	8.04	1.82	3.58
32	18.98	12.90	9.80	8.85	8.07	1.79	3.52
33	18.80	12.89	9.76	8.83	8.04	1.76	3.46
34	18.52	12.79	9.65	8.73	7.95	1.73	3.39
35	18.17	12.60	9.48	8.58	7.82	1.69	3.33
36	18.58	12.97	9.76	8.83	8.03	1.71	3.34
37	18.94	13.28	10.01	9.04	8.22	1.70	3.32
38	19.24	13.55	10.22	9.24	8.38	1.69	3.28
39	19.51	13.80	10.40	9.40	8.51	1.66	3.23
40	19.73	14.01	10.44	9.52	8.63	1.62	3.12
41	19.93	14.19	10.38	9.46	8.64	1.58	3.04
42	20.08	14.35	10.31	9.39	8.57	1.54	2.97
43	20.21	14.19	10.24	9.33	8.51	1.50	2.90
44	20.29	13.99	10.18	9.27	8.45	1.47	2.81
45	20.35	13.80	10.14	9.23	8.40	1.43	2.71
46	20.36	13.65	10.12	9.21	8.38	1.38	2.60
47	20.31	13.52	10.11	9.20	8.36	1.32	2.48
48	19.98	13.39	10.10	9.19	8.34	1.26	2.36
49	19.45	13.15	10.00	9.08	8.22	1.20	2.23
50	18.92	12.90	9.90	8.97	8.10	1.12	2.08
51	18.38	12.65	9.78	8.85	7.97	1.05	1.94
52	18.03	12.48	9.71	8.78	7.87	0.98	1.81
53	17.69	12.33	9.65	8.70	7.77	0.91	1.67
54	17.37	12.16	9.56	8.60	7.65	0.85	1.54
55	17.08	12.01	9.48	8.51	7.50	0.78	1.40
56	16.44	11.75	9.17	8.09	7.14	0.70	1.27
57	15.80	11.49	8.86	7.68	6.78	0.64	1.16
58	15.16	11.21	8.55	7.28	6.44	0.58	1.04
59	14.53	10.92	8.24	6.89	6.10	0.51	0.93
60	13.91	10.62	7.93	6.51	5.76	0.45	0.81
61	12.79	9.76	7.27	5.97	5.28	0.39	0.70
62	11.90	9.07	6.75	5.53	4.89	0.36	0.65
63	11.29	8.60	6.39	5.23	4.62	0.34	0.61
64	10.68	8.08	6.00	4.91	4.33	0.32	0.57

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 65
Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	17.96	10.24	7.80	7.01	6.39	1.47	2.93
26	18.22	10.79	8.22	7.39	6.73	1.55	3.11
27	18.45	11.28	8.60	7.73	7.04	1.63	3.25
28	18.65	11.72	8.92	8.02	7.30	1.69	3.36
29	18.78	12.07	9.17	8.25	7.51	1.73	3.43
30	18.82	12.34	9.35	8.42	7.65	1.73	3.39
31	18.78	12.51	9.46	8.51	7.74	1.70	3.33
32	18.67	12.59	9.48	8.54	7.76	1.67	3.27
33	18.47	12.57	9.44	8.50	7.71	1.64	3.20
34	18.19	12.45	9.43	8.49	7.70	1.61	3.14
35	17.84	12.26	9.39	8.48	7.69	1.57	3.08
36	18.22	12.60	9.40	8.46	7.67	1.58	3.08
37	18.55	12.90	9.62	8.66	7.83	1.57	3.06
38	18.83	13.14	9.81	8.83	7.97	1.55	3.01
39	19.08	13.36	9.97	8.97	8.08	1.52	2.95
40	19.28	13.55	9.77	8.90	8.11	1.48	2.84
41	19.45	13.71	9.69	8.82	8.04	1.44	2.76
42	19.58	13.50	9.59	8.73	7.96	1.40	2.66
43	19.68	13.25	9.50	8.65	7.87	1.35	2.56
44	19.74	13.01	9.42	8.56	7.80	1.30	2.45
45	19.65	12.77	9.34	8.49	7.72	1.24	2.33
46	19.16	12.58	9.29	8.44	7.66	1.18	2.21
47	18.69	12.39	9.23	8.38	7.59	1.12	2.09
48	18.22	12.09	9.16	8.31	7.51	1.05	1.95
49	17.74	11.80	8.98	8.13	7.32	0.98	1.81
50	17.15	11.50	8.80	7.95	7.14	0.89	1.64
51	16.56	11.20	8.61	7.77	6.95	0.82	1.50
52	15.98	10.90	8.46	7.62	6.79	0.74	1.35
53	15.41	10.64	8.31	7.47	6.63	0.66	1.20
54	14.84	10.37	8.13	7.29	6.44	0.59	1.06
55	14.28	10.10	7.96	7.09	6.22	0.51	0.92
56	13.72	9.47	7.43	6.61	5.78	0.42	0.75
57	13.17	9.13	6.88	6.11	5.33	0.34	0.60
58	12.63	9.00	6.34	5.63	4.93	0.27	0.48
59	12.08	8.84	6.19	5.19	4.57	0.23	0.41
60	11.82	8.65	6.06	4.75	4.23	0.23	0.40
61	11.53	8.45	5.91	4.58	3.88	0.22	0.39
62	11.25	8.24	5.77	4.47	3.78	0.22	0.38
63	10.97	8.03	5.62	4.43	3.73	0.21	0.37
64	10.57	7.82	5.47	4.62	3.90	0.21	0.36

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Benefit Period: to 365 day

Occupation Class: 3A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	7.88	2.33	1.32	0.68	0.30
26	7.78	2.49	1.40	0.72	0.32
27	7.71	2.65	1.48	0.76	0.34
28	7.62	2.78	1.53	0.79	0.36
29	7.55	2.87	1.58	0.81	0.37
30	7.48	2.94	1.62	0.83	0.37
31	7.39	2.96	1.61	0.85	0.38
32	7.32	2.92	1.60	0.85	0.38
33	7.28	2.90	1.58	0.85	0.38
34	7.22	2.88	1.57	0.83	0.38
35	7.15	2.86	1.56	0.82	0.37
36	7.21	2.92	1.58	0.85	0.38
37	7.22	2.96	1.61	0.86	0.38
38	7.21	2.99	1.61	0.86	0.39
39	7.18	3.03	1.61	0.87	0.38
40	7.13	3.05	1.61	0.87	0.40
41	7.06	3.05	1.61	0.87	0.40
42	7.00	3.07	1.59	0.87	0.40
43	6.93	3.08	1.58	0.87	0.40
44	6.86	3.10	1.57	0.86	0.38
45	6.76	3.08	1.54	0.85	0.40
46	6.66	3.04	1.54	0.86	0.40
47	6.56	2.97	1.53	0.86	0.40
48	6.46	2.90	1.51	0.85	0.40
49	6.34	2.84	1.50	0.85	0.40
50	6.21	2.76	1.48	0.85	0.39
51	6.08	2.69	1.47	0.83	0.39
52	5.95	2.62	1.45	0.83	0.39
53	5.83	2.56	1.42	0.82	0.39
54	5.73	2.53	1.42	0.82	0.39
55	5.58	2.46	1.42	0.84	0.40
56	5.52	2.50	1.47	0.86	0.41
57	5.55	2.58	1.54	0.89	0.44
58	5.62	2.72	1.67	0.98	0.47
59	5.84	2.92	1.81	1.09	0.51
60	6.25	3.20	2.03	1.21	0.57
61	5.84	3.10	2.01	1.20	0.58
62	5.42	2.97	1.95	1.18	0.57
63	5.03	2.80	1.86	1.09	0.55
64	4.71	2.63	1.75	1.04	0.51

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Elimination Period: 365 day

Occupation Class: 3A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	2.28	0.14	0.26	0.91	0.03	0.05
26	2.44	0.15	0.28	0.97	0.03	0.05
27	2.60	0.16	0.28	1.04	0.03	0.05
28	2.70	0.16	0.30	1.06	0.03	0.05
29	2.81	0.18	0.31	1.10	0.03	0.05
30	2.88	0.18	0.33	1.13	0.03	0.05
31	2.92	0.18	0.33	1.15	0.03	0.05
32	2.95	0.18	0.33	1.16	0.03	0.05
33	2.94	0.18	0.33	1.16	0.03	0.05
34	2.90	0.18	0.33	1.14	0.03	0.05
35	2.88	0.18	0.33	1.13	0.03	0.05
36	2.96	0.18	0.34	1.16	0.03	0.05
37	3.05	0.19	0.34	1.17	0.03	0.05
38	3.11	0.21	0.35	1.17	0.03	0.05
39	3.18	0.19	0.36	1.18	0.03	0.06
40	3.24	0.21	0.36	1.19	0.03	0.06
41	3.29	0.22	0.37	1.20	0.03	0.06
42	3.35	0.22	0.37	1.20	0.03	0.06
43	3.40	0.22	0.38	1.20	0.03	0.06
44	3.46	0.23	0.38	1.22	0.03	0.06
45	3.50	0.23	0.40	1.22	0.03	0.06
46	3.55	0.22	0.40	1.23	0.03	0.06
47	3.59	0.23	0.40	1.23	0.03	0.06
48	3.62	0.22	0.41	1.25	0.03	0.06
49	3.64	0.22	0.40	1.25	0.03	0.06
50	3.66	0.24	0.41	1.25	0.03	0.05
51	3.65	0.22	0.41	1.24	0.03	0.05
52	3.64	0.24	0.40	1.25	0.03	0.06
53	3.71	0.23	0.41	1.25	0.03	0.06
54	3.86	0.24	0.43	1.26	0.03	0.06
55	4.01	0.25	0.45	1.26	0.03	0.06
56	4.25	0.27	0.48	1.30	0.05	0.06
57	4.40	0.27	0.48	1.38	0.05	0.07
58	4.68	0.29	0.51	1.46	0.05	0.08
59	4.90	0.30	0.52	1.58	0.06	0.09
60	4.78	0.28	0.49	1.67	0.06	0.10
61	4.61	0.27	0.47	1.63	0.06	0.09
62	4.70	0.27	0.49	1.60	0.06	0.10
63	4.79	0.29	0.49	1.54	0.06	0.10
64	4.59	0.28	0.47	1.46	0.05	0.09

Principal Life Insurance Company
2014 Pricing

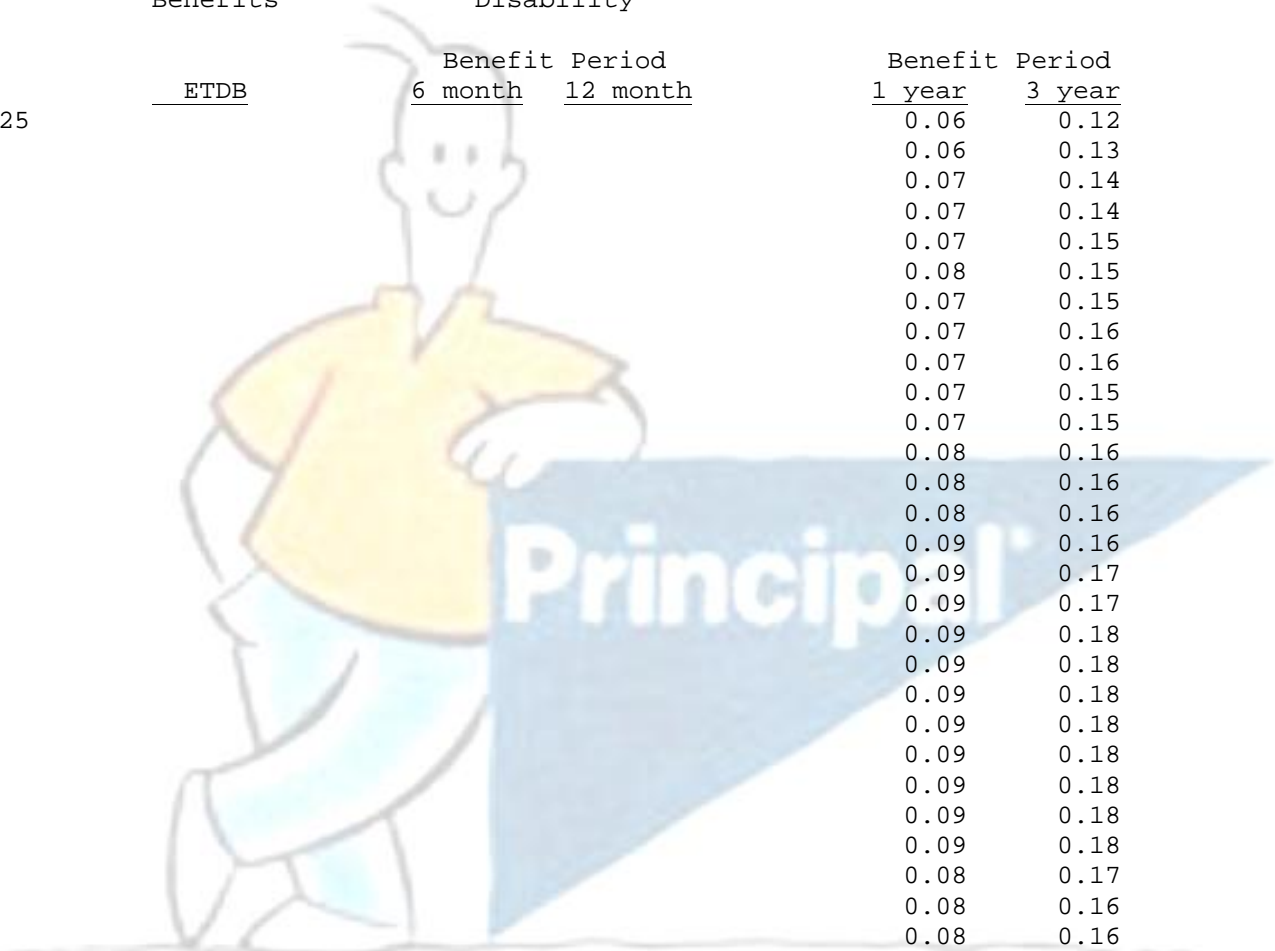
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Occupation Class: 3A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.06	0.12
26				0.06	0.13
27				0.07	0.14
28				0.07	0.14
29				0.07	0.15
30				0.08	0.15
31				0.07	0.15
32				0.07	0.16
33				0.07	0.16
34				0.07	0.15
35				0.07	0.15
36				0.08	0.16
37				0.08	0.16
38				0.08	0.16
39				0.09	0.16
40				0.09	0.17
41				0.09	0.17
42				0.09	0.18
43				0.09	0.18
44				0.09	0.18
45				0.09	0.18
46				0.09	0.18
47				0.09	0.18
48				0.09	0.18
49				0.09	0.18
50				0.08	0.17
51				0.08	0.16
52				0.08	0.16
53				0.08	0.15
54				0.07	0.15
55				0.07	0.14
56				0.07	0.15
57				0.07	0.14
58				0.07	0.14
59				0.07	0.15
60				0.07	0.15
61				0.07	0.15
62				0.06	0.13
63				0.06	0.13
64				0.06	0.12



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70

Occupation Class: 3A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.86	3.75	3.55	1.13	2.40
26	4.03	3.91	3.70	1.15	2.43
27	4.19	4.06	3.85	1.17	2.46
28	4.36	4.22	4.00	1.19	2.49
29	4.52	4.38	4.15	1.21	2.52
30	4.68	4.54	4.30	1.23	2.55
31	4.95	4.79	4.54	1.27	2.62
32	5.21	5.05	4.78	1.30	2.68
33	5.47	5.30	5.02	1.33	2.74
34	5.73	5.56	5.26	1.37	2.80
35	6.00	5.82	5.50	1.41	2.88
36	6.30	6.12	5.79	1.44	2.93
37	6.62	6.41	6.07	1.48	2.99
38	6.92	6.71	6.35	1.52	3.04
39	7.23	7.01	6.64	1.55	3.10
40	7.54	7.31	6.91	1.59	3.16
41	7.86	7.61	7.19	1.60	3.17
42	8.16	7.90	7.47	1.60	3.16
43	8.47	8.20	7.75	1.61	3.17
44	8.78	8.50	8.02	1.63	3.17
45	9.09	8.79	8.30	1.64	3.17
46	9.42	9.10	8.57	1.63	3.14
47	9.76	9.42	8.86	1.61	3.09
48	10.09	9.73	9.14	1.60	3.04
49	10.43	10.05	9.43	1.58	3.01
50	10.75	10.36	9.70	1.57	2.97
51	11.12	10.69	9.98	1.53	2.89
52	11.47	11.01	10.26	1.49	2.80
53	11.83	11.34	10.54	1.45	2.72
54	12.18	11.67	10.81	1.42	2.64
55	12.54	11.99	11.08	1.38	2.57
56	13.08	12.47	11.47	1.34	2.47
57	13.61	12.93	11.85	1.27	2.34
58	14.14	13.41	12.24	1.21	2.21
59	14.68	13.89	12.63	1.14	2.07
60	15.21	14.36	13.01	1.08	1.94
61	14.74	13.90	12.56	1.01	1.81
62	14.28	13.44	12.12	0.85	1.52
63	13.81	12.98	11.67	0.69	1.23
64	13.96	13.11	11.79	0.70	1.24

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: 3A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.71	3.59	3.40	1.04	2.19
26	3.86	3.74	3.53	1.06	2.21
27	4.01	3.89	3.68	1.07	2.23
28	4.16	4.03	3.81	1.08	2.25
29	4.32	4.18	3.95	1.10	2.28
30	4.46	4.33	4.09	1.12	2.30
31	4.71	4.57	4.31	1.15	2.35
32	4.96	4.80	4.53	1.17	2.40
33	5.20	5.04	4.76	1.20	2.44
34	5.45	5.27	4.98	1.23	2.50
35	5.69	5.51	5.20	1.26	2.54
36	5.97	5.78	5.46	1.29	2.58
37	6.26	6.06	5.72	1.31	2.62
38	6.54	6.33	5.97	1.34	2.67
39	6.83	6.61	6.23	1.36	2.71
40	7.11	6.88	6.49	1.39	2.75
41	7.37	7.13	6.72	1.40	2.74
42	7.64	7.39	6.96	1.39	2.73
43	7.91	7.64	7.19	1.39	2.72
44	8.17	7.90	7.42	1.39	2.72
45	8.44	8.15	7.66	1.39	2.71
46	8.70	8.39	7.87	1.37	2.64
47	8.96	8.64	8.09	1.34	2.57
48	9.22	8.88	8.30	1.32	2.50
49	9.49	9.12	8.52	1.30	2.44
50	9.75	9.36	8.74	1.27	2.37
51	9.96	9.55	8.87	1.20	2.24
52	10.18	9.73	9.00	1.14	2.12
53	10.39	9.91	9.13	1.07	1.98
54	10.60	10.09	9.26	1.01	1.86
55	10.81	10.27	9.39	0.95	1.73
56	10.97	10.37	9.43	0.88	1.59
57	11.13	10.48	9.46	0.80	1.45
58	11.29	10.59	9.49	0.72	1.31
59	11.45	10.70	9.52	0.65	1.16
60	11.60	10.80	9.55	0.57	1.02
61	11.01	10.33	9.26	0.49	0.88
62	10.40	9.85	8.95	0.42	0.75
63	9.80	9.38	8.66	0.34	0.61
64	9.90	9.47	8.75	0.34	0.61

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65

Occupation Class: 3A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.59	3.47	3.28	0.99	2.07
26	3.73	3.61	3.41	1.00	2.08
27	3.87	3.75	3.54	1.01	2.10
28	4.02	3.89	3.67	1.02	2.11
29	4.16	4.03	3.80	1.04	2.13
30	4.30	4.16	3.93	1.05	2.14
31	4.53	4.39	4.14	1.07	2.18
32	4.76	4.61	4.35	1.09	2.22
33	4.99	4.83	4.56	1.12	2.26
34	5.22	5.06	4.77	1.14	2.30
35	5.45	5.28	4.98	1.16	2.35
36	5.72	5.53	5.22	1.19	2.38
37	5.98	5.79	5.46	1.21	2.42
38	6.24	6.04	5.70	1.23	2.46
39	6.51	6.30	5.94	1.26	2.50
40	6.77	6.56	6.18	1.28	2.54
41	7.01	6.78	6.39	1.28	2.51
42	7.25	7.01	6.60	1.28	2.49
43	7.49	7.24	6.81	1.27	2.47
44	7.73	7.47	7.02	1.27	2.44
45	7.97	7.69	7.23	1.27	2.42
46	8.18	7.88	7.39	1.23	2.33
47	8.39	8.08	7.56	1.18	2.23
48	8.60	8.27	7.72	1.14	2.14
49	8.82	8.46	7.88	1.10	2.05
50	9.03	8.65	8.04	1.06	1.97
51	9.12	8.71	8.06	0.99	1.82
52	9.21	8.77	8.08	0.92	1.68
53	9.30	8.83	8.10	0.84	1.54
54	9.39	8.89	8.12	0.77	1.40
55	9.48	8.95	8.14	0.70	1.26
56	9.39	8.82	7.99	0.63	1.12
57	9.31	8.69	7.83	0.56	1.00
58	9.22	8.57	7.68	0.49	0.86
59	9.14	8.44	7.53	0.41	0.72
60	9.05	8.31	7.37	0.35	0.60
61	8.83	8.26	7.52	0.33	0.56
62	8.61	8.20	7.66	0.32	0.54
63	8.38	8.14	7.81	0.30	0.50
64	8.47	8.22	7.89	0.30	0.51

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: 3A

Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.24	2.15	2.00	0.15	0.25
26	2.33	2.23	2.08	0.15	0.26
27	2.41	2.31	2.16	0.16	0.27
28	2.49	2.39	2.24	0.16	0.28
29	2.57	2.46	2.32	0.16	0.29
30	2.66	2.54	2.40	0.16	0.30
31	2.79	2.68	2.53	0.17	0.32
32	2.93	2.81	2.66	0.18	0.33
33	3.07	2.95	2.79	0.19	0.34
34	3.21	3.08	2.92	0.20	0.35
35	3.35	3.22	3.05	0.20	0.37
36	3.51	3.38	3.20	0.22	0.39
37	3.68	3.54	3.35	0.23	0.41
38	3.84	3.70	3.50	0.24	0.43
39	4.01	3.85	3.65	0.26	0.46
40	4.17	4.01	3.81	0.26	0.47
41	4.36	4.20	3.98	0.28	0.49
42	4.55	4.38	4.16	0.28	0.50
43	4.73	4.57	4.33	0.30	0.53
44	4.92	4.75	4.51	0.31	0.54
45	5.11	4.93	4.68	0.32	0.56
46	5.35	5.16	4.90	0.33	0.59
47	5.58	5.39	5.12	0.35	0.61
48	5.82	5.62	5.34	0.36	0.64
49	6.06	5.85	5.55	0.38	0.67
50	6.30	6.08	5.77	0.39	0.69
51	6.57	6.34	6.00	0.40	0.71
52	6.84	6.59	6.22	0.41	0.73
53	7.11	6.85	6.45	0.42	0.74
54	7.38	7.10	6.67	0.43	0.77
55	7.65	7.36	6.90	0.44	0.78
56	7.93	7.55	6.99	0.42	0.75
57	8.21	7.74	7.09	0.40	0.71
58	8.49	7.93	7.18	0.38	0.67
59	8.77	8.12	7.28	0.36	0.63
60	9.05	8.31	7.37	0.35	0.60
61	8.83	8.26	7.52	0.33	0.56
62	8.61	8.20	7.66	0.32	0.54
63	8.38	8.14	7.81	0.30	0.50
64	8.47	8.22	7.89	0.30	0.51

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year

Occupation Class: 3A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.89	1.78			
26	1.94	1.83			
27	1.99	1.88			
28	2.04	1.93			
29	2.09	1.98			
30	2.14	2.02			
31	2.22	2.11			
32	2.31	2.20			
33	2.39	2.29			
34	2.48	2.38			
35	2.56	2.47			
36	2.67	2.56			
37	2.77	2.65			
38	2.87	2.74			
39	2.97	2.83			
40	3.07	2.92			
41	3.17	3.02			
42	3.27	3.13			
43	3.37	3.23			
44	3.48	3.34			
45	3.58	3.44			
46	3.71	3.57			
47	3.83	3.69			
48	3.96	3.82			
49	4.09	3.94			
50	4.22	4.07			
51	4.42	4.27			
52	4.62	4.46			
53	4.82	4.66			
54	5.02	4.85			
55	5.22	5.05			
56	5.63	5.45			
57	6.04	5.84			
58	6.45	6.24			
59	6.86	6.64			
60	7.27	7.04			
61	7.64	7.41			
62	8.01	7.77			
63	8.38	8.14			
64	8.47	8.22			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.72	0.98	0.75	0.67	0.61	0.14	0.28
26	1.75	1.04	0.79	0.71	0.65	0.15	0.30
27	1.77	1.08	0.83	0.74	0.68	0.16	0.31
28	1.79	1.12	0.86	0.77	0.70	0.16	0.32
29	1.80	1.16	0.88	0.79	0.72	0.17	0.33
30	1.81	1.18	0.90	0.81	0.73	0.17	0.32
31	1.80	1.20	0.91	0.82	0.74	0.16	0.32
32	1.79	1.21	0.91	0.82	0.75	0.16	0.31
33	1.77	1.21	0.91	0.82	0.74	0.16	0.31
34	1.75	1.20	0.91	0.81	0.74	0.16	0.30
35	1.71	1.18	0.90	0.81	0.74	0.15	0.30
36	1.75	1.21	0.90	0.81	0.74	0.15	0.30
37	1.78	1.24	0.92	0.83	0.75	0.15	0.29
38	1.81	1.26	0.94	0.85	0.76	0.15	0.29
39	1.83	1.28	0.96	0.86	0.78	0.15	0.28
40	1.85	1.30	0.94	0.85	0.78	0.14	0.27
41	2.10	1.48	1.05	0.95	0.87	0.15	0.30
42	2.35	1.62	1.15	1.05	0.96	0.17	0.32
43	2.60	1.75	1.25	1.14	1.04	0.18	0.34
44	2.84	1.87	1.36	1.23	1.12	0.19	0.35
45	3.07	1.99	1.46	1.32	1.20	0.19	0.36
46	3.22	2.11	1.56	1.42	1.29	0.20	0.37
47	3.36	2.23	1.66	1.51	1.36	0.20	0.38
48	3.50	2.32	1.76	1.60	1.44	0.20	0.37
49	3.62	2.41	1.83	1.66	1.49	0.20	0.37
50	3.70	2.48	1.90	1.72	1.54	0.19	0.35
51	4.17	2.82	2.17	1.96	1.75	0.21	0.38
52	4.60	3.14	2.44	2.19	1.95	0.21	0.39
53	5.00	3.45	2.69	2.42	2.15	0.22	0.39
54	5.34	3.73	2.93	2.62	2.32	0.21	0.38
55	5.66	4.00	3.15	2.80	2.46	0.20	0.36
56	5.93	4.09	3.21	2.86	2.50	0.18	0.32
57	6.16	4.27	3.22	2.86	2.50	0.16	0.28
58	6.37	4.54	3.19	2.84	2.49	0.13	0.24
59	6.52	4.77	3.34	2.80	2.47	0.13	0.22
60	6.56	4.80	3.37	2.64	2.35	0.13	0.22
61	6.57	4.82	3.37	2.61	2.21	0.12	0.22
62	6.58	4.82	3.37	2.61	2.21	0.13	0.22
63	6.58	4.82	3.37	2.66	2.24	0.13	0.22
64	6.40	4.69	3.28	2.77	2.34	0.13	0.22

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 3A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.75	0.23	0.13	0.07	0.03
26	0.75	0.24	0.14	0.07	0.03
27	0.74	0.25	0.14	0.07	0.03
28	0.73	0.27	0.15	0.08	0.03
29	0.73	0.28	0.16	0.08	0.03
30	0.72	0.28	0.16	0.08	0.03
31	0.71	0.28	0.16	0.08	0.03
32	0.71	0.28	0.16	0.08	0.03
33	0.70	0.28	0.16	0.08	0.03
34	0.69	0.28	0.15	0.08	0.03
35	0.69	0.27	0.15	0.08	0.03
36	0.69	0.28	0.16	0.08	0.03
37	0.69	0.28	0.16	0.09	0.03
38	0.69	0.29	0.16	0.09	0.03
39	0.69	0.29	0.16	0.09	0.03
40	0.69	0.29	0.16	0.09	0.03
41	0.77	0.33	0.17	0.09	0.04
42	0.84	0.37	0.19	0.10	0.05
43	0.92	0.41	0.21	0.11	0.05
44	0.98	0.44	0.23	0.12	0.05
45	1.05	0.48	0.24	0.13	0.06
46	1.12	0.51	0.26	0.15	0.07
47	1.18	0.53	0.28	0.15	0.07
48	1.24	0.56	0.29	0.16	0.08
49	1.29	0.58	0.30	0.17	0.09
50	1.34	0.60	0.32	0.18	0.09
51	1.53	0.68	0.37	0.21	0.10
52	1.71	0.75	0.41	0.24	0.11
53	1.89	0.83	0.46	0.27	0.13
54	2.07	0.92	0.51	0.30	0.15
55	2.21	0.97	0.56	0.33	0.15
56	2.38	1.08	0.64	0.38	0.18
57	2.60	1.21	0.72	0.42	0.21
58	2.83	1.37	0.83	0.49	0.24
59	3.15	1.58	0.98	0.59	0.27
60	3.47	1.78	1.13	0.67	0.32
61	3.32	1.76	1.14	0.68	0.33
62	3.17	1.74	1.14	0.69	0.34
63	3.02	1.68	1.12	0.66	0.33
64	2.83	1.58	1.05	0.62	0.31

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 3A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.09	0.01	0.01	0.08	0.01	0.01
26	0.09	0.01	0.01	0.09	0.01	0.01
27	0.10	0.01	0.01	0.10	0.01	0.01
28	0.10	0.01	0.01	0.10	0.01	0.01
29	0.10	0.01	0.01	0.10	0.01	0.01
30	0.11	0.01	0.01	0.11	0.01	0.01
31	0.11	0.01	0.01	0.11	0.01	0.01
32	0.11	0.01	0.01	0.11	0.01	0.01
33	0.11	0.01	0.01	0.11	0.01	0.01
34	0.11	0.01	0.01	0.11	0.01	0.01
35	0.11	0.01	0.01	0.11	0.01	0.01
36	0.11	0.01	0.01	0.11	0.01	0.01
37	0.11	0.01	0.01	0.11	0.01	0.01
38	0.11	0.01	0.01	0.11	0.01	0.01
39	0.11	0.01	0.01	0.11	0.01	0.01
40	0.11	0.01	0.01	0.11	0.01	0.01
41	0.13	0.01	0.01	0.13	0.01	0.01
42	0.15	0.01	0.01	0.15	0.01	0.01
43	0.16	0.01	0.01	0.15	0.01	0.01
44	0.17	0.01	0.01	0.17	0.01	0.01
45	0.19	0.01	0.01	0.19	0.01	0.01
46	0.21	0.01	0.01	0.21	0.01	0.01
47	0.23	0.01	0.01	0.22	0.01	0.01
48	0.24	0.01	0.01	0.24	0.01	0.01
49	0.26	0.01	0.01	0.25	0.01	0.01
50	0.28	0.01	0.01	0.27	0.01	0.01
51	0.32	0.01	0.02	0.31	0.01	0.02
52	0.36	0.01	0.02	0.35	0.01	0.02
53	0.42	0.01	0.02	0.41	0.01	0.02
54	0.48	0.01	0.02	0.45	0.01	0.02
55	0.56	0.01	0.03	0.50	0.01	0.03
56	0.65	0.03	0.03	0.57	0.03	0.03
57	0.74	0.03	0.04	0.64	0.02	0.03
58	0.86	0.03	0.05	0.73	0.02	0.04
59	1.01	0.04	0.06	0.85	0.03	0.05
60	1.10	0.04	0.07	0.93	0.03	0.06
61	1.11	0.05	0.07	0.93	0.04	0.06
62	1.21	0.05	0.08	0.93	0.04	0.06
63	1.27	0.06	0.09	0.93	0.04	0.06
64	1.20	0.04	0.08	0.88	0.03	0.06

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

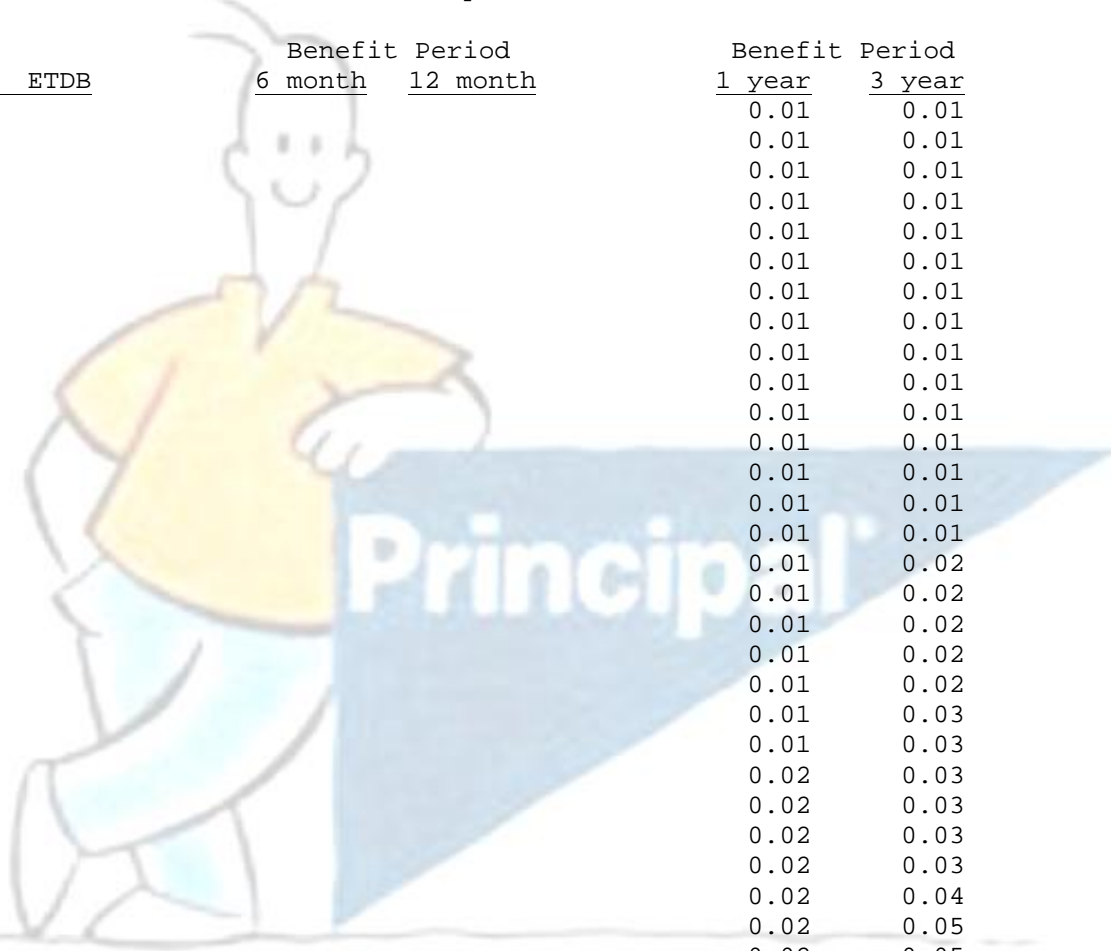
Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771
Occupation Class: 3A Female non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.02
41				0.01	0.02
42				0.01	0.02
43				0.01	0.02
44				0.01	0.02
45				0.01	0.03
46				0.01	0.03
47				0.02	0.03
48				0.02	0.03
49				0.02	0.03
50				0.02	0.03
51				0.02	0.04
52				0.02	0.05
53				0.02	0.05
54				0.03	0.06
55				0.02	0.06
56				0.03	0.06
57				0.03	0.07
58				0.04	0.07
59				0.04	0.08
60				0.04	0.08
61				0.03	0.08
62				0.04	0.08
63				0.04	0.08
64				0.04	0.07



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	2.70	1.54	1.17	1.05	0.96	0.22	0.44
26	2.73	1.62	1.23	1.11	1.01	0.23	0.47
27	2.77	1.69	1.29	1.16	1.06	0.24	0.49
28	2.80	1.76	1.34	1.20	1.10	0.25	0.50
29	2.82	1.81	1.38	1.24	1.13	0.26	0.52
30	2.82	1.85	1.40	1.26	1.15	0.26	0.51
31	2.82	1.88	1.42	1.28	1.16	0.26	0.50
32	2.80	1.89	1.42	1.28	1.16	0.25	0.49
33	2.77	1.88	1.42	1.27	1.16	0.24	0.48
34	2.73	1.87	1.42	1.27	1.16	0.24	0.47
35	2.68	1.84	1.41	1.27	1.15	0.24	0.46
36	2.73	1.89	1.41	1.27	1.15	0.24	0.46
37	2.78	1.94	1.44	1.30	1.18	0.24	0.46
38	2.82	1.97	1.47	1.32	1.20	0.23	0.45
39	2.86	2.00	1.50	1.34	1.21	0.23	0.44
40	2.89	2.03	1.46	1.34	1.22	0.22	0.42
41	3.21	2.26	1.60	1.45	1.33	0.24	0.46
42	3.52	2.43	1.72	1.57	1.43	0.25	0.48
43	3.84	2.58	1.85	1.69	1.53	0.26	0.50
44	4.14	2.73	1.98	1.80	1.64	0.27	0.51
45	4.42	2.87	2.10	1.91	1.74	0.28	0.52
46	4.60	3.02	2.23	2.02	1.84	0.28	0.53
47	4.76	3.16	2.35	2.14	1.93	0.28	0.53
48	4.92	3.26	2.48	2.25	2.03	0.28	0.53
49	5.05	3.36	2.56	2.32	2.09	0.28	0.52
50	5.14	3.45	2.64	2.38	2.14	0.26	0.49
51	5.47	3.70	2.84	2.56	2.29	0.27	0.50
52	5.75	3.92	3.05	2.74	2.44	0.26	0.49
53	6.01	4.15	3.24	2.91	2.59	0.26	0.47
54	6.23	4.35	3.42	3.06	2.70	0.24	0.45
55	6.43	4.54	3.58	3.19	2.80	0.23	0.41
56	6.58	4.54	3.57	3.18	2.78	0.20	0.36
57	6.72	4.66	3.51	3.12	2.72	0.17	0.31
58	6.82	4.86	3.42	3.04	2.66	0.14	0.26
59	6.89	5.04	3.52	2.95	2.60	0.13	0.24
60	7.09	5.19	3.64	2.85	2.54	0.14	0.24
61	6.92	5.07	3.55	2.75	2.33	0.13	0.23
62	6.75	4.94	3.46	2.68	2.27	0.13	0.23
63	6.58	4.82	3.37	2.66	2.24	0.13	0.22
64	6.40	4.69	3.28	2.77	2.34	0.13	0.22

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HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 3A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	1.18	0.35	0.20	0.10	0.04
26	1.17	0.37	0.21	0.11	0.05
27	1.15	0.40	0.22	0.11	0.05
28	1.14	0.42	0.23	0.12	0.05
29	1.14	0.43	0.24	0.12	0.05
30	1.12	0.44	0.24	0.12	0.05
31	1.11	0.45	0.24	0.13	0.05
32	1.10	0.44	0.24	0.13	0.05
33	1.10	0.44	0.24	0.13	0.05
34	1.09	0.43	0.23	0.12	0.05
35	1.07	0.43	0.23	0.12	0.05
36	1.08	0.44	0.24	0.13	0.05
37	1.09	0.45	0.24	0.13	0.05
38	1.09	0.45	0.24	0.13	0.06
39	1.08	0.45	0.24	0.13	0.05
40	1.07	0.45	0.24	0.13	0.06
41	1.16	0.50	0.27	0.15	0.07
42	1.26	0.55	0.29	0.15	0.07
43	1.35	0.60	0.31	0.17	0.08
44	1.44	0.65	0.33	0.18	0.08
45	1.52	0.70	0.35	0.19	0.09
46	1.60	0.73	0.37	0.21	0.09
47	1.67	0.76	0.39	0.22	0.10
48	1.74	0.78	0.41	0.23	0.11
49	1.81	0.81	0.42	0.24	0.11
50	1.86	0.83	0.45	0.26	0.12
51	2.00	0.89	0.48	0.27	0.13
52	2.14	0.94	0.53	0.30	0.15
53	2.28	1.00	0.55	0.33	0.15
54	2.40	1.06	0.59	0.35	0.17
55	2.51	1.11	0.64	0.37	0.18
56	2.65	1.19	0.70	0.42	0.19
57	2.83	1.32	0.79	0.45	0.22
58	3.03	1.47	0.90	0.53	0.26
59	3.32	1.66	1.03	0.62	0.29
60	3.75	1.92	1.22	0.72	0.35
61	3.50	1.86	1.20	0.72	0.35
62	3.25	1.79	1.17	0.71	0.35
63	3.02	1.68	1.12	0.66	0.33
64	2.83	1.58	1.05	0.62	0.31

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 3A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.34	0.02	0.04	0.14	0.01	0.01
26	0.37	0.03	0.04	0.14	0.01	0.01
27	0.39	0.03	0.04	0.15	0.01	0.01
28	0.40	0.03	0.04	0.16	0.01	0.01
29	0.42	0.03	0.05	0.16	0.01	0.01
30	0.43	0.03	0.05	0.17	0.01	0.01
31	0.44	0.03	0.05	0.17	0.01	0.01
32	0.44	0.03	0.05	0.17	0.01	0.01
33	0.44	0.03	0.05	0.17	0.01	0.01
34	0.43	0.03	0.05	0.17	0.01	0.01
35	0.43	0.03	0.05	0.17	0.01	0.01
36	0.45	0.03	0.05	0.17	0.01	0.01
37	0.46	0.03	0.05	0.17	0.01	0.01
38	0.47	0.03	0.05	0.17	0.01	0.01
39	0.48	0.03	0.05	0.18	0.01	0.01
40	0.49	0.03	0.05	0.18	0.01	0.01
41	0.54	0.03	0.06	0.20	0.01	0.01
42	0.61	0.03	0.07	0.21	0.01	0.01
43	0.66	0.04	0.07	0.23	0.01	0.01
44	0.73	0.05	0.08	0.26	0.01	0.01
45	0.79	0.05	0.10	0.27	0.01	0.02
46	0.85	0.05	0.10	0.29	0.01	0.02
47	0.91	0.06	0.10	0.32	0.01	0.02
48	0.98	0.06	0.11	0.33	0.01	0.02
49	1.04	0.07	0.11	0.36	0.01	0.02
50	1.10	0.07	0.12	0.38	0.01	0.02
51	1.21	0.08	0.13	0.41	0.01	0.02
52	1.31	0.09	0.15	0.45	0.01	0.02
53	1.44	0.09	0.16	0.49	0.01	0.03
54	1.63	0.10	0.18	0.53	0.01	0.03
55	1.80	0.11	0.20	0.57	0.02	0.03
56	2.04	0.13	0.23	0.63	0.03	0.03
57	2.24	0.13	0.25	0.70	0.02	0.03
58	2.53	0.16	0.28	0.78	0.03	0.04
59	2.80	0.17	0.29	0.90	0.03	0.06
60	2.87	0.16	0.30	1.01	0.03	0.06
61	2.77	0.16	0.28	0.98	0.04	0.06
62	2.82	0.17	0.29	0.96	0.04	0.06
63	2.87	0.18	0.29	0.93	0.04	0.06
64	2.76	0.17	0.29	0.88	0.03	0.06

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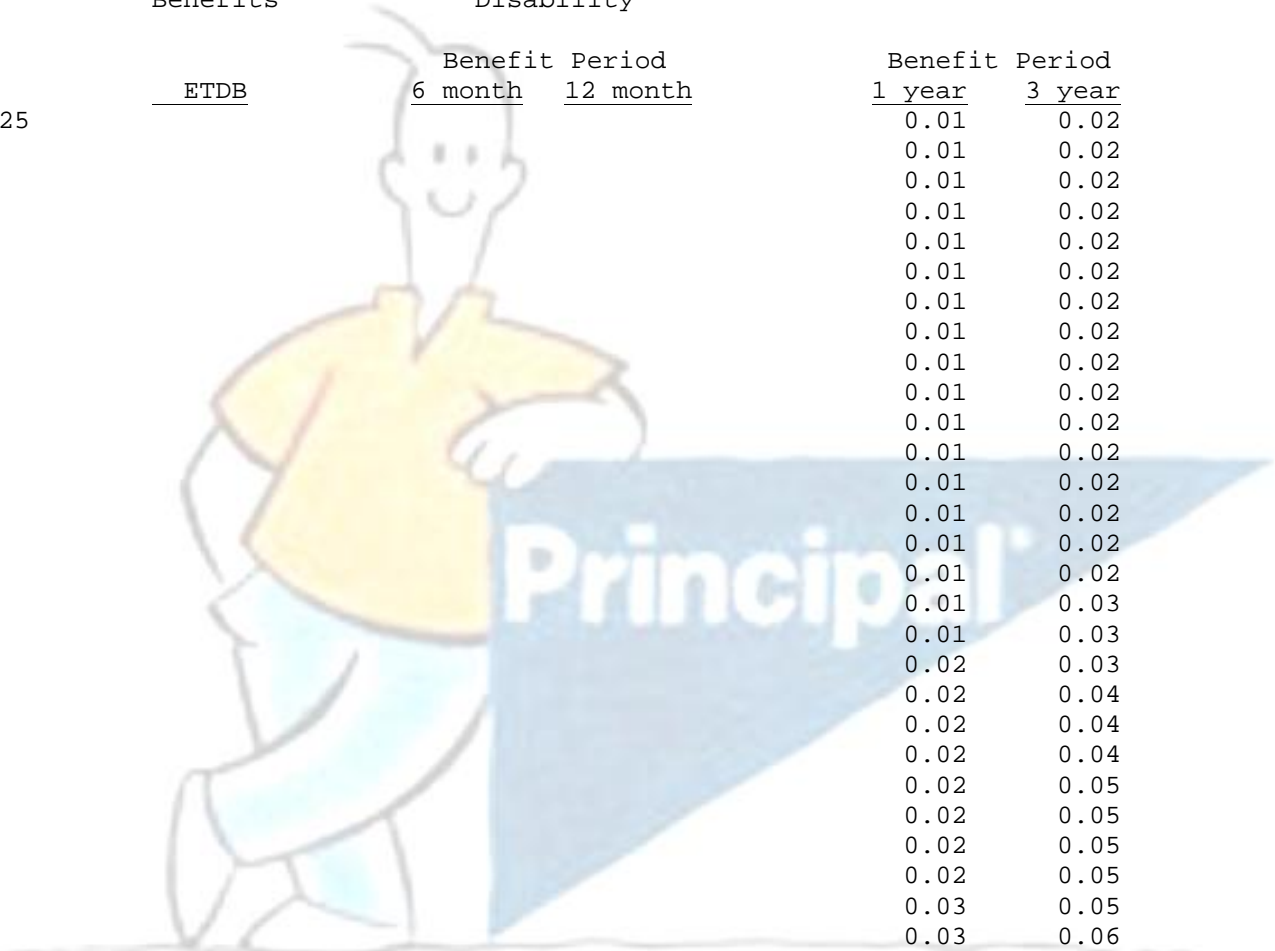
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771
Occupation Class: 3A Female non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.02
26				0.01	0.02
27				0.01	0.02
28				0.01	0.02
29				0.01	0.02
30				0.01	0.02
31				0.01	0.02
32				0.01	0.02
33				0.01	0.02
34				0.01	0.02
35				0.01	0.02
36				0.01	0.02
37				0.01	0.02
38				0.01	0.02
39				0.01	0.02
40				0.01	0.02
41				0.01	0.03
42				0.01	0.03
43				0.02	0.03
44				0.02	0.04
45				0.02	0.04
46				0.02	0.04
47				0.02	0.05
48				0.02	0.05
49				0.02	0.05
50				0.02	0.05
51				0.03	0.05
52				0.03	0.06
53				0.03	0.06
54				0.03	0.06
55				0.03	0.06
56				0.03	0.07
57				0.04	0.07
58				0.04	0.08
59				0.04	0.08
60				0.05	0.09
61				0.04	0.09
62				0.04	0.08
63				0.04	0.08
64				0.04	0.07



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Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 70

Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	11.06	6.43	4.96	4.48	4.12	1.01	2.04
26	11.24	6.78	5.24	4.74	4.35	1.07	2.17
27	11.41	7.10	5.49	4.97	4.55	1.13	2.28
28	11.54	7.39	5.71	5.17	4.74	1.17	2.37
29	11.65	7.62	5.88	5.33	4.88	1.21	2.42
30	11.69	7.80	6.01	5.45	4.99	1.21	2.41
31	11.68	7.92	6.09	5.52	5.06	1.20	2.38
32	11.63	7.98	6.12	5.56	5.08	1.18	2.34
33	11.53	7.98	6.11	5.54	5.07	1.16	2.31
34	11.37	7.93	6.05	5.50	5.03	1.15	2.27
35	11.17	7.82	5.95	5.41	4.95	1.13	2.24
36	11.44	8.06	6.14	5.58	5.10	1.14	2.25
37	11.66	8.27	6.31	5.73	5.23	1.15	2.24
38	11.87	8.46	6.46	5.87	5.35	1.14	2.22
39	12.05	8.63	6.59	5.99	5.46	1.13	2.19
40	12.22	8.78	6.71	6.10	5.56	1.11	2.15
41	12.36	8.92	6.80	6.20	5.64	1.09	2.10
42	12.48	9.04	6.79	6.21	5.70	1.06	2.06
43	12.58	9.14	6.78	6.20	5.68	1.04	2.02
44	12.66	9.23	6.77	6.20	5.68	1.03	1.98
45	12.73	9.16	6.78	6.20	5.68	1.00	1.93
46	12.76	9.12	6.81	6.22	5.69	0.98	1.90
47	12.77	9.10	6.85	6.25	5.71	0.96	1.85
48	12.76	9.07	6.89	6.29	5.74	0.94	1.80
49	12.71	9.01	6.89	6.29	5.73	0.92	1.74
50	12.64	8.94	6.89	6.28	5.71	0.89	1.67
51	12.56	8.86	6.88	6.26	5.69	0.86	1.61
52	12.45	8.85	6.91	6.29	5.71	0.83	1.55
53	12.32	8.86	6.96	6.32	5.73	0.80	1.48
54	12.17	8.89	7.00	6.36	5.75	0.77	1.41
55	12.01	8.93	7.07	6.39	5.78	0.73	1.35
56	12.23	8.82	7.00	6.34	5.69	0.71	1.31
57	12.22	8.61	6.81	6.13	5.48	0.67	1.23
58	11.59	8.34	6.59	5.87	5.29	0.63	1.15
59	10.97	8.07	6.38	5.62	5.08	0.59	1.08
60	10.37	7.80	6.16	5.36	4.88	0.55	1.00
61	9.79	7.52	5.95	5.12	4.68	0.51	0.92
62	9.16	7.08	5.59	4.80	4.39	0.47	0.86
63	8.30	6.42	5.05	4.33	3.95	0.43	0.77
64	7.37	5.79	4.54	3.88	3.54	0.37	0.68

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Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 67

Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.90	6.27	4.80	4.33	3.96	0.93	1.87
26	11.07	6.61	5.07	4.57	4.18	0.99	1.99
27	11.22	6.92	5.30	4.79	4.37	1.04	2.08
28	11.35	7.19	5.51	4.97	4.54	1.07	2.16
29	11.44	7.41	5.67	5.12	4.67	1.10	2.20
30	11.47	7.58	5.78	5.23	4.77	1.11	2.18
31	11.45	7.69	5.86	5.29	4.82	1.09	2.15
32	11.39	7.74	5.88	5.31	4.84	1.07	2.11
33	11.28	7.73	5.86	5.30	4.82	1.06	2.08
34	11.11	7.67	5.79	5.24	4.77	1.04	2.03
35	10.90	7.56	5.69	5.15	4.69	1.01	2.00
36	11.15	7.78	5.86	5.30	4.82	1.03	2.00
37	11.36	7.97	6.01	5.42	4.93	1.02	1.99
38	11.54	8.13	6.13	5.54	5.03	1.01	1.97
39	11.71	8.28	6.24	5.64	5.11	1.00	1.94
40	11.84	8.41	6.26	5.71	5.18	0.97	1.87
41	11.96	8.51	6.23	5.68	5.18	0.95	1.82
42	12.05	8.61	6.19	5.63	5.14	0.92	1.78
43	12.13	8.51	6.14	5.60	5.11	0.90	1.74
44	12.17	8.39	6.11	5.56	5.07	0.88	1.69
45	12.21	8.28	6.08	5.54	5.04	0.86	1.63
46	12.22	8.19	6.07	5.53	5.03	0.83	1.56
47	12.19	8.11	6.07	5.52	5.02	0.79	1.49
48	11.99	8.03	6.06	5.51	5.00	0.76	1.42
49	11.67	7.89	6.00	5.45	4.93	0.72	1.34
50	11.35	7.74	5.94	5.38	4.86	0.67	1.25
51	11.03	7.59	5.87	5.31	4.78	0.63	1.16
52	10.82	7.49	5.83	5.27	4.72	0.59	1.09
53	10.61	7.40	5.79	5.22	4.66	0.55	1.00
54	10.42	7.30	5.74	5.16	4.59	0.51	0.92
55	10.25	7.21	5.69	5.11	4.50	0.47	0.84
56	9.86	7.05	5.50	4.85	4.28	0.42	0.76
57	9.48	6.89	5.32	4.61	4.07	0.38	0.69
58	9.10	6.73	5.13	4.37	3.86	0.34	0.62
59	8.72	6.55	4.94	4.13	3.66	0.31	0.56
60	8.35	6.37	4.76	3.91	3.46	0.27	0.49
61	7.67	5.86	4.36	3.58	3.17	0.23	0.42
62	7.14	5.44	4.05	3.32	2.93	0.22	0.39
63	6.77	5.16	3.83	3.14	2.77	0.20	0.37
64	6.41	4.85	3.60	2.95	2.60	0.19	0.34

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Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 65

Occupation Class: 3A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.78	6.14	4.68	4.21	3.83	0.88	1.76
26	10.93	6.47	4.93	4.43	4.04	0.93	1.87
27	11.07	6.77	5.16	4.64	4.22	0.98	1.95
28	11.19	7.03	5.35	4.81	4.38	1.01	2.02
29	11.27	7.24	5.50	4.95	4.51	1.04	2.06
30	11.29	7.40	5.61	5.05	4.59	1.04	2.03
31	11.27	7.51	5.68	5.11	4.64	1.02	2.00
32	11.20	7.55	5.69	5.12	4.66	1.00	1.96
33	11.08	7.54	5.66	5.10	4.63	0.98	1.92
34	10.91	7.47	5.66	5.09	4.62	0.97	1.88
35	10.70	7.36	5.63	5.09	4.61	0.94	1.85
36	10.93	7.56	5.64	5.08	4.60	0.95	1.85
37	11.13	7.74	5.77	5.20	4.70	0.94	1.84
38	11.30	7.88	5.89	5.30	4.78	0.93	1.81
39	11.45	8.02	5.98	5.38	4.85	0.91	1.77
40	11.57	8.13	5.86	5.34	4.87	0.89	1.70
41	11.67	8.23	5.81	5.29	4.82	0.86	1.66
42	11.75	8.10	5.75	5.24	4.78	0.84	1.60
43	11.81	7.95	5.70	5.19	4.72	0.81	1.54
44	11.84	7.81	5.65	5.14	4.68	0.78	1.47
45	11.79	7.66	5.60	5.09	4.63	0.74	1.40
46	11.50	7.55	5.57	5.06	4.60	0.71	1.33
47	11.21	7.43	5.54	5.03	4.55	0.67	1.25
48	10.93	7.25	5.50	4.99	4.51	0.63	1.17
49	10.64	7.08	5.39	4.88	4.39	0.59	1.09
50	10.29	6.90	5.28	4.77	4.28	0.53	0.98
51	9.94	6.72	5.17	4.66	4.17	0.49	0.90
52	9.59	6.54	5.08	4.57	4.07	0.44	0.81
53	9.25	6.38	4.99	4.48	3.98	0.40	0.72
54	8.90	6.22	4.88	4.37	3.86	0.35	0.64
55	8.57	6.06	4.78	4.25	3.73	0.31	0.55
56	8.23	5.68	4.46	3.97	3.47	0.25	0.45
57	7.90	5.48	4.13	3.67	3.20	0.20	0.36
58	7.58	5.40	3.80	3.38	2.96	0.16	0.29
59	7.25	5.30	3.71	3.11	2.74	0.14	0.25
60	7.09	5.19	3.64	2.85	2.54	0.14	0.24
61	6.92	5.07	3.55	2.75	2.33	0.13	0.23
62	6.75	4.94	3.46	2.68	2.27	0.13	0.23
63	6.58	4.82	3.37	2.66	2.24	0.13	0.22
64	6.35	4.69	3.28	2.77	2.34	0.13	0.22

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Benefit Period: to 365 day
Occupation Class: 3A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	4.73	1.40	0.79	0.41	0.18
26	4.67	1.50	0.84	0.43	0.19
27	4.62	1.59	0.89	0.45	0.20
28	4.57	1.67	0.92	0.48	0.21
29	4.53	1.72	0.95	0.49	0.22
30	4.49	1.77	0.98	0.50	0.22
31	4.43	1.78	0.97	0.50	0.22
32	4.40	1.75	0.96	0.50	0.22
33	4.37	1.74	0.95	0.50	0.22
34	4.33	1.72	0.94	0.50	0.22
35	4.29	1.71	0.94	0.50	0.22
36	4.32	1.75	0.95	0.51	0.22
37	4.33	1.78	0.97	0.51	0.22
38	4.33	1.79	0.97	0.51	0.24
39	4.31	1.82	0.97	0.52	0.22
40	4.28	1.83	0.97	0.52	0.24
41	4.24	1.83	0.97	0.52	0.24
42	4.20	1.84	0.95	0.52	0.24
43	4.15	1.85	0.95	0.52	0.24
44	4.11	1.87	0.94	0.52	0.22
45	4.06	1.85	0.93	0.51	0.24
46	4.00	1.82	0.93	0.52	0.24
47	3.93	1.78	0.92	0.52	0.24
48	3.88	1.74	0.91	0.51	0.24
49	3.81	1.70	0.90	0.51	0.24
50	3.73	1.66	0.89	0.51	0.24
51	3.65	1.62	0.88	0.50	0.24
52	3.57	1.57	0.87	0.50	0.24
53	3.50	1.54	0.85	0.50	0.24
54	3.44	1.52	0.85	0.50	0.24
55	3.35	1.47	0.85	0.50	0.24
56	3.31	1.50	0.88	0.52	0.24
57	3.33	1.55	0.93	0.54	0.26
58	3.37	1.63	1.00	0.59	0.29
59	3.50	1.75	1.09	0.65	0.31
60	3.75	1.92	1.22	0.72	0.35
61	3.50	1.86	1.20	0.72	0.35
62	3.25	1.79	1.17	0.71	0.35
63	3.02	1.68	1.12	0.66	0.33
64	2.83	1.58	1.05	0.62	0.31

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Elimination Period: 365 day
Occupation Class: 3A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.37	0.09	0.16	0.55	0.02	0.03
26	1.47	0.09	0.17	0.58	0.02	0.03
27	1.56	0.09	0.17	0.62	0.02	0.03
28	1.61	0.09	0.18	0.64	0.02	0.03
29	1.69	0.11	0.19	0.66	0.02	0.03
30	1.72	0.11	0.20	0.67	0.02	0.03
31	1.75	0.11	0.20	0.69	0.02	0.03
32	1.77	0.11	0.20	0.70	0.02	0.03
33	1.77	0.11	0.20	0.69	0.02	0.03
34	1.74	0.11	0.20	0.68	0.02	0.03
35	1.73	0.11	0.20	0.68	0.02	0.03
36	1.78	0.11	0.20	0.69	0.02	0.03
37	1.83	0.11	0.20	0.70	0.02	0.03
38	1.86	0.12	0.21	0.70	0.02	0.03
39	1.91	0.11	0.22	0.71	0.02	0.03
40	1.94	0.12	0.22	0.71	0.02	0.03
41	1.97	0.13	0.23	0.72	0.02	0.03
42	2.01	0.13	0.23	0.72	0.02	0.03
43	2.04	0.13	0.23	0.72	0.02	0.03
44	2.07	0.14	0.23	0.73	0.02	0.03
45	2.10	0.14	0.24	0.73	0.02	0.03
46	2.13	0.13	0.24	0.74	0.02	0.03
47	2.15	0.14	0.24	0.74	0.02	0.03
48	2.17	0.14	0.24	0.75	0.02	0.03
49	2.19	0.14	0.24	0.76	0.02	0.03
50	2.19	0.15	0.24	0.76	0.02	0.03
51	2.19	0.14	0.24	0.75	0.02	0.03
52	2.19	0.15	0.24	0.75	0.02	0.03
53	2.23	0.14	0.25	0.75	0.02	0.03
54	2.32	0.15	0.26	0.75	0.02	0.03
55	2.41	0.15	0.27	0.75	0.02	0.03
56	2.55	0.16	0.29	0.79	0.03	0.03
57	2.64	0.16	0.29	0.83	0.03	0.04
58	2.81	0.18	0.30	0.87	0.03	0.05
59	2.94	0.18	0.31	0.95	0.03	0.06
60	2.87	0.16	0.30	1.01	0.03	0.06
61	2.77	0.16	0.28	0.98	0.04	0.06
62	2.82	0.17	0.29	0.96	0.04	0.06
63	2.87	0.18	0.29	0.93	0.04	0.06
64	2.76	0.17	0.29	0.88	0.03	0.06

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

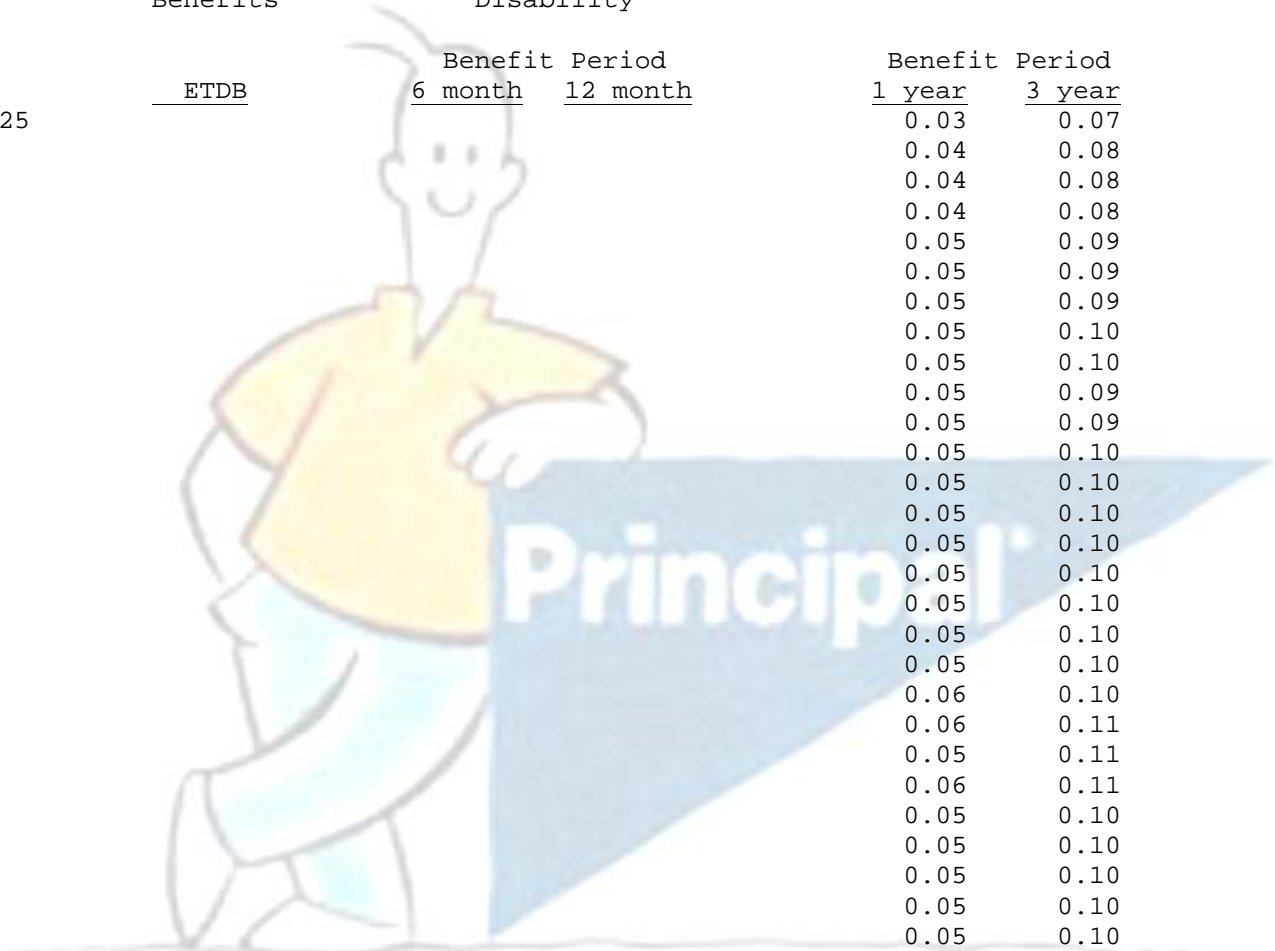
Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Occupation Class: 3A Female non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.03	0.07
26				0.04	0.08
27				0.04	0.08
28				0.04	0.08
29				0.05	0.09
30				0.05	0.09
31				0.05	0.09
32				0.05	0.10
33				0.05	0.10
34				0.05	0.09
35				0.05	0.09
36				0.05	0.10
37				0.05	0.10
38				0.05	0.10
39				0.05	0.10
40				0.05	0.10
41				0.05	0.10
42				0.05	0.10
43				0.05	0.10
44				0.06	0.10
45				0.06	0.11
46				0.05	0.11
47				0.06	0.11
48				0.05	0.10
49				0.05	0.10
50				0.05	0.10
51				0.05	0.10
52				0.05	0.10
53				0.05	0.09
54				0.05	0.09
55				0.04	0.08
56				0.05	0.09
57				0.05	0.08
58				0.05	0.08
59				0.05	0.09
60				0.05	0.09
61				0.04	0.09
62				0.04	0.08
63				0.04	0.08
64				0.04	0.07



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	63.69	38.03	25.45	23.21	21.14	5.81	11.74
26	65.94	39.23	26.42	24.10	21.98	5.93	11.94
27	68.20	40.45	27.37	25.01	22.81	6.05	12.10
28	70.51	41.74	28.37	25.91	23.67	6.14	12.29
29	72.88	43.10	29.38	26.86	24.54	6.24	12.44
30	75.62	44.94	30.76	28.14	25.72	6.35	12.54
31	77.20	46.65	31.94	29.20	26.70	6.40	12.60
32	78.57	48.54	33.16	30.34	27.73	6.47	12.70
33	80.09	50.65	34.49	31.55	28.84	6.52	12.80
34	81.69	52.83	35.83	32.80	29.99	6.59	12.91
35	83.38	55.13	37.24	34.09	31.17	6.65	13.02
36	87.75	57.58	39.12	35.81	32.73	7.00	13.66
37	92.36	60.24	41.14	37.65	34.40	7.36	14.33
38	97.26	63.17	43.34	39.63	36.23	7.74	15.04
39	102.30	66.24	45.71	41.89	38.29	8.10	15.71
40	107.50	69.59	48.84	44.72	40.85	8.46	16.31
41	112.76	72.90	51.64	47.27	43.16	8.75	16.87
42	118.08	76.35	54.62	49.98	45.61	9.05	17.35
43	123.45	79.96	57.79	52.86	48.21	9.28	17.72
44	128.78	83.69	61.14	55.90	50.97	9.48	18.02
45	133.36	87.57	64.69	59.11	53.86	9.61	18.25
46	138.86	92.14	68.79	62.82	57.20	9.88	18.64
47	144.56	96.94	73.14	66.76	60.74	10.07	18.92
48	150.40	101.97	77.76	70.93	64.46	10.25	19.14
49	156.30	107.17	82.61	75.30	68.36	10.48	19.45
50	159.19	110.77	86.55	78.80	71.37	10.68	19.75
51	165.35	116.29	91.75	83.47	75.49	10.87	20.10
52	171.74	122.04	97.20	88.33	79.76	11.18	20.58
53	178.48	128.15	102.98	93.49	84.25	11.57	21.30
54	185.82	134.75	109.21	99.03	89.06	12.00	22.01
55	193.93	142.00	116.04	105.09	94.27	12.43	22.74
56	198.90	147.06	121.15	109.55	97.95	12.88	23.47
57	203.02	151.44	125.66	113.12	100.52	12.73	23.19
58	207.14	155.73	127.58	113.82	101.93	12.58	22.91
59	211.28	160.05	129.50	114.52	103.35	12.43	22.64
60	215.47	164.41	131.46	115.22	104.78	12.28	22.36
61	219.67	168.79	133.41	115.93	106.22	12.13	22.08
62	223.89	173.20	135.38	115.97	106.19	12.06	21.96
63	218.36	168.62	131.51	112.42	102.85	11.62	21.14
64	211.40	162.89	126.66	108.04	98.69	11.08	20.15

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	61.61	36.49	24.27	22.05	20.01	5.35	10.76
26	63.72	37.58	25.15	22.86	20.76	5.45	10.92
27	65.82	38.69	26.03	23.68	21.51	5.53	11.02
28	67.96	39.87	26.93	24.50	22.28	5.60	11.16
29	70.14	41.32	27.84	25.35	23.06	5.68	11.26
30	72.48	42.92	29.02	26.43	24.05	5.63	11.27
31	75.00	44.43	30.07	27.38	24.91	5.75	11.33
32	76.76	46.00	31.16	28.38	25.83	5.83	11.36
33	78.15	47.76	32.34	29.46	26.80	5.84	11.41
34	79.62	49.72	33.53	30.54	27.79	5.88	11.45
35	81.18	51.75	34.76	31.65	28.80	5.90	11.50
36	85.32	53.95	36.45	33.19	30.19	6.19	11.99
37	89.71	56.33	38.26	34.83	31.67	6.46	12.50
38	94.31	58.94	40.23	36.62	33.28	6.76	13.03
39	99.06	61.66	42.31	38.50	34.97	7.02	13.51
40	103.69	64.28	44.58	40.61	36.86	7.27	13.92
41	107.36	67.11	46.99	42.79	38.81	7.46	14.28
42	111.02	70.03	49.54	45.09	40.87	7.66	14.56
43	114.69	73.05	52.23	47.50	43.03	7.76	14.71
44	118.24	76.09	55.02	50.02	45.27	7.85	14.81
45	121.78	79.21	57.94	52.63	47.58	7.87	14.82
46	126.04	82.87	61.28	55.63	50.23	7.98	14.92
47	130.35	86.62	64.76	58.74	52.97	8.03	14.95
48	134.61	90.45	68.38	61.96	55.79	8.04	14.90
49	138.75	94.31	72.09	65.27	58.66	8.08	14.89
50	139.30	96.04	74.41	67.23	60.22	8.08	14.84
51	143.23	99.82	78.13	70.51	63.01	8.09	14.84
52	147.04	103.58	81.85	73.78	65.76	8.12	14.87
53	150.86	107.37	85.64	77.09	68.52	8.20	15.01
54	154.85	111.32	89.57	80.52	71.32	8.05	14.70
55	157.15	115.49	93.72	84.09	74.15	7.78	14.15
56	159.46	116.91	94.15	85.11	74.02	7.20	13.04
57	161.81	119.62	94.58	83.57	72.17	6.92	12.51
58	168.01	124.24	95.01	81.06	69.42	6.64	11.98
59	174.54	129.21	95.45	81.15	70.13	6.36	11.45
60	177.21	131.16	96.85	81.26	70.85	6.08	10.92
61	179.88	133.11	98.24	81.36	71.57	5.80	10.39
62	182.57	135.07	99.65	81.45	72.29	5.74	10.29
63	183.11	135.40	99.78	81.48	72.28	5.78	10.36
64	183.65	135.72	99.92	81.52	72.27	5.73	10.26

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	59.98	35.31	23.39	21.20	19.20	4.97	10.10
26	61.98	36.33	24.20	21.95	19.90	5.01	10.16
27	63.94	37.35	25.02	22.71	20.60	5.06	10.21
28	65.94	38.61	25.84	23.47	21.31	5.10	10.26
29	67.96	39.91	26.69	24.24	22.02	5.16	10.32
30	70.00	41.33	27.73	25.19	22.88	5.05	10.02
31	72.32	42.72	28.68	26.05	23.65	5.13	10.16
32	74.81	44.17	29.66	26.94	24.48	5.22	10.31
33	76.57	45.69	30.73	27.91	25.35	5.35	10.48
34	77.96	47.33	31.80	28.89	26.24	5.40	10.48
35	79.41	49.15	32.89	29.88	27.13	5.40	10.48
36	83.35	51.17	34.45	31.29	28.39	5.63	10.87
37	87.53	53.33	36.11	32.78	29.73	5.86	11.29
38	91.90	55.69	37.89	34.40	31.18	6.10	11.70
39	95.75	58.13	39.78	36.09	32.71	6.30	12.07
40	97.87	60.24	41.42	37.65	34.11	6.23	11.92
41	101.04	62.71	43.55	39.57	35.82	6.38	12.17
42	104.12	65.22	45.78	41.57	37.61	6.52	12.39
43	107.14	67.77	48.09	43.65	39.45	6.64	12.56
44	109.98	70.31	50.48	45.78	41.33	6.72	12.68
45	112.74	72.87	52.93	47.96	43.25	6.79	12.73
46	116.10	75.84	55.72	50.45	45.44	6.82	12.72
47	119.39	78.86	58.59	53.00	47.66	6.80	12.65
48	122.53	81.85	61.51	55.59	49.90	6.77	12.50
49	124.05	84.76	64.44	58.19	52.14	6.72	12.36
50	125.58	85.41	65.82	59.35	53.03	6.31	11.60
51	127.12	88.11	68.61	61.81	55.10	6.16	11.27
52	129.37	90.67	71.32	64.18	57.07	5.93	10.81
53	131.42	94.37	73.98	66.49	58.92	5.65	10.26
54	136.19	98.05	76.62	68.73	60.65	5.33	9.63
55	139.18	100.24	79.24	70.92	62.32	4.96	8.93
56	143.37	102.78	79.03	70.37	61.52	4.37	7.81
57	147.45	105.26	77.27	68.71	59.98	3.72	6.62
58	151.43	107.66	75.02	66.72	58.34	3.34	5.94
59	155.31	110.01	76.24	64.78	57.09	3.09	5.47
60	160.12	113.39	78.59	62.61	55.70	3.18	5.64
61	164.97	116.86	81.01	62.59	53.32	3.28	5.81
62	170.19	120.57	83.57	64.57	55.01	3.38	5.98
63	175.24	124.18	86.08	69.34	58.66	3.48	6.16
64	180.46	127.89	89.50	77.17	65.26	3.58	6.34

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	41.50	23.02	15.45	13.52	12.24	0.69	1.22
26	41.57	23.51	15.86	13.84	12.54	0.71	1.26
27	41.75	24.03	16.28	14.20	12.87	0.73	1.30
28	42.02	24.63	16.74	14.58	13.21	0.76	1.35
29	42.39	25.27	17.20	14.95	13.54	0.77	1.39
30	42.89	25.97	17.66	15.33	13.88	0.81	1.43
31	43.48	26.70	18.14	15.68	14.20	0.82	1.47
32	44.16	27.48	18.61	16.03	14.51	0.85	1.50
33	44.90	28.28	19.06	16.34	14.78	0.87	1.55
34	45.71	29.11	19.50	16.63	15.05	0.88	1.57
35	46.52	29.98	19.92	16.91	15.30	0.90	1.60
36	48.93	31.84	21.18	18.00	16.25	0.96	1.73
37	51.49	33.84	22.54	19.17	17.30	1.04	1.84
38	54.19	35.94	23.94	20.42	18.42	1.11	1.98
39	57.08	38.14	25.40	21.71	19.57	1.19	2.12
40	60.15	40.41	26.91	23.04	20.74	1.27	2.27
41	63.34	42.78	28.44	24.41	21.97	1.36	2.41
42	66.71	45.24	30.01	25.80	23.20	1.44	2.56
43	70.25	47.75	31.61	27.25	24.50	1.53	2.71
44	73.90	50.46	33.32	28.78	25.85	1.62	2.87
45	77.69	53.31	35.11	30.39	27.28	1.71	3.03
46	81.55	55.57	37.13	32.16	28.81	1.80	3.21
47	85.59	57.98	39.25	34.02	30.43	1.90	3.40
48	89.76	60.50	41.54	36.02	32.18	2.02	3.60
49	94.30	63.27	44.03	38.20	34.06	2.13	3.80
50	99.20	66.25	46.75	40.58	36.10	2.26	4.03
51	104.51	69.44	49.66	43.13	38.46	2.39	4.25
52	110.23	72.84	52.79	45.97	41.29	2.52	4.49
53	116.45	76.48	56.11	49.45	44.39	2.66	4.73
54	123.01	80.21	59.59	53.34	47.84	2.79	4.96
55	128.38	83.07	63.93	57.72	51.67	2.86	5.10
56	134.90	89.23	68.23	61.59	54.71	2.86	5.08
57	141.27	95.26	70.35	63.11	55.66	2.85	5.07
58	147.47	101.16	72.01	63.62	55.92	2.87	5.05
59	153.33	106.40	75.02	64.78	57.09	2.86	5.03
60	159.23	111.68	78.05	62.61	55.70	3.18	5.64
61	164.97	116.86	81.01	62.59	53.32	3.28	5.81
62	170.19	120.57	83.57	64.57	55.01	3.38	5.98
63	175.24	124.18	86.08	69.34	58.66	3.48	6.16
64	180.46	127.89	89.50	77.17	65.26	3.58	6.34

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 3A Male non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	37.57	18.53	12.42	9.95			
26	37.57	18.86	12.65	10.15			
27	37.57	19.22	12.92	10.36			
28	37.61	19.62	13.19	10.58			
29	37.74	20.10	13.48	10.82			
30	37.96	20.64	13.81	11.04			
31	38.26	21.24	14.11	11.26			
32	38.67	21.89	14.42	11.47			
33	39.18	22.59	14.73	11.67			
34	39.72	23.31	15.01	11.84			
35	40.31	24.05	15.25	11.98			
36	41.68	25.23	16.07	12.64			
37	43.11	26.43	16.92	13.31			
38	44.64	27.70	17.80	14.02			
39	46.25	28.99	18.70	14.73			
40	47.95	30.31	19.61	15.47			
41	49.73	31.66	20.53	16.22			
42	51.59	33.06	21.49	16.99			
43	53.54	34.48	22.45	17.79			
44	55.52	36.01	23.48	18.64			
45	57.54	37.64	24.58	19.53			
46	60.06	39.12	25.76	20.59			
47	62.69	40.70	27.04	21.75			
48	65.44	42.43	28.45	23.01			
49	68.47	44.33	29.99	24.41			
50	71.80	46.42	31.69	25.93			
51	75.45	48.70	33.55	27.64			
52	79.49	51.20	35.58	29.49			
53	84.03	53.96	37.82	31.56			
54	89.08	56.97	40.28	33.83			
55	93.64	59.59	42.47	35.92			
56	98.06	63.47	45.13	38.64			
57	103.24	67.92	48.15	41.75			
58	109.60	73.23	51.74	45.43			
59	117.89	79.90	56.20	50.00			
60	129.68	87.88	61.82	55.00			
61	142.65	96.67	68.01	60.50			
62	156.92	106.34	74.81	63.28			
63	171.74	116.97	82.29	67.95			
64	176.85	125.33	87.71	75.63			

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: 3A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	26.55	11.02	7.08	5.00	3.94
26	26.55	11.14	7.15	5.04	3.96
27	26.55	11.27	7.23	5.09	3.99
28	26.54	11.43	7.32	5.13	4.01
29	26.53	11.61	7.42	5.19	4.04
30	26.52	11.83	7.54	5.24	4.06
31	26.55	12.07	7.66	5.30	4.09
32	26.65	12.35	7.77	5.36	4.12
33	26.80	12.66	7.91	5.41	4.14
34	26.99	12.98	8.01	5.46	4.16
35	27.21	13.30	8.11	5.49	4.18
36	27.95	13.84	8.44	5.68	4.27
37	28.72	14.38	8.79	5.87	4.37
38	29.57	14.94	9.14	6.06	4.47
39	30.46	15.51	9.48	6.25	4.57
40	31.41	16.09	9.84	6.44	4.67
41	32.38	16.67	10.18	6.65	4.78
42	33.41	17.27	10.54	6.85	4.88
43	34.48	17.88	10.91	7.06	4.99
44	35.58	18.54	11.30	7.29	5.11
45	36.68	19.26	11.74	7.53	5.24
46	38.06	19.90	12.19	7.80	5.36
47	39.51	20.61	12.68	8.11	5.50
48	41.01	21.38	13.25	8.43	5.66
49	42.66	22.23	13.86	8.81	5.84
50	44.44	23.16	14.53	9.22	6.04
51	46.40	24.18	15.28	9.68	6.27
52	48.55	25.30	16.10	10.19	6.52
53	50.94	26.53	17.00	10.76	6.81
54	53.61	27.88	17.99	11.39	7.13
55	55.98	29.03	18.88	11.96	7.40
56	58.26	30.79	19.97	12.72	7.81
57	60.97	32.82	21.21	13.62	8.28
58	64.37	35.26	22.72	14.69	8.85
59	68.90	38.38	24.61	16.04	9.60
60	76.75	43.39	27.64	18.18	10.81
61	76.01	44.04	27.93	18.46	10.82
62	75.39	44.67	28.17	18.73	10.85
63	74.85	45.27	28.38	18.99	10.86
64	75.21	46.01	28.74	19.12	10.85

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 3A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	10.79	0.50	0.89	6.05	0.09	0.15
26	11.04	0.52	0.91	6.15	0.09	0.16
27	11.32	0.54	0.95	6.24	0.09	0.16
28	11.60	0.56	0.99	6.34	0.10	0.17
29	11.87	0.57	1.02	6.44	0.10	0.17
30	12.16	0.59	1.05	6.55	0.10	0.18
31	12.42	0.61	1.08	6.64	0.11	0.18
32	12.67	0.63	1.11	6.74	0.11	0.19
33	12.91	0.64	1.13	6.83	0.11	0.20
34	13.13	0.66	1.16	6.92	0.12	0.20
35	13.33	0.67	1.19	6.99	0.12	0.20
36	14.14	0.72	1.28	7.28	0.13	0.21
37	15.02	0.77	1.39	7.58	0.14	0.23
38	15.95	0.85	1.48	7.89	0.15	0.25
39	16.92	0.90	1.60	8.20	0.15	0.26
40	17.91	0.96	1.70	8.51	0.16	0.28
41	18.93	1.04	1.83	8.85	0.17	0.30
42	19.97	1.10	1.95	9.18	0.18	0.32
43	21.06	1.17	2.07	9.53	0.19	0.33
44	22.20	1.25	2.20	9.89	0.20	0.35
45	23.41	1.32	2.34	10.28	0.21	0.37
46	24.70	1.40	2.48	10.70	0.23	0.40
47	26.06	1.49	2.64	11.18	0.24	0.42
48	27.54	1.58	2.81	11.70	0.27	0.46
49	29.13	1.69	2.99	12.27	0.28	0.49
50	30.86	1.79	3.18	12.88	0.30	0.52
51	32.84	1.93	3.40	13.57	0.33	0.57
52	35.25	2.07	3.67	14.30	0.35	0.62
53	37.88	2.23	3.95	15.12	0.38	0.65
54	40.80	2.42	4.27	16.00	0.41	0.71
55	44.07	2.61	4.61	16.76	0.44	0.76
56	49.01	2.91	5.14	17.79	0.48	0.83
57	52.11	3.09	5.44	18.93	0.52	0.92
58	54.39	3.20	5.65	20.22	0.58	1.01
59	58.78	3.40	6.00	21.71	0.65	1.13
60	60.55	3.46	6.10	23.83	0.76	1.32
61	63.31	3.64	6.40	24.41	0.78	1.36
62	70.44	4.06	7.14	24.98	0.81	1.41
63	75.01	4.34	7.63	25.50	0.83	1.45
64	76.29	4.41	7.76	25.82	0.85	1.48

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 3A Male non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25	0.01	0.99	1.83	0.22	0.44	
26	0.01	1.01	1.87	0.23	0.45	
27	0.01	1.02	1.91	0.23	0.47	
28	0.01	1.04	1.95	0.24	0.48	
29	0.01	1.06	2.01	0.24	0.49	
30	0.02	1.09	2.05	0.25	0.51	
31	0.02	1.11	2.11	0.26	0.52	
32	0.02	1.14	2.16	0.27	0.53	
33	0.02	1.18	2.22	0.27	0.54	
34	0.03	1.20	2.27	0.28	0.55	
35	0.03	1.22	2.31	0.28	0.56	
36	0.03	1.29	2.46	0.30	0.60	
37	0.04	1.38	2.61	0.32	0.63	
38	0.04	1.45	2.77	0.34	0.67	
39	0.05	1.53	2.92	0.35	0.71	
40	0.06	1.61	3.08	0.37	0.74	
41	0.06	1.69	3.24	0.39	0.78	
42	0.07	1.76	3.40	0.41	0.82	
43	0.08	1.85	3.57	0.43	0.85	
44	0.09	1.93	3.75	0.44	0.88	
45	0.11	2.03	3.94	0.46	0.92	
46	0.12	2.14	4.16	0.48	0.96	
47	0.13	2.26	4.39	0.50	1.01	
48	0.15	2.40	4.66	0.52	1.05	
49	0.17	2.54	4.94	0.55	1.10	
50	0.20	2.71	5.24	0.57	1.15	
51	0.22	2.88	5.58	0.61	1.20	
52	0.24	3.07	5.96	0.63	1.26	
53	0.30	3.28	6.37	0.66	1.32	
54	0.66	3.50	6.82	0.69	1.37	
55		3.75	7.31	0.71	1.42	
56		4.05	7.89	0.74	1.48	
57		4.39	8.55	0.77	1.53	
58		4.80	9.33	0.79	1.59	
59		5.29	10.30	0.82	1.64	
60		5.98	11.63	0.86	1.71	
61		6.10	11.87	0.88	1.76	
62		6.23	12.09	0.90	1.80	
63		6.32	12.27	0.92	1.84	
64		6.46	12.52	0.94	1.88	

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 70
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.73	3.42	2.29	2.09	1.90	0.54	1.12
26	5.94	3.53	2.38	2.17	1.98	0.55	1.14
27	6.14	3.64	2.46	2.25	2.05	0.56	1.15
28	6.35	3.76	2.55	2.33	2.13	0.57	1.17
29	6.56	3.88	2.64	2.42	2.21	0.58	1.19
30	6.81	4.05	2.77	2.53	2.31	0.58	1.18
31	6.95	4.20	2.87	2.63	2.40	0.60	1.20
32	7.07	4.37	2.98	2.73	2.50	0.62	1.23
33	7.21	4.56	3.10	2.84	2.60	0.64	1.27
34	7.35	4.76	3.23	2.95	2.70	0.66	1.31
35	7.50	4.96	3.35	3.07	2.80	0.68	1.35
36	7.90	5.18	3.52	3.22	2.95	0.71	1.40
37	8.31	5.42	3.70	3.39	3.10	0.73	1.45
38	8.75	5.69	3.90	3.57	3.26	0.77	1.51
39	9.21	5.96	4.11	3.77	3.45	0.80	1.56
40	9.67	6.26	4.40	4.03	3.68	0.82	1.59
41	10.15	6.56	4.65	4.25	3.88	0.84	1.62
42	10.63	6.87	4.92	4.50	4.11	0.85	1.64
43	11.11	7.20	5.20	4.76	4.34	0.84	1.64
44	11.59	7.53	5.50	5.03	4.59	0.84	1.62
45	12.00	7.88	5.82	5.32	4.85	0.83	1.58
46	11.93	7.91	5.91	5.40	4.91	0.80	1.55
47	11.82	7.93	5.98	5.46	4.97	0.79	1.51
48	11.67	7.91	6.03	5.50	5.00	0.78	1.48
49	11.49	7.88	6.07	5.53	5.02	0.77	1.44
50	11.05	7.69	6.01	5.47	4.95	0.74	1.40
51	10.80	7.59	5.99	5.45	4.93	0.72	1.34
52	10.51	7.47	5.95	5.41	4.88	0.71	1.31
53	10.19	7.32	5.88	5.34	4.81	0.71	1.27
54	9.83	7.13	5.78	5.24	4.71	0.68	1.24
55	9.46	6.93	5.66	5.13	4.60	0.64	1.16
56	8.89	6.57	5.42	4.90	4.38	0.58	1.07
57	8.24	6.15	5.10	4.59	4.08	0.52	0.96
58	7.56	5.68	4.66	4.15	3.72	0.47	0.86
59	6.85	5.19	4.20	3.71	3.35	0.41	0.75
60	6.08	4.64	3.71	3.25	2.95	0.36	0.65
61	5.29	4.07	3.22	2.79	2.56	0.30	0.54
62	4.48	3.46	2.71	2.32	2.12	0.26	0.49
63	4.37	3.37	2.63	2.25	2.06	0.20	0.41
64	4.23	3.26	2.53	2.16	1.97	0.14	0.29

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 67
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.55	3.28	2.18	1.98	1.80	0.49	0.99
26	5.74	3.38	2.26	2.06	1.87	0.49	1.00
27	5.92	3.48	2.34	2.13	1.94	0.50	1.01
28	6.12	3.59	2.42	2.21	2.01	0.51	1.02
29	6.31	3.72	2.51	2.28	2.08	0.51	1.04
30	6.52	3.86	2.61	2.38	2.16	0.51	1.01
31	6.75	4.00	2.71	2.46	2.24	0.52	1.03
32	6.91	4.14	2.80	2.55	2.32	0.53	1.05
33	7.03	4.30	2.91	2.65	2.41	0.54	1.08
34	7.17	4.47	3.02	2.75	2.50	0.56	1.10
35	7.31	4.66	3.13	2.85	2.59	0.58	1.13
36	7.68	4.86	3.28	2.99	2.72	0.60	1.17
37	8.07	5.07	3.44	3.14	2.85	0.62	1.20
38	8.49	5.31	3.62	3.30	2.99	0.64	1.25
39	8.91	5.55	3.81	3.47	3.15	0.67	1.29
40	9.33	5.79	4.01	3.65	3.32	0.66	1.28
41	9.66	6.04	4.23	3.85	3.49	0.68	1.31
42	9.99	6.30	4.46	4.06	3.68	0.70	1.35
43	10.32	6.57	4.70	4.28	3.87	0.70	1.36
44	10.64	6.85	4.95	4.50	4.07	0.70	1.33
45	10.96	7.13	5.21	4.74	4.28	0.68	1.28
46	10.83	7.12	5.26	4.78	4.32	0.65	1.25
47	10.66	7.09	5.30	4.81	4.33	0.64	1.20
48	10.45	7.02	5.31	4.81	4.33	0.61	1.16
49	10.20	6.93	5.30	4.80	4.31	0.59	1.10
50	9.67	6.67	5.16	4.67	4.18	0.56	1.06
51	9.35	6.52	5.10	4.60	4.11	0.54	1.00
52	9.00	6.34	5.01	4.52	4.02	0.52	0.94
53	8.61	6.13	4.89	4.40	3.91	0.47	0.87
54	8.19	5.89	4.74	4.26	3.77	0.43	0.78
55	7.67	5.64	4.57	4.10	3.62	0.38	0.69
56	7.13	5.23	4.21	3.80	3.31	0.32	0.58
57	6.57	4.86	3.84	3.39	2.93	0.28	0.51
58	6.13	4.53	3.47	2.96	2.53	0.24	0.44
59	5.66	4.19	3.09	2.63	2.27	0.21	0.36
60	5.00	3.70	2.73	2.29	2.00	0.17	0.29
61	4.34	3.21	2.37	1.96	1.72	0.13	0.22
62	3.65	2.70	1.99	1.63	1.45	0.10	0.19
63	3.66	2.71	2.00	1.63	1.45	0.08	0.15
64	3.67	2.71	2.00	1.63	1.45	0.06	0.14

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.40	3.18	2.11	1.91	1.73	0.45	0.91
26	5.58	3.27	2.18	1.98	1.79	0.45	0.92
27	5.75	3.36	2.25	2.04	1.85	0.45	0.92
28	5.93	3.48	2.33	2.11	1.92	0.46	0.93
29	6.12	3.59	2.40	2.18	1.98	0.46	0.93
30	6.30	3.72	2.50	2.27	2.06	0.45	0.90
31	6.51	3.85	2.58	2.34	2.13	0.46	0.91
32	6.73	3.98	2.67	2.43	2.20	0.47	0.93
33	6.89	4.11	2.77	2.51	2.28	0.48	0.95
34	7.02	4.26	2.86	2.60	2.36	0.49	0.96
35	7.15	4.42	2.96	2.69	2.44	0.50	0.98
36	7.50	4.60	3.10	2.82	2.56	0.52	1.01
37	7.88	4.80	3.25	2.95	2.68	0.53	1.04
38	8.27	5.01	3.41	3.10	2.81	0.55	1.07
39	8.62	5.23	3.58	3.25	2.94	0.57	1.10
40	8.81	5.42	3.73	3.39	3.07	0.56	1.07
41	9.09	5.64	3.92	3.56	3.22	0.57	1.10
42	9.37	5.87	4.12	3.74	3.38	0.59	1.11
43	9.64	6.10	4.33	3.93	3.55	0.60	1.13
44	9.90	6.33	4.54	4.12	3.72	0.60	1.14
45	10.15	6.56	4.76	4.32	3.89	0.59	1.10
46	9.97	6.51	4.79	4.33	3.90	0.56	1.06
47	9.77	6.45	4.79	4.34	3.90	0.54	1.01
48	9.51	6.35	4.77	4.31	3.87	0.52	0.97
49	9.12	6.23	4.74	4.28	3.83	0.49	0.91
50	8.72	5.93	4.57	4.12	3.68	0.44	0.81
51	8.30	5.75	4.48	4.04	3.60	0.40	0.74
52	7.92	5.55	4.36	3.93	3.49	0.36	0.66
53	7.50	5.39	4.22	3.80	3.36	0.32	0.59
54	7.20	5.19	4.05	3.64	3.21	0.28	0.51
55	6.79	4.89	3.87	3.46	3.04	0.24	0.44
56	6.41	4.59	3.53	3.15	2.75	0.20	0.35
57	5.99	4.27	3.14	2.79	2.44	0.16	0.28
58	5.53	3.93	2.74	2.44	2.13	0.13	0.22
59	5.03	3.56	2.47	2.10	1.85	0.10	0.18
60	4.52	3.20	2.22	1.77	1.57	0.08	0.13
61	3.98	2.82	1.95	1.51	1.28	0.06	0.11
62	3.40	2.41	1.67	1.29	1.10	0.06	0.11
63	3.50	2.48	1.72	1.39	1.17	0.06	0.11
64	3.61	2.56	1.79	1.54	1.31	0.06	0.11

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.66	0.92	0.62	0.54	0.49	0.03	0.06
26	1.66	0.94	0.63	0.55	0.50	0.03	0.06
27	1.67	0.96	0.65	0.57	0.51	0.03	0.06
28	1.68	0.99	0.67	0.58	0.53	0.03	0.06
29	1.70	1.01	0.69	0.60	0.54	0.03	0.06
30	1.72	1.04	0.71	0.61	0.56	0.03	0.07
31	1.74	1.07	0.73	0.63	0.57	0.03	0.07
32	1.77	1.10	0.74	0.64	0.58	0.03	0.07
33	1.80	1.13	0.76	0.65	0.59	0.04	0.07
34	1.83	1.16	0.78	0.67	0.60	0.04	0.07
35	1.86	1.20	0.80	0.68	0.61	0.04	0.07
36	1.96	1.27	0.85	0.72	0.65	0.04	0.08
37	2.06	1.35	0.90	0.77	0.69	0.04	0.09
38	2.17	1.44	0.96	0.82	0.74	0.05	0.09
39	2.28	1.53	1.02	0.87	0.78	0.05	0.10
40	2.41	1.62	1.08	0.92	0.83	0.05	0.11
41	2.53	1.71	1.14	0.98	0.88	0.06	0.11
42	2.67	1.81	1.20	1.03	0.93	0.06	0.12
43	2.81	1.91	1.26	1.09	0.98	0.07	0.13
44	2.96	2.02	1.33	1.15	1.03	0.07	0.13
45	3.11	2.13	1.40	1.22	1.09	0.07	0.14
46	3.26	2.22	1.49	1.29	1.15	0.08	0.14
47	3.42	2.32	1.57	1.36	1.22	0.08	0.15
48	3.59	2.42	1.66	1.44	1.29	0.09	0.15
49	3.77	2.53	1.76	1.53	1.36	0.10	0.16
50	3.97	2.65	1.87	1.62	1.44	0.09	0.17
51	4.18	2.78	1.99	1.73	1.54	0.10	0.18
52	4.41	2.91	2.11	1.84	1.65	0.10	0.18
53	4.66	3.06	2.24	1.98	1.78	0.11	0.19
54	4.92	3.21	2.38	2.13	1.91	0.11	0.19
55	5.14	3.32	2.56	2.31	2.07	0.11	0.19
56	5.01	3.31	2.53	2.29	2.03	0.10	0.18
57	4.85	3.27	2.41	2.16	1.91	0.10	0.17
58	4.63	3.18	2.26	2.00	1.76	0.09	0.15
59	4.38	3.04	2.15	1.89	1.68	0.09	0.14
60	4.09	2.87	2.01	1.77	1.57	0.08	0.13
61	3.78	2.68	1.86	1.51	1.28	0.06	0.11
62	3.40	2.41	1.67	1.29	1.10	0.06	0.11
63	3.50	2.48	1.72	1.39	1.17	0.06	0.11
64	3.61	2.56	1.79	1.54	1.31	0.06	0.11

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 3A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.37	0.03	0.04			
26	0.38	0.03	0.04			
27	0.38	0.03	0.04			
28	0.40	0.03	0.04			
29	0.41	0.03	0.04			
30	0.42	0.03	0.04			
31	0.43	0.03	0.05			
32	0.44	0.03	0.05			
33	0.45	0.03	0.05			
34	0.46	0.03	0.05			
35	0.47	0.03	0.05			
36	0.51	0.03	0.05			
37	0.54	0.03	0.06			
38	0.58	0.03	0.06			
39	0.61	0.03	0.07			
40	0.66	0.04	0.07			
41	0.70	0.04	0.08			
42	0.73	0.04	0.08			
43	0.77	0.05	0.10			
44	0.82	0.05	0.10			
45	0.87	0.05	0.10			
46	0.91	0.06	0.11			
47	0.95	0.06	0.11			
48	1.00	0.06	0.12			
49	1.05	0.07	0.12			
50	1.10	0.07	0.13			
51	1.16	0.07	0.14			
52	1.23	0.07	0.14			
53	1.29	0.09	0.15			
54	1.35	0.09	0.15			
55	1.40	0.09	0.16			
56	1.48	0.10	0.17			
57	1.48	0.10	0.17			
58	1.44	0.09	0.16			
59	1.42	0.10	0.15			
60	1.34	0.08	0.14			
61	1.26	0.07	0.14			
62	1.31	0.06	0.14			
63	1.41	0.07	0.16			
64	1.44	0.07	0.16			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

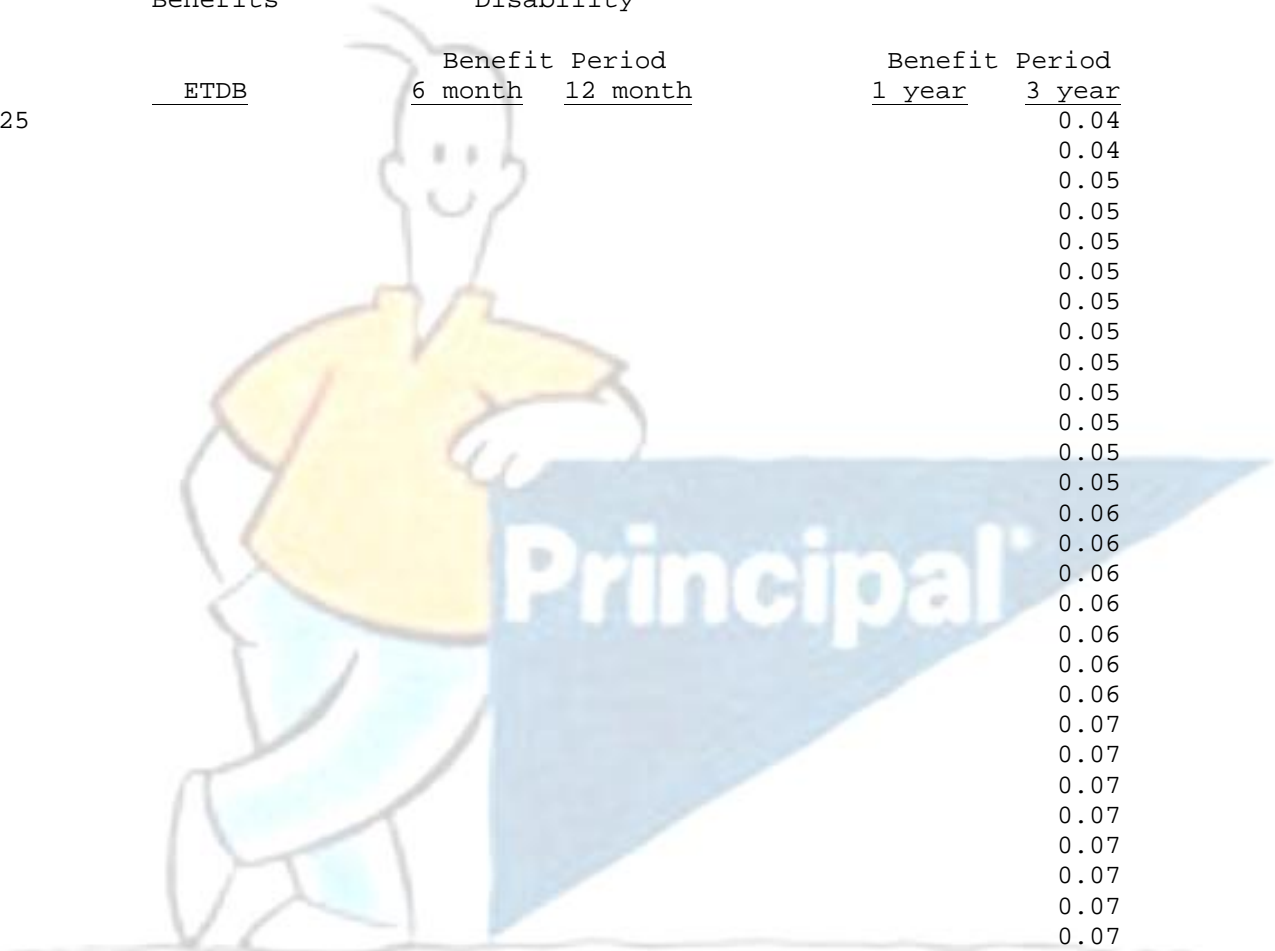
Disability Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 3A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.04
26					0.04
27					0.05
28					0.05
29					0.05
30					0.05
31					0.05
32					0.05
33					0.05
34					0.05
35					0.05
36					0.05
37					0.05
38					0.06
39					0.06
40					0.06
41					0.06
42					0.06
43					0.06
44					0.06
45					0.07
46					0.07
47					0.07
48					0.07
49					0.07
50					0.07
51					0.07
52					0.07
53					0.06
54					0.06
55					0.06
56					0.06
57					0.06
58					0.05
59					0.05
60					0.05
61					0.04
62					0.03
63					0.04
64					0.04



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	49.21	28.01	18.49	16.66	14.85	3.69	7.40
26	50.60	28.68	19.03	17.15	15.30	3.70	7.37
27	51.94	29.32	19.58	17.65	15.75	3.71	7.34
28	53.31	30.17	20.13	18.16	16.20	3.71	7.31
29	54.68	31.04	20.69	18.67	16.65	3.72	7.29
30	56.06	32.01	21.41	19.32	17.22	3.61	7.08
31	57.64	32.95	22.05	19.89	17.70	3.65	7.18
32	59.37	33.92	22.73	20.49	18.25	3.70	7.29
33	60.53	34.95	23.46	21.15	18.80	3.79	7.41
34	61.38	36.08	24.20	21.81	19.37	3.82	7.41
35	62.28	37.33	24.96	22.47	19.96	3.82	7.41
36	65.11	38.71	26.02	23.43	20.75	3.97	7.67
37	68.13	40.18	27.16	24.44	21.61	4.12	7.94
38	71.25	41.81	28.39	25.53	22.53	4.26	8.20
39	73.99	43.48	29.68	26.67	23.52	4.39	8.41
40	75.38	44.89	30.79	27.71	24.40	4.32	8.28
41	77.60	46.57	32.26	29.00	25.49	4.40	8.42
42	79.76	48.29	33.80	30.36	26.63	4.48	8.52
43	81.86	50.04	35.39	31.75	27.79	4.54	8.61
44	83.85	51.77	37.05	33.20	28.98	4.58	8.66
45	85.79	53.53	38.74	34.67	30.19	4.61	8.64
46	88.19	55.59	40.67	36.34	31.53	4.60	8.59
47	90.54	57.69	42.66	38.06	32.90	4.57	8.50
48	92.80	59.78	44.71	39.81	34.28	4.53	8.35
49	93.85	61.83	46.75	41.59	35.64	4.46	8.22
50	94.91	62.25	47.68	42.31	36.07	4.17	7.70
51	96.03	64.18	49.65	43.98	37.30	4.06	7.43
52	97.70	66.03	51.58	45.62	38.45	3.88	7.10
53	99.30	68.75	53.50	47.22	39.52	3.70	6.70
54	103.01	71.50	55.44	48.80	40.50	3.46	6.26
55	105.47	73.23	57.43	50.40	41.45	3.21	5.78
56	109.54	75.66	57.66	50.36	40.79	2.82	5.03
57	113.50	78.04	56.72	49.51	39.63	2.39	4.25
58	117.37	80.34	55.38	48.40	38.41	2.12	3.78
59	121.13	82.58	56.58	47.32	37.47	1.95	3.45
60	124.88	85.13	58.32	45.73	36.56	2.01	3.56
61	128.67	87.74	60.12	45.72	34.99	2.07	3.67
62	132.73	90.51	62.02	47.16	36.11	2.14	3.78
63	136.67	93.22	63.89	50.65	38.50	2.20	3.89
64	140.75	96.01	66.43	56.37	42.83	2.26	4.01

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	35.61	18.97	12.66	10.94	9.60	0.49	0.88
26	35.59	19.28	12.93	11.14	9.78	0.51	0.90
27	35.57	19.61	13.21	11.36	9.98	0.52	0.93
28	35.64	20.00	13.51	11.61	10.18	0.54	0.95
29	35.80	20.42	13.82	11.86	10.38	0.55	0.98
30	36.05	20.89	14.14	12.10	10.58	0.56	1.01
31	36.39	21.39	14.45	12.32	10.77	0.57	1.03
32	36.79	21.93	14.78	12.55	10.95	0.59	1.05
33	37.25	22.48	15.08	12.75	11.11	0.60	1.07
34	37.76	23.05	15.39	12.94	11.26	0.60	1.09
35	38.29	23.66	15.66	13.11	11.40	0.61	1.11
36	40.10	25.02	16.58	13.88	12.02	0.66	1.18
37	42.01	26.48	17.56	14.69	12.71	0.72	1.26
38	44.04	28.00	18.57	15.58	13.44	0.75	1.36
39	46.21	29.60	19.61	16.46	14.19	0.82	1.44
40	48.52	31.22	20.68	17.39	14.95	0.86	1.54
41	50.91	32.92	21.77	18.33	15.73	0.92	1.63
42	53.43	34.68	22.88	19.28	16.52	0.97	1.73
43	56.09	36.48	24.00	20.27	17.33	1.03	1.82
44	58.81	38.42	25.21	21.32	18.19	1.08	1.92
45	61.63	40.45	26.47	22.42	19.09	1.13	2.02
46	64.49	42.03	27.88	23.62	20.05	1.21	2.13
47	67.47	43.74	29.39	24.88	21.05	1.26	2.25
48	70.56	45.54	31.01	26.25	22.14	1.33	2.37
49	73.92	47.51	32.77	27.73	23.31	1.40	2.51
50	77.54	49.64	34.71	29.35	24.57	1.49	2.64
51	81.46	51.92	36.77	31.09	26.03	1.56	2.78
52	85.70	54.36	39.00	33.04	27.80	1.64	2.93
53	90.32	56.98	41.37	35.44	29.75	1.73	3.07
54	95.22	59.67	43.85	38.14	31.92	1.80	3.22
55	99.20	61.73	47.00	41.19	34.31	1.85	3.29
56	104.64	66.59	50.34	44.24	36.20	1.83	3.25
57	109.95	71.35	52.08	45.62	36.71	1.82	3.23
58	115.11	75.99	53.45	46.25	36.79	1.82	3.20
59	119.99	80.13	55.83	47.32	37.47	1.80	3.17
60	124.19	83.84	57.92	45.73	36.56	2.01	3.56
61	128.67	87.74	60.12	45.72	34.99	2.07	3.67
62	132.73	90.51	62.02	47.16	36.11	2.14	3.78
63	136.67	93.22	63.89	50.65	38.50	2.20	3.89
64	140.75	96.01	66.43	56.37	42.83	2.26	4.01

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	34.05	16.28	10.79	8.46	7.12		
26	34.05	16.50	10.95	8.59	7.24		
27	34.05	16.77	11.14	8.73	7.36		
28	34.04	17.05	11.33	8.88	7.48		
29	34.06	17.40	11.54	9.04	7.62		
30	34.16	17.81	11.78	9.19	7.75		
31	34.33	18.27	12.01	9.34	7.87		
32	34.60	18.77	12.23	9.49	8.00		
33	34.96	19.32	12.46	9.62	8.10		
34	35.35	19.88	12.67	9.74	8.20		
35	35.77	20.45	12.84	9.82	8.30		
36	36.88	21.38	13.49	10.31	8.67		
37	38.05	22.33	14.14	10.81	9.07		
38	39.29	23.33	14.84	11.33	9.47		
39	40.61	24.33	15.53	11.85	9.88		
40	42.00	25.36	16.23	12.38	10.30		
41	43.45	26.41	16.92	12.92	10.75		
42	44.97	27.50	17.65	13.48	11.18		
43	46.55	28.59	18.37	14.05	11.64		
44	48.16	29.77	19.15	14.67	12.13		
45	49.79	31.03	19.98	15.30	12.63		
46	51.84	32.18	20.88	16.06	13.20		
47	53.98	33.39	21.85	16.89	13.85		
48	56.20	34.72	22.92	17.79	14.55		
49	58.65	36.20	24.11	18.80	15.32		
50	61.32	37.81	25.39	19.88	16.16		
51	64.27	39.56	26.81	21.10	17.11		
52	67.50	41.50	28.35	22.44	18.13		
53	71.14	43.62	30.05	23.92	19.27		
54	75.19	45.93	31.91	25.54	20.53		
55	78.79	47.92	33.57	27.01	21.67		
56	82.25	50.91	35.57	28.95	23.22		
57	86.31	54.32	37.83	31.16	24.99		
58	91.31	58.39	40.53	33.78	27.08		
59	97.85	63.49	43.87	37.01	29.68		
60	107.63	69.83	48.26	40.71	32.65		
61	118.40	76.82	53.09	44.78	34.29		
62	130.08	84.50	58.41	46.22	35.39		
63	133.94	91.36	62.61	49.64	37.73		
64	137.94	94.09	65.10	55.24	41.97		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 3A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	8.74	0.38	0.67	5.21	0.06	0.12
26	8.88	0.38	0.67	5.26	0.06	0.12
27	9.03	0.39	0.69	5.31	0.07	0.12
28	9.19	0.40	0.72	5.36	0.07	0.12
29	9.35	0.41	0.74	5.41	0.07	0.13
30	9.51	0.42	0.75	5.47	0.07	0.13
31	9.66	0.43	0.77	5.52	0.07	0.13
32	9.80	0.44	0.78	5.58	0.07	0.14
33	9.92	0.45	0.80	5.63	0.08	0.14
34	10.04	0.46	0.81	5.67	0.08	0.14
35	10.15	0.47	0.83	5.71	0.08	0.14
36	10.68	0.50	0.88	5.90	0.09	0.15
37	11.25	0.53	0.95	6.09	0.09	0.16
38	11.87	0.58	1.03	6.30	0.10	0.17
39	12.50	0.61	1.10	6.50	0.10	0.18
40	13.13	0.67	1.16	6.70	0.11	0.19
41	13.79	0.70	1.25	6.91	0.12	0.20
42	14.45	0.74	1.31	7.13	0.12	0.21
43	15.14	0.79	1.39	7.34	0.13	0.22
44	15.85	0.84	1.47	7.57	0.14	0.23
45	16.62	0.88	1.57	7.81	0.15	0.24
46	17.42	0.93	1.65	8.06	0.15	0.26
47	18.26	0.99	1.76	8.36	0.16	0.28
48	19.17	1.05	1.85	8.68	0.17	0.30
49	20.17	1.11	1.97	9.03	0.18	0.32
50	21.24	1.18	2.08	9.41	0.20	0.34
51	22.47	1.26	2.23	9.85	0.21	0.36
52	23.98	1.34	2.39	10.30	0.22	0.40
53	25.64	1.45	2.57	10.82	0.24	0.43
54	27.47	1.56	2.76	11.35	0.27	0.46
55	29.52	1.69	2.97	11.82	0.28	0.49
56	32.66	1.86	3.30	12.47	0.30	0.53
57	34.54	1.97	3.47	13.17	0.33	0.58
58	35.88	2.04	3.59	13.98	0.36	0.64
59	38.61	2.14	3.79	14.92	0.41	0.71
60	39.62	2.16	3.82	16.30	0.48	0.82
61	41.11	2.25	4.00	16.52	0.48	0.85
62	45.39	2.52	4.42	16.74	0.50	0.87
63	47.97	2.66	4.69	16.93	0.51	0.90
64	48.44	2.70	4.76	16.99	0.52	0.90

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 3A Male non-smoker

Age	HH754	HH759/719		HH756/711	
	Extended Total Disability Benefits	Short-Term Residual Disability		Recovery Benefits	
	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25		0.99	1.83	0.18	0.35
26		1.01	1.87	0.18	0.36
27		1.02	1.91	0.19	0.37
28		1.04	1.95	0.19	0.37
29		1.06	2.01	0.19	0.38
30		1.09	2.05	0.20	0.39
31		1.11	2.11	0.20	0.40
32		1.14	2.16	0.20	0.41
33		1.18	2.22	0.21	0.41
34		1.20	2.27	0.21	0.42
35		1.22	2.31	0.21	0.43
36		1.29	2.46	0.22	0.45
37		1.38	2.61	0.24	0.47
38		1.45	2.77	0.25	0.50
39		1.53	2.92	0.27	0.52
40		1.61	3.08	0.28	0.55
41		1.69	3.24	0.29	0.58
42		1.76	3.40	0.30	0.60
43		1.85	3.57	0.31	0.63
44		1.93	3.75	0.32	0.65
45		2.03	3.94	0.34	0.67
46		2.14	4.16	0.35	0.70
47		2.26	4.39	0.37	0.74
48		2.40	4.66	0.38	0.77
49		2.54	4.94	0.40	0.80
50		2.71	5.24	0.42	0.83
51		2.88	5.58	0.43	0.88
52		3.07	5.96	0.46	0.91
53		3.28	6.37	0.48	0.95
54		3.50	6.82	0.49	0.99
55		3.75	7.31	0.52	1.03
56		4.05	7.89	0.54	1.07
57		4.39	8.55	0.56	1.12
58		4.80	9.33	0.58	1.17
59		5.29	10.30	0.61	1.21
60		5.98	11.63	0.64	1.27
61		6.10	11.87	0.65	1.31
62		6.23	12.09	0.67	1.34
63		6.32	12.27	0.68	1.36
64		6.46	12.52	0.69	1.38

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.33	2.48	1.62	1.45	1.28	0.33	0.65
26	4.47	2.52	1.66	1.49	1.32	0.33	0.66
27	4.60	2.59	1.70	1.53	1.36	0.33	0.66
28	4.74	2.67	1.75	1.57	1.39	0.33	0.66
29	4.87	2.73	1.81	1.62	1.43	0.33	0.66
30	4.99	2.83	1.87	1.68	1.49	0.33	0.64
31	5.13	2.91	1.92	1.73	1.52	0.33	0.65
32	5.30	2.99	1.98	1.78	1.57	0.34	0.66
33	5.40	3.08	2.04	1.83	1.61	0.35	0.68
34	5.49	3.18	2.10	1.88	1.67	0.35	0.69
35	5.56	3.29	2.16	1.94	1.73	0.36	0.70
36	5.80	3.40	2.27	2.04	1.80	0.38	0.72
37	6.07	3.56	2.37	2.12	1.87	0.38	0.73
38	6.35	3.71	2.48	2.24	1.95	0.39	0.75
39	6.60	3.85	2.61	2.32	2.05	0.40	0.77
40	6.71	3.96	2.70	2.41	2.13	0.39	0.74
41	6.90	4.11	2.82	2.54	2.22	0.40	0.76
42	7.10	4.28	2.96	2.66	2.32	0.41	0.76
43	7.29	4.42	3.09	2.77	2.44	0.42	0.78
44	7.45	4.57	3.25	2.89	2.54	0.42	0.78
45	7.63	4.73	3.40	3.03	2.65	0.41	0.75
46	7.47	4.67	3.40	3.02	2.64	0.39	0.72
47	7.31	4.63	3.41	3.03	2.62	0.37	0.70
48	7.09	4.54	3.37	3.01	2.58	0.35	0.65
49	6.80	4.45	3.34	2.97	2.56	0.32	0.61
50	6.48	4.24	3.21	2.85	2.44	0.29	0.54
51	6.17	4.09	3.16	2.80	2.38	0.26	0.49
52	5.89	3.94	3.08	2.72	2.29	0.23	0.44
53	5.56	3.83	2.98	2.62	2.19	0.20	0.39
54	5.34	3.70	2.85	2.50	2.09	0.17	0.33
55	5.05	3.50	2.71	2.38	1.97	0.15	0.29
56	4.79	3.30	2.48	2.19	1.77	0.13	0.22
57	4.51	3.08	2.24	1.95	1.58	0.11	0.18
58	4.18	2.85	1.97	1.71	1.36	0.08	0.15
59	3.84	2.61	1.79	1.47	1.18	0.05	0.11
60	3.48	2.37	1.62	1.25	0.99	0.04	0.09
61	3.09	2.10	1.42	1.07	0.80	0.04	0.08
62	2.63	1.79	1.23	0.92	0.68	0.04	0.06
63	2.71	1.85	1.26	0.99	0.71	0.04	0.06
64	2.78	1.89	1.30	1.09	0.81	0.04	0.06

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.40	0.73	0.49	0.41	0.36	0.02	0.04
26	1.40	0.75	0.49	0.42	0.36	0.02	0.04
27	1.41	0.76	0.51	0.43	0.37	0.02	0.04
28	1.41	0.78	0.52	0.43	0.38	0.02	0.04
29	1.42	0.78	0.53	0.45	0.39	0.02	0.04
30	1.43	0.81	0.55	0.45	0.40	0.02	0.04
31	1.44	0.84	0.56	0.47	0.40	0.02	0.04
32	1.47	0.86	0.56	0.47	0.40	0.02	0.05
33	1.49	0.88	0.58	0.47	0.41	0.02	0.05
34	1.50	0.90	0.59	0.50	0.41	0.02	0.05
35	1.51	0.92	0.60	0.51	0.42	0.02	0.05
36	1.59	0.97	0.64	0.53	0.45	0.02	0.05
37	1.66	1.03	0.68	0.57	0.47	0.03	0.06
38	1.75	1.10	0.72	0.60	0.51	0.03	0.06
39	1.83	1.16	0.76	0.63	0.53	0.03	0.06
40	1.93	1.23	0.80	0.66	0.56	0.03	0.07
41	2.02	1.29	0.84	0.71	0.60	0.04	0.07
42	2.12	1.36	0.89	0.74	0.63	0.04	0.08
43	2.22	1.44	0.93	0.77	0.65	0.04	0.08
44	2.33	1.50	0.98	0.81	0.70	0.04	0.10
45	2.44	1.58	1.02	0.86	0.73	0.05	0.10
46	2.56	1.65	1.09	0.91	0.76	0.05	0.10
47	2.67	1.71	1.14	0.97	0.81	0.05	0.10
48	2.80	1.79	1.20	1.02	0.84	0.06	0.11
49	2.92	1.87	1.28	1.08	0.90	0.06	0.10
50	3.07	1.96	1.35	1.14	0.95	0.06	0.11
51	3.24	2.04	1.44	1.21	1.00	0.07	0.12
52	3.39	2.14	1.51	1.29	1.08	0.06	0.12
53	3.57	2.24	1.61	1.38	1.16	0.06	0.13
54	3.78	2.34	1.72	1.47	1.24	0.06	0.13
55	3.92	2.41	1.84	1.61	1.34	0.06	0.12
56	3.83	2.43	1.81	1.60	1.31	0.06	0.12
57	3.72	2.41	1.74	1.52	1.22	0.05	0.11
58	3.56	2.34	1.63	1.40	1.13	0.05	0.11
59	3.37	2.24	1.56	1.33	1.07	0.04	0.10
60	3.15	2.13	1.47	1.25	0.99	0.04	0.09
61	2.93	1.99	1.35	1.07	0.80	0.04	0.08
62	2.63	1.79	1.23	0.92	0.68	0.04	0.06
63	2.71	1.85	1.26	0.99	0.71	0.04	0.06
64	2.78	1.89	1.30	1.09	0.81	0.04	0.06

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 3A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.28	0.02	0.03			
26	0.28	0.02	0.03			
27	0.29	0.02	0.03			
28	0.30	0.02	0.03			
29	0.30	0.02	0.03			
30	0.31	0.02	0.03			
31	0.32	0.02	0.03			
32	0.32	0.02	0.03			
33	0.33	0.02	0.03			
34	0.33	0.02	0.03			
35	0.33	0.02	0.03			
36	0.35	0.02	0.03			
37	0.38	0.03	0.04			
38	0.40	0.03	0.04			
39	0.42	0.03	0.04			
40	0.46	0.03	0.05			
41	0.48	0.03	0.05			
42	0.50	0.03	0.05			
43	0.53	0.03	0.06			
44	0.55	0.03	0.06			
45	0.58	0.03	0.06			
46	0.61	0.03	0.07			
47	0.64	0.04	0.07			
48	0.67	0.04	0.08			
49	0.70	0.04	0.08			
50	0.73	0.04	0.09			
51	0.75	0.05	0.09			
52	0.81	0.05	0.10			
53	0.84	0.05	0.10			
54	0.88	0.05	0.11			
55	0.90	0.06	0.11			
56	0.95	0.06	0.11			
57	0.95	0.05	0.11			
58	0.91	0.05	0.11			
59	0.90	0.05	0.11			
60	0.84	0.05	0.10			
61	0.78	0.04	0.08			
62	0.81	0.04	0.07			
63	0.85	0.04	0.08			
64	0.88	0.04	0.08			

Principal Life Insurance Company
2014 Pricing

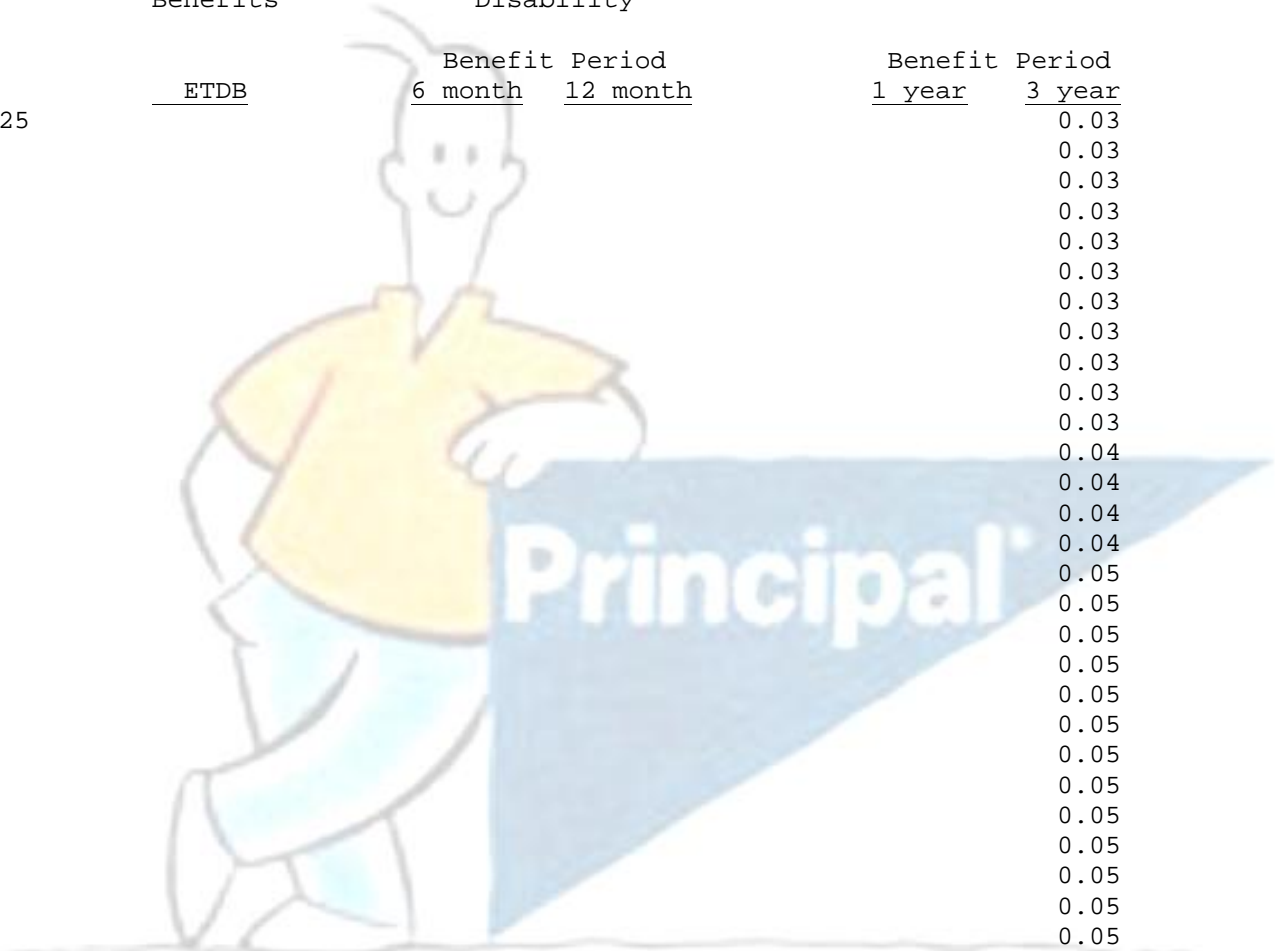
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 3A Male non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.03
26					0.03
27					0.03
28					0.03
29					0.03
30					0.03
31					0.03
32					0.03
33					0.03
34					0.03
35					0.03
36					0.04
37					0.04
38					0.04
39					0.04
40					0.05
41					0.05
42					0.05
43					0.05
44					0.05
45					0.05
46					0.05
47					0.05
48					0.05
49					0.05
50					0.05
51					0.05
52					0.05
53					0.05
54					0.05
55					0.05
56					0.05
57					0.04
58					0.04
59					0.03
60					0.03
61					0.02
62					0.02
63					0.02
64					0.02



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 70
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.08	6.03	4.03	3.68	3.35	0.96	1.97
26	10.45	6.21	4.19	3.82	3.48	0.98	2.01
27	10.81	6.41	4.34	3.96	3.62	0.99	2.02
28	11.17	6.61	4.50	4.10	3.75	1.01	2.06
29	11.55	6.83	4.66	4.25	3.89	1.03	2.09
30	11.98	7.12	4.88	4.46	4.07	1.03	2.08
31	12.23	7.39	5.06	4.63	4.23	1.06	2.12
32	12.44	7.69	5.25	4.80	4.39	1.09	2.17
33	12.69	8.03	5.46	5.00	4.57	1.13	2.24
34	12.94	8.37	5.68	5.19	4.75	1.16	2.31
35	13.21	8.73	5.90	5.40	4.94	1.20	2.38
36	13.90	9.12	6.20	5.68	5.18	1.25	2.46
37	14.63	9.54	6.52	5.97	5.45	1.30	2.56
38	15.41	10.01	6.86	6.27	5.74	1.36	2.67
39	16.20	10.49	7.24	6.64	6.06	1.42	2.77
40	17.03	11.03	7.74	7.08	6.47	1.43	2.80
41	17.86	11.55	8.18	7.49	6.84	1.50	2.90
42	18.70	12.09	8.65	7.92	7.22	1.56	3.01
43	19.55	12.66	9.15	8.37	7.64	1.61	3.12
44	20.40	13.25	9.69	8.85	8.07	1.67	3.22
45	21.13	13.87	10.24	9.36	8.53	1.72	3.32
46	21.99	14.60	10.89	9.95	9.06	1.80	3.42
47	22.90	15.36	11.59	10.58	9.62	1.85	3.53
48	23.82	16.15	12.32	11.24	10.21	1.91	3.63
49	24.75	16.98	13.09	11.92	10.82	1.96	3.71
50	25.21	17.55	13.71	12.48	11.31	1.94	3.65
51	26.19	18.42	14.54	13.22	11.96	1.99	3.73
52	27.20	19.33	15.40	13.99	12.64	2.02	3.78
53	28.27	20.30	16.32	14.81	13.35	2.05	3.82
54	29.44	21.34	17.30	15.69	14.11	2.08	3.85
55	30.72	22.49	18.38	16.65	14.93	2.10	3.87
56	31.50	23.29	19.19	17.35	15.51	2.06	3.78
57	32.16	23.99	19.91	17.92	15.92	2.09	3.83
58	32.81	24.67	20.20	18.03	16.15	2.12	3.88
59	33.47	25.35	20.51	18.14	16.37	2.15	3.94
60	34.13	26.04	20.82	18.25	16.60	2.18	3.99
61	34.80	26.73	21.13	18.37	16.83	2.21	4.04
62	35.46	27.44	21.45	18.37	16.82	2.20	4.01
63	34.58	26.71	20.83	17.81	16.29	2.12	3.86
64	33.48	25.80	20.06	17.12	15.63	2.02	3.69

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 67
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.76	5.78	3.85	3.49	3.17	0.85	1.75
26	10.09	5.95	3.99	3.62	3.29	0.87	1.77
27	10.43	6.12	4.13	3.75	3.41	0.88	1.79
28	10.76	6.32	4.27	3.88	3.53	0.90	1.80
29	11.11	6.55	4.41	4.01	3.65	0.91	1.82
30	11.48	6.80	4.59	4.19	3.81	0.91	1.80
31	11.88	7.04	4.76	4.34	3.94	0.92	1.81
32	12.16	7.29	4.94	4.50	4.09	0.93	1.86
33	12.38	7.57	5.12	4.66	4.24	0.96	1.90
34	12.61	7.88	5.31	4.84	4.40	0.99	1.94
35	12.86	8.19	5.51	5.02	4.56	1.01	1.99
36	13.52	8.54	5.77	5.25	4.78	1.05	2.05
37	14.21	8.92	6.06	5.52	5.02	1.09	2.12
38	14.94	9.34	6.37	5.80	5.27	1.13	2.19
39	15.69	9.77	6.71	6.10	5.54	1.17	2.27
40	16.42	10.18	7.06	6.43	5.83	1.17	2.25
41	17.01	10.63	7.44	6.78	6.15	1.21	2.31
42	17.58	11.10	7.85	7.15	6.48	1.24	2.38
43	18.16	11.57	8.27	7.52	6.82	1.28	2.43
44	18.73	12.06	8.71	7.92	7.17	1.30	2.48
45	19.29	12.55	9.18	8.33	7.53	1.33	2.53
46	19.97	13.13	9.71	8.81	7.96	1.36	2.57
47	20.64	13.72	10.26	9.30	8.39	1.39	2.60
48	21.32	14.33	10.83	9.81	8.84	1.41	2.63
49	21.97	14.94	11.42	10.34	9.29	1.42	2.65
50	22.06	15.22	11.78	10.65	9.54	1.36	2.52
51	22.69	15.81	12.37	11.17	9.98	1.36	2.50
52	23.29	16.40	12.96	11.69	10.42	1.34	2.46
53	23.90	17.01	13.56	12.21	10.85	1.31	2.40
54	24.53	17.64	14.19	12.75	11.30	1.28	2.33
55	24.90	18.30	14.85	13.32	11.75	1.23	2.24
56	25.26	18.52	14.92	13.48	11.72	1.14	2.07
57	25.63	18.95	14.98	13.24	11.43	1.12	2.04
58	26.61	19.68	15.05	12.84	11.00	1.11	2.00
59	27.65	20.47	15.12	12.86	11.11	1.09	1.97
60	28.07	20.78	15.34	12.87	11.22	1.08	1.93
61	28.49	21.08	15.56	12.88	11.33	1.06	1.90
62	28.92	21.39	15.79	12.90	11.45	1.05	1.88
63	29.00	21.45	15.80	12.91	11.45	1.06	1.89
64	29.09	21.50	15.82	12.91	11.45	1.04	1.87

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 65
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.50	5.60	3.70	3.36	3.04	0.81	1.62
26	9.82	5.76	3.84	3.48	3.15	0.82	1.63
27	10.13	5.91	3.96	3.60	3.26	0.83	1.65
28	10.45	6.12	4.09	3.72	3.38	0.84	1.66
29	10.76	6.32	4.22	3.84	3.48	0.84	1.66
30	11.09	6.55	4.39	3.99	3.63	0.84	1.66
31	11.46	6.77	4.54	4.13	3.75	0.85	1.66
32	11.85	7.00	4.70	4.27	3.88	0.85	1.66
33	12.13	7.23	4.87	4.42	4.01	0.85	1.66
34	12.35	7.50	5.03	4.58	4.15	0.86	1.69
35	12.58	7.79	5.21	4.73	4.29	0.88	1.72
36	13.20	8.10	5.46	4.95	4.50	0.92	1.77
37	13.86	8.45	5.72	5.19	4.71	0.94	1.82
38	14.56	8.82	6.00	5.45	4.94	0.97	1.87
39	15.16	9.20	6.30	5.72	5.18	1.00	1.93
40	15.51	9.54	6.56	5.97	5.40	1.01	1.93
41	16.01	9.94	6.90	6.27	5.68	1.03	1.97
42	16.49	10.33	7.25	6.58	5.96	1.04	1.97
43	16.98	10.74	7.62	6.92	6.25	1.06	1.99
44	17.42	11.14	8.00	7.25	6.55	1.06	2.01
45	17.86	11.55	8.39	7.59	6.86	1.07	2.02
46	18.39	12.01	8.83	7.99	7.20	1.08	2.03
47	18.91	12.49	9.28	8.40	7.55	1.09	2.03
48	19.41	12.96	9.74	8.81	7.90	1.08	2.02
49	19.65	13.43	10.21	9.21	8.26	1.07	1.99
50	19.89	13.53	10.43	9.40	8.40	1.00	1.84
51	20.13	13.96	10.87	9.79	8.73	0.98	1.79
52	20.50	14.36	11.30	10.16	9.04	0.94	1.72
53	20.82	14.95	11.72	10.53	9.34	0.90	1.63
54	21.57	15.53	12.14	10.89	9.61	0.84	1.53
55	22.04	15.88	12.55	11.24	9.87	0.79	1.43
56	22.71	16.28	12.52	11.15	9.74	0.73	1.32
57	23.36	16.68	12.24	10.89	9.50	0.68	1.21
58	23.99	17.05	11.88	10.57	9.24	0.62	1.11
59	24.60	17.42	12.07	10.26	9.05	0.56	1.00
60	25.36	17.96	12.45	9.92	8.83	0.58	1.03
61	26.13	18.51	12.83	9.92	8.45	0.60	1.06
62	26.95	19.10	13.24	10.23	8.71	0.62	1.09
63	27.76	19.67	13.64	10.98	9.29	0.63	1.13
64	28.58	20.26	14.18	12.22	10.34	0.65	1.16

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 5 year
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.57	3.64	2.45	2.14	1.94	0.15	0.27
26	6.58	3.72	2.51	2.19	1.99	0.16	0.27
27	6.61	3.81	2.58	2.25	2.04	0.16	0.28
28	6.65	3.90	2.65	2.31	2.09	0.17	0.30
29	6.71	4.00	2.73	2.37	2.15	0.18	0.31
30	6.79	4.11	2.80	2.43	2.20	0.18	0.32
31	6.89	4.23	2.88	2.48	2.25	0.18	0.33
32	7.00	4.36	2.95	2.54	2.30	0.18	0.33
33	7.11	4.48	3.02	2.59	2.34	0.18	0.33
34	7.24	4.61	3.09	2.63	2.38	0.18	0.33
35	7.37	4.75	3.16	2.68	2.42	0.19	0.34
36	7.75	5.04	3.35	2.85	2.58	0.20	0.37
37	8.16	5.36	3.57	3.04	2.74	0.22	0.40
38	8.58	5.69	3.79	3.24	2.92	0.24	0.42
39	9.04	6.05	4.02	3.44	3.10	0.26	0.45
40	9.53	6.40	4.26	3.65	3.28	0.27	0.48
41	10.03	6.78	4.51	3.86	3.48	0.28	0.51
42	10.57	7.16	4.75	4.08	3.68	0.30	0.53
43	11.13	7.57	5.01	4.32	3.88	0.32	0.57
44	11.70	7.99	5.28	4.56	4.09	0.33	0.60
45	12.30	8.45	5.56	4.81	4.32	0.35	0.62
46	12.92	8.80	5.88	5.10	4.57	0.37	0.65
47	13.56	9.19	6.22	5.39	4.82	0.39	0.68
48	14.22	9.58	6.58	5.70	5.10	0.40	0.72
49	14.93	10.02	6.98	6.05	5.39	0.42	0.77
50	15.72	10.50	7.41	6.42	5.72	0.45	0.79
51	16.55	11.00	7.87	6.83	6.09	0.48	0.84
52	17.46	11.54	8.36	7.28	6.54	0.48	0.87
53	18.44	12.12	8.89	7.83	7.03	0.52	0.92
54	19.48	12.71	9.44	8.45	7.58	0.54	0.95
55	20.34	13.16	10.13	9.14	8.18	0.55	0.97
56	21.37	14.13	10.81	9.76	8.67	0.54	0.96
57	22.38	15.09	11.14	10.00	8.82	0.54	0.94
58	23.36	16.02	11.40	10.08	8.86	0.53	0.92
59	24.29	16.85	11.88	10.26	9.05	0.52	0.92
60	25.22	17.69	12.36	9.92	8.83	0.58	1.03
61	26.13	18.51	12.83	9.92	8.45	0.60	1.06
62	26.95	19.10	13.24	10.23	8.71	0.62	1.09
63	27.76	19.67	13.64	10.98	9.29	0.63	1.13
64	28.58	20.26	14.18	12.22	10.34	0.65	1.16

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 2 year
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.95	2.93	1.96	1.58	1.16		
26	5.95	2.99	2.01	1.61	1.18		
27	5.95	3.04	2.05	1.64	1.21		
28	5.96	3.11	2.09	1.68	1.25		
29	5.98	3.19	2.14	1.72	1.29		
30	6.01	3.27	2.18	1.75	1.36		
31	6.06	3.36	2.24	1.79	1.41		
32	6.12	3.47	2.29	1.82	1.46		
33	6.20	3.58	2.33	1.85	1.50		
34	6.29	3.70	2.38	1.87	1.57		
35	6.38	3.81	2.41	1.90	1.63		
36	6.60	4.00	2.54	2.01	1.69		
37	6.83	4.19	2.68	2.10	1.76		
38	7.07	4.39	2.82	2.22	1.84		
39	7.33	4.59	2.97	2.33	1.93		
40	7.59	4.80	3.11	2.46	2.06		
41	7.88	5.02	3.26	2.57	2.17		
42	8.18	5.24	3.41	2.69	2.31		
43	8.48	5.46	3.56	2.82	2.45		
44	8.79	5.70	3.72	2.95	2.60		
45	9.12	5.96	3.90	3.10	2.76		
46	9.51	6.20	4.08	3.26	2.96		
47	9.94	6.45	4.29	3.45	3.18		
48	10.37	6.72	4.51	3.64	3.41		
49	10.84	7.02	4.75	3.86	3.68		
50	11.37	7.35	5.02	4.11	3.95		
51	11.95	7.72	5.32	4.37	4.27		
52	12.59	8.11	5.64	4.67	4.58		
53	13.31	8.54	5.99	5.00	4.90		
54	14.12	9.03	6.38	5.36	5.25		
55	14.84	9.44	6.72	5.68	5.57		
56	15.53	10.05	7.15	6.12	6.00		
57	16.35	10.75	7.63	6.62	6.49		
58	17.36	11.60	8.19	7.20	7.06		
59	18.67	12.65	8.91	7.92	7.76		
60	20.54	13.92	9.79	8.71	8.54		
61	22.60	15.31	10.77	9.58	8.28		
62	24.85	16.84	11.84	10.03	8.54		
63	27.20	18.53	13.03	10.76	9.10		
64	28.01	19.85	13.90	11.98	10.13		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Benefit Period: to 365 day

Occupation Class: 3A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	5.14	1.75	0.89	0.45	0.21
26	5.14	1.77	0.91	0.46	0.22
27	5.14	1.79	0.92	0.47	0.22
28	5.14	1.82	0.93	0.47	0.22
29	5.14	1.85	0.95	0.47	0.22
30	5.13	1.89	0.97	0.48	0.24
31	5.13	1.94	0.99	0.50	0.25
32	5.14	1.99	1.01	0.51	0.25
33	5.15	2.06	1.04	0.52	0.25
34	5.18	2.11	1.06	0.53	0.25
35	5.20	2.18	1.07	0.53	0.26
36	5.34	2.27	1.13	0.57	0.28
37	5.48	2.38	1.20	0.60	0.29
38	5.63	2.48	1.28	0.64	0.31
39	5.78	2.59	1.34	0.67	0.32
40	5.96	2.70	1.40	0.70	0.34
41	6.12	2.79	1.46	0.75	0.35
42	6.29	2.90	1.53	0.78	0.38
43	6.48	3.00	1.59	0.81	0.40
44	6.65	3.10	1.65	0.85	0.41
45	6.81	3.22	1.73	0.89	0.44
46	7.04	3.33	1.80	0.94	0.45
47	7.27	3.44	1.89	0.99	0.48
48	7.50	3.57	1.99	1.06	0.51
49	7.76	3.72	2.10	1.12	0.54
50	8.03	3.85	2.22	1.19	0.58
51	8.34	4.03	2.34	1.27	0.62
52	8.68	4.20	2.47	1.36	0.65
53	9.04	4.41	2.62	1.44	0.70
54	9.47	4.62	2.78	1.56	0.75
55	9.81	4.79	2.93	1.65	0.80
56	10.13	5.06	3.10	1.76	0.86
57	10.51	5.38	3.28	1.90	0.93
58	11.00	5.75	3.51	2.06	1.00
59	11.69	6.23	3.79	2.26	1.10
60	12.92	7.01	4.24	2.56	1.24
61	12.72	7.10	4.30	2.63	1.27
62	12.60	7.22	4.35	2.69	1.31
63	12.54	7.37	4.42	2.77	1.35
64	12.64	7.52	4.52	2.83	1.38

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section

Add-on for Residual Rider forms HH758 & HH718

Elimination Period: 365 day

Occupation Class: 3A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.71	0.11	0.20	0.67	0.02	0.03
26	1.76	0.11	0.20	0.69	0.02	0.03
27	1.80	0.12	0.20	0.71	0.03	0.03
28	1.86	0.12	0.21	0.73	0.03	0.03
29	1.92	0.13	0.22	0.75	0.03	0.03
30	1.98	0.13	0.22	0.77	0.03	0.03
31	2.04	0.14	0.22	0.79	0.03	0.03
32	2.08	0.14	0.24	0.81	0.03	0.03
33	2.12	0.14	0.25	0.82	0.03	0.03
34	2.17	0.15	0.25	0.84	0.03	0.03
35	2.20	0.15	0.26	0.85	0.03	0.03
36	2.36	0.15	0.27	0.90	0.03	0.04
37	2.54	0.16	0.29	0.96	0.03	0.04
38	2.73	0.17	0.31	1.03	0.03	0.04
39	2.91	0.19	0.34	1.09	0.03	0.05
40	3.10	0.20	0.35	1.14	0.03	0.05
41	3.30	0.22	0.38	1.21	0.03	0.06
42	3.50	0.22	0.41	1.26	0.03	0.06
43	3.70	0.24	0.42	1.32	0.03	0.06
44	3.90	0.26	0.45	1.39	0.03	0.07
45	4.13	0.28	0.48	1.45	0.03	0.07
46	4.35	0.29	0.49	1.54	0.04	0.09
47	4.60	0.29	0.54	1.61	0.04	0.09
48	4.85	0.32	0.56	1.70	0.05	0.09
49	5.15	0.33	0.60	1.80	0.05	0.09
50	5.44	0.35	0.62	1.92	0.06	0.09
51	5.79	0.38	0.66	2.04	0.06	0.10
52	6.21	0.40	0.71	2.17	0.06	0.12
53	6.66	0.43	0.76	2.30	0.08	0.13
54	7.14	0.46	0.81	2.43	0.09	0.13
55	7.68	0.49	0.88	2.56	0.09	0.14
56	8.49	0.54	0.95	2.71	0.09	0.15
57	8.97	0.58	1.00	2.88	0.10	0.16
58	9.28	0.59	1.04	3.08	0.10	0.18
59	9.87	0.61	1.09	3.29	0.11	0.21
60	10.04	0.62	1.10	3.58	0.14	0.23
61	10.45	0.64	1.13	3.68	0.15	0.24
62	11.61	0.71	1.24	3.81	0.15	0.25
63	12.42	0.75	1.34	3.93	0.15	0.26
64	12.69	0.76	1.35	4.01	0.15	0.27

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

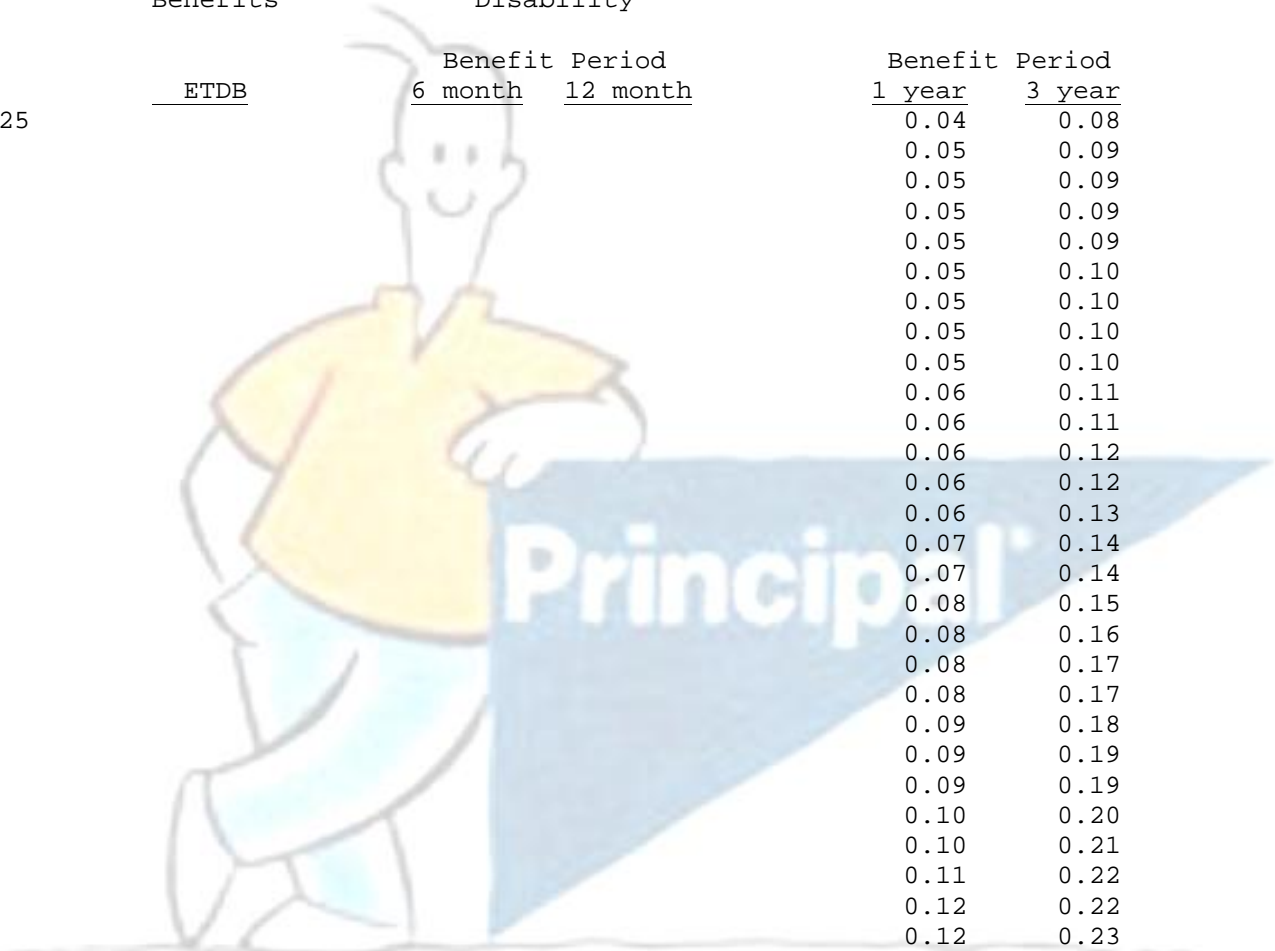
Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Occupation Class: 3A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.04	0.08
26				0.05	0.09
27				0.05	0.09
28				0.05	0.09
29				0.05	0.09
30				0.05	0.10
31				0.05	0.10
32				0.05	0.10
33				0.05	0.10
34				0.06	0.11
35				0.06	0.11
36				0.06	0.12
37				0.06	0.12
38				0.06	0.13
39				0.07	0.14
40				0.07	0.14
41				0.08	0.15
42				0.08	0.16
43				0.08	0.17
44				0.08	0.17
45				0.09	0.18
46				0.09	0.19
47				0.09	0.19
48				0.10	0.20
49				0.10	0.21
50				0.11	0.22
51				0.12	0.22
52				0.12	0.23
53				0.12	0.24
54				0.13	0.25
55				0.13	0.26
56				0.13	0.27
57				0.14	0.27
58				0.14	0.28
59				0.14	0.28
60				0.15	0.29
61				0.15	0.29
62				0.15	0.30
63				0.16	0.31
64				0.16	0.32



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 70
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	11.46	6.85	4.58	4.18	3.81	1.09	2.24
26	11.87	7.06	4.76	4.34	3.96	1.11	2.28
27	12.28	7.28	4.93	4.50	4.11	1.13	2.30
28	12.69	7.51	5.11	4.66	4.26	1.15	2.34
29	13.12	7.76	5.29	4.83	4.42	1.17	2.37
30	13.61	8.09	5.54	5.07	4.63	1.17	2.36
31	13.90	8.40	5.75	5.26	4.81	1.20	2.41
32	14.14	8.74	5.97	5.46	4.99	1.24	2.47
33	14.42	9.12	6.21	5.68	5.19	1.28	2.55
34	14.70	9.51	6.45	5.90	5.40	1.32	2.62
35	15.01	9.92	6.70	6.14	5.61	1.36	2.70
36	15.79	10.36	7.04	6.45	5.89	1.42	2.80
37	16.63	10.84	7.41	6.78	6.19	1.48	2.91
38	17.51	11.37	7.80	7.13	6.52	1.54	3.03
39	18.41	11.92	8.23	7.54	6.89	1.61	3.15
40	19.35	12.53	8.79	8.05	7.35	1.63	3.18
41	20.30	13.12	9.29	8.51	7.77	1.70	3.30
42	21.25	13.74	9.83	9.00	8.21	1.77	3.42
43	22.22	14.39	10.40	9.51	8.68	1.83	3.54
44	23.18	15.06	11.01	10.06	9.17	1.90	3.66
45	24.01	15.76	11.64	10.64	9.69	1.96	3.77
46	24.99	16.59	12.38	11.31	10.30	2.04	3.89
47	26.02	17.45	13.17	12.02	10.93	2.10	4.01
48	27.07	18.35	14.00	12.77	11.60	2.17	4.12
49	28.13	19.29	14.87	13.55	12.30	2.23	4.22
50	28.65	19.94	15.58	14.18	12.85	2.21	4.15
51	29.76	20.93	16.52	15.02	13.59	2.26	4.24
52	30.91	21.97	17.50	15.90	14.36	2.30	4.29
53	32.13	23.07	18.54	16.83	15.17	2.33	4.34
54	33.45	24.25	19.66	17.83	16.03	2.36	4.37
55	34.91	25.56	20.89	18.92	16.97	2.39	4.40
56	35.80	26.47	21.81	19.72	17.63	2.34	4.30
57	36.54	27.26	22.62	20.36	18.09	2.37	4.36
58	37.28	28.03	22.96	20.49	18.35	2.41	4.42
59	38.03	28.81	23.31	20.61	18.60	2.44	4.47
60	38.78	29.59	23.66	20.74	18.86	2.48	4.53
61	39.54	30.38	24.01	20.87	19.12	2.51	4.59
62	40.30	31.18	24.37	20.87	19.11	2.50	4.56
63	39.30	30.35	23.67	20.24	18.51	2.41	4.39
64	38.05	29.32	22.80	19.45	17.76	2.30	4.19

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 67
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	11.09	6.57	4.37	3.97	3.60	0.97	1.99
26	11.47	6.76	4.53	4.11	3.74	0.99	2.01
27	11.85	6.96	4.69	4.26	3.87	1.00	2.03
28	12.23	7.18	4.85	4.41	4.01	1.02	2.05
29	12.63	7.44	5.01	4.56	4.15	1.03	2.07
30	13.05	7.73	5.22	4.76	4.33	1.03	2.04
31	13.50	8.00	5.41	4.93	4.48	1.05	2.06
32	13.82	8.28	5.61	5.11	4.65	1.06	2.11
33	14.07	8.60	5.82	5.30	4.82	1.09	2.16
34	14.33	8.95	6.03	5.50	5.00	1.12	2.20
35	14.61	9.31	6.26	5.70	5.18	1.15	2.26
36	15.36	9.71	6.56	5.97	5.43	1.19	2.33
37	16.15	10.14	6.89	6.27	5.70	1.24	2.41
38	16.98	10.61	7.24	6.59	5.99	1.28	2.49
39	17.83	11.10	7.62	6.93	6.29	1.33	2.58
40	18.66	11.57	8.02	7.31	6.63	1.33	2.56
41	19.33	12.08	8.46	7.70	6.99	1.37	2.63
42	19.98	12.61	8.92	8.12	7.36	1.41	2.70
43	20.64	13.15	9.40	8.55	7.75	1.45	2.76
44	21.28	13.70	9.90	9.00	8.15	1.48	2.82
45	21.92	14.26	10.43	9.47	8.56	1.51	2.87
46	22.69	14.92	11.03	10.01	9.04	1.54	2.92
47	23.46	15.59	11.66	10.57	9.53	1.58	2.96
48	24.23	16.28	12.31	11.15	10.04	1.60	2.99
49	24.97	16.98	12.98	11.75	10.56	1.61	3.01
50	25.07	17.29	13.39	12.10	10.84	1.54	2.86
51	25.78	17.97	14.06	12.69	11.34	1.54	2.84
52	26.47	18.64	14.73	13.28	11.84	1.52	2.80
53	27.16	19.33	15.41	13.88	12.33	1.49	2.73
54	27.87	20.04	16.12	14.49	12.84	1.45	2.65
55	28.29	20.79	16.87	15.14	13.35	1.40	2.55
56	28.70	21.04	16.95	15.32	13.32	1.30	2.35
57	29.13	21.53	17.02	15.04	12.99	1.28	2.31
58	30.24	22.36	17.10	14.59	12.50	1.26	2.27
59	31.42	23.26	17.18	14.61	12.62	1.24	2.24
60	31.90	23.61	17.43	14.63	12.75	1.22	2.20
61	32.38	23.96	17.68	14.64	12.88	1.20	2.16
62	32.86	24.31	17.94	14.66	13.01	1.19	2.14
63	32.96	24.37	17.96	14.67	13.01	1.20	2.15
64	33.06	24.43	17.98	14.67	13.01	1.18	2.13

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 65
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.80	6.36	4.21	3.82	3.46	0.92	1.84
26	11.16	6.54	4.36	3.95	3.58	0.93	1.85
27	11.51	6.72	4.50	4.09	3.71	0.94	1.88
28	11.87	6.95	4.65	4.23	3.84	0.95	1.89
29	12.23	7.18	4.80	4.36	3.96	0.96	1.89
30	12.60	7.44	4.99	4.53	4.12	0.96	1.89
31	13.02	7.69	5.16	4.69	4.26	0.97	1.89
32	13.47	7.95	5.34	4.85	4.41	0.97	1.89
33	13.78	8.22	5.53	5.02	4.56	0.97	1.89
34	14.03	8.52	5.72	5.20	4.72	0.98	1.92
35	14.29	8.85	5.92	5.38	4.88	1.00	1.96
36	15.00	9.21	6.20	5.63	5.11	1.04	2.01
37	15.75	9.60	6.50	5.90	5.35	1.07	2.07
38	16.54	10.02	6.82	6.19	5.61	1.10	2.13
39	17.23	10.46	7.16	6.50	5.89	1.14	2.19
40	17.62	10.84	7.46	6.78	6.14	1.15	2.19
41	18.19	11.29	7.84	7.12	6.45	1.17	2.24
42	18.74	11.74	8.24	7.48	6.77	1.18	2.24
43	19.29	12.20	8.66	7.86	7.10	1.20	2.26
44	19.80	12.66	9.09	8.24	7.44	1.21	2.28
45	20.29	13.12	9.53	8.63	7.79	1.22	2.30
46	20.90	13.65	10.03	9.08	8.18	1.23	2.31
47	21.49	14.19	10.55	9.54	8.58	1.24	2.31
48	22.06	14.73	11.07	10.01	8.98	1.23	2.29
49	22.33	15.26	11.60	10.47	9.39	1.22	2.26
50	22.60	15.37	11.85	10.68	9.54	1.14	2.09
51	22.88	15.86	12.35	11.13	9.92	1.11	2.03
52	23.29	16.32	12.84	11.55	10.27	1.07	1.95
53	23.66	16.99	13.32	11.97	10.61	1.02	1.85
54	24.51	17.65	13.79	12.37	10.92	0.96	1.74
55	25.05	18.04	14.26	12.77	11.22	0.90	1.62
56	25.81	18.50	14.23	12.67	11.07	0.83	1.50
57	26.54	18.95	13.91	12.37	10.80	0.77	1.37
58	27.26	19.38	13.50	12.01	10.50	0.70	1.26
59	27.96	19.80	13.72	11.66	10.28	0.64	1.14
60	28.82	20.41	14.15	11.27	10.03	0.66	1.17
61	29.69	21.03	14.58	11.27	9.60	0.68	1.21
62	30.63	21.70	15.04	11.62	9.90	0.70	1.24
63	31.54	22.35	15.50	12.48	10.56	0.72	1.28
64	32.48	23.02	16.11	13.89	11.75	0.74	1.32

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: 5 year
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.47	4.14	2.78	2.43	2.20	0.17	0.31
26	7.48	4.23	2.85	2.49	2.26	0.18	0.31
27	7.51	4.33	2.93	2.56	2.32	0.18	0.32
28	7.56	4.43	3.01	2.62	2.38	0.19	0.34
29	7.63	4.55	3.10	2.69	2.44	0.20	0.35
30	7.72	4.67	3.18	2.76	2.50	0.20	0.36
31	7.83	4.81	3.27	2.82	2.56	0.20	0.37
32	7.95	4.95	3.35	2.89	2.61	0.20	0.37
33	8.08	5.09	3.43	2.94	2.66	0.21	0.37
34	8.23	5.24	3.51	2.99	2.71	0.21	0.38
35	8.37	5.40	3.59	3.04	2.75	0.22	0.39
36	8.81	5.73	3.81	3.24	2.93	0.23	0.42
37	9.27	6.09	4.06	3.45	3.11	0.25	0.45
38	9.75	6.47	4.31	3.68	3.32	0.27	0.48
39	10.27	6.87	4.57	3.91	3.52	0.29	0.51
40	10.83	7.27	4.84	4.15	3.73	0.31	0.54
41	11.40	7.70	5.12	4.39	3.95	0.32	0.58
42	12.01	8.14	5.40	4.64	4.18	0.34	0.60
43	12.65	8.60	5.69	4.91	4.41	0.36	0.65
44	13.30	9.08	6.00	5.18	4.65	0.37	0.68
45	13.98	9.60	6.32	5.47	4.91	0.40	0.71
46	14.68	10.00	6.68	5.79	5.19	0.42	0.74
47	15.41	10.44	7.07	6.12	5.48	0.44	0.77
48	16.16	10.89	7.48	6.48	5.79	0.46	0.82
49	16.97	11.39	7.93	6.88	6.13	0.48	0.87
50	17.86	11.93	8.42	7.30	6.50	0.51	0.90
51	18.81	12.50	8.94	7.76	6.92	0.54	0.95
52	19.84	13.11	9.50	8.27	7.43	0.55	0.99
53	20.96	13.77	10.10	8.90	7.99	0.59	1.04
54	22.14	14.44	10.73	9.60	8.61	0.61	1.08
55	23.11	14.95	11.51	10.39	9.30	0.62	1.10
56	24.28	16.06	12.28	11.09	9.85	0.61	1.09
57	25.43	17.15	12.66	11.36	10.02	0.61	1.07
58	26.55	18.21	12.96	11.45	10.07	0.60	1.05
59	27.60	19.15	13.50	11.66	10.28	0.59	1.04
60	28.66	20.10	14.05	11.27	10.03	0.66	1.17
61	29.69	21.03	14.58	11.27	9.60	0.68	1.21
62	30.63	21.70	15.04	11.62	9.90	0.70	1.24
63	31.54	22.35	15.50	12.48	10.56	0.72	1.28
64	32.48	23.02	16.11	13.89	11.75	0.74	1.32

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 2 year
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.76	3.33	2.23	1.79	1.32		
26	6.76	3.40	2.28	1.83	1.34		
27	6.76	3.46	2.33	1.86	1.38		
28	6.77	3.53	2.37	1.91	1.42		
29	6.79	3.62	2.43	1.95	1.47		
30	6.83	3.72	2.48	1.99	1.54		
31	6.89	3.82	2.54	2.03	1.60		
32	6.96	3.94	2.60	2.07	1.66		
33	7.05	4.07	2.65	2.10	1.71		
34	7.15	4.20	2.70	2.13	1.78		
35	7.25	4.33	2.74	2.16	1.85		
36	7.50	4.54	2.89	2.28	1.92		
37	7.76	4.76	3.04	2.39	2.00		
38	8.03	4.99	3.20	2.52	2.09		
39	8.33	5.22	3.37	2.65	2.19		
40	8.63	5.46	3.53	2.79	2.34		
41	8.95	5.70	3.70	2.92	2.47		
42	9.29	5.95	3.87	3.06	2.62		
43	9.64	6.21	4.04	3.20	2.78		
44	9.99	6.48	4.23	3.35	2.95		
45	10.36	6.77	4.43	3.52	3.14		
46	10.81	7.04	4.64	3.71	3.36		
47	11.29	7.33	4.87	3.92	3.61		
48	11.78	7.64	5.12	4.14	3.87		
49	12.32	7.98	5.40	4.39	4.18		
50	12.92	8.35	5.71	4.67	4.49		
51	13.58	8.77	6.04	4.97	4.85		
52	14.31	9.22	6.41	5.31	5.20		
53	15.12	9.71	6.81	5.68	5.57		
54	16.04	10.26	7.25	6.09	5.97		
55	16.86	10.73	7.64	6.46	6.33		
56	17.65	11.42	8.12	6.96	6.82		
57	18.58	12.22	8.67	7.52	7.37		
58	19.73	13.18	9.31	8.18	8.02		
59	21.22	14.38	10.12	9.00	8.82		
60	23.34	15.82	11.13	9.90	9.70		
61	25.68	17.40	12.24	10.89	9.41		
62	28.24	19.14	13.46	11.39	9.70		
63	30.91	21.06	14.81	12.23	10.35		
64	31.83	22.56	15.79	13.61	11.52		

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: to 365 day

Occupation Class: 3A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	5.84	1.98	1.01	0.51	0.24
26	5.84	2.01	1.03	0.52	0.25
27	5.84	2.04	1.04	0.52	0.25
28	5.84	2.06	1.06	0.53	0.25
29	5.84	2.11	1.08	0.54	0.25
30	5.83	2.15	1.10	0.55	0.27
31	5.83	2.20	1.12	0.57	0.28
32	5.84	2.26	1.15	0.58	0.28
33	5.86	2.34	1.18	0.59	0.29
34	5.88	2.40	1.20	0.59	0.29
35	5.91	2.48	1.22	0.60	0.30
36	6.06	2.58	1.29	0.65	0.31
37	6.23	2.70	1.37	0.68	0.33
38	6.39	2.82	1.45	0.73	0.35
39	6.58	2.94	1.52	0.76	0.37
40	6.77	3.06	1.59	0.80	0.39
41	6.95	3.17	1.66	0.85	0.40
42	7.15	3.29	1.74	0.88	0.43
43	7.36	3.41	1.80	0.92	0.45
44	7.55	3.53	1.87	0.96	0.47
45	7.74	3.66	1.96	1.01	0.50
46	7.99	3.78	2.04	1.07	0.51
47	8.25	3.91	2.15	1.12	0.55
48	8.52	4.06	2.26	1.20	0.58
49	8.81	4.22	2.38	1.27	0.62
50	9.13	4.38	2.52	1.36	0.66
51	9.48	4.58	2.66	1.44	0.71
52	9.86	4.77	2.81	1.54	0.74
53	10.28	5.00	2.98	1.64	0.80
54	10.76	5.25	3.16	1.77	0.85
55	11.15	5.45	3.33	1.87	0.91
56	11.51	5.75	3.52	2.00	0.97
57	11.95	6.11	3.73	2.16	1.05
58	12.50	6.54	3.99	2.34	1.14
59	13.28	7.08	4.30	2.56	1.24
60	14.68	7.96	4.82	2.90	1.41
61	14.46	8.08	4.88	2.98	1.45
62	14.32	8.21	4.94	3.07	1.48
63	14.26	8.37	5.02	3.15	1.53
64	14.36	8.55	5.14	3.22	1.56

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Elimination Period: 365 day

Occupation Class: 3A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.94	0.13	0.22	0.76	0.02	0.03
26	2.00	0.13	0.22	0.79	0.02	0.03
27	2.05	0.14	0.23	0.81	0.03	0.03
28	2.12	0.14	0.24	0.83	0.03	0.04
29	2.18	0.15	0.25	0.86	0.03	0.04
30	2.25	0.15	0.26	0.87	0.03	0.04
31	2.31	0.15	0.26	0.90	0.03	0.04
32	2.36	0.15	0.27	0.92	0.03	0.04
33	2.41	0.15	0.28	0.93	0.03	0.04
34	2.46	0.16	0.28	0.95	0.03	0.04
35	2.50	0.16	0.29	0.97	0.03	0.04
36	2.69	0.17	0.31	1.03	0.03	0.05
37	2.88	0.19	0.34	1.09	0.03	0.05
38	3.10	0.20	0.35	1.17	0.03	0.05
39	3.31	0.22	0.38	1.23	0.03	0.06
40	3.53	0.22	0.41	1.29	0.03	0.06
41	3.75	0.24	0.43	1.37	0.03	0.07
42	3.98	0.25	0.46	1.43	0.04	0.07
43	4.21	0.28	0.48	1.50	0.04	0.07
44	4.44	0.29	0.51	1.58	0.04	0.08
45	4.69	0.31	0.54	1.65	0.04	0.08
46	4.95	0.33	0.56	1.74	0.05	0.09
47	5.23	0.34	0.61	1.83	0.05	0.10
48	5.52	0.36	0.64	1.93	0.06	0.11
49	5.85	0.37	0.67	2.05	0.06	0.10
50	6.19	0.40	0.71	2.17	0.07	0.11
51	6.58	0.43	0.75	2.31	0.07	0.12
52	7.05	0.46	0.81	2.46	0.07	0.14
53	7.57	0.49	0.87	2.60	0.09	0.15
54	8.12	0.52	0.92	2.77	0.09	0.15
55	8.73	0.55	1.00	2.90	0.10	0.16
56	9.65	0.62	1.09	3.08	0.11	0.18
57	10.19	0.65	1.15	3.28	0.12	0.18
58	10.54	0.67	1.18	3.50	0.11	0.20
59	11.21	0.70	1.23	3.74	0.13	0.23
60	11.41	0.70	1.24	4.07	0.15	0.27
61	11.87	0.72	1.28	4.18	0.16	0.27
62	13.19	0.81	1.41	4.32	0.16	0.28
63	14.11	0.85	1.52	4.46	0.17	0.29
64	14.42	0.86	1.54	4.56	0.17	0.30

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 70
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	12.13	7.24	4.85	4.42	4.03	1.12	2.26
26	12.35	7.35	4.95	4.51	4.12	1.12	2.27
27	12.56	7.45	5.04	4.61	4.20	1.12	2.25
28	12.76	7.55	5.13	4.69	4.28	1.12	2.25
29	12.96	7.66	5.22	4.78	4.36	1.12	2.24
30	13.21	7.85	5.37	4.91	4.49	1.11	2.21
31	13.24	8.00	5.48	5.01	4.58	1.11	2.19
32	13.22	8.17	5.58	5.11	4.67	1.10	2.17
33	13.22	8.36	5.69	5.21	4.76	1.10	2.16
34	13.23	8.56	5.80	5.31	4.86	1.09	2.15
35	13.24	8.75	5.91	5.41	4.95	1.09	2.13
36	13.65	8.96	6.09	5.57	5.09	1.12	2.19
37	14.08	9.18	6.27	5.74	5.24	1.15	2.24
38	14.51	9.43	6.47	5.91	5.41	1.18	2.30
39	14.94	9.67	6.68	6.12	5.59	1.21	2.35
40	15.36	9.94	6.98	6.39	5.84	1.23	2.37
41	15.75	10.18	7.21	6.60	6.03	1.24	2.40
42	16.12	10.42	7.46	6.82	6.23	1.25	2.41
43	16.46	10.66	7.71	7.05	6.43	1.25	2.40
44	16.76	10.89	7.96	7.28	6.63	1.25	2.39
45	16.94	11.12	8.22	7.51	6.84	1.24	2.36
46	17.14	11.37	8.49	7.75	7.06	1.24	2.35
47	17.33	11.62	8.77	8.00	7.28	1.23	2.32
48	17.50	11.86	9.05	8.25	7.50	1.22	2.29
49	17.63	12.09	9.32	8.49	7.71	1.21	2.26
50	17.40	12.11	9.46	8.61	7.80	1.19	2.21
51	17.50	12.31	9.71	8.83	7.99	1.18	2.18
52	17.59	12.50	9.95	9.05	8.17	1.17	2.16
53	17.66	12.68	10.19	9.25	8.34	1.17	2.15
54	17.76	12.88	10.44	9.46	8.51	1.17	2.14
55	17.87	13.09	10.69	9.69	8.69	1.16	2.12
56	17.66	13.06	10.76	9.73	8.70	1.15	2.09
57	17.35	12.94	10.74	9.66	8.59	1.10	2.00
58	17.01	12.79	10.48	9.35	8.37	1.05	1.91
59	16.65	12.61	10.21	9.02	8.14	1.00	1.81
60	16.27	12.42	9.93	8.70	7.91	0.95	1.72
61	15.87	12.19	9.64	8.38	7.67	0.90	1.63
62	15.45	11.95	9.34	8.00	7.33	0.85	1.55
63	14.41	11.13	8.68	7.42	6.79	0.78	1.43
64	13.32	10.26	7.98	6.81	6.22	0.71	1.29

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 67
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	11.74	6.95	4.62	4.20	3.81	1.02	2.06
26	11.94	7.04	4.71	4.28	3.89	1.02	2.05
27	12.12	7.12	4.79	4.36	3.96	1.02	2.04
28	12.30	7.22	4.87	4.43	4.03	1.02	2.03
29	12.47	7.35	4.95	4.51	4.10	1.01	2.01
30	12.66	7.50	5.07	4.62	4.20	0.99	1.97
31	12.86	7.62	5.16	4.69	4.27	0.99	1.95
32	12.92	7.74	5.24	4.78	4.35	0.98	1.92
33	12.90	7.89	5.34	4.86	4.42	0.97	1.90
34	12.89	8.05	5.43	4.95	4.50	0.96	1.88
35	12.89	8.22	5.52	5.03	4.57	0.95	1.86
36	13.27	8.39	5.67	5.16	4.70	0.98	1.90
37	13.67	8.58	5.83	5.31	4.83	1.00	1.93
38	14.07	8.80	6.00	5.46	4.97	1.02	1.97
39	14.47	9.01	6.18	5.62	5.11	1.04	2.00
40	14.81	9.18	6.37	5.80	5.27	1.04	2.00
41	15.00	9.38	6.56	5.98	5.42	1.05	2.00
42	15.16	9.56	6.76	6.16	5.58	1.05	2.00
43	15.29	9.74	6.96	6.33	5.74	1.04	1.98
44	15.39	9.91	7.16	6.51	5.89	1.03	1.94
45	15.47	10.06	7.36	6.68	6.04	1.01	1.90
46	15.56	10.23	7.56	6.87	6.20	0.99	1.86
47	15.62	10.38	7.76	7.04	6.35	0.97	1.82
48	15.66	10.52	7.96	7.21	6.49	0.95	1.76
49	15.65	10.64	8.13	7.36	6.62	0.93	1.71
50	15.23	10.50	8.13	7.35	6.58	0.89	1.64
51	15.16	10.57	8.27	7.46	6.67	0.86	1.59
52	15.06	10.61	8.38	7.56	6.73	0.84	1.54
53	14.93	10.63	8.48	7.63	6.78	0.81	1.49
54	14.80	10.64	8.56	7.69	6.81	0.77	1.41
55	14.48	10.64	8.64	7.75	6.83	0.72	1.30
56	14.16	10.38	8.36	7.56	6.57	0.64	1.16
57	13.83	10.22	8.08	7.14	6.17	0.60	1.08
58	13.80	10.20	7.80	6.66	5.70	0.56	1.00
59	13.76	10.18	7.52	6.40	5.53	0.51	0.93
60	13.38	9.90	7.31	6.14	5.35	0.47	0.85
61	13.00	9.62	7.10	5.88	5.17	0.43	0.77
62	12.60	9.32	6.88	5.62	4.99	0.40	0.73
63	12.09	8.94	6.59	5.38	4.77	0.39	0.70
64	11.57	8.55	6.29	5.14	4.55	0.37	0.66

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 65
Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	11.43	6.73	4.46	4.04	3.66	0.95	1.93
26	11.61	6.81	4.53	4.11	3.73	0.94	1.91
27	11.77	6.88	4.61	4.18	3.79	0.94	1.89
28	11.93	6.99	4.68	4.25	3.86	0.93	1.86
29	12.08	7.10	4.74	4.31	3.91	0.92	1.84
30	12.22	7.22	4.84	4.40	4.00	0.89	1.76
31	12.40	7.33	4.92	4.47	4.06	0.89	1.75
32	12.59	7.43	4.99	4.53	4.12	0.88	1.74
33	12.64	7.54	5.07	4.61	4.18	0.88	1.73
34	12.62	7.66	5.15	4.68	4.25	0.88	1.70
35	12.61	7.80	5.22	4.74	4.31	0.86	1.68
36	12.97	7.96	5.36	4.87	4.42	0.88	1.70
37	13.34	8.13	5.50	5.00	4.53	0.90	1.73
38	13.71	8.31	5.65	5.13	4.65	0.91	1.75
39	13.98	8.49	5.81	5.27	4.78	0.92	1.77
40	13.98	8.61	5.92	5.38	4.87	0.89	1.71
41	14.12	8.76	6.08	5.53	5.00	0.89	1.71
42	14.21	8.90	6.25	5.67	5.13	0.89	1.69
43	14.29	9.04	6.41	5.82	5.26	0.89	1.67
44	14.32	9.15	6.57	5.96	5.38	0.87	1.65
45	14.32	9.26	6.72	6.09	5.49	0.86	1.61
46	14.33	9.36	6.88	6.23	5.61	0.84	1.57
47	14.31	9.45	7.02	6.35	5.71	0.82	1.52
48	14.25	9.52	7.15	6.47	5.80	0.79	1.46
49	14.00	9.56	7.27	6.56	5.88	0.76	1.40
50	13.73	9.34	7.20	6.49	5.80	0.69	1.27
51	13.46	9.33	7.26	6.54	5.83	0.65	1.19
52	13.25	9.28	7.30	6.57	5.84	0.61	1.11
53	13.01	9.34	7.32	6.58	5.83	0.56	1.02
54	13.01	9.37	7.32	6.57	5.80	0.51	0.92
55	12.83	9.24	7.30	6.54	5.74	0.46	0.82
56	12.73	9.13	7.02	6.25	5.46	0.39	0.70
57	12.60	8.99	6.60	5.87	5.13	0.33	0.58
58	12.43	8.84	6.16	5.48	4.79	0.28	0.50
59	12.24	8.67	6.01	5.11	4.50	0.25	0.44
60	12.09	8.56	5.94	4.73	4.21	0.24	0.43
61	11.92	8.44	5.85	4.52	3.85	0.24	0.43
62	11.74	8.32	5.77	4.46	3.80	0.24	0.42
63	11.57	8.20	5.68	4.58	3.87	0.23	0.42
64	11.37	8.06	5.64	4.86	4.11	0.23	0.41

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Benefit Period: to 365 day

Occupation Class: 3A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	4.78	1.51	0.79	0.40	0.19
26	4.72	1.50	0.79	0.41	0.19
27	4.67	1.50	0.77	0.40	0.19
28	4.62	1.48	0.76	0.40	0.19
29	4.57	1.48	0.76	0.40	0.19
30	4.53	1.48	0.76	0.40	0.19
31	4.49	1.48	0.75	0.40	0.18
32	4.45	1.49	0.75	0.40	0.20
33	4.42	1.50	0.76	0.42	0.20
34	4.37	1.52	0.76	0.40	0.19
35	4.34	1.52	0.76	0.40	0.19
36	4.33	1.55	0.76	0.40	0.20
37	4.31	1.58	0.77	0.42	0.20
38	4.30	1.61	0.79	0.43	0.21
39	4.31	1.62	0.80	0.45	0.21
40	4.31	1.65	0.80	0.45	0.21
41	4.32	1.66	0.80	0.46	0.21
42	4.33	1.67	0.80	0.46	0.22
43	4.33	1.68	0.82	0.46	0.22
44	4.35	1.70	0.82	0.46	0.22
45	4.35	1.71	0.82	0.46	0.22
46	4.38	1.74	0.85	0.49	0.24
47	4.40	1.77	0.86	0.50	0.25
48	4.42	1.80	0.90	0.52	0.27
49	4.45	1.83	0.93	0.54	0.27
50	4.50	1.87	0.97	0.56	0.27
51	4.51	1.91	1.01	0.58	0.28
52	4.56	1.95	1.05	0.62	0.30
53	4.61	2.01	1.10	0.65	0.31
54	4.70	2.06	1.16	0.68	0.33
55	4.73	2.10	1.21	0.70	0.34
56	4.79	2.19	1.28	0.75	0.36
57	4.91	2.29	1.37	0.80	0.39
58	5.09	2.44	1.48	0.87	0.42
59	5.41	2.66	1.63	0.98	0.47
60	5.88	2.95	1.82	1.07	0.54
61	5.73	2.96	1.85	1.11	0.54
62	5.55	2.95	1.89	1.12	0.54
63	5.29	2.87	1.84	1.11	0.54
64	5.13	2.83	1.83	1.09	0.52

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Elimination Period: 365 day

Occupation Class: 3A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.66	0.12	0.19	0.64	0.01	0.03
26	1.66	0.12	0.19	0.64	0.01	0.03
27	1.68	0.12	0.19	0.63	0.01	0.03
28	1.68	0.11	0.19	0.63	0.01	0.03
29	1.71	0.12	0.19	0.64	0.01	0.03
30	1.73	0.12	0.21	0.64	0.01	0.03
31	1.74	0.12	0.21	0.64	0.01	0.03
32	1.74	0.12	0.21	0.64	0.01	0.03
33	1.75	0.12	0.21	0.65	0.01	0.03
34	1.77	0.12	0.21	0.64	0.01	0.03
35	1.77	0.12	0.21	0.64	0.01	0.03
36	1.83	0.11	0.21	0.66	0.01	0.03
37	1.90	0.12	0.22	0.69	0.01	0.03
38	1.97	0.13	0.22	0.70	0.03	0.03
39	2.06	0.13	0.24	0.73	0.03	0.03
40	2.13	0.13	0.25	0.74	0.03	0.03
41	2.20	0.15	0.25	0.74	0.03	0.03
42	2.26	0.15	0.27	0.76	0.03	0.03
43	2.32	0.15	0.27	0.76	0.03	0.03
44	2.40	0.16	0.28	0.79	0.03	0.03
45	2.46	0.16	0.28	0.79	0.03	0.03
46	2.55	0.16	0.29	0.82	0.03	0.03
47	2.62	0.16	0.30	0.85	0.03	0.03
48	2.72	0.18	0.31	0.88	0.03	0.05
49	2.81	0.18	0.34	0.91	0.03	0.05
50	2.92	0.18	0.34	0.95	0.03	0.05
51	3.05	0.21	0.36	0.98	0.03	0.05
52	3.19	0.21	0.37	1.03	0.03	0.05
53	3.36	0.22	0.39	1.07	0.03	0.06
54	3.55	0.23	0.42	1.11	0.03	0.06
55	3.75	0.24	0.43	1.15	0.03	0.06
56	4.12	0.28	0.48	1.22	0.03	0.06
57	4.35	0.29	0.51	1.29	0.03	0.07
58	4.48	0.30	0.52	1.37	0.03	0.07
59	4.78	0.30	0.54	1.46	0.06	0.08
60	4.69	0.30	0.54	1.58	0.06	0.11
61	4.65	0.28	0.53	1.58	0.06	0.09
62	4.90	0.33	0.57	1.59	0.05	0.10
63	5.04	0.34	0.57	1.57	0.06	0.10
64	4.97	0.32	0.59	1.55	0.06	0.09

Principal Life Insurance Company
2014 Pricing

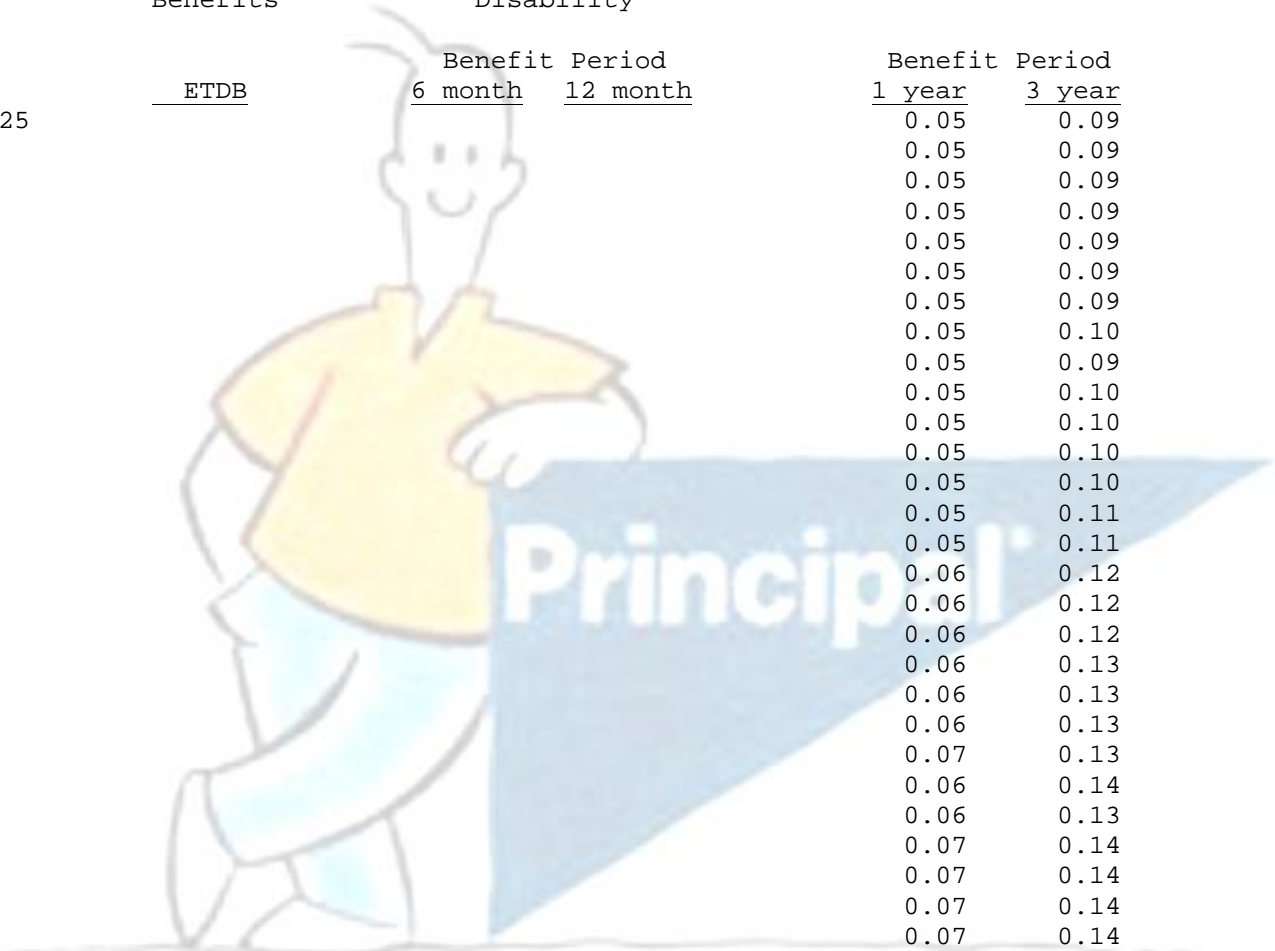
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Occupation Class: 3A Male non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.05	0.09
26				0.05	0.09
27				0.05	0.09
28				0.05	0.09
29				0.05	0.09
30				0.05	0.09
31				0.05	0.09
32				0.05	0.10
33				0.05	0.09
34				0.05	0.10
35				0.05	0.10
36				0.05	0.10
37				0.05	0.10
38				0.05	0.11
39				0.05	0.11
40				0.06	0.12
41				0.06	0.12
42				0.06	0.12
43				0.06	0.13
44				0.06	0.13
45				0.06	0.13
46				0.07	0.13
47				0.06	0.14
48				0.06	0.13
49				0.07	0.14
50				0.07	0.14
51				0.07	0.14
52				0.07	0.14
53				0.07	0.14
54				0.07	0.14
55				0.07	0.14
56				0.07	0.14
57				0.07	0.14
58				0.07	0.14
59				0.07	0.14
60				0.07	0.14
61				0.07	0.13
62				0.07	0.14
63				0.07	0.13
64				0.07	0.13



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70
Occupation Class: 3A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.09	2.98	2.81	0.82	1.73
26	3.15	3.05	2.87	0.82	1.71
27	3.21	3.11	2.92	0.82	1.70
28	3.27	3.16	2.98	0.81	1.68
29	3.33	3.23	3.05	0.80	1.66
30	3.40	3.29	3.10	0.81	1.64
31	3.56	3.45	3.25	0.82	1.67
32	3.73	3.61	3.41	0.83	1.69
33	3.89	3.76	3.56	0.85	1.72
34	4.06	3.93	3.70	0.86	1.75
35	4.22	4.09	3.85	0.88	1.78
36	4.48	4.33	4.09	0.91	1.83
37	4.74	4.59	4.32	0.95	1.89
38	5.00	4.83	4.55	0.98	1.94
39	5.25	5.08	4.78	1.01	2.00
40	5.52	5.33	5.02	1.04	2.05
41	5.86	5.66	5.33	1.07	2.11
42	6.20	5.99	5.64	1.10	2.16
43	6.54	6.32	5.95	1.14	2.22
44	6.89	6.66	6.26	1.17	2.27
45	7.24	6.99	6.57	1.20	2.32
46	7.62	7.36	6.91	1.22	2.35
47	8.01	7.72	7.25	1.23	2.36
48	8.39	8.09	7.59	1.24	2.38
49	8.78	8.46	7.92	1.25	2.39
50	9.17	8.83	8.26	1.27	2.42
51	9.53	9.16	8.55	1.25	2.37
52	9.89	9.50	8.84	1.24	2.33
53	10.26	9.84	9.13	1.22	2.28
54	10.62	10.16	9.42	1.21	2.24
55	10.98	10.50	9.72	1.19	2.19
56	11.24	10.72	9.87	1.13	2.09
57	11.50	10.95	10.03	1.06	1.96
58	11.77	11.17	10.18	1.00	1.83
59	12.03	11.39	10.34	0.93	1.71
60	12.29	11.61	10.49	0.87	1.58
61	12.01	11.32	10.22	0.80	1.45
62	11.73	11.03	9.94	0.68	1.23
63	11.44	10.74	9.67	0.55	1.00
64	11.56	10.85	9.76	0.56	1.02

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: 3A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.97	2.87	2.70	0.77	1.61
26	3.03	2.93	2.75	0.77	1.59
27	3.08	2.98	2.80	0.76	1.57
28	3.14	3.03	2.85	0.75	1.54
29	3.19	3.08	2.90	0.75	1.52
30	3.25	3.14	2.95	0.74	1.50
31	3.40	3.28	3.09	0.75	1.51
32	3.55	3.44	3.23	0.76	1.53
33	3.71	3.58	3.37	0.77	1.55
34	3.86	3.73	3.51	0.78	1.56
35	4.02	3.88	3.65	0.80	1.58
36	4.25	4.11	3.87	0.82	1.62
37	4.49	4.34	4.08	0.84	1.67
38	4.73	4.57	4.29	0.87	1.71
39	4.97	4.80	4.50	0.90	1.76
40	5.21	5.03	4.72	0.92	1.80
41	5.52	5.32	5.00	0.94	1.84
42	5.83	5.63	5.28	0.96	1.87
43	6.15	5.93	5.56	0.98	1.91
44	6.46	6.22	5.84	1.01	1.94
45	6.77	6.52	6.11	1.03	1.99
46	7.10	6.84	6.40	1.03	1.98
47	7.44	7.15	6.68	1.04	1.98
48	7.76	7.47	6.97	1.04	1.97
49	8.10	7.78	7.25	1.05	1.97
50	8.43	8.10	7.53	1.06	1.97
51	8.66	8.31	7.70	1.02	1.88
52	8.90	8.52	7.87	0.97	1.79
53	9.14	8.73	8.04	0.92	1.70
54	9.38	8.94	8.21	0.89	1.61
55	9.61	9.16	8.38	0.84	1.52
56	9.58	9.09	8.26	0.76	1.38
57	9.55	9.02	8.14	0.69	1.25
58	9.52	8.96	8.03	0.62	1.12
59	9.49	8.89	7.91	0.55	0.99
60	9.46	8.83	7.80	0.48	0.86
61	9.04	8.48	7.61	0.41	0.73
62	8.61	8.15	7.43	0.33	0.61
63	8.18	7.81	7.25	0.26	0.50
64	8.27	7.89	7.32	0.27	0.51

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65
Occupation Class: 3A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.89	2.79	2.62	0.74	1.53
26	2.93	2.84	2.67	0.72	1.50
27	2.98	2.89	2.71	0.72	1.48
28	3.03	2.93	2.75	0.71	1.46
29	3.08	2.98	2.80	0.70	1.43
30	3.13	3.02	2.84	0.69	1.40
31	3.27	3.16	2.97	0.70	1.41
32	3.41	3.30	3.10	0.71	1.42
33	3.56	3.44	3.23	0.71	1.43
34	3.70	3.58	3.36	0.72	1.44
35	3.84	3.71	3.48	0.74	1.47
36	4.07	3.93	3.69	0.75	1.49
37	4.29	4.15	3.89	0.78	1.53
38	4.52	4.36	4.09	0.80	1.57
39	4.74	4.58	4.29	0.82	1.60
40	4.97	4.80	4.50	0.84	1.63
41	5.26	5.07	4.75	0.86	1.66
42	5.54	5.34	5.01	0.87	1.69
43	5.83	5.62	5.26	0.90	1.73
44	6.12	5.89	5.52	0.91	1.75
45	6.41	6.16	5.77	0.93	1.79
46	6.69	6.44	6.01	0.93	1.76
47	6.98	6.71	6.26	0.91	1.72
48	7.27	6.98	6.50	0.90	1.70
49	7.56	7.25	6.74	0.89	1.67
50	7.84	7.52	6.98	0.89	1.65
51	7.97	7.63	7.05	0.83	1.54
52	8.11	7.73	7.11	0.79	1.45
53	8.24	7.84	7.18	0.73	1.34
54	8.37	7.94	7.25	0.68	1.24
55	8.50	8.05	7.31	0.64	1.14
56	8.28	7.81	7.06	0.56	1.01
57	8.06	7.56	6.81	0.48	0.87
58	7.84	7.32	6.56	0.41	0.74
59	7.62	7.07	6.30	0.34	0.62
60	7.41	6.83	6.05	0.26	0.48
61	7.28	6.82	6.22	0.25	0.46
62	7.15	6.82	6.39	0.23	0.43
63	7.02	6.81	6.57	0.20	0.40
64	7.09	6.88	6.63	0.21	0.41

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: 3A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	1.93	1.84	1.73	0.11	0.20
26	1.96	1.87	1.75	0.12	0.22
27	1.99	1.90	1.78	0.12	0.22
28	2.02	1.94	1.81	0.13	0.23
29	2.05	1.97	1.84	0.13	0.23
30	2.08	2.00	1.87	0.13	0.23
31	2.17	2.09	1.96	0.14	0.24
32	2.27	2.18	2.05	0.14	0.25
33	2.36	2.27	2.14	0.14	0.26
34	2.45	2.36	2.22	0.16	0.28
35	2.54	2.45	2.31	0.16	0.29
36	2.69	2.59	2.45	0.17	0.30
37	2.83	2.73	2.58	0.18	0.32
38	2.98	2.87	2.72	0.18	0.33
39	3.12	3.01	2.85	0.19	0.35
40	3.27	3.15	2.99	0.20	0.36
41	3.47	3.35	3.18	0.21	0.38
42	3.68	3.55	3.37	0.22	0.40
43	3.88	3.74	3.56	0.23	0.42
44	4.08	3.94	3.74	0.26	0.45
45	4.29	4.14	3.93	0.27	0.47
46	4.55	4.39	4.17	0.28	0.50
47	4.80	4.64	4.41	0.29	0.53
48	5.06	4.89	4.64	0.32	0.56
49	5.32	5.13	4.88	0.33	0.59
50	5.58	5.38	5.12	0.34	0.62
51	5.83	5.63	5.33	0.36	0.64
52	6.09	5.87	5.55	0.37	0.66
53	6.34	6.11	5.77	0.38	0.67
54	6.60	6.36	5.98	0.39	0.70
55	6.85	6.60	6.20	0.40	0.71
56	6.96	6.65	6.17	0.37	0.67
57	7.07	6.69	6.14	0.35	0.62
58	7.19	6.74	6.11	0.32	0.57
59	7.30	6.79	6.08	0.29	0.53
60	7.41	6.83	6.05	0.26	0.48
61	7.28	6.82	6.22	0.25	0.46
62	7.15	6.82	6.39	0.23	0.43
63	7.02	6.81	6.57	0.20	0.40
64	7.09	6.88	6.63	0.21	0.41

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year

Occupation Class: 3A Male non-smoker

Age	<u>Elimination Period</u>			HH753/705	HH753/705
	90	180	365	<u>COLA 3%</u>	<u>COLA 6%</u>
18-25	1.64	1.54			
26	1.65	1.55			
27	1.66	1.57			
28	1.67	1.58			
29	1.67	1.60			
30	1.68	1.61			
31	1.74	1.66			
32	1.79	1.72			
33	1.85	1.77			
34	1.91	1.82			
35	1.97	1.87			
36	2.05	1.96			
37	2.14	2.05			
38	2.22	2.14			
39	2.31	2.22			
40	2.39	2.31			
41	2.51	2.43			
42	2.63	2.55			
43	2.75	2.66			
44	2.87	2.78			
45	2.99	2.90			
46	3.13	3.04			
47	3.28	3.17			
48	3.42	3.31			
49	3.57	3.45			
50	3.71	3.59			
51	3.89	3.76			
52	4.07	3.94			
53	4.25	4.11			
54	4.42	4.29			
55	4.60	4.46			
56	4.87	4.72			
57	5.13	4.98			
58	5.40	5.23			
59	5.67	5.49			
60	5.93	5.75			
61	6.29	6.10			
62	6.65	6.46			
63	7.02	6.81			
64	7.09	6.88			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.10	0.65	0.43	0.39	0.35	0.09	0.19
26	1.12	0.65	0.44	0.40	0.36	0.09	0.18
27	1.13	0.66	0.44	0.40	0.36	0.09	0.18
28	1.15	0.67	0.45	0.41	0.37	0.09	0.18
29	1.16	0.68	0.45	0.41	0.38	0.09	0.18
30	1.17	0.69	0.46	0.42	0.38	0.08	0.17
31	1.19	0.70	0.47	0.43	0.39	0.08	0.17
32	1.21	0.71	0.48	0.44	0.40	0.08	0.17
33	1.21	0.72	0.49	0.44	0.40	0.08	0.17
34	1.21	0.74	0.49	0.45	0.41	0.08	0.16
35	1.21	0.75	0.50	0.45	0.41	0.08	0.16
36	1.24	0.76	0.52	0.47	0.42	0.08	0.16
37	1.28	0.78	0.53	0.48	0.44	0.09	0.17
38	1.32	0.80	0.54	0.49	0.45	0.09	0.17
39	1.34	0.81	0.56	0.51	0.46	0.09	0.17
40	1.34	0.83	0.57	0.52	0.47	0.08	0.16
41	1.52	0.95	0.66	0.60	0.54	0.10	0.19
42	1.71	1.07	0.75	0.68	0.62	0.11	0.20
43	1.89	1.19	0.85	0.77	0.70	0.12	0.22
44	2.06	1.32	0.95	0.86	0.78	0.12	0.24
45	2.23	1.45	1.05	0.95	0.86	0.14	0.25
46	2.41	1.57	1.16	1.05	0.94	0.14	0.26
47	2.58	1.70	1.26	1.14	1.03	0.15	0.27
48	2.74	1.83	1.37	1.24	1.11	0.15	0.28
49	2.86	1.95	1.48	1.34	1.20	0.16	0.29
50	2.97	2.02	1.56	1.40	1.25	0.15	0.27
51	3.39	2.35	1.83	1.65	1.47	0.16	0.30
52	3.82	2.67	2.10	1.89	1.68	0.18	0.32
53	4.22	3.02	2.37	2.13	1.89	0.18	0.33
54	4.69	3.37	2.63	2.36	2.09	0.19	0.33
55	5.08	3.66	2.89	2.59	2.27	0.18	0.32
56	5.50	3.95	3.03	2.70	2.36	0.17	0.30
57	5.90	4.20	3.09	2.75	2.40	0.16	0.27
58	6.27	4.45	3.11	2.76	2.41	0.14	0.25
59	6.61	4.68	3.25	2.76	2.43	0.14	0.23
60	6.71	4.75	3.29	2.63	2.34	0.13	0.24
61	6.79	4.81	3.33	2.57	2.19	0.13	0.25
62	6.86	4.87	3.37	2.61	2.22	0.14	0.24
63	6.94	4.92	3.41	2.75	2.32	0.14	0.25
64	6.82	4.84	3.38	2.92	2.47	0.14	0.25

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 3A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.46	0.15	0.08	0.03	0.02
26	0.45	0.14	0.08	0.04	0.02
27	0.45	0.14	0.08	0.03	0.02
28	0.44	0.14	0.07	0.03	0.02
29	0.44	0.14	0.07	0.03	0.02
30	0.43	0.14	0.07	0.03	0.02
31	0.43	0.14	0.07	0.03	0.02
32	0.42	0.14	0.07	0.03	0.02
33	0.42	0.14	0.07	0.04	0.02
34	0.42	0.15	0.07	0.03	0.02
35	0.42	0.15	0.07	0.03	0.02
36	0.41	0.15	0.07	0.03	0.02
37	0.41	0.15	0.07	0.04	0.02
38	0.41	0.16	0.08	0.04	0.02
39	0.41	0.16	0.08	0.04	0.02
40	0.41	0.16	0.08	0.04	0.02
41	0.47	0.18	0.09	0.05	0.03
42	0.52	0.20	0.09	0.05	0.03
43	0.57	0.23	0.11	0.06	0.03
44	0.62	0.24	0.12	0.07	0.03
45	0.68	0.27	0.13	0.07	0.03
46	0.74	0.30	0.15	0.09	0.04
47	0.80	0.32	0.16	0.09	0.04
48	0.85	0.35	0.17	0.10	0.05
49	0.91	0.37	0.19	0.11	0.05
50	0.98	0.40	0.21	0.12	0.06
51	1.14	0.48	0.25	0.15	0.07
52	1.31	0.56	0.30	0.18	0.09
53	1.50	0.65	0.36	0.21	0.10
54	1.69	0.74	0.42	0.24	0.12
55	1.87	0.84	0.48	0.28	0.14
56	2.07	0.94	0.55	0.33	0.16
57	2.29	1.07	0.64	0.37	0.18
58	2.57	1.23	0.75	0.44	0.21
59	2.92	1.43	0.88	0.53	0.26
60	3.26	1.64	1.01	0.60	0.30
61	3.27	1.69	1.05	0.64	0.31
62	3.25	1.73	1.10	0.65	0.31
63	3.17	1.72	1.11	0.67	0.32
64	3.08	1.70	1.10	0.65	0.31

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 3A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.06	0.01	0.01	0.06	0.01	0.01
26	0.06	0.01	0.01	0.06	0.01	0.01
27	0.06	0.01	0.01	0.06	0.01	0.01
28	0.06	0.01	0.01	0.06	0.01	0.01
29	0.06	0.01	0.01	0.06	0.01	0.01
30	0.06	0.01	0.01	0.06	0.01	0.01
31	0.06	0.01	0.01	0.06	0.01	0.01
32	0.06	0.01	0.01	0.06	0.01	0.01
33	0.06	0.01	0.01	0.06	0.01	0.01
34	0.06	0.01	0.01	0.06	0.01	0.01
35	0.06	0.01	0.01	0.06	0.01	0.01
36	0.07	0.01	0.01	0.07	0.01	0.01
37	0.07	0.01	0.01	0.07	0.01	0.01
38	0.07	0.01	0.01	0.07	0.01	0.01
39	0.07	0.01	0.01	0.07	0.01	0.01
40	0.07	0.01	0.01	0.07	0.01	0.01
41	0.08	0.01	0.01	0.08	0.01	0.01
42	0.10	0.01	0.01	0.09	0.01	0.01
43	0.10	0.01	0.01	0.10	0.01	0.01
44	0.11	0.01	0.01	0.11	0.01	0.01
45	0.12	0.01	0.01	0.12	0.01	0.01
46	0.14	0.01	0.01	0.14	0.01	0.01
47	0.16	0.01	0.01	0.15	0.01	0.01
48	0.17	0.01	0.01	0.17	0.01	0.01
49	0.19	0.01	0.01	0.19	0.01	0.01
50	0.21	0.01	0.01	0.21	0.01	0.01
51	0.25	0.01	0.02	0.24	0.01	0.02
52	0.31	0.01	0.02	0.30	0.01	0.02
53	0.36	0.01	0.02	0.34	0.01	0.02
54	0.42	0.01	0.02	0.40	0.01	0.02
55	0.50	0.01	0.03	0.46	0.01	0.03
56	0.60	0.01	0.03	0.53	0.01	0.03
57	0.69	0.02	0.04	0.60	0.02	0.03
58	0.79	0.02	0.04	0.69	0.02	0.03
59	0.94	0.04	0.05	0.79	0.03	0.04
60	1.05	0.04	0.07	0.88	0.03	0.06
61	1.10	0.05	0.07	0.90	0.04	0.06
62	1.22	0.04	0.09	0.93	0.03	0.06
63	1.30	0.06	0.09	0.94	0.04	0.06
64	1.27	0.06	0.08	0.93	0.04	0.06

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771
Occupation Class: 3A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.01
42				0.01	0.01
43				0.01	0.02
44				0.01	0.02
45				0.01	0.02
46				0.01	0.02
47				0.01	0.02
48				0.01	0.02
49				0.01	0.03
50				0.01	0.03
51				0.02	0.03
52				0.02	0.04
53				0.02	0.05
54				0.03	0.05
55				0.02	0.06
56				0.03	0.06
57				0.03	0.07
58				0.04	0.07
59				0.04	0.08
60				0.03	0.08
61				0.04	0.08
62				0.05	0.08
63				0.04	0.08
64				0.04	0.08

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.72	1.01	0.67	0.60	0.55	0.14	0.29
26	1.74	1.02	0.68	0.62	0.56	0.14	0.29
27	1.76	1.03	0.69	0.63	0.57	0.14	0.28
28	1.79	1.05	0.70	0.64	0.58	0.14	0.28
29	1.81	1.06	0.71	0.65	0.59	0.14	0.28
30	1.83	1.08	0.72	0.66	0.60	0.13	0.26
31	1.86	1.10	0.74	0.67	0.61	0.13	0.26
32	1.89	1.12	0.75	0.68	0.62	0.13	0.26
33	1.90	1.13	0.76	0.69	0.63	0.13	0.26
34	1.89	1.15	0.77	0.70	0.64	0.13	0.26
35	1.89	1.17	0.78	0.71	0.65	0.13	0.25
36	1.94	1.20	0.80	0.73	0.66	0.13	0.26
37	2.00	1.22	0.82	0.75	0.68	0.14	0.26
38	2.06	1.25	0.85	0.77	0.70	0.14	0.26
39	2.10	1.27	0.87	0.79	0.72	0.14	0.26
40	2.10	1.29	0.89	0.81	0.73	0.13	0.26
41	2.33	1.45	1.00	0.91	0.82	0.15	0.28
42	2.56	1.60	1.12	1.02	0.92	0.16	0.30
43	2.79	1.76	1.25	1.13	1.03	0.17	0.32
44	3.01	1.92	1.38	1.25	1.13	0.18	0.35
45	3.22	2.08	1.51	1.37	1.23	0.20	0.36
46	3.44	2.25	1.65	1.50	1.35	0.20	0.38
47	3.65	2.41	1.79	1.62	1.46	0.21	0.39
48	3.85	2.57	1.93	1.75	1.57	0.21	0.40
49	3.99	2.73	2.07	1.87	1.68	0.22	0.40
50	4.12	2.80	2.16	1.94	1.74	0.20	0.38
51	4.44	3.08	2.40	2.16	1.93	0.21	0.39
52	4.77	3.34	2.63	2.36	2.10	0.22	0.40
53	5.08	3.64	2.85	2.57	2.28	0.22	0.40
54	5.47	3.93	3.07	2.76	2.44	0.22	0.39
55	5.78	4.16	3.28	2.94	2.58	0.21	0.37
56	6.11	4.38	3.37	3.00	2.62	0.18	0.34
57	6.43	4.58	3.37	2.99	2.62	0.17	0.30
58	6.71	4.77	3.33	2.96	2.58	0.15	0.27
59	6.97	4.94	3.43	2.92	2.57	0.14	0.25
60	7.25	5.14	3.56	2.84	2.53	0.14	0.26
61	7.15	5.06	3.51	2.71	2.31	0.14	0.26
62	7.04	4.99	3.46	2.68	2.28	0.14	0.25
63	6.94	4.92	3.41	2.75	2.32	0.14	0.25
64	6.82	4.84	3.38	2.92	2.47	0.14	0.25

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 3A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.72	0.23	0.12	0.06	0.03
26	0.71	0.23	0.12	0.06	0.03
27	0.70	0.23	0.12	0.06	0.03
28	0.69	0.23	0.11	0.06	0.03
29	0.69	0.23	0.11	0.06	0.03
30	0.68	0.23	0.11	0.06	0.03
31	0.67	0.23	0.11	0.06	0.03
32	0.67	0.23	0.11	0.06	0.03
33	0.66	0.23	0.11	0.06	0.03
34	0.65	0.23	0.11	0.06	0.03
35	0.65	0.23	0.11	0.06	0.03
36	0.65	0.24	0.11	0.06	0.03
37	0.64	0.24	0.11	0.06	0.03
38	0.64	0.24	0.12	0.07	0.03
39	0.64	0.24	0.12	0.07	0.03
40	0.64	0.24	0.12	0.07	0.03
41	0.71	0.27	0.13	0.08	0.03
42	0.77	0.30	0.15	0.09	0.04
43	0.84	0.33	0.16	0.09	0.04
44	0.91	0.36	0.17	0.09	0.05
45	0.98	0.38	0.18	0.10	0.05
46	1.05	0.42	0.21	0.12	0.06
47	1.12	0.45	0.22	0.13	0.06
48	1.20	0.49	0.24	0.14	0.08
49	1.27	0.52	0.27	0.15	0.08
50	1.35	0.56	0.29	0.17	0.09
51	1.49	0.63	0.33	0.20	0.09
52	1.64	0.70	0.38	0.22	0.11
53	1.80	0.78	0.43	0.26	0.12
54	1.98	0.86	0.49	0.28	0.14
55	2.13	0.95	0.54	0.32	0.15
56	2.30	1.05	0.61	0.36	0.18
57	2.50	1.16	0.70	0.41	0.20
58	2.75	1.31	0.80	0.47	0.23
59	3.09	1.51	0.93	0.56	0.27
60	3.52	1.77	1.09	0.65	0.32
61	3.44	1.78	1.11	0.67	0.32
62	3.33	1.77	1.13	0.67	0.32
63	3.17	1.72	1.11	0.67	0.32
64	3.08	1.70	1.10	0.65	0.31

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 3A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.25	0.02	0.03	0.10	0.01	0.01
26	0.25	0.02	0.03	0.10	0.01	0.01
27	0.26	0.02	0.03	0.09	0.01	0.01
28	0.26	0.02	0.03	0.09	0.01	0.01
29	0.26	0.02	0.03	0.09	0.01	0.01
30	0.26	0.02	0.03	0.09	0.01	0.01
31	0.26	0.02	0.03	0.09	0.01	0.01
32	0.26	0.02	0.03	0.09	0.01	0.01
33	0.26	0.02	0.03	0.10	0.01	0.01
34	0.27	0.02	0.03	0.09	0.01	0.01
35	0.27	0.02	0.03	0.09	0.01	0.01
36	0.27	0.02	0.03	0.10	0.01	0.01
37	0.28	0.02	0.03	0.10	0.01	0.01
38	0.29	0.02	0.03	0.10	0.01	0.01
39	0.31	0.02	0.03	0.11	0.01	0.01
40	0.32	0.02	0.03	0.11	0.01	0.01
41	0.36	0.03	0.04	0.12	0.01	0.01
42	0.41	0.03	0.05	0.14	0.01	0.01
43	0.45	0.03	0.05	0.15	0.01	0.01
44	0.50	0.03	0.06	0.16	0.01	0.01
45	0.55	0.03	0.06	0.18	0.01	0.01
46	0.61	0.03	0.07	0.20	0.01	0.01
47	0.67	0.04	0.08	0.21	0.01	0.01
48	0.74	0.05	0.09	0.24	0.01	0.02
49	0.80	0.05	0.10	0.26	0.01	0.02
50	0.87	0.05	0.10	0.28	0.01	0.02
51	1.01	0.07	0.12	0.32	0.01	0.02
52	1.15	0.07	0.13	0.37	0.01	0.02
53	1.31	0.09	0.15	0.41	0.01	0.03
54	1.49	0.10	0.18	0.46	0.01	0.03
55	1.69	0.11	0.19	0.53	0.02	0.03
56	1.97	0.13	0.23	0.59	0.02	0.03
57	2.22	0.15	0.26	0.66	0.02	0.03
58	2.42	0.16	0.29	0.74	0.02	0.04
59	2.72	0.17	0.31	0.84	0.03	0.05
60	2.82	0.18	0.33	0.95	0.03	0.06
61	2.79	0.17	0.31	0.95	0.04	0.06
62	2.94	0.20	0.34	0.95	0.03	0.06
63	3.03	0.21	0.34	0.94	0.04	0.06
64	2.98	0.19	0.35	0.93	0.04	0.06

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

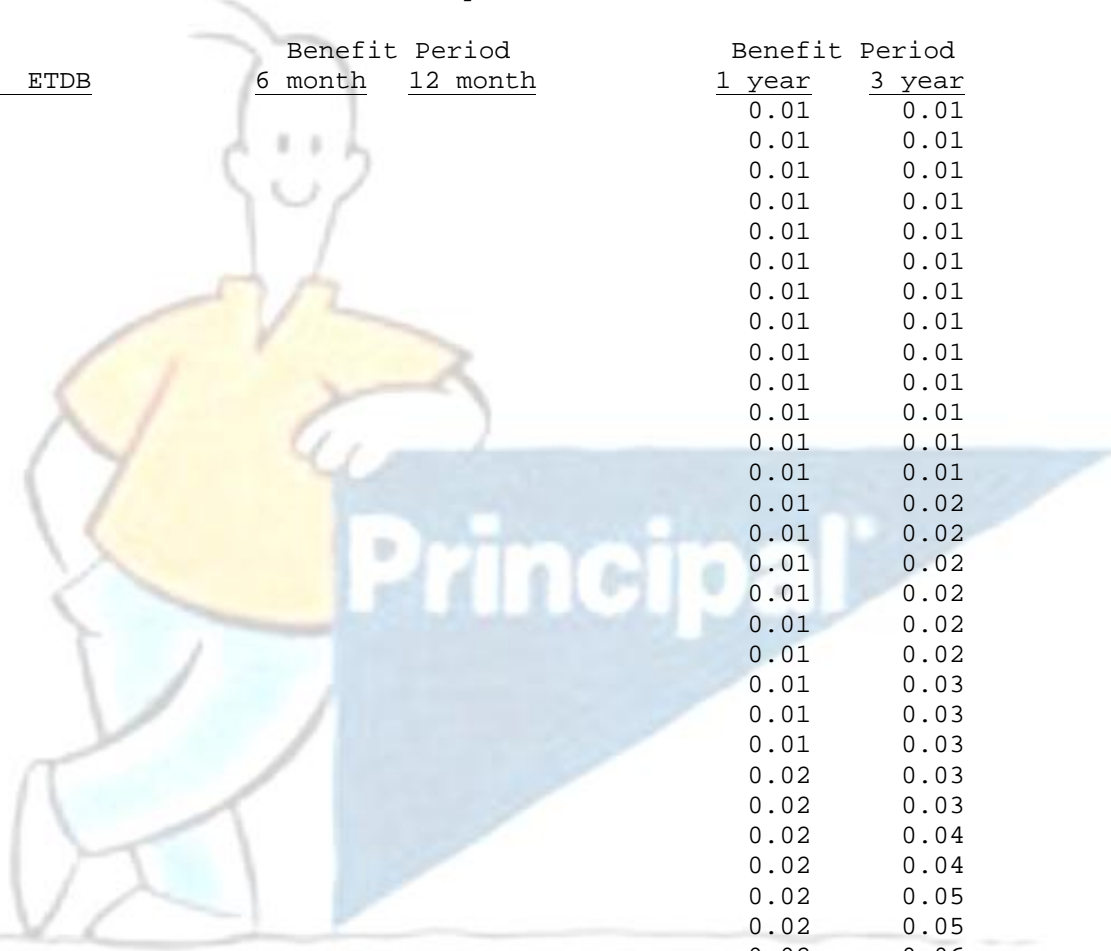
Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771
Occupation Class: 3A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.02
39				0.01	0.02
40				0.01	0.02
41				0.01	0.02
42				0.01	0.02
43				0.01	0.02
44				0.01	0.03
45				0.01	0.03
46				0.01	0.03
47				0.02	0.03
48				0.02	0.03
49				0.02	0.04
50				0.02	0.04
51				0.02	0.05
52				0.02	0.05
53				0.02	0.06
54				0.03	0.06
55				0.03	0.06
56				0.03	0.07
57				0.04	0.07
58				0.04	0.08
59				0.04	0.08
60				0.04	0.08
61				0.05	0.08
62				0.05	0.08
63				0.04	0.08
64				0.04	0.08



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 70

Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.28	4.34	2.91	2.65	2.42	0.67	1.36
26	7.41	4.41	2.97	2.71	2.47	0.67	1.36
27	7.54	4.47	3.02	2.77	2.52	0.67	1.35
28	7.66	4.53	3.08	2.81	2.57	0.67	1.35
29	7.78	4.60	3.13	2.87	2.62	0.67	1.34
30	7.93	4.71	3.22	2.95	2.69	0.67	1.33
31	7.94	4.80	3.29	3.01	2.75	0.67	1.31
32	7.93	4.90	3.35	3.07	2.80	0.66	1.30
33	7.93	5.02	3.41	3.13	2.86	0.66	1.30
34	7.94	5.14	3.48	3.19	2.92	0.65	1.29
35	7.94	5.25	3.55	3.25	2.97	0.65	1.28
36	8.19	5.38	3.65	3.34	3.05	0.67	1.31
37	8.45	5.51	3.76	3.44	3.14	0.69	1.34
38	8.71	5.66	3.88	3.55	3.25	0.71	1.38
39	8.96	5.80	4.01	3.67	3.35	0.73	1.41
40	9.22	5.96	4.19	3.83	3.50	0.74	1.42
41	9.45	6.11	4.33	3.96	3.62	0.74	1.44
42	9.67	6.25	4.48	4.09	3.74	0.75	1.45
43	9.88	6.40	4.63	4.23	3.86	0.75	1.44
44	10.06	6.53	4.78	4.37	3.98	0.75	1.43
45	10.16	6.67	4.93	4.51	4.10	0.74	1.42
46	10.28	6.82	5.09	4.65	4.24	0.74	1.41
47	10.40	6.97	5.26	4.80	4.37	0.74	1.39
48	10.50	7.12	5.43	4.95	4.50	0.73	1.37
49	10.58	7.25	5.59	5.09	4.63	0.73	1.36
50	10.44	7.27	5.68	5.17	4.68	0.71	1.33
51	10.50	7.39	5.83	5.30	4.79	0.71	1.31
52	10.55	7.50	5.97	5.43	4.90	0.70	1.30
53	10.60	7.61	6.11	5.55	5.00	0.70	1.29
54	10.66	7.73	6.26	5.68	5.11	0.70	1.28
55	10.72	7.85	6.41	5.81	5.21	0.70	1.27
56	10.60	7.84	6.46	5.84	5.22	0.69	1.25
57	10.41	7.76	6.44	5.80	5.15	0.66	1.20
58	10.21	7.67	6.29	5.61	5.02	0.63	1.14
59	9.99	7.57	6.13	5.41	4.88	0.60	1.09
60	9.76	7.45	5.96	5.22	4.75	0.57	1.03
61	9.52	7.31	5.78	5.03	4.60	0.54	0.98
62	9.27	7.17	5.60	4.80	4.40	0.51	0.93
63	8.65	6.68	5.21	4.45	4.07	0.47	0.86
64	7.99	6.16	4.79	4.09	3.73	0.43	0.77

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 67

Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.04	4.17	2.77	2.52	2.29	0.61	1.24
26	7.16	4.22	2.83	2.57	2.33	0.61	1.23
27	7.27	4.27	2.87	2.62	2.38	0.61	1.22
28	7.38	4.33	2.92	2.66	2.42	0.61	1.22
29	7.48	4.41	2.97	2.71	2.46	0.61	1.21
30	7.60	4.50	3.04	2.77	2.52	0.59	1.18
31	7.72	4.57	3.10	2.81	2.56	0.59	1.17
32	7.75	4.64	3.14	2.87	2.61	0.59	1.15
33	7.74	4.73	3.20	2.92	2.65	0.58	1.14
34	7.73	4.83	3.26	2.97	2.70	0.58	1.13
35	7.73	4.93	3.31	3.02	2.74	0.57	1.12
36	7.96	5.03	3.40	3.10	2.82	0.59	1.14
37	8.20	5.15	3.50	3.19	2.90	0.60	1.16
38	8.44	5.28	3.60	3.28	2.98	0.61	1.18
39	8.68	5.41	3.71	3.37	3.07	0.62	1.20
40	8.89	5.51	3.82	3.48	3.16	0.62	1.20
41	9.00	5.63	3.94	3.59	3.25	0.63	1.20
42	9.10	5.74	4.06	3.70	3.35	0.63	1.20
43	9.17	5.84	4.18	3.80	3.44	0.62	1.19
44	9.23	5.95	4.30	3.91	3.53	0.62	1.16
45	9.28	6.04	4.42	4.01	3.62	0.61	1.14
46	9.34	6.14	4.54	4.12	3.72	0.59	1.12
47	9.37	6.23	4.66	4.22	3.81	0.58	1.09
48	9.40	6.31	4.78	4.33	3.89	0.57	1.06
49	9.39	6.38	4.88	4.42	3.97	0.56	1.03
50	9.14	6.30	4.88	4.41	3.95	0.53	0.98
51	9.10	6.34	4.96	4.48	4.00	0.52	0.95
52	9.04	6.37	5.03	4.54	4.04	0.50	0.92
53	8.96	6.38	5.09	4.58	4.07	0.49	0.89
54	8.88	6.38	5.14	4.61	4.09	0.46	0.85
55	8.69	6.38	5.18	4.65	4.10	0.43	0.78
56	8.50	6.23	5.02	4.54	3.94	0.38	0.70
57	8.30	6.13	4.85	4.28	3.70	0.36	0.65
58	8.28	6.12	4.68	4.00	3.42	0.33	0.60
59	8.26	6.11	4.51	3.84	3.32	0.31	0.56
60	8.03	5.94	4.39	3.68	3.21	0.28	0.51
61	7.80	5.77	4.26	3.53	3.10	0.26	0.46
62	7.56	5.59	4.13	3.37	2.99	0.24	0.44
63	7.25	5.36	3.95	3.23	2.86	0.23	0.42
64	6.94	5.13	3.77	3.08	2.73	0.22	0.40

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 65

Occupation Class: 3A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.86	4.04	2.68	2.42	2.20	0.57	1.16
26	6.97	4.09	2.72	2.47	2.24	0.56	1.15
27	7.06	4.13	2.77	2.51	2.27	0.56	1.13
28	7.16	4.19	2.81	2.55	2.32	0.56	1.12
29	7.25	4.26	2.84	2.59	2.35	0.55	1.10
30	7.33	4.33	2.90	2.64	2.40	0.53	1.06
31	7.44	4.40	2.95	2.68	2.44	0.53	1.05
32	7.55	4.46	2.99	2.72	2.47	0.53	1.04
33	7.58	4.52	3.04	2.77	2.51	0.53	1.04
34	7.57	4.60	3.09	2.81	2.55	0.53	1.02
35	7.57	4.68	3.13	2.84	2.59	0.52	1.01
36	7.78	4.78	3.22	2.92	2.65	0.53	1.02
37	8.00	4.88	3.30	3.00	2.72	0.54	1.04
38	8.23	4.99	3.39	3.08	2.79	0.55	1.05
39	8.39	5.09	3.49	3.16	2.87	0.55	1.06
40	8.39	5.17	3.55	3.23	2.92	0.53	1.03
41	8.47	5.26	3.65	3.32	3.00	0.53	1.03
42	8.53	5.34	3.75	3.40	3.08	0.53	1.01
43	8.57	5.42	3.85	3.49	3.16	0.53	1.00
44	8.59	5.49	3.94	3.58	3.23	0.52	0.99
45	8.59	5.56	4.03	3.65	3.29	0.52	0.97
46	8.60	5.62	4.13	3.74	3.37	0.50	0.94
47	8.59	5.67	4.21	3.81	3.43	0.49	0.91
48	8.55	5.71	4.29	3.88	3.48	0.47	0.88
49	8.40	5.74	4.36	3.94	3.53	0.46	0.84
50	8.24	5.60	4.32	3.89	3.48	0.41	0.76
51	8.08	5.60	4.36	3.92	3.50	0.39	0.71
52	7.95	5.57	4.38	3.94	3.50	0.37	0.67
53	7.81	5.60	4.39	3.95	3.50	0.34	0.61
54	7.81	5.62	4.39	3.94	3.48	0.31	0.55
55	7.70	5.54	4.38	3.92	3.44	0.28	0.49
56	7.64	5.48	4.21	3.75	3.28	0.23	0.42
57	7.56	5.39	3.96	3.52	3.08	0.20	0.35
58	7.46	5.30	3.70	3.29	2.87	0.17	0.30
59	7.34	5.20	3.61	3.07	2.70	0.15	0.26
60	7.25	5.14	3.56	2.84	2.53	0.14	0.26
61	7.15	5.06	3.51	2.71	2.31	0.14	0.26
62	7.04	4.99	3.46	2.68	2.28	0.14	0.25
63	6.94	4.92	3.41	2.75	2.32	0.14	0.25
64	6.82	4.84	3.38	2.92	2.47	0.14	0.25

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Benefit Period: to 365 day
Occupation Class: 3A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	2.86	0.91	0.47	0.24	0.11
26	2.83	0.90	0.47	0.25	0.11
27	2.80	0.90	0.46	0.24	0.11
28	2.77	0.89	0.45	0.24	0.11
29	2.75	0.89	0.45	0.24	0.11
30	2.72	0.89	0.45	0.24	0.11
31	2.69	0.89	0.45	0.24	0.11
32	2.67	0.90	0.45	0.24	0.12
33	2.65	0.90	0.45	0.25	0.12
34	2.62	0.91	0.46	0.24	0.11
35	2.60	0.91	0.45	0.24	0.11
36	2.60	0.93	0.46	0.24	0.12
37	2.58	0.95	0.46	0.25	0.12
38	2.58	0.97	0.47	0.26	0.13
39	2.58	0.98	0.48	0.27	0.13
40	2.58	0.99	0.48	0.27	0.13
41	2.60	0.99	0.48	0.27	0.13
42	2.60	1.00	0.48	0.27	0.14
43	2.60	1.01	0.49	0.27	0.14
44	2.61	1.02	0.49	0.27	0.14
45	2.61	1.03	0.49	0.27	0.14
46	2.63	1.04	0.51	0.29	0.15
47	2.64	1.06	0.52	0.30	0.15
48	2.66	1.08	0.54	0.31	0.16
49	2.67	1.10	0.56	0.33	0.16
50	2.70	1.12	0.59	0.34	0.16
51	2.71	1.14	0.60	0.35	0.17
52	2.73	1.17	0.63	0.37	0.18
53	2.77	1.20	0.66	0.40	0.19
54	2.82	1.24	0.70	0.40	0.20
55	2.84	1.26	0.72	0.42	0.20
56	2.88	1.32	0.76	0.45	0.22
57	2.95	1.37	0.82	0.48	0.23
58	3.05	1.46	0.89	0.52	0.25
59	3.25	1.60	0.98	0.59	0.28
60	3.52	1.77	1.09	0.65	0.32
61	3.44	1.78	1.11	0.67	0.32
62	3.33	1.77	1.13	0.67	0.32
63	3.17	1.72	1.11	0.67	0.32
64	3.08	1.70	1.10	0.65	0.31

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Elimination Period: 365 day
Occupation Class: 3A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.00	0.07	0.11	0.39	0.01	0.02
26	1.00	0.07	0.11	0.39	0.01	0.02
27	1.01	0.07	0.11	0.38	0.01	0.02
28	1.01	0.07	0.11	0.38	0.01	0.02
29	1.03	0.07	0.11	0.38	0.01	0.02
30	1.04	0.07	0.12	0.38	0.01	0.02
31	1.04	0.07	0.12	0.38	0.01	0.02
32	1.05	0.07	0.12	0.38	0.01	0.02
33	1.05	0.07	0.12	0.39	0.01	0.02
34	1.06	0.07	0.12	0.38	0.01	0.02
35	1.06	0.07	0.12	0.38	0.01	0.02
36	1.10	0.07	0.13	0.40	0.01	0.02
37	1.14	0.07	0.14	0.42	0.01	0.02
38	1.18	0.08	0.14	0.42	0.02	0.02
39	1.23	0.08	0.15	0.44	0.02	0.02
40	1.28	0.08	0.15	0.44	0.02	0.02
41	1.31	0.09	0.15	0.45	0.02	0.02
42	1.36	0.09	0.16	0.45	0.02	0.02
43	1.39	0.09	0.16	0.45	0.02	0.02
44	1.44	0.10	0.16	0.47	0.02	0.02
45	1.47	0.10	0.16	0.47	0.02	0.02
46	1.53	0.10	0.17	0.49	0.02	0.02
47	1.57	0.10	0.18	0.51	0.02	0.02
48	1.63	0.11	0.19	0.53	0.02	0.03
49	1.69	0.11	0.20	0.55	0.02	0.03
50	1.75	0.11	0.20	0.57	0.02	0.03
51	1.83	0.12	0.22	0.58	0.02	0.03
52	1.91	0.12	0.22	0.62	0.02	0.03
53	2.02	0.13	0.23	0.64	0.02	0.03
54	2.13	0.14	0.25	0.66	0.02	0.03
55	2.25	0.15	0.26	0.70	0.02	0.03
56	2.47	0.16	0.29	0.73	0.02	0.03
57	2.61	0.18	0.30	0.78	0.02	0.04
58	2.68	0.18	0.32	0.83	0.02	0.04
59	2.87	0.18	0.33	0.88	0.03	0.05
60	2.82	0.18	0.33	0.95	0.03	0.06
61	2.79	0.17	0.31	0.95	0.04	0.06
62	2.94	0.20	0.34	0.95	0.03	0.06
63	3.03	0.21	0.34	0.94	0.04	0.06
64	2.98	0.19	0.35	0.93	0.04	0.06

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

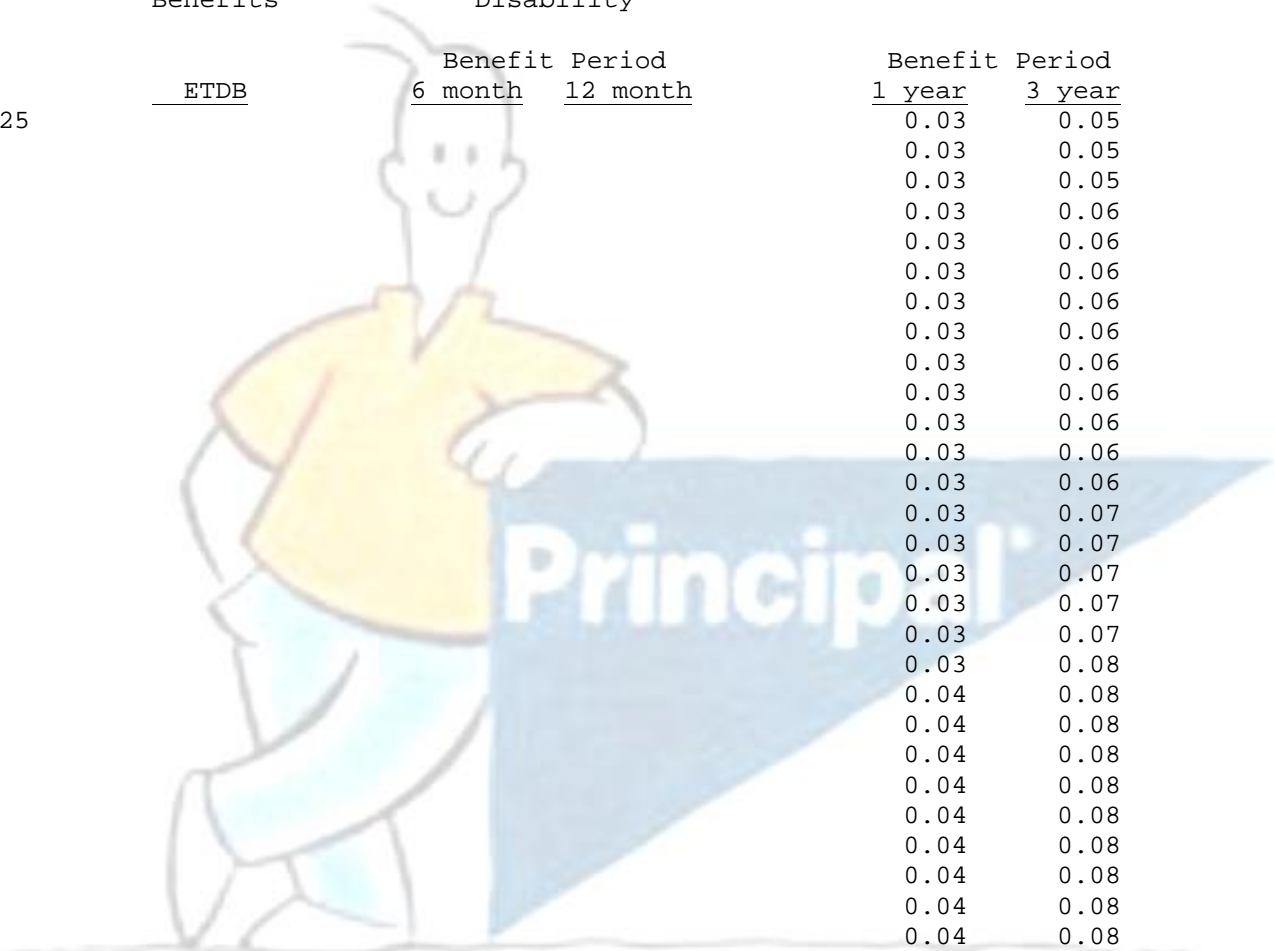
Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Occupation Class: 3A Male non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.03	0.05
26				0.03	0.05
27				0.03	0.05
28				0.03	0.06
29				0.03	0.06
30				0.03	0.06
31				0.03	0.06
32				0.03	0.06
33				0.03	0.06
34				0.03	0.06
35				0.03	0.06
36				0.03	0.06
37				0.03	0.06
38				0.03	0.07
39				0.03	0.07
40				0.03	0.07
41				0.03	0.07
42				0.03	0.07
43				0.03	0.08
44				0.04	0.08
45				0.04	0.08
46				0.04	0.08
47				0.04	0.08
48				0.04	0.08
49				0.04	0.08
50				0.04	0.08
51				0.04	0.08
52				0.04	0.08
53				0.04	0.08
54				0.05	0.08
55				0.04	0.08
56				0.04	0.08
57				0.05	0.08
58				0.05	0.08
59				0.05	0.08
60				0.04	0.08
61				0.05	0.08
62				0.05	0.08
63				0.04	0.08
64				0.04	0.08



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	73.61	43.49	30.41	27.74	25.26	6.51	13.18
26	76.17	45.56	31.57	28.80	26.27	6.80	13.73
27	78.71	47.60	32.71	29.89	27.26	7.08	14.21
28	81.26	49.63	33.90	30.96	28.29	7.30	14.67
29	83.77	51.60	35.11	32.10	29.33	7.46	14.87
30	86.40	53.79	36.76	33.63	30.74	7.59	14.99
31	88.11	55.75	38.17	34.89	31.91	7.65	15.06
32	89.55	57.70	39.63	36.26	33.14	7.73	15.18
33	90.97	59.63	41.22	37.70	34.46	7.79	15.30
34	92.28	61.46	42.82	39.20	35.84	7.88	15.43
35	93.53	63.23	44.50	40.90	37.25	7.98	15.56
36	98.17	66.22	46.75	42.79	39.11	8.33	16.31
37	102.93	69.31	49.16	45.16	41.25	8.66	16.91
38	107.85	72.56	51.96	47.40	43.30	8.99	17.49
39	112.88	75.91	54.55	49.83	45.49	9.29	18.02
40	118.00	79.44	57.68	52.66	48.03	9.57	18.46
41	123.16	82.95	60.50	55.29	50.39	9.79	18.88
42	128.35	86.55	63.09	57.73	52.79	10.01	19.25
43	133.59	90.26	65.87	60.25	55.06	10.20	19.57
44	138.77	94.04	68.82	62.93	57.49	10.39	19.85
45	143.45	97.36	71.98	65.78	60.05	10.51	20.07
46	148.90	101.45	75.74	69.18	63.10	10.73	20.41
47	154.46	105.79	79.76	72.81	66.36	10.90	20.64
48	160.10	110.38	84.04	76.67	69.79	11.06	20.82
49	165.72	114.96	88.38	80.57	73.25	11.24	21.03
50	169.25	118.42	92.10	83.87	76.09	11.41	21.22
51	175.08	123.24	96.71	88.00	79.71	11.56	21.43
52	181.01	128.65	101.79	92.53	83.68	11.76	21.72
53	187.16	134.49	107.25	97.40	87.92	12.01	22.15
54	193.74	140.81	113.10	102.60	92.42	12.29	22.57
55	200.91	147.85	119.57	108.24	97.34	12.57	23.03
56	208.12	152.59	124.20	112.35	100.60	12.97	23.68
57	213.60	156.39	127.80	115.06	102.47	12.76	23.28
58	215.56	159.80	129.46	115.43	103.52	12.56	22.88
59	217.52	163.24	131.14	115.80	104.58	12.35	22.49
60	219.52	166.71	132.84	116.18	105.65	12.14	22.09
61	221.52	170.20	134.53	116.55	106.73	11.94	21.69
62	223.05	172.53	135.26	115.98	106.14	11.81	21.46
63	215.76	166.65	130.32	111.50	101.94	11.28	20.49
64	206.44	159.97	124.70	106.44	97.16	10.68	19.39

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	71.74	42.00	29.00	26.35	23.91	6.01	12.09
26	74.15	43.95	30.05	27.32	24.81	6.26	12.56
27	76.54	45.87	31.11	28.30	25.70	6.48	12.95
28	78.92	47.77	32.18	29.28	26.62	6.68	13.34
29	81.26	49.38	33.27	30.29	27.56	6.79	13.46
30	83.57	51.29	34.68	31.58	28.74	6.73	13.47
31	85.90	53.09	35.93	32.72	29.77	6.87	13.54
32	87.57	55.20	37.24	33.91	30.87	6.97	13.58
33	88.86	56.86	38.65	35.20	32.03	6.98	13.63
34	90.04	58.50	40.07	36.50	33.21	7.03	13.68
35	91.17	60.04	41.54	37.82	34.42	7.05	13.74
36	95.56	62.77	43.56	39.66	36.08	7.40	14.33
37	100.08	65.58	45.72	41.62	37.85	7.65	14.86
38	104.70	68.51	48.07	43.76	39.77	7.91	15.29
39	109.41	71.50	50.56	46.01	41.79	8.12	15.67
40	114.02	74.41	53.12	48.41	43.93	8.32	15.97
41	117.94	77.46	55.19	50.27	45.72	8.46	16.24
42	121.84	80.56	57.33	52.20	47.44	8.61	16.46
43	125.74	83.05	59.60	54.24	49.26	8.70	16.59
44	129.54	85.49	61.99	56.39	51.17	8.79	16.67
45	133.32	88.03	64.50	58.64	53.16	8.82	16.64
46	137.71	91.20	67.50	61.33	55.53	8.87	16.64
47	142.08	94.48	70.64	64.14	58.01	8.86	16.55
48	145.75	97.86	73.92	67.06	60.56	8.81	16.37
49	148.84	100.99	77.07	69.84	62.92	8.77	16.21
50	149.42	102.63	79.25	71.68	64.37	8.69	16.00
51	152.36	105.72	82.41	74.45	66.68	8.61	15.81
52	155.75	109.08	85.75	77.37	69.09	8.52	15.62
53	159.22	112.53	89.20	80.35	71.53	8.47	15.50
54	162.93	116.11	92.72	83.38	73.94	8.26	15.04
55	165.62	119.94	96.45	86.56	76.32	7.94	14.42
56	167.17	121.55	96.88	86.91	75.93	7.40	13.41
57	168.74	124.06	97.31	85.47	74.33	7.06	12.75
58	173.01	127.91	97.74	83.35	72.10	6.71	12.10
59	177.51	132.01	98.18	83.04	72.30	6.36	11.44
60	179.31	134.01	99.29	82.75	72.49	6.01	10.79
61	179.03	133.70	98.97	81.72	72.01	5.67	10.14
62	179.53	133.99	99.11	81.06	71.85	5.57	9.96
63	179.48	133.87	98.91	80.81	71.59	5.58	9.98
64	179.40	133.49	98.52	80.42	71.20	5.51	9.85

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	70.27	40.85	27.95	25.33	22.94	5.62	11.35
26	72.57	42.70	28.92	26.23	23.78	5.81	11.72
27	74.82	44.53	29.90	27.14	24.62	6.00	12.05
28	77.07	46.14	30.88	28.05	25.47	6.09	12.26
29	79.26	47.69	31.89	28.97	26.31	6.17	12.33
30	81.33	49.39	33.14	30.10	27.34	6.03	11.97
31	83.49	51.05	34.27	31.13	28.26	6.13	12.14
32	85.65	52.78	35.44	32.19	29.25	6.24	12.32
33	87.16	54.82	36.72	33.35	30.29	6.39	12.52
34	88.26	56.20	38.00	34.52	31.36	6.45	12.52
35	89.29	57.58	39.30	35.71	32.42	6.45	12.52
36	93.48	60.12	41.17	37.39	33.93	6.73	12.99
37	97.79	62.71	43.15	39.17	35.53	7.01	13.49
38	102.18	65.41	45.28	41.11	37.26	7.22	13.89
39	106.21	68.14	47.54	43.13	39.09	7.39	14.19
40	108.99	70.62	49.52	45.04	40.91	7.36	14.10
41	112.49	73.35	51.30	46.64	42.34	7.47	14.26
42	115.90	75.32	53.13	48.28	43.81	7.56	14.38
43	119.27	77.25	55.04	50.00	45.33	7.63	14.44
44	122.47	79.20	57.04	51.79	46.90	7.66	14.44
45	125.33	81.18	59.11	53.63	48.51	7.66	14.37
46	127.85	83.66	61.58	55.83	50.42	7.62	14.24
47	130.36	86.20	64.12	58.07	52.35	7.54	14.02
48	132.75	88.48	66.69	60.34	54.29	7.42	13.73
49	134.00	90.71	69.00	62.36	55.97	7.29	13.42
50	134.96	91.35	70.22	63.37	56.71	6.86	12.62
51	135.93	93.43	72.44	65.29	58.28	6.62	12.13
52	137.39	95.42	74.72	67.26	59.86	6.31	11.52
53	138.70	98.32	76.99	69.19	61.35	5.96	10.83
54	141.93	101.19	79.17	71.01	62.69	5.57	10.07
55	143.91	103.06	81.36	72.73	63.88	5.14	9.26
56	146.72	103.95	80.42	71.58	62.59	4.48	8.01
57	149.46	105.75	78.25	69.55	60.72	3.79	6.74
58	152.13	108.24	75.69	67.28	58.83	3.31	5.88
59	154.72	110.67	76.94	65.09	57.36	3.03	5.36
60	159.05	113.75	79.08	62.71	55.80	3.11	5.51
61	163.37	116.87	81.26	62.83	53.42	3.20	5.67
62	168.05	120.22	83.58	64.62	54.95	3.29	5.82
63	172.53	123.45	85.82	68.66	58.04	3.38	5.97
64	176.66	126.76	88.72	76.04	64.26	3.47	6.14

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	46.17	25.39	17.43	15.24	13.72	0.76	1.36
26	46.65	26.19	18.16	15.83	14.27	0.80	1.42
27	47.19	27.15	18.87	16.43	14.81	0.84	1.49
28	47.79	28.13	19.59	17.02	15.34	0.88	1.56
29	48.42	29.10	20.27	17.57	15.83	0.90	1.62
30	49.11	30.04	20.92	18.09	16.30	0.95	1.68
31	49.79	30.95	21.54	18.55	16.72	0.97	1.73
32	50.67	31.82	22.10	18.98	17.10	1.00	1.77
33	51.54	32.63	22.61	19.32	17.40	1.02	1.82
34	52.42	33.38	23.05	19.60	17.67	1.03	1.84
35	53.27	34.08	23.42	19.83	17.88	1.05	1.87
36	55.33	36.07	24.81	21.02	18.93	1.12	2.00
37	57.60	38.15	26.26	22.28	20.05	1.20	2.13
38	60.36	40.30	27.74	23.59	21.22	1.27	2.27
39	63.30	42.55	29.27	24.95	22.43	1.36	2.41
40	66.37	44.86	30.85	26.35	23.66	1.44	2.57
41	69.55	47.26	32.45	27.78	24.95	1.53	2.72
42	72.89	49.74	34.09	29.25	26.25	1.61	2.87
43	76.38	52.29	35.76	30.77	27.61	1.71	3.03
44	79.98	54.99	37.52	32.36	29.02	1.80	3.19
45	83.72	57.80	39.33	34.01	30.49	1.89	3.36
46	87.34	59.88	41.22	35.68	31.92	1.98	3.53
47	91.10	62.06	43.17	37.40	33.42	2.07	3.70
48	94.95	64.30	45.23	39.21	35.00	2.18	3.88
49	99.07	66.72	47.44	41.16	36.67	2.27	4.06
50	103.46	69.29	49.80	43.23	38.45	2.39	4.26
51	108.12	72.00	52.29	45.43	40.44	2.50	4.44
52	113.09	74.86	54.96	47.84	42.77	2.60	4.63
53	118.41	77.90	57.76	50.76	45.61	2.71	4.83
54	124.02	81.06	60.78	54.55	48.97	2.82	5.00
55	128.37	84.02	65.16	58.82	52.68	2.86	5.10
56	134.74	89.64	69.25	62.38	55.38	2.88	5.10
57	140.96	95.74	71.00	63.65	56.13	2.85	5.06
58	147.02	101.73	72.68	64.45	56.84	2.82	4.97
59	152.80	107.22	75.71	65.09	57.36	2.80	4.93
60	158.43	112.56	78.70	62.71	55.80	3.11	5.51
61	163.37	116.87	81.26	62.83	53.42	3.20	5.67
62	168.05	120.22	83.58	64.62	54.95	3.29	5.82
63	172.53	123.45	85.82	68.66	58.04	3.38	5.97
64	176.66	126.76	88.72	76.04	64.26	3.47	6.14

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	42.00	20.45	13.96	11.16			
26	42.25	21.16	14.45	11.55			
27	42.50	21.88	14.94	11.92			
28	42.77	22.60	15.40	12.28			
29	43.08	23.34	15.86	12.64			
30	43.43	24.08	16.32	12.96			
31	43.76	24.81	16.73	13.26			
32	44.09	25.51	17.12	13.53			
33	44.45	26.20	17.47	13.77			
34	44.83	26.83	17.75	13.95			
35	45.24	27.41	17.96	14.08			
36	46.73	28.64	18.85	14.79			
37	48.23	29.86	19.75	15.49			
38	49.78	31.11	20.65	16.23			
39	51.39	32.38	21.58	16.96			
40	53.05	33.67	22.51	17.72			
41	54.77	34.98	23.45	18.49			
42	56.55	36.32	24.41	19.27			
43	58.40	37.69	25.38	20.08			
44	60.28	39.12	26.39	20.94			
45	62.20	40.63	27.45	21.82			
46	64.51	41.98	28.53	22.81			
47	66.90	43.42	29.67	23.88			
48	69.40	44.94	30.91	25.02			
49	72.11	46.61	32.24	26.28			
50	75.05	48.42	33.70	27.62			
51	78.24	50.40	35.29	29.11			
52	81.74	52.56	37.02	30.73			
53	85.64	54.94	38.93	32.53			
54	89.98	57.59	41.08	34.53			
55	93.76	59.86	42.97	36.35			
56	97.95	63.67	45.54	39.01			
57	102.92	68.10	48.54	42.10			
58	109.08	73.48	52.18	45.81			
59	117.17	80.22	56.68	50.40			
60	128.20	87.75	62.00	55.14			
61	140.27	96.01	67.84	60.31			
62	153.49	105.04	74.22	63.33			
63	167.36	114.93	81.20	67.28			
64	173.13	123.42	86.88	74.52			

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	31.00	12.56	8.30	5.80	4.50
26	31.12	12.92	8.51	5.91	4.55
27	31.23	13.28	8.72	6.02	4.61
28	31.33	13.65	8.92	6.12	4.66
29	31.43	14.01	9.12	6.22	4.71
30	31.51	14.38	9.32	6.32	4.75
31	31.52	14.73	9.50	6.41	4.80
32	31.59	15.07	9.67	6.49	4.84
33	31.69	15.40	9.84	6.56	4.87
34	31.83	15.70	9.95	6.62	4.89
35	31.98	15.95	10.04	6.65	4.91
36	32.86	16.55	10.42	6.86	5.01
37	33.74	17.13	10.81	7.07	5.12
38	34.65	17.71	11.19	7.28	5.23
39	35.57	18.30	11.56	7.49	5.33
40	36.53	18.88	11.94	7.69	5.44
41	37.49	19.47	12.30	7.91	5.55
42	38.48	20.06	12.68	8.13	5.66
43	39.50	20.66	13.06	8.34	5.78
44	40.54	21.28	13.45	8.58	5.90
45	41.57	21.94	13.87	8.82	6.03
46	42.82	22.50	14.25	9.06	6.13
47	44.10	23.11	14.66	9.32	6.24
48	45.43	23.75	15.12	9.60	6.37
49	46.87	24.45	15.61	9.92	6.52
50	48.41	25.22	16.14	10.26	6.68
51	50.09	26.06	16.75	10.63	6.86
52	51.92	27.00	17.41	11.06	7.07
53	53.95	28.04	18.14	11.53	7.30
54	56.20	29.20	18.98	12.08	7.57
55	58.08	30.15	19.71	12.55	7.80
56	60.22	31.88	20.76	13.30	8.20
57	62.78	33.90	22.00	14.20	8.67
58	66.04	36.38	23.54	15.30	9.26
59	70.45	39.55	25.47	16.69	10.04
60	78.24	44.66	28.57	18.88	11.29
61	76.67	44.93	28.62	19.01	11.22
62	75.33	45.16	28.59	19.10	11.16
63	74.18	45.33	28.48	19.15	11.07
64	73.71	45.55	28.51	19.08	10.95

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 3A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	12.13	0.55	0.99	6.86	0.10	0.17
26	12.59	0.59	1.03	7.05	0.11	0.18
27	13.05	0.62	1.09	7.22	0.11	0.19
28	13.49	0.65	1.14	7.38	0.12	0.20
29	13.90	0.67	1.19	7.54	0.12	0.20
30	14.30	0.69	1.23	7.70	0.12	0.21
31	14.65	0.72	1.27	7.83	0.13	0.22
32	14.95	0.74	1.31	7.96	0.13	0.23
33	15.22	0.75	1.33	8.07	0.13	0.24
34	15.44	0.77	1.36	8.17	0.14	0.24
35	15.61	0.78	1.38	8.24	0.14	0.24
36	16.50	0.83	1.48	8.55	0.15	0.25
37	17.45	0.89	1.59	8.87	0.16	0.27
38	18.43	0.97	1.69	9.20	0.17	0.29
39	19.45	1.02	1.82	9.53	0.17	0.30
40	20.50	1.09	1.92	9.86	0.18	0.32
41	21.57	1.17	2.05	10.21	0.19	0.34
42	22.67	1.23	2.18	10.55	0.20	0.36
43	23.81	1.30	2.30	10.92	0.22	0.38
44	25.00	1.38	2.43	11.29	0.23	0.39
45	26.25	1.46	2.58	11.68	0.24	0.42
46	27.46	1.53	2.71	12.07	0.25	0.44
47	28.72	1.62	2.86	12.50	0.26	0.46
48	30.05	1.69	3.01	12.96	0.29	0.50
49	31.46	1.79	3.17	13.46	0.30	0.53
50	32.97	1.88	3.34	13.99	0.32	0.55
51	34.65	2.00	3.52	14.58	0.34	0.59
52	36.62	2.11	3.74	15.20	0.36	0.64
53	39.04	2.26	3.99	15.90	0.39	0.66
54	41.89	2.43	4.29	16.65	0.41	0.72
55	45.07	2.61	4.62	17.29	0.44	0.76
56	49.62	2.88	5.09	18.30	0.48	0.83
57	52.47	3.04	5.36	19.44	0.52	0.91
58	55.19	3.17	5.59	20.75	0.57	1.00
59	59.25	3.33	5.88	22.27	0.64	1.12
60	60.88	3.36	5.93	24.43	0.75	1.30
61	63.07	3.51	6.18	24.87	0.76	1.33
62	69.60	3.89	6.84	25.24	0.78	1.37
63	73.86	4.14	7.29	25.54	0.80	1.39
64	74.55	4.19	7.37	25.62	0.81	1.41

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 3A Unisex non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25	0.01	1.21	2.15	0.25	0.50	
26	0.01	1.27	2.24	0.26	0.52	
27	0.01	1.31	2.34	0.27	0.54	
28	0.01	1.36	2.42	0.28	0.56	
29	0.01	1.41	2.52	0.29	0.58	
30	0.02	1.46	2.59	0.30	0.60	
31	0.02	1.49	2.67	0.31	0.62	
32	0.02	1.54	2.74	0.32	0.63	
33	0.03	1.58	2.81	0.32	0.64	
34	0.03	1.61	2.87	0.33	0.65	
35	0.04	1.62	2.90	0.33	0.66	
36	0.04	1.71	3.07	0.35	0.70	
37	0.05	1.81	3.23	0.37	0.73	
38	0.05	1.89	3.41	0.39	0.77	
39	0.06	1.98	3.57	0.40	0.81	
40	0.07	2.06	3.74	0.42	0.84	
41	0.07	2.15	3.90	0.44	0.88	
42	0.08	2.23	4.07	0.46	0.92	
43	0.09	2.32	4.24	0.48	0.96	
44	0.11	2.40	4.42	0.49	0.99	
45	0.12	2.49	4.61	0.51	1.03	
46	0.14	2.59	4.81	0.53	1.06	
47	0.14	2.69	5.01	0.55	1.11	
48	0.17	2.80	5.24	0.57	1.15	
49	0.19	2.92	5.48	0.60	1.19	
50	0.22	3.05	5.74	0.61	1.23	
51	0.24	3.19	6.03	0.64	1.27	
52	0.26	3.35	6.34	0.66	1.31	
53	0.32	3.52	6.69	0.68	1.36	
54	0.71	3.71	7.08	0.70	1.40	
55		3.93	7.52	0.72	1.43	
56		4.22	8.08	0.75	1.49	
57		4.56	8.74	0.77	1.54	
58		4.97	9.54	0.80	1.60	
59		5.47	10.52	0.83	1.65	
60		6.17	11.87	0.87	1.73	
61		6.23	12.01	0.88	1.76	
62		6.29	12.12	0.89	1.79	
63		6.30	12.16	0.90	1.81	
64		6.36	12.27	0.91	1.83	

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 70
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.62	3.91	2.74	2.50	2.27	0.65	1.34
26	6.86	4.10	2.84	2.59	2.37	0.66	1.36
27	7.08	4.28	2.94	2.69	2.45	0.67	1.37
28	7.32	4.47	3.05	2.78	2.55	0.68	1.40
29	7.54	4.64	3.15	2.89	2.64	0.69	1.42
30	7.78	4.84	3.31	3.02	2.76	0.69	1.41
31	7.93	5.02	3.43	3.14	2.87	0.72	1.43
32	8.06	5.19	3.56	3.26	2.99	0.74	1.47
33	8.19	5.37	3.70	3.39	3.11	0.76	1.52
34	8.30	5.53	3.86	3.53	3.23	0.79	1.57
35	8.41	5.69	4.00	3.68	3.36	0.81	1.61
36	8.84	5.96	4.21	3.85	3.54	0.85	1.67
37	9.26	6.24	4.42	4.06	3.72	0.87	1.74
38	9.70	6.53	4.68	4.27	3.90	0.91	1.78
39	10.16	6.83	4.91	4.48	4.10	0.93	1.81
40	10.61	7.15	5.20	4.74	4.32	0.94	1.83
41	11.09	7.47	5.45	4.97	4.53	0.95	1.83
42	11.55	7.79	5.68	5.20	4.76	0.95	1.84
43	12.02	8.13	5.93	5.42	4.96	0.94	1.83
44	12.49	8.46	6.19	5.66	5.18	0.94	1.80
45	12.91	8.76	6.48	5.92	5.40	0.91	1.75
46	12.79	8.71	6.51	5.95	5.42	0.89	1.72
47	12.63	8.65	6.52	5.96	5.43	0.87	1.67
48	12.42	8.56	6.52	5.95	5.41	0.86	1.63
49	12.18	8.45	6.50	5.92	5.38	0.83	1.58
50	11.75	8.22	6.39	5.82	5.28	0.81	1.52
51	11.44	8.05	6.31	5.75	5.21	0.77	1.44
52	11.08	7.87	6.23	5.66	5.12	0.75	1.40
53	10.68	7.68	6.12	5.56	5.02	0.74	1.34
54	10.25	7.45	5.98	5.43	4.89	0.70	1.27
55	9.80	7.21	5.83	5.28	4.75	0.65	1.19
56	9.30	6.82	5.56	5.02	4.50	0.60	1.11
57	8.67	6.35	5.19	4.67	4.16	0.53	0.99
58	7.87	5.83	4.73	4.21	3.78	0.48	0.88
59	7.05	5.29	4.25	3.75	3.39	0.41	0.76
60	6.19	4.70	3.75	3.28	2.98	0.36	0.66
61	5.34	4.10	3.25	2.80	2.57	0.29	0.54
62	4.46	3.45	2.71	2.32	2.12	0.25	0.48
63	4.32	3.33	2.61	2.23	2.04	0.19	0.39
64	4.13	3.20	2.49	2.13	1.94	0.14	0.28

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 67
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.46	3.78	2.61	2.37	2.15	0.59	1.18
26	6.68	3.95	2.70	2.46	2.23	0.59	1.20
27	6.89	4.12	2.80	2.55	2.32	0.60	1.21
28	7.11	4.30	2.89	2.64	2.40	0.61	1.22
29	7.31	4.45	3.00	2.72	2.49	0.61	1.24
30	7.52	4.61	3.12	2.84	2.58	0.61	1.21
31	7.73	4.78	3.24	2.94	2.68	0.62	1.23
32	7.88	4.95	3.35	3.05	2.77	0.63	1.25
33	8.00	5.12	3.48	3.17	2.88	0.65	1.29
34	8.11	5.26	3.61	3.29	2.99	0.67	1.31
35	8.21	5.41	3.74	3.41	3.10	0.69	1.35
36	8.60	5.65	3.92	3.57	3.25	0.72	1.40
37	9.00	5.90	4.11	3.75	3.41	0.74	1.43
38	9.42	6.17	4.33	3.94	3.57	0.76	1.49
39	9.84	6.44	4.55	4.15	3.78	0.79	1.54
40	10.26	6.70	4.78	4.35	3.96	0.79	1.53
41	10.61	6.97	4.97	4.52	4.11	0.79	1.54
42	10.96	7.25	5.16	4.70	4.27	0.81	1.55
43	11.32	7.47	5.36	4.89	4.43	0.80	1.55
44	11.66	7.70	5.58	5.07	4.60	0.80	1.51
45	12.00	7.92	5.80	5.28	4.78	0.77	1.45
46	11.83	7.83	5.79	5.27	4.77	0.74	1.41
47	11.62	7.73	5.78	5.25	4.74	0.72	1.34
48	11.31	7.59	5.74	5.21	4.70	0.68	1.29
49	10.94	7.42	5.67	5.14	4.62	0.65	1.21
50	10.37	7.13	5.50	4.98	4.47	0.61	1.15
51	9.95	6.90	5.38	4.86	4.35	0.58	1.07
52	9.53	6.68	5.25	4.74	4.22	0.55	1.00
53	9.09	6.42	5.09	4.59	4.08	0.50	0.92
54	8.62	6.14	4.90	4.41	3.91	0.45	0.82
55	8.08	5.86	4.70	4.22	3.72	0.39	0.72
56	7.48	5.44	4.33	3.88	3.39	0.33	0.60
57	6.85	5.04	3.95	3.47	3.02	0.29	0.52
58	6.31	4.66	3.57	3.04	2.63	0.24	0.45
59	5.76	4.28	3.18	2.69	2.34	0.21	0.37
60	5.06	3.78	2.80	2.33	2.04	0.17	0.29
61	4.32	3.22	2.39	1.97	1.73	0.12	0.22
62	3.59	2.68	1.98	1.62	1.44	0.10	0.19
63	3.59	2.68	1.98	1.62	1.43	0.08	0.15
64	3.59	2.67	1.97	1.61	1.43	0.06	0.13

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.33	3.68	2.52	2.28	2.07	0.54	1.09
26	6.53	3.84	2.61	2.37	2.14	0.54	1.10
27	6.73	4.00	2.69	2.44	2.21	0.54	1.10
28	6.93	4.16	2.78	2.52	2.29	0.55	1.11
29	7.14	4.29	2.87	2.61	2.37	0.55	1.11
30	7.32	4.45	2.99	2.71	2.46	0.54	1.08
31	7.51	4.60	3.08	2.80	2.55	0.55	1.09
32	7.70	4.76	3.19	2.90	2.63	0.56	1.11
33	7.84	4.93	3.31	3.00	2.72	0.57	1.14
34	7.95	5.06	3.42	3.11	2.82	0.59	1.15
35	8.04	5.18	3.54	3.21	2.92	0.60	1.17
36	8.41	5.41	3.70	3.37	3.06	0.62	1.21
37	8.80	5.65	3.88	3.53	3.20	0.63	1.24
38	9.20	5.89	4.07	3.70	3.36	0.66	1.28
39	9.56	6.13	4.28	3.88	3.51	0.68	1.31
40	9.81	6.36	4.46	4.05	3.68	0.67	1.28
41	10.12	6.60	4.62	4.20	3.81	0.68	1.31
42	10.43	6.78	4.78	4.35	3.94	0.70	1.33
43	10.73	6.95	4.95	4.50	4.08	0.70	1.33
44	11.02	7.13	5.13	4.66	4.22	0.69	1.31
45	11.28	7.31	5.32	4.83	4.36	0.67	1.26
46	10.98	7.18	5.29	4.79	4.33	0.64	1.20
47	10.67	7.05	5.24	4.75	4.28	0.61	1.14
48	10.30	6.87	5.17	4.68	4.21	0.58	1.08
49	9.85	6.67	5.07	4.59	4.11	0.54	1.00
50	9.37	6.34	4.88	4.40	3.94	0.48	0.88
51	8.88	6.10	4.73	4.26	3.81	0.43	0.79
52	8.41	5.84	4.57	4.12	3.66	0.38	0.70
53	7.92	5.61	4.39	3.95	3.50	0.34	0.62
54	7.51	5.36	4.18	3.76	3.32	0.29	0.53
55	7.02	5.03	3.97	3.55	3.12	0.25	0.45
56	6.56	4.64	3.59	3.20	2.80	0.20	0.36
57	6.07	4.29	3.18	2.82	2.47	0.16	0.28
58	5.55	3.95	2.76	2.46	2.15	0.13	0.22
59	5.01	3.58	2.49	2.11	1.86	0.10	0.18
60	4.49	3.21	2.23	1.77	1.57	0.08	0.13
61	3.94	2.82	1.96	1.52	1.28	0.06	0.11
62	3.36	2.40	1.67	1.29	1.10	0.06	0.11
63	3.45	2.46	1.71	1.38	1.16	0.06	0.11
64	3.53	2.54	1.78	1.52	1.29	0.06	0.11

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.85	1.02	0.70	0.61	0.55	0.03	0.07
26	1.86	1.05	0.72	0.63	0.57	0.03	0.07
27	1.89	1.09	0.75	0.66	0.59	0.04	0.07
28	1.91	1.13	0.78	0.68	0.61	0.04	0.07
29	1.94	1.16	0.81	0.70	0.63	0.04	0.07
30	1.97	1.20	0.84	0.72	0.66	0.04	0.08
31	1.99	1.24	0.86	0.74	0.67	0.04	0.08
32	2.03	1.27	0.88	0.76	0.68	0.04	0.08
33	2.06	1.30	0.90	0.77	0.70	0.05	0.08
34	2.10	1.33	0.92	0.79	0.70	0.05	0.08
35	2.13	1.36	0.94	0.80	0.72	0.05	0.08
36	2.22	1.44	0.99	0.84	0.76	0.05	0.10
37	2.30	1.52	1.05	0.89	0.80	0.05	0.11
38	2.42	1.61	1.11	0.95	0.85	0.06	0.11
39	2.53	1.70	1.17	1.00	0.89	0.06	0.11
40	2.66	1.80	1.24	1.05	0.95	0.06	0.12
41	2.78	1.89	1.30	1.12	1.00	0.07	0.12
42	2.92	1.99	1.36	1.17	1.05	0.07	0.14
43	3.06	2.09	1.43	1.23	1.10	0.08	0.14
44	3.20	2.20	1.50	1.29	1.16	0.08	0.14
45	3.35	2.31	1.57	1.36	1.22	0.08	0.16
46	3.49	2.39	1.65	1.43	1.28	0.09	0.16
47	3.64	2.48	1.73	1.50	1.34	0.09	0.16
48	3.80	2.57	1.81	1.57	1.40	0.10	0.16
49	3.96	2.67	1.90	1.65	1.46	0.11	0.17
50	4.14	2.77	1.99	1.73	1.54	0.10	0.18
51	4.32	2.88	2.09	1.82	1.62	0.11	0.19
52	4.52	2.99	2.20	1.92	1.71	0.11	0.19
53	4.74	3.12	2.31	2.03	1.83	0.11	0.19
54	4.96	3.24	2.43	2.18	1.96	0.11	0.19
55	5.14	3.36	2.61	2.36	2.11	0.11	0.19
56	5.00	3.32	2.57	2.32	2.05	0.10	0.18
57	4.84	3.28	2.43	2.18	1.92	0.10	0.17
58	4.61	3.20	2.28	2.02	1.79	0.09	0.15
59	4.36	3.06	2.17	1.90	1.70	0.09	0.14
60	4.07	2.89	2.03	1.77	1.57	0.08	0.13
61	3.74	2.68	1.87	1.52	1.28	0.06	0.11
62	3.36	2.40	1.67	1.29	1.10	0.06	0.11
63	3.45	2.46	1.71	1.38	1.16	0.06	0.11
64	3.53	2.54	1.78	1.52	1.29	0.06	0.11

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 3A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.42	0.03	0.04			
26	0.43	0.03	0.05			
27	0.45	0.03	0.05			
28	0.47	0.03	0.05			
29	0.49	0.03	0.05			
30	0.51	0.03	0.05			
31	0.52	0.03	0.06			
32	0.53	0.03	0.06			
33	0.54	0.03	0.06			
34	0.55	0.03	0.06			
35	0.56	0.03	0.06			
36	0.60	0.04	0.06			
37	0.64	0.04	0.07			
38	0.68	0.04	0.07			
39	0.71	0.04	0.08			
40	0.76	0.05	0.08			
41	0.80	0.05	0.09			
42	0.84	0.05	0.09			
43	0.88	0.06	0.11			
44	0.93	0.06	0.11			
45	0.98	0.06	0.11			
46	1.02	0.07	0.12			
47	1.06	0.07	0.12			
48	1.10	0.07	0.13			
49	1.14	0.08	0.13			
50	1.18	0.08	0.14			
51	1.23	0.08	0.15			
52	1.28	0.08	0.15			
53	1.33	0.09	0.15			
54	1.38	0.09	0.15			
55	1.43	0.09	0.16			
56	1.49	0.10	0.17			
57	1.48	0.10	0.17			
58	1.45	0.09	0.16			
59	1.43	0.10	0.15			
60	1.33	0.08	0.14			
61	1.25	0.07	0.13			
62	1.29	0.06	0.13			
63	1.38	0.07	0.15			
64	1.40	0.07	0.15			

Principal Life Insurance Company
2014 Pricing

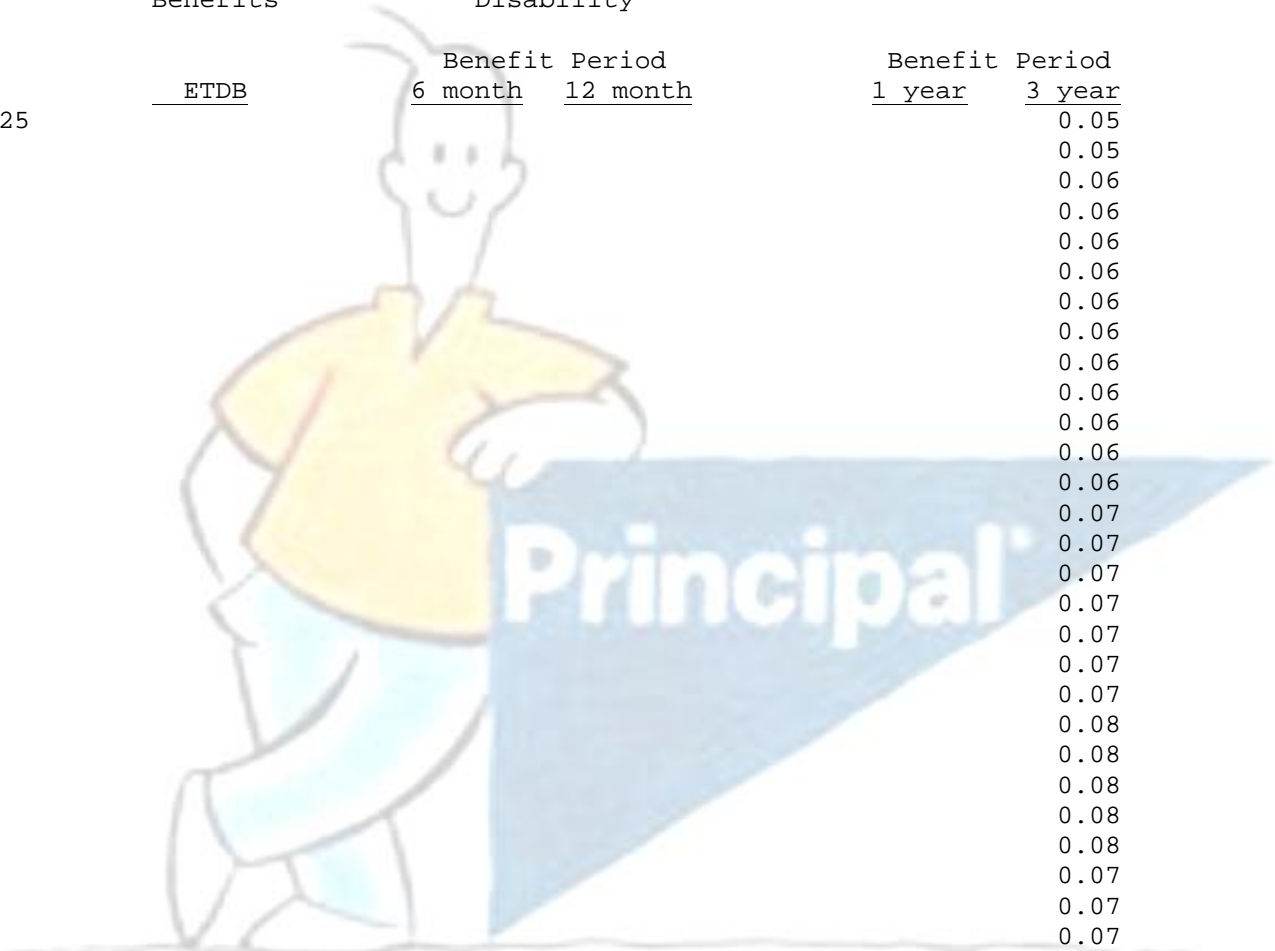
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 3A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.05
26					0.05
27					0.06
28					0.06
29					0.06
30					0.06
31					0.06
32					0.06
33					0.06
34					0.06
35					0.06
36					0.06
37					0.06
38					0.07
39					0.07
40					0.07
41					0.07
42					0.07
43					0.07
44					0.07
45					0.08
46					0.08
47					0.08
48					0.08
49					0.08
50					0.07
51					0.07
52					0.07
53					0.06
54					0.06
55					0.06
56					0.06
57					0.06
58					0.05
59					0.05
60					0.05
61					0.04
62					0.03
63					0.04
64					0.04



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	58.10	32.52	22.10	19.91	17.75	4.16	8.34
26	59.72	33.86	22.74	20.49	18.28	4.29	8.56
27	61.28	35.14	23.40	21.09	18.82	4.41	8.75
28	62.86	36.05	24.06	21.70	19.36	4.43	8.74
29	64.35	37.09	24.72	22.31	19.90	4.45	8.71
30	65.76	38.25	25.58	23.09	20.58	4.31	8.46
31	67.22	39.38	26.35	23.77	21.15	4.36	8.58
32	68.70	40.53	27.16	24.49	21.81	4.42	8.71
33	69.67	41.77	28.03	25.27	22.47	4.53	8.85
34	70.26	43.26	28.92	26.06	23.15	4.56	8.85
35	70.88	44.18	29.83	26.85	23.85	4.56	8.85
36	73.94	45.96	31.09	28.00	24.80	4.74	9.17
37	77.09	47.75	32.46	29.21	25.82	4.94	9.49
38	80.26	49.63	33.93	30.51	26.92	5.07	9.77
39	83.17	51.52	35.47	31.87	28.11	5.17	9.93
40	85.10	53.22	36.79	33.11	29.16	5.12	9.82
41	87.59	55.10	38.40	34.43	30.26	5.17	9.90
42	90.03	56.40	39.64	35.51	31.14	5.22	9.92
43	92.42	57.68	40.92	36.64	32.06	5.23	9.93
44	94.70	58.97	42.29	37.82	33.02	5.23	9.89
45	96.72	60.29	43.70	39.04	33.99	5.21	9.78
46	98.47	61.98	45.38	40.49	35.12	5.15	9.64
47	100.22	63.72	47.13	41.99	36.29	5.08	9.45
48	101.90	65.28	48.92	43.50	37.44	4.98	9.20
49	102.76	66.82	50.50	44.86	38.41	4.85	8.96
50	103.39	67.23	51.31	45.47	38.72	4.54	8.39
51	104.09	68.71	52.86	46.76	39.60	4.38	8.02
52	105.18	70.14	54.48	48.12	40.49	4.14	7.58
53	106.24	72.29	56.12	49.46	41.31	3.91	7.09
54	108.81	74.47	57.73	50.74	42.03	3.63	6.56
55	110.51	75.98	59.42	52.02	42.66	3.33	6.01
56	113.51	77.18	59.12	51.57	41.68	2.89	5.16
57	116.40	79.06	57.87	50.46	40.30	2.44	4.33
58	119.22	81.43	56.29	49.15	38.91	2.11	3.75
59	121.94	83.75	57.52	47.87	37.82	1.92	3.39
60	125.34	86.09	59.11	46.12	36.80	1.97	3.49
61	128.74	88.44	60.75	46.21	35.23	2.02	3.59
62	132.41	90.97	62.48	47.52	36.24	2.09	3.68
63	135.93	93.40	64.16	50.48	38.27	2.14	3.78
64	139.56	95.90	66.31	55.91	42.37	2.19	3.89

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	40.06	21.06	14.39	12.39	10.78	0.55	0.98
26	40.37	21.64	14.94	12.81	11.14	0.58	1.02
27	40.66	22.34	15.46	13.23	11.50	0.60	1.07
28	41.01	23.05	15.98	13.64	11.84	0.63	1.11
29	41.40	23.75	16.47	14.03	12.16	0.65	1.15
30	41.82	24.44	16.94	14.39	12.45	0.66	1.19
31	42.24	25.09	17.27	14.69	12.71	0.68	1.22
32	42.83	25.71	17.66	14.97	12.94	0.70	1.25
33	43.38	26.28	18.02	15.20	13.12	0.71	1.27
34	43.96	26.78	18.42	15.38	13.27	0.71	1.28
35	44.57	27.26	18.66	15.50	13.37	0.72	1.30
36	46.10	28.73	19.67	16.35	14.05	0.77	1.38
37	47.79	30.27	20.72	17.23	14.79	0.83	1.46
38	49.90	31.84	21.80	18.16	15.55	0.87	1.56
39	52.13	33.48	22.90	19.09	16.33	0.94	1.65
40	54.46	35.14	24.03	20.07	17.13	0.98	1.75
41	56.86	36.88	25.18	21.06	17.94	1.04	1.84
42	59.38	38.67	26.34	22.06	18.77	1.09	1.95
43	62.02	40.50	27.52	23.11	19.62	1.15	2.04
44	64.71	42.45	28.76	24.19	20.51	1.21	2.14
45	67.50	44.46	30.05	25.33	21.44	1.26	2.25
46	70.18	45.90	31.35	26.44	22.32	1.33	2.35
47	72.94	47.42	32.72	27.60	23.22	1.38	2.46
48	75.79	49.00	34.16	28.82	24.19	1.44	2.56
49	78.83	50.69	35.70	30.12	25.20	1.50	2.68
50	82.06	52.51	37.36	31.52	26.28	1.57	2.80
51	85.49	54.42	39.10	33.01	27.50	1.63	2.91
52	89.16	56.45	40.98	34.64	28.92	1.70	3.03
53	93.10	58.62	42.96	36.63	30.70	1.77	3.14
54	97.27	60.88	45.11	39.27	32.81	1.82	3.25
55	100.47	63.03	48.30	42.26	35.13	1.85	3.29
56	105.78	67.49	51.50	45.11	36.81	1.84	3.27
57	110.97	72.33	52.96	46.32	37.20	1.82	3.23
58	116.02	77.06	54.36	47.19	37.57	1.79	3.16
59	120.84	81.40	56.76	47.87	37.82	1.77	3.11
60	124.86	85.18	58.83	46.12	36.80	1.97	3.49
61	128.74	88.44	60.75	46.21	35.23	2.02	3.59
62	132.41	90.97	62.48	47.52	36.24	2.09	3.68
63	135.93	93.40	64.16	50.48	38.27	2.14	3.78
64	139.56	95.90	66.31	55.91	42.37	2.19	3.89

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	38.48	18.08	12.24	9.55	7.98		
26	38.69	18.65	12.62	9.84	8.22		
27	38.89	19.24	13.01	10.12	8.43		
28	39.08	19.81	13.37	10.38	8.64		
29	39.26	20.40	13.72	10.64	8.85		
30	39.48	20.99	14.08	10.88	9.04		
31	39.65	21.58	14.41	11.10	9.21		
32	39.83	22.13	14.61	11.29	9.37		
33	40.09	22.68	14.89	11.45	9.50		
34	40.36	23.16	15.18	11.58	9.61		
35	40.65	23.61	15.32	11.65	9.69		
36	41.89	24.59	16.03	12.18	10.09		
37	43.14	25.56	16.73	12.70	10.50		
38	44.41	26.56	17.44	13.24	10.92		
39	45.74	27.55	18.16	13.78	11.34		
40	47.11	28.56	18.88	14.33	11.77		
41	48.52	29.57	19.59	14.88	12.22		
42	49.97	30.62	20.33	15.45	12.66		
43	51.47	31.68	21.06	16.03	13.13		
44	52.99	32.78	21.82	16.65	13.62		
45	54.54	33.94	22.62	17.28	14.13		
46	56.41	34.98	23.43	17.98	14.65		
47	58.34	36.06	24.28	18.73	15.24		
48	60.34	37.22	25.20	19.54	15.86		
49	62.52	38.49	26.21	20.43	16.54		
50	64.86	39.87	27.29	21.37	17.27		
51	67.42	41.37	28.48	22.42	18.09		
52	70.21	43.02	29.78	23.58	18.97		
53	73.32	44.83	31.20	24.85	19.96		
54	76.77	46.86	32.81	26.27	21.06		
55	79.71	48.56	34.23	27.54	22.03		
56	83.00	51.49	36.16	29.44	23.54		
57	86.89	54.90	38.41	31.63	25.29		
58	91.73	59.04	41.16	34.29	27.39		
59	98.13	64.22	44.55	37.55	30.00		
60	107.34	70.24	48.74	41.08	32.82		
61	117.44	76.85	53.32	44.93	34.52		
62	128.38	84.07	58.33	46.57	35.52		
63	133.21	90.86	62.67	49.48	37.50		
64	136.78	93.98	64.99	54.79	41.52		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 3A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	10.03	0.43	0.76	5.99	0.07	0.14
26	10.32	0.44	0.78	6.10	0.08	0.14
27	10.60	0.46	0.81	6.21	0.08	0.14
28	10.86	0.48	0.85	6.31	0.08	0.14
29	11.11	0.49	0.88	6.40	0.09	0.15
30	11.35	0.51	0.90	6.49	0.09	0.15
31	11.55	0.52	0.93	6.57	0.09	0.16
32	11.72	0.53	0.94	6.64	0.09	0.17
33	11.85	0.54	0.96	6.70	0.10	0.17
34	11.96	0.55	0.97	6.74	0.10	0.17
35	12.03	0.55	0.98	6.78	0.10	0.17
36	12.61	0.59	1.04	6.98	0.11	0.18
37	13.22	0.63	1.11	7.18	0.11	0.19
38	13.86	0.67	1.19	7.40	0.12	0.20
39	14.52	0.71	1.26	7.61	0.12	0.21
40	15.19	0.76	1.33	7.82	0.13	0.22
41	15.87	0.80	1.42	8.03	0.14	0.23
42	16.57	0.84	1.48	8.25	0.14	0.24
43	17.29	0.89	1.57	8.48	0.15	0.25
44	18.03	0.94	1.65	8.71	0.16	0.26
45	18.82	0.98	1.74	8.95	0.16	0.27
46	19.55	1.03	1.82	9.17	0.17	0.29
47	20.31	1.08	1.92	9.43	0.18	0.31
48	21.11	1.13	2.00	9.70	0.18	0.33
49	21.98	1.18	2.10	10.00	0.20	0.34
50	22.88	1.25	2.20	10.31	0.21	0.36
51	23.90	1.31	2.32	10.68	0.22	0.38
52	25.11	1.38	2.45	11.05	0.23	0.42
53	26.62	1.47	2.61	11.48	0.25	0.44
54	28.41	1.58	2.79	11.93	0.27	0.47
55	30.40	1.70	2.99	12.30	0.28	0.49
56	33.28	1.85	3.28	12.94	0.30	0.53
57	35.00	1.95	3.43	13.64	0.33	0.58
58	36.63	2.02	3.57	14.48	0.36	0.64
59	39.14	2.10	3.72	15.44	0.41	0.70
60	40.04	2.11	3.72	16.86	0.47	0.81
61	41.16	2.18	3.86	16.98	0.47	0.84
62	45.07	2.41	4.25	17.07	0.49	0.85
63	47.47	2.55	4.50	17.11	0.49	0.87
64	47.57	2.57	4.53	17.01	0.50	0.86

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 3A Unisex non-smoker

Age	HH754	HH759/719		HH756/711	
	Extended Total Disability Benefits	Short-Term Residual Disability		Recovery Benefits	
	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25		1.21	2.15	0.20	0.40
26		1.27	2.24	0.21	0.41
27		1.31	2.34	0.22	0.43
28		1.36	2.42	0.22	0.44
29		1.41	2.52	0.23	0.45
30		1.46	2.59	0.24	0.47
31		1.49	2.67	0.24	0.48
32		1.54	2.74	0.24	0.49
33		1.58	2.81	0.25	0.49
34		1.61	2.87	0.25	0.50
35		1.62	2.90	0.25	0.51
36		1.71	3.07	0.26	0.53
37		1.81	3.23	0.28	0.55
38		1.89	3.41	0.29	0.58
39		1.98	3.57	0.31	0.60
40		2.06	3.74	0.32	0.63
41		2.15	3.90	0.33	0.66
42		2.23	4.07	0.34	0.69
43		2.32	4.24	0.35	0.71
44		2.40	4.42	0.36	0.74
45		2.49	4.61	0.38	0.76
46		2.59	4.81	0.39	0.78
47		2.69	5.01	0.41	0.82
48		2.80	5.24	0.42	0.84
49		2.92	5.48	0.44	0.87
50		3.05	5.74	0.45	0.90
51		3.19	6.03	0.46	0.93
52		3.35	6.34	0.48	0.96
53		3.52	6.69	0.50	0.99
54		3.71	7.08	0.50	1.02
55		3.93	7.52	0.53	1.05
56		4.22	8.08	0.55	1.09
57		4.56	8.74	0.57	1.14
58		4.97	9.54	0.59	1.18
59		5.47	10.52	0.62	1.23
60		6.17	11.87	0.65	1.29
61		6.23	12.01	0.66	1.32
62		6.29	12.12	0.67	1.34
63		6.30	12.16	0.67	1.34
64		6.36	12.27	0.68	1.35

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: to age 65
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	5.14	2.87	1.94	1.73	1.53	0.39	0.78
26	5.30	2.98	1.98	1.78	1.58	0.39	0.79
27	5.45	3.10	2.03	1.83	1.63	0.39	0.79
28	5.60	3.19	2.09	1.88	1.66	0.39	0.79
29	5.71	3.26	2.16	1.94	1.71	0.39	0.79
30	5.83	3.38	2.23	2.01	1.78	0.39	0.76
31	5.96	3.48	2.29	2.07	1.82	0.39	0.78
32	6.11	3.57	2.37	2.13	1.88	0.41	0.79
33	6.20	3.68	2.44	2.19	1.92	0.42	0.81
34	6.28	3.81	2.51	2.25	2.00	0.42	0.82
35	6.32	3.90	2.58	2.32	2.07	0.43	0.84
36	6.59	4.04	2.71	2.44	2.15	0.45	0.86
37	6.86	4.23	2.83	2.53	2.23	0.45	0.87
38	7.15	4.40	2.96	2.68	2.33	0.47	0.90
39	7.41	4.56	3.12	2.77	2.45	0.48	0.92
40	7.58	4.70	3.23	2.88	2.55	0.47	0.88
41	7.79	4.87	3.37	3.01	2.63	0.48	0.91
42	8.02	4.99	3.47	3.11	2.71	0.49	0.91
43	8.23	5.09	3.58	3.20	2.80	0.49	0.92
44	8.42	5.21	3.71	3.30	2.88	0.48	0.90
45	8.60	5.33	3.84	3.41	2.97	0.46	0.86
46	8.34	5.21	3.80	3.37	2.93	0.44	0.82
47	8.09	5.12	3.77	3.34	2.88	0.42	0.79
48	7.79	4.96	3.69	3.29	2.82	0.39	0.72
49	7.44	4.81	3.61	3.20	2.75	0.36	0.68
50	7.06	4.57	3.46	3.06	2.62	0.32	0.58
51	6.69	4.38	3.36	2.97	2.52	0.28	0.53
52	6.34	4.19	3.25	2.86	2.41	0.25	0.47
53	5.95	4.03	3.12	2.74	2.29	0.21	0.41
54	5.65	3.85	2.96	2.60	2.16	0.18	0.35
55	5.29	3.63	2.81	2.46	2.02	0.16	0.30
56	4.96	3.37	2.55	2.24	1.81	0.13	0.23
57	4.63	3.12	2.28	1.98	1.59	0.11	0.18
58	4.25	2.89	2.00	1.73	1.38	0.08	0.15
59	3.87	2.65	1.82	1.49	1.18	0.06	0.11
60	3.50	2.39	1.64	1.26	0.99	0.04	0.09
61	3.08	2.11	1.43	1.08	0.80	0.04	0.08
62	2.62	1.80	1.23	0.92	0.68	0.04	0.06
63	2.69	1.85	1.26	0.98	0.71	0.04	0.06
64	2.75	1.88	1.29	1.08	0.80	0.04	0.06

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.58	0.81	0.55	0.46	0.41	0.02	0.05
26	1.59	0.84	0.57	0.48	0.41	0.02	0.05
27	1.61	0.87	0.60	0.50	0.43	0.02	0.05
28	1.62	0.90	0.62	0.51	0.44	0.02	0.05
29	1.64	0.91	0.63	0.53	0.46	0.03	0.05
30	1.66	0.95	0.66	0.54	0.47	0.03	0.05
31	1.67	0.99	0.67	0.56	0.47	0.03	0.05
32	1.70	1.01	0.67	0.56	0.48	0.03	0.06
33	1.73	1.03	0.69	0.56	0.49	0.03	0.06
34	1.74	1.05	0.71	0.59	0.49	0.03	0.06
35	1.76	1.06	0.71	0.60	0.50	0.03	0.06
36	1.83	1.12	0.76	0.62	0.53	0.03	0.06
37	1.89	1.18	0.81	0.67	0.55	0.04	0.07
38	1.98	1.25	0.84	0.70	0.59	0.04	0.07
39	2.06	1.31	0.89	0.73	0.61	0.04	0.07
40	2.17	1.38	0.93	0.76	0.64	0.04	0.08
41	2.25	1.45	0.98	0.82	0.68	0.05	0.08
42	2.36	1.52	1.02	0.85	0.71	0.05	0.09
43	2.46	1.60	1.07	0.88	0.74	0.05	0.09
44	2.57	1.66	1.12	0.92	0.79	0.05	0.11
45	2.67	1.74	1.16	0.97	0.82	0.06	0.11
46	2.78	1.80	1.23	1.02	0.85	0.06	0.11
47	2.89	1.86	1.27	1.07	0.89	0.06	0.11
48	3.01	1.93	1.33	1.12	0.92	0.06	0.12
49	3.12	1.99	1.39	1.17	0.97	0.06	0.11
50	3.25	2.07	1.46	1.22	1.02	0.06	0.12
51	3.40	2.14	1.53	1.28	1.06	0.08	0.12
52	3.53	2.22	1.59	1.35	1.12	0.07	0.12
53	3.68	2.30	1.67	1.42	1.19	0.07	0.13
54	3.86	2.39	1.76	1.52	1.27	0.07	0.13
55	3.97	2.46	1.89	1.65	1.36	0.07	0.12
56	3.88	2.46	1.86	1.63	1.32	0.06	0.12
57	3.76	2.43	1.77	1.54	1.23	0.05	0.11
58	3.59	2.38	1.66	1.43	1.14	0.05	0.11
59	3.39	2.28	1.59	1.35	1.08	0.04	0.10
60	3.17	2.16	1.49	1.26	0.99	0.04	0.09
61	2.93	2.00	1.36	1.08	0.80	0.04	0.08
62	2.62	1.80	1.23	0.92	0.68	0.04	0.06
63	2.69	1.85	1.26	0.98	0.71	0.04	0.06
64	2.75	1.88	1.29	1.08	0.80	0.04	0.06

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 3A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.32	0.02	0.03			
26	0.33	0.02	0.04			
27	0.35	0.02	0.04			
28	0.36	0.02	0.04			
29	0.37	0.02	0.04			
30	0.38	0.02	0.04			
31	0.39	0.02	0.04			
32	0.39	0.02	0.04			
33	0.40	0.02	0.04			
34	0.40	0.02	0.04			
35	0.40	0.02	0.04			
36	0.42	0.02	0.04			
37	0.45	0.03	0.05			
38	0.48	0.03	0.05			
39	0.50	0.03	0.05			
40	0.54	0.03	0.06			
41	0.56	0.03	0.06			
42	0.58	0.03	0.06			
43	0.61	0.04	0.07			
44	0.63	0.04	0.07			
45	0.66	0.04	0.07			
46	0.69	0.04	0.08			
47	0.72	0.04	0.08			
48	0.74	0.05	0.09			
49	0.77	0.04	0.09			
50	0.79	0.04	0.10			
51	0.80	0.05	0.09			
52	0.85	0.05	0.10			
53	0.87	0.05	0.10			
54	0.91	0.05	0.11			
55	0.92	0.06	0.11			
56	0.96	0.06	0.11			
57	0.95	0.05	0.11			
58	0.92	0.05	0.11			
59	0.91	0.05	0.11			
60	0.84	0.05	0.10			
61	0.78	0.04	0.08			
62	0.80	0.04	0.07			
63	0.84	0.04	0.08			
64	0.85	0.04	0.08			

Principal Life Insurance Company
2014 Pricing

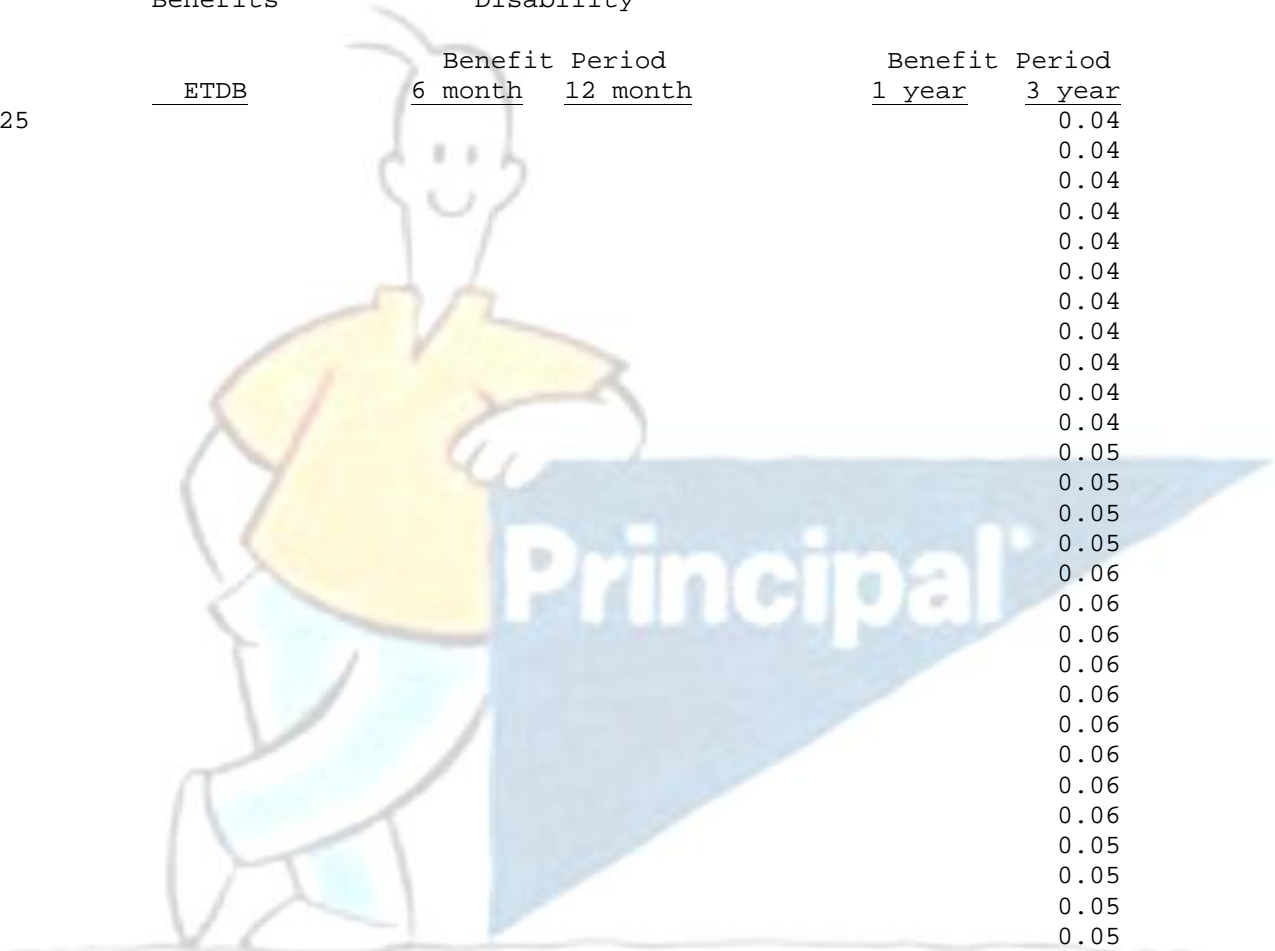
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Occupation Class: 3A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25					0.04
26					0.04
27					0.04
28					0.04
29					0.04
30					0.04
31					0.04
32					0.04
33					0.04
34					0.04
35					0.04
36					0.05
37					0.05
38					0.05
39					0.05
40					0.06
41					0.06
42					0.06
43					0.06
44					0.06
45					0.06
46					0.06
47					0.06
48					0.06
49					0.05
50					0.05
51					0.05
52					0.05
53					0.05
54					0.05
55					0.05
56					0.05
57					0.04
58					0.04
59					0.03
60					0.03
61					0.02
62					0.02
63					0.02
64					0.02



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 70
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	11.65	6.89	4.82	4.40	4.00	1.15	2.35
26	12.07	7.22	5.01	4.56	4.16	1.17	2.40
27	12.47	7.54	5.19	4.73	4.33	1.18	2.41
28	12.87	7.86	5.38	4.90	4.48	1.21	2.46
29	13.27	8.18	5.57	5.08	4.65	1.23	2.50
30	13.69	8.52	5.83	5.33	4.86	1.23	2.49
31	13.96	8.83	6.05	5.53	5.05	1.27	2.53
32	14.18	9.14	6.27	5.74	5.25	1.30	2.59
33	14.41	9.45	6.52	5.98	5.46	1.35	2.68
34	14.62	9.74	6.79	6.20	5.68	1.39	2.76
35	14.82	10.01	7.05	6.48	5.90	1.43	2.84
36	15.55	10.49	7.41	6.79	6.19	1.49	2.94
37	16.30	10.98	7.79	7.16	6.53	1.55	3.06
38	17.09	11.50	8.23	7.50	6.86	1.63	3.19
39	17.88	12.02	8.64	7.90	7.20	1.70	3.31
40	18.69	12.59	9.14	8.34	7.61	1.71	3.35
41	19.51	13.14	9.58	8.76	7.99	1.79	3.47
42	20.33	13.71	9.99	9.15	8.36	1.86	3.60
43	21.16	14.29	10.43	9.54	8.73	1.92	3.74
44	21.98	14.89	10.90	9.97	9.10	1.96	3.79
45	22.73	15.42	11.40	10.42	9.51	1.99	3.85
46	23.58	16.07	11.99	10.96	10.00	2.05	3.91
47	24.47	16.76	12.64	11.54	10.51	2.08	3.98
48	25.36	17.48	13.31	12.15	11.05	2.12	4.04
49	26.25	18.21	14.00	12.76	11.60	2.15	4.08
50	26.81	18.76	14.59	13.28	12.06	2.10	3.97
51	27.73	19.52	15.32	13.94	12.63	2.14	4.01
52	28.67	20.38	16.13	14.66	13.26	2.15	4.03
53	29.64	21.30	16.99	15.43	13.93	2.17	4.04
54	30.69	22.30	17.92	16.25	14.64	2.18	4.04
55	31.83	23.42	18.94	17.15	15.42	2.19	4.04
56	32.96	24.17	19.67	17.79	15.93	2.13	3.92
57	33.83	24.77	20.25	18.23	16.23	2.14	3.93
58	34.14	25.32	20.50	18.28	16.40	2.15	3.93
59	34.46	25.86	20.77	18.34	16.56	2.16	3.95
60	34.77	26.41	21.04	18.40	16.74	2.16	3.95
61	35.09	26.96	21.31	18.47	16.91	2.17	3.96
62	35.33	27.33	21.43	18.37	16.81	2.15	3.92
63	34.17	26.40	20.64	17.66	16.15	2.05	3.74
64	32.70	25.34	19.75	16.86	15.39	1.94	3.55

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 67
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	11.36	6.65	4.60	4.17	3.79	1.02	2.09
26	11.74	6.96	4.77	4.33	3.93	1.04	2.12
27	12.13	7.26	4.94	4.48	4.07	1.05	2.14
28	12.50	7.57	5.10	4.64	4.22	1.08	2.15
29	12.87	7.83	5.27	4.79	4.36	1.09	2.17
30	13.24	8.13	5.49	5.01	4.55	1.09	2.15
31	13.61	8.41	5.69	5.19	4.71	1.10	2.16
32	13.87	8.74	5.90	5.38	4.89	1.11	2.22
33	14.08	9.01	6.12	5.57	5.07	1.15	2.27
34	14.26	9.27	6.35	5.78	5.26	1.18	2.32
35	14.44	9.51	6.58	6.00	5.45	1.21	2.38
36	15.14	9.94	6.90	6.27	5.71	1.25	2.45
37	15.85	10.39	7.24	6.60	6.00	1.30	2.53
38	16.58	10.86	7.61	6.93	6.30	1.35	2.62
39	17.33	11.33	8.02	7.29	6.62	1.40	2.71
40	18.06	11.78	8.41	7.67	6.95	1.40	2.69
41	18.68	12.27	8.74	7.96	7.24	1.45	2.76
42	19.29	12.76	9.08	8.27	7.52	1.48	2.84
43	19.91	13.15	9.44	8.59	7.81	1.53	2.90
44	20.52	13.55	9.81	8.93	8.11	1.53	2.92
45	21.12	13.94	10.22	9.28	8.41	1.54	2.93
46	21.82	14.45	10.69	9.71	8.80	1.55	2.93
47	22.50	14.96	11.19	10.15	9.19	1.56	2.93
48	23.08	15.50	11.71	10.62	9.59	1.56	2.92
49	23.57	16.00	12.21	11.06	9.97	1.56	2.91
50	23.66	16.26	12.55	11.36	10.20	1.47	2.73
51	24.14	16.75	13.05	11.79	10.56	1.46	2.69
52	24.67	17.28	13.58	12.26	10.94	1.42	2.62
53	25.22	17.83	14.12	12.73	11.33	1.38	2.54
54	25.81	18.40	14.69	13.20	11.71	1.34	2.44
55	26.24	19.00	15.28	13.71	12.09	1.28	2.33
56	26.48	19.26	15.35	13.76	12.02	1.17	2.13
57	26.73	19.65	15.41	13.54	11.77	1.14	2.08
58	27.40	20.26	15.48	13.20	11.43	1.12	2.01
59	28.12	20.91	15.55	13.16	11.45	1.09	1.96
60	28.40	21.23	15.73	13.11	11.48	1.06	1.90
61	28.36	21.18	15.68	12.94	11.40	1.03	1.85
62	28.44	21.22	15.70	12.84	11.38	1.01	1.82
63	28.43	21.21	15.66	12.80	11.34	1.02	1.82
64	28.42	21.15	15.60	12.74	11.28	1.00	1.80

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 65
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	11.13	6.48	4.42	4.02	3.63	0.97	1.94
26	11.50	6.77	4.59	4.16	3.76	0.98	1.95
27	11.86	7.05	4.73	4.30	3.90	0.99	1.97
28	12.21	7.31	4.89	4.45	4.04	1.00	1.98
29	12.55	7.55	5.04	4.59	4.16	1.00	1.98
30	12.88	7.83	5.25	4.77	4.34	1.00	1.98
31	13.23	8.09	5.43	4.94	4.48	1.02	1.98
32	13.57	8.36	5.62	5.10	4.64	1.02	1.98
33	13.81	8.64	5.82	5.28	4.79	1.02	1.98
34	13.98	8.90	6.01	5.47	4.96	1.03	2.02
35	14.14	9.12	6.23	5.65	5.13	1.05	2.06
36	14.80	9.52	6.52	5.92	5.38	1.10	2.12
37	15.49	9.93	6.84	6.20	5.63	1.12	2.17
38	16.19	10.36	7.17	6.51	5.90	1.16	2.23
39	16.82	10.79	7.53	6.84	6.19	1.20	2.31
40	17.27	11.18	7.84	7.14	6.48	1.21	2.31
41	17.82	11.62	8.13	7.39	6.71	1.23	2.35
42	18.36	11.93	8.41	7.64	6.94	1.24	2.35
43	18.90	12.24	8.72	7.92	7.18	1.27	2.38
44	19.40	12.55	9.04	8.20	7.43	1.25	2.37
45	19.85	12.86	9.36	8.49	7.69	1.24	2.34
46	20.25	13.25	9.76	8.84	7.99	1.24	2.32
47	20.65	13.65	10.16	9.20	8.29	1.23	2.29
48	21.03	14.01	10.56	9.56	8.60	1.21	2.25
49	21.22	14.37	10.93	9.87	8.87	1.18	2.19
50	21.38	14.47	11.13	10.04	8.98	1.09	2.00
51	21.53	14.80	11.48	10.34	9.23	1.05	1.92
52	21.77	15.11	11.84	10.65	9.48	1.00	1.83
53	21.98	15.58	12.20	10.96	9.72	0.95	1.72
54	22.48	16.03	12.54	11.25	9.93	0.88	1.60
55	22.79	16.33	12.89	11.52	10.12	0.82	1.48
56	23.24	16.47	12.74	11.34	9.91	0.74	1.33
57	23.68	16.76	12.40	11.02	9.62	0.67	1.20
58	24.10	17.14	11.99	10.66	9.32	0.61	1.10
59	24.51	17.53	12.18	10.31	9.09	0.55	0.98
60	25.19	18.02	12.53	9.94	8.85	0.57	1.01
61	25.88	18.51	12.87	9.96	8.46	0.58	1.03
62	26.61	19.05	13.24	10.24	8.70	0.60	1.06
63	27.33	19.55	13.60	10.87	9.19	0.61	1.09
64	27.98	20.08	14.05	12.04	10.18	0.63	1.12

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 5 year
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.31	4.02	2.76	2.41	2.17	0.16	0.30
26	7.39	4.15	2.87	2.50	2.26	0.18	0.31
27	7.47	4.30	2.99	2.60	2.35	0.19	0.32
28	7.56	4.46	3.10	2.70	2.43	0.20	0.35
29	7.67	4.61	3.22	2.78	2.51	0.21	0.36
30	7.78	4.76	3.32	2.87	2.58	0.21	0.37
31	7.89	4.90	3.41	2.94	2.65	0.21	0.38
32	8.03	5.04	3.50	3.00	2.71	0.22	0.39
33	8.16	5.17	3.58	3.06	2.75	0.22	0.39
34	8.30	5.28	3.65	3.10	2.80	0.22	0.39
35	8.44	5.40	3.72	3.14	2.83	0.23	0.40
36	8.76	5.71	3.93	3.33	3.00	0.24	0.43
37	9.13	6.04	4.16	3.53	3.18	0.25	0.46
38	9.56	6.38	4.39	3.74	3.36	0.27	0.48
39	10.02	6.75	4.63	3.95	3.55	0.29	0.52
40	10.51	7.10	4.88	4.17	3.74	0.31	0.55
41	11.01	7.49	5.14	4.40	3.95	0.32	0.58
42	11.55	7.87	5.40	4.63	4.16	0.34	0.60
43	12.10	8.29	5.67	4.88	4.37	0.36	0.64
44	12.67	8.71	5.95	5.13	4.59	0.37	0.67
45	13.26	9.16	6.23	5.38	4.83	0.39	0.69
46	13.84	9.48	6.53	5.65	5.06	0.41	0.72
47	14.43	9.83	6.84	5.92	5.29	0.42	0.75
48	15.04	10.18	7.16	6.21	5.54	0.44	0.78
49	15.69	10.57	7.52	6.52	5.81	0.45	0.82
50	16.39	10.98	7.89	6.84	6.09	0.48	0.84
51	17.12	11.40	8.29	7.20	6.40	0.50	0.88
52	17.91	11.86	8.70	7.57	6.77	0.50	0.90
53	18.75	12.34	9.15	8.04	7.22	0.53	0.94
54	19.64	12.84	9.63	8.64	7.76	0.54	0.96
55	20.34	13.31	10.32	9.31	8.34	0.55	0.97
56	21.35	14.20	10.97	9.88	8.78	0.54	0.95
57	22.33	15.17	11.24	10.09	8.89	0.53	0.93
58	23.29	16.11	11.51	10.21	9.01	0.52	0.91
59	24.21	16.98	11.99	10.31	9.09	0.51	0.90
60	25.09	17.83	12.46	9.94	8.85	0.57	1.01
61	25.88	18.51	12.87	9.96	8.46	0.58	1.03
62	26.61	19.05	13.24	10.24	8.70	0.60	1.06
63	27.33	19.55	13.60	10.87	9.19	0.61	1.09
64	27.98	20.08	14.05	12.04	10.18	0.63	1.12

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 2 year
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	6.65	3.24	2.21	1.77	1.29		
26	6.69	3.36	2.29	1.83	1.32		
27	6.73	3.46	2.37	1.89	1.35		
28	6.78	3.58	2.44	1.95	1.39		
29	6.83	3.70	2.51	2.01	1.44		
30	6.88	3.82	2.58	2.05	1.52		
31	6.93	3.92	2.65	2.10	1.57		
32	6.98	4.05	2.71	2.14	1.64		
33	7.03	4.15	2.76	2.18	1.69		
34	7.10	4.26	2.82	2.21	1.77		
35	7.16	4.34	2.84	2.23	1.85		
36	7.40	4.54	2.98	2.35	1.92		
37	7.64	4.73	3.13	2.45	2.00		
38	7.89	4.93	3.27	2.57	2.09		
39	8.14	5.13	3.42	2.68	2.19		
40	8.40	5.33	3.57	2.81	2.32		
41	8.68	5.54	3.72	2.93	2.43		
42	8.96	5.76	3.87	3.05	2.57		
43	9.25	5.97	4.02	3.18	2.70		
44	9.55	6.19	4.18	3.31	2.85		
45	9.86	6.43	4.35	3.46	3.01		
46	10.22	6.65	4.52	3.61	3.19		
47	10.60	6.88	4.71	3.79	3.40		
48	10.99	7.12	4.90	3.96	3.61		
49	11.42	7.38	5.11	4.16	3.86		
50	11.89	7.67	5.34	4.38	4.09		
51	12.39	7.99	5.59	4.61	4.37		
52	12.95	8.33	5.87	4.86	4.66		
53	13.57	8.70	6.16	5.15	4.97		
54	14.26	9.13	6.51	5.47	5.30		
55	14.86	9.48	6.80	5.75	5.63		
56	15.51	10.08	7.22	6.18	6.04		
57	16.30	10.78	7.69	6.67	6.51		
58	17.28	11.64	8.26	7.26	7.07		
59	18.56	12.70	8.98	7.98	7.64		
60	20.31	13.90	9.82	8.73	8.19		
61	22.22	15.21	10.74	9.55	8.22		
62	24.31	16.64	11.75	10.03	8.53		
63	26.51	18.21	12.86	10.66	9.00		
64	27.42	19.55	13.77	11.80	9.97		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Benefit Period: to 365 day

Occupation Class: 3A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	6.07	2.00	1.07	0.53	0.25
26	6.09	2.07	1.12	0.56	0.26
27	6.11	2.14	1.16	0.58	0.26
28	6.13	2.22	1.19	0.60	0.28
29	6.13	2.29	1.24	0.61	0.28
30	6.12	2.36	1.28	0.63	0.30
31	6.12	2.44	1.31	0.65	0.31
32	6.12	2.50	1.34	0.67	0.31
33	6.13	2.57	1.38	0.68	0.32
34	6.15	2.62	1.40	0.69	0.32
35	6.17	2.67	1.41	0.69	0.32
36	6.34	2.78	1.48	0.74	0.35
37	6.49	2.89	1.55	0.77	0.36
38	6.66	3.00	1.63	0.81	0.38
39	6.82	3.11	1.70	0.85	0.39
40	6.99	3.22	1.77	0.88	0.42
41	7.14	3.31	1.83	0.93	0.42
42	7.30	3.41	1.90	0.96	0.45
43	7.47	3.51	1.96	1.00	0.47
44	7.62	3.60	2.02	1.03	0.48
45	7.76	3.70	2.09	1.07	0.51
46	7.95	3.79	2.15	1.12	0.52
47	8.15	3.88	2.23	1.16	0.55
48	8.34	3.98	2.30	1.22	0.58
49	8.55	4.10	2.38	1.27	0.60
50	8.77	4.20	2.48	1.33	0.64
51	9.02	4.35	2.56	1.40	0.67
52	9.29	4.48	2.67	1.47	0.70
53	9.58	4.65	2.79	1.54	0.74
54	9.92	4.82	2.92	1.63	0.78
55	10.17	4.96	3.04	1.71	0.82
56	10.46	5.22	3.20	1.82	0.88
57	10.80	5.53	3.38	1.96	0.95
58	11.26	5.90	3.61	2.12	1.02
59	11.92	6.38	3.89	2.32	1.12
60	13.12	7.17	4.35	2.63	1.27
61	12.78	7.20	4.37	2.67	1.29
62	12.54	7.25	4.37	2.70	1.32
63	12.37	7.33	4.39	2.75	1.34
64	12.33	7.39	4.44	2.78	1.35

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Elimination Period: 365 day
Occupation Class: 3A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.92	0.12	0.22	0.76	0.02	0.03
26	2.01	0.12	0.23	0.80	0.02	0.03
27	2.10	0.14	0.23	0.84	0.03	0.04
28	2.19	0.14	0.25	0.87	0.03	0.04
29	2.28	0.15	0.26	0.90	0.03	0.04
30	2.36	0.15	0.26	0.94	0.03	0.04
31	2.44	0.16	0.26	0.96	0.03	0.04
32	2.49	0.16	0.28	0.99	0.03	0.04
33	2.54	0.16	0.29	1.00	0.03	0.04
34	2.59	0.17	0.30	1.02	0.03	0.04
35	2.61	0.17	0.30	1.03	0.03	0.04
36	2.79	0.18	0.32	1.09	0.03	0.05
37	2.98	0.19	0.34	1.15	0.03	0.05
38	3.18	0.20	0.36	1.22	0.03	0.05
39	3.37	0.22	0.38	1.28	0.03	0.06
40	3.57	0.23	0.40	1.34	0.03	0.06
41	3.78	0.24	0.43	1.41	0.04	0.07
42	3.99	0.25	0.46	1.46	0.04	0.07
43	4.20	0.27	0.47	1.52	0.04	0.07
44	4.41	0.29	0.50	1.59	0.04	0.08
45	4.64	0.30	0.53	1.65	0.04	0.08
46	4.84	0.31	0.54	1.74	0.05	0.10
47	5.07	0.32	0.58	1.80	0.05	0.10
48	5.29	0.35	0.60	1.88	0.05	0.10
49	5.56	0.35	0.64	1.97	0.05	0.10
50	5.80	0.37	0.65	2.07	0.07	0.10
51	6.09	0.39	0.68	2.17	0.07	0.11
52	6.43	0.41	0.73	2.28	0.07	0.12
53	6.83	0.43	0.77	2.39	0.08	0.13
54	7.30	0.46	0.82	2.50	0.09	0.13
55	7.81	0.49	0.88	2.61	0.09	0.14
56	8.55	0.54	0.95	2.76	0.09	0.15
57	8.98	0.57	0.98	2.92	0.10	0.16
58	9.36	0.58	1.03	3.12	0.10	0.18
59	9.90	0.60	1.07	3.34	0.11	0.21
60	10.03	0.60	1.07	3.63	0.14	0.23
61	10.34	0.62	1.09	3.71	0.14	0.24
62	11.40	0.68	1.19	3.80	0.14	0.24
63	12.16	0.72	1.28	3.89	0.14	0.25
64	12.32	0.72	1.29	3.93	0.14	0.26

Principal Life Insurance Company
2014 Pricing

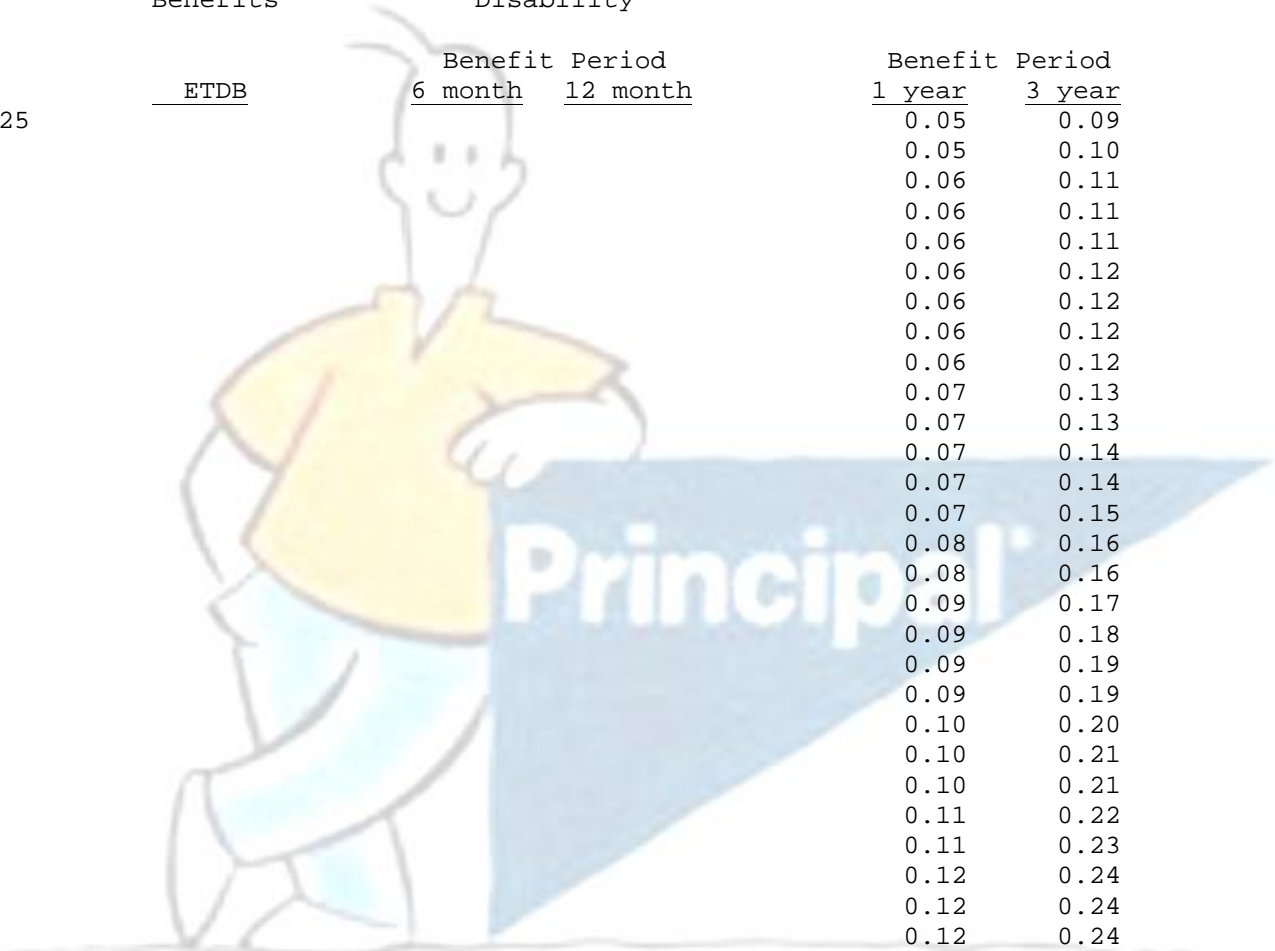
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Occupation Class: 3A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.05	0.09
26				0.05	0.10
27				0.06	0.11
28				0.06	0.11
29				0.06	0.11
30				0.06	0.12
31				0.06	0.12
32				0.06	0.12
33				0.06	0.12
34				0.07	0.13
35				0.07	0.13
36				0.07	0.14
37				0.07	0.14
38				0.07	0.15
39				0.08	0.16
40				0.08	0.16
41				0.09	0.17
42				0.09	0.18
43				0.09	0.19
44				0.09	0.19
45				0.10	0.20
46				0.10	0.21
47				0.10	0.21
48				0.11	0.22
49				0.11	0.23
50				0.12	0.24
51				0.12	0.24
52				0.12	0.24
53				0.12	0.25
54				0.13	0.26
55				0.13	0.26
56				0.13	0.27
57				0.14	0.27
58				0.14	0.28
59				0.14	0.28
60				0.15	0.29
61				0.15	0.29
62				0.15	0.30
63				0.15	0.30
64				0.15	0.31



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 70
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	13.24	7.83	5.47	5.00	4.55	1.30	2.68
26	13.71	8.20	5.69	5.19	4.73	1.33	2.72
27	14.17	8.57	5.89	5.38	4.91	1.35	2.75
28	14.62	8.93	6.11	5.57	5.09	1.37	2.80
29	15.08	9.29	6.32	5.77	5.28	1.40	2.83
30	15.55	9.68	6.62	6.06	5.53	1.40	2.82
31	15.86	10.04	6.87	6.29	5.75	1.43	2.88
32	16.12	10.39	7.13	6.52	5.96	1.48	2.95
33	16.38	10.73	7.42	6.79	6.20	1.53	3.05
34	16.61	11.06	7.71	7.05	6.45	1.58	3.13
35	16.84	11.38	8.01	7.36	6.73	1.63	3.23
36	17.67	11.92	8.41	7.74	7.04	1.70	3.35
37	18.53	12.47	8.85	8.13	7.42	1.77	3.48
38	19.42	13.06	9.35	8.53	7.79	1.84	3.62
39	20.31	13.66	9.82	8.97	8.19	1.92	3.76
40	21.24	14.30	10.38	9.48	8.64	1.95	3.80
41	22.17	14.93	10.89	9.95	9.07	2.03	3.94
42	23.10	15.58	11.35	10.40	9.50	2.12	4.09
43	24.04	16.24	11.86	10.84	9.91	2.19	4.24
44	24.98	16.92	12.39	11.33	10.34	2.23	4.31
45	25.82	17.52	12.95	11.84	10.81	2.27	4.37
46	26.80	18.26	13.63	12.45	11.36	2.32	4.44
47	27.80	19.04	14.36	13.11	11.94	2.36	4.52
48	28.82	19.87	15.13	13.80	12.56	2.41	4.59
49	29.83	20.69	15.91	14.50	13.18	2.45	4.65
50	30.46	21.32	16.58	15.10	13.70	2.40	4.51
51	31.51	22.18	17.41	15.84	14.35	2.43	4.56
52	32.58	23.16	18.32	16.66	15.06	2.45	4.58
53	33.69	24.21	19.31	17.53	15.83	2.46	4.60
54	34.88	25.34	20.36	18.47	16.64	2.48	4.59
55	36.17	26.61	21.53	19.49	17.52	2.49	4.59
56	37.46	27.47	22.36	20.22	18.11	2.42	4.46
57	38.44	28.15	23.00	20.71	18.44	2.43	4.47
58	38.80	28.76	23.30	20.78	18.64	2.44	4.48
59	39.16	29.39	23.60	20.84	18.82	2.45	4.48
60	39.51	30.01	23.91	20.91	19.02	2.46	4.49
61	39.87	30.64	24.21	20.98	19.21	2.46	4.50
62	40.15	31.06	24.35	20.87	19.10	2.44	4.46
63	38.83	30.00	23.46	20.07	18.35	2.34	4.25
64	37.16	28.79	22.45	19.16	17.48	2.21	4.03

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 67
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	12.91	7.56	5.22	4.74	4.30	1.16	2.38
26	13.35	7.91	5.41	4.91	4.47	1.18	2.40
27	13.78	8.25	5.60	5.09	4.62	1.20	2.43
28	14.20	8.60	5.80	5.27	4.79	1.22	2.45
29	14.63	8.89	5.99	5.45	4.96	1.23	2.47
30	15.04	9.24	6.24	5.69	5.17	1.23	2.44
31	15.46	9.56	6.46	5.89	5.35	1.25	2.46
32	15.76	9.89	6.70	6.11	5.56	1.27	2.52
33	16.00	10.24	6.95	6.33	5.76	1.30	2.58
34	16.21	10.53	7.21	6.57	5.98	1.34	2.63
35	16.41	10.80	7.48	6.81	6.19	1.37	2.70
36	17.20	11.30	7.84	7.13	6.49	1.42	2.78
37	18.02	11.80	8.23	7.49	6.81	1.48	2.88
38	18.85	12.33	8.65	7.88	7.16	1.53	2.98
39	19.69	12.87	9.11	8.28	7.52	1.59	3.08
40	20.52	13.39	9.56	8.71	7.90	1.59	3.06
41	21.23	13.94	9.94	9.05	8.23	1.64	3.14
42	21.93	14.50	10.32	9.40	8.54	1.68	3.23
43	22.63	14.95	10.73	9.76	8.87	1.73	3.31
44	23.31	15.39	11.15	10.15	9.21	1.74	3.32
45	24.00	15.85	11.61	10.55	9.56	1.74	3.32
46	24.79	16.42	12.15	11.04	9.99	1.76	3.33
47	25.57	17.01	12.72	11.54	10.44	1.77	3.33
48	26.23	17.62	13.31	12.07	10.90	1.77	3.32
49	26.79	18.18	13.87	12.57	11.33	1.77	3.30
50	26.89	18.47	14.26	12.90	11.59	1.67	3.10
51	27.42	19.03	14.83	13.40	12.00	1.65	3.05
52	28.04	19.63	15.43	13.92	12.44	1.62	2.98
53	28.66	20.26	16.05	14.46	12.87	1.57	2.88
54	29.32	20.90	16.69	15.01	13.31	1.52	2.78
55	29.81	21.59	17.36	15.58	13.74	1.46	2.65
56	30.09	21.88	17.44	15.64	13.66	1.34	2.42
57	30.38	22.33	17.51	15.38	13.38	1.30	2.35
58	31.14	23.02	17.59	15.00	12.98	1.27	2.29
59	31.95	23.76	17.67	14.95	13.01	1.24	2.23
60	32.28	24.12	17.87	14.90	13.05	1.20	2.17
61	32.23	24.07	17.81	14.71	12.96	1.17	2.11
62	32.31	24.12	17.84	14.59	12.93	1.15	2.07
63	32.31	24.09	17.80	14.55	12.89	1.16	2.07
64	32.30	24.03	17.73	14.48	12.82	1.13	2.05

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 65
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	12.65	7.36	5.03	4.56	4.13	1.10	2.20
26	13.06	7.69	5.21	4.72	4.28	1.11	2.21
27	13.47	8.01	5.38	4.89	4.43	1.12	2.25
28	13.87	8.31	5.56	5.05	4.59	1.14	2.26
29	14.26	8.58	5.74	5.21	4.73	1.15	2.26
30	14.64	8.89	5.96	5.41	4.92	1.15	2.26
31	15.03	9.19	6.17	5.60	5.09	1.16	2.26
32	15.42	9.50	6.38	5.80	5.27	1.16	2.26
33	15.69	9.86	6.61	6.00	5.45	1.16	2.26
34	15.89	10.12	6.84	6.21	5.64	1.17	2.29
35	16.07	10.37	7.07	6.43	5.83	1.20	2.34
36	16.82	10.82	7.41	6.73	6.11	1.24	2.40
37	17.60	11.29	7.77	7.05	6.39	1.28	2.47
38	18.39	11.77	8.15	7.40	6.70	1.31	2.55
39	19.11	12.26	8.56	7.77	7.04	1.36	2.62
40	19.62	12.71	8.91	8.11	7.36	1.37	2.62
41	20.25	13.20	9.24	8.40	7.62	1.40	2.68
42	20.86	13.56	9.56	8.69	7.89	1.41	2.68
43	21.47	13.91	9.91	9.00	8.16	1.44	2.70
44	22.05	14.26	10.27	9.32	8.44	1.43	2.69
45	22.56	14.61	10.64	9.65	8.74	1.42	2.67
46	23.01	15.06	11.08	10.05	9.08	1.41	2.64
47	23.46	15.51	11.54	10.45	9.43	1.40	2.60
48	23.90	15.92	12.00	10.86	9.77	1.37	2.55
49	24.12	16.33	12.42	11.22	10.08	1.34	2.49
50	24.29	16.44	12.64	11.41	10.20	1.24	2.27
51	24.47	16.82	13.04	11.76	10.49	1.19	2.19
52	24.73	17.18	13.45	12.10	10.77	1.14	2.08
53	24.97	17.70	13.86	12.46	11.04	1.07	1.95
54	25.54	18.21	14.25	12.78	11.29	1.00	1.82
55	25.90	18.55	14.64	13.09	11.50	0.93	1.68
56	26.41	18.71	14.48	12.89	11.26	0.84	1.51
57	26.90	19.04	14.09	12.52	10.93	0.76	1.36
58	27.39	19.48	13.62	12.11	10.59	0.69	1.24
59	27.85	19.92	13.85	11.71	10.33	0.62	1.12
60	28.63	20.48	14.24	11.29	10.05	0.64	1.14
61	29.40	21.03	14.62	11.31	9.62	0.66	1.18
62	30.25	21.64	15.04	11.63	9.89	0.68	1.21
63	31.05	22.22	15.45	12.36	10.45	0.70	1.24
64	31.80	22.82	15.97	13.69	11.57	0.72	1.28

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 5 year
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.31	4.57	3.14	2.74	2.47	0.19	0.34
26	8.40	4.71	3.26	2.85	2.57	0.20	0.36
27	8.49	4.89	3.40	2.96	2.67	0.21	0.37
28	8.60	5.06	3.52	3.06	2.76	0.22	0.39
29	8.72	5.24	3.65	3.16	2.85	0.23	0.41
30	8.84	5.40	3.77	3.26	2.94	0.24	0.42
31	8.96	5.57	3.88	3.34	3.01	0.24	0.43
32	9.12	5.73	3.98	3.42	3.08	0.24	0.44
33	9.27	5.87	4.07	3.48	3.13	0.25	0.44
34	9.44	6.01	4.15	3.53	3.18	0.25	0.45
35	9.59	6.14	4.22	3.57	3.22	0.26	0.46
36	9.96	6.49	4.46	3.78	3.41	0.27	0.49
37	10.37	6.87	4.73	4.01	3.60	0.29	0.52
38	10.86	7.26	4.99	4.25	3.82	0.31	0.55
39	11.39	7.66	5.27	4.49	4.04	0.33	0.58
40	11.95	8.07	5.55	4.74	4.26	0.35	0.62
41	12.52	8.51	5.84	5.00	4.49	0.36	0.65
42	13.12	8.95	6.14	5.26	4.73	0.38	0.68
43	13.75	9.42	6.44	5.54	4.97	0.40	0.72
44	14.40	9.90	6.76	5.82	5.22	0.42	0.76
45	15.07	10.41	7.08	6.12	5.49	0.44	0.79
46	15.72	10.78	7.42	6.42	5.75	0.46	0.82
47	16.40	11.17	7.78	6.73	6.02	0.48	0.84
48	17.09	11.57	8.14	7.06	6.30	0.50	0.89
49	17.83	12.01	8.54	7.41	6.60	0.52	0.93
50	18.62	12.48	8.97	7.78	6.92	0.54	0.96
51	19.46	12.96	9.41	8.18	7.28	0.56	0.99
52	20.36	13.47	9.89	8.61	7.70	0.57	1.02
53	21.31	14.02	10.40	9.14	8.21	0.60	1.06
54	22.32	14.59	10.94	9.82	8.81	0.62	1.09
55	23.11	15.12	11.73	10.59	9.48	0.62	1.10
56	24.25	16.13	12.46	11.23	9.97	0.61	1.08
57	25.37	17.24	12.78	11.46	10.10	0.60	1.06
58	26.47	18.31	13.08	11.60	10.24	0.59	1.03
59	27.50	19.30	13.63	11.71	10.33	0.58	1.02
60	28.52	20.26	14.17	11.29	10.05	0.64	1.14
61	29.40	21.03	14.62	11.31	9.62	0.66	1.18
62	30.25	21.64	15.04	11.63	9.89	0.68	1.21
63	31.05	22.22	15.45	12.36	10.45	0.70	1.24
64	31.80	22.82	15.97	13.69	11.57	0.72	1.28

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 2 year
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	7.56	3.68	2.51	2.01	1.47		
26	7.60	3.81	2.60	2.08	1.50		
27	7.65	3.94	2.69	2.14	1.54		
28	7.70	4.07	2.77	2.21	1.58		
29	7.75	4.20	2.86	2.28	1.64		
30	7.81	4.34	2.93	2.34	1.72		
31	7.88	4.46	3.01	2.39	1.79		
32	7.94	4.59	3.08	2.44	1.86		
33	8.00	4.72	3.14	2.48	1.93		
34	8.07	4.83	3.20	2.51	2.01		
35	8.14	4.93	3.23	2.54	2.10		
36	8.41	5.15	3.39	2.66	2.18		
37	8.68	5.38	3.55	2.79	2.27		
38	8.96	5.60	3.71	2.92	2.38		
39	9.25	5.83	3.89	3.05	2.49		
40	9.55	6.06	4.05	3.19	2.63		
41	9.86	6.30	4.22	3.33	2.77		
42	10.18	6.54	4.39	3.47	2.91		
43	10.51	6.79	4.57	3.61	3.07		
44	10.85	7.04	4.75	3.76	3.24		
45	11.20	7.31	4.95	3.93	3.42		
46	11.61	7.56	5.14	4.11	3.63		
47	12.05	7.82	5.34	4.30	3.86		
48	12.49	8.09	5.56	4.50	4.10		
49	12.98	8.39	5.80	4.73	4.38		
50	13.50	8.71	6.07	4.97	4.65		
51	14.08	9.07	6.35	5.24	4.97		
52	14.72	9.46	6.67	5.53	5.29		
53	15.41	9.89	7.01	5.85	5.64		
54	16.20	10.37	7.39	6.22	6.03		
55	16.88	10.78	7.73	6.54	6.40		
56	17.63	11.46	8.19	7.03	6.86		
57	18.52	12.26	8.74	7.58	7.39		
58	19.64	13.22	9.39	8.25	8.03		
59	21.09	14.44	10.21	9.07	8.68		
60	23.07	15.80	11.16	9.92	9.31		
61	25.25	17.28	12.21	10.86	9.34		
62	27.62	18.91	13.36	11.40	9.69		
63	30.12	20.69	14.61	12.11	10.24		
64	31.16	22.22	15.64	13.41	11.34		

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: to 365 day

Occupation Class: 3A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	6.89	2.26	1.21	0.61	0.28
26	6.92	2.35	1.27	0.63	0.30
27	6.94	2.44	1.31	0.65	0.30
28	6.96	2.52	1.36	0.68	0.31
29	6.97	2.61	1.40	0.70	0.32
30	6.96	2.68	1.44	0.72	0.34
31	6.95	2.77	1.48	0.74	0.35
32	6.96	2.84	1.52	0.76	0.35
33	6.97	2.92	1.56	0.78	0.36
34	6.99	2.98	1.58	0.78	0.36
35	7.01	3.04	1.60	0.78	0.37
36	7.19	3.16	1.68	0.84	0.39
37	7.38	3.28	1.77	0.88	0.41
38	7.56	3.40	1.86	0.92	0.43
39	7.75	3.53	1.93	0.96	0.45
40	7.94	3.65	2.00	1.00	0.47
41	8.11	3.76	2.08	1.06	0.49
42	8.30	3.88	2.16	1.09	0.51
43	8.48	3.99	2.22	1.13	0.53
44	8.65	4.10	2.29	1.17	0.56
45	8.82	4.21	2.37	1.21	0.58
46	9.03	4.31	2.44	1.27	0.60
47	9.25	4.41	2.53	1.32	0.63
48	9.47	4.53	2.61	1.38	0.66
49	9.71	4.65	2.70	1.44	0.69
50	9.97	4.78	2.81	1.52	0.73
51	10.25	4.94	2.92	1.58	0.77
52	10.56	5.08	3.04	1.67	0.80
53	10.89	5.27	3.17	1.75	0.84
54	11.28	5.48	3.32	1.86	0.89
55	11.56	5.64	3.45	1.94	0.94
56	11.88	5.93	3.63	2.07	1.00
57	12.28	6.28	3.84	2.22	1.07
58	12.80	6.71	4.10	2.41	1.16
59	13.54	7.25	4.42	2.63	1.27
60	14.91	8.15	4.94	2.98	1.44
61	14.53	8.19	4.96	3.03	1.47
62	14.24	8.25	4.97	3.08	1.49
63	14.06	8.33	4.99	3.13	1.52
64	14.01	8.41	5.04	3.16	1.53

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Elimination Period: 365 day

Occupation Class: 3A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	2.18	0.14	0.25	0.86	0.02	0.04
26	2.29	0.15	0.25	0.91	0.02	0.04
27	2.39	0.16	0.27	0.95	0.03	0.04
28	2.50	0.16	0.28	0.99	0.03	0.05
29	2.59	0.17	0.30	1.03	0.03	0.05
30	2.68	0.17	0.30	1.06	0.03	0.05
31	2.77	0.18	0.31	1.10	0.03	0.05
32	2.83	0.18	0.32	1.12	0.03	0.05
33	2.89	0.18	0.33	1.14	0.03	0.05
34	2.94	0.19	0.33	1.16	0.03	0.05
35	2.96	0.19	0.34	1.17	0.03	0.05
36	3.18	0.20	0.36	1.24	0.03	0.06
37	3.38	0.22	0.39	1.31	0.04	0.06
38	3.61	0.23	0.41	1.39	0.04	0.06
39	3.83	0.25	0.43	1.45	0.04	0.07
40	4.07	0.26	0.46	1.52	0.04	0.07
41	4.30	0.27	0.49	1.60	0.04	0.08
42	4.54	0.28	0.52	1.66	0.05	0.08
43	4.78	0.31	0.54	1.73	0.05	0.08
44	5.02	0.32	0.57	1.81	0.05	0.09
45	5.27	0.34	0.60	1.88	0.05	0.09
46	5.51	0.36	0.62	1.96	0.06	0.10
47	5.76	0.37	0.66	2.05	0.06	0.11
48	6.02	0.39	0.69	2.14	0.06	0.12
49	6.31	0.40	0.72	2.24	0.06	0.11
50	6.60	0.42	0.75	2.35	0.08	0.12
51	6.92	0.44	0.78	2.46	0.08	0.13
52	7.30	0.47	0.83	2.59	0.08	0.14
53	7.76	0.49	0.88	2.71	0.09	0.15
54	8.29	0.52	0.93	2.85	0.09	0.15
55	8.87	0.56	1.00	2.96	0.10	0.16
56	9.71	0.61	1.08	3.13	0.11	0.18
57	10.20	0.64	1.13	3.33	0.12	0.18
58	10.63	0.66	1.17	3.55	0.11	0.20
59	11.24	0.68	1.21	3.79	0.13	0.23
60	11.40	0.68	1.20	4.12	0.15	0.26
61	11.75	0.69	1.23	4.21	0.15	0.27
62	12.95	0.77	1.36	4.31	0.15	0.27
63	13.81	0.81	1.45	4.41	0.16	0.28
64	14.00	0.82	1.46	4.47	0.16	0.28

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 70
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	14.02	8.28	5.80	5.28	4.82	1.29	2.60
26	14.27	8.54	5.92	5.39	4.92	1.32	2.68
27	14.50	8.77	6.02	5.51	5.02	1.34	2.69
28	14.70	8.98	6.13	5.60	5.11	1.34	2.69
29	14.90	9.17	6.24	5.71	5.21	1.34	2.68
30	15.09	9.40	6.42	5.87	5.37	1.33	2.64
31	15.11	9.56	6.55	5.99	5.47	1.33	2.62
32	15.07	9.71	6.67	6.11	5.58	1.31	2.59
33	15.02	9.84	6.80	6.23	5.69	1.31	2.58
34	14.95	9.96	6.93	6.35	5.81	1.30	2.57
35	14.85	10.04	7.06	6.49	5.94	1.30	2.55
36	15.27	10.30	7.28	6.66	6.08	1.34	2.62
37	15.69	10.56	7.49	6.88	6.28	1.38	2.68
38	16.09	10.83	7.76	7.07	6.46	1.40	2.72
39	16.48	11.08	7.97	7.28	6.64	1.41	2.74
40	16.86	11.35	8.24	7.52	6.87	1.42	2.73
41	17.20	11.58	8.45	7.72	7.04	1.41	2.73
42	17.52	11.82	8.62	7.88	7.21	1.41	2.72
43	17.81	12.03	8.79	8.03	7.34	1.40	2.69
44	18.06	12.24	8.96	8.20	7.48	1.39	2.66
45	18.22	12.36	9.14	8.36	7.63	1.37	2.62
46	18.38	12.52	9.35	8.54	7.79	1.36	2.59
47	18.52	12.68	9.56	8.73	7.95	1.34	2.55
48	18.63	12.84	9.78	8.92	8.12	1.32	2.50
49	18.70	12.97	9.97	9.09	8.26	1.31	2.45
50	18.50	12.95	10.07	9.16	8.32	1.28	2.38
51	18.53	13.04	10.24	9.31	8.44	1.25	2.33
52	18.54	13.18	10.42	9.48	8.57	1.23	2.29
53	18.52	13.31	10.61	9.64	8.70	1.22	2.25
54	18.52	13.46	10.81	9.80	8.83	1.20	2.20
55	18.52	13.63	11.02	9.98	8.97	1.18	2.16
56	18.48	13.55	11.03	9.98	8.93	1.16	2.12
57	18.25	13.36	10.92	9.83	8.75	1.11	2.02
58	17.70	13.12	10.63	9.48	8.50	1.05	1.92
59	17.14	12.86	10.34	9.12	8.24	1.00	1.81
60	16.58	12.59	10.03	8.77	7.98	0.94	1.70
61	16.00	12.29	9.72	8.43	7.71	0.88	1.60
62	15.39	11.90	9.33	8.00	7.33	0.83	1.52
63	14.24	11.00	8.60	7.36	6.73	0.76	1.38
64	13.01	10.08	7.86	6.71	6.12	0.68	1.24

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 67
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	13.67	8.00	5.52	5.02	4.55	1.18	2.38
26	13.89	8.23	5.63	5.11	4.65	1.21	2.43
27	14.09	8.44	5.72	5.21	4.73	1.22	2.44
28	14.28	8.65	5.82	5.29	4.82	1.22	2.43
29	14.45	8.78	5.92	5.39	4.90	1.21	2.40
30	14.60	8.96	6.06	5.52	5.02	1.18	2.35
31	14.73	9.11	6.17	5.60	5.10	1.18	2.33
32	14.74	9.25	6.26	5.71	5.20	1.17	2.29
33	14.67	9.39	6.38	5.81	5.28	1.16	2.27
34	14.58	9.47	6.49	5.92	5.38	1.15	2.25
35	14.47	9.53	6.60	6.01	5.46	1.14	2.22
36	14.86	9.76	6.78	6.17	5.62	1.17	2.27
37	15.25	9.99	6.97	6.35	5.77	1.20	2.31
38	15.62	10.23	7.17	6.52	5.94	1.22	2.36
39	15.98	10.45	7.39	6.72	6.13	1.23	2.37
40	16.29	10.63	7.59	6.92	6.28	1.21	2.34
41	16.48	10.82	7.71	7.02	6.39	1.21	2.31
42	16.64	11.00	7.82	7.13	6.48	1.20	2.29
43	16.77	11.08	7.94	7.23	6.57	1.18	2.26
44	16.86	11.13	8.07	7.34	6.66	1.16	2.20
45	16.93	11.18	8.19	7.44	6.75	1.14	2.14
46	17.00	11.26	8.33	7.57	6.85	1.11	2.08
47	17.03	11.32	8.46	7.69	6.95	1.08	2.02
48	16.96	11.38	8.60	7.80	7.04	1.04	1.94
49	16.79	11.39	8.69	7.88	7.10	1.01	1.87
50	16.34	11.22	8.66	7.84	7.04	0.96	1.77
51	16.13	11.19	8.72	7.88	7.06	0.92	1.69
52	15.95	11.17	8.78	7.93	7.07	0.88	1.62
53	15.76	11.14	8.83	7.95	7.08	0.84	1.54
54	15.57	11.10	8.86	7.96	7.06	0.79	1.45
55	15.26	11.05	8.89	7.98	7.03	0.74	1.33
56	14.84	10.79	8.60	7.72	6.74	0.66	1.19
57	14.42	10.60	8.31	7.30	6.35	0.61	1.10
58	14.21	10.50	8.02	6.85	5.92	0.57	1.01
59	13.99	10.40	7.74	6.55	5.70	0.51	0.93
60	13.54	10.12	7.50	6.25	5.47	0.46	0.84
61	12.94	9.66	7.15	5.91	5.20	0.42	0.75
62	12.39	9.25	6.84	5.59	4.96	0.39	0.71
63	11.85	8.84	6.53	5.34	4.72	0.38	0.67
64	11.30	8.41	6.20	5.07	4.48	0.36	0.63

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Benefit Period: to age 65
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	13.39	7.78	5.33	4.83	4.37	1.11	2.23
26	13.59	8.00	5.41	4.91	4.46	1.12	2.27
27	13.77	8.20	5.51	5.00	4.53	1.12	2.26
28	13.95	8.35	5.59	5.08	4.61	1.11	2.22
29	14.09	8.48	5.66	5.15	4.67	1.10	2.20
30	14.20	8.63	5.78	5.26	4.78	1.06	2.10
31	14.31	8.76	5.88	5.34	4.85	1.06	2.09
32	14.41	8.88	5.96	5.41	4.92	1.05	2.08
33	14.39	9.01	6.06	5.51	5.00	1.05	2.07
34	14.29	9.10	6.15	5.59	5.08	1.05	2.03
35	14.18	9.14	6.24	5.66	5.15	1.03	2.01
36	14.54	9.35	6.41	5.82	5.28	1.05	2.03
37	14.90	9.56	6.57	5.98	5.41	1.08	2.07
38	15.25	9.76	6.75	6.13	5.56	1.09	2.09
39	15.51	9.95	6.94	6.30	5.71	1.10	2.12
40	15.57	10.09	7.07	6.44	5.84	1.06	2.05
41	15.72	10.24	7.16	6.52	5.91	1.06	2.02
42	15.82	10.28	7.25	6.59	5.98	1.04	1.98
43	15.91	10.30	7.34	6.67	6.04	1.03	1.94
44	15.95	10.31	7.43	6.74	6.11	1.00	1.89
45	15.92	10.31	7.51	6.81	6.16	0.97	1.83
46	15.78	10.33	7.60	6.89	6.22	0.94	1.76
47	15.62	10.33	7.68	6.96	6.27	0.91	1.69
48	15.44	10.29	7.75	7.02	6.31	0.87	1.61
49	15.12	10.23	7.78	7.03	6.31	0.83	1.52
50	14.76	9.99	7.68	6.93	6.20	0.75	1.38
51	14.39	9.89	7.66	6.91	6.17	0.70	1.28
52	14.07	9.77	7.65	6.88	6.12	0.65	1.18
53	13.73	9.73	7.62	6.85	6.07	0.59	1.07
54	13.56	9.67	7.56	6.79	5.99	0.53	0.96
55	13.26	9.50	7.50	6.70	5.88	0.48	0.85
56	13.03	9.23	7.14	6.36	5.56	0.40	0.71
57	12.77	9.03	6.68	5.94	5.19	0.33	0.59
58	12.49	8.89	6.21	5.52	4.83	0.28	0.49
59	12.19	8.72	6.06	5.13	4.52	0.24	0.43
60	12.01	8.59	5.98	4.74	4.22	0.24	0.42
61	11.80	8.44	5.87	4.54	3.86	0.23	0.42
62	11.59	8.30	5.77	4.46	3.79	0.23	0.41
63	11.39	8.15	5.66	4.54	3.83	0.22	0.40
64	11.13	7.99	5.59	4.79	4.05	0.22	0.39

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Benefit Period: to 365 day

Occupation Class: 3A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	5.71	1.76	0.95	0.48	0.22
26	5.64	1.80	0.97	0.50	0.23
27	5.58	1.84	0.98	0.51	0.24
28	5.52	1.87	0.99	0.52	0.24
29	5.46	1.90	1.01	0.52	0.24
30	5.42	1.92	1.02	0.53	0.24
31	5.36	1.92	1.01	0.53	0.24
32	5.31	1.92	1.00	0.53	0.25
33	5.28	1.92	1.01	0.55	0.25
34	5.22	1.93	1.00	0.53	0.25
35	5.18	1.92	1.00	0.53	0.24
36	5.19	1.96	1.01	0.53	0.25
37	5.18	1.99	1.02	0.55	0.25
38	5.17	2.02	1.04	0.56	0.26
39	5.17	2.04	1.04	0.58	0.26
40	5.16	2.07	1.04	0.58	0.27
41	5.14	2.08	1.04	0.58	0.27
42	5.13	2.09	1.04	0.58	0.27
43	5.11	2.10	1.05	0.58	0.27
44	5.10	2.12	1.04	0.58	0.27
45	5.07	2.12	1.04	0.58	0.27
46	5.06	2.13	1.06	0.60	0.29
47	5.05	2.13	1.06	0.61	0.30
48	5.03	2.13	1.08	0.62	0.31
49	5.02	2.13	1.10	0.63	0.31
50	5.01	2.14	1.12	0.65	0.31
51	4.98	2.14	1.15	0.65	0.31
52	4.98	2.15	1.17	0.68	0.33
53	4.98	2.17	1.20	0.70	0.33
54	5.01	2.20	1.24	0.72	0.35
55	4.98	2.21	1.27	0.74	0.36
56	5.01	2.28	1.34	0.78	0.38
57	5.10	2.38	1.42	0.83	0.40
58	5.25	2.52	1.54	0.90	0.43
59	5.54	2.74	1.68	1.01	0.48
60	5.99	3.02	1.88	1.11	0.55
61	5.76	3.00	1.90	1.14	0.55
62	5.51	2.96	1.91	1.14	0.55
63	5.21	2.85	1.85	1.10	0.54
64	5.00	2.77	1.81	1.08	0.52

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710

Elimination Period: 365 day

Occupation Class: 3A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.85	0.13	0.21	0.72	0.02	0.04
26	1.89	0.13	0.22	0.74	0.02	0.04
27	1.96	0.13	0.22	0.75	0.02	0.04
28	1.99	0.12	0.22	0.76	0.02	0.04
29	2.04	0.14	0.23	0.78	0.02	0.04
30	2.07	0.14	0.25	0.79	0.02	0.04
31	2.09	0.14	0.25	0.79	0.02	0.04
32	2.10	0.14	0.25	0.80	0.02	0.04
33	2.11	0.14	0.25	0.80	0.02	0.04
34	2.11	0.14	0.25	0.79	0.02	0.04
35	2.10	0.14	0.25	0.79	0.02	0.04
36	2.17	0.13	0.25	0.81	0.02	0.04
37	2.24	0.14	0.26	0.83	0.02	0.04
38	2.31	0.15	0.26	0.84	0.03	0.04
39	2.40	0.15	0.28	0.86	0.03	0.04
40	2.46	0.15	0.28	0.88	0.03	0.04
41	2.53	0.17	0.29	0.88	0.03	0.04
42	2.59	0.17	0.30	0.89	0.03	0.04
43	2.64	0.17	0.30	0.89	0.03	0.04
44	2.72	0.18	0.31	0.92	0.03	0.04
45	2.77	0.18	0.32	0.92	0.03	0.04
46	2.85	0.18	0.32	0.94	0.03	0.04
47	2.91	0.18	0.33	0.96	0.03	0.04
48	2.99	0.19	0.34	0.99	0.03	0.05
49	3.06	0.19	0.36	1.01	0.03	0.05
50	3.14	0.20	0.36	1.04	0.03	0.05
51	3.23	0.21	0.38	1.06	0.03	0.05
52	3.32	0.22	0.38	1.10	0.03	0.05
53	3.46	0.22	0.40	1.12	0.03	0.06
54	3.64	0.23	0.42	1.16	0.03	0.06
55	3.83	0.24	0.44	1.18	0.03	0.06
56	4.16	0.28	0.48	1.24	0.04	0.06
57	4.36	0.28	0.50	1.32	0.04	0.07
58	4.54	0.30	0.52	1.40	0.04	0.07
59	4.82	0.30	0.53	1.50	0.06	0.08
60	4.72	0.29	0.52	1.61	0.06	0.11
61	4.64	0.28	0.51	1.59	0.06	0.09
62	4.84	0.31	0.55	1.59	0.05	0.10
63	4.96	0.32	0.55	1.56	0.06	0.10
64	4.86	0.31	0.55	1.52	0.06	0.09

Principal Life Insurance Company
2014 Pricing

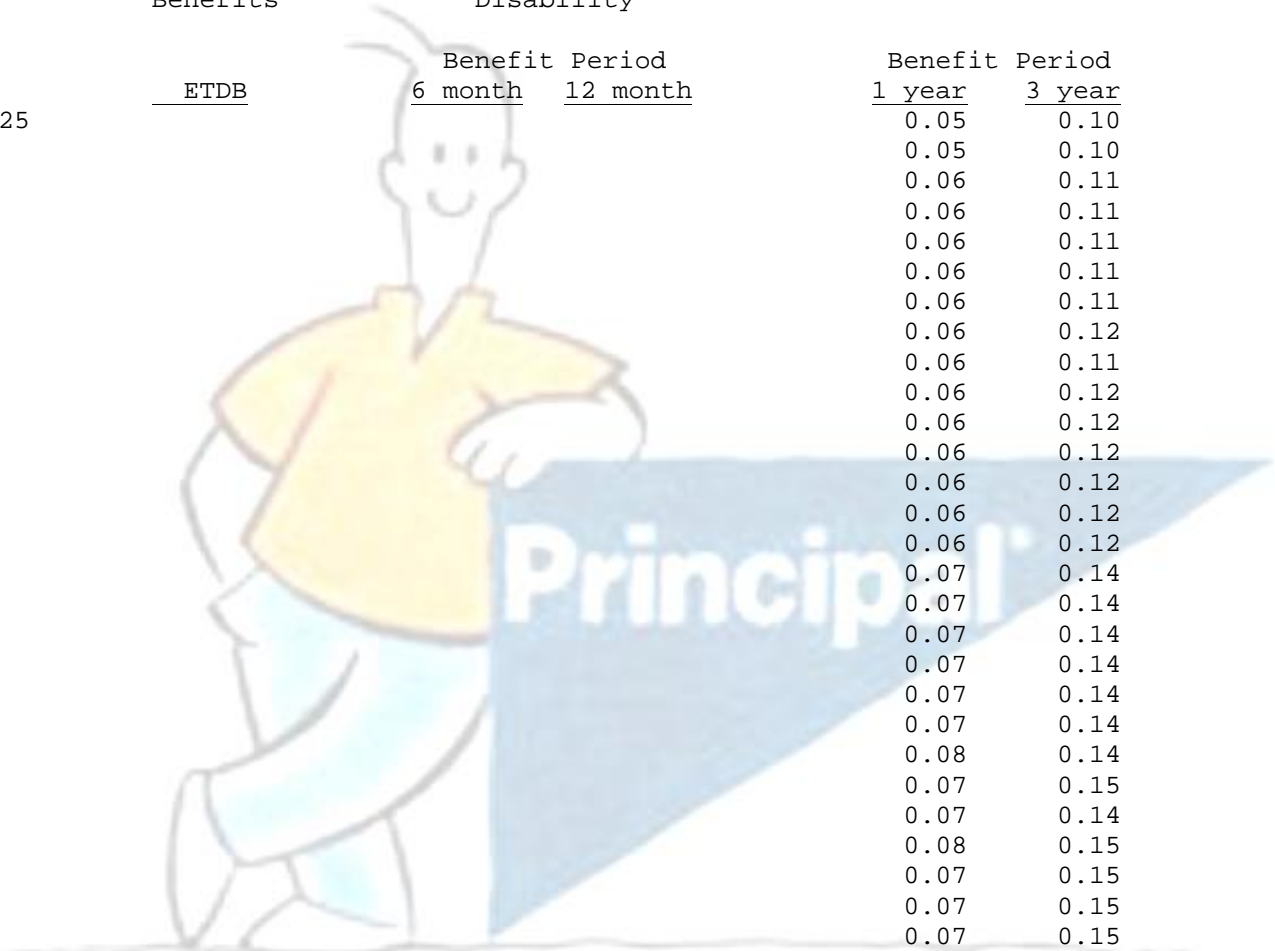
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Regular Occupation Rider forms HH757 & HH710
Occupation Class: 3A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.05	0.10
26				0.05	0.10
27				0.06	0.11
28				0.06	0.11
29				0.06	0.11
30				0.06	0.11
31				0.06	0.11
32				0.06	0.12
33				0.06	0.11
34				0.06	0.12
35				0.06	0.12
36				0.06	0.12
37				0.06	0.12
38				0.06	0.12
39				0.06	0.12
40				0.07	0.14
41				0.07	0.14
42				0.07	0.14
43				0.07	0.14
44				0.07	0.14
45				0.07	0.14
46				0.08	0.14
47				0.07	0.15
48				0.07	0.14
49				0.08	0.15
50				0.07	0.15
51				0.07	0.15
52				0.07	0.15
53				0.07	0.14
54				0.07	0.14
55				0.07	0.14
56				0.07	0.14
57				0.07	0.14
58				0.07	0.14
59				0.07	0.14
60				0.07	0.14
61				0.07	0.14
62				0.07	0.14
63				0.07	0.13
64				0.07	0.13



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70

Occupation Class: 3A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	4.02	3.89	3.67	1.10	2.34
26	4.13	4.00	3.77	1.11	2.33
27	4.24	4.11	3.87	1.12	2.33
28	4.35	4.21	3.98	1.12	2.33
29	4.46	4.33	4.09	1.12	2.32
30	4.58	4.43	4.19	1.13	2.31
31	4.81	4.66	4.40	1.16	2.37
32	5.05	4.89	4.62	1.17	2.40
33	5.28	5.11	4.84	1.20	2.45
34	5.52	5.35	5.04	1.23	2.50
35	5.75	5.58	5.26	1.26	2.55
36	6.08	5.89	5.57	1.29	2.61
37	6.42	6.21	5.86	1.34	2.69
38	6.75	6.53	6.16	1.38	2.75
39	7.07	6.85	6.46	1.42	2.82
40	7.41	7.17	6.76	1.46	2.88
41	7.82	7.56	7.12	1.49	2.94
42	8.21	7.94	7.49	1.51	2.98
43	8.61	8.33	7.85	1.55	3.03
44	9.02	8.73	8.21	1.58	3.07
45	9.43	9.11	8.58	1.61	3.12
46	9.87	9.54	8.96	1.63	3.13
47	10.33	9.96	9.36	1.63	3.12
48	10.77	10.38	9.75	1.63	3.12
49	11.22	10.81	10.13	1.63	3.12
50	11.67	11.24	10.52	1.65	3.13
51	12.11	11.64	10.86	1.61	3.06
52	12.54	12.04	11.21	1.59	2.99
53	12.98	12.45	11.56	1.56	2.92
54	13.42	12.84	11.90	1.54	2.86
55	13.85	13.25	12.25	1.51	2.79
56	14.27	13.61	12.52	1.44	2.67
57	14.68	13.97	12.80	1.36	2.51
58	15.10	14.33	13.07	1.29	2.35
59	15.52	14.69	13.34	1.20	2.20
60	15.93	15.05	13.61	1.13	2.04
61	15.52	14.63	13.22	1.04	1.89
62	15.12	14.22	12.82	0.88	1.59
63	14.70	13.81	12.43	0.72	1.29
64	14.86	13.95	12.55	0.73	1.31

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: 3A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.86	3.73	3.52	1.03	2.16
26	3.97	3.84	3.61	1.04	2.15
27	4.06	3.94	3.71	1.03	2.14
28	4.17	4.03	3.80	1.03	2.12
29	4.27	4.13	3.89	1.03	2.12
30	4.37	4.23	3.98	1.03	2.11
31	4.59	4.44	4.18	1.05	2.13
32	4.81	4.66	4.38	1.07	2.17
33	5.03	4.86	4.58	1.09	2.20
34	5.25	5.07	4.78	1.11	2.23
35	5.47	5.29	4.98	1.13	2.26
36	5.77	5.58	5.26	1.16	2.31
37	6.08	5.88	5.53	1.19	2.37
38	6.38	6.17	5.80	1.22	2.42
39	6.69	6.47	6.07	1.26	2.47
40	6.99	6.76	6.35	1.28	2.52
41	7.35	7.09	6.67	1.30	2.55
42	7.71	7.45	7.00	1.32	2.57
43	8.08	7.80	7.32	1.33	2.61
44	8.44	8.14	7.64	1.36	2.63
45	8.80	8.48	7.96	1.38	2.67
46	9.17	8.84	8.28	1.37	2.64
47	9.55	9.19	8.59	1.37	2.61
48	9.92	9.55	8.92	1.36	2.58
49	10.31	9.90	9.23	1.36	2.55
50	10.68	10.26	9.55	1.36	2.53
51	10.95	10.51	9.74	1.30	2.41
52	11.23	10.75	9.93	1.24	2.29
53	11.51	10.99	10.12	1.17	2.16
54	11.79	11.23	10.32	1.12	2.04
55	12.06	11.49	10.51	1.06	1.92
56	12.10	11.46	10.42	0.96	1.75
57	12.13	11.44	10.33	0.87	1.59
58	12.16	11.43	10.25	0.79	1.42
59	12.19	11.41	10.16	0.70	1.26
60	12.22	11.40	10.07	0.61	1.10
61	11.65	10.93	9.81	0.53	0.94
62	11.07	10.48	9.54	0.43	0.79
63	10.49	10.02	9.28	0.34	0.64
64	10.60	10.12	9.38	0.35	0.65

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65

Occupation Class: 3A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.75	3.62	3.41	0.99	2.05
26	3.84	3.72	3.50	0.97	2.03
27	3.93	3.81	3.58	0.98	2.02
28	4.03	3.89	3.66	0.97	2.00
29	4.12	3.99	3.75	0.97	1.98
30	4.21	4.07	3.83	0.97	1.96
31	4.41	4.27	4.02	0.98	1.99
32	4.62	4.47	4.20	1.00	2.01
33	4.83	4.67	4.39	1.01	2.03
34	5.03	4.87	4.58	1.02	2.05
35	5.23	5.06	4.76	1.05	2.10
36	5.52	5.34	5.02	1.07	2.13
37	5.80	5.62	5.28	1.10	2.17
38	6.09	5.89	5.53	1.12	2.22
39	6.38	6.17	5.79	1.15	2.26
40	6.67	6.45	6.05	1.18	2.30
41	7.00	6.76	6.34	1.19	2.32
42	7.32	7.07	6.64	1.20	2.34
43	7.66	7.39	6.93	1.22	2.36
44	7.99	7.70	7.22	1.23	2.37
45	8.32	8.01	7.51	1.25	2.39
46	8.64	8.32	7.77	1.23	2.34
47	8.96	8.62	8.05	1.20	2.27
48	9.28	8.91	8.31	1.18	2.22
49	9.60	9.21	8.57	1.15	2.16
50	9.92	9.51	8.83	1.14	2.11
51	10.06	9.62	8.90	1.06	1.97
52	10.21	9.73	8.96	1.00	1.84
53	10.36	9.85	9.02	0.92	1.69
54	10.50	9.95	9.09	0.86	1.56
55	10.64	10.07	9.15	0.80	1.42
56	10.42	9.82	8.88	0.70	1.26
57	10.21	9.56	8.61	0.61	1.10
58	9.99	9.31	8.34	0.53	0.94
59	9.77	9.05	8.07	0.44	0.79
60	9.56	8.80	7.80	0.35	0.62
61	9.37	8.77	8.00	0.33	0.59
62	9.18	8.75	8.19	0.31	0.56
63	8.99	8.72	8.40	0.28	0.52
64	9.08	8.81	8.48	0.29	0.53

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: 3A

Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.45	2.34	2.19	0.15	0.26
26	2.51	2.39	2.24	0.16	0.28
27	2.56	2.45	2.29	0.16	0.28
28	2.61	2.51	2.35	0.17	0.30
29	2.67	2.56	2.40	0.17	0.30
30	2.73	2.62	2.46	0.17	0.30
31	2.85	2.74	2.58	0.18	0.32
32	2.99	2.87	2.70	0.18	0.33
33	3.11	2.99	2.83	0.19	0.34
34	3.24	3.12	2.94	0.21	0.36
35	3.37	3.24	3.06	0.21	0.38
36	3.55	3.42	3.24	0.22	0.40
37	3.73	3.60	3.40	0.24	0.42
38	3.92	3.77	3.57	0.24	0.44
39	4.10	3.95	3.74	0.26	0.46
40	4.28	4.12	3.92	0.26	0.48
41	4.52	4.36	4.14	0.28	0.50
42	4.77	4.60	4.36	0.29	0.52
43	5.00	4.83	4.59	0.30	0.55
44	5.24	5.06	4.80	0.33	0.58
45	5.49	5.30	5.03	0.34	0.60
46	5.80	5.59	5.31	0.36	0.64
47	6.09	5.89	5.59	0.37	0.67
48	6.40	6.18	5.87	0.40	0.71
49	6.71	6.47	6.15	0.42	0.74
50	7.01	6.76	6.43	0.43	0.78
51	7.32	7.07	6.69	0.45	0.80
52	7.64	7.36	6.96	0.46	0.82
53	7.95	7.66	7.23	0.47	0.84
54	8.27	7.96	7.49	0.49	0.87
55	8.58	8.26	7.76	0.50	0.88
56	8.77	8.37	7.76	0.47	0.84
57	8.97	8.48	7.77	0.44	0.78
58	9.17	8.59	7.78	0.41	0.73
59	9.37	8.70	7.79	0.38	0.68
60	9.56	8.80	7.80	0.35	0.62
61	9.37	8.77	8.00	0.33	0.59
62	9.18	8.75	8.19	0.31	0.56
63	8.99	8.72	8.40	0.28	0.52
64	9.08	8.81	8.48	0.29	0.53

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year

Occupation Class: 3A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.08	1.95			
26	2.10	1.98			
27	2.13	2.01			
28	2.16	2.04			
29	2.17	2.07			
30	2.20	2.10			
31	2.28	2.17			
32	2.35	2.26			
33	2.43	2.33			
34	2.52	2.41			
35	2.60	2.48			
36	2.71	2.59			
37	2.82	2.70			
38	2.92	2.81			
39	3.03	2.91			
40	3.14	3.02			
41	3.28	3.15			
42	3.41	3.30			
43	3.55	3.43			
44	3.69	3.57			
45	3.83	3.71			
46	4.00	3.87			
47	4.17	4.02			
48	4.33	4.19			
49	4.51	4.35			
50	4.67	4.52			
51	4.90	4.73			
52	5.12	4.96			
53	5.35	5.17			
54	5.57	5.39			
55	5.79	5.61			
56	6.17	5.98			
57	6.54	6.34			
58	6.92	6.69			
59	7.29	7.06			
60	7.66	7.43			
61	8.10	7.86			
62	8.54	8.29			
63	8.99	8.72			
64	9.08	8.81			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	1.29	0.75	0.51	0.47	0.42	0.11	0.22
26	1.31	0.77	0.53	0.48	0.43	0.11	0.22
27	1.32	0.79	0.53	0.48	0.43	0.11	0.22
28	1.34	0.80	0.54	0.49	0.44	0.11	0.22
29	1.35	0.81	0.54	0.49	0.45	0.11	0.22
30	1.36	0.82	0.55	0.50	0.45	0.10	0.20
31	1.37	0.84	0.56	0.51	0.47	0.10	0.20
32	1.38	0.85	0.57	0.53	0.48	0.10	0.20
33	1.38	0.86	0.59	0.53	0.48	0.10	0.20
34	1.37	0.88	0.59	0.54	0.49	0.10	0.19
35	1.36	0.88	0.60	0.54	0.49	0.10	0.19
36	1.39	0.89	0.62	0.56	0.50	0.10	0.19
37	1.43	0.92	0.63	0.57	0.53	0.11	0.20
38	1.47	0.94	0.65	0.59	0.54	0.11	0.20
39	1.49	0.95	0.67	0.61	0.55	0.11	0.20
40	1.49	0.97	0.68	0.62	0.56	0.10	0.19
41	1.69	1.11	0.78	0.70	0.64	0.12	0.22
42	1.90	1.23	0.87	0.79	0.72	0.13	0.24
43	2.10	1.36	0.97	0.88	0.80	0.14	0.26
44	2.29	1.48	1.07	0.97	0.88	0.14	0.27
45	2.48	1.61	1.17	1.06	0.96	0.16	0.28
46	2.65	1.73	1.28	1.16	1.04	0.16	0.29
47	2.81	1.86	1.38	1.25	1.13	0.16	0.30
48	2.97	1.98	1.49	1.35	1.21	0.16	0.31
49	3.09	2.09	1.58	1.44	1.29	0.17	0.31
50	3.19	2.16	1.66	1.50	1.34	0.16	0.29
51	3.62	2.49	1.93	1.74	1.55	0.18	0.32
52	4.05	2.81	2.20	1.98	1.76	0.19	0.34
53	4.45	3.15	2.47	2.22	1.97	0.19	0.35
54	4.88	3.48	2.72	2.44	2.16	0.20	0.34
55	5.25	3.76	2.97	2.65	2.33	0.19	0.33
56	5.63	3.99	3.08	2.75	2.40	0.17	0.31
57	5.98	4.22	3.13	2.78	2.43	0.16	0.27
58	6.30	4.48	3.13	2.78	2.43	0.14	0.25
59	6.58	4.71	3.28	2.77	2.44	0.14	0.23
60	6.66	4.76	3.31	2.63	2.34	0.13	0.23
61	6.72	4.81	3.34	2.58	2.20	0.13	0.24
62	6.78	4.85	3.37	2.61	2.22	0.14	0.23
63	6.83	4.89	3.40	2.72	2.30	0.14	0.24
64	6.69	4.80	3.35	2.88	2.43	0.14	0.24

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 3A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.55	0.17	0.10	0.04	0.02
26	0.54	0.17	0.10	0.05	0.02
27	0.54	0.17	0.10	0.04	0.02
28	0.53	0.18	0.09	0.04	0.02
29	0.53	0.18	0.10	0.04	0.02
30	0.52	0.18	0.10	0.04	0.02
31	0.51	0.18	0.10	0.04	0.02
32	0.51	0.18	0.10	0.04	0.02
33	0.50	0.18	0.10	0.05	0.02
34	0.50	0.19	0.09	0.04	0.02
35	0.50	0.19	0.09	0.04	0.02
36	0.49	0.19	0.10	0.04	0.02
37	0.49	0.19	0.10	0.05	0.02
38	0.49	0.20	0.10	0.05	0.02
39	0.49	0.20	0.10	0.05	0.02
40	0.49	0.20	0.10	0.05	0.02
41	0.56	0.22	0.11	0.06	0.03
42	0.62	0.25	0.12	0.06	0.04
43	0.68	0.28	0.14	0.08	0.04
44	0.73	0.30	0.15	0.08	0.04
45	0.79	0.33	0.16	0.09	0.04
46	0.85	0.36	0.18	0.11	0.05
47	0.91	0.38	0.20	0.11	0.05
48	0.97	0.41	0.21	0.12	0.06
49	1.02	0.43	0.22	0.13	0.06
50	1.09	0.46	0.24	0.14	0.07
51	1.26	0.54	0.29	0.17	0.08
52	1.43	0.62	0.33	0.20	0.10
53	1.62	0.70	0.39	0.23	0.11
54	1.80	0.79	0.45	0.26	0.13
55	1.97	0.88	0.50	0.30	0.14
56	2.16	0.98	0.58	0.34	0.17
57	2.38	1.11	0.66	0.38	0.19
58	2.65	1.27	0.77	0.45	0.22
59	2.99	1.48	0.91	0.55	0.26
60	3.32	1.68	1.05	0.62	0.31
61	3.28	1.71	1.08	0.65	0.32
62	3.23	1.73	1.11	0.66	0.32
63	3.12	1.71	1.11	0.67	0.32
64	3.00	1.66	1.08	0.64	0.31

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 3A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.07	0.01	0.01	0.07	0.01	0.01
26	0.07	0.01	0.01	0.07	0.01	0.01
27	0.07	0.01	0.01	0.07	0.01	0.01
28	0.07	0.01	0.01	0.07	0.01	0.01
29	0.07	0.01	0.01	0.07	0.01	0.01
30	0.08	0.01	0.01	0.08	0.01	0.01
31	0.08	0.01	0.01	0.08	0.01	0.01
32	0.08	0.01	0.01	0.08	0.01	0.01
33	0.08	0.01	0.01	0.08	0.01	0.01
34	0.08	0.01	0.01	0.08	0.01	0.01
35	0.08	0.01	0.01	0.08	0.01	0.01
36	0.08	0.01	0.01	0.08	0.01	0.01
37	0.08	0.01	0.01	0.08	0.01	0.01
38	0.08	0.01	0.01	0.08	0.01	0.01
39	0.08	0.01	0.01	0.08	0.01	0.01
40	0.08	0.01	0.01	0.08	0.01	0.01
41	0.10	0.01	0.01	0.10	0.01	0.01
42	0.12	0.01	0.01	0.11	0.01	0.01
43	0.12	0.01	0.01	0.12	0.01	0.01
44	0.13	0.01	0.01	0.13	0.01	0.01
45	0.14	0.01	0.01	0.14	0.01	0.01
46	0.16	0.01	0.01	0.16	0.01	0.01
47	0.18	0.01	0.01	0.17	0.01	0.01
48	0.19	0.01	0.01	0.19	0.01	0.01
49	0.21	0.01	0.01	0.21	0.01	0.01
50	0.23	0.01	0.01	0.23	0.01	0.01
51	0.27	0.01	0.02	0.26	0.01	0.02
52	0.32	0.01	0.02	0.32	0.01	0.02
53	0.38	0.01	0.02	0.36	0.01	0.02
54	0.44	0.01	0.02	0.42	0.01	0.02
55	0.52	0.01	0.03	0.47	0.01	0.03
56	0.62	0.02	0.03	0.54	0.02	0.03
57	0.70	0.02	0.04	0.61	0.02	0.03
58	0.81	0.02	0.04	0.70	0.02	0.03
59	0.96	0.04	0.05	0.81	0.03	0.04
60	1.06	0.04	0.07	0.90	0.03	0.06
61	1.10	0.05	0.07	0.91	0.04	0.06
62	1.22	0.04	0.09	0.93	0.03	0.06
63	1.29	0.06	0.09	0.94	0.04	0.06
64	1.25	0.05	0.08	0.92	0.04	0.06

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 2 YR Transitional Occupation Rider form HH771
Occupation Class: 3A Unisex non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.01
39				0.01	0.01
40				0.01	0.01
41				0.01	0.01
42				0.01	0.01
43				0.01	0.02
44				0.01	0.02
45				0.01	0.02
46				0.01	0.02
47				0.01	0.02
48				0.01	0.02
49				0.01	0.03
50				0.01	0.03
51				0.02	0.03
52				0.02	0.04
53				0.02	0.05
54				0.03	0.05
55				0.02	0.06
56				0.03	0.06
57				0.03	0.07
58				0.04	0.07
59				0.04	0.08
60				0.03	0.08
61				0.04	0.08
62				0.05	0.08
63				0.04	0.08
64				0.04	0.08

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	2.01	1.17	0.80	0.72	0.66	0.16	0.34
26	2.04	1.20	0.81	0.74	0.67	0.17	0.34
27	2.06	1.23	0.82	0.75	0.68	0.17	0.33
28	2.09	1.26	0.84	0.76	0.69	0.17	0.33
29	2.11	1.27	0.85	0.78	0.71	0.17	0.33
30	2.13	1.29	0.86	0.79	0.72	0.16	0.31
31	2.15	1.31	0.88	0.80	0.73	0.16	0.31
32	2.16	1.34	0.90	0.81	0.74	0.16	0.31
33	2.16	1.35	0.91	0.82	0.75	0.16	0.31
34	2.14	1.37	0.92	0.84	0.76	0.16	0.31
35	2.13	1.37	0.93	0.85	0.78	0.16	0.30
36	2.18	1.41	0.96	0.87	0.79	0.16	0.31
37	2.23	1.44	0.98	0.90	0.81	0.17	0.31
38	2.29	1.47	1.02	0.92	0.84	0.17	0.31
39	2.33	1.49	1.04	0.94	0.86	0.17	0.31
40	2.34	1.51	1.06	0.97	0.87	0.16	0.31
41	2.59	1.69	1.18	1.07	0.97	0.18	0.33
42	2.85	1.85	1.30	1.18	1.07	0.19	0.35
43	3.10	2.01	1.43	1.30	1.18	0.20	0.37
44	3.35	2.16	1.56	1.42	1.28	0.21	0.40
45	3.58	2.32	1.69	1.53	1.38	0.22	0.41
46	3.79	2.48	1.82	1.66	1.50	0.22	0.42
47	3.98	2.64	1.96	1.78	1.60	0.23	0.43
48	4.17	2.78	2.09	1.90	1.71	0.23	0.44
49	4.31	2.92	2.22	2.00	1.80	0.24	0.44
50	4.43	2.99	2.30	2.07	1.86	0.22	0.41
51	4.75	3.27	2.53	2.28	2.04	0.23	0.42
52	5.06	3.51	2.76	2.47	2.20	0.23	0.43
53	5.36	3.79	2.97	2.67	2.37	0.23	0.42
54	5.70	4.06	3.18	2.85	2.52	0.23	0.41
55	5.98	4.27	3.37	3.01	2.65	0.22	0.38
56	6.25	4.43	3.43	3.05	2.67	0.19	0.35
57	6.52	4.60	3.41	3.03	2.65	0.17	0.30
58	6.74	4.80	3.36	2.98	2.60	0.15	0.27
59	6.95	4.97	3.46	2.93	2.58	0.14	0.25
60	7.20	5.15	3.58	2.84	2.53	0.14	0.25
61	7.08	5.06	3.52	2.72	2.32	0.14	0.25
62	6.95	4.97	3.46	2.68	2.28	0.14	0.24
63	6.83	4.89	3.40	2.72	2.30	0.14	0.24
64	6.69	4.80	3.35	2.88	2.43	0.14	0.24

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Benefit Period: to 365 day

Occupation Class: 3A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	0.86	0.27	0.14	0.07	0.03
26	0.85	0.27	0.15	0.08	0.04
27	0.84	0.28	0.15	0.08	0.04
28	0.82	0.29	0.15	0.08	0.04
29	0.82	0.29	0.15	0.08	0.04
30	0.81	0.29	0.15	0.08	0.04
31	0.80	0.30	0.15	0.08	0.04
32	0.80	0.29	0.15	0.08	0.04
33	0.79	0.29	0.15	0.08	0.04
34	0.78	0.29	0.15	0.08	0.04
35	0.78	0.29	0.15	0.08	0.04
36	0.78	0.30	0.15	0.08	0.04
37	0.77	0.30	0.15	0.08	0.04
38	0.77	0.30	0.16	0.09	0.04
39	0.77	0.30	0.16	0.09	0.04
40	0.77	0.30	0.16	0.09	0.04
41	0.84	0.34	0.17	0.10	0.04
42	0.92	0.38	0.19	0.11	0.05
43	0.99	0.41	0.20	0.11	0.05
44	1.07	0.45	0.22	0.12	0.06
45	1.14	0.48	0.23	0.13	0.06
46	1.21	0.51	0.26	0.15	0.07
47	1.28	0.54	0.27	0.16	0.07
48	1.36	0.58	0.29	0.17	0.09
49	1.43	0.61	0.32	0.18	0.09
50	1.50	0.64	0.34	0.20	0.10
51	1.64	0.71	0.38	0.22	0.10
52	1.79	0.77	0.42	0.24	0.12
53	1.94	0.85	0.47	0.28	0.13
54	2.11	0.92	0.52	0.30	0.15
55	2.24	1.00	0.57	0.34	0.16
56	2.40	1.09	0.64	0.38	0.18
57	2.60	1.21	0.73	0.42	0.21
58	2.83	1.36	0.83	0.49	0.24
59	3.16	1.56	0.96	0.58	0.28
60	3.59	1.82	1.13	0.67	0.33
61	3.46	1.80	1.14	0.68	0.33
62	3.31	1.78	1.14	0.68	0.33
63	3.12	1.71	1.11	0.67	0.32
64	3.00	1.66	1.08	0.64	0.31

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771

Elimination Period: 365 day

Occupation Class: 3A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.28	0.02	0.03	0.11	0.01	0.01
26	0.29	0.02	0.03	0.11	0.01	0.01
27	0.30	0.02	0.03	0.11	0.01	0.01
28	0.30	0.02	0.03	0.11	0.01	0.01
29	0.31	0.02	0.04	0.11	0.01	0.01
30	0.31	0.02	0.04	0.11	0.01	0.01
31	0.31	0.02	0.04	0.11	0.01	0.01
32	0.31	0.02	0.04	0.11	0.01	0.01
33	0.31	0.02	0.04	0.12	0.01	0.01
34	0.32	0.02	0.04	0.11	0.01	0.01
35	0.32	0.02	0.04	0.11	0.01	0.01
36	0.32	0.02	0.04	0.12	0.01	0.01
37	0.33	0.02	0.04	0.12	0.01	0.01
38	0.34	0.02	0.04	0.12	0.01	0.01
39	0.36	0.02	0.04	0.13	0.01	0.01
40	0.37	0.02	0.04	0.13	0.01	0.01
41	0.41	0.03	0.05	0.14	0.01	0.01
42	0.47	0.03	0.06	0.16	0.01	0.01
43	0.51	0.03	0.06	0.17	0.01	0.01
44	0.57	0.04	0.07	0.19	0.01	0.01
45	0.62	0.04	0.07	0.21	0.01	0.01
46	0.68	0.04	0.08	0.23	0.01	0.01
47	0.74	0.05	0.09	0.24	0.01	0.01
48	0.81	0.05	0.10	0.27	0.01	0.02
49	0.87	0.06	0.10	0.29	0.01	0.02
50	0.94	0.06	0.11	0.31	0.01	0.02
51	1.07	0.07	0.12	0.35	0.01	0.02
52	1.20	0.08	0.14	0.39	0.01	0.02
53	1.35	0.09	0.15	0.43	0.01	0.03
54	1.53	0.10	0.18	0.48	0.01	0.03
55	1.72	0.11	0.19	0.54	0.02	0.03
56	1.99	0.13	0.23	0.60	0.02	0.03
57	2.23	0.14	0.26	0.67	0.02	0.03
58	2.45	0.16	0.29	0.75	0.02	0.04
59	2.74	0.17	0.30	0.86	0.03	0.05
60	2.84	0.17	0.32	0.97	0.03	0.06
61	2.78	0.17	0.30	0.96	0.04	0.06
62	2.90	0.19	0.32	0.95	0.03	0.06
63	2.98	0.20	0.32	0.94	0.04	0.06
64	2.91	0.18	0.33	0.92	0.04	0.06

Principal Life Insurance Company
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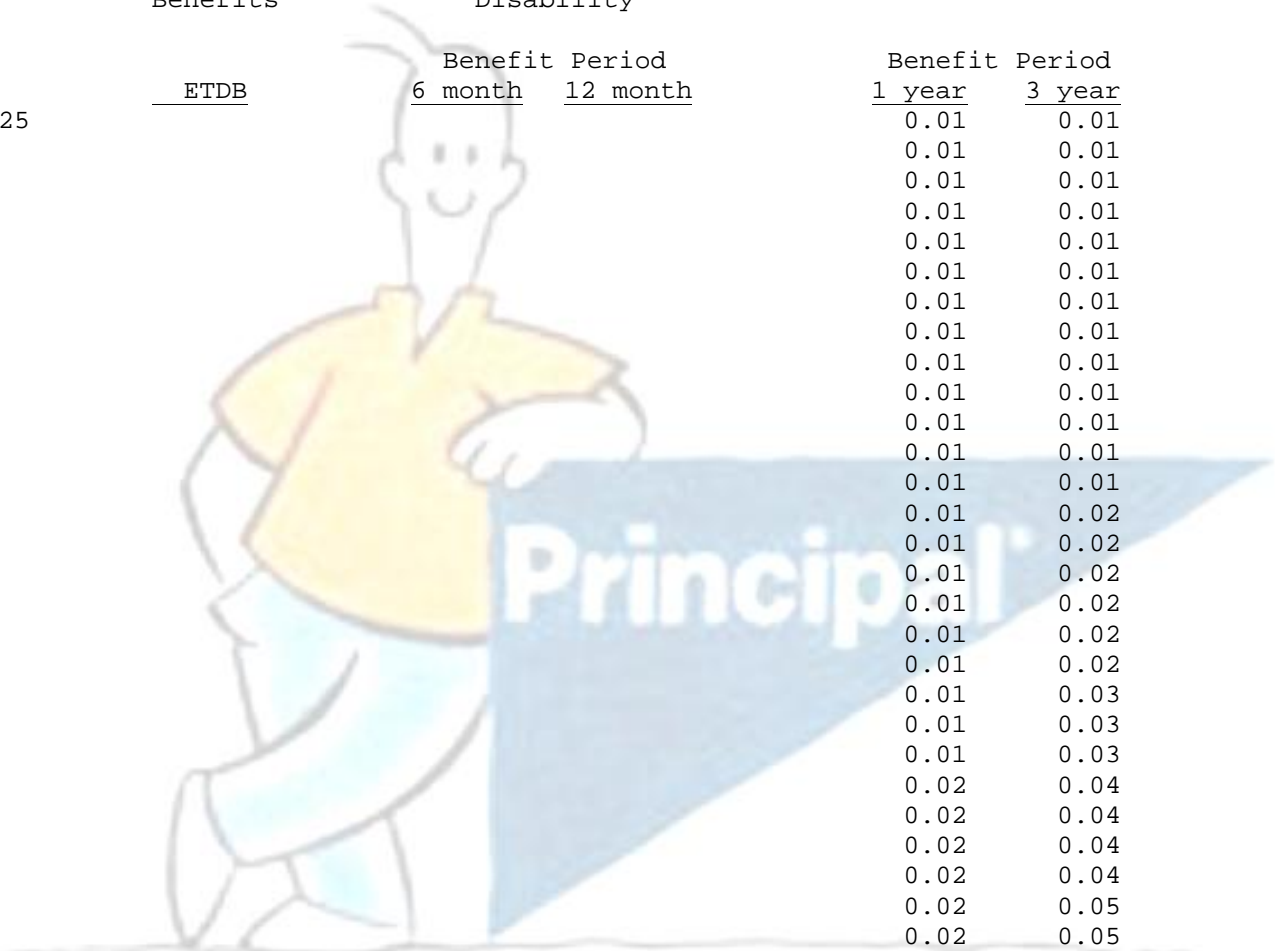
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for 5 YR Transitional Occupation Rider form HH771
Occupation Class: 3A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.01	0.01
26				0.01	0.01
27				0.01	0.01
28				0.01	0.01
29				0.01	0.01
30				0.01	0.01
31				0.01	0.01
32				0.01	0.01
33				0.01	0.01
34				0.01	0.01
35				0.01	0.01
36				0.01	0.01
37				0.01	0.01
38				0.01	0.02
39				0.01	0.02
40				0.01	0.02
41				0.01	0.02
42				0.01	0.02
43				0.01	0.02
44				0.01	0.03
45				0.01	0.03
46				0.01	0.03
47				0.02	0.04
48				0.02	0.04
49				0.02	0.04
50				0.02	0.04
51				0.02	0.05
52				0.02	0.05
53				0.02	0.06
54				0.03	0.06
55				0.03	0.06
56				0.03	0.07
57				0.04	0.07
58				0.04	0.08
59				0.04	0.08
60				0.04	0.08
61				0.05	0.08
62				0.05	0.08
63				0.04	0.08
64				0.04	0.08



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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 70

Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.41	4.97	3.48	3.17	2.89	0.77	1.56
26	8.56	5.12	3.55	3.24	2.95	0.79	1.60
27	8.70	5.26	3.61	3.31	3.01	0.80	1.61
28	8.82	5.39	3.68	3.36	3.07	0.80	1.61
29	8.94	5.51	3.74	3.43	3.13	0.80	1.60
30	9.06	5.64	3.85	3.53	3.21	0.80	1.59
31	9.06	5.74	3.93	3.60	3.29	0.80	1.57
32	9.04	5.82	4.00	3.67	3.35	0.79	1.55
33	9.01	5.91	4.07	3.74	3.42	0.79	1.55
34	8.97	5.98	4.16	3.81	3.49	0.78	1.54
35	8.91	6.02	4.24	3.90	3.56	0.78	1.53
36	9.16	6.18	4.36	3.99	3.66	0.80	1.57
37	9.41	6.34	4.49	4.11	3.75	0.82	1.60
38	9.66	6.50	4.65	4.25	3.88	0.84	1.63
39	9.89	6.65	4.78	4.37	3.98	0.85	1.64
40	10.12	6.81	4.95	4.51	4.12	0.85	1.64
41	10.32	6.95	5.07	4.63	4.23	0.84	1.64
42	10.51	7.09	5.17	4.73	4.33	0.84	1.63
43	10.69	7.22	5.28	4.82	4.41	0.84	1.61
44	10.84	7.34	5.38	4.92	4.49	0.83	1.59
45	10.93	7.42	5.48	5.02	4.57	0.82	1.57
46	11.02	7.51	5.61	5.12	4.68	0.81	1.56
47	11.11	7.61	5.74	5.24	4.77	0.81	1.53
48	11.18	7.70	5.87	5.35	4.87	0.79	1.50
49	11.22	7.78	5.98	5.45	4.96	0.79	1.47
50	11.10	7.77	6.04	5.50	4.99	0.76	1.43
51	11.12	7.83	6.14	5.59	5.06	0.75	1.40
52	11.12	7.90	6.25	5.69	5.14	0.74	1.38
53	11.12	7.98	6.36	5.78	5.22	0.73	1.35
54	11.11	8.08	6.48	5.88	5.30	0.72	1.32
55	11.11	8.17	6.61	5.98	5.38	0.71	1.29
56	11.09	8.13	6.62	5.99	5.36	0.70	1.27
57	10.95	8.01	6.55	5.90	5.25	0.66	1.21
58	10.62	7.87	6.38	5.69	5.10	0.63	1.14
59	10.28	7.72	6.20	5.47	4.94	0.60	1.09
60	9.94	7.56	6.02	5.26	4.79	0.56	1.02
61	9.60	7.37	5.83	5.06	4.62	0.53	0.96
62	9.24	7.14	5.60	4.80	4.40	0.50	0.91
63	8.54	6.60	5.16	4.41	4.03	0.46	0.83
64	7.80	6.05	4.72	4.03	3.67	0.41	0.74

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HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 67

Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.20	4.80	3.31	3.01	2.74	0.71	1.43
26	8.33	4.94	3.38	3.07	2.78	0.72	1.46
27	8.46	5.06	3.43	3.13	2.84	0.73	1.46
28	8.57	5.19	3.49	3.18	2.89	0.73	1.46
29	8.67	5.27	3.55	3.24	2.94	0.73	1.45
30	8.76	5.38	3.63	3.31	3.01	0.71	1.41
31	8.84	5.46	3.70	3.36	3.06	0.71	1.40
32	8.84	5.54	3.75	3.43	3.12	0.71	1.37
33	8.80	5.63	3.82	3.49	3.17	0.69	1.36
34	8.74	5.68	3.90	3.55	3.23	0.69	1.35
35	8.68	5.72	3.96	3.61	3.27	0.68	1.34
36	8.92	5.86	4.06	3.70	3.37	0.71	1.36
37	9.15	6.00	4.18	3.81	3.47	0.72	1.39
38	9.37	6.14	4.30	3.92	3.56	0.73	1.41
39	9.59	6.27	4.43	4.03	3.68	0.73	1.42
40	9.78	6.38	4.55	4.15	3.77	0.72	1.40
41	9.89	6.49	4.63	4.22	3.83	0.73	1.39
42	9.98	6.60	4.70	4.28	3.89	0.72	1.37
43	10.06	6.64	4.77	4.34	3.94	0.70	1.36
44	10.11	6.68	4.84	4.40	3.99	0.70	1.32
45	10.16	6.71	4.92	4.47	4.05	0.68	1.29
46	10.20	6.75	5.00	4.54	4.11	0.66	1.25
47	10.22	6.79	5.08	4.61	4.17	0.64	1.21
48	10.18	6.83	5.16	4.68	4.22	0.63	1.17
49	10.07	6.83	5.22	4.73	4.26	0.61	1.12
50	9.80	6.73	5.20	4.70	4.22	0.57	1.06
51	9.68	6.72	5.23	4.73	4.23	0.55	1.01
52	9.57	6.71	5.27	4.76	4.24	0.53	0.97
53	9.46	6.69	5.30	4.77	4.25	0.51	0.92
54	9.34	6.66	5.32	4.78	4.24	0.48	0.87
55	9.16	6.63	5.33	4.79	4.22	0.44	0.80
56	8.91	6.48	5.16	4.63	4.04	0.39	0.72
57	8.65	6.36	4.99	4.38	3.81	0.37	0.66
58	8.53	6.30	4.81	4.11	3.55	0.33	0.61
59	8.40	6.24	4.64	3.93	3.42	0.31	0.56
60	8.13	6.07	4.50	3.75	3.28	0.28	0.50
61	7.76	5.80	4.29	3.54	3.12	0.25	0.45
62	7.43	5.54	4.11	3.36	2.97	0.23	0.42
63	7.11	5.30	3.91	3.20	2.83	0.22	0.40
64	6.78	5.05	3.72	3.04	2.69	0.21	0.38

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HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section

Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771

Transitional Occupation Benefit Period: to age 65

Occupation Class: 3A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	8.04	4.67	3.20	2.89	2.63	0.66	1.34
26	8.16	4.80	3.25	2.95	2.68	0.67	1.37
27	8.26	4.92	3.31	3.00	2.71	0.67	1.35
28	8.37	5.01	3.36	3.05	2.77	0.67	1.34
29	8.46	5.09	3.39	3.10	2.81	0.66	1.31
30	8.52	5.17	3.47	3.15	2.87	0.63	1.27
31	8.59	5.26	3.53	3.20	2.92	0.63	1.25
32	8.64	5.33	3.57	3.25	2.95	0.63	1.24
33	8.63	5.40	3.63	3.31	3.00	0.63	1.24
34	8.57	5.46	3.69	3.36	3.05	0.63	1.22
35	8.51	5.48	3.74	3.39	3.10	0.62	1.21
36	8.72	5.61	3.85	3.49	3.17	0.63	1.22
37	8.94	5.74	3.94	3.58	3.25	0.65	1.24
38	9.15	5.86	4.05	3.68	3.33	0.66	1.25
39	9.31	5.97	4.17	3.78	3.43	0.66	1.27
40	9.34	6.06	4.24	3.86	3.50	0.63	1.23
41	9.43	6.15	4.30	3.91	3.55	0.63	1.22
42	9.50	6.17	4.35	3.95	3.59	0.62	1.19
43	9.54	6.18	4.40	4.00	3.63	0.61	1.16
44	9.56	6.19	4.45	4.05	3.66	0.60	1.13
45	9.55	6.19	4.50	4.08	3.69	0.59	1.10
46	9.47	6.20	4.56	4.14	3.74	0.56	1.06
47	9.38	6.20	4.61	4.18	3.77	0.54	1.01
48	9.26	6.17	4.65	4.21	3.79	0.52	0.97
49	9.07	6.14	4.67	4.22	3.79	0.50	0.92
50	8.86	5.99	4.61	4.15	3.72	0.45	0.83
51	8.64	5.94	4.60	4.14	3.70	0.42	0.77
52	8.44	5.86	4.59	4.13	3.67	0.39	0.71
53	8.24	5.83	4.57	4.11	3.64	0.36	0.64
54	8.14	5.80	4.54	4.07	3.59	0.32	0.58
55	7.96	5.70	4.50	4.02	3.53	0.29	0.51
56	7.82	5.54	4.28	3.82	3.34	0.24	0.43
57	7.66	5.42	4.01	3.56	3.12	0.20	0.35
58	7.50	5.33	3.73	3.32	2.90	0.17	0.30
59	7.31	5.23	3.64	3.08	2.71	0.15	0.26
60	7.20	5.15	3.58	2.84	2.53	0.14	0.25
61	7.08	5.06	3.52	2.72	2.32	0.14	0.25
62	6.95	4.97	3.46	2.68	2.28	0.14	0.24
63	6.83	4.89	3.40	2.72	2.30	0.14	0.24
64	6.68	4.80	3.35	2.88	2.43	0.14	0.24

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Benefit Period: to 365 day
Occupation Class: 3A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	3.42	1.06	0.57	0.29	0.13
26	3.38	1.08	0.58	0.30	0.13
27	3.35	1.11	0.59	0.30	0.14
28	3.31	1.12	0.59	0.31	0.14
29	3.28	1.14	0.60	0.31	0.14
30	3.25	1.15	0.61	0.32	0.14
31	3.21	1.16	0.61	0.32	0.14
32	3.19	1.16	0.60	0.32	0.15
33	3.17	1.15	0.60	0.32	0.15
34	3.13	1.15	0.60	0.32	0.14
35	3.11	1.15	0.60	0.32	0.14
36	3.12	1.18	0.61	0.32	0.15
37	3.10	1.20	0.61	0.33	0.15
38	3.10	1.22	0.62	0.34	0.16
39	3.10	1.23	0.63	0.34	0.16
40	3.09	1.24	0.63	0.34	0.16
41	3.09	1.24	0.63	0.34	0.16
42	3.08	1.25	0.62	0.34	0.17
43	3.06	1.26	0.63	0.34	0.17
44	3.06	1.27	0.62	0.34	0.16
45	3.04	1.28	0.62	0.34	0.17
46	3.04	1.27	0.64	0.36	0.18
47	3.03	1.28	0.64	0.37	0.18
48	3.03	1.28	0.65	0.37	0.18
49	3.01	1.28	0.66	0.38	0.18
50	3.01	1.28	0.68	0.39	0.18
51	2.99	1.28	0.68	0.39	0.19
52	2.98	1.29	0.70	0.41	0.20
53	2.99	1.30	0.72	0.43	0.20
54	3.01	1.32	0.74	0.43	0.21
55	2.99	1.32	0.76	0.44	0.21
56	3.01	1.37	0.80	0.47	0.23
57	3.06	1.42	0.85	0.50	0.24
58	3.15	1.51	0.92	0.54	0.26
59	3.32	1.64	1.01	0.61	0.29
60	3.59	1.82	1.13	0.67	0.33
61	3.46	1.80	1.14	0.68	0.33
62	3.31	1.78	1.14	0.68	0.33
63	3.12	1.71	1.11	0.67	0.32
64	3.00	1.66	1.08	0.64	0.31

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Elimination Period: 365 day
Occupation Class: 3A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.11	0.08	0.12	0.44	0.01	0.02
26	1.14	0.08	0.13	0.45	0.01	0.02
27	1.17	0.08	0.13	0.45	0.01	0.02
28	1.19	0.08	0.13	0.46	0.01	0.02
29	1.23	0.08	0.13	0.46	0.01	0.02
30	1.24	0.08	0.14	0.47	0.01	0.02
31	1.25	0.08	0.14	0.47	0.01	0.02
32	1.27	0.08	0.14	0.48	0.01	0.02
33	1.27	0.08	0.14	0.48	0.01	0.02
34	1.26	0.08	0.14	0.47	0.01	0.02
35	1.26	0.08	0.14	0.47	0.01	0.02
36	1.30	0.08	0.15	0.49	0.01	0.02
37	1.35	0.08	0.16	0.50	0.01	0.02
38	1.38	0.09	0.16	0.50	0.02	0.02
39	1.43	0.09	0.17	0.52	0.02	0.02
40	1.48	0.09	0.17	0.52	0.02	0.02
41	1.51	0.10	0.17	0.53	0.02	0.02
42	1.55	0.10	0.18	0.53	0.02	0.02
43	1.58	0.10	0.18	0.53	0.02	0.02
44	1.63	0.11	0.18	0.55	0.02	0.02
45	1.66	0.11	0.18	0.55	0.02	0.02
46	1.71	0.11	0.19	0.56	0.02	0.02
47	1.74	0.11	0.20	0.58	0.02	0.02
48	1.79	0.12	0.20	0.60	0.02	0.03
49	1.84	0.12	0.21	0.61	0.02	0.03
50	1.88	0.12	0.21	0.63	0.02	0.03
51	1.94	0.13	0.23	0.63	0.02	0.03
52	1.99	0.13	0.23	0.66	0.02	0.03
53	2.08	0.13	0.24	0.67	0.02	0.03
54	2.19	0.14	0.25	0.69	0.02	0.03
55	2.30	0.15	0.26	0.71	0.02	0.03
56	2.49	0.16	0.29	0.75	0.02	0.03
57	2.62	0.17	0.30	0.80	0.02	0.04
58	2.72	0.18	0.31	0.84	0.02	0.04
59	2.89	0.18	0.32	0.90	0.03	0.05
60	2.84	0.17	0.32	0.97	0.03	0.06
61	2.78	0.17	0.30	0.96	0.04	0.06
62	2.90	0.19	0.32	0.95	0.03	0.06
63	2.98	0.20	0.32	0.94	0.04	0.06
64	2.91	0.18	0.33	0.92	0.04	0.06

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

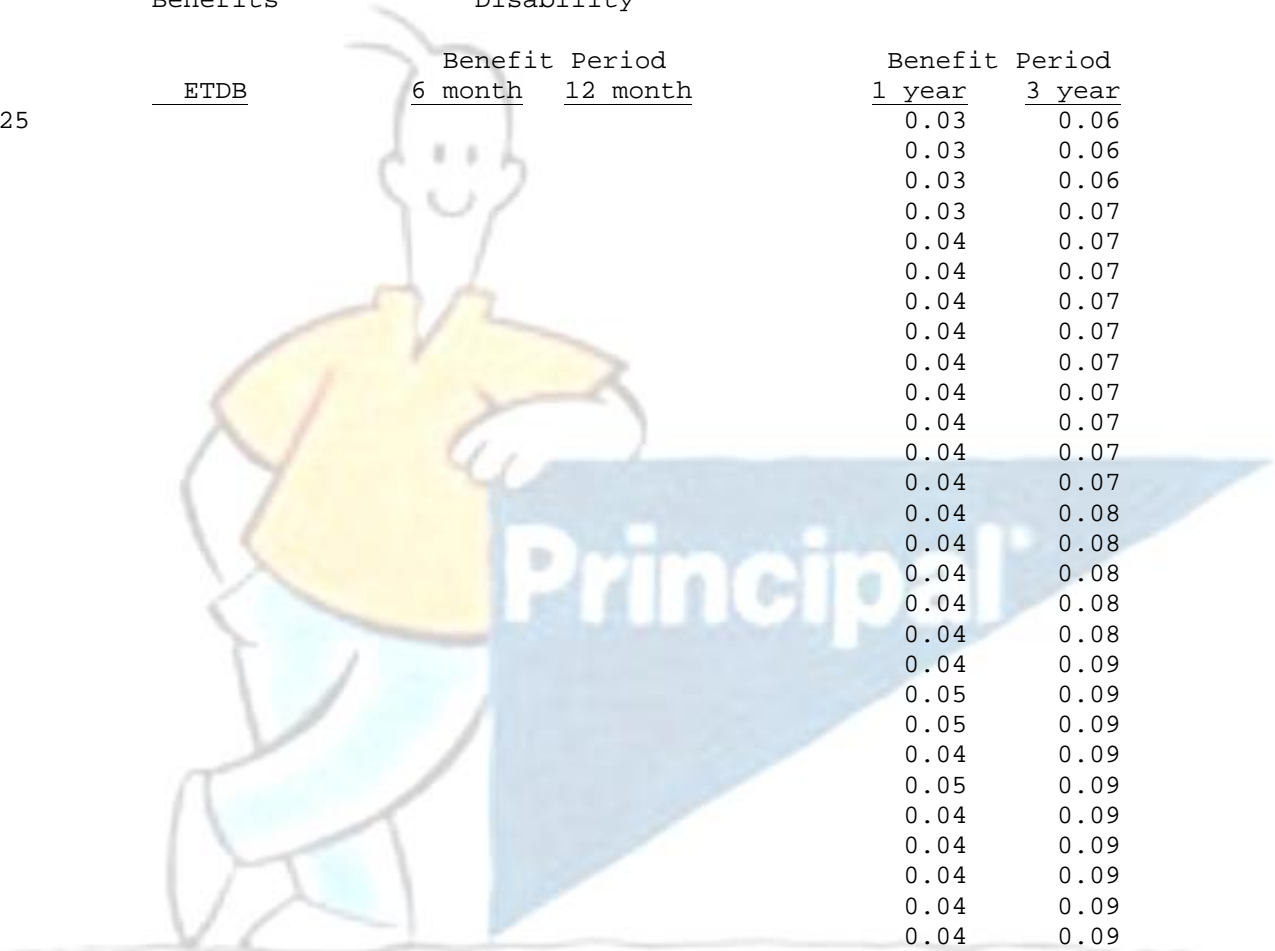
Disability Benefit Section
Add-on for Transitional Occupation Rider (to ages 65/67/70) form HH771
Occupation Class: 3A Unisex non-smoker

HH754
Extended Total
Disability
Benefits

HH759/719
Short-Term
Residual
Disability

HH756/711
Recovery
Benefits

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.03	0.06
26				0.03	0.06
27				0.03	0.06
28				0.03	0.07
29				0.04	0.07
30				0.04	0.07
31				0.04	0.07
32				0.04	0.07
33				0.04	0.07
34				0.04	0.07
35				0.04	0.07
36				0.04	0.07
37				0.04	0.07
38				0.04	0.08
39				0.04	0.08
40				0.04	0.08
41				0.04	0.08
42				0.04	0.08
43				0.04	0.09
44				0.05	0.09
45				0.05	0.09
46				0.04	0.09
47				0.05	0.09
48				0.04	0.09
49				0.04	0.09
50				0.04	0.09
51				0.04	0.09
52				0.04	0.09
53				0.04	0.08
54				0.05	0.08
55				0.04	0.08
56				0.04	0.08
57				0.05	0.08
58				0.05	0.08
59				0.05	0.08
60				0.04	0.08
61				0.05	0.08
62				0.05	0.08
63				0.04	0.08
64				0.04	0.08



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	163.85	107.20	81.85	74.86	68.45	18.95	38.09
26	167.43	111.52	86.18	78.83	72.13	19.12	38.26
27	171.23	115.83	90.02	82.37	75.43	19.20	38.41
28	175.22	120.03	93.37	85.46	78.32	19.26	38.56
29	179.06	123.78	96.25	88.13	80.84	19.36	38.74
30	182.61	126.96	98.13	89.89	82.51	19.45	38.92
31	185.83	129.55	100.15	91.77	84.27	19.52	39.06
32	188.57	131.34	101.86	93.35	85.15	19.61	39.24
33	190.81	131.90	103.32	94.70	85.41	19.69	39.40
34	192.43	132.21	104.67	95.78	85.72	19.80	39.58
35	193.37	132.53	105.94	96.09	86.04	19.91	39.73
36	201.36	139.71	107.53	98.60	90.42	20.47	40.64
37	209.14	146.78	109.11	100.07	92.04	20.89	41.28
38	216.62	153.72	110.55	101.40	93.26	21.19	41.62
39	224.06	154.10	111.62	102.36	94.11	21.40	41.74
40	231.45	154.49	112.67	103.31	94.94	21.48	41.71
41	237.35	154.87	113.73	104.28	95.79	21.48	41.66
42	237.57	155.91	115.27	105.68	97.04	21.48	41.72
43	238.29	157.37	117.19	107.42	98.58	21.56	41.90
44	239.46	159.22	119.46	109.47	100.40	21.74	42.14
45	241.04	161.35	121.94	111.72	102.40	21.88	42.35
46	243.86	164.40	125.14	114.58	104.94	21.88	42.31
47	247.14	167.86	128.69	117.75	107.78	21.86	42.18
48	250.82	171.56	132.41	121.09	110.74	21.83	41.88
49	253.54	174.65	135.68	123.97	113.22	21.78	41.48
50	256.28	177.74	138.94	126.85	115.71	21.46	40.58
51	259.02	180.82	142.20	129.74	118.21	21.23	39.96
52	264.37	185.55	146.64	133.68	121.60	20.90	39.17
53	270.26	190.54	151.17	137.68	124.96	20.50	38.27
54	276.93	195.97	156.00	141.89	128.45	20.07	37.31
55	284.90	202.06	161.16	146.36	132.12	19.61	36.29
56	288.81	204.97	163.45	148.26	133.35	18.59	34.24
57	293.72	208.27	165.85	150.20	134.50	18.18	33.38
58	292.87	213.84	173.62	155.43	140.18	17.77	32.52
59	292.03	219.42	181.41	160.67	145.84	17.36	31.66
60	291.19	224.98	189.21	165.85	151.42	16.95	30.80
61	290.48	230.63	197.11	171.12	157.09	16.54	29.94
62	286.00	226.87	193.72	168.00	154.06	16.16	29.25
63	271.42	214.85	183.12	158.41	145.03	15.10	27.32
64	256.69	202.93	172.58	148.84	136.06	14.03	25.40

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	160.98	104.33	78.51	71.58	65.25	17.51	34.93
26	164.34	108.44	82.60	75.34	68.72	17.64	35.00
27	167.96	112.56	86.20	78.64	71.79	17.68	35.05
28	171.77	116.58	89.29	81.48	74.44	17.69	35.11
29	175.43	120.15	91.89	83.89	76.69	17.72	35.17
30	178.80	123.15	93.29	85.19	77.92	17.76	35.24
31	181.85	125.56	95.00	86.76	79.39	17.78	35.28
32	184.44	127.20	96.37	88.03	80.57	17.81	35.34
33	186.53	127.62	97.48	89.05	81.13	17.83	35.38
34	187.94	127.73	98.45	89.94	81.24	17.88	35.42
35	188.71	127.87	99.32	90.73	81.38	17.90	35.47
36	196.23	134.59	100.53	91.84	84.11	18.34	36.17
37	203.53	141.17	101.71	92.93	85.11	18.65	36.64
38	210.48	143.76	102.71	93.86	85.94	18.86	36.84
39	217.33	144.35	103.13	94.23	86.25	18.97	36.91
40	217.67	144.39	103.56	94.59	86.53	19.01	36.85
41	218.01	144.42	103.98	94.96	86.82	18.97	36.79
42	218.35	144.43	104.91	95.81	87.56	18.96	36.80
43	218.68	144.45	106.23	96.93	88.55	18.91	36.40
44	218.70	144.44	109.53	98.32	89.78	18.48	35.41
45	218.98	147.41	112.81	100.44	91.14	18.03	34.39
46	220.23	149.63	115.15	102.62	92.94	17.64	33.50
47	221.66	151.65	117.34	104.63	94.92	17.25	32.60
48	222.15	153.31	119.24	106.52	96.82	16.81	31.64
49	222.64	154.57	120.79	107.83	97.66	16.34	30.61
50	223.13	155.84	122.34	109.15	98.51	15.04	28.01
51	223.63	157.10	123.88	110.47	99.36	14.48	26.86
52	224.12	157.89	125.03	112.11	100.62	13.83	25.53
53	225.78	158.77	125.99	113.64	101.58	13.10	24.06
54	227.63	160.63	127.63	115.04	102.36	12.29	22.51
55	229.99	162.58	129.40	116.31	102.94	11.46	20.89
56	230.38	166.83	133.68	118.16	104.71	10.26	18.58
57	230.79	171.11	137.99	120.02	106.46	9.75	17.61
58	231.27	175.42	142.35	121.90	108.27	9.24	16.65
59	231.77	179.76	146.72	123.78	110.06	8.74	15.68
60	232.26	184.06	151.10	125.60	111.78	8.23	14.72
61	232.88	176.30	144.61	120.02	106.75	7.72	13.75
62	226.39	171.25	140.33	116.34	103.34	7.44	13.26
63	224.51	169.77	139.04	115.13	102.17	7.35	13.10
64	220.89	167.14	136.79	113.05	100.28	7.20	12.82

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	158.71	102.05	75.97	69.15	62.92	16.54	32.81
26	161.92	106.02	79.89	72.74	66.23	16.62	32.81
27	165.39	109.97	83.30	75.86	69.13	16.62	32.81
28	169.02	113.84	86.19	78.52	71.60	16.62	32.81
29	172.55	117.26	88.59	80.74	73.68	16.62	32.81
30	175.80	120.14	89.63	81.70	74.59	16.62	32.81
31	178.71	122.42	91.11	83.06	75.85	16.62	32.81
32	181.19	123.95	92.24	84.10	76.83	16.62	32.81
33	183.16	125.66	93.10	84.88	77.49	16.62	32.81
34	184.46	126.45	93.79	85.52	78.17	16.62	32.81
35	185.08	126.59	94.38	86.05	78.84	16.62	32.81
36	192.30	130.66	95.33	86.93	79.45	17.02	33.43
37	199.25	136.00	96.23	87.76	80.22	17.29	33.86
38	205.84	136.39	96.93	88.42	80.81	17.48	34.07
39	212.34	136.61	96.97	88.46	80.82	17.59	34.13
40	208.54	137.39	97.02	88.48	80.81	17.33	33.58
41	207.64	138.18	97.05	88.52	80.81	16.83	32.45
42	206.32	138.95	98.07	89.07	81.28	16.27	31.22
43	205.24	139.72	101.08	89.86	81.97	15.74	30.06
44	204.29	140.47	103.94	92.04	82.82	15.23	28.94
45	203.37	141.22	106.63	94.26	83.68	14.70	27.80
46	203.24	142.75	108.27	95.72	84.87	14.20	26.73
47	203.10	143.89	109.58	96.87	85.98	13.68	25.63
48	202.98	144.63	110.57	97.73	86.10	13.10	24.43
49	200.98	145.09	111.27	97.95	86.21	12.48	23.14
50	199.01	145.23	111.69	98.17	86.32	11.17	20.59
51	197.03	145.02	111.81	98.40	86.45	10.49	19.26
52	196.73	144.48	111.62	97.90	86.57	9.74	17.80
53	196.07	143.61	111.13	97.18	86.32	8.93	16.24
54	195.18	142.68	110.61	97.09	85.85	8.10	14.66
55	192.94	139.93	110.14	96.82	85.18	7.26	13.07
56	194.33	141.00	109.75	94.43	82.70	6.22	11.14
57	195.73	142.02	110.82	91.20	79.54	5.28	9.43
58	197.65	143.01	111.87	90.04	77.21	4.71	8.40
59	199.46	143.96	112.88	88.89	75.87	4.18	7.38
60	203.75	147.05	115.31	90.76	77.45	4.26	7.53
61	207.51	149.83	117.52	92.45	78.92	4.34	7.68
62	211.70	152.89	119.91	94.33	80.46	4.43	7.83
63	215.75	155.85	122.24	96.08	81.92	4.52	7.98
64	218.68	158.95	124.67	97.88	83.46	4.61	8.14

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	93.76	53.95	40.97	34.68	29.57	1.65	2.95
26	95.00	55.79	42.16	35.79	30.66	1.73	3.09
27	96.39	57.59	43.26	36.84	31.70	1.81	3.23
28	97.93	59.33	44.30	37.84	32.68	1.89	3.35
29	99.43	60.82	45.22	38.73	33.57	1.95	3.47
30	100.91	62.02	45.98	39.49	34.33	2.00	3.57
31	102.27	62.57	46.55	40.10	34.93	2.04	3.64
32	103.51	62.57	46.75	40.54	35.38	2.07	3.71
33	104.54	62.57	46.75	40.73	35.63	2.09	3.73
34	105.29	62.57	46.75	40.73	35.64	2.09	3.73
35	105.75	62.57	46.75	40.73	35.64	2.09	3.73
36	109.59	66.35	49.35	42.74	37.46	2.22	3.95
37	113.37	70.20	51.97	44.79	39.30	2.35	4.17
38	117.07	74.09	54.65	46.84	41.17	2.46	4.40
39	120.83	78.16	57.41	48.97	43.11	2.60	4.63
40	124.64	82.41	60.26	51.16	45.13	2.73	4.88
41	128.50	86.84	63.24	53.43	47.20	2.87	5.13
42	132.51	91.48	66.31	55.77	49.37	3.02	5.38
43	136.58	96.36	69.52	58.21	51.61	3.16	5.64
44	140.81	101.40	72.78	60.72	53.91	3.32	5.92
45	145.15	106.58	76.13	63.26	56.27	3.47	6.18
46	148.03	108.81	77.78	64.96	57.80	3.56	6.36
47	150.93	110.96	79.34	66.63	59.33	3.66	6.54
48	153.80	112.98	80.84	68.28	60.80	3.76	6.69
49	156.69	115.03	82.33	69.90	62.26	3.84	6.84
50	159.51	117.04	83.75	71.52	63.66	3.93	6.99
51	162.34	119.02	85.17	73.10	65.08	4.00	7.11
52	165.11	120.95	86.56	74.64	66.41	4.05	7.22
53	167.90	122.91	87.95	76.16	67.71	4.10	7.29
54	170.84	125.10	89.56	77.82	69.10	4.15	7.38
55	171.82	125.93	90.23	78.69	69.66	4.12	7.32
56	178.20	130.07	95.29	80.68	70.78	4.02	7.13
57	184.41	134.07	100.23	82.62	72.52	3.92	6.95
58	190.47	137.99	105.06	84.51	72.89	3.82	6.76
59	196.34	141.77	109.75	86.33	73.88	3.73	6.57
60	203.75	147.05	115.31	90.76	77.45	4.26	7.53
61	207.51	149.83	117.52	92.45	78.92	4.34	7.68
62	211.70	152.89	119.91	94.33	80.46	4.43	7.83
63	215.75	155.85	122.24	96.08	81.92	4.52	7.98
64	218.68	158.95	124.67	97.88	83.46	4.61	8.14

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 2A Female non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	83.22	45.28	31.46	24.23			
26	83.73	46.60	32.24	24.86			
27	84.36	47.90	32.94	25.45			
28	85.08	49.10	33.55	25.96			
29	85.86	50.02	34.08	26.41			
30	86.64	50.10	34.46	26.79			
31	87.38	50.10	34.47	27.04			
32	88.05	50.10	34.47	27.09			
33	88.61	50.10	34.47	27.09			
34	88.92	50.10	34.47	27.09			
35	89.03	50.10	34.47	27.09			
36	90.95	52.05	35.75	28.15			
37	92.76	53.93	36.97	29.21			
38	94.41	55.75	38.19	30.27			
39	96.01	57.60	39.41	31.36			
40	97.58	59.49	40.64	32.47			
41	99.12	61.42	41.90	33.63			
42	100.68	63.42	43.15	34.81			
43	102.23	65.48	44.44	36.05			
44	103.80	67.58	45.74	37.32			
45	105.44	69.70	47.03	38.63			
46	106.54	71.00	48.01	39.69			
47	107.66	72.28	48.98	40.77			
48	108.83	73.55	49.92	41.86			
49	110.06	74.86	50.92	43.01			
50	111.31	76.24	51.93	44.19			
51	112.67	77.72	53.03	45.44			
52	114.12	79.31	54.19	46.77			
53	115.71	81.08	55.49	48.19			
54	117.58	83.22	57.10	49.91			
55	118.42	84.80	58.37	51.31			
56	123.48	88.42	61.94	54.93			
57	129.43	92.85	66.26	59.22			
58	136.75	98.49	71.68	64.54			
59	146.02	105.40	78.14	70.86			
60	157.70	113.83	84.39	76.53			
61	170.32	122.94	91.14	82.64			
62	183.94	132.77	98.42	89.26			
63	198.66	143.40	106.30	94.16			
64	214.31	154.86	114.81	95.92			

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: 2A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	69.05	29.41	19.40	12.78	9.37
26	69.07	30.15	19.80	12.98	9.46
27	69.17	30.87	20.15	13.16	9.54
28	69.34	31.57	20.46	13.32	9.60
29	69.61	32.10	20.72	13.47	9.67
30	69.90	32.13	20.90	13.58	9.71
31	70.21	32.13	20.90	13.60	9.70
32	70.51	32.13	20.90	13.60	9.70
33	70.75	32.13	20.90	13.60	9.70
34	70.75	32.13	20.90	13.60	9.70
35	70.73	32.13	20.90	13.60	9.70
36	72.05	33.23	21.52	13.95	9.85
37	73.25	34.24	22.10	14.29	10.01
38	74.30	35.21	22.67	14.61	10.15
39	75.28	36.18	23.22	14.95	10.32
40	76.19	37.13	23.77	15.28	10.47
41	77.04	38.10	24.32	15.64	10.65
42	77.86	39.10	24.86	15.99	10.81
43	78.62	40.09	25.39	16.35	10.99
44	79.35	41.09	25.91	16.71	11.18
45	80.11	42.04	26.40	17.07	11.37
46	80.39	42.46	26.65	17.26	11.41
47	80.66	42.83	26.87	17.45	11.45
48	80.95	43.17	27.06	17.62	11.50
49	81.26	43.54	27.27	17.82	11.55
50	81.59	43.94	27.48	18.01	11.62
51	81.98	44.39	27.74	18.24	11.70
52	82.43	44.91	28.02	18.49	11.80
53	82.97	45.53	28.38	18.76	11.92
54	83.65	46.35	28.89	19.16	12.09
55	83.54	46.81	29.22	19.41	12.19
56	86.27	48.37	30.69	20.46	12.74
57	89.49	50.34	32.49	21.72	13.42
58	93.49	52.91	34.83	23.35	14.30
59	98.75	56.14	37.66	25.32	15.40
60	107.94	61.52	41.95	28.31	17.11
61	103.26	59.69	41.44	27.99	16.76
62	99.32	57.85	40.77	27.59	16.40
63	96.00	55.97	39.89	27.04	15.97
64	95.15	56.16	39.82	26.95	15.88

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 2A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	26.21	1.21	2.15	14.44	0.21	0.37
26	27.13	1.27	2.25	14.75	0.22	0.38
27	27.99	1.33	2.35	15.05	0.23	0.40
28	28.81	1.38	2.45	15.30	0.23	0.41
29	29.55	1.42	2.54	15.53	0.24	0.42
30	30.17	1.48	2.62	15.72	0.25	0.43
31	30.69	1.50	2.67	15.84	0.25	0.44
32	31.05	1.53	2.71	15.88	0.26	0.45
33	31.24	1.55	2.74	15.88	0.26	0.45
34	31.25	1.55	2.74	15.88	0.26	0.45
35	31.25	1.55	2.74	15.88	0.26	0.45
36	32.79	1.64	2.91	16.38	0.27	0.47
37	34.37	1.74	3.09	16.89	0.28	0.49
38	35.93	1.84	3.25	17.38	0.29	0.52
39	37.59	1.95	3.44	17.90	0.31	0.54
40	39.29	2.04	3.62	18.41	0.33	0.58
41	41.04	2.15	3.82	18.96	0.34	0.60
42	42.90	2.26	4.02	19.52	0.36	0.63
43	44.79	2.38	4.23	20.11	0.38	0.65
44	46.75	2.51	4.44	20.70	0.40	0.68
45	48.75	2.63	4.64	21.31	0.41	0.71
46	50.03	2.71	4.80	21.73	0.43	0.74
47	51.32	2.80	4.94	22.14	0.45	0.77
48	52.56	2.86	5.08	22.55	0.46	0.80
49	53.79	2.95	5.22	22.99	0.47	0.83
50	54.97	3.01	5.35	23.41	0.49	0.86
51	56.16	3.09	5.47	23.87	0.52	0.89
52	57.29	3.15	5.58	24.34	0.53	0.93
53	58.37	3.20	5.68	24.85	0.55	0.95
54	59.56	3.28	5.78	25.45	0.57	0.99
55	60.05	3.29	5.81	25.86	0.59	1.02
56	63.91	3.49	6.16	27.29	0.64	1.10
57	68.50	3.70	6.55	28.96	0.69	1.20
58	71.88	3.84	6.77	30.98	0.75	1.31
59	73.87	3.75	6.61	33.24	0.83	1.44
60	75.96	3.70	6.52	36.23	0.93	1.63
61	75.75	3.72	6.55	36.41	0.95	1.65
62	78.58	3.88	6.84	36.39	0.96	1.67
63	82.12	4.08	7.19	36.12	0.96	1.67
64	88.25	4.40	7.77	36.36	0.97	1.69

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 2A Female non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25	0.02	3.18	5.36	0.65		
26	0.02	3.29	5.52	0.67		
27	0.02	3.38	5.68	0.69		
28	0.03	3.46	5.80	0.71		
29	0.03	3.55	5.92	0.72		
30	0.04	3.61	6.02	0.74		
31	0.04	3.63	6.04	0.75		
32	0.05	3.63	6.04	0.75		
33	0.05	3.63	6.04	0.75		
34	0.06	3.63	6.04	0.75		
35	0.07	3.63	6.04	0.75		
36	0.08	3.79	6.30	0.78		
37	0.09	3.94	6.56	0.81		
38	0.10	4.08	6.81	0.84		
39	0.11	4.21	7.05	0.88		
40	0.14	4.35	7.30	0.91		
41	0.15	4.48	7.54	0.94		
42	0.16	4.62	7.79	0.97		
43	0.18	4.74	8.03	1.00		
44	0.20	4.86	8.28	1.03		
45	0.22	4.97	8.51	1.06		
46	0.24	5.06	8.69	1.08		
47	0.27	5.13	8.88	1.09		
48	0.30	5.18	9.04	1.11		
49	0.34	5.24	9.23	1.11		
50	0.40	5.31	9.40	1.12		
51	0.42	5.37	9.58	1.12		
52	0.44	5.45	9.79	1.12		
53	0.50	5.54	10.01	1.12		
54	0.81	5.67	10.29	1.12		
55		5.84	10.65	1.12		
56		6.25	11.46	1.14		
57		6.74	12.42	1.17		
58		7.38	13.64	1.19		
59		8.13	15.07	1.22		
60		9.10	16.92	1.25		
61		9.06	16.93	1.24		
62		8.98	16.82	1.22		
63		8.82	16.59	1.20		
64		8.83	16.66	1.21		

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.75	2.16	1.64	1.39	1.18	0.08	0.16
26	3.80	2.23	1.69	1.43	1.23	0.09	0.17
27	3.86	2.30	1.73	1.47	1.27	0.09	0.18
28	3.92	2.37	1.77	1.51	1.31	0.10	0.19
29	3.98	2.43	1.81	1.55	1.34	0.10	0.19
30	4.04	2.48	1.84	1.58	1.37	0.10	0.20
31	4.09	2.50	1.86	1.60	1.40	0.10	0.20
32	4.14	2.50	1.87	1.62	1.42	0.12	0.20
33	4.18	2.50	1.87	1.63	1.43	0.12	0.20
34	4.21	2.50	1.87	1.63	1.43	0.12	0.20
35	4.23	2.50	1.87	1.63	1.43	0.12	0.20
36	4.38	2.65	1.97	1.71	1.50	0.12	0.21
37	4.53	2.81	2.08	1.79	1.57	0.13	0.22
38	4.68	2.96	2.19	1.87	1.65	0.14	0.23
39	4.83	3.13	2.30	1.96	1.72	0.14	0.25
40	4.99	3.30	2.41	2.05	1.81	0.14	0.26
41	5.14	3.47	2.53	2.14	1.89	0.15	0.26
42	5.30	3.66	2.65	2.23	1.97	0.16	0.28
43	5.46	3.85	2.78	2.33	2.06	0.16	0.29
44	5.63	4.06	2.91	2.43	2.16	0.17	0.30
45	5.81	4.26	3.05	2.53	2.25	0.18	0.31
46	5.92	4.35	3.11	2.60	2.31	0.19	0.31
47	6.04	4.44	3.17	2.67	2.37	0.18	0.32
48	6.15	4.52	3.23	2.73	2.43	0.19	0.33
49	6.27	4.60	3.29	2.80	2.49	0.19	0.34
50	6.38	4.68	3.35	2.86	2.55	0.19	0.34
51	6.49	4.76	3.41	2.92	2.60	0.19	0.34
52	6.60	4.84	3.46	2.99	2.66	0.19	0.34
53	6.72	4.92	3.52	3.05	2.71	0.19	0.33
54	6.83	5.00	3.58	3.11	2.76	0.18	0.32
55	6.87	5.04	3.61	3.15	2.79	0.17	0.30
56	6.61	4.83	3.54	2.99	2.63	0.15	0.28
57	6.33	4.60	3.44	2.83	2.49	0.15	0.25
58	5.98	4.33	3.30	2.65	2.29	0.13	0.23
59	5.62	4.05	3.14	2.47	2.11	0.12	0.21
60	5.26	3.79	2.98	2.34	2.00	0.11	0.19
61	4.77	3.44	2.70	2.12	1.81	0.10	0.17
62	4.25	3.07	2.41	1.89	1.69	0.08	0.14
63	4.33	3.13	2.45	2.01	1.83	0.08	0.14
64	4.70	3.19	2.50	2.17	1.97	0.08	0.15

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 2A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.05	0.06	0.12			
26	1.10	0.07	0.13			
27	1.14	0.07	0.13			
28	1.19	0.07	0.14			
29	1.22	0.08	0.14			
30	1.26	0.08	0.15			
31	1.29	0.08	0.15			
32	1.30	0.08	0.15			
33	1.30	0.08	0.15			
34	1.30	0.08	0.15			
35	1.30	0.08	0.15			
36	1.38	0.09	0.16			
37	1.45	0.09	0.17			
38	1.53	0.10	0.17			
39	1.61	0.10	0.18			
40	1.68	0.10	0.19			
41	1.76	0.10	0.20			
42	1.84	0.12	0.21			
43	1.92	0.12	0.22			
44	2.01	0.13	0.23			
45	2.09	0.13	0.24			
46	2.14	0.14	0.24			
47	2.18	0.14	0.24			
48	2.20	0.14	0.24			
49	2.24	0.15	0.25			
50	2.26	0.14	0.25			
51	2.26	0.15	0.25			
52	2.27	0.14	0.24			
53	2.25	0.15	0.25			
54	2.22	0.14	0.24			
55	2.14	0.14	0.23			
56	2.14	0.13	0.23			
57	2.15	0.13	0.23			
58	2.10	0.12	0.21			
59	2.01	0.11	0.20			
60	1.86	0.10	0.18			
61	1.67	0.09	0.16			
62	1.59	0.08	0.15			
63	1.66	0.08	0.15			
64	1.80	0.09	0.17			

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	120.52	71.00	52.42	46.86	41.22	9.51	18.79
26	122.10	73.30	54.76	48.93	43.00	9.50	18.79
27	123.85	75.57	56.76	50.67	44.51	9.50	18.79
28	125.68	77.77	58.35	52.07	45.73	9.50	18.79
29	127.50	79.67	59.63	53.21	46.25	9.50	18.79
30	129.13	81.22	59.38	52.93	45.90	9.50	18.79
31	130.54	82.32	59.68	53.05	46.21	9.50	18.79
32	131.69	82.25	60.42	53.69	46.81	9.50	18.79
33	132.53	83.15	60.98	54.19	47.21	9.50	18.79
34	132.91	84.28	61.43	54.60	47.63	9.50	18.79
35	132.84	85.41	61.82	54.93	48.03	9.50	18.79
36	137.43	85.97	62.07	55.10	47.93	9.66	19.01
37	141.79	88.99	62.28	55.23	47.95	9.74	19.10
38	145.90	88.77	62.39	55.29	47.87	9.78	19.08
39	149.95	88.47	62.09	54.96	47.45	9.77	18.99
40	146.71	88.55	61.79	54.65	47.02	9.55	18.53
41	145.57	88.66	61.52	54.35	46.63	9.21	17.77
42	144.16	88.79	61.89	54.40	46.51	8.83	16.96
43	142.97	88.94	63.52	54.59	46.53	8.48	16.21
44	141.90	89.11	65.06	55.65	46.64	8.14	15.50
45	140.92	89.29	66.49	56.74	46.78	7.81	14.77
46	140.52	89.99	67.25	57.34	47.04	7.49	14.10
47	140.18	90.48	67.82	57.79	47.28	7.15	13.40
48	139.93	90.76	68.23	58.08	46.98	6.80	12.69
49	138.44	90.90	68.47	58.02	46.68	6.42	11.92
50	137.06	90.89	68.61	58.00	46.40	5.71	10.54
51	135.76	90.73	68.58	58.01	46.13	5.32	9.77
52	135.72	90.47	68.43	57.66	45.88	4.90	8.96
53	135.53	90.05	68.17	57.22	45.45	4.46	8.10
54	135.28	89.71	67.95	57.23	44.92	4.01	7.25
55	134.21	88.31	67.86	57.23	44.30	3.56	6.42
56	136.43	89.98	68.37	56.51	42.82	3.04	5.43
57	138.63	91.59	69.74	55.26	41.01	2.55	4.57
58	141.14	93.15	71.09	55.22	39.63	2.26	4.03
59	143.56	94.67	72.39	55.18	38.77	1.98	3.50
60	146.64	96.71	73.96	56.34	39.58	2.02	3.57
61	149.35	98.53	75.37	57.39	40.33	2.05	3.63
62	152.37	100.54	76.91	58.56	41.12	2.10	3.71
63	155.28	102.49	78.40	59.64	41.86	2.14	3.78
64	158.15	104.53	79.96	60.76	42.65	2.18	3.85

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	78.12	40.87	30.71	25.23	20.23	1.00	1.78
26	78.72	42.04	31.44	25.85	20.77	1.03	1.85
27	79.42	43.16	32.07	26.43	21.27	1.07	1.92
28	80.23	44.25	32.66	26.96	21.73	1.11	1.98
29	81.04	45.16	33.17	27.42	22.12	1.14	2.03
30	81.83	45.51	33.53	27.78	22.44	1.16	2.07
31	82.53	45.40	33.51	27.98	22.54	1.16	2.08
32	83.17	45.40	33.47	27.98	22.54	1.16	2.08
33	83.66	45.40	33.47	27.95	22.52	1.16	2.08
34	83.92	45.40	33.47	27.95	22.52	1.16	2.08
35	83.97	45.40	33.47	27.95	22.52	1.16	2.08
36	86.63	47.86	35.07	29.09	23.40	1.23	2.19
37	89.23	50.30	36.68	30.23	24.27	1.29	2.29
38	91.72	52.76	38.32	31.37	25.14	1.34	2.40
39	94.22	55.32	39.99	32.54	26.05	1.40	2.51
40	96.72	57.95	41.69	33.74	26.98	1.47	2.63
41	99.22	60.69	43.47	34.97	27.92	1.54	2.73
42	101.79	63.56	45.28	36.24	28.91	1.60	2.86
43	104.39	66.55	47.17	37.56	29.94	1.67	2.96
44	107.05	69.63	49.08	38.90	30.97	1.74	3.10
45	109.78	72.75	51.01	40.25	32.03	1.80	3.21
46	111.34	73.87	51.81	41.04	32.59	1.85	3.28
47	112.94	74.91	52.50	41.82	33.14	1.88	3.36
48	114.49	75.86	53.18	42.58	33.65	1.91	3.40
49	116.04	76.83	53.84	43.30	34.16	1.95	3.47
50	117.57	77.80	54.47	44.03	34.65	1.97	3.52
51	119.09	78.75	55.10	44.74	35.12	2.00	3.55
52	120.58	79.69	55.72	45.42	35.55	2.02	3.58
53	122.12	80.68	56.36	46.11	35.95	2.03	3.59
54	123.75	81.85	57.17	46.90	36.40	2.03	3.62
55	123.97	82.16	57.42	47.23	36.41	2.00	3.56
56	128.73	85.21	60.89	48.95	36.78	1.94	3.44
57	133.36	88.15	64.28	50.61	37.47	1.88	3.32
58	137.88	91.02	67.60	52.24	37.46	1.82	3.21
59	142.25	93.81	70.82	53.81	37.77	1.76	3.09
60	146.64	96.71	73.96	56.34	39.58	2.02	3.57
61	149.35	98.53	75.37	57.39	40.33	2.05	3.63
62	152.37	100.54	76.91	58.56	41.12	2.10	3.71
63	155.28	102.49	78.40	59.64	41.86	2.14	3.78
64	158.15	104.53	79.96	60.76	42.65	2.18	3.85

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	74.45	37.69	25.86	19.14	14.63		
26	74.70	38.69	26.40	19.54	14.92		
27	75.04	39.64	26.89	19.89	15.18		
28	75.45	40.51	27.30	20.19	15.40		
29	75.94	40.75	27.60	20.46	15.59		
30	76.42	40.72	27.56	20.55	15.63		
31	76.88	40.72	27.56	20.53	15.62		
32	77.30	40.72	27.56	20.52	15.61		
33	77.61	40.72	27.56	20.52	15.61		
34	77.69	40.72	27.56	20.52	15.61		
35	77.67	40.72	27.56	20.52	15.61		
36	79.18	42.16	28.45	21.18	16.05		
37	80.56	43.52	29.30	21.84	16.49		
38	81.80	44.82	30.14	22.49	16.93		
39	82.97	46.12	30.96	23.14	17.38		
40	84.11	47.44	31.78	23.81	17.83		
41	85.19	48.78	32.60	24.50	18.32		
42	86.27	50.15	33.42	25.21	18.81		
43	87.30	51.58	34.27	25.94	19.32		
44	88.35	53.00	35.09	26.67	19.86		
45	89.42	54.41	35.89	27.44	20.42		
46	90.00	55.16	36.43	27.99	20.77		
47	90.58	55.87	36.95	28.53	21.14		
48	91.19	56.54	37.44	29.08	21.51		
49	91.84	57.26	37.95	29.66	21.91		
50	92.49	58.02	38.48	30.25	22.32		
51	93.21	58.82	39.04	30.89	22.78		
52	93.99	59.73	39.65	31.56	23.25		
53	94.88	60.75	40.36	32.29	23.77		
54	95.92	62.02	41.26	33.20	24.42		
55	96.09	62.84	41.94	33.89	24.90		
56	99.59	65.14	44.23	36.00	26.40		
57	103.69	67.99	47.00	38.52	28.19		
58	108.70	71.64	50.51	41.65	30.39		
59	115.10	76.10	54.67	45.35	33.02		
60	124.30	82.18	59.04	48.98	35.66		
61	134.25	88.76	63.77	52.89	38.51		
62	144.99	95.86	68.86	57.13	40.30		
63	152.17	100.44	74.37	58.45	41.02		
64	154.99	102.44	78.36	59.54	41.80		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 2A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	18.08	0.72	1.29	11.02	0.13	0.22
26	18.54	0.75	1.33	11.16	0.14	0.22
27	18.96	0.78	1.39	11.30	0.14	0.23
28	19.35	0.81	1.42	11.40	0.14	0.24
29	19.67	0.83	1.48	11.44	0.15	0.24
30	19.94	0.85	1.50	11.45	0.15	0.25
31	20.02	0.86	1.52	11.43	0.15	0.25
32	20.03	0.86	1.52	11.43	0.15	0.25
33	20.00	0.86	1.52	11.43	0.15	0.25
34	20.01	0.86	1.52	11.43	0.15	0.25
35	20.01	0.86	1.52	11.43	0.15	0.25
36	20.75	0.91	1.60	11.66	0.15	0.26
37	21.49	0.95	1.68	11.89	0.15	0.27
38	22.23	0.99	1.77	12.11	0.16	0.28
39	22.99	1.05	1.85	12.34	0.17	0.29
40	23.79	1.09	1.94	12.57	0.17	0.30
41	24.59	1.14	2.03	12.81	0.18	0.31
42	25.44	1.19	2.11	13.06	0.19	0.33
43	26.31	1.24	2.21	13.32	0.20	0.34
44	27.19	1.30	2.31	13.58	0.21	0.35
45	28.08	1.35	2.41	13.86	0.22	0.37
46	28.54	1.39	2.46	13.96	0.22	0.38
47	29.00	1.43	2.53	14.05	0.22	0.39
48	29.43	1.45	2.58	14.17	0.22	0.40
49	29.86	1.48	2.63	14.29	0.24	0.41
50	30.25	1.51	2.67	14.40	0.24	0.43
51	30.66	1.54	2.72	14.53	0.25	0.44
52	31.01	1.56	2.75	14.67	0.26	0.45
53	31.36	1.57	2.79	14.82	0.27	0.46
54	31.75	1.59	2.82	15.02	0.28	0.49
55	31.76	1.60	2.82	15.12	0.29	0.49
56	33.48	1.68	2.97	15.76	0.31	0.53
57	35.55	1.77	3.13	16.53	0.33	0.57
58	36.98	1.82	3.22	17.47	0.35	0.62
59	37.76	1.76	3.11	18.54	0.39	0.68
60	38.63	1.73	3.03	20.04	0.43	0.75
61	38.14	1.72	3.03	19.84	0.43	0.76
62	39.17	1.78	3.15	19.55	0.43	0.76
63	40.57	1.86	3.28	19.18	0.43	0.76
64	43.10	1.98	3.51	19.09	0.43	0.76

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 2A Female non-smoker

Age	HH754	HH759/719		HH756/711	
	Extended Total Disability Benefits	Short-Term Residual Disability		Recovery Benefits	
	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25		3.18	5.36	0.45	
26		3.29	5.52	0.46	
27		3.38	5.68	0.47	
28		3.46	5.80	0.48	
29		3.55	5.92	0.49	
30		3.61	6.02	0.49	
31		3.63	6.04	0.49	
32		3.63	6.04	0.49	
33		3.63	6.04	0.49	
34		3.63	6.04	0.49	
35		3.63	6.04	0.49	
36		3.79	6.30	0.51	
37		3.94	6.56	0.52	
38		4.08	6.81	0.54	
39		4.21	7.05	0.56	
40		4.35	7.30	0.58	
41		4.48	7.54	0.60	
42		4.62	7.79	0.61	
43		4.74	8.03	0.63	
44		4.86	8.28	0.64	
45		4.97	8.51	0.66	
46		5.06	8.69	0.67	
47		5.13	8.88	0.68	
48		5.18	9.04	0.68	
49		5.24	9.23	0.69	
50		5.31	9.40	0.69	
51		5.37	9.58	0.69	
52		5.45	9.79	0.69	
53		5.54	10.01	0.69	
54		5.67	10.29	0.69	
55		5.84	10.65	0.69	
56		6.25	11.46	0.71	
57		6.74	12.42	0.72	
58		7.38	13.64	0.75	
59		8.13	15.07	0.78	
60		9.10	16.92	0.81	
61		9.06	16.93	0.80	
62		8.98	16.82	0.79	
63		8.82	16.59	0.76	
64		8.83	16.66	0.77	

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.09	1.57	1.16	0.93	0.71	0.05	0.09
26	3.12	1.61	1.19	0.95	0.73	0.05	0.09
27	3.14	1.67	1.21	0.98	0.76	0.06	0.10
28	3.17	1.70	1.23	1.00	0.78	0.06	0.10
29	3.20	1.72	1.26	1.01	0.79	0.06	0.10
30	3.23	1.73	1.25	1.02	0.79	0.06	0.12
31	3.26	1.75	1.26	1.02	0.80	0.06	0.12
32	3.28	1.75	1.26	1.02	0.80	0.06	0.12
33	3.30	1.75	1.26	1.03	0.80	0.06	0.12
34	3.31	1.75	1.26	1.03	0.80	0.06	0.12
35	3.31	1.75	1.26	1.03	0.80	0.06	0.12
36	3.42	1.84	1.33	1.08	0.84	0.06	0.12
37	3.52	1.95	1.40	1.11	0.86	0.07	0.13
38	3.62	2.04	1.46	1.17	0.91	0.07	0.13
39	3.72	2.14	1.53	1.22	0.94	0.07	0.14
40	3.83	2.25	1.59	1.26	0.98	0.07	0.15
41	3.93	2.35	1.65	1.31	1.01	0.08	0.14
42	4.03	2.47	1.74	1.37	1.04	0.08	0.15
43	4.12	2.58	1.81	1.42	1.09	0.08	0.15
44	4.24	2.72	1.88	1.46	1.13	0.08	0.16
45	4.34	2.83	1.96	1.51	1.18	0.09	0.17
46	4.40	2.88	1.99	1.56	1.20	0.10	0.17
47	4.47	2.91	2.01	1.58	1.22	0.09	0.17
48	4.53	2.96	2.04	1.61	1.24	0.09	0.17
49	4.60	2.99	2.07	1.65	1.27	0.10	0.17
50	4.64	3.02	2.10	1.67	1.30	0.10	0.17
51	4.71	3.06	2.12	1.70	1.30	0.10	0.17
52	4.76	3.09	2.14	1.72	1.32	0.09	0.17
53	4.82	3.14	2.16	1.76	1.34	0.09	0.16
54	4.87	3.17	2.19	1.78	1.35	0.09	0.16
55	4.87	3.20	2.21	1.80	1.37	0.08	0.15
56	4.69	3.06	2.17	1.72	1.28	0.08	0.14
57	4.49	2.93	2.10	1.63	1.20	0.07	0.12
58	4.24	2.77	2.03	1.54	1.09	0.06	0.11
59	3.99	2.59	1.94	1.45	1.00	0.06	0.10
60	3.74	2.42	1.86	1.38	0.94	0.05	0.10
61	3.37	2.22	1.68	1.26	0.85	0.04	0.07
62	3.02	1.98	1.50	1.12	0.77	0.04	0.06
63	3.05	2.00	1.52	1.18	0.84	0.04	0.06
64	3.29	2.03	1.54	1.27	0.89	0.04	0.07

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 2A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.63	0.03	0.07			
26	0.66	0.04	0.07			
27	0.68	0.04	0.07			
28	0.69	0.04	0.08			
29	0.71	0.04	0.08			
30	0.72	0.04	0.08			
31	0.72	0.04	0.08			
32	0.72	0.04	0.08			
33	0.72	0.04	0.08			
34	0.72	0.04	0.08			
35	0.72	0.04	0.08			
36	0.76	0.04	0.08			
37	0.80	0.05	0.09			
38	0.84	0.05	0.09			
39	0.87	0.05	0.10			
40	0.91	0.05	0.10			
41	0.93	0.06	0.10			
42	0.97	0.06	0.10			
43	1.00	0.06	0.10			
44	1.05	0.06	0.12			
45	1.08	0.07	0.12			
46	1.10	0.07	0.13			
47	1.12	0.07	0.12			
48	1.12	0.07	0.13			
49	1.13	0.07	0.13			
50	1.14	0.07	0.13			
51	1.14	0.07	0.13			
52	1.13	0.07	0.13			
53	1.11	0.07	0.12			
54	1.09	0.06	0.12			
55	1.04	0.06	0.12			
56	1.04	0.06	0.12			
57	1.04	0.06	0.12			
58	1.00	0.06	0.11			
59	0.95	0.05	0.10			
60	0.87	0.05	0.08			
61	0.77	0.03	0.06			
62	0.72	0.03	0.06			
63	0.76	0.04	0.06			
64	0.81	0.04	0.07			

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 70
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	26.55	17.32	13.23	12.07	11.03	4.06	8.61
26	27.12	18.02	13.92	12.72	11.62	4.23	8.67
27	27.74	18.71	14.54	13.28	12.15	4.35	8.70
28	28.37	19.39	15.07	13.77	12.61	4.37	8.75
29	29.00	19.99	15.53	14.20	13.02	4.38	8.77
30	29.57	20.50	15.83	14.49	13.29	4.42	8.82
31	30.09	20.92	16.16	14.79	13.57	4.43	8.85
32	30.53	21.20	16.43	15.05	13.71	4.44	8.89
33	30.89	21.29	16.66	15.26	13.75	4.43	8.93
34	31.14	21.34	16.88	15.43	13.81	4.38	8.92
35	31.30	21.39	17.08	15.48	13.85	4.33	8.77
36	32.59	22.55	17.34	15.88	14.56	4.32	8.71
37	33.84	23.70	17.62	16.13	14.83	4.30	8.64
38	35.05	24.82	17.86	16.36	15.03	4.27	8.54
39	36.26	24.90	18.04	16.53	15.18	4.23	8.43
40	37.45	24.99	18.23	16.69	15.33	4.01	7.94
41	38.41	25.08	18.42	16.85	15.47	3.97	7.81
42	38.47	25.27	18.68	17.09	15.68	3.92	7.67
43	38.61	25.54	19.00	17.38	15.95	3.87	7.55
44	38.83	25.86	19.39	17.72	16.24	3.83	7.44
45	39.10	26.23	19.80	18.10	16.58	3.79	7.34
46	39.56	26.73	20.31	18.56	16.99	3.76	7.24
47	40.10	27.29	20.89	19.08	17.45	3.73	7.16
48	40.70	27.90	21.49	19.62	17.93	3.70	7.07
49	41.16	28.39	22.01	20.08	18.33	3.67	6.97
50	41.61	28.89	22.54	20.55	18.74	3.48	6.58
51	42.06	29.39	23.06	21.01	19.13	3.44	6.49
52	42.93	30.16	23.78	21.65	19.69	3.39	6.35
53	43.88	30.96	24.51	22.29	20.22	3.33	6.20
54	44.95	31.84	25.28	22.97	20.79	3.26	6.05
55	46.22	32.81	26.10	23.68	21.37	3.18	5.88
56	46.80	33.23	26.45	23.96	21.54	3.01	5.54
57	47.53	33.72	26.81	24.24	21.70	3.02	5.53
58	47.34	34.56	28.03	25.04	22.56	3.02	5.53
59	47.15	35.40	29.23	25.84	23.43	3.03	5.52
60	46.96	36.24	30.44	26.64	24.31	3.03	5.52
61	46.76	37.07	31.65	27.44	25.17	3.04	5.51
62	45.98	36.42	31.06	26.91	24.67	2.97	5.39
63	43.67	34.53	29.39	25.41	23.27	2.77	5.02
64	41.40	32.65	27.74	23.92	21.87	2.58	4.66

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 67
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	26.09	16.87	12.70	11.56	10.52	3.66	7.67
26	26.64	17.53	13.35	12.16	11.08	3.81	7.93
27	27.22	18.19	13.93	12.69	11.57	3.93	7.94
28	27.83	18.84	14.42	13.15	11.99	4.01	7.96
29	28.42	19.41	14.85	13.53	12.36	4.02	7.97
30	28.96	19.90	15.07	13.75	12.56	3.94	7.99
31	29.45	20.28	15.34	14.00	12.80	3.93	7.99
32	29.88	20.55	15.56	14.20	12.99	3.90	7.92
33	30.21	20.61	15.73	14.36	13.08	3.85	7.78
34	30.44	20.63	15.89	14.50	13.09	3.78	7.61
35	30.56	20.65	16.03	14.63	13.11	3.71	7.44
36	31.78	21.74	16.24	14.82	13.56	3.68	7.33
37	32.96	22.81	16.44	15.00	13.73	3.63	7.22
38	34.08	23.24	16.61	15.16	13.88	3.58	7.08
39	35.19	23.36	16.70	15.23	13.93	3.53	6.93
40	35.27	23.39	16.79	15.31	13.99	3.29	6.42
41	35.35	23.43	16.87	15.38	14.05	3.22	6.27
42	35.43	23.46	17.04	15.53	14.19	3.14	6.08
43	35.51	23.49	17.27	15.73	14.35	3.07	5.91
44	35.53	23.52	17.81	15.96	14.56	3.00	5.76
45	35.60	24.02	18.35	16.32	14.79	2.94	5.61
46	35.82	24.39	18.74	16.67	15.09	2.87	5.45
47	36.06	24.73	19.09	16.99	15.41	2.81	5.31
48	36.16	25.00	19.40	17.30	15.73	2.74	5.15
49	36.26	25.21	19.65	17.52	15.87	2.66	4.98
50	36.35	25.42	19.91	17.74	16.01	2.45	4.56
51	36.45	25.63	20.16	17.96	16.15	2.36	4.37
52	36.55	25.78	20.35	18.23	16.36	2.25	4.15
53	36.83	25.93	20.51	18.48	16.52	2.13	3.92
54	37.14	26.23	20.79	18.72	16.65	2.00	3.67
55	37.51	26.55	21.07	18.92	16.75	1.87	3.41
56	37.54	27.19	21.74	19.19	17.00	1.67	3.03
57	37.56	27.83	22.40	19.46	17.26	1.62	2.93
58	37.58	28.48	23.07	19.73	17.51	1.57	2.83
59	37.60	29.11	23.74	19.99	17.77	1.52	2.73
60	37.62	29.75	24.40	20.27	18.02	1.47	2.63
61	37.65	28.47	23.33	19.34	17.20	1.42	2.53
62	36.54	27.61	22.61	18.73	16.63	1.36	2.44
63	36.25	27.39	22.41	18.55	16.47	1.36	2.41
64	35.74	26.98	22.06	18.25	16.19	1.32	2.36

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 65
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	25.73	16.51	12.29	11.18	10.16	3.38	7.03
26	26.25	17.14	12.92	11.75	10.68	3.52	7.29
27	26.80	17.78	13.46	12.25	11.15	3.62	7.44
28	27.39	18.41	13.93	12.68	11.55	3.69	7.44
29	27.96	18.96	14.32	13.03	11.88	3.72	7.44
30	28.49	19.42	14.48	13.19	12.03	3.58	7.30
31	28.95	19.78	14.72	13.41	12.24	3.56	7.21
32	29.36	20.03	14.91	13.58	12.39	3.51	7.08
33	29.67	20.30	15.04	13.70	12.50	3.45	6.92
34	29.88	20.42	15.15	13.81	12.61	3.37	6.73
35	29.99	20.44	15.24	13.89	12.72	3.29	6.53
36	31.15	21.11	15.41	14.04	12.82	3.24	6.42
37	32.28	21.99	15.57	14.19	12.95	3.19	6.27
38	33.34	22.07	15.70	14.30	13.06	3.12	6.12
39	34.40	22.13	15.73	14.32	13.08	3.05	5.95
40	33.82	22.29	15.75	14.34	13.09	2.82	5.45
41	33.70	22.44	15.78	14.36	13.10	2.77	5.34
42	33.52	22.59	15.95	14.46	13.19	2.75	5.26
43	33.37	22.74	16.45	14.60	13.31	2.71	5.17
44	33.25	22.89	16.92	14.96	13.46	2.66	5.04
45	33.13	23.05	17.37	15.33	13.61	2.59	4.88
46	33.13	23.30	17.64	15.58	13.81	2.48	4.67
47	33.13	23.50	17.86	15.77	13.99	2.38	4.44
48	33.12	23.63	18.02	15.91	14.02	2.25	4.20
49	32.83	23.72	18.15	15.95	14.05	2.12	3.94
50	32.53	23.74	18.22	16.01	14.08	1.99	3.67
51	32.23	23.72	18.25	16.05	14.11	1.85	3.40
52	32.21	23.65	18.23	15.98	14.13	1.71	3.12
53	32.12	23.52	18.16	15.88	14.10	1.56	2.82
54	32.00	23.39	18.09	15.88	14.04	1.42	2.55
55	31.65	22.97	18.01	15.84	13.94	1.25	2.24
56	31.83	23.10	17.94	15.44	13.52	1.13	2.02
57	32.01	23.22	18.10	14.89	12.99	1.00	1.80
58	32.25	23.34	18.24	14.68	12.59	0.88	1.58
59	32.49	23.44	18.37	14.47	12.36	0.77	1.36
60	33.11	23.89	18.74	14.75	12.58	0.78	1.39
61	33.62	24.28	19.04	14.98	12.79	0.79	1.42
62	34.21	24.70	19.38	15.24	13.02	0.81	1.44
63	34.87	25.19	19.76	15.54	13.27	0.83	1.47
64	35.38	25.69	20.14	15.85	13.53	0.84	1.50

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 5 year
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	14.85	8.54	6.49	5.49	4.68	0.37	0.67
26	15.05	8.84	6.68	5.67	4.86	0.39	0.70
27	15.27	9.13	6.86	5.83	5.02	0.40	0.73
28	15.51	9.40	7.01	5.99	5.17	0.42	0.76
29	15.75	9.64	7.16	6.13	5.32	0.43	0.77
30	15.98	9.82	7.29	6.26	5.44	0.45	0.80
31	16.20	9.91	7.37	6.35	5.54	0.46	0.82
32	16.39	9.91	7.41	6.42	5.61	0.47	0.83
33	16.56	9.91	7.41	6.45	5.64	0.47	0.83
34	16.68	9.91	7.41	6.45	5.65	0.47	0.83
35	16.76	9.91	7.41	6.45	5.65	0.47	0.83
36	17.36	10.51	7.81	6.77	5.93	0.49	0.87
37	17.96	11.12	8.23	7.09	6.22	0.52	0.92
38	18.54	11.74	8.66	7.42	6.52	0.55	0.97
39	19.14	12.38	9.09	7.75	6.83	0.57	1.01
40	19.75	13.05	9.55	8.10	7.15	0.59	1.06
41	20.35	13.75	10.01	8.47	7.48	0.62	1.11
42	20.99	14.49	10.51	8.84	7.82	0.64	1.16
43	21.63	15.26	11.01	9.22	8.18	0.67	1.21
44	22.31	16.06	11.53	9.62	8.54	0.70	1.25
45	22.99	16.88	12.06	10.02	8.91	0.73	1.30
46	23.45	17.24	12.32	10.29	9.15	0.75	1.32
47	23.91	17.57	12.57	10.55	9.40	0.76	1.35
48	24.36	17.90	12.80	10.82	9.63	0.77	1.36
49	24.82	18.22	13.04	11.07	9.86	0.77	1.39
50	25.26	18.54	13.27	11.33	10.08	0.79	1.40
51	25.71	18.85	13.49	11.58	10.30	0.79	1.42
52	26.15	19.16	13.71	11.83	10.52	0.81	1.43
53	26.59	19.47	13.93	12.06	10.73	0.81	1.43
54	27.06	19.82	14.19	12.33	10.95	0.80	1.43
55	27.22	19.95	14.29	12.46	11.04	0.78	1.41
56	28.23	20.60	15.09	12.78	11.21	0.76	1.36
57	29.21	21.23	15.88	13.09	11.48	0.74	1.30
58	30.18	21.86	16.64	13.38	11.55	0.70	1.25
59	31.10	22.46	17.38	13.68	11.70	0.69	1.20
60	32.40	23.38	18.34	14.43	12.32	0.78	1.39
61	32.98	23.81	18.68	14.70	12.54	0.79	1.42
62	33.63	24.29	19.05	14.99	13.02	0.81	1.44
63	34.28	24.76	19.42	15.54	13.27	0.83	1.47
64	35.38	25.26	19.81	15.85	13.53	0.84	1.50

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 2 year
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	13.18	7.17	4.98	3.84	2.40		
26	13.26	7.38	5.10	3.94	2.46		
27	13.36	7.59	5.22	4.03	2.52		
28	13.47	7.78	5.32	4.11	2.59		
29	13.60	7.92	5.39	4.18	2.66		
30	13.73	7.94	5.46	4.24	2.76		
31	13.84	7.94	5.46	4.29	2.86		
32	13.95	7.94	5.46	4.29	2.97		
33	14.04	7.94	5.46	4.29	3.07		
34	14.08	7.94	5.46	4.29	3.18		
35	14.10	7.94	5.46	4.29	3.30		
36	14.41	8.25	5.66	4.46	3.42		
37	14.70	8.54	5.86	4.63	3.55		
38	14.95	8.83	6.05	4.80	3.68		
39	15.21	9.13	6.24	4.96	3.82		
40	15.46	9.42	6.44	5.15	3.96		
41	15.70	9.72	6.64	5.32	4.10		
42	15.95	10.04	6.84	5.51	4.25		
43	16.19	10.38	7.04	5.71	4.40		
44	16.44	10.70	7.24	5.91	4.57		
45	16.70	11.04	7.45	6.12	4.73		
46	16.88	11.25	7.60	6.28	4.93		
47	17.05	11.45	7.76	6.46	5.13		
48	17.24	11.65	7.90	6.64	5.33		
49	17.43	11.85	8.06	6.81	5.55		
50	17.64	12.07	8.23	7.00	5.68		
51	17.85	12.31	8.40	7.20	5.93		
52	18.08	12.56	8.59	7.41	6.19		
53	18.33	12.85	8.79	7.64	6.47		
54	18.63	13.18	9.05	7.90	6.79		
55	18.75	13.43	9.25	8.13	7.18		
56	19.56	14.00	9.81	8.70	7.52		
57	20.50	14.70	10.50	9.38	7.94		
58	21.67	15.60	11.35	10.23	8.46		
59	23.13	16.69	12.37	11.22	8.79		
60	24.98	18.03	13.37	12.12	9.13		
61	26.98	19.47	14.43	13.09	9.46		
62	29.14	21.03	15.59	14.14	10.21		
63	31.47	22.71	16.83	15.23	11.02		
64	33.99	24.53	18.18	15.53	11.93		

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Benefit Period: to 365 day

Occupation Class: 2A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	13.96	5.05	2.84	1.37	0.60
26	13.96	5.22	2.93	1.41	0.62
27	13.97	5.38	3.01	1.46	0.64
28	13.99	5.53	3.07	1.50	0.66
29	14.04	5.58	3.14	1.54	0.67
30	14.07	5.58	3.14	1.55	0.70
31	14.11	5.58	3.14	1.56	0.69
32	14.14	5.58	3.14	1.56	0.69
33	14.13	5.58	3.14	1.56	0.69
34	14.12	5.58	3.14	1.56	0.69
35	14.12	5.58	3.14	1.56	0.69
36	14.36	5.80	3.28	1.63	0.73
37	14.58	6.01	3.40	1.70	0.76
38	14.75	6.20	3.51	1.76	0.79
39	14.91	6.37	3.61	1.82	0.82
40	15.03	6.55	3.72	1.89	0.85
41	15.12	6.72	3.81	1.95	0.88
42	15.19	6.88	3.90	2.02	0.91
43	15.25	7.04	3.98	2.08	0.95
44	15.28	7.20	4.06	2.14	0.97
45	15.29	7.34	4.13	2.19	1.00
46	15.21	7.36	4.16	2.24	1.02
47	15.14	7.38	4.19	2.27	1.04
48	15.05	7.40	4.22	2.31	1.07
49	14.98	7.42	4.22	2.34	1.09
50	14.91	7.44	4.25	2.36	1.11
51	14.86	7.48	4.27	2.41	1.13
52	14.80	7.51	4.29	2.46	1.16
53	14.76	7.58	4.32	2.49	1.18
54	14.74	7.65	4.38	2.55	1.22
55	14.57	7.67	4.42	2.59	1.24
56	14.91	7.87	4.64	2.75	1.32
57	15.30	8.13	4.91	2.93	1.41
58	15.83	8.50	5.25	3.17	1.52
59	16.56	8.94	5.66	3.45	1.67
60	17.93	9.72	6.30	3.86	1.88
61	17.03	9.39	6.23	3.86	1.87
62	16.33	9.09	6.15	3.84	1.87
63	15.82	8.83	6.06	3.81	1.86
64	15.70	8.89	6.07	3.81	1.86

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section

Add-on for Residual Rider forms HH758 & HH718

Elimination Period: 365 day

Occupation Class: 2A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	4.39	0.28	0.47	1.76	0.04	0.09
26	4.59	0.29	0.51	1.82	0.04	0.09
27	4.78	0.30	0.54	1.89	0.05	0.09
28	4.96	0.31	0.55	1.95	0.05	0.09
29	5.12	0.32	0.57	2.00	0.05	0.09
30	5.25	0.33	0.59	2.04	0.05	0.09
31	5.36	0.34	0.60	2.07	0.05	0.09
32	5.43	0.35	0.61	2.06	0.05	0.09
33	5.44	0.35	0.61	2.06	0.05	0.09
34	5.44	0.35	0.61	2.06	0.05	0.09
35	5.44	0.35	0.61	2.06	0.05	0.09
36	5.76	0.36	0.64	2.17	0.06	0.10
37	6.07	0.38	0.67	2.27	0.06	0.11
38	6.39	0.40	0.72	2.36	0.06	0.11
39	6.73	0.42	0.75	2.47	0.07	0.12
40	7.06	0.44	0.79	2.56	0.07	0.13
41	7.40	0.46	0.82	2.67	0.07	0.13
42	7.74	0.48	0.87	2.77	0.08	0.14
43	8.09	0.51	0.89	2.88	0.08	0.14
44	8.44	0.53	0.93	2.97	0.08	0.15
45	8.79	0.55	0.98	3.07	0.09	0.16
46	8.99	0.57	0.99	3.15	0.09	0.15
47	9.19	0.58	1.01	3.22	0.09	0.15
48	9.39	0.58	1.04	3.30	0.09	0.16
49	9.57	0.59	1.05	3.37	0.09	0.16
50	9.73	0.60	1.07	3.44	0.10	0.16
51	9.90	0.62	1.08	3.52	0.09	0.17
52	10.05	0.62	1.10	3.60	0.10	0.17
53	10.17	0.62	1.11	3.67	0.10	0.18
54	10.32	0.63	1.11	3.76	0.11	0.19
55	10.32	0.63	1.10	3.82	0.11	0.19
56	10.93	0.65	1.17	4.03	0.12	0.20
57	11.64	0.69	1.22	4.29	0.13	0.21
58	12.12	0.70	1.25	4.58	0.14	0.24
59	12.24	0.68	1.21	4.90	0.14	0.27
60	12.45	0.66	1.17	5.30	0.16	0.29
61	12.33	0.65	1.15	5.35	0.16	0.30
62	12.75	0.67	1.20	5.39	0.17	0.30
63	13.39	0.70	1.27	5.40	0.17	0.30
64	14.43	0.77	1.36	5.46	0.17	0.30

Principal Life Insurance Company
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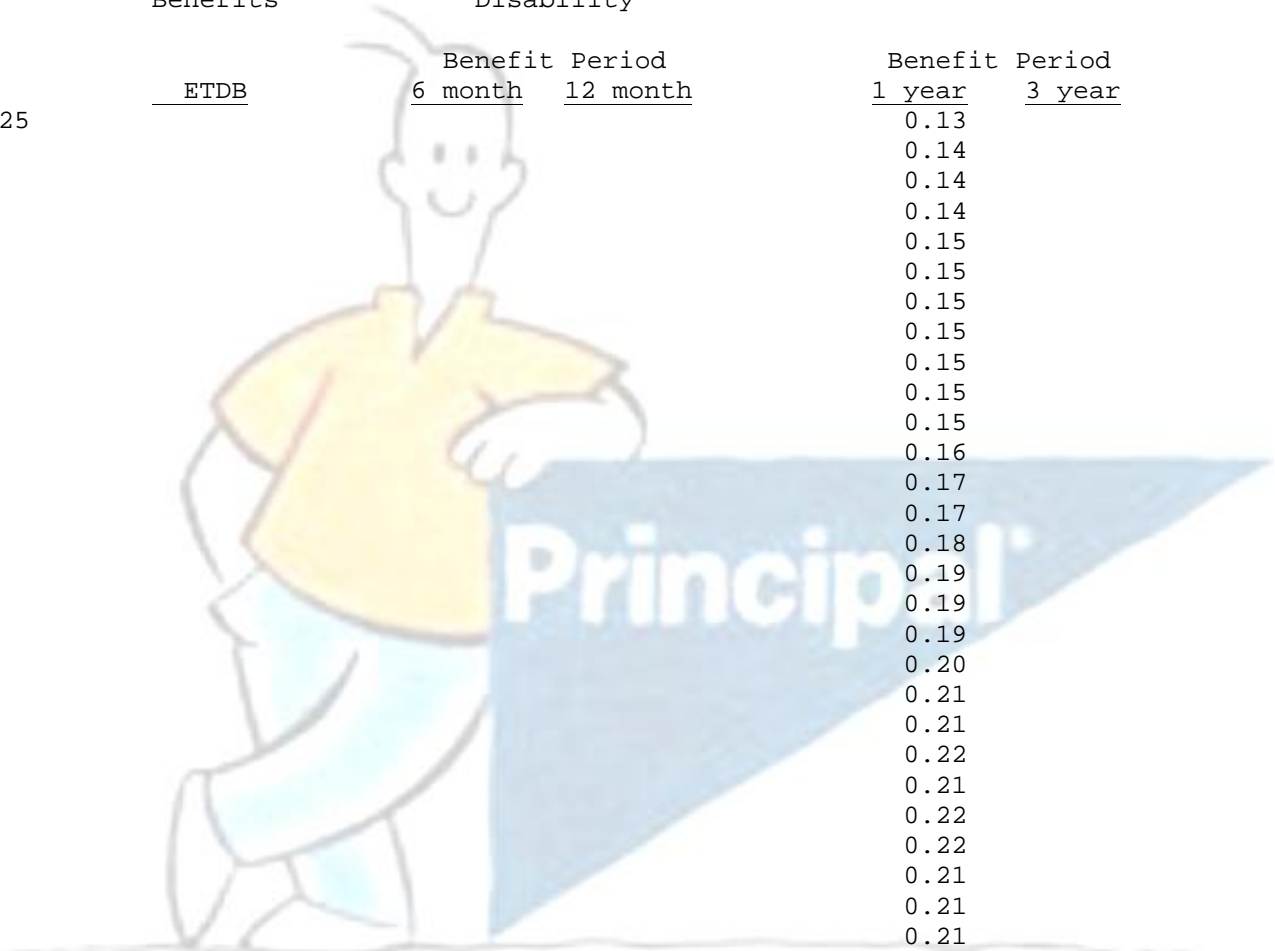
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Occupation Class: 2A Female non-smoker

HH754 Extended Total Disability Benefits	HH759/719 Short-Term Residual Disability	HH756/711 Recovery Benefits
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Age	<u>ETDB</u>	Benefit Period		Benefit Period	
		<u>6 month</u>	<u>12 month</u>	<u>1 year</u>	<u>3 year</u>
18-25				0.13	
26				0.14	
27				0.14	
28				0.14	
29				0.15	
30				0.15	
31				0.15	
32				0.15	
33				0.15	
34				0.15	
35				0.15	
36				0.16	
37				0.17	
38				0.17	
39				0.18	
40				0.19	
41				0.19	
42				0.19	
43				0.20	
44				0.21	
45				0.21	
46				0.22	
47				0.21	
48				0.22	
49				0.22	
50				0.21	
51				0.21	
52				0.21	
53				0.21	
54				0.20	
55				0.20	
56				0.20	
57				0.20	
58				0.21	
59				0.21	
60				0.21	
61				0.21	
62				0.20	
63				0.20	
64				0.20	



Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 70
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	30.17	19.68	15.03	13.72	12.53	4.61	9.78
26	30.82	20.48	15.82	14.45	13.21	4.81	9.85
27	31.52	21.26	16.52	15.09	13.81	4.94	9.89
28	32.24	22.03	17.12	15.65	14.33	4.97	9.94
29	32.95	22.72	17.65	16.14	14.79	4.98	9.97
30	33.60	23.30	17.99	16.47	15.10	5.02	10.02
31	34.19	23.77	18.36	16.81	15.42	5.03	10.06
32	34.69	24.09	18.67	17.10	15.58	5.05	10.10
33	35.10	24.19	18.93	17.34	15.63	5.03	10.15
34	35.39	24.25	19.18	17.53	15.69	4.98	10.14
35	35.57	24.31	19.41	17.59	15.74	4.92	9.97
36	37.03	25.63	19.71	18.05	16.54	4.91	9.90
37	38.46	26.93	20.02	18.33	16.85	4.89	9.82
38	39.83	28.20	20.29	18.59	17.08	4.85	9.70
39	41.20	28.30	20.50	18.78	17.25	4.81	9.58
40	42.56	28.40	20.72	18.97	17.42	4.56	9.02
41	43.65	28.50	20.93	19.15	17.58	4.51	8.88
42	43.72	28.72	21.23	19.42	17.82	4.45	8.72
43	43.87	29.02	21.59	19.75	18.12	4.40	8.58
44	44.12	29.39	22.03	20.14	18.46	4.35	8.46
45	44.43	29.81	22.50	20.57	18.84	4.31	8.34
46	44.96	30.38	23.08	21.09	19.31	4.27	8.23
47	45.57	31.01	23.74	21.68	19.83	4.24	8.14
48	46.25	31.70	24.42	22.29	20.37	4.21	8.03
49	46.77	32.26	25.01	22.82	20.83	4.17	7.92
50	47.28	32.83	25.61	23.35	21.29	3.96	7.48
51	47.79	33.40	26.21	23.88	21.74	3.91	7.37
52	48.78	34.27	27.02	24.60	22.37	3.85	7.22
53	49.86	35.18	27.85	25.33	22.98	3.78	7.05
54	51.08	36.18	28.73	26.10	23.62	3.70	6.87
55	52.52	37.28	29.66	26.91	24.28	3.61	6.68
56	53.18	37.76	30.06	27.23	24.48	3.42	6.30
57	54.01	38.32	30.47	27.54	24.66	3.43	6.29
58	53.79	39.27	31.85	28.45	25.64	3.43	6.28
59	53.58	40.23	33.22	29.36	26.63	3.44	6.28
60	53.36	41.18	34.59	30.27	27.62	3.44	6.27
61	53.14	42.13	35.97	31.18	28.60	3.45	6.26
62	52.25	41.39	35.30	30.58	28.03	3.37	6.12
63	49.63	39.24	33.40	28.88	26.44	3.15	5.71
64	47.05	37.10	31.52	27.18	24.85	2.93	5.30

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 67
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	29.65	19.17	14.43	13.14	11.96	4.16	8.72
26	30.27	19.92	15.17	13.82	12.59	4.33	9.01
27	30.93	20.67	15.83	14.42	13.15	4.47	9.02
28	31.62	21.41	16.39	14.94	13.63	4.56	9.04
29	32.29	22.06	16.87	15.38	14.05	4.57	9.06
30	32.91	22.61	17.12	15.62	14.27	4.48	9.08
31	33.47	23.05	17.43	15.91	14.54	4.47	9.08
32	33.95	23.35	17.68	16.14	14.76	4.43	9.00
33	34.33	23.42	17.88	16.32	14.86	4.37	8.84
34	34.59	23.44	18.06	16.48	14.88	4.30	8.65
35	34.73	23.47	18.22	16.63	14.90	4.22	8.45
36	36.11	24.70	18.45	16.84	15.41	4.18	8.33
37	37.45	25.92	18.68	17.05	15.60	4.13	8.20
38	38.73	26.41	18.88	17.23	15.77	4.07	8.04
39	39.99	26.55	18.98	17.31	15.83	4.01	7.88
40	40.08	26.58	19.08	17.40	15.90	3.74	7.30
41	40.17	26.62	19.17	17.48	15.97	3.66	7.12
42	40.26	26.66	19.36	17.65	16.12	3.57	6.91
43	40.35	26.69	19.62	17.87	16.31	3.49	6.72
44	40.38	26.73	20.24	18.14	16.55	3.41	6.54
45	40.46	27.30	20.85	18.54	16.81	3.34	6.37
46	40.71	27.72	21.29	18.94	17.15	3.26	6.19
47	40.98	28.10	21.69	19.31	17.51	3.19	6.03
48	41.09	28.41	22.05	19.66	17.87	3.11	5.85
49	41.20	28.65	22.33	19.91	18.03	3.02	5.66
50	41.31	28.89	22.62	20.16	18.19	2.78	5.18
51	41.42	29.13	22.91	20.41	18.35	2.68	4.97
52	41.53	29.29	23.13	20.72	18.59	2.56	4.72
53	41.85	29.47	23.31	21.00	18.77	2.42	4.45
54	42.20	29.81	23.62	21.27	18.92	2.27	4.17
55	42.63	30.17	23.94	21.50	19.03	2.12	3.87
56	42.66	30.90	24.70	21.81	19.32	1.90	3.44
57	42.68	31.63	25.46	22.11	19.61	1.84	3.33
58	42.71	32.36	26.22	22.42	19.90	1.78	3.21
59	42.73	33.08	26.98	22.72	20.19	1.73	3.10
60	42.75	33.81	27.73	23.03	20.48	1.67	2.98
61	42.78	32.35	26.51	21.98	19.54	1.61	2.87
62	41.52	31.38	25.69	21.28	18.90	1.55	2.77
63	41.19	31.12	25.47	21.08	18.72	1.54	2.74
64	40.61	30.66	25.07	20.74	18.40	1.50	2.68

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 65
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	29.24	18.76	13.97	12.70	11.54	3.84	7.99
26	29.83	19.48	14.68	13.35	12.14	4.00	8.28
27	30.46	20.21	15.30	13.92	12.67	4.11	8.45
28	31.13	20.92	15.83	14.41	13.12	4.19	8.45
29	31.77	21.55	16.27	14.81	13.50	4.23	8.45
30	32.37	22.07	16.46	14.99	13.67	4.07	8.29
31	32.90	22.48	16.73	15.24	13.91	4.05	8.19
32	33.36	22.76	16.94	15.43	14.08	3.99	8.05
33	33.72	23.07	17.09	15.57	14.21	3.92	7.86
34	33.96	23.21	17.22	15.69	14.33	3.83	7.65
35	34.08	23.24	17.32	15.78	14.45	3.74	7.42
36	35.40	23.99	17.51	15.95	14.57	3.68	7.29
37	36.68	24.99	17.69	16.12	14.72	3.62	7.13
38	37.89	25.08	17.84	16.25	14.84	3.55	6.95
39	39.09	25.15	17.87	16.27	14.86	3.47	6.76
40	38.43	25.33	17.90	16.30	14.87	3.20	6.19
41	38.30	25.50	17.93	16.32	14.89	3.15	6.07
42	38.09	25.67	18.13	16.43	14.99	3.13	5.98
43	37.92	25.84	18.69	16.59	15.12	3.08	5.87
44	37.78	26.01	19.23	17.00	15.30	3.02	5.73
45	37.65	26.19	19.74	17.42	15.47	2.94	5.55
46	37.65	26.48	20.05	17.70	15.69	2.82	5.31
47	37.65	26.70	20.30	17.92	15.90	2.70	5.05
48	37.64	26.85	20.48	18.08	15.93	2.56	4.77
49	37.31	26.95	20.62	18.13	15.97	2.41	4.48
50	36.97	26.98	20.71	18.19	16.00	2.26	4.17
51	36.63	26.96	20.74	18.24	16.03	2.10	3.86
52	36.60	26.88	20.72	18.16	16.06	1.94	3.54
53	36.50	26.73	20.64	18.04	16.02	1.77	3.21
54	36.36	26.58	20.56	18.04	15.95	1.61	2.90
55	35.97	26.10	20.47	18.00	15.84	1.42	2.55
56	36.17	26.25	20.39	17.54	15.36	1.28	2.29
57	36.37	26.39	20.57	16.92	14.76	1.14	2.04
58	36.65	26.52	20.73	16.68	14.31	1.00	1.79
59	36.92	26.64	20.88	16.44	14.04	0.87	1.54
60	37.62	27.15	21.29	16.76	14.30	0.89	1.58
61	38.21	27.59	21.64	17.02	14.53	0.90	1.61
62	38.87	28.07	22.02	17.32	14.79	0.92	1.64
63	39.62	28.62	22.45	17.66	15.08	0.94	1.67
64	40.20	29.19	22.89	18.01	15.38	0.96	1.70

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 5 year
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	16.88	9.71	7.37	6.24	5.32	0.42	0.76
26	17.10	10.04	7.59	6.44	5.52	0.44	0.80
27	17.35	10.37	7.79	6.63	5.71	0.46	0.83
28	17.63	10.68	7.97	6.81	5.88	0.48	0.86
29	17.90	10.95	8.14	6.97	6.04	0.49	0.88
30	18.16	11.16	8.28	7.11	6.18	0.51	0.91
31	18.41	11.26	8.38	7.22	6.29	0.52	0.93
32	18.63	11.26	8.42	7.30	6.37	0.53	0.94
33	18.82	11.26	8.42	7.33	6.41	0.53	0.94
34	18.95	11.26	8.42	7.33	6.42	0.53	0.94
35	19.04	11.26	8.42	7.33	6.42	0.53	0.94
36	19.73	11.94	8.88	7.69	6.74	0.56	0.99
37	20.41	12.64	9.35	8.06	7.07	0.59	1.05
38	21.07	13.34	9.84	8.43	7.41	0.62	1.10
39	21.75	14.07	10.33	8.81	7.76	0.65	1.15
40	22.44	14.83	10.85	9.21	8.12	0.67	1.20
41	23.13	15.63	11.38	9.62	8.50	0.71	1.26
42	23.85	16.47	11.94	10.04	8.89	0.73	1.32
43	24.58	17.34	12.51	10.48	9.29	0.76	1.37
44	25.35	18.25	13.10	10.93	9.70	0.80	1.42
45	26.13	19.18	13.70	11.39	10.13	0.83	1.48
46	26.65	19.59	14.00	11.69	10.40	0.85	1.50
47	27.17	19.97	14.28	11.99	10.68	0.86	1.53
48	27.68	20.34	14.55	12.29	10.94	0.87	1.55
49	28.20	20.71	14.82	12.58	11.21	0.88	1.58
50	28.71	21.07	15.08	12.87	11.46	0.90	1.59
51	29.22	21.42	15.33	13.16	11.71	0.90	1.61
52	29.72	21.77	15.58	13.44	11.95	0.92	1.62
53	30.22	22.12	15.83	13.71	12.19	0.92	1.62
54	30.75	22.52	16.12	14.01	12.44	0.91	1.62
55	30.93	22.67	16.24	14.16	12.54	0.89	1.60
56	32.08	23.41	17.15	14.52	12.74	0.86	1.54
57	33.19	24.13	18.04	14.87	13.05	0.84	1.48
58	34.29	24.84	18.91	15.21	13.12	0.80	1.42
59	35.34	25.52	19.75	15.54	13.30	0.78	1.36
60	36.82	26.57	20.84	16.40	14.00	0.89	1.58
61	37.48	27.06	21.23	16.70	14.25	0.90	1.61
62	38.22	27.60	21.65	17.03	14.79	0.92	1.64
63	38.96	28.14	22.07	17.66	15.08	0.94	1.67
64	40.20	28.70	22.51	18.01	15.38	0.96	1.70

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 2 year
Occupation Class: 2A Female non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	14.98	8.15	5.66	4.36	2.73		
26	15.07	8.39	5.80	4.48	2.79		
27	15.18	8.62	5.93	4.58	2.86		
28	15.31	8.84	6.04	4.67	2.94		
29	15.46	9.00	6.13	4.75	3.02		
30	15.60	9.02	6.20	4.82	3.14		
31	15.73	9.02	6.20	4.87	3.25		
32	15.85	9.02	6.20	4.88	3.37		
33	15.95	9.02	6.20	4.88	3.49		
34	16.00	9.02	6.20	4.88	3.61		
35	16.02	9.02	6.20	4.88	3.75		
36	16.37	9.37	6.43	5.07	3.89		
37	16.70	9.71	6.66	5.26	4.03		
38	16.99	10.03	6.87	5.45	4.18		
39	17.28	10.37	7.09	5.64	4.34		
40	17.57	10.71	7.32	5.85	4.50		
41	17.84	11.05	7.54	6.05	4.66		
42	18.12	11.41	7.77	6.26	4.83		
43	18.40	11.79	8.00	6.49	5.00		
44	18.68	12.16	8.23	6.72	5.19		
45	18.98	12.55	8.47	6.95	5.38		
46	19.18	12.78	8.64	7.14	5.60		
47	19.38	13.01	8.82	7.34	5.83		
48	19.59	13.24	8.98	7.54	6.06		
49	19.81	13.47	9.16	7.74	6.31		
50	20.04	13.72	9.35	7.96	6.46		
51	20.28	13.99	9.54	8.18	6.74		
52	20.54	14.27	9.76	8.42	7.03		
53	20.83	14.60	9.99	8.68	7.35		
54	21.17	14.98	10.28	8.98	7.72		
55	21.31	15.26	10.51	9.24	8.16		
56	22.23	15.91	11.15	9.89	8.54		
57	23.30	16.71	11.93	10.66	9.02		
58	24.62	17.73	12.90	11.62	9.61		
59	26.28	18.97	14.06	12.75	9.99		
60	28.39	20.49	15.19	13.77	10.37		
61	30.66	22.13	16.40	14.88	10.75		
62	33.11	23.90	17.72	16.07	11.60		
63	35.76	25.81	19.13	17.31	12.52		
64	38.62	27.88	20.66	17.65	13.56		

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: to 365 day

Occupation Class: 2A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	15.86	5.74	3.23	1.55	0.68
26	15.86	5.93	3.33	1.61	0.71
27	15.87	6.12	3.41	1.65	0.73
28	15.90	6.29	3.49	1.70	0.75
29	15.95	6.35	3.56	1.74	0.76
30	15.99	6.34	3.58	1.77	0.79
31	16.04	6.34	3.58	1.77	0.79
32	16.06	6.34	3.58	1.77	0.79
33	16.06	6.34	3.58	1.77	0.79
34	16.05	6.34	3.58	1.77	0.79
35	16.04	6.34	3.58	1.77	0.79
36	16.32	6.59	3.73	1.85	0.83
37	16.56	6.83	3.86	1.93	0.87
38	16.76	7.04	3.99	2.00	0.89
39	16.93	7.24	4.11	2.07	0.93
40	17.07	7.44	4.22	2.15	0.96
41	17.18	7.64	4.33	2.22	1.00
42	17.27	7.82	4.43	2.29	1.04
43	17.33	8.01	4.53	2.37	1.08
44	17.37	8.18	4.61	2.43	1.10
45	17.38	8.33	4.69	2.49	1.14
46	17.29	8.37	4.73	2.54	1.16
47	17.20	8.39	4.76	2.58	1.19
48	17.10	8.41	4.79	2.62	1.21
49	17.03	8.43	4.80	2.66	1.24
50	16.95	8.46	4.82	2.69	1.26
51	16.88	8.49	4.85	2.74	1.29
52	16.82	8.53	4.87	2.79	1.31
53	16.77	8.61	4.91	2.83	1.34
54	16.75	8.69	4.99	2.90	1.38
55	16.56	8.72	5.02	2.95	1.41
56	16.94	8.94	5.27	3.13	1.50
57	17.40	9.23	5.58	3.33	1.60
58	18.00	9.65	5.97	3.60	1.74
59	18.82	10.16	6.44	3.93	1.89
60	20.38	11.05	7.16	4.39	2.13
61	19.35	10.67	7.08	4.39	2.13
62	18.56	10.33	6.99	4.36	2.12
63	17.97	10.04	6.88	4.32	2.11
64	17.84	10.10	6.90	4.33	2.12

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Elimination Period: 365 day

Occupation Class: 2A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	4.98	0.31	0.54	2.00	0.05	0.09
26	5.21	0.32	0.58	2.07	0.05	0.09
27	5.43	0.35	0.61	2.15	0.06	0.09
28	5.64	0.36	0.62	2.22	0.06	0.10
29	5.82	0.36	0.65	2.27	0.06	0.10
30	5.97	0.37	0.67	2.32	0.06	0.10
31	6.09	0.38	0.68	2.35	0.06	0.10
32	6.17	0.39	0.69	2.35	0.06	0.10
33	6.18	0.39	0.69	2.35	0.06	0.10
34	6.18	0.39	0.69	2.35	0.06	0.10
35	6.18	0.39	0.69	2.35	0.06	0.10
36	6.55	0.41	0.73	2.46	0.07	0.12
37	6.90	0.44	0.77	2.58	0.07	0.13
38	7.26	0.45	0.81	2.69	0.07	0.13
39	7.64	0.48	0.86	2.80	0.08	0.14
40	8.02	0.50	0.89	2.91	0.08	0.15
41	8.40	0.52	0.93	3.03	0.08	0.15
42	8.80	0.55	0.98	3.14	0.09	0.16
43	9.19	0.58	1.01	3.26	0.09	0.16
44	9.59	0.60	1.07	3.38	0.09	0.16
45	9.98	0.63	1.11	3.49	0.09	0.17
46	10.22	0.65	1.12	3.58	0.09	0.18
47	10.45	0.65	1.15	3.66	0.10	0.18
48	10.67	0.66	1.18	3.75	0.09	0.19
49	10.87	0.67	1.20	3.84	0.11	0.19
50	11.06	0.68	1.22	3.91	0.12	0.19
51	11.25	0.70	1.23	4.00	0.11	0.20
52	11.42	0.71	1.25	4.09	0.12	0.20
53	11.56	0.71	1.25	4.17	0.12	0.21
54	11.72	0.72	1.27	4.27	0.13	0.21
55	11.73	0.71	1.26	4.34	0.13	0.22
56	12.42	0.75	1.32	4.58	0.13	0.23
57	13.22	0.78	1.39	4.87	0.15	0.25
58	13.77	0.80	1.42	5.21	0.15	0.28
59	13.91	0.77	1.37	5.57	0.17	0.30
60	14.14	0.75	1.33	6.03	0.19	0.33
61	14.02	0.74	1.31	6.08	0.19	0.34
62	14.50	0.77	1.36	6.12	0.19	0.34
63	15.21	0.80	1.44	6.14	0.19	0.34
64	16.39	0.87	1.55	6.21	0.19	0.34

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70

Occupation Class: 2A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	5.04	4.89	4.63	1.47	3.13
26	5.25	5.09	4.83	1.50	3.16
27	5.47	5.30	5.02	1.52	3.20
28	5.68	5.51	5.22	1.54	3.24
29	5.89	5.71	5.42	1.57	3.28
30	6.11	5.92	5.61	1.60	3.32
31	6.45	6.25	5.92	1.65	3.42
32	6.80	6.58	6.24	1.69	3.49
33	7.13	6.92	6.55	1.74	3.58
34	7.48	7.25	6.86	1.79	3.66
35	7.83	7.59	7.18	1.84	3.74
36	8.23	7.98	7.54	1.89	3.82
37	8.63	8.37	7.91	1.93	3.89
38	9.03	8.76	8.28	1.98	3.97
39	9.44	9.15	8.65	2.03	4.05
40	9.84	9.54	9.02	2.07	4.12
41	10.24	9.92	9.38	2.08	4.12
42	10.65	10.31	9.74	2.10	4.13
43	11.05	10.69	10.10	2.11	4.13
44	11.45	11.09	10.46	2.13	4.13
45	11.86	11.47	10.82	2.14	4.13
46	12.29	11.88	11.19	2.12	4.08
47	12.72	12.28	11.56	2.10	4.03
48	13.16	12.70	11.92	2.08	3.98
49	13.59	13.10	12.30	2.06	3.92
50	14.03	13.52	12.66	2.04	3.87
51	14.49	13.94	13.02	2.00	3.76
52	14.96	14.36	13.38	1.94	3.66
53	15.43	14.79	13.74	1.90	3.55
54	15.89	15.21	14.10	1.85	3.44
55	16.36	15.64	14.46	1.80	3.34
56	17.05	16.26	14.96	1.74	3.22
57	17.75	16.88	15.47	1.65	3.05
58	18.45	17.50	15.97	1.57	2.88
59	19.14	18.11	16.47	1.48	2.71
60	19.84	18.73	16.97	1.40	2.54
61	19.24	18.13	16.39	1.31	2.37
62	18.63	17.53	15.81	1.11	1.98
63	18.02	16.93	15.23	0.90	1.61
64	18.20	17.10	15.38	0.90	1.62

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: 2A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	4.84	4.69	4.44	1.36	2.86
26	5.03	4.88	4.61	1.38	2.88
27	5.23	5.07	4.80	1.39	2.91
28	5.43	5.26	4.97	1.41	2.94
29	5.63	5.45	5.16	1.43	2.97
30	5.82	5.64	5.34	1.45	2.99
31	6.14	5.95	5.63	1.49	3.06
32	6.46	6.26	5.92	1.52	3.12
33	6.78	6.57	6.21	1.56	3.18
34	7.10	6.88	6.50	1.60	3.25
35	7.42	7.19	6.79	1.64	3.31
36	7.79	7.54	7.12	1.68	3.37
37	8.16	7.90	7.46	1.71	3.43
38	8.53	8.26	7.79	1.75	3.48
39	8.91	8.62	8.13	1.78	3.54
40	9.28	8.97	8.47	1.82	3.58
41	9.62	9.30	8.77	1.82	3.57
42	9.97	9.63	9.08	1.81	3.56
43	10.32	9.97	9.38	1.82	3.55
44	10.66	10.30	9.69	1.82	3.54
45	11.01	10.63	9.99	1.82	3.53
46	11.35	10.94	10.27	1.78	3.44
47	11.70	11.26	10.56	1.75	3.35
48	12.03	11.58	10.83	1.72	3.26
49	12.38	11.90	11.11	1.68	3.18
50	12.72	12.22	11.39	1.65	3.09
51	13.00	12.45	11.56	1.57	2.93
52	13.27	12.69	11.74	1.49	2.76
53	13.55	12.92	11.92	1.40	2.58
54	13.82	13.16	12.08	1.32	2.42
55	14.10	13.40	12.26	1.24	2.25
56	14.30	13.54	12.30	1.14	2.06
57	14.51	13.67	12.34	1.04	1.88
58	14.72	13.81	12.37	0.94	1.70
59	14.93	13.95	12.41	0.84	1.52
60	15.14	14.09	12.45	0.74	1.34
61	14.36	13.47	12.07	0.64	1.16
62	13.58	12.85	11.68	0.55	0.98
63	12.79	12.23	11.30	0.44	0.80
64	12.91	12.36	11.41	0.44	0.80

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65

Occupation Class: 2A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	4.68	4.53	4.28	1.29	2.70
26	4.87	4.71	4.45	1.30	2.71
27	5.05	4.89	4.62	1.32	2.73
28	5.24	5.07	4.79	1.33	2.75
29	5.42	5.25	4.96	1.35	2.77
30	5.61	5.43	5.13	1.37	2.79
31	5.91	5.72	5.40	1.40	2.85
32	6.21	6.01	5.68	1.42	2.89
33	6.51	6.30	5.95	1.45	2.95
34	6.81	6.59	6.22	1.49	3.01
35	7.11	6.89	6.50	1.51	3.06
36	7.46	7.22	6.81	1.55	3.11
37	7.80	7.55	7.12	1.58	3.16
38	8.15	7.88	7.43	1.62	3.21
39	8.49	8.22	7.74	1.65	3.27
40	8.84	8.55	8.06	1.68	3.31
41	9.15	8.85	8.33	1.68	3.28
42	9.46	9.14	8.61	1.67	3.25
43	9.77	9.44	8.88	1.67	3.22
44	10.08	9.74	9.16	1.66	3.18
45	10.40	10.04	9.44	1.65	3.15
46	10.67	10.28	9.65	1.59	3.03
47	10.95	10.53	9.86	1.54	2.91
48	11.22	10.78	10.07	1.48	2.79
49	11.50	11.03	10.28	1.43	2.68
50	11.78	11.28	10.49	1.38	2.56
51	11.89	11.36	10.51	1.29	2.38
52	12.01	11.44	10.54	1.19	2.19
53	12.13	11.51	10.57	1.10	2.00
54	12.24	11.59	10.59	1.01	1.82
55	12.36	11.67	10.62	0.92	1.64
56	12.25	11.51	10.42	0.82	1.46
57	12.14	11.34	10.22	0.73	1.29
58	12.03	11.18	10.02	0.63	1.12
59	11.92	11.01	9.82	0.54	0.95
60	11.81	10.85	9.62	0.45	0.78
61	11.52	10.77	9.81	0.43	0.74
62	11.23	10.70	10.00	0.41	0.70
63	10.94	10.62	10.19	0.39	0.66
64	11.04	10.73	10.29	0.39	0.66

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: 2A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.93	2.81	2.61	0.20	0.33
26	3.03	2.91	2.72	0.19	0.34
27	3.14	3.01	2.82	0.20	0.35
28	3.25	3.11	2.93	0.20	0.36
29	3.36	3.21	3.03	0.21	0.38
30	3.47	3.32	3.14	0.21	0.39
31	3.65	3.49	3.30	0.23	0.41
32	3.83	3.67	3.47	0.24	0.43
33	4.01	3.85	3.64	0.25	0.44
34	4.19	4.02	3.81	0.26	0.46
35	4.37	4.20	3.98	0.27	0.48
36	4.58	4.41	4.17	0.29	0.51
37	4.80	4.61	4.37	0.30	0.54
38	5.01	4.82	4.57	0.31	0.56
39	5.23	5.03	4.77	0.33	0.59
40	5.45	5.24	4.97	0.34	0.61
41	5.69	5.48	5.19	0.36	0.64
42	5.93	5.72	5.42	0.38	0.66
43	6.17	5.96	5.65	0.39	0.69
44	6.42	6.20	5.88	0.40	0.71
45	6.66	6.44	6.11	0.42	0.73
46	6.97	6.74	6.39	0.44	0.77
47	7.28	7.04	6.68	0.45	0.80
48	7.60	7.34	6.96	0.47	0.83
49	7.91	7.64	7.25	0.49	0.86
50	8.22	7.94	7.53	0.51	0.90
51	8.57	8.27	7.82	0.53	0.93
52	8.92	8.60	8.12	0.53	0.95
53	9.27	8.93	8.41	0.55	0.97
54	9.62	9.27	8.71	0.55	0.99
55	9.98	9.60	9.00	0.57	1.02
56	10.34	9.85	9.12	0.55	0.98
57	10.71	10.10	9.25	0.52	0.92
58	11.07	10.35	9.37	0.50	0.88
59	11.44	10.60	9.49	0.48	0.83
60	11.81	10.85	9.62	0.45	0.78
61	11.52	10.77	9.81	0.43	0.74
62	11.23	10.70	10.00	0.41	0.70
63	10.94	10.62	10.19	0.39	0.66
64	11.04	10.73	10.29	0.39	0.66

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year

Occupation Class: 2A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.46	2.33			
26	2.53	2.39			
27	2.59	2.45			
28	2.66	2.51			
29	2.72	2.58			
30	2.79	2.64			
31	2.90	2.76			
32	3.01	2.87			
33	3.12	2.99			
34	3.23	3.11			
35	3.35	3.23			
36	3.48	3.34			
37	3.61	3.46			
38	3.74	3.58			
39	3.87	3.69			
40	4.01	3.81			
41	4.14	3.95			
42	4.27	4.08			
43	4.40	4.22			
44	4.53	4.35			
45	4.67	4.49			
46	4.83	4.65			
47	5.00	4.82			
48	5.17	4.98			
49	5.34	5.15			
50	5.51	5.31			
51	5.77	5.57			
52	6.03	5.82			
53	6.29	6.08			
54	6.55	6.33			
55	6.81	6.59			
56	7.34	7.10			
57	7.88	7.62			
58	8.41	8.14			
59	8.95	8.66			
60	9.48	9.18			
61	9.97	9.66			
62	10.45	10.14			
63	10.94	10.62			
64	11.04	10.73			

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	119.27	76.03	54.15	49.50	44.97	13.46	26.57
26	124.04	79.13	56.43	51.59	46.91	13.52	26.75
27	125.47	82.07	58.53	53.55	48.75	13.60	26.87
28	126.41	83.91	60.59	55.46	50.53	13.66	27.04
29	127.73	85.19	62.58	57.31	52.27	13.75	27.18
30	129.37	86.69	65.31	59.84	54.63	13.86	27.36
31	131.40	88.34	67.62	61.98	56.60	13.91	27.52
32	133.75	90.15	70.13	64.29	58.74	14.00	27.73
33	136.52	92.18	72.94	66.87	61.12	14.10	27.95
34	139.73	94.51	75.86	69.55	63.39	14.23	28.19
35	143.32	97.09	78.97	72.37	65.02	14.35	28.43
36	149.84	102.61	82.19	75.34	68.39	14.84	29.32
37	156.91	108.55	85.74	78.60	71.89	15.37	30.23
38	164.49	114.98	89.71	82.24	75.22	15.96	31.27
39	172.39	121.57	93.96	86.12	78.76	16.52	32.22
40	180.63	128.30	98.86	90.58	82.76	17.04	33.10
41	189.04	134.48	103.50	94.80	86.60	17.47	33.89
42	197.60	139.38	108.37	99.24	90.62	17.87	34.50
43	206.23	144.37	113.45	103.85	94.79	18.19	34.96
44	211.11	149.41	118.70	108.61	99.09	18.41	35.22
45	215.66	154.50	124.13	113.54	103.52	18.52	35.33
46	220.57	160.03	129.98	118.77	108.22	18.62	35.29
47	225.44	165.63	135.99	124.15	112.91	18.60	35.09
48	228.91	171.26	142.10	129.20	117.09	18.52	34.74
49	232.37	176.96	148.33	134.23	121.68	18.54	34.55
50	235.81	179.19	152.07	138.44	125.50	18.52	34.37
51	239.22	184.76	158.18	143.90	130.26	18.48	34.28
52	242.62	190.18	164.22	149.26	134.88	18.65	34.48
53	246.99	195.66	170.27	154.59	139.44	19.00	35.04
54	251.75	201.48	176.59	160.16	144.15	19.34	35.60
55	257.14	207.73	183.18	165.94	149.02	19.68	36.07
56	258.49	210.84	187.07	169.21	151.53	19.87	36.35
57	260.34	214.04	190.87	172.36	153.83	19.29	35.25
58	262.82	217.69	195.15	175.69	155.48	18.71	34.16
59	271.89	221.33	194.67	173.54	154.99	18.12	33.06
60	281.02	225.00	194.22	171.41	154.52	17.54	31.97
61	290.17	228.70	193.75	169.29	154.04	16.96	30.87
62	299.40	232.44	193.18	167.02	153.46	16.87	30.71
63	291.81	226.19	187.52	161.86	148.57	16.25	29.58
64	282.45	218.50	180.59	155.58	142.72	15.49	28.18

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	115.66	73.13	51.60	46.99	42.52	12.38	24.37
26	120.16	76.02	53.71	48.92	44.32	12.43	24.46
27	122.58	78.76	55.64	50.72	45.99	12.43	24.47
28	123.38	80.89	57.51	52.44	47.59	12.46	24.55
29	124.58	82.04	59.30	54.10	49.15	12.50	24.58
30	126.06	83.37	61.58	56.19	51.08	12.56	24.66
31	127.91	84.85	63.62	58.07	52.80	12.56	24.73
32	130.11	86.51	65.84	60.10	54.66	12.62	24.82
33	132.68	88.33	68.33	62.38	56.75	12.66	24.91
34	135.67	90.44	70.90	64.71	58.88	12.70	25.01
35	138.98	92.76	73.60	67.15	60.69	12.74	25.10
36	145.10	97.87	76.46	69.77	63.48	13.13	25.73
37	151.74	103.39	79.61	72.65	66.10	13.50	26.38
38	158.82	109.31	83.13	75.86	69.02	13.91	27.08
39	166.17	115.35	86.86	79.25	72.09	14.30	27.72
40	173.81	120.21	90.69	82.68	75.10	14.64	28.25
41	181.55	124.20	94.65	86.26	78.31	14.90	28.68
42	187.22	128.20	98.75	89.97	81.63	15.12	28.94
43	190.93	132.22	102.97	93.76	85.01	15.23	29.00
44	194.29	136.16	107.25	97.61	88.43	15.25	28.93
45	197.37	140.05	111.58	101.51	91.87	15.17	28.67
46	200.63	144.19	116.20	105.57	95.46	15.04	28.26
47	203.70	148.28	120.82	109.65	99.02	14.83	27.73
48	206.41	152.19	125.36	113.66	102.49	14.52	27.05
49	206.67	154.47	129.86	117.64	105.91	14.30	26.45
50	206.92	156.74	131.22	118.69	106.55	14.03	25.84
51	207.14	159.00	135.22	122.19	109.48	13.75	25.31
52	208.36	161.85	138.87	125.37	112.06	13.56	24.91
53	209.40	164.45	142.24	128.25	114.28	13.46	24.70
54	210.30	166.96	145.55	131.00	116.21	13.38	24.43
55	212.38	169.32	148.56	133.38	117.71	12.89	23.46
56	216.73	168.26	148.57	132.97	116.58	11.69	21.16
57	221.12	166.58	147.83	131.82	114.32	10.97	19.84
58	226.09	167.44	142.38	125.75	107.71	10.26	18.51
59	231.47	170.24	142.32	123.73	107.02	9.54	17.19
60	234.76	173.07	142.28	121.73	106.34	8.83	15.86
61	238.08	175.92	142.24	119.72	105.67	8.11	14.54
62	241.49	178.82	142.08	117.58	104.88	8.03	14.40
63	242.21	179.29	142.21	117.59	104.84	8.08	14.49
64	242.93	179.75	142.31	117.57	104.88	8.01	14.35

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	112.76	70.86	49.65	45.13	40.77	11.47	22.87
26	117.05	73.61	51.64	46.94	42.46	11.66	22.87
27	120.19	76.18	53.44	48.62	44.01	11.66	22.87
28	120.91	78.40	55.16	50.19	45.49	11.66	22.87
29	121.96	79.43	56.79	51.71	46.90	11.66	22.87
30	123.33	80.65	58.74	53.49	48.54	11.66	22.87
31	125.07	82.00	60.58	55.18	50.09	11.66	22.87
32	127.12	83.52	62.57	57.00	51.76	11.66	22.87
33	129.53	85.19	64.82	59.04	53.62	11.66	22.87
34	132.33	87.10	67.11	61.12	55.50	11.66	22.87
35	135.44	89.22	69.50	63.27	57.15	11.66	22.87
36	141.26	94.02	72.08	65.64	59.60	11.94	23.33
37	147.51	99.15	74.93	68.22	61.94	12.24	23.82
38	154.18	104.67	78.08	71.09	64.54	12.56	24.34
39	161.09	110.28	81.42	74.11	67.27	12.84	24.77
40	168.23	112.86	84.49	76.85	69.65	13.07	25.10
41	172.86	116.23	87.93	79.95	72.41	13.22	25.33
42	175.95	119.59	91.45	83.13	75.24	13.32	25.39
43	178.75	122.87	95.04	86.33	78.08	13.32	25.30
44	181.13	126.01	98.60	89.52	80.89	13.24	25.04
45	183.15	129.01	102.14	92.70	83.66	13.09	24.65
46	185.27	132.20	105.89	95.99	86.54	12.86	24.11
47	187.10	135.23	109.56	99.20	89.32	12.58	23.45
48	188.50	138.02	113.06	102.28	91.76	12.22	22.69
49	189.47	138.96	116.42	105.24	93.93	11.89	21.96
50	190.46	139.88	116.53	105.21	94.18	11.54	21.23
51	191.43	140.79	119.25	107.57	96.01	11.18	20.47
52	192.40	141.97	121.45	109.37	97.28	10.67	19.50
53	193.33	142.63	123.10	110.64	98.01	9.92	18.06
54	194.26	142.93	124.37	111.52	98.36	9.11	16.48
55	195.25	142.68	125.15	111.96	98.29	8.25	14.84
56	197.51	142.84	123.39	110.11	96.24	7.15	12.80
57	199.71	143.00	121.21	107.96	94.08	6.09	10.86
58	201.85	143.19	115.57	102.66	89.60	4.98	8.82
59	203.87	143.93	109.52	97.58	85.84	4.32	7.66
60	210.35	148.48	112.34	92.44	82.15	4.45	7.88
61	216.39	152.81	115.66	90.81	77.92	4.58	8.12
62	223.02	157.52	119.11	93.51	80.24	4.72	8.36
63	229.61	162.22	122.50	96.15	82.50	4.86	8.62
64	236.52	167.12	126.03	104.98	88.62	5.01	8.87

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	69.38	39.07	30.26	26.06	22.33	1.28	2.29
26	69.38	39.10	30.29	26.13	22.46	1.29	2.30
27	69.38	39.25	30.39	26.27	22.64	1.31	2.35
28	69.47	39.51	30.60	26.50	22.90	1.33	2.38
29	69.83	39.91	30.89	26.79	23.22	1.36	2.42
30	70.41	40.45	31.25	27.15	23.59	1.39	2.47
31	71.28	41.09	31.70	27.57	24.00	1.41	2.52
32	72.41	41.84	32.20	28.03	24.46	1.45	2.59
33	73.80	42.73	32.79	28.54	24.95	1.49	2.65
34	75.41	44.27	33.48	29.17	25.70	1.53	2.72
35	77.22	45.87	34.23	30.30	26.85	1.57	2.80
36	80.31	47.58	36.16	31.59	28.04	1.67	2.98
37	83.64	50.66	38.27	33.05	29.35	1.78	3.16
38	87.22	54.01	40.56	34.87	30.84	1.90	3.37
39	91.06	57.54	42.94	36.77	32.49	2.01	3.59
40	95.17	61.24	45.45	38.80	34.62	2.14	3.81
41	99.51	65.13	48.05	40.84	36.48	2.26	4.04
42	104.07	69.20	50.73	43.03	38.49	2.40	4.27
43	108.86	73.44	53.49	45.39	40.65	2.52	4.50
44	113.77	77.94	56.47	47.91	42.93	2.66	4.74
45	118.84	82.77	59.64	50.60	45.39	2.80	5.01
46	123.25	86.07	61.82	53.54	48.07	2.93	5.22
47	127.72	89.54	64.11	56.69	50.92	3.05	5.44
48	132.30	93.20	66.68	60.02	53.94	3.18	5.66
49	137.29	97.26	70.61	63.60	57.18	3.33	5.92
50	142.74	101.66	74.02	66.69	59.93	3.47	6.18
51	148.65	106.39	78.33	70.61	63.47	3.62	6.46
52	155.02	111.45	82.89	74.75	67.19	3.78	6.73
53	162.01	116.89	87.75	79.18	71.16	3.94	7.02
54	169.31	122.48	93.07	84.03	75.46	4.09	7.28
55	174.84	126.64	98.90	89.33	80.05	4.17	7.43
56	181.58	130.60	103.66	93.57	83.44	4.23	7.49
57	188.12	134.41	108.14	97.47	86.28	4.27	7.55
58	194.49	138.15	109.09	99.05	88.24	4.08	7.21
59	202.00	143.18	109.52	97.58	85.84	3.87	6.84
60	209.56	148.26	112.34	92.44	82.15	4.45	7.88
61	216.39	152.81	115.66	90.81	77.92	4.58	8.12
62	223.02	157.52	119.11	93.51	80.24	4.72	8.36
63	229.61	162.22	122.50	96.15	82.50	4.86	8.62
64	236.52	167.12	126.03	104.98	88.62	5.01	8.87

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 2A Male non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	60.97	32.48	23.36	18.47			
26	60.97	32.48	23.36	18.47			
27	60.97	32.48	23.36	18.47			
28	60.97	32.53	23.41	18.53			
29	60.98	32.71	23.55	18.64			
30	61.15	33.02	23.75	18.77			
31	61.53	33.45	24.03	18.97			
32	62.12	34.03	24.37	19.19			
33	62.98	34.71	24.76	19.46			
34	64.01	35.47	25.24	19.77			
35	65.20	36.28	25.76	20.11			
36	66.69	37.79	26.69	20.92			
37	68.34	39.39	27.69	21.79			
38	70.10	41.08	28.75	22.72			
39	72.03	42.81	29.84	23.68			
40	74.11	44.61	30.94	24.67			
41	76.31	46.47	32.05	25.69			
42	78.64	48.36	33.18	26.73			
43	81.08	50.34	34.31	27.81			
44	83.58	52.45	35.56	28.97			
45	86.13	54.70	36.88	30.20			
46	88.47	56.67	38.19	31.48			
47	90.86	58.81	39.59	32.88			
48	93.36	61.14	41.18	34.42			
49	96.14	63.75	42.91	36.13			
50	99.22	66.62	44.83	38.01			
51	102.66	69.77	46.96	40.08			
52	106.52	73.23	49.27	42.38			
53	110.87	77.09	51.83	44.92			
54	115.69	81.27	54.62	47.70			
55	119.66	84.83	56.97	50.15			
56	125.36	89.09	60.76	53.95			
57	131.94	93.84	65.02	58.23			
58	139.83	99.43	69.97	63.22			
59	149.68	106.25	75.96	69.21			
60	164.64	116.87	83.55	76.14			
61	181.10	128.56	91.92	83.75			
62	199.22	141.42	101.10	91.64			
63	219.14	155.56	111.21	94.23			
64	231.79	163.78	122.34	102.88			

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: 2A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	44.31	19.44	13.14	8.96	6.76
26	44.31	19.44	13.14	8.96	6.76
27	44.31	19.44	13.14	8.96	6.75
28	44.31	19.44	13.13	8.96	6.76
29	44.30	19.44	13.13	8.96	6.76
30	44.29	19.51	13.18	8.96	6.76
31	44.33	19.62	13.25	8.99	6.76
32	44.50	19.83	13.36	9.03	6.77
33	44.81	20.11	13.51	9.10	6.79
34	45.25	20.42	13.69	9.16	6.82
35	45.81	20.75	13.88	9.25	6.86
36	46.57	21.43	14.25	9.45	6.95
37	47.43	22.14	14.64	9.67	7.06
38	48.38	22.89	15.05	9.91	7.18
39	49.43	23.64	15.47	10.16	7.31
40	50.56	24.41	15.86	10.43	7.42
41	51.75	25.21	16.27	10.68	7.55
42	53.02	26.01	16.67	10.94	7.69
43	54.34	26.83	17.09	11.21	7.82
44	55.69	27.74	17.54	11.50	7.98
45	57.08	28.72	18.04	11.82	8.13
46	58.29	29.56	18.51	12.13	8.27
47	59.51	30.49	19.03	12.47	8.42
48	60.80	31.51	19.65	12.87	8.60
49	62.23	32.67	20.32	13.32	8.81
50	63.82	33.94	21.07	13.81	9.06
51	65.60	35.34	21.91	14.35	9.31
52	67.59	36.88	22.85	14.98	9.62
53	69.83	38.59	23.86	15.68	9.96
54	72.32	40.45	24.99	16.46	10.36
55	74.26	42.01	25.91	17.10	10.68
56	77.24	43.91	27.47	18.17	11.22
57	80.73	46.07	29.21	19.39	11.85
58	84.99	48.63	31.26	20.83	12.62
59	90.43	51.83	33.80	22.60	13.59
60	99.49	57.01	37.67	25.30	15.12
61	98.10	56.78	38.04	25.55	15.06
62	97.10	56.61	38.41	25.85	15.05
63	96.35	56.42	38.81	26.16	15.05
64	99.27	58.90	40.29	27.01	15.41

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 2A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	19.69	0.93	1.66	10.71	0.16	0.27
26	19.78	0.94	1.67	10.71	0.16	0.27
27	19.92	0.95	1.70	10.71	0.16	0.27
28	20.13	0.97	1.73	10.74	0.16	0.27
29	20.40	0.99	1.77	10.80	0.16	0.28
30	20.69	1.02	1.80	10.85	0.17	0.28
31	21.02	1.04	1.84	10.94	0.17	0.29
32	21.41	1.07	1.89	11.04	0.17	0.30
33	21.81	1.09	1.94	11.15	0.18	0.30
34	22.45	1.14	2.01	11.29	0.18	0.31
35	23.42	1.19	2.11	11.44	0.19	0.32
36	24.41	1.26	2.23	11.80	0.20	0.34
37	25.50	1.33	2.35	12.18	0.21	0.36
38	26.74	1.42	2.51	12.58	0.22	0.39
39	28.12	1.51	2.67	13.00	0.23	0.40
40	29.92	1.62	2.87	13.44	0.24	0.43
41	31.47	1.71	3.04	13.89	0.26	0.45
42	33.15	1.83	3.23	14.34	0.27	0.47
43	34.98	1.93	3.44	14.80	0.28	0.49
44	36.90	2.06	3.65	15.30	0.29	0.52
45	38.98	2.19	3.89	15.83	0.31	0.54
46	41.24	2.33	4.13	16.36	0.34	0.58
47	43.66	2.48	4.39	16.95	0.35	0.62
48	46.22	2.63	4.67	17.58	0.38	0.65
49	48.96	2.81	4.96	18.29	0.40	0.69
50	51.29	2.95	5.22	19.08	0.41	0.73
51	54.29	3.12	5.53	19.94	0.45	0.78
52	57.45	3.31	5.87	20.88	0.48	0.83
53	60.82	3.51	6.22	21.93	0.51	0.89
54	64.49	3.73	6.60	23.05	0.55	0.95
55	68.43	3.94	6.98	23.97	0.58	1.01
56	75.41	4.34	7.67	25.47	0.64	1.10
57	81.99	4.70	8.30	27.10	0.70	1.20
58	87.52	4.95	8.75	28.92	0.76	1.32
59	90.20	4.90	8.65	30.98	0.83	1.45
60	88.94	4.70	8.26	33.76	0.94	1.64
61	89.82	4.75	8.39	34.45	0.98	1.71
62	97.12	5.16	9.12	35.16	1.01	1.76
63	104.67	5.60	9.87	35.87	1.05	1.82
64	110.97	5.95	10.48	37.23	1.09	1.89

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 2A Male non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25	0.01	1.97	3.61	0.49		
26	0.01	1.97	3.61	0.49		
27	0.02	1.97	3.61	0.49		
28	0.02	1.97	3.61	0.50		
29	0.02	1.98	3.63	0.50		
30	0.02	1.99	3.66	0.51		
31	0.03	2.01	3.71	0.52		
32	0.03	2.04	3.78	0.52		
33	0.04	2.08	3.85	0.53		
34	0.04	2.12	3.94	0.54		
35	0.05	2.16	4.04	0.55		
36	0.05	2.26	4.20	0.57		
37	0.06	2.35	4.38	0.61		
38	0.07	2.44	4.57	0.63		
39	0.08	2.54	4.76	0.66		
40	0.09	2.63	4.95	0.69		
41	0.10	2.72	5.14	0.72		
42	0.11	2.82	5.34	0.75		
43	0.14	2.90	5.53	0.78		
44	0.15	3.01	5.74	0.81		
45	0.17	3.12	5.98	0.83		
46	0.19	3.25	6.22	0.86		
47	0.21	3.37	6.48	0.88		
48	0.23	3.52	6.77	0.90		
49	0.27	3.70	7.09	0.93		
50	0.31	3.88	7.45	0.96		
51	0.33	4.08	7.84	0.99		
52	0.35	4.30	8.27	1.01		
53	0.42	4.54	8.74	1.04		
54	0.70	4.80	9.25	1.07		
55		5.08	9.80	1.10		
56		5.51	10.63	1.13		
57		5.98	11.56	1.15		
58		6.54	12.65	1.17		
59		7.21	13.96	1.18		
60		8.09	15.64	1.20		
61		8.26	15.99	1.22		
62		8.45	16.34	1.25		
63		8.62	16.65	1.26		
64		9.04	17.42	1.32		

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	2.78	1.56	1.21	1.04	0.89	0.07	0.13
26	2.78	1.56	1.21	1.05	0.90	0.07	0.13
27	2.78	1.57	1.22	1.05	0.91	0.07	0.13
28	2.78	1.58	1.22	1.06	0.92	0.07	0.14
29	2.79	1.60	1.24	1.07	0.93	0.07	0.14
30	2.82	1.62	1.25	1.09	0.94	0.07	0.14
31	2.85	1.64	1.27	1.10	0.96	0.08	0.14
32	2.90	1.67	1.29	1.12	0.98	0.08	0.14
33	2.95	1.71	1.31	1.14	1.00	0.08	0.14
34	3.02	1.77	1.34	1.17	1.03	0.08	0.14
35	3.09	1.83	1.37	1.21	1.07	0.08	0.15
36	3.21	1.90	1.45	1.26	1.12	0.08	0.16
37	3.35	2.03	1.53	1.32	1.17	0.09	0.17
38	3.49	2.16	1.62	1.39	1.23	0.09	0.18
39	3.64	2.30	1.72	1.47	1.30	0.10	0.19
40	3.81	2.45	1.82	1.55	1.38	0.10	0.20
41	3.98	2.61	1.92	1.63	1.46	0.12	0.20
42	4.16	2.77	2.03	1.72	1.54	0.13	0.22
43	4.35	2.94	2.14	1.82	1.63	0.13	0.23
44	4.55	3.12	2.26	1.92	1.72	0.14	0.24
45	4.75	3.31	2.39	2.02	1.82	0.14	0.25
46	4.93	3.44	2.47	2.14	1.92	0.14	0.26
47	5.11	3.58	2.56	2.27	2.04	0.15	0.26
48	5.29	3.73	2.67	2.40	2.16	0.15	0.27
49	5.49	3.89	2.82	2.54	2.29	0.16	0.28
50	5.71	4.07	2.96	2.67	2.40	0.16	0.29
51	5.95	4.26	3.13	2.82	2.54	0.17	0.30
52	6.20	4.46	3.32	2.99	2.69	0.17	0.30
53	6.48	4.68	3.51	3.17	2.85	0.17	0.31
54	6.77	4.90	3.72	3.36	3.02	0.18	0.31
55	6.99	5.07	3.96	3.57	3.20	0.18	0.31
56	6.74	4.85	3.85	3.47	3.10	0.17	0.28
57	6.45	4.61	3.71	3.34	2.96	0.15	0.26
58	6.11	4.34	3.43	3.11	2.77	0.14	0.24
59	5.78	4.09	3.19	2.88	2.58	0.12	0.22
60	5.39	3.81	2.92	2.63	2.37	0.11	0.20
61	4.97	3.51	2.66	2.38	2.16	0.10	0.18
62	4.47	3.16	2.51	2.27	2.06	0.09	0.16
63	4.61	3.25	2.74	2.48	2.25	0.09	0.17
64	4.75	3.35	3.00	2.71	2.36	0.10	0.18

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 2A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.80	0.05	0.09			
26	0.80	0.05	0.09			
27	0.80	0.05	0.09			
28	0.81	0.05	0.09			
29	0.83	0.05	0.09			
30	0.84	0.05	0.10			
31	0.86	0.05	0.10			
32	0.88	0.05	0.10			
33	0.89	0.05	0.10			
34	0.92	0.06	0.10			
35	0.96	0.06	0.11			
36	1.01	0.06	0.12			
37	1.06	0.07	0.12			
38	1.12	0.07	0.13			
39	1.19	0.07	0.14			
40	1.27	0.08	0.15			
41	1.34	0.08	0.16			
42	1.40	0.09	0.17			
43	1.48	0.09	0.17			
44	1.56	0.10	0.18			
45	1.64	0.10	0.19			
46	1.73	0.11	0.20			
47	1.82	0.13	0.21			
48	1.91	0.13	0.22			
49	2.00	0.13	0.23			
50	2.08	0.13	0.24			
51	2.17	0.14	0.24			
52	2.26	0.15	0.26			
53	2.33	0.16	0.27			
54	2.41	0.16	0.27			
55	2.46	0.16	0.28			
56	2.56	0.16	0.28			
57	2.61	0.16	0.29			
58	2.59	0.16	0.28			
59	2.50	0.14	0.26			
60	2.22	0.14	0.21			
61	2.00	0.11	0.20			
62	2.00	0.10	0.20			
63	2.15	0.11	0.21			
64	2.30	0.12	0.22			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	82.46	49.11	33.89	30.52	26.92	6.56	13.10
26	85.54	50.74	35.15	31.62	27.89	6.67	13.10
27	87.57	52.14	36.18	32.55	28.69	6.67	13.10
28	87.56	53.25	37.08	33.34	29.39	6.67	13.10
29	87.69	53.56	37.90	34.08	30.05	6.67	13.10
30	88.07	53.98	38.92	34.99	30.81	6.67	13.10
31	88.69	54.49	39.86	35.84	31.53	6.67	13.10
32	89.53	55.15	40.90	36.75	32.31	6.67	13.10
33	90.61	55.88	42.12	37.81	33.17	6.67	13.10
34	91.97	56.76	43.32	38.86	34.04	6.67	13.10
35	93.52	57.79	44.58	39.96	34.77	6.67	13.10
36	96.88	60.46	45.91	41.12	35.89	6.79	13.27
37	100.52	63.33	47.39	42.42	36.96	6.90	13.44
38	104.42	66.41	49.05	43.87	38.13	7.03	13.65
39	108.47	69.52	50.82	45.41	39.38	7.14	13.79
40	112.66	70.72	52.40	46.76	40.42	7.21	13.87
41	115.19	72.41	54.22	48.34	41.66	7.25	13.89
42	116.71	74.12	56.07	49.94	42.92	7.24	13.82
43	118.11	75.78	57.98	51.57	44.17	7.19	13.67
44	119.27	77.39	59.88	53.20	45.39	7.11	13.43
45	120.23	78.94	61.77	54.82	46.57	6.96	13.13
46	121.31	80.64	63.80	56.48	47.78	6.79	12.73
47	122.25	82.27	65.81	58.16	48.94	6.59	12.29
48	122.98	83.83	67.76	59.73	49.87	6.36	11.81
49	123.43	84.28	69.65	61.29	50.67	6.13	11.34
50	123.97	84.77	69.62	61.11	50.42	5.91	10.87
51	124.53	85.30	71.19	62.35	51.03	5.67	10.40
52	125.17	86.04	72.50	63.30	51.35	5.39	9.84
53	125.88	86.52	73.53	64.00	51.37	4.96	9.05
54	126.71	86.87	74.43	64.55	51.22	4.53	8.18
55	127.79	87.03	75.11	64.94	50.85	4.07	7.32
56	130.92	88.24	74.92	64.66	49.59	3.51	6.28
57	133.95	89.41	74.45	64.18	48.26	2.97	5.29
58	136.90	90.56	71.73	61.78	45.75	2.39	4.24
59	139.74	92.03	68.68	59.43	43.63	2.05	3.63
60	144.18	94.94	70.44	56.31	41.76	2.11	3.74
61	148.32	97.71	72.52	55.31	39.60	2.17	3.86
62	152.86	100.72	74.68	56.96	40.78	2.24	3.98
63	157.38	103.73	76.81	58.57	41.93	2.31	4.10
64	162.12	106.86	79.03	63.94	45.04	2.38	4.22

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	54.69	29.02	22.19	18.76	15.36	0.79	1.40
26	54.69	29.01	22.19	18.76	15.37	0.79	1.39
27	54.69	29.01	22.18	18.76	15.37	0.79	1.40
28	54.67	29.00	22.19	18.78	15.41	0.80	1.41
29	54.66	29.09	22.25	18.84	15.49	0.80	1.42
30	54.78	29.27	22.35	18.95	15.58	0.81	1.44
31	55.10	29.54	22.52	19.10	15.71	0.82	1.46
32	55.60	29.87	22.73	19.27	15.85	0.83	1.48
33	56.30	30.31	22.98	19.49	16.02	0.84	1.50
34	57.14	31.21	23.31	19.76	16.35	0.86	1.53
35	58.13	32.13	23.70	20.39	16.92	0.87	1.55
36	60.04	33.05	24.82	21.05	17.46	0.92	1.64
37	62.11	34.92	26.05	21.83	18.05	0.97	1.73
38	64.35	36.94	27.38	22.82	18.76	1.04	1.83
39	66.75	39.05	28.76	23.85	19.52	1.09	1.95
40	69.32	41.24	30.21	24.95	20.58	1.15	2.05
41	72.06	43.54	31.69	26.04	21.46	1.21	2.16
42	74.92	45.94	33.20	27.22	22.40	1.27	2.26
43	77.92	48.43	34.77	28.49	23.41	1.32	2.37
44	81.00	51.08	36.47	29.86	24.49	1.39	2.48
45	84.16	53.93	38.27	31.32	25.64	1.46	2.60
46	86.85	55.79	39.46	32.91	26.90	1.51	2.69
47	89.56	57.77	40.73	34.63	28.23	1.56	2.79
48	92.33	59.89	42.16	36.44	29.64	1.62	2.89
49	95.36	62.25	44.46	38.40	31.15	1.68	2.99
50	98.70	64.82	46.41	40.05	32.37	1.74	3.12
51	102.33	67.60	48.96	42.20	33.99	1.82	3.24
52	106.25	70.58	51.61	44.46	35.71	1.88	3.35
53	110.59	73.81	54.48	46.88	37.52	1.95	3.48
54	115.15	77.16	57.65	49.55	39.48	2.02	3.58
55	118.54	79.63	61.15	52.51	41.55	2.04	3.63
56	123.73	82.65	64.47	55.61	43.08	2.05	3.63
57	128.78	85.56	67.61	58.53	44.31	2.06	3.64
58	133.68	88.42	68.52	60.04	45.09	1.95	3.44
59	139.37	92.03	68.68	59.43	43.63	1.84	3.23
60	143.64	94.80	70.44	56.31	41.76	2.11	3.74
61	148.32	97.71	72.52	55.31	39.60	2.17	3.86
62	152.86	100.72	74.68	56.96	40.78	2.24	3.98
63	157.38	103.73	76.81	58.57	41.93	2.31	4.10
64	162.12	106.86	79.03	63.94	45.04	2.38	4.22

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	52.40	26.45	18.73	14.29	11.12		
26	52.40	26.45	18.73	14.29	11.12		
27	52.40	26.45	18.73	14.28	11.12		
28	52.40	26.44	18.72	14.29	11.12		
29	52.40	26.46	18.74	14.29	11.14		
30	52.38	26.60	18.82	14.31	11.16		
31	52.52	26.82	18.95	14.39	11.21		
32	52.84	27.15	19.13	14.47	11.28		
33	53.35	27.57	19.35	14.59	11.36		
34	54.02	28.05	19.63	14.73	11.45		
35	54.80	28.55	19.94	14.90	11.58		
36	55.84	29.59	20.54	15.38	11.91		
37	57.00	30.68	21.19	15.89	12.28		
38	58.25	31.83	21.88	16.46	12.68		
39	59.63	33.00	22.58	17.02	13.09		
40	61.12	34.21	23.29	17.60	13.50		
41	62.70	35.45	23.98	18.19	13.93		
42	64.36	36.71	24.70	18.79	14.37		
43	66.11	38.01	25.40	19.41	14.81		
44	67.90	39.42	26.18	20.09	15.30		
45	69.71	40.91	27.02	20.79	15.81		
46	71.34	42.21	27.83	21.52	16.34		
47	72.99	43.62	28.71	22.32	16.90		
48	74.71	45.16	29.72	23.21	17.53		
49	76.63	46.90	30.83	24.21	18.25		
50	78.76	48.82	32.07	25.31	19.04		
51	81.15	50.91	33.45	26.52	19.89		
52	83.81	53.23	34.95	27.86	20.85		
53	86.83	55.80	36.60	29.35	21.94		
54	90.16	58.57	38.39	30.98	23.11		
55	92.80	60.88	39.86	32.38	24.11		
56	96.73	63.66	42.32	34.60	25.74		
57	101.27	66.77	45.06	37.11	27.57		
58	106.72	70.42	48.24	40.02	29.71		
59	113.51	74.85	52.07	43.51	32.27		
60	124.86	82.33	57.28	47.85	35.50		
61	137.35	90.56	63.01	52.64	38.81		
62	149.80	98.71	69.31	55.82	39.96		
63	154.23	101.66	75.27	57.40	41.09		
64	158.88	104.72	77.45	62.66	44.14		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 2A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	12.66	0.50	0.89	7.76	0.08	0.15
26	12.67	0.50	0.89	7.76	0.08	0.15
27	12.70	0.50	0.90	7.76	0.08	0.15
28	12.76	0.51	0.91	7.76	0.08	0.15
29	12.86	0.52	0.93	7.77	0.09	0.15
30	12.98	0.53	0.94	7.77	0.09	0.15
31	13.11	0.54	0.96	7.80	0.09	0.15
32	13.27	0.55	0.98	7.83	0.09	0.15
33	13.44	0.57	1.00	7.86	0.09	0.16
34	13.75	0.59	1.04	7.93	0.09	0.16
35	14.26	0.61	1.09	7.98	0.09	0.17
36	14.71	0.65	1.14	8.15	0.09	0.17
37	15.22	0.68	1.20	8.32	0.10	0.18
38	15.82	0.72	1.28	8.52	0.10	0.20
39	16.48	0.76	1.36	8.72	0.12	0.21
40	17.38	0.83	1.45	8.93	0.13	0.22
41	18.12	0.87	1.54	9.14	0.13	0.22
42	18.91	0.92	1.63	9.35	0.14	0.23
43	19.79	0.97	1.72	9.56	0.15	0.24
44	20.70	1.03	1.83	9.79	0.15	0.26
45	21.70	1.09	1.93	10.02	0.15	0.27
46	22.77	1.15	2.06	10.25	0.16	0.28
47	23.91	1.22	2.17	10.50	0.18	0.29
48	25.12	1.29	2.29	10.78	0.18	0.31
49	26.43	1.37	2.43	11.10	0.19	0.34
50	27.48	1.44	2.55	11.45	0.21	0.36
51	28.88	1.53	2.70	11.82	0.21	0.38
52	30.36	1.60	2.85	12.27	0.23	0.40
53	31.93	1.70	3.01	12.74	0.25	0.43
54	33.65	1.80	3.17	13.25	0.26	0.46
55	35.47	1.89	3.35	13.65	0.27	0.48
56	38.78	2.07	3.68	14.34	0.30	0.52
57	41.86	2.23	3.95	15.10	0.33	0.56
58	44.40	2.34	4.14	15.94	0.35	0.61
59	45.85	2.32	4.09	16.92	0.39	0.68
60	45.00	2.20	3.87	18.30	0.44	0.76
61	44.92	2.22	3.89	18.38	0.44	0.78
62	48.02	2.39	4.21	18.48	0.46	0.80
63	51.17	2.56	4.52	18.57	0.47	0.82
64	53.61	2.69	4.75	19.01	0.49	0.85

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 2A Male non-smoker

Age	HH754	HH759/719		HH756/711	
	Extended Total	Short-Term		Recovery	
	Disability	Residual		Benefits	
	Benefits	Disability			
		Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year
18-25		1.97	3.61	0.34	
26		1.97	3.61	0.34	
27		1.97	3.61	0.34	
28		1.97	3.61	0.34	
29		1.98	3.63	0.34	
30		1.99	3.66	0.34	
31		2.01	3.71	0.34	
32		2.04	3.78	0.34	
33		2.08	3.85	0.35	
34		2.12	3.94	0.35	
35		2.16	4.04	0.35	
36		2.26	4.20	0.37	
37		2.35	4.38	0.38	
38		2.44	4.57	0.40	
39		2.54	4.76	0.42	
40		2.63	4.95	0.43	
41		2.72	5.14	0.44	
42		2.82	5.34	0.46	
43		2.90	5.53	0.47	
44		3.01	5.74	0.49	
45		3.12	5.98	0.51	
46		3.25	6.22	0.52	
47		3.37	6.48	0.53	
48		3.52	6.77	0.54	
49		3.70	7.09	0.55	
50		3.88	7.45	0.57	
51		4.08	7.84	0.59	
52		4.30	8.27	0.61	
53		4.54	8.74	0.62	
54		4.80	9.25	0.64	
55		5.08	9.80	0.66	
56		5.51	10.63	0.68	
57		5.98	11.56	0.70	
58		6.54	12.65	0.72	
59		7.21	13.96	0.74	
60		8.09	15.64	0.76	
61		8.26	15.99	0.77	
62		8.45	16.34	0.78	
63		8.62	16.65	0.79	
64		9.04	17.42	0.82	

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	2.15	1.11	0.83	0.69	0.55	0.04	0.08
26	2.15	1.11	0.83	0.69	0.55	0.04	0.08
27	2.15	1.11	0.83	0.69	0.55	0.04	0.08
28	2.15	1.12	0.83	0.69	0.56	0.04	0.08
29	2.14	1.12	0.83	0.69	0.55	0.04	0.08
30	2.15	1.12	0.84	0.69	0.56	0.04	0.08
31	2.17	1.12	0.84	0.70	0.56	0.04	0.08
32	2.19	1.14	0.85	0.70	0.56	0.04	0.07
33	2.21	1.16	0.86	0.71	0.57	0.04	0.07
34	2.25	1.19	0.87	0.72	0.59	0.04	0.07
35	2.29	1.22	0.88	0.75	0.60	0.04	0.08
36	2.35	1.26	0.94	0.78	0.62	0.05	0.08
37	2.45	1.34	0.98	0.81	0.64	0.05	0.08
38	2.53	1.42	1.03	0.84	0.67	0.05	0.09
39	2.63	1.51	1.09	0.88	0.70	0.05	0.10
40	2.73	1.59	1.15	0.93	0.74	0.06	0.10
41	2.84	1.68	1.20	0.97	0.78	0.06	0.12
42	2.95	1.77	1.26	1.02	0.82	0.06	0.12
43	3.07	1.86	1.32	1.07	0.86	0.07	0.13
44	3.19	1.98	1.40	1.12	0.90	0.07	0.13
45	3.31	2.09	1.47	1.19	0.95	0.07	0.14
46	3.42	2.16	1.50	1.25	0.99	0.07	0.14
47	3.53	2.24	1.56	1.31	1.06	0.08	0.14
48	3.64	2.32	1.62	1.37	1.11	0.08	0.14
49	3.75	2.42	1.71	1.46	1.17	0.08	0.14
50	3.88	2.51	1.78	1.52	1.22	0.08	0.15
51	4.03	2.62	1.88	1.60	1.28	0.08	0.15
52	4.18	2.73	1.98	1.69	1.35	0.08	0.16
53	4.34	2.87	2.10	1.79	1.42	0.08	0.15
54	4.51	2.99	2.21	1.89	1.50	0.09	0.15
55	4.64	3.08	2.35	2.00	1.57	0.09	0.15
56	4.48	2.96	2.29	1.97	1.52	0.08	0.14
57	4.30	2.83	2.23	1.91	1.43	0.07	0.13
58	4.09	2.69	2.08	1.78	1.33	0.07	0.11
59	3.89	2.53	1.94	1.66	1.22	0.06	0.11
60	3.63	2.37	1.79	1.53	1.11	0.05	0.10
61	3.37	2.20	1.63	1.39	1.01	0.04	0.08
62	3.03	2.00	1.54	1.33	0.96	0.04	0.07
63	3.12	2.05	1.67	1.46	1.03	0.04	0.08
64	3.21	2.10	1.82	1.58	1.07	0.04	0.08

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 2A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.42	0.03	0.04			
26	0.42	0.03	0.04			
27	0.42	0.03	0.04			
28	0.43	0.03	0.04			
29	0.43	0.03	0.05			
30	0.44	0.03	0.05			
31	0.45	0.03	0.05			
32	0.45	0.03	0.05			
33	0.46	0.03	0.05			
34	0.47	0.03	0.05			
35	0.50	0.03	0.05			
36	0.52	0.04	0.05			
37	0.54	0.04	0.06			
38	0.58	0.03	0.06			
39	0.61	0.03	0.07			
40	0.64	0.04	0.07			
41	0.68	0.04	0.08			
42	0.71	0.04	0.08			
43	0.75	0.04	0.08			
44	0.78	0.04	0.09			
45	0.82	0.05	0.09			
46	0.86	0.05	0.10			
47	0.90	0.06	0.10			
48	0.95	0.06	0.11			
49	1.00	0.07	0.11			
50	1.01	0.07	0.10			
51	1.07	0.07	0.12			
52	1.10	0.07	0.13			
53	1.14	0.07	0.14			
54	1.16	0.07	0.14			
55	1.18	0.07	0.14			
56	1.22	0.07	0.14			
57	1.24	0.07	0.14			
58	1.23	0.07	0.14			
59	1.18	0.06	0.13			
60	1.03	0.05	0.10			
61	0.93	0.05	0.09			
62	0.92	0.04	0.08			
63	0.98	0.05	0.09			
64	1.04	0.06	0.09			

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 70
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	19.33	12.29	8.77	8.01	7.26	2.24	4.65
26	20.09	12.79	9.13	8.33	7.58	2.32	4.79
27	20.32	13.25	9.47	8.65	7.87	2.38	4.90
28	20.47	13.54	9.79	8.95	8.15	2.44	5.00
29	20.67	13.75	10.11	9.25	8.43	2.49	5.09
30	20.94	13.98	10.54	9.65	8.80	2.48	5.02
31	21.27	14.26	10.91	9.99	9.12	2.53	5.11
32	21.65	14.55	11.31	10.36	9.46	2.59	5.20
33	22.10	14.87	11.77	10.77	9.84	2.65	5.32
34	22.61	15.25	12.23	11.20	10.20	2.71	5.41
35	23.19	15.67	12.72	11.66	10.47	2.76	5.51
36	24.24	16.55	13.24	12.14	11.01	2.84	5.65
37	25.39	17.52	13.82	12.66	11.57	2.93	5.81
38	26.61	18.56	14.47	13.24	12.11	3.03	5.98
39	27.88	19.62	15.15	13.88	12.68	3.12	6.15
40	29.22	20.72	15.95	14.59	13.33	3.13	6.13
41	30.57	21.72	16.69	15.28	13.95	3.23	6.28
42	31.96	22.52	17.49	15.99	14.60	3.32	6.43
43	33.35	23.34	18.31	16.74	15.28	3.40	6.57
44	34.16	24.16	19.16	17.50	15.96	3.47	6.70
45	34.91	25.00	20.04	18.30	16.68	3.54	6.81
46	35.72	25.89	20.98	19.15	17.44	3.61	6.91
47	36.52	26.80	21.95	20.02	18.21	3.66	7.00
48	37.10	27.72	22.93	20.85	18.88	3.71	7.05
49	37.67	28.64	23.94	21.67	19.64	3.75	7.09
50	38.25	29.03	24.55	22.35	20.26	3.63	6.84
51	38.83	29.94	25.56	23.24	21.03	3.64	6.83
52	39.42	30.83	26.54	24.11	21.79	3.63	6.78
53	40.15	31.73	27.53	24.99	22.54	3.59	6.70
54	40.95	32.69	28.56	25.90	23.31	3.56	6.59
55	41.84	33.70	29.64	26.85	24.11	3.50	6.47
56	42.01	34.16	30.24	27.35	24.49	3.35	6.16
57	42.26	34.64	30.83	27.83	24.83	3.30	6.07
58	42.60	35.16	31.45	28.32	25.07	3.26	5.98
59	43.98	35.71	31.34	27.95	24.96	3.21	5.88
60	45.36	36.25	31.22	27.57	24.85	3.17	5.79
61	46.75	36.78	31.11	27.19	24.75	3.12	5.70
62	48.14	37.32	30.99	26.81	24.63	3.10	5.67
63	46.96	36.34	30.14	26.03	23.89	2.97	5.46
64	45.50	35.14	29.08	25.07	22.99	2.84	5.20

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 67
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	18.76	11.83	8.37	7.60	6.87	2.02	4.15
26	19.47	12.29	8.69	7.91	7.16	2.09	4.27
27	19.85	12.72	9.01	8.20	7.43	2.14	4.36
28	19.98	13.06	9.30	8.47	7.68	2.17	4.42
29	20.18	13.24	9.59	8.74	7.93	2.21	4.48
30	20.42	13.46	9.95	9.07	8.24	2.18	4.38
31	20.72	13.70	10.28	9.37	8.52	2.22	4.44
32	21.07	13.97	10.63	9.70	8.82	2.24	4.49
33	21.48	14.26	11.04	10.06	9.14	2.29	4.55
34	21.96	14.61	11.44	10.44	9.49	2.32	4.60
35	22.50	14.99	11.87	10.83	9.79	2.36	4.66
36	23.50	15.80	12.34	11.26	10.23	2.42	4.75
37	24.57	16.69	12.86	11.72	10.66	2.48	4.86
38	25.70	17.65	13.42	12.23	11.12	2.54	4.97
39	26.90	18.64	14.03	12.79	11.62	2.60	5.08
40	28.13	19.43	14.65	13.34	12.12	2.58	4.98
41	29.39	20.08	15.29	13.92	12.64	2.62	5.07
42	30.32	20.75	15.96	14.52	13.17	2.68	5.14
43	30.93	21.41	16.65	15.14	13.73	2.71	5.19
44	31.50	22.06	17.34	15.76	14.28	2.75	5.23
45	32.01	22.70	18.06	16.39	14.84	2.76	5.25
46	32.56	23.38	18.80	17.06	15.43	2.78	5.25
47	33.07	24.05	19.54	17.73	16.01	2.78	5.24
48	33.53	24.69	20.28	18.38	16.58	2.76	5.18
49	33.61	25.09	21.01	19.03	17.14	2.74	5.11
50	33.68	25.48	21.25	19.22	17.26	2.56	4.77
51	33.76	25.86	21.91	19.80	17.74	2.51	4.65
52	33.99	26.34	22.52	20.33	18.17	2.43	4.48
53	34.20	26.79	23.09	20.82	18.55	2.33	4.29
54	34.38	27.23	23.65	21.29	18.88	2.23	4.07
55	34.75	27.62	24.16	21.69	19.15	2.09	3.81
56	35.40	27.42	24.15	21.61	18.96	1.90	3.44
57	36.04	27.12	24.01	21.41	18.58	1.82	3.29
58	36.78	27.21	23.10	20.42	17.50	1.74	3.14
59	37.58	27.61	23.05	20.06	17.36	1.65	2.98
60	38.04	28.02	23.00	19.69	17.22	1.57	2.83
61	38.50	28.42	22.95	19.34	17.08	1.49	2.68
62	38.96	28.83	22.91	18.98	16.94	1.47	2.66
63	39.10	28.92	22.96	19.02	16.97	1.49	2.68
64	39.23	29.00	23.01	19.05	16.98	1.47	2.66

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 65
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	18.30	11.48	8.06	7.31	6.60	1.87	3.81
26	18.98	11.91	8.37	7.60	6.87	1.91	3.90
27	19.48	12.32	8.66	7.87	7.12	1.95	3.97
28	19.59	12.67	8.93	8.12	7.35	1.99	4.01
29	19.76	12.83	9.20	8.36	7.58	2.02	4.05
30	19.98	13.03	9.50	8.64	7.84	1.97	3.93
31	20.26	13.25	9.79	8.91	8.09	1.99	3.96
32	20.59	13.49	10.12	9.20	8.35	2.02	4.00
33	20.99	13.76	10.47	9.53	8.65	2.04	4.03
34	21.44	14.08	10.84	9.86	8.96	2.06	4.06
35	21.94	14.42	11.23	10.22	9.22	2.09	4.07
36	22.88	15.20	11.65	10.60	9.62	2.12	4.14
37	23.89	16.02	12.11	11.02	10.00	2.16	4.21
38	24.97	16.92	12.63	11.48	10.42	2.21	4.29
39	26.09	17.83	13.16	11.97	10.86	2.25	4.35
40	27.25	18.26	13.67	12.42	11.25	2.20	4.22
41	28.01	18.82	14.23	12.93	11.70	2.23	4.25
42	28.53	19.38	14.81	13.44	12.16	2.24	4.28
43	29.00	19.93	15.39	13.97	12.63	2.25	4.29
44	29.41	20.45	15.97	14.48	13.09	2.26	4.28
45	29.76	20.96	16.56	15.00	13.54	2.25	4.24
46	30.13	21.48	17.16	15.54	14.01	2.23	4.19
47	30.45	21.99	17.76	16.08	14.48	2.20	4.12
48	30.69	22.45	18.33	16.58	14.88	2.16	4.01
49	30.88	22.62	18.88	17.07	15.24	2.10	3.89
50	31.07	22.80	18.93	17.09	15.29	1.92	3.55
51	31.27	22.98	19.39	17.49	15.61	1.84	3.38
52	31.46	23.20	19.76	17.80	15.84	1.73	3.18
53	31.65	23.33	20.06	18.02	15.98	1.62	2.94
54	31.84	23.42	20.29	18.20	16.06	1.49	2.68
55	32.03	23.41	20.45	18.30	16.08	1.35	2.43
56	32.36	23.39	20.15	18.00	15.73	1.17	2.09
57	32.66	23.38	19.79	17.63	15.37	1.02	1.83
58	32.94	23.37	18.85	16.76	14.63	0.91	1.62
59	33.21	23.44	17.86	15.91	14.00	0.79	1.42
60	34.17	24.12	18.26	15.06	13.38	0.82	1.46
61	35.06	24.76	18.74	14.77	12.69	0.84	1.50
62	36.04	25.45	19.26	15.17	13.03	0.86	1.54
63	37.10	26.21	19.84	15.62	13.43	0.90	1.59
64	38.22	27.01	20.44	17.06	14.41	0.92	1.64

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 5 year
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	10.99	6.19	4.80	4.13	3.54	0.28	0.53
26	10.99	6.20	4.80	4.14	3.56	0.30	0.53
27	10.99	6.21	4.81	4.16	3.59	0.30	0.53
28	11.00	6.26	4.85	4.20	3.63	0.31	0.54
29	11.06	6.32	4.89	4.24	3.68	0.31	0.55
30	11.15	6.41	4.95	4.30	3.74	0.32	0.55
31	11.29	6.51	5.02	4.36	3.80	0.33	0.57
32	11.47	6.63	5.10	4.44	3.87	0.33	0.57
33	11.69	6.77	5.19	4.52	3.95	0.33	0.58
34	11.94	7.01	5.31	4.62	4.07	0.33	0.60
35	12.23	7.27	5.42	4.80	4.25	0.34	0.62
36	12.72	7.53	5.73	5.01	4.44	0.37	0.65
37	13.25	8.03	6.06	5.24	4.65	0.39	0.70
38	13.82	8.55	6.42	5.53	4.88	0.41	0.73
39	14.42	9.12	6.80	5.83	5.15	0.43	0.77
40	15.07	9.70	7.20	6.14	5.48	0.46	0.83
41	15.76	10.31	7.61	6.47	5.78	0.48	0.86
42	16.48	10.96	8.03	6.82	6.10	0.52	0.92
43	17.24	11.63	8.47	7.19	6.44	0.54	0.95
44	18.02	12.35	8.94	7.59	6.80	0.56	0.99
45	18.82	13.11	9.45	8.02	7.19	0.58	1.04
46	19.52	13.63	9.79	8.48	7.61	0.60	1.08
47	20.23	14.19	10.16	8.98	8.07	0.62	1.12
48	20.95	14.77	10.56	9.50	8.54	0.64	1.14
49	21.74	15.41	11.18	10.08	9.06	0.67	1.19
50	22.61	16.10	11.72	10.56	9.50	0.70	1.23
51	23.55	16.85	12.41	11.18	10.05	0.72	1.28
52	24.55	17.65	13.13	11.84	10.64	0.75	1.32
53	25.66	18.52	13.90	12.54	11.27	0.77	1.37
54	26.82	19.40	14.74	13.31	11.95	0.79	1.41
55	27.69	20.06	15.66	14.15	12.68	0.80	1.42
56	28.76	20.69	16.42	14.82	13.22	0.77	1.37
57	29.80	21.29	17.13	15.44	13.67	0.74	1.33
58	30.81	21.89	17.28	15.69	13.97	0.73	1.29
59	32.00	22.68	17.64	15.91	14.00	0.70	1.25
60	33.19	23.49	18.01	15.06	13.38	0.82	1.46
61	34.40	24.29	18.38	14.77	12.69	0.84	1.50
62	35.44	25.03	19.26	15.17	13.03	0.86	1.54
63	36.48	25.78	19.84	15.62	13.43	0.90	1.59
64	37.58	26.55	20.44	17.06	14.41	0.92	1.64

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 2 year
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	9.65	5.15	3.70	2.92	2.07		
26	9.65	5.15	3.70	2.92	2.13		
27	9.65	5.15	3.70	2.93	2.21		
28	9.65	5.16	3.70	2.94	2.29		
29	9.66	5.18	3.73	2.95	2.38		
30	9.69	5.23	3.76	2.97	2.52		
31	9.75	5.30	3.80	3.00	2.60		
32	9.84	5.39	3.86	3.04	2.70		
33	9.98	5.50	3.92	3.08	2.79		
34	10.14	5.61	4.00	3.13	2.90		
35	10.33	5.75	4.08	3.19	2.99		
36	10.56	5.98	4.23	3.31	3.11		
37	10.82	6.24	4.38	3.45	3.22		
38	11.11	6.51	4.56	3.60	3.34		
39	11.40	6.78	4.73	3.75	3.48		
40	11.74	7.07	4.90	3.91	3.70		
41	12.08	7.36	5.08	4.07	3.88		
42	12.45	7.66	5.25	4.23	4.09		
43	12.85	7.97	5.44	4.41	4.32		
44	13.24	8.31	5.63	4.58	4.49		
45	13.64	8.67	5.84	4.79	4.69		
46	14.02	8.98	6.05	4.99	4.89		
47	14.40	9.31	6.27	5.21	5.11		
48	14.79	9.69	6.52	5.45	5.34		
49	15.23	10.09	6.79	5.72	5.61		
50	15.72	10.55	7.10	6.02	5.90		
51	16.26	11.05	7.44	6.35	6.22		
52	16.87	11.60	7.81	6.71	6.58		
53	17.56	12.21	8.21	7.12	6.98		
54	18.32	12.87	8.65	7.56	7.41		
55	18.96	13.44	9.03	7.95	7.79		
56	19.86	14.12	9.63	8.54	8.37		
57	20.90	14.86	10.30	9.22	9.04		
58	22.15	15.75	11.09	10.01	9.81		
59	23.71	16.83	12.03	10.96	10.74		
60	26.08	18.52	13.24	12.06	11.82		
61	28.69	20.36	14.56	13.27	12.44		
62	31.56	22.40	16.02	14.59	12.77		
63	34.71	24.64	17.62	15.31	13.16		
64	36.83	26.02	19.38	16.72	14.12		

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Benefit Period: to 365 day

Occupation Class: 2A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	8.76	3.21	1.82	0.91	0.42
26	8.76	3.21	1.82	0.91	0.42
27	8.76	3.21	1.82	0.91	0.42
28	8.76	3.21	1.82	0.91	0.42
29	8.76	3.21	1.82	0.91	0.42
30	8.76	3.22	1.82	0.91	0.42
31	8.75	3.24	1.84	0.92	0.43
32	8.76	3.27	1.87	0.93	0.43
33	8.81	3.33	1.90	0.95	0.44
34	8.88	3.38	1.94	0.97	0.45
35	8.97	3.44	1.97	0.98	0.45
36	9.10	3.58	2.04	1.02	0.47
37	9.26	3.72	2.13	1.06	0.51
38	9.41	3.86	2.19	1.11	0.52
39	9.58	4.01	2.27	1.16	0.54
40	9.77	4.14	2.35	1.20	0.57
41	9.96	4.27	2.41	1.24	0.59
42	10.17	4.40	2.49	1.29	0.61
43	10.37	4.55	2.55	1.34	0.64
44	10.56	4.69	2.61	1.39	0.66
45	10.74	4.84	2.70	1.43	0.68
46	10.90	4.97	2.76	1.49	0.72
47	11.04	5.11	2.85	1.55	0.75
48	11.20	5.28	2.95	1.61	0.78
49	11.36	5.46	3.06	1.70	0.82
50	11.57	5.66	3.19	1.80	0.86
51	11.79	5.89	3.32	1.87	0.90
52	12.06	6.14	3.47	1.99	0.95
53	12.36	6.40	3.64	2.10	1.01
54	12.70	6.69	3.81	2.22	1.07
55	12.94	6.92	3.96	2.33	1.12
56	13.36	7.19	4.20	2.49	1.20
57	13.84	7.51	4.47	2.67	1.30
58	14.44	7.88	4.77	2.88	1.40
59	15.24	8.34	5.15	3.14	1.52
60	16.63	9.11	5.72	3.52	1.70
61	16.31	9.05	5.80	3.60	1.75
62	16.10	9.04	5.89	3.69	1.80
63	16.03	9.07	6.01	3.80	1.84
64	16.57	9.52	6.30	3.97	1.93

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Elimination Period: 365 day

Occupation Class: 2A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	3.31	0.22	0.37	1.30	0.03	0.06
26	3.33	0.22	0.38	1.30	0.03	0.06
27	3.36	0.22	0.38	1.31	0.03	0.06
28	3.40	0.22	0.39	1.32	0.03	0.06
29	3.46	0.23	0.40	1.33	0.03	0.06
30	3.52	0.23	0.41	1.34	0.03	0.06
31	3.58	0.23	0.42	1.36	0.03	0.06
32	3.66	0.23	0.42	1.38	0.03	0.06
33	3.75	0.23	0.42	1.40	0.03	0.07
34	3.86	0.24	0.44	1.43	0.03	0.07
35	4.04	0.26	0.46	1.46	0.03	0.07
36	4.25	0.27	0.49	1.53	0.03	0.07
37	4.48	0.29	0.52	1.60	0.04	0.08
38	4.74	0.31	0.54	1.69	0.04	0.08
39	5.01	0.33	0.58	1.77	0.04	0.09
40	5.37	0.35	0.62	1.86	0.05	0.09
41	5.66	0.36	0.64	1.94	0.05	0.09
42	5.98	0.39	0.68	2.01	0.05	0.09
43	6.31	0.41	0.73	2.10	0.05	0.10
44	6.66	0.43	0.76	2.18	0.06	0.11
45	7.02	0.45	0.81	2.27	0.06	0.11
46	7.42	0.47	0.85	2.37	0.07	0.12
47	7.83	0.51	0.90	2.47	0.07	0.13
48	8.28	0.53	0.94	2.57	0.08	0.13
49	8.73	0.56	1.00	2.69	0.08	0.14
50	9.12	0.59	1.02	2.83	0.08	0.15
51	9.64	0.61	1.09	2.98	0.09	0.15
52	10.15	0.65	1.15	3.14	0.09	0.15
53	10.72	0.68	1.21	3.31	0.09	0.16
54	11.31	0.71	1.26	3.48	0.10	0.18
55	11.93	0.76	1.32	3.63	0.11	0.19
56	13.08	0.82	1.45	3.86	0.12	0.20
57	14.12	0.87	1.54	4.11	0.13	0.22
58	14.94	0.90	1.61	4.38	0.14	0.23
59	15.15	0.88	1.57	4.68	0.15	0.27
60	14.77	0.83	1.47	5.06	0.16	0.29
61	14.82	0.83	1.48	5.18	0.17	0.30
62	15.99	0.91	1.59	5.34	0.18	0.31
63	17.32	0.98	1.73	5.51	0.19	0.32
64	18.45	1.04	1.83	5.76	0.19	0.33

Principal Life Insurance Company
2014 Pricing

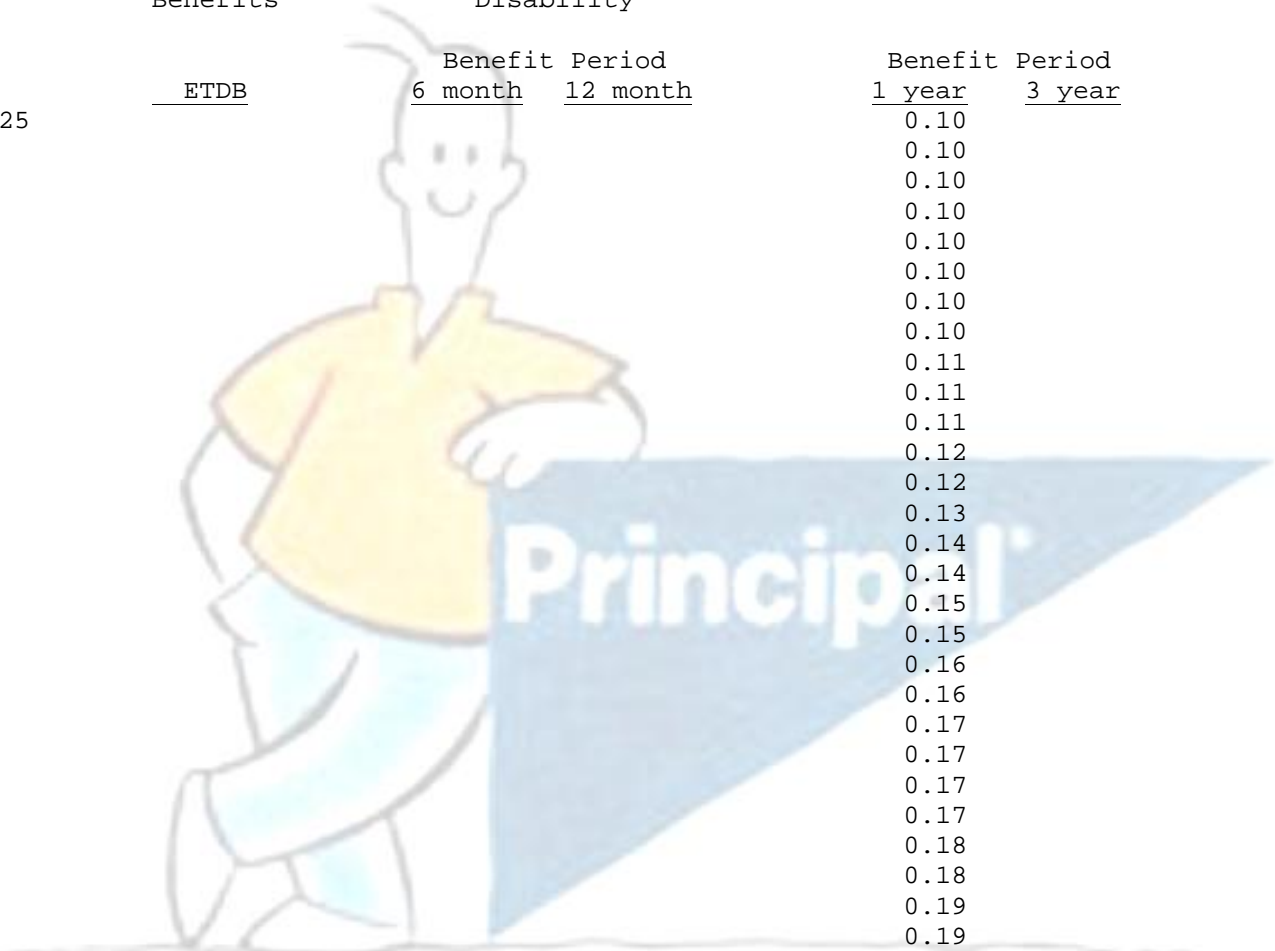
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Occupation Class: 2A Male non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

Age	ETDB	Benefit Period		Benefit Period	
		6 month	12 month	1 year	3 year
18-25				0.10	
26				0.10	
27				0.10	
28				0.10	
29				0.10	
30				0.10	
31				0.10	
32				0.10	
33				0.11	
34				0.11	
35				0.11	
36				0.12	
37				0.12	
38				0.13	
39				0.14	
40				0.14	
41				0.15	
42				0.15	
43				0.16	
44				0.16	
45				0.17	
46				0.17	
47				0.17	
48				0.17	
49				0.18	
50				0.18	
51				0.19	
52				0.19	
53				0.19	
54				0.20	
55				0.20	
56				0.20	
57				0.21	
58				0.21	
59				0.21	
60				0.21	
61				0.21	
62				0.21	
63				0.21	
64				0.22	



Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 70
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	21.97	13.97	9.97	9.10	8.25	2.55	5.28
26	22.83	14.53	10.37	9.47	8.61	2.64	5.44
27	23.09	15.06	10.76	9.83	8.94	2.71	5.57
28	23.26	15.39	11.12	10.17	9.26	2.77	5.68
29	23.49	15.62	11.49	10.51	9.58	2.83	5.78
30	23.80	15.89	11.98	10.97	10.00	2.82	5.71
31	24.17	16.20	12.40	11.35	10.36	2.88	5.81
32	24.60	16.53	12.85	11.77	10.75	2.94	5.91
33	25.11	16.90	13.37	12.24	11.18	3.01	6.04
34	25.69	17.33	13.90	12.73	11.59	3.08	6.15
35	26.35	17.81	14.46	13.25	11.90	3.14	6.26
36	27.55	18.81	15.05	13.79	12.51	3.23	6.42
37	28.85	19.91	15.71	14.39	13.15	3.33	6.60
38	30.24	21.09	16.44	15.05	13.76	3.44	6.79
39	31.68	22.30	17.22	15.77	14.41	3.55	6.99
40	33.20	23.54	18.12	16.58	15.15	3.56	6.97
41	34.74	24.68	18.97	17.36	15.85	3.67	7.14
42	36.32	25.59	19.87	18.17	16.59	3.77	7.31
43	37.90	26.52	20.81	19.02	17.36	3.86	7.47
44	38.82	27.45	21.77	19.89	18.14	3.94	7.61
45	39.67	28.41	22.77	20.80	18.96	4.02	7.74
46	40.59	29.42	23.84	21.76	19.82	4.10	7.85
47	41.50	30.46	24.94	22.75	20.69	4.16	7.95
48	42.16	31.50	26.06	23.69	21.46	4.22	8.01
49	42.81	32.55	27.21	24.62	22.32	4.26	8.06
50	43.47	32.99	27.90	25.40	23.02	4.12	7.77
51	44.13	34.02	29.04	26.41	23.90	4.14	7.76
52	44.79	35.03	30.16	27.40	24.76	4.12	7.70
53	45.62	36.06	31.28	28.40	25.61	4.08	7.61
54	46.53	37.15	32.46	29.43	26.49	4.04	7.49
55	47.54	38.30	33.68	30.51	27.40	3.98	7.35
56	47.74	38.82	34.36	31.08	27.83	3.81	7.00
57	48.02	39.36	35.03	31.63	28.22	3.76	6.90
58	48.41	39.96	35.74	32.18	28.49	3.70	6.79
59	49.98	40.58	35.61	31.76	28.36	3.65	6.69
60	51.55	41.19	35.48	31.33	28.24	3.59	6.58
61	53.12	41.80	35.35	30.90	28.12	3.54	6.48
62	54.70	42.41	35.22	30.47	27.99	3.52	6.44
63	53.36	41.30	34.25	29.58	27.15	3.38	6.20
64	51.70	39.93	33.05	28.49	26.12	3.23	5.91

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 67
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	21.32	13.44	9.51	8.64	7.81	2.30	4.72
26	22.13	13.97	9.88	8.99	8.14	2.37	4.85
27	22.56	14.46	10.24	9.32	8.44	2.43	4.95
28	22.71	14.84	10.57	9.63	8.73	2.47	5.02
29	22.93	15.05	10.90	9.93	9.01	2.51	5.09
30	23.20	15.30	11.31	10.31	9.36	2.48	4.98
31	23.54	15.57	11.68	10.65	9.68	2.52	5.04
32	23.94	15.87	12.08	11.02	10.02	2.55	5.10
33	24.41	16.21	12.54	11.43	10.39	2.60	5.17
34	24.96	16.60	13.00	11.86	10.78	2.64	5.23
35	25.57	17.03	13.49	12.31	11.12	2.68	5.29
36	26.70	17.96	14.02	12.79	11.63	2.75	5.40
37	27.92	18.97	14.61	13.32	12.11	2.82	5.52
38	29.21	20.06	15.25	13.90	12.64	2.89	5.65
39	30.57	21.18	15.94	14.53	13.21	2.96	5.77
40	31.97	22.08	16.65	15.16	13.77	2.93	5.66
41	33.40	22.82	17.38	15.82	14.36	2.98	5.76
42	34.45	23.58	18.14	16.50	14.97	3.04	5.84
43	35.15	24.33	18.92	17.21	15.60	3.08	5.90
44	35.79	25.07	19.71	17.91	16.23	3.12	5.94
45	36.38	25.80	20.52	18.63	16.86	3.14	5.97
46	37.00	26.57	21.36	19.39	17.53	3.16	5.97
47	37.58	27.33	22.21	20.15	18.19	3.16	5.95
48	38.10	28.06	23.05	20.89	18.84	3.14	5.89
49	38.19	28.51	23.88	21.63	19.48	3.11	5.81
50	38.27	28.95	24.15	21.84	19.61	2.91	5.42
51	38.36	29.39	24.90	22.50	20.16	2.85	5.28
52	38.62	29.93	25.59	23.10	20.65	2.76	5.09
53	38.86	30.44	26.24	23.66	21.08	2.65	4.87
54	39.07	30.94	26.87	24.19	21.46	2.53	4.62
55	39.49	31.39	27.45	24.65	21.76	2.38	4.33
56	40.23	31.16	27.44	24.56	21.54	2.16	3.91
57	40.96	30.82	27.28	24.33	21.11	2.07	3.74
58	41.80	30.92	26.25	23.20	19.89	1.97	3.57
59	42.70	31.38	26.19	22.79	19.73	1.88	3.39
60	43.23	31.84	26.14	22.38	19.57	1.78	3.22
61	43.75	32.30	26.08	21.98	19.41	1.69	3.05
62	44.27	32.76	26.03	21.57	19.25	1.67	3.02
63	44.43	32.86	26.09	21.61	19.28	1.69	3.04
64	44.58	32.96	26.15	21.65	19.30	1.67	3.02

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 65
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	20.80	13.04	9.16	8.31	7.50	2.12	4.33
26	21.57	13.53	9.51	8.64	7.81	2.17	4.43
27	22.14	14.00	9.84	8.94	8.09	2.22	4.51
28	22.26	14.40	10.15	9.23	8.35	2.26	4.56
29	22.46	14.58	10.45	9.50	8.61	2.29	4.60
30	22.71	14.81	10.80	9.82	8.91	2.24	4.47
31	23.02	15.06	11.13	10.13	9.19	2.26	4.50
32	23.40	15.33	11.50	10.46	9.49	2.29	4.54
33	23.85	15.64	11.90	10.83	9.83	2.32	4.58
34	24.36	16.00	12.32	11.21	10.18	2.34	4.61
35	24.93	16.39	12.76	11.61	10.48	2.37	4.63
36	26.00	17.27	13.24	12.04	10.93	2.41	4.70
37	27.15	18.21	13.76	12.52	11.36	2.46	4.78
38	28.38	19.23	14.35	13.05	11.84	2.51	4.87
39	29.65	20.26	14.96	13.60	12.34	2.56	4.94
40	30.97	20.75	15.53	14.11	12.78	2.50	4.79
41	31.83	21.39	16.17	14.69	13.30	2.53	4.83
42	32.42	22.02	16.83	15.27	13.82	2.55	4.86
43	32.96	22.65	17.49	15.87	14.35	2.56	4.87
44	33.42	23.24	18.15	16.46	14.87	2.57	4.86
45	33.82	23.82	18.82	17.05	15.39	2.56	4.82
46	34.24	24.41	19.50	17.66	15.92	2.53	4.76
47	34.60	24.99	20.18	18.27	16.45	2.50	4.68
48	34.88	25.51	20.83	18.84	16.91	2.45	4.56
49	35.09	25.71	21.46	19.40	17.32	2.39	4.42
50	35.31	25.91	21.51	19.42	17.38	2.18	4.03
51	35.53	26.11	22.03	19.87	17.74	2.09	3.84
52	35.75	26.36	22.46	20.23	18.00	1.97	3.61
53	35.97	26.51	22.79	20.48	18.16	1.84	3.34
54	36.18	26.61	23.06	20.68	18.25	1.69	3.05
55	36.40	26.60	23.24	20.80	18.27	1.53	2.76
56	36.77	26.58	22.90	20.45	17.88	1.33	2.38
57	37.11	26.57	22.49	20.03	17.47	1.16	2.08
58	37.43	26.56	21.42	19.04	16.63	1.03	1.84
59	37.74	26.64	20.29	18.08	15.91	0.90	1.61
60	38.83	27.41	20.75	17.11	15.21	0.93	1.66
61	39.84	28.14	21.30	16.78	14.42	0.95	1.70
62	40.95	28.92	21.89	17.24	14.81	0.98	1.75
63	42.16	29.78	22.54	17.75	15.26	1.02	1.81
64	43.43	30.69	23.23	19.39	16.38	1.04	1.86

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: 5 year
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	12.49	7.03	5.45	4.69	4.02	0.32	0.60
26	12.49	7.04	5.45	4.70	4.04	0.34	0.60
27	12.49	7.06	5.47	4.73	4.08	0.34	0.60
28	12.50	7.11	5.51	4.77	4.12	0.35	0.61
29	12.57	7.18	5.56	4.82	4.18	0.35	0.62
30	12.67	7.28	5.62	4.89	4.25	0.36	0.63
31	12.83	7.40	5.71	4.96	4.32	0.37	0.65
32	13.03	7.53	5.80	5.05	4.40	0.37	0.65
33	13.28	7.69	5.90	5.14	4.49	0.37	0.66
34	13.57	7.97	6.03	5.25	4.63	0.38	0.68
35	13.90	8.26	6.16	5.45	4.83	0.39	0.70
36	14.46	8.56	6.51	5.69	5.05	0.42	0.74
37	15.06	9.12	6.89	5.95	5.28	0.44	0.79
38	15.70	9.72	7.30	6.28	5.55	0.47	0.83
39	16.39	10.36	7.73	6.62	5.85	0.49	0.88
40	17.13	11.02	8.18	6.98	6.23	0.52	0.94
41	17.91	11.72	8.65	7.35	6.57	0.54	0.98
42	18.73	12.46	9.13	7.75	6.93	0.59	1.04
43	19.59	13.22	9.63	8.17	7.32	0.61	1.08
44	20.48	14.03	10.16	8.62	7.73	0.64	1.13
45	21.39	14.90	10.74	9.11	8.17	0.66	1.18
46	22.18	15.49	11.13	9.64	8.65	0.68	1.23
47	22.99	16.12	11.54	10.20	9.17	0.71	1.27
48	23.81	16.78	12.00	10.80	9.71	0.73	1.30
49	24.71	17.51	12.71	11.45	10.29	0.76	1.35
50	25.69	18.30	13.32	12.00	10.79	0.79	1.40
51	26.76	19.15	14.10	12.71	11.42	0.82	1.45
52	27.90	20.06	14.92	13.46	12.09	0.85	1.50
53	29.16	21.04	15.79	14.25	12.81	0.87	1.56
54	30.48	22.05	16.75	15.13	13.58	0.90	1.60
55	31.47	22.80	17.80	16.08	14.41	0.91	1.61
56	32.68	23.51	18.66	16.84	15.02	0.88	1.56
57	33.86	24.19	19.47	17.54	15.53	0.84	1.51
58	35.01	24.87	19.64	17.83	15.88	0.83	1.47
59	36.36	25.77	20.05	18.08	15.91	0.80	1.42
60	37.72	26.69	20.47	17.11	15.21	0.93	1.66
61	39.09	27.60	20.89	16.78	14.42	0.95	1.70
62	40.27	28.44	21.89	17.24	14.81	0.98	1.75
63	41.46	29.29	22.54	17.75	15.26	1.02	1.81
64	42.70	30.17	23.23	19.39	16.38	1.04	1.86

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 2 year
Occupation Class: 2A Male non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	10.97	5.85	4.20	3.32	2.35		
26	10.97	5.85	4.20	3.32	2.42		
27	10.97	5.85	4.20	3.33	2.51		
28	10.97	5.86	4.21	3.34	2.60		
29	10.98	5.89	4.24	3.35	2.70		
30	11.01	5.94	4.27	3.38	2.86		
31	11.08	6.02	4.32	3.41	2.96		
32	11.18	6.12	4.39	3.45	3.07		
33	11.34	6.25	4.46	3.50	3.17		
34	11.52	6.38	4.54	3.56	3.29		
35	11.74	6.53	4.64	3.62	3.40		
36	12.00	6.80	4.81	3.76	3.53		
37	12.30	7.09	4.98	3.92	3.66		
38	12.62	7.40	5.18	4.09	3.80		
39	12.96	7.71	5.37	4.26	3.96		
40	13.34	8.03	5.57	4.44	4.20		
41	13.73	8.36	5.77	4.63	4.41		
42	14.15	8.71	5.97	4.81	4.65		
43	14.60	9.06	6.18	5.01	4.91		
44	15.04	9.44	6.40	5.21	5.11		
45	15.50	9.85	6.64	5.44	5.33		
46	15.93	10.20	6.87	5.67	5.56		
47	16.36	10.58	7.13	5.92	5.80		
48	16.81	11.01	7.41	6.19	6.07		
49	17.31	11.47	7.72	6.50	6.37		
50	17.86	11.99	8.07	6.84	6.70		
51	18.48	12.56	8.45	7.22	7.08		
52	19.17	13.18	8.87	7.63	7.48		
53	19.96	13.88	9.33	8.09	7.93		
54	20.82	14.63	9.83	8.59	8.42		
55	21.54	15.27	10.26	9.03	8.85		
56	22.57	16.04	10.94	9.71	9.52		
57	23.75	16.89	11.70	10.48	10.27		
58	25.17	17.90	12.60	11.38	11.15		
59	26.94	19.13	13.67	12.46	12.21		
60	29.64	21.04	15.04	13.71	13.44		
61	32.60	23.14	16.54	15.08	14.13		
62	35.86	25.45	18.20	16.58	14.51		
63	39.44	28.00	20.02	17.40	14.95		
64	41.85	29.57	22.02	19.00	16.05		

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: to 365 day

Occupation Class: 2A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	9.95	3.65	2.08	1.03	0.48
26	9.95	3.65	2.08	1.03	0.48
27	9.95	3.65	2.08	1.03	0.48
28	9.95	3.65	2.07	1.03	0.48
29	9.95	3.65	2.07	1.04	0.48
30	9.95	3.66	2.07	1.04	0.48
31	9.94	3.68	2.09	1.05	0.49
32	9.96	3.72	2.12	1.06	0.49
33	10.01	3.79	2.16	1.08	0.50
34	10.09	3.85	2.21	1.10	0.50
35	10.19	3.92	2.24	1.10	0.51
36	10.34	4.07	2.32	1.16	0.54
37	10.51	4.23	2.42	1.20	0.58
38	10.69	4.38	2.49	1.26	0.59
39	10.89	4.55	2.58	1.32	0.62
40	11.10	4.71	2.67	1.37	0.65
41	11.32	4.85	2.74	1.41	0.67
42	11.55	5.01	2.82	1.47	0.70
43	11.78	5.17	2.89	1.52	0.72
44	12.00	5.32	2.97	1.58	0.75
45	12.21	5.50	3.06	1.63	0.77
46	12.38	5.65	3.14	1.69	0.82
47	12.54	5.81	3.24	1.76	0.85
48	12.72	6.00	3.35	1.83	0.89
49	12.91	6.20	3.48	1.94	0.93
50	13.15	6.43	3.62	2.04	0.98
51	13.41	6.70	3.78	2.13	1.02
52	13.70	6.97	3.95	2.25	1.08
53	14.05	7.27	4.14	2.38	1.15
54	14.44	7.60	4.33	2.52	1.22
55	14.70	7.86	4.50	2.64	1.27
56	15.17	8.17	4.77	2.83	1.37
57	15.73	8.53	5.07	3.04	1.47
58	16.40	8.95	5.42	3.28	1.58
59	17.31	9.48	5.85	3.57	1.73
60	18.90	10.36	6.51	4.01	1.94
61	18.53	10.29	6.59	4.10	1.99
62	18.30	10.27	6.70	4.19	2.04
63	18.22	10.30	6.84	4.31	2.09
64	18.83	10.81	7.15	4.51	2.19

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Elimination Period: 365 day

Occupation Class: 2A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	3.76	0.24	0.42	1.48	0.04	0.07
26	3.78	0.24	0.43	1.48	0.04	0.07
27	3.81	0.24	0.43	1.49	0.04	0.07
28	3.87	0.25	0.44	1.50	0.04	0.07
29	3.93	0.25	0.45	1.51	0.04	0.07
30	4.00	0.26	0.46	1.52	0.04	0.07
31	4.08	0.26	0.47	1.55	0.04	0.07
32	4.16	0.27	0.48	1.57	0.04	0.07
33	4.26	0.27	0.49	1.59	0.04	0.08
34	4.39	0.28	0.50	1.63	0.04	0.08
35	4.60	0.29	0.53	1.66	0.04	0.08
36	4.84	0.31	0.55	1.74	0.04	0.08
37	5.09	0.32	0.59	1.83	0.05	0.09
38	5.38	0.35	0.62	1.92	0.05	0.09
39	5.69	0.37	0.65	2.01	0.05	0.09
40	6.10	0.40	0.70	2.11	0.06	0.09
41	6.43	0.41	0.73	2.20	0.06	0.10
42	6.79	0.44	0.78	2.29	0.06	0.10
43	7.17	0.46	0.83	2.38	0.06	0.12
44	7.57	0.49	0.86	2.48	0.07	0.13
45	7.98	0.51	0.91	2.58	0.07	0.13
46	8.43	0.54	0.96	2.68	0.08	0.14
47	8.90	0.57	1.02	2.80	0.08	0.15
48	9.40	0.61	1.07	2.92	0.09	0.15
49	9.93	0.64	1.13	3.06	0.09	0.15
50	10.37	0.66	1.17	3.22	0.09	0.16
51	10.95	0.70	1.23	3.39	0.09	0.17
52	11.54	0.73	1.30	3.57	0.11	0.18
53	12.18	0.77	1.37	3.76	0.11	0.19
54	12.86	0.81	1.44	3.95	0.12	0.21
55	13.55	0.86	1.50	4.13	0.13	0.21
56	14.87	0.93	1.64	4.39	0.13	0.23
57	16.05	0.99	1.75	4.67	0.15	0.25
58	16.98	1.03	1.83	4.98	0.16	0.26
59	17.22	1.00	1.78	5.31	0.18	0.30
60	16.78	0.95	1.68	5.74	0.19	0.33
61	16.84	0.95	1.68	5.89	0.19	0.34
62	18.17	1.03	1.81	6.06	0.20	0.35
63	19.68	1.11	1.97	6.26	0.21	0.36
64	20.96	1.19	2.09	6.56	0.22	0.38

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70
Occupation Class: 2A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	4.03	3.90	3.67	1.08	2.26
26	4.11	3.98	3.74	1.07	2.23
27	4.19	4.06	3.82	1.06	2.21
28	4.27	4.14	3.90	1.06	2.19
29	4.35	4.21	3.97	1.05	2.17
30	4.43	4.29	4.05	1.05	2.14
31	4.65	4.50	4.24	1.07	2.18
32	4.86	4.71	4.44	1.09	2.21
33	5.08	4.92	4.63	1.12	2.25
34	5.29	5.12	4.83	1.13	2.28
35	5.51	5.34	5.02	1.16	2.32
36	5.85	5.66	5.33	1.20	2.39
37	6.18	5.98	5.63	1.24	2.46
38	6.52	6.30	5.94	1.28	2.53
39	6.86	6.63	6.24	1.32	2.60
40	7.20	6.95	6.55	1.36	2.68
41	7.64	7.38	6.95	1.40	2.75
42	8.09	7.82	7.36	1.45	2.82
43	8.54	8.25	7.76	1.48	2.89
44	8.99	8.68	8.17	1.53	2.96
45	9.44	9.11	8.58	1.56	3.03
46	9.94	9.59	9.01	1.58	3.05
47	10.45	10.08	9.45	1.61	3.08
48	10.95	10.56	9.90	1.62	3.09
49	11.45	11.04	10.33	1.64	3.13
50	11.96	11.52	10.77	1.66	3.15
51	12.43	11.95	11.15	1.64	3.09
52	12.90	12.39	11.53	1.62	3.04
53	13.37	12.83	11.91	1.59	2.98
54	13.85	13.26	12.29	1.57	2.92
55	14.33	13.70	12.67	1.54	2.86
56	14.66	13.99	12.87	1.48	2.73
57	15.00	14.27	13.07	1.39	2.56
58	15.35	14.57	13.28	1.30	2.39
59	15.69	14.85	13.48	1.22	2.23
60	16.03	15.14	13.68	1.13	2.06
61	15.66	14.76	13.33	1.04	1.89
62	15.29	14.39	12.97	0.88	1.61
63	14.92	14.01	12.61	0.72	1.31
64	15.07	14.15	12.74	0.72	1.33

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: 2A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.89	3.75	3.53	1.01	2.10
26	3.95	3.82	3.59	1.00	2.08
27	4.03	3.89	3.65	0.99	2.05
28	4.09	3.96	3.72	0.98	2.02
29	4.17	4.03	3.79	0.97	1.98
30	4.24	4.09	3.85	0.96	1.96
31	4.44	4.29	4.03	0.98	1.98
32	4.63	4.48	4.22	0.99	2.00
33	4.84	4.67	4.40	1.01	2.01
34	5.03	4.86	4.58	1.02	2.04
35	5.24	5.06	4.76	1.04	2.06
36	5.55	5.36	5.04	1.07	2.12
37	5.86	5.66	5.32	1.10	2.18
38	6.17	5.96	5.60	1.14	2.23
39	6.48	6.26	5.88	1.17	2.28
40	6.79	6.56	6.16	1.20	2.34
41	7.20	6.95	6.52	1.23	2.39
42	7.61	7.34	6.89	1.26	2.44
43	8.02	7.73	7.25	1.29	2.49
44	8.42	8.12	7.62	1.31	2.54
45	8.83	8.51	7.98	1.34	2.59
46	9.26	8.92	8.35	1.35	2.58
47	9.70	9.33	8.72	1.35	2.58
48	10.13	9.74	9.09	1.36	2.57
49	10.56	10.15	9.46	1.37	2.56
50	10.99	10.56	9.83	1.38	2.56
51	11.30	10.84	10.05	1.32	2.45
52	11.61	11.12	10.27	1.27	2.33
53	11.92	11.39	10.49	1.21	2.21
54	12.23	11.67	10.70	1.16	2.10
55	12.54	11.94	10.92	1.10	1.98
56	12.50	11.86	10.78	1.00	1.80
57	12.46	11.77	10.62	0.90	1.63
58	12.42	11.69	10.47	0.81	1.46
59	12.38	11.60	10.32	0.71	1.29
60	12.34	11.52	10.17	0.62	1.12
61	11.78	11.07	9.93	0.52	0.95
62	11.23	10.63	9.69	0.44	0.80
63	10.67	10.19	9.45	0.35	0.65
64	10.77	10.29	9.55	0.35	0.66

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65
Occupation Class: 2A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.77	3.65	3.42	0.96	2.00
26	3.83	3.71	3.48	0.95	1.96
27	3.89	3.77	3.53	0.94	1.93
28	3.95	3.83	3.59	0.93	1.90
29	4.02	3.89	3.65	0.91	1.86
30	4.08	3.95	3.71	0.90	1.83
31	4.27	4.13	3.87	0.92	1.85
32	4.45	4.31	4.04	0.93	1.86
33	4.64	4.49	4.21	0.94	1.87
34	4.82	4.67	4.38	0.95	1.89
35	5.01	4.85	4.55	0.96	1.90
36	5.30	5.13	4.81	0.99	1.95
37	5.60	5.41	5.07	1.02	2.00
38	5.89	5.69	5.34	1.04	2.04
39	6.19	5.97	5.60	1.07	2.09
40	6.48	6.26	5.87	1.09	2.13
41	6.86	6.61	6.20	1.12	2.17
42	7.23	6.97	6.53	1.14	2.21
43	7.61	7.33	6.86	1.17	2.25
44	7.98	7.68	7.20	1.19	2.28
45	8.36	8.04	7.53	1.22	2.33
46	8.73	8.39	7.85	1.20	2.28
47	9.11	8.75	8.16	1.19	2.25
48	9.48	9.10	8.48	1.17	2.21
49	9.86	9.46	8.79	1.17	2.18
50	10.23	9.81	9.11	1.15	2.14
51	10.40	9.95	9.19	1.09	2.02
52	10.57	10.09	9.28	1.02	1.88
53	10.74	10.22	9.37	0.95	1.75
54	10.91	10.36	9.45	0.89	1.62
55	11.09	10.50	9.54	0.83	1.49
56	10.80	10.18	9.21	0.73	1.31
57	10.52	9.86	8.88	0.63	1.14
58	10.23	9.55	8.55	0.54	0.97
59	9.95	9.23	8.22	0.44	0.80
60	9.66	8.91	7.89	0.35	0.63
61	9.49	8.90	8.12	0.32	0.59
62	9.32	8.89	8.34	0.30	0.56
63	9.15	8.88	8.57	0.27	0.52
64	9.24	8.97	8.65	0.27	0.53

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: 2A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.52	2.40	2.25	0.15	0.27
26	2.56	2.44	2.29	0.15	0.28
27	2.60	2.48	2.33	0.15	0.28
28	2.64	2.53	2.37	0.16	0.29
29	2.68	2.57	2.41	0.16	0.29
30	2.72	2.61	2.45	0.16	0.30
31	2.84	2.73	2.56	0.17	0.31
32	2.96	2.84	2.67	0.19	0.33
33	3.08	2.96	2.79	0.19	0.34
34	3.20	3.08	2.90	0.20	0.36
35	3.32	3.20	3.02	0.21	0.37
36	3.50	3.38	3.19	0.22	0.40
37	3.69	3.56	3.37	0.23	0.41
38	3.88	3.74	3.55	0.23	0.43
39	4.07	3.93	3.72	0.25	0.45
40	4.26	4.11	3.90	0.26	0.47
41	4.53	4.37	4.15	0.27	0.49
42	4.79	4.63	4.39	0.29	0.53
43	5.06	4.88	4.64	0.31	0.55
44	5.33	5.14	4.88	0.33	0.59
45	5.60	5.40	5.13	0.35	0.62
46	5.93	5.72	5.44	0.37	0.65
47	6.27	6.05	5.75	0.39	0.69
48	6.60	6.37	6.06	0.41	0.73
49	6.94	6.70	6.37	0.43	0.77
50	7.28	7.02	6.68	0.45	0.81
51	7.61	7.34	6.96	0.46	0.83
52	7.94	7.66	7.24	0.48	0.86
53	8.27	7.97	7.52	0.50	0.88
54	8.61	8.29	7.80	0.51	0.91
55	8.94	8.61	8.09	0.52	0.93
56	9.08	8.67	8.05	0.49	0.87
57	9.23	8.73	8.01	0.45	0.81
58	9.37	8.79	7.97	0.42	0.75
59	9.52	8.85	7.93	0.38	0.69
60	9.66	8.91	7.89	0.35	0.63
61	9.49	8.90	8.12	0.32	0.59
62	9.32	8.89	8.34	0.30	0.56
63	9.15	8.88	8.57	0.27	0.52
64	9.24	8.97	8.65	0.27	0.53

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year
Occupation Class: 2A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.15	2.01			
26	2.15	2.03			
27	2.16	2.05			
28	2.17	2.06			
29	2.18	2.08			
30	2.19	2.10			
31	2.27	2.17			
32	2.34	2.24			
33	2.42	2.31			
34	2.49	2.38			
35	2.57	2.45			
36	2.68	2.56			
37	2.79	2.67			
38	2.90	2.79			
39	3.01	2.90			
40	3.12	3.02			
41	3.28	3.17			
42	3.43	3.32			
43	3.59	3.47			
44	3.74	3.63			
45	3.90	3.78			
46	4.09	3.96			
47	4.28	4.14			
48	4.47	4.32			
49	4.66	4.50			
50	4.85	4.68			
51	5.08	4.91			
52	5.31	5.14			
53	5.54	5.36			
54	5.77	5.59			
55	6.00	5.82			
56	6.35	6.16			
57	6.70	6.49			
58	7.04	6.83			
59	7.39	7.16			
60	7.74	7.50			
61	8.21	7.96			
62	8.68	8.42			
63	9.15	8.88			
64	9.24	8.97			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	152.70	99.41	74.92	68.52	62.58	17.58	35.21
26	156.58	103.42	78.74	72.02	65.82	17.72	35.38
27	159.79	107.39	82.15	75.17	68.76	17.80	35.52
28	163.02	111.00	85.18	77.96	71.37	17.86	35.68
29	166.23	114.13	87.83	80.43	73.70	17.96	35.85
30	169.30	116.89	89.92	82.38	75.54	18.05	36.03
31	172.22	119.25	92.02	84.32	77.35	18.12	36.18
32	174.86	121.04	93.93	86.08	78.55	18.21	36.36
33	177.24	121.97	95.72	87.74	79.34	18.29	36.54
34	179.26	122.78	97.47	89.22	80.14	18.41	36.73
35	180.86	123.67	99.20	90.16	80.78	18.52	36.90
36	188.48	130.44	101.20	92.78	84.91	19.06	37.81
37	196.08	137.22	103.27	94.70	87.00	19.51	38.52
38	203.59	144.04	105.34	96.61	88.75	19.88	39.03
39	211.14	145.97	107.21	98.30	90.27	20.18	39.36
40	218.74	147.94	109.22	100.13	91.90	20.37	39.56
41	225.27	149.77	111.17	101.91	93.49	20.48	39.72
42	227.58	151.78	113.54	104.07	95.44	20.58	39.92
43	230.28	154.12	116.26	106.53	97.63	20.72	40.16
44	232.37	156.77	119.27	109.26	100.07	20.91	40.41
45	234.70	159.64	122.49	112.18	102.68	21.04	40.60
46	238.04	163.31	126.35	115.63	105.76	21.06	40.56
47	241.72	167.30	130.52	119.35	109.06	21.04	40.41
48	245.34	171.48	134.83	123.12	112.33	21.00	40.10
49	248.25	175.23	138.84	126.54	115.34	20.97	39.75
50	251.16	178.10	142.22	129.75	118.16	20.72	39.03
51	254.07	181.80	146.20	133.28	121.22	20.54	38.54
52	258.93	186.71	151.04	137.57	124.92	20.34	38.00
53	264.44	191.82	155.94	141.91	128.58	20.12	37.46
54	270.64	197.35	161.15	146.46	132.38	19.89	36.88
55	277.96	203.48	166.66	151.26	136.34	19.63	36.24
56	281.23	206.44	169.36	153.50	137.89	18.91	34.77
57	285.38	209.71	172.10	155.74	139.33	18.46	33.85
58	285.36	214.80	179.00	160.50	144.00	18.01	32.93
59	287.00	219.90	184.73	163.89	148.13	17.55	32.01
60	288.65	224.98	190.46	167.24	152.20	17.10	31.09
61	290.40	230.15	196.27	170.66	156.33	16.64	30.17
62	289.35	228.26	193.58	167.76	153.91	16.34	29.62
63	276.52	217.68	184.22	159.27	145.92	15.39	27.88
64	263.13	206.82	174.58	150.52	137.72	14.40	26.10

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	149.65	96.53	71.78	65.43	59.57	16.23	32.29
26	153.29	100.34	75.38	68.74	62.62	16.34	32.36
27	156.61	104.11	78.56	71.66	65.34	16.37	32.40
28	159.67	107.66	81.34	74.22	67.73	16.38	32.47
29	162.72	110.62	83.74	76.44	69.80	16.42	32.52
30	165.62	113.20	85.36	77.94	71.21	16.46	32.60
31	168.36	115.38	87.16	79.59	72.74	16.48	32.64
32	170.86	117.03	88.74	81.05	74.09	16.51	32.71
33	173.07	117.80	90.19	82.38	75.04	16.54	32.76
34	174.87	118.41	91.56	83.63	75.65	16.58	32.82
35	176.28	119.09	92.89	84.84	76.21	16.61	32.88
36	183.45	125.41	94.51	86.32	78.95	17.04	33.56
37	190.58	131.72	96.18	87.86	80.36	17.36	34.08
38	197.56	135.15	97.82	89.36	81.71	17.62	34.40
39	204.54	137.10	99.06	90.48	82.71	17.80	34.61
40	206.70	138.34	100.34	91.61	83.67	17.92	34.70
41	208.90	139.36	101.65	92.78	84.69	17.95	34.76
42	210.57	140.37	103.37	94.35	86.08	18.00	34.84
43	211.74	141.39	105.42	96.14	87.66	17.99	34.55
44	212.60	142.37	108.96	98.14	89.44	17.67	33.79
45	213.58	145.57	112.50	100.71	91.32	17.32	32.96
46	215.33	148.27	115.41	103.36	93.57	16.99	32.19
47	217.17	150.81	118.21	105.88	95.94	16.64	31.38
48	218.22	153.03	120.77	108.30	98.24	16.24	30.49
49	218.65	154.55	123.06	110.28	99.72	15.83	29.57
50	219.08	156.06	124.56	111.54	100.52	14.79	27.47
51	219.51	157.58	126.72	113.40	101.89	14.30	26.47
52	220.18	158.88	128.49	115.42	103.48	13.76	25.38
53	221.68	160.19	130.05	117.29	104.76	13.19	24.22
54	223.30	162.21	132.11	119.03	105.82	12.56	22.99
55	225.59	164.26	134.19	120.58	106.63	11.82	21.53
56	226.97	167.19	137.40	121.86	107.68	10.62	19.22
57	228.37	169.98	140.45	122.97	108.42	10.06	18.17
58	229.98	173.42	142.36	122.86	108.13	9.49	17.11
59	231.70	177.38	145.62	123.77	109.30	8.94	16.06
60	232.89	181.31	148.90	124.63	110.42	8.38	15.00
61	234.18	176.21	144.02	119.94	106.48	7.82	13.95
62	230.16	173.14	140.77	116.65	103.72	7.59	13.54
63	228.94	172.15	139.83	115.74	102.84	7.53	13.45
64	226.40	170.29	138.17	114.18	101.43	7.40	13.20

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	147.22	94.25	69.39	63.14	57.38	15.27	30.33
26	150.70	97.92	72.83	66.29	60.29	15.38	30.33
27	154.09	101.52	75.83	69.05	62.85	15.38	30.33
28	156.99	104.98	78.43	71.44	65.07	15.38	30.33
29	159.90	107.80	80.64	73.48	66.98	15.38	30.33
30	162.68	110.27	81.91	74.65	68.08	15.38	30.33
31	165.30	112.32	83.48	76.09	69.41	15.38	30.33
32	167.67	113.84	84.82	77.32	70.56	15.38	30.33
33	169.75	115.54	86.03	78.42	71.52	15.38	30.33
34	171.43	116.61	87.12	79.42	72.50	15.38	30.33
35	172.67	117.25	88.16	80.36	73.42	15.38	30.33
36	179.54	121.50	89.52	81.61	74.49	15.75	30.90
37	186.32	126.79	90.90	82.88	75.65	16.03	31.35
38	192.92	128.46	92.22	84.09	76.74	16.25	31.64
39	199.53	130.03	93.08	84.87	77.43	16.40	31.79
40	198.46	131.26	93.89	85.57	78.02	16.26	31.46
41	198.95	132.69	94.77	86.38	78.71	15.93	30.67
42	198.73	134.11	96.42	87.58	79.77	15.53	29.76
43	198.62	135.51	99.57	88.98	81.00	15.14	28.87
44	198.50	136.85	102.60	91.41	82.34	14.73	27.97
45	198.32	138.17	105.51	93.87	83.68	14.30	27.01
46	198.75	140.11	107.68	95.79	85.29	13.86	26.08
47	199.10	141.73	109.58	97.45	86.81	13.40	25.08
48	199.36	142.98	111.19	98.87	87.51	12.88	23.99
49	198.10	143.56	112.56	99.77	88.14	12.33	22.84
50	196.87	143.89	112.90	99.93	88.29	11.26	20.75
51	195.63	143.96	113.67	100.69	88.84	10.66	19.56
52	195.65	143.85	114.08	100.77	89.25	9.97	18.23
53	195.39	143.36	114.12	100.54	89.24	9.18	16.70
54	194.95	142.74	114.05	100.70	88.98	8.35	15.12
55	193.52	140.62	113.89	100.60	88.46	7.51	13.51
56	195.12	141.46	113.16	98.35	86.08	6.45	11.56
57	196.72	142.27	113.42	95.39	83.18	5.48	9.79
58	198.70	143.06	112.80	93.20	80.31	4.78	8.51
59	200.56	143.95	112.04	91.06	78.36	4.22	7.45
60	205.40	147.41	114.57	91.18	78.62	4.31	7.62
61	209.73	150.57	117.06	92.04	78.67	4.40	7.79
62	214.53	154.05	119.71	94.12	80.40	4.50	7.96
63	219.22	157.44	122.30	96.10	82.06	4.60	8.14
64	223.14	160.99	125.01	99.66	84.75	4.71	8.32

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	87.66	50.23	38.29	32.52	27.76	1.56	2.78
26	88.60	51.62	39.19	33.38	28.61	1.62	2.89
27	89.64	53.00	40.04	34.20	29.44	1.68	3.01
28	90.82	54.38	40.87	35.01	30.24	1.75	3.11
29	92.03	55.59	41.64	35.74	30.98	1.80	3.21
30	93.28	56.63	42.30	36.40	31.64	1.85	3.30
31	94.52	57.20	42.84	36.97	32.20	1.88	3.36
32	95.74	57.39	43.11	37.41	32.65	1.91	3.43
33	96.86	57.61	43.26	37.68	32.96	1.94	3.46
34	97.82	58.00	43.43	37.84	33.16	1.95	3.48
35	98.62	58.40	43.62	38.12	33.44	1.96	3.50
36	102.27	61.66	46.05	39.95	35.10	2.08	3.71
37	105.94	65.32	48.54	41.86	36.81	2.21	3.92
38	109.61	69.07	51.13	43.85	38.59	2.32	4.14
39	113.39	73.00	53.79	45.92	40.46	2.45	4.37
40	117.27	77.12	56.56	48.07	42.50	2.58	4.61
41	121.25	81.41	59.44	50.28	44.52	2.72	4.86
42	125.40	85.91	62.42	52.58	46.65	2.86	5.10
43	129.65	90.63	65.51	55.00	48.87	3.00	5.36
44	134.05	95.54	68.70	57.52	51.16	3.16	5.62
45	138.57	100.63	72.01	60.10	53.55	3.30	5.89
46	141.84	103.12	73.79	62.10	55.37	3.40	6.08
47	145.13	105.60	75.53	64.14	57.23	3.51	6.26
48	148.43	108.04	77.30	66.22	59.08	3.62	6.43
49	151.84	110.59	79.40	68.32	60.99	3.71	6.61
50	155.32	113.20	81.32	70.31	62.73	3.82	6.79
51	158.92	115.86	83.46	72.48	64.68	3.90	6.95
52	162.59	118.58	85.64	74.67	66.60	3.98	7.10
53	166.43	121.40	87.90	76.91	68.57	4.06	7.22
54	170.46	124.44	90.44	79.37	70.69	4.14	7.36
55	172.58	126.11	92.40	81.35	72.26	4.13	7.35
56	179.04	130.20	97.38	83.90	73.94	4.07	7.22
57	185.34	134.16	102.21	86.33	75.96	4.01	7.10
58	191.48	138.03	106.07	88.15	76.73	3.88	6.87
59	197.76	142.12	109.69	89.14	76.87	3.76	6.64
60	205.20	147.35	114.57	91.18	78.62	4.31	7.62
61	209.73	150.57	117.06	92.04	78.67	4.40	7.79
62	214.53	154.05	119.71	94.12	80.40	4.50	7.96
63	219.22	157.44	122.30	96.10	82.06	4.60	8.14
64	223.14	160.99	125.01	99.66	84.75	4.71	8.32

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	77.66	42.08	29.44	22.79			
26	78.04	43.07	30.02	23.26			
27	78.51	44.04	30.54	23.70			
28	79.05	44.96	31.01	24.10			
29	79.64	45.69	31.45	24.47			
30	80.27	45.83	31.78	24.78			
31	80.92	45.94	31.86	25.02			
32	81.57	46.08	31.94	25.12			
33	82.20	46.25	32.04	25.18			
34	82.69	46.44	32.16	25.26			
35	83.07	46.64	32.29	25.34			
36	84.88	48.48	33.48	26.34			
37	86.66	50.30	34.65	27.35			
38	88.33	52.08	35.83	28.38			
39	90.02	53.90	37.02	29.44			
40	91.71	55.77	38.22	30.52			
41	93.42	57.68	39.44	31.65			
42	95.17	59.66	40.66	32.79			
43	96.94	61.70	41.91	33.99			
44	98.74	63.80	43.20	35.23			
45	100.61	65.95	44.49	36.52			
46	102.02	67.42	45.56	37.64			
47	103.46	68.91	46.63	38.80			
48	104.96	70.45	47.74	40.00			
49	106.58	72.08	48.92	41.29			
50	108.29	73.83	50.16	42.64			
51	110.17	75.73	51.51	44.10			
52	112.22	77.79	52.96	45.67			
53	114.50	80.08	54.58	47.37			
54	117.11	82.73	56.48	49.36			
55	118.73	84.81	58.02	51.02			
56	123.95	88.59	61.64	54.68			
57	130.06	93.10	65.95	58.97			
58	137.52	98.72	71.25	64.21			
59	146.94	105.61	77.60	70.45			
60	159.44	114.59	84.18	76.43			
61	173.02	124.34	91.34	82.92			
62	187.76	134.93	99.09	89.86			
63	203.78	146.44	107.53	94.18			
64	218.68	157.09	116.69	97.66			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	62.86	26.92	17.84	11.82	8.72
26	62.88	27.47	18.14	11.98	8.78
27	62.96	28.01	18.40	12.11	8.84
28	63.08	28.54	18.63	12.23	8.89
29	63.28	28.94	18.82	12.34	8.94
30	63.50	28.98	18.97	12.42	8.97
31	63.74	29.00	18.99	12.45	8.96
32	64.01	29.06	19.02	12.46	8.97
33	64.26	29.13	19.05	12.48	8.97
34	64.38	29.20	19.10	12.49	8.98
35	64.50	29.29	19.14	12.51	8.99
36	65.68	30.28	19.70	12.82	9.12
37	66.80	31.22	20.24	13.14	9.27
38	67.82	32.13	20.76	13.43	9.41
39	68.82	33.04	21.28	13.75	9.57
40	69.78	33.95	21.79	14.07	9.71
41	70.72	34.88	22.31	14.40	9.88
42	71.65	35.83	22.81	14.73	10.03
43	72.55	36.78	23.32	15.07	10.20
44	73.44	37.75	23.82	15.41	10.38
45	74.35	38.71	24.31	15.76	10.56
46	74.87	39.24	24.62	15.98	10.62
47	75.37	39.75	24.91	16.20	10.69
48	75.91	40.25	25.21	16.43	10.78
49	76.50	40.82	25.53	16.70	10.87
50	77.15	41.44	25.88	16.96	10.98
51	77.88	42.13	26.28	17.27	11.10
52	78.72	42.90	26.73	17.61	11.26
53	79.68	43.80	27.25	17.99	11.43
54	80.82	44.88	27.92	18.48	11.66
55	81.22	45.61	28.39	18.83	11.81
56	84.01	47.26	29.88	19.89	12.36
57	87.30	49.27	31.67	21.14	13.03
58	91.36	51.84	33.94	22.72	13.88
59	96.67	55.06	36.69	24.64	14.95
60	105.83	60.39	40.88	27.56	16.61
61	101.97	58.96	40.59	27.38	16.34
62	98.76	57.54	40.18	27.16	16.06
63	96.09	56.08	39.62	26.82	15.74
64	96.18	56.84	39.94	26.96	15.76

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 2A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	24.58	1.14	2.03	13.51	0.20	0.34
26	25.29	1.19	2.10	13.74	0.20	0.35
27	25.97	1.24	2.19	13.97	0.21	0.37
28	26.64	1.28	2.27	14.16	0.21	0.38
29	27.26	1.31	2.35	14.35	0.22	0.38
30	27.80	1.36	2.42	14.50	0.23	0.39
31	28.27	1.38	2.46	14.61	0.23	0.40
32	28.64	1.42	2.50	14.67	0.24	0.41
33	28.88	1.44	2.54	14.70	0.24	0.41
34	29.05	1.45	2.56	14.73	0.24	0.42
35	29.29	1.46	2.58	14.77	0.24	0.42
36	30.70	1.54	2.74	15.24	0.25	0.44
37	32.15	1.64	2.90	15.71	0.26	0.46
38	33.63	1.74	3.06	16.18	0.27	0.49
39	35.22	1.84	3.25	16.67	0.29	0.50
40	36.95	1.94	3.43	17.17	0.31	0.54
41	38.65	2.04	3.62	17.69	0.32	0.56
42	40.46	2.15	3.82	18.23	0.34	0.59
43	42.34	2.27	4.03	18.78	0.36	0.61
44	44.29	2.40	4.24	19.35	0.37	0.64
45	46.31	2.52	4.45	19.94	0.38	0.67
46	47.83	2.62	4.63	20.39	0.41	0.70
47	49.40	2.72	4.80	20.84	0.43	0.73
48	50.98	2.80	4.98	21.31	0.44	0.76
49	52.58	2.92	5.16	21.82	0.45	0.80
50	54.05	3.00	5.32	22.33	0.47	0.83
51	55.69	3.10	5.48	22.89	0.50	0.86
52	57.33	3.19	5.65	23.48	0.52	0.90
53	58.98	3.28	5.82	24.12	0.54	0.94
54	60.79	3.39	5.98	24.85	0.56	0.98
55	62.14	3.45	6.10	25.39	0.59	1.02
56	66.78	3.70	6.54	26.84	0.64	1.10
57	71.87	3.95	6.99	28.49	0.69	1.20
58	75.79	4.12	7.26	30.46	0.75	1.31
59	77.95	4.04	7.12	32.67	0.83	1.44
60	79.20	3.95	6.96	35.61	0.93	1.63
61	79.27	3.98	7.01	35.92	0.96	1.66
62	83.22	4.20	7.41	36.08	0.97	1.69
63	87.76	4.46	7.86	36.06	0.98	1.71
64	93.93	4.79	8.45	36.58	1.00	1.74

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 2A Unisex non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25	0.02	2.88	4.92	0.61		
26	0.02	2.96	5.04	0.62		
27	0.02	3.03	5.16	0.64		
28	0.03	3.09	5.25	0.66		
29	0.03	3.16	5.35	0.66		
30	0.03	3.20	5.43	0.68		
31	0.04	3.22	5.46	0.69		
32	0.05	3.23	5.48	0.69		
33	0.05	3.24	5.49	0.70		
34	0.06	3.25	5.52	0.70		
35	0.06	3.26	5.54	0.70		
36	0.07	3.41	5.78	0.73		
37	0.08	3.54	6.02	0.76		
38	0.09	3.67	6.25	0.79		
39	0.10	3.79	6.48	0.82		
40	0.13	3.92	6.71	0.86		
41	0.14	4.04	6.94	0.88		
42	0.15	4.17	7.18	0.92		
43	0.17	4.28	7.40	0.94		
44	0.19	4.40	7.64	0.98		
45	0.21	4.51	7.88	1.00		
46	0.23	4.61	8.07	1.03		
47	0.26	4.69	8.28	1.04		
48	0.28	4.76	8.47	1.06		
49	0.32	4.86	8.70	1.06		
50	0.38	4.95	8.91	1.08		
51	0.40	5.05	9.14	1.09		
52	0.42	5.16	9.41	1.09		
53	0.48	5.29	9.69	1.10		
54	0.78	5.45	10.03	1.11		
55		5.65	10.44	1.12		
56		6.06	11.25	1.14		
57		6.55	12.20	1.16		
58		7.17	13.39	1.18		
59		7.90	14.79	1.21		
60		8.85	16.60	1.24		
61		8.86	16.70	1.23		
62		8.85	16.70	1.23		
63		8.77	16.60	1.21		
64		8.88	16.85	1.24		

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.51	2.01	1.53	1.30	1.11	0.08	0.15
26	3.54	2.06	1.57	1.34	1.15	0.08	0.16
27	3.59	2.12	1.60	1.36	1.18	0.08	0.17
28	3.64	2.17	1.63	1.40	1.21	0.09	0.18
29	3.68	2.22	1.67	1.43	1.24	0.09	0.18
30	3.74	2.26	1.69	1.46	1.26	0.09	0.19
31	3.78	2.28	1.71	1.48	1.29	0.10	0.19
32	3.83	2.29	1.72	1.50	1.31	0.11	0.19
33	3.87	2.30	1.73	1.51	1.32	0.11	0.19
34	3.91	2.32	1.74	1.52	1.33	0.11	0.19
35	3.94	2.33	1.74	1.52	1.34	0.11	0.19
36	4.09	2.46	1.84	1.60	1.40	0.11	0.20
37	4.24	2.62	1.94	1.67	1.47	0.12	0.21
38	4.38	2.76	2.05	1.75	1.54	0.13	0.22
39	4.53	2.92	2.15	1.84	1.62	0.13	0.24
40	4.70	3.09	2.26	1.92	1.70	0.13	0.24
41	4.85	3.26	2.38	2.01	1.78	0.14	0.24
42	5.01	3.44	2.49	2.10	1.86	0.15	0.26
43	5.18	3.62	2.62	2.20	1.95	0.15	0.27
44	5.36	3.82	2.75	2.30	2.05	0.16	0.28
45	5.54	4.02	2.88	2.40	2.14	0.17	0.30
46	5.67	4.12	2.95	2.49	2.21	0.18	0.30
47	5.81	4.22	3.02	2.57	2.29	0.17	0.30
48	5.94	4.32	3.09	2.65	2.36	0.18	0.32
49	6.07	4.42	3.17	2.73	2.44	0.18	0.32
50	6.21	4.53	3.25	2.81	2.51	0.18	0.33
51	6.36	4.64	3.34	2.90	2.58	0.19	0.33
52	6.50	4.74	3.42	2.99	2.67	0.19	0.33
53	6.66	4.86	3.52	3.08	2.74	0.19	0.32
54	6.82	4.97	3.62	3.17	2.82	0.18	0.32
55	6.90	5.05	3.70	3.26	2.89	0.17	0.30
56	6.64	4.84	3.62	3.11	2.75	0.16	0.28
57	6.36	4.60	3.51	2.96	2.61	0.15	0.25
58	6.01	4.33	3.33	2.76	2.41	0.13	0.23
59	5.66	4.06	3.15	2.57	2.23	0.12	0.21
60	5.29	3.80	2.96	2.41	2.09	0.11	0.19
61	4.82	3.46	2.69	2.18	1.90	0.10	0.17
62	4.30	3.09	2.44	1.98	1.78	0.08	0.15
63	4.40	3.16	2.52	2.13	1.94	0.08	0.15
64	4.71	3.23	2.62	2.30	2.07	0.08	0.16

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 2A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.99	0.06	0.11			
26	1.03	0.06	0.12			
27	1.06	0.06	0.12			
28	1.10	0.06	0.13			
29	1.12	0.07	0.13			
30	1.16	0.07	0.14			
31	1.18	0.07	0.14			
32	1.20	0.07	0.14			
33	1.20	0.07	0.14			
34	1.20	0.08	0.14			
35	1.22	0.08	0.14			
36	1.29	0.08	0.15			
37	1.35	0.08	0.16			
38	1.43	0.09	0.16			
39	1.50	0.09	0.17			
40	1.58	0.10	0.18			
41	1.66	0.10	0.19			
42	1.73	0.11	0.20			
43	1.81	0.11	0.21			
44	1.90	0.12	0.22			
45	1.98	0.12	0.23			
46	2.04	0.13	0.23			
47	2.09	0.14	0.23			
48	2.13	0.14	0.24			
49	2.18	0.14	0.24			
50	2.22	0.14	0.25			
51	2.24	0.15	0.25			
52	2.27	0.14	0.24			
53	2.27	0.15	0.26			
54	2.27	0.15	0.25			
55	2.22	0.15	0.24			
56	2.24	0.14	0.24			
57	2.26	0.14	0.24			
58	2.22	0.13	0.23			
59	2.13	0.12	0.22			
60	1.95	0.11	0.19			
61	1.75	0.10	0.17			
62	1.69	0.08	0.16			
63	1.78	0.09	0.16			
64	1.92	0.10	0.18			

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	111.00	65.53	47.79	42.78	37.64	8.77	17.37
26	112.96	67.66	49.86	44.60	39.22	8.79	17.37
27	114.78	69.71	51.62	46.14	40.56	8.79	17.37
28	116.15	71.64	53.03	47.39	41.64	8.79	17.37
29	117.55	73.14	54.20	48.43	42.20	8.79	17.37
30	118.86	74.41	54.26	48.44	42.13	8.79	17.37
31	120.08	75.36	54.72	48.75	42.54	8.79	17.37
32	121.15	75.47	55.54	49.46	43.18	8.79	17.37
33	122.05	76.33	56.26	50.10	43.70	8.79	17.37
34	122.68	77.40	56.90	50.67	44.23	8.79	17.37
35	123.01	78.51	57.51	51.19	44.72	8.79	17.37
36	127.29	79.59	58.03	51.60	44.92	8.94	17.58
37	131.47	82.57	58.56	52.03	45.20	9.03	17.69
38	135.53	83.18	59.06	52.44	45.43	9.09	17.72
39	139.58	83.73	59.27	52.57	45.43	9.11	17.69
40	138.20	84.09	59.44	52.68	45.37	8.96	17.37
41	137.98	84.60	59.70	52.85	45.39	8.72	16.80
42	137.30	85.12	60.44	53.28	45.61	8.43	16.18
43	136.76	85.65	62.14	53.84	45.94	8.16	15.58
44	136.24	86.18	63.76	55.04	46.33	7.88	14.98
45	135.75	86.70	65.31	56.26	46.73	7.60	14.36
46	135.72	87.65	66.39	57.12	47.22	7.32	13.76
47	135.70	88.43	67.32	57.88	47.70	7.01	13.12
48	135.69	89.03	68.11	58.49	47.70	6.69	12.47
49	134.69	89.24	68.76	58.84	47.68	6.35	11.77
50	133.79	89.36	68.86	58.78	47.40	5.76	10.62
51	132.95	89.37	69.23	59.10	47.36	5.41	9.93
52	133.08	89.36	69.45	59.07	47.25	5.02	9.18
53	133.12	89.17	69.51	58.92	46.93	4.58	8.34
54	133.14	89.00	69.57	59.06	46.50	4.14	7.48
55	132.60	87.99	69.67	59.16	45.94	3.69	6.64
56	135.05	89.54	70.01	58.55	44.51	3.16	5.64
57	137.46	91.04	70.92	57.49	42.82	2.66	4.75
58	140.08	92.50	71.25	56.86	41.16	2.29	4.08
59	142.61	94.01	71.46	56.24	39.98	2.00	3.53
60	146.02	96.27	73.08	56.33	40.12	2.04	3.61
61	149.09	98.32	74.66	56.87	40.15	2.08	3.69
62	152.49	100.58	76.35	58.16	41.04	2.14	3.78
63	155.80	102.80	78.00	59.37	41.88	2.18	3.86
64	159.14	105.11	79.73	61.56	43.25	2.23	3.94

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	72.26	37.91	28.58	23.61	19.01	0.95	1.68
26	72.71	38.78	29.13	24.08	19.42	0.97	1.74
27	73.24	39.62	29.60	24.51	19.80	1.00	1.79
28	73.84	40.44	30.04	24.92	20.15	1.03	1.84
29	74.44	41.14	30.44	25.28	20.46	1.06	1.88
30	75.07	41.45	30.74	25.57	20.72	1.07	1.91
31	75.67	41.43	30.76	25.76	20.83	1.08	1.92
32	76.28	41.52	30.78	25.80	20.87	1.08	1.93
33	76.82	41.63	30.85	25.83	20.90	1.08	1.94
34	77.22	41.85	30.93	25.90	20.98	1.08	1.94
35	77.51	42.08	31.03	26.06	21.12	1.09	1.95
36	79.98	44.16	32.51	27.08	21.92	1.15	2.05
37	82.45	46.46	34.02	28.13	22.72	1.21	2.15
38	84.88	48.80	35.58	29.23	23.54	1.27	2.26
39	87.35	51.25	37.18	30.37	24.42	1.32	2.37
40	89.87	53.77	38.82	31.54	25.38	1.39	2.48
41	92.43	56.40	40.52	32.74	26.30	1.46	2.59
42	95.07	59.16	42.26	33.98	27.28	1.52	2.71
43	97.77	62.02	44.07	35.29	28.31	1.58	2.81
44	100.54	64.99	45.93	36.64	29.35	1.65	2.94
45	103.38	68.04	47.82	38.02	30.43	1.72	3.06
46	105.22	69.35	48.72	39.01	31.17	1.76	3.13
47	107.10	70.62	49.56	40.02	31.91	1.80	3.22
48	108.95	71.87	50.42	41.04	32.65	1.84	3.27
49	110.87	73.18	51.50	42.08	33.41	1.88	3.35
50	112.85	74.55	52.46	43.04	34.08	1.91	3.42
51	114.90	75.96	53.57	44.10	34.84	1.96	3.47
52	117.00	77.41	54.69	45.18	35.59	1.98	3.52
53	119.24	78.96	55.89	46.30	36.34	2.01	3.56
54	121.60	80.68	57.29	47.56	37.17	2.03	3.61
55	122.61	81.53	58.35	48.55	37.69	2.01	3.58
56	127.48	84.57	61.78	50.62	38.36	1.97	3.49
57	132.22	87.50	65.11	52.59	39.18	1.92	3.40
58	136.83	90.37	67.83	54.19	39.37	1.85	3.27
59	141.53	93.36	70.28	55.22	39.24	1.78	3.12
60	145.89	96.23	73.08	56.33	40.12	2.04	3.61
61	149.09	98.32	74.66	56.87	40.15	2.08	3.69
62	152.49	100.58	76.35	58.16	41.04	2.14	3.78
63	155.80	102.80	78.00	59.37	41.88	2.18	3.86
64	159.14	105.11	79.73	61.56	43.25	2.23	3.94

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	68.94	34.88	24.08	17.93	13.75		
26	69.12	35.63	24.48	18.23	13.97		
27	69.38	36.34	24.85	18.49	14.16		
28	69.69	36.99	25.16	18.72	14.33		
29	70.05	37.18	25.38	18.92	14.48		
30	70.41	37.19	25.38	18.99	14.51		
31	70.79	37.24	25.41	19.00	14.52		
32	71.18	37.33	25.45	19.01	14.53		
33	71.54	37.43	25.51	19.04	14.55		
34	71.77	37.55	25.58	19.07	14.57		
35	71.95	37.68	25.65	19.12	14.60		
36	73.34	39.02	26.47	19.73	15.02		
37	74.67	40.31	27.27	20.35	15.44		
38	75.91	41.57	28.08	20.98	15.87		
39	77.14	42.84	28.86	21.61	16.31		
40	78.36	44.13	29.66	22.26	16.75		
41	79.57	45.45	30.45	22.92	17.22		
42	80.79	46.79	31.24	23.60	17.70		
43	82.00	48.19	32.05	24.31	18.19		
44	83.24	49.60	32.86	25.02	18.72		
45	84.49	51.04	33.67	25.78	19.27		
46	85.34	51.92	34.28	26.37	19.66		
47	86.18	52.81	34.89	26.98	20.08		
48	87.07	53.70	35.51	27.61	20.52		
49	88.04	54.67	36.17	28.30	21.00		
50	89.06	55.72	36.88	29.02	21.50		
51	90.20	56.84	37.64	29.80	22.06		
52	91.44	58.10	38.47	30.64	22.65		
53	92.87	59.51	39.42	31.56	23.31		
54	94.48	61.16	40.54	32.65	24.09		
55	95.27	62.35	41.42	33.51	24.70		
56	98.88	64.77	43.75	35.65	26.23		
57	103.08	67.68	46.52	38.17	28.04		
58	108.21	71.34	49.94	41.24	30.22		
59	114.70	75.79	54.02	44.89	32.83		
60	124.44	82.22	58.60	48.70	35.62		
61	135.02	89.21	63.58	52.83	38.58		
62	146.19	96.57	68.97	56.80	40.21		
63	152.68	100.74	74.60	58.19	41.04		
64	155.96	103.01	78.13	60.32	42.38		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: 2A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	16.72	0.66	1.19	10.20	0.12	0.20
26	17.07	0.69	1.22	10.31	0.12	0.20
27	17.40	0.71	1.27	10.42	0.12	0.21
28	17.70	0.74	1.29	10.49	0.12	0.22
29	17.97	0.75	1.34	10.52	0.13	0.22
30	18.20	0.77	1.36	10.53	0.13	0.22
31	18.29	0.78	1.38	10.52	0.13	0.22
32	18.34	0.78	1.39	10.53	0.13	0.22
33	18.36	0.79	1.39	10.54	0.13	0.23
34	18.44	0.79	1.40	10.56	0.13	0.23
35	18.57	0.80	1.41	10.57	0.13	0.23
36	19.24	0.84	1.48	10.78	0.13	0.24
37	19.92	0.88	1.56	11.00	0.14	0.25
38	20.63	0.92	1.65	11.21	0.14	0.26
39	21.36	0.98	1.73	11.43	0.16	0.27
40	22.19	1.03	1.82	11.66	0.16	0.28
41	22.97	1.07	1.91	11.89	0.17	0.29
42	23.81	1.12	1.99	12.13	0.18	0.30
43	24.68	1.17	2.09	12.38	0.19	0.32
44	25.57	1.23	2.19	12.63	0.20	0.33
45	26.48	1.28	2.29	12.90	0.20	0.34
46	27.10	1.33	2.36	13.03	0.20	0.36
47	27.73	1.38	2.44	13.16	0.21	0.36
48	28.35	1.41	2.51	13.32	0.21	0.38
49	29.00	1.45	2.58	13.49	0.23	0.39
50	29.56	1.49	2.64	13.66	0.23	0.41
51	30.22	1.54	2.72	13.85	0.24	0.43
52	30.85	1.57	2.78	14.07	0.25	0.44
53	31.50	1.60	2.84	14.30	0.26	0.45
54	32.22	1.64	2.91	14.58	0.28	0.48
55	32.69	1.67	2.95	14.75	0.28	0.49
56	34.80	1.78	3.15	15.40	0.31	0.53
57	37.13	1.89	3.34	16.17	0.33	0.57
58	38.84	1.95	3.45	17.09	0.35	0.62
59	39.78	1.90	3.36	18.13	0.39	0.68
60	40.22	1.85	3.24	19.60	0.43	0.75
61	39.84	1.85	3.24	19.47	0.43	0.77
62	41.38	1.93	3.42	19.28	0.44	0.77
63	43.22	2.04	3.59	19.03	0.44	0.78
64	45.73	2.16	3.82	19.07	0.44	0.78

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: 2A Unisex non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25		2.88	4.92	0.42		
26		2.96	5.04	0.43		
27		3.03	5.16	0.44		
28		3.09	5.25	0.44		
29		3.16	5.35	0.45		
30		3.20	5.43	0.45		
31		3.22	5.46	0.45		
32		3.23	5.48	0.45		
33		3.24	5.49	0.45		
34		3.25	5.52	0.45		
35		3.26	5.54	0.45		
36		3.41	5.78	0.48		
37		3.54	6.02	0.48		
38		3.67	6.25	0.50		
39		3.79	6.48	0.52		
40		3.92	6.71	0.54		
41		4.04	6.94	0.56		
42		4.17	7.18	0.57		
43		4.28	7.40	0.59		
44		4.40	7.64	0.60		
45		4.51	7.88	0.62		
46		4.61	8.07	0.63		
47		4.69	8.28	0.64		
48		4.76	8.47	0.64		
49		4.86	8.70	0.66		
50		4.95	8.91	0.66		
51		5.05	9.14	0.66		
52		5.16	9.41	0.67		
53		5.29	9.69	0.67		
54		5.45	10.03	0.68		
55		5.65	10.44	0.68		
56		6.06	11.25	0.70		
57		6.55	12.20	0.72		
58		7.17	13.39	0.74		
59		7.90	14.79	0.77		
60		8.85	16.60	0.80		
61		8.86	16.70	0.79		
62		8.85	16.70	0.79		
63		8.77	16.60	0.77		
64		8.88	16.85	0.78		

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	2.86	1.46	1.08	0.87	0.67	0.05	0.09
26	2.88	1.48	1.10	0.88	0.68	0.05	0.09
27	2.89	1.53	1.12	0.91	0.71	0.06	0.10
28	2.92	1.56	1.13	0.92	0.72	0.06	0.10
29	2.94	1.57	1.15	0.93	0.73	0.06	0.10
30	2.96	1.58	1.15	0.94	0.73	0.06	0.11
31	2.99	1.59	1.16	0.94	0.74	0.06	0.11
32	3.01	1.60	1.16	0.94	0.74	0.06	0.11
33	3.03	1.60	1.16	0.95	0.74	0.06	0.11
34	3.04	1.61	1.16	0.95	0.75	0.06	0.11
35	3.06	1.62	1.16	0.96	0.75	0.06	0.11
36	3.15	1.70	1.23	1.01	0.78	0.06	0.11
37	3.25	1.80	1.30	1.04	0.80	0.06	0.12
38	3.35	1.88	1.35	1.09	0.85	0.06	0.12
39	3.45	1.98	1.42	1.14	0.88	0.06	0.13
40	3.56	2.08	1.48	1.18	0.92	0.07	0.14
41	3.66	2.18	1.54	1.23	0.95	0.08	0.14
42	3.76	2.30	1.62	1.28	0.98	0.08	0.14
43	3.86	2.40	1.69	1.33	1.03	0.08	0.14
44	3.98	2.54	1.76	1.38	1.07	0.08	0.15
45	4.08	2.64	1.84	1.43	1.12	0.08	0.16
46	4.16	2.70	1.87	1.48	1.15	0.09	0.16
47	4.24	2.74	1.90	1.51	1.18	0.09	0.16
48	4.31	2.80	1.94	1.55	1.21	0.09	0.16
49	4.39	2.85	1.98	1.60	1.25	0.10	0.16
50	4.45	2.89	2.02	1.63	1.28	0.10	0.16
51	4.54	2.95	2.06	1.67	1.30	0.10	0.16
52	4.62	3.00	2.10	1.71	1.33	0.09	0.17
53	4.70	3.07	2.14	1.77	1.36	0.09	0.16
54	4.78	3.12	2.20	1.81	1.39	0.09	0.16
55	4.81	3.17	2.24	1.85	1.42	0.08	0.15
56	4.64	3.04	2.20	1.78	1.34	0.08	0.14
57	4.44	2.90	2.13	1.70	1.26	0.07	0.12
58	4.20	2.75	2.04	1.60	1.15	0.06	0.11
59	3.97	2.58	1.94	1.50	1.06	0.06	0.10
60	3.71	2.41	1.84	1.42	0.98	0.05	0.10
61	3.37	2.22	1.67	1.29	0.89	0.04	0.07
62	3.02	1.98	1.51	1.17	0.82	0.04	0.06
63	3.07	2.01	1.56	1.25	0.89	0.04	0.06
64	3.27	2.05	1.61	1.35	0.94	0.04	0.07

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: 2A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.58	0.03	0.06			
26	0.60	0.04	0.06			
27	0.62	0.04	0.06			
28	0.62	0.04	0.07			
29	0.64	0.04	0.07			
30	0.65	0.04	0.07			
31	0.65	0.04	0.07			
32	0.65	0.04	0.07			
33	0.66	0.04	0.07			
34	0.66	0.04	0.07			
35	0.66	0.04	0.07			
36	0.70	0.04	0.07			
37	0.74	0.05	0.08			
38	0.78	0.05	0.08			
39	0.80	0.05	0.09			
40	0.84	0.05	0.09			
41	0.87	0.06	0.10			
42	0.90	0.06	0.10			
43	0.94	0.06	0.10			
44	0.98	0.06	0.11			
45	1.02	0.06	0.11			
46	1.04	0.06	0.12			
47	1.07	0.07	0.12			
48	1.08	0.07	0.12			
49	1.10	0.07	0.12			
50	1.11	0.07	0.12			
51	1.12	0.07	0.13			
52	1.12	0.07	0.13			
53	1.12	0.07	0.12			
54	1.11	0.06	0.12			
55	1.08	0.06	0.12			
56	1.08	0.06	0.12			
57	1.09	0.06	0.12			
58	1.06	0.06	0.12			
59	1.01	0.05	0.11			
60	0.91	0.05	0.08			
61	0.81	0.04	0.07			
62	0.77	0.03	0.06			
63	0.82	0.04	0.07			
64	0.87	0.04	0.08			

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 70
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	24.74	16.06	12.11	11.06	10.09	3.60	7.62
26	25.36	16.71	12.72	11.62	10.61	3.75	7.70
27	25.88	17.34	13.27	12.12	11.08	3.86	7.75
28	26.40	17.93	13.75	12.57	11.50	3.89	7.81
29	26.92	18.43	14.18	12.96	11.87	3.91	7.85
30	27.41	18.87	14.51	13.28	12.17	3.94	7.87
31	27.88	19.26	14.85	13.59	12.46	3.95	7.91
32	28.31	19.54	15.15	13.88	12.65	3.98	7.97
33	28.69	19.68	15.44	14.14	12.77	3.98	8.03
34	29.01	19.82	15.72	14.37	12.91	3.96	8.04
35	29.27	19.96	15.99	14.52	13.00	3.94	7.96
36	30.50	21.05	16.31	14.94	13.67	3.95	7.94
37	31.73	22.15	16.67	15.26	14.02	3.96	7.93
38	32.94	23.26	17.01	15.58	14.30	3.96	7.90
39	34.16	23.58	17.32	15.87	14.56	3.95	7.86
40	35.39	23.92	17.66	16.17	14.83	3.79	7.49
41	36.45	24.24	17.99	16.46	15.09	3.78	7.43
42	36.84	24.58	18.38	16.81	15.41	3.77	7.36
43	37.30	24.99	18.83	17.22	15.78	3.75	7.30
44	37.66	25.44	19.33	17.66	16.17	3.74	7.26
45	38.05	25.92	19.86	18.15	16.60	3.73	7.21
46	38.60	26.52	20.48	18.71	17.10	3.72	7.16
47	39.21	27.17	21.16	19.31	17.64	3.71	7.12
48	39.80	27.85	21.85	19.93	18.17	3.70	7.06
49	40.29	28.45	22.49	20.48	18.66	3.69	7.00
50	40.77	28.92	23.04	21.00	19.12	3.52	6.64
51	41.25	29.53	23.68	21.57	19.60	3.49	6.57
52	42.05	30.33	24.47	22.26	20.22	3.45	6.46
53	42.95	31.15	25.26	22.96	20.80	3.40	6.32
54	43.95	32.05	26.10	23.70	21.42	3.34	6.18
55	45.12	33.03	26.99	24.47	22.06	3.26	6.03
56	45.60	33.46	27.40	24.81	22.28	3.10	5.70
57	46.21	33.95	27.82	25.14	22.48	3.09	5.66
58	46.16	34.71	28.88	25.86	23.19	3.08	5.64
59	46.36	35.48	29.76	26.37	23.81	3.08	5.61
60	46.56	36.24	30.64	26.87	24.44	3.06	5.59
61	46.76	37.00	31.51	27.38	25.06	3.06	5.56
62	46.52	36.65	31.04	26.88	24.66	3.00	5.46
63	44.49	34.98	29.58	25.56	23.42	2.82	5.13
64	42.42	33.27	28.08	24.21	22.15	2.64	4.80

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 67
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	24.26	15.61	11.62	10.57	9.61	3.25	6.79
26	24.85	16.22	12.18	11.10	10.10	3.38	7.02
27	25.38	16.82	12.70	11.57	10.54	3.48	7.04
28	25.87	17.40	13.14	11.98	10.91	3.55	7.07
29	26.36	17.87	13.54	12.33	11.25	3.57	7.10
30	26.82	18.29	13.79	12.58	11.48	3.50	7.09
31	27.27	18.64	14.08	12.84	11.73	3.50	7.10
32	27.68	18.90	14.33	13.08	11.95	3.48	7.06
33	28.03	19.02	14.56	13.28	12.10	3.46	6.97
34	28.32	19.12	14.78	13.48	12.19	3.42	6.86
35	28.54	19.24	14.99	13.68	12.28	3.37	6.74
36	29.71	20.26	15.26	13.93	12.73	3.36	6.68
37	30.86	21.28	15.55	14.18	12.96	3.34	6.63
38	31.98	21.84	15.81	14.43	13.19	3.32	6.55
39	33.12	22.18	16.03	14.62	13.35	3.30	6.47
40	33.48	22.40	16.26	14.82	13.52	3.11	6.06
41	33.86	22.59	16.48	15.02	13.70	3.07	5.97
42	34.15	22.78	16.77	15.28	13.94	3.02	5.85
43	34.36	22.97	17.12	15.58	14.20	2.98	5.73
44	34.52	23.16	17.69	15.91	14.49	2.94	5.63
45	34.70	23.69	18.28	16.34	14.80	2.90	5.52
46	35.01	24.14	18.76	16.77	15.18	2.85	5.40
47	35.31	24.56	19.20	17.18	15.56	2.80	5.29
48	35.50	24.92	19.62	17.57	15.94	2.74	5.16
49	35.60	25.18	19.99	17.90	16.19	2.68	5.01
50	35.68	25.44	20.24	18.11	16.32	2.48	4.61
51	35.78	25.69	20.60	18.42	16.55	2.40	4.44
52	35.91	25.92	20.89	18.76	16.81	2.30	4.23
53	36.17	26.14	21.16	19.06	17.03	2.18	4.01
54	36.45	26.48	21.50	19.36	17.21	2.06	3.77
55	36.82	26.82	21.84	19.61	17.35	1.92	3.51
56	37.01	27.25	22.34	19.80	17.49	1.73	3.13
57	37.18	27.65	22.80	19.95	17.59	1.67	3.02
58	37.38	28.16	23.08	19.90	17.51	1.61	2.91
59	37.60	28.74	23.57	20.01	17.67	1.55	2.79
60	37.72	29.32	24.05	20.12	17.82	1.50	2.68
61	37.86	28.46	23.24	19.34	17.17	1.44	2.57
62	37.15	27.92	22.68	18.79	16.71	1.39	2.50
63	36.96	27.77	22.55	18.67	16.60	1.39	2.48
64	36.61	27.48	22.30	18.45	16.39	1.36	2.44

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: to age 65
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	23.87	15.25	11.23	10.21	9.27	3.00	6.22
26	24.43	15.83	11.78	10.71	9.73	3.12	6.44
27	24.97	16.42	12.26	11.16	10.14	3.20	6.57
28	25.44	16.98	12.68	11.54	10.50	3.26	6.58
29	25.91	17.43	13.04	11.86	10.80	3.30	6.59
30	26.36	17.82	13.24	12.05	10.98	3.18	6.46
31	26.78	18.15	13.49	12.28	11.20	3.17	6.40
32	27.17	18.40	13.71	12.48	11.38	3.14	6.31
33	27.50	18.67	13.90	12.66	11.54	3.10	6.20
34	27.77	18.84	14.07	12.82	11.70	3.04	6.06
35	27.98	18.94	14.24	12.97	11.84	2.99	5.92
36	29.08	19.63	14.47	13.18	12.02	2.96	5.85
37	30.18	20.50	14.70	13.40	12.21	2.93	5.76
38	31.25	20.78	14.93	13.60	12.40	2.89	5.66
39	32.32	21.06	15.09	13.73	12.52	2.85	5.55
40	32.18	21.28	15.23	13.86	12.63	2.66	5.14
41	32.28	21.54	15.39	14.00	12.75	2.64	5.07
42	32.27	21.79	15.66	14.20	12.93	2.62	5.01
43	32.28	22.04	16.18	14.44	13.14	2.60	4.95
44	32.29	22.28	16.68	14.84	13.37	2.56	4.85
45	32.29	22.53	17.17	15.25	13.59	2.50	4.72
46	32.38	22.85	17.52	15.57	13.86	2.42	4.55
47	32.46	23.12	17.84	15.85	14.11	2.34	4.36
48	32.51	23.34	18.10	16.08	14.24	2.23	4.15
49	32.34	23.44	18.33	16.23	14.35	2.12	3.93
50	32.16	23.50	18.40	16.28	14.38	1.97	3.64
51	31.99	23.54	18.54	16.41	14.48	1.85	3.39
52	32.02	23.54	18.61	16.43	14.56	1.72	3.14
53	32.00	23.47	18.64	16.42	14.57	1.58	2.85
54	31.96	23.40	18.64	16.46	14.54	1.44	2.58
55	31.74	23.08	18.62	16.45	14.48	1.27	2.29
56	31.96	23.17	18.49	16.08	14.07	1.14	2.04
57	32.17	23.26	18.52	15.58	13.58	1.00	1.81
58	32.42	23.35	18.39	15.20	13.10	0.89	1.59
59	32.67	23.44	18.24	14.83	12.77	0.78	1.38
60	33.38	23.95	18.62	14.83	12.78	0.79	1.41
61	33.98	24.40	18.96	14.93	12.76	0.80	1.44
62	34.67	24.89	19.35	15.22	13.02	0.82	1.46
63	35.43	25.44	19.78	15.56	13.31	0.85	1.50
64	36.09	26.02	20.22	16.15	13.75	0.86	1.54

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 5 year
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	13.88	7.95	6.07	5.15	4.39	0.35	0.64
26	14.04	8.18	6.21	5.29	4.54	0.37	0.66
27	14.20	8.40	6.35	5.41	4.66	0.38	0.68
28	14.38	8.62	6.47	5.54	4.78	0.39	0.70
29	14.58	8.81	6.59	5.66	4.91	0.40	0.72
30	14.77	8.97	6.70	5.77	5.02	0.42	0.74
31	14.97	9.06	6.78	5.85	5.11	0.43	0.76
32	15.16	9.09	6.83	5.92	5.18	0.44	0.76
33	15.34	9.12	6.86	5.97	5.22	0.44	0.77
34	15.50	9.18	6.88	5.99	5.26	0.44	0.77
35	15.63	9.25	6.91	6.04	5.30	0.44	0.78
36	16.20	9.76	7.29	6.33	5.56	0.46	0.82
37	16.78	10.35	7.69	6.63	5.83	0.49	0.86
38	17.36	10.94	8.10	6.95	6.11	0.52	0.91
39	17.96	11.56	8.52	7.27	6.41	0.54	0.95
40	18.58	12.21	8.96	7.61	6.73	0.56	1.00
41	19.20	12.89	9.41	7.97	7.06	0.58	1.05
42	19.86	13.61	9.89	8.34	7.39	0.61	1.10
43	20.53	14.35	10.38	8.71	7.74	0.64	1.14
44	21.24	15.13	10.88	9.11	8.10	0.66	1.18
45	21.95	15.94	11.41	9.52	8.48	0.69	1.24
46	22.47	16.34	11.69	9.84	8.76	0.71	1.26
47	22.99	16.73	11.97	10.16	9.07	0.73	1.29
48	23.51	17.12	12.24	10.49	9.36	0.74	1.30
49	24.05	17.52	12.58	10.82	9.66	0.74	1.34
50	24.60	17.93	12.88	11.14	9.94	0.77	1.36
51	25.17	18.35	13.22	11.48	10.24	0.77	1.38
52	25.75	18.78	13.57	11.83	10.55	0.80	1.40
53	26.36	19.23	13.92	12.18	10.86	0.80	1.42
54	27.00	19.72	14.33	12.58	11.20	0.80	1.42
55	27.34	19.98	14.63	12.88	11.45	0.78	1.41
56	28.36	20.62	15.42	13.29	11.71	0.76	1.36
57	29.36	21.24	16.19	13.68	12.03	0.74	1.31
58	30.34	21.87	16.80	13.96	12.16	0.71	1.26
59	31.33	22.52	17.44	14.24	12.27	0.69	1.21
60	32.60	23.41	18.26	14.59	12.58	0.79	1.41
61	33.34	23.93	18.60	14.72	12.58	0.80	1.44
62	34.08	24.48	19.10	15.04	13.02	0.82	1.46
63	34.83	25.02	19.53	15.56	13.31	0.85	1.50
64	35.93	25.58	19.97	16.15	13.75	0.86	1.54

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Benefit Period: 2 year
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	12.30	6.66	4.66	3.61	2.32		
26	12.36	6.82	4.75	3.68	2.38		
27	12.43	6.98	4.84	3.76	2.44		
28	12.52	7.12	4.92	3.82	2.51		
29	12.61	7.24	4.97	3.87	2.59		
30	12.72	7.26	5.04	3.92	2.70		
31	12.82	7.28	5.04	3.97	2.80		
32	12.92	7.30	5.06	3.98	2.90		
33	13.02	7.33	5.07	3.99	3.00		
34	13.10	7.36	5.10	4.00	3.11		
35	13.16	7.39	5.12	4.02	3.22		
36	13.45	7.68	5.30	4.17	3.34		
37	13.73	7.96	5.49	4.34	3.47		
38	13.99	8.25	5.68	4.50	3.60		
39	14.26	8.54	5.86	4.66	3.74		
40	14.53	8.83	6.06	4.84	3.89		
41	14.79	9.13	6.25	5.01	4.04		
42	15.08	9.44	6.44	5.19	4.21		
43	15.36	9.78	6.64	5.38	4.38		
44	15.64	10.10	6.84	5.58	4.55		
45	15.93	10.45	7.05	5.79	4.72		
46	16.16	10.68	7.21	5.96	4.92		
47	16.39	10.92	7.39	6.15	5.12		
48	16.63	11.16	7.56	6.34	5.33		
49	16.88	11.41	7.74	6.54	5.56		
50	17.16	11.69	7.95	6.76	5.74		
51	17.45	12.00	8.16	6.99	6.00		
52	17.78	12.32	8.40	7.24	6.29		
53	18.14	12.69	8.64	7.51	6.60		
54	18.55	13.10	8.95	7.82	6.94		
55	18.80	13.43	9.20	8.09	7.33		
56	19.63	14.03	9.76	8.66	7.73		
57	20.60	14.74	10.45	9.34	8.22		
58	21.79	15.64	11.28	10.18	8.80		
59	23.28	16.73	12.28	11.16	9.28		
60	25.26	18.15	13.34	12.10	9.80		
61	27.41	19.69	14.46	13.13	10.20		
62	29.74	21.37	15.70	14.25	10.85		
63	32.28	23.19	17.03	15.25	11.56		
64	34.70	24.90	18.48	15.83	12.48		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718

Benefit Period: to 365 day

Occupation Class: 2A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	12.66	4.59	2.58	1.26	0.55
26	12.66	4.72	2.65	1.28	0.57
27	12.67	4.84	2.71	1.32	0.58
28	12.68	4.95	2.76	1.35	0.60
29	12.72	4.99	2.81	1.38	0.61
30	12.74	4.99	2.81	1.39	0.63
31	12.77	5.00	2.82	1.40	0.62
32	12.80	5.00	2.82	1.40	0.62
33	12.80	5.02	2.83	1.41	0.63
34	12.81	5.03	2.84	1.41	0.63
35	12.83	5.05	2.85	1.42	0.63
36	13.04	5.24	2.97	1.48	0.66
37	13.25	5.44	3.08	1.54	0.70
38	13.42	5.62	3.18	1.60	0.72
39	13.58	5.78	3.28	1.66	0.75
40	13.72	5.95	3.38	1.72	0.78
41	13.83	6.11	3.46	1.77	0.81
42	13.94	6.26	3.55	1.84	0.84
43	14.03	6.42	3.62	1.90	0.87
44	14.10	6.57	3.70	1.95	0.89
45	14.15	6.72	3.77	2.00	0.92
46	14.13	6.76	3.81	2.05	0.94
47	14.12	6.81	3.86	2.09	0.97
48	14.09	6.87	3.90	2.13	1.00
49	14.08	6.93	3.93	2.18	1.02
50	14.08	7.00	3.98	2.22	1.05
51	14.09	7.08	4.03	2.28	1.07
52	14.12	7.17	4.08	2.34	1.11
53	14.16	7.28	4.15	2.39	1.14
54	14.23	7.41	4.24	2.47	1.18
55	14.16	7.48	4.30	2.52	1.21
56	14.52	7.70	4.53	2.68	1.29
57	14.94	7.98	4.80	2.86	1.38
58	15.48	8.35	5.13	3.10	1.49
59	16.23	8.79	5.53	3.37	1.63
60	17.60	9.57	6.15	3.78	1.84
61	16.85	9.30	6.12	3.80	1.84
62	16.27	9.08	6.09	3.80	1.85
63	15.87	8.89	6.05	3.81	1.86
64	15.92	9.05	6.13	3.85	1.88

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section

Add-on for Residual Rider forms HH758 & HH718

Elimination Period: 365 day

Occupation Class: 2A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	4.12	0.26	0.44	1.64	0.04	0.08
26	4.28	0.27	0.48	1.69	0.04	0.08
27	4.42	0.28	0.50	1.74	0.05	0.08
28	4.57	0.29	0.51	1.79	0.05	0.08
29	4.70	0.30	0.53	1.83	0.05	0.08
30	4.82	0.30	0.55	1.86	0.05	0.08
31	4.92	0.31	0.55	1.89	0.05	0.08
32	4.99	0.32	0.56	1.89	0.05	0.08
33	5.02	0.32	0.56	1.90	0.05	0.08
34	5.04	0.32	0.57	1.90	0.05	0.08
35	5.09	0.33	0.57	1.91	0.05	0.08
36	5.38	0.34	0.60	2.01	0.05	0.09
37	5.67	0.36	0.63	2.10	0.06	0.10
38	5.98	0.38	0.68	2.19	0.06	0.10
39	6.30	0.40	0.71	2.30	0.06	0.11
40	6.64	0.42	0.75	2.38	0.06	0.12
41	6.97	0.44	0.78	2.49	0.06	0.12
42	7.30	0.46	0.82	2.58	0.07	0.13
43	7.64	0.48	0.85	2.68	0.07	0.13
44	8.00	0.50	0.89	2.77	0.08	0.14
45	8.35	0.52	0.94	2.87	0.08	0.15
46	8.60	0.54	0.96	2.96	0.08	0.14
47	8.85	0.56	0.98	3.03	0.08	0.14
48	9.11	0.57	1.02	3.12	0.09	0.15
49	9.36	0.58	1.04	3.20	0.09	0.16
50	9.58	0.60	1.06	3.29	0.10	0.16
51	9.84	0.62	1.08	3.38	0.09	0.16
52	10.08	0.63	1.11	3.49	0.10	0.16
53	10.31	0.64	1.14	3.58	0.10	0.18
54	10.57	0.65	1.15	3.69	0.11	0.19
55	10.72	0.66	1.16	3.77	0.11	0.19
56	11.47	0.69	1.24	3.99	0.12	0.20
57	12.26	0.74	1.30	4.24	0.13	0.21
58	12.82	0.75	1.34	4.53	0.14	0.24
59	12.97	0.73	1.30	4.85	0.14	0.27
60	13.03	0.70	1.24	5.24	0.16	0.29
61	12.95	0.70	1.23	5.31	0.16	0.30
62	13.56	0.73	1.30	5.38	0.17	0.30
63	14.37	0.77	1.38	5.43	0.18	0.30
64	15.43	0.84	1.48	5.54	0.18	0.31

Principal Life Insurance Company
2014 Pricing

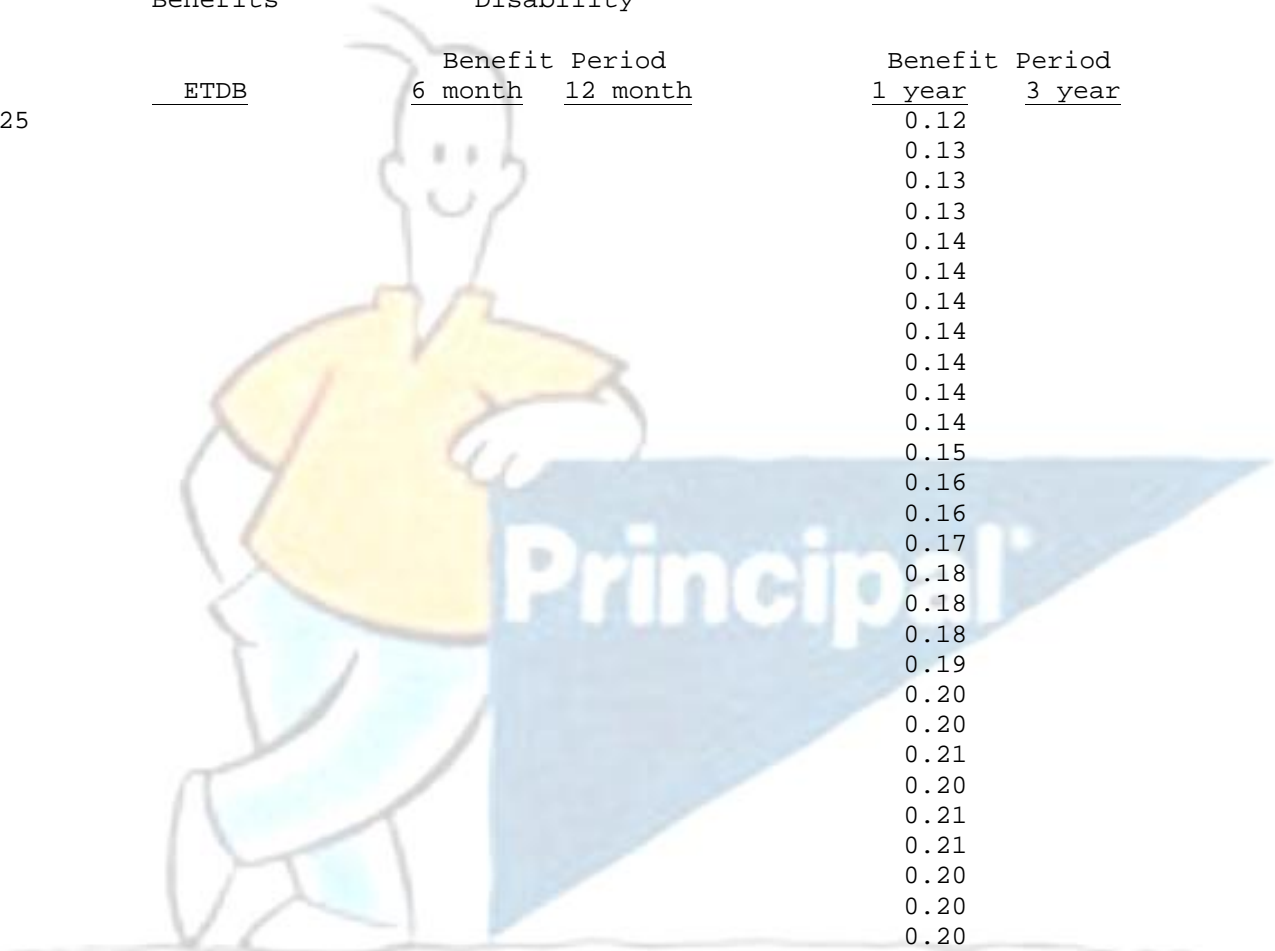
5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual Rider forms HH758 & HH718
Occupation Class: 2A Unisex non-smoker

HH754	HH759/719	HH756/711
Extended Total	Short-Term	Recovery
Disability	Residual	Benefits
Benefits	Disability	

<u>Age</u>	<u>ETDB</u>	<u>Benefit Period</u>		<u>Benefit Period</u>	
		<u>6 month</u>	<u>12 month</u>	<u>1 year</u>	<u>3 year</u>
18-25				0.12	
26				0.13	
27				0.13	
28				0.13	
29				0.14	
30				0.14	
31				0.14	
32				0.14	
33				0.14	
34				0.14	
35				0.14	
36				0.15	
37				0.16	
38				0.16	
39				0.17	
40				0.18	
41				0.18	
42				0.18	
43				0.19	
44				0.20	
45				0.20	
46				0.21	
47				0.20	
48				0.21	
49				0.21	
50				0.20	
51				0.20	
52				0.20	
53				0.20	
54				0.20	
55				0.20	
56				0.20	
57				0.20	
58				0.21	
59				0.21	
60				0.21	
61				0.21	
62				0.20	
63				0.20	
64				0.20	



Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 70
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	28.12	18.25	13.76	12.57	11.46	4.10	8.65
26	28.82	18.99	14.46	13.20	12.06	4.27	8.75
27	29.41	19.71	15.08	13.77	12.59	4.38	8.81
28	30.00	20.37	15.62	14.28	13.06	4.42	8.88
29	30.58	20.94	16.11	14.73	13.49	4.44	8.92
30	31.15	21.45	16.49	15.10	13.82	4.47	8.94
31	31.68	21.88	16.87	15.44	14.16	4.49	9.00
32	32.17	22.20	17.22	15.77	14.37	4.52	9.05
33	32.60	22.37	17.54	16.06	14.52	4.53	9.12
34	32.97	22.52	17.86	16.33	14.66	4.51	9.14
35	33.26	22.68	18.17	16.50	14.78	4.47	9.04
36	34.66	23.92	18.55	16.98	15.53	4.49	9.03
37	36.06	25.17	18.94	17.34	15.92	4.50	9.02
38	37.43	26.42	19.33	17.70	16.25	4.50	8.97
39	38.82	26.80	19.68	18.03	16.54	4.50	8.93
40	40.22	27.18	20.07	18.37	16.85	4.31	8.51
41	41.42	27.54	20.44	18.70	17.15	4.30	8.44
42	41.87	27.94	20.89	19.11	17.51	4.28	8.37
43	42.38	28.40	21.40	19.57	17.93	4.27	8.30
44	42.79	28.90	21.96	20.08	18.38	4.25	8.25
45	43.24	29.46	22.57	20.63	18.87	4.24	8.19
46	43.87	30.14	23.27	21.26	19.44	4.23	8.14
47	44.55	30.87	24.04	21.95	20.04	4.22	8.09
48	45.23	31.65	24.83	22.64	20.64	4.21	8.02
49	45.78	32.33	25.56	23.27	21.20	4.19	7.96
50	46.33	32.87	26.18	23.86	21.72	4.00	7.55
51	46.88	33.56	26.92	24.51	22.28	3.97	7.47
52	47.78	34.46	27.80	25.30	22.97	3.92	7.34
53	48.80	35.40	28.71	26.10	23.64	3.86	7.19
54	49.94	36.42	29.66	26.93	24.34	3.78	7.02
55	51.28	37.53	30.66	27.81	25.06	3.70	6.85
56	51.82	38.02	31.14	28.19	25.32	3.52	6.48
57	52.51	38.58	31.61	28.56	25.55	3.51	6.44
58	52.44	39.44	32.82	29.38	26.35	3.50	6.41
59	52.68	40.32	33.82	29.96	27.06	3.49	6.38
60	52.91	41.18	34.81	30.54	27.78	3.48	6.35
61	53.14	42.05	35.82	31.11	28.48	3.47	6.32
62	52.86	41.64	35.28	30.55	28.02	3.41	6.20
63	50.56	39.75	33.61	29.06	26.62	3.21	5.83
64	48.21	37.81	31.90	27.51	25.17	3.01	5.45

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 67
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	27.57	17.74	13.20	12.02	10.92	3.70	7.72
26	28.24	18.43	13.85	12.61	11.48	3.84	7.97
27	28.84	19.12	14.43	13.14	11.97	3.96	8.00
28	29.39	19.77	14.94	13.61	12.40	4.04	8.04
29	29.95	20.31	15.38	14.02	12.79	4.06	8.07
30	30.48	20.78	15.67	14.29	13.04	3.98	8.06
31	30.99	21.18	15.99	14.60	13.32	3.98	8.07
32	31.45	21.48	16.28	14.86	13.58	3.96	8.02
33	31.85	21.62	16.55	15.10	13.74	3.93	7.92
34	32.18	21.73	16.79	15.32	13.86	3.88	7.80
35	32.44	21.86	17.04	15.55	13.96	3.84	7.66
36	33.76	23.02	17.34	15.83	14.47	3.82	7.60
37	35.07	24.18	17.66	16.12	14.73	3.80	7.53
38	36.35	24.82	17.97	16.40	14.99	3.78	7.44
39	37.64	25.21	18.22	16.61	15.18	3.75	7.35
40	38.05	25.46	18.47	16.84	15.37	3.54	6.89
41	38.48	25.67	18.72	17.06	15.57	3.49	6.78
42	38.81	25.89	19.06	17.36	15.83	3.44	6.64
43	39.05	26.10	19.44	17.70	16.13	3.39	6.52
44	39.23	26.32	20.11	18.08	16.47	3.34	6.39
45	39.44	26.92	20.77	18.56	16.82	3.29	6.27
46	39.78	27.43	21.31	19.05	17.24	3.24	6.14
47	40.13	27.91	21.82	19.52	17.68	3.18	6.01
48	40.34	28.32	22.30	19.97	18.11	3.12	5.86
49	40.45	28.62	22.72	20.34	18.39	3.04	5.70
50	40.55	28.90	23.00	20.58	18.55	2.81	5.24
51	40.66	29.20	23.41	20.93	18.80	2.72	5.05
52	40.80	29.45	23.74	21.32	19.10	2.61	4.81
53	41.10	29.71	24.04	21.66	19.35	2.48	4.56
54	41.42	30.09	24.43	22.00	19.56	2.34	4.28
55	41.85	30.48	24.82	22.29	19.71	2.18	3.98
56	42.05	30.96	25.38	22.50	19.88	1.96	3.56
57	42.25	31.43	25.92	22.66	19.98	1.90	3.43
58	42.48	32.00	26.23	22.62	19.90	1.83	3.30
59	42.72	32.66	26.78	22.74	20.08	1.77	3.17
60	42.87	33.32	27.33	22.87	20.25	1.70	3.04
61	43.02	32.34	26.40	21.98	19.51	1.63	2.92
62	42.21	31.72	25.78	21.35	18.99	1.58	2.83
63	42.00	31.56	25.62	21.21	18.86	1.58	2.82
64	41.60	31.24	25.34	20.97	18.62	1.54	2.76

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: to age 65
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	27.13	17.33	12.77	11.60	10.53	3.41	7.07
26	27.76	17.99	13.39	12.17	11.06	3.54	7.32
27	28.38	18.66	13.94	12.68	11.52	3.64	7.46
28	28.91	19.29	14.41	13.12	11.93	3.71	7.48
29	29.44	19.81	14.82	13.48	12.28	3.74	7.49
30	29.96	20.26	15.05	13.70	12.48	3.61	7.33
31	30.43	20.62	15.33	13.96	12.73	3.60	7.27
32	30.87	20.90	15.58	14.19	12.93	3.57	7.17
33	31.25	21.21	15.79	14.38	13.12	3.52	7.04
34	31.56	21.41	16.00	14.57	13.29	3.46	6.89
35	31.79	21.53	16.18	14.74	13.46	3.40	6.72
36	33.05	22.31	16.44	14.97	13.66	3.36	6.64
37	34.30	23.30	16.71	15.22	13.88	3.33	6.54
38	35.51	23.62	16.97	15.45	14.09	3.29	6.43
39	36.73	23.93	17.14	15.60	14.23	3.24	6.31
40	36.56	24.18	17.31	15.75	14.35	3.03	5.84
41	36.68	24.47	17.49	15.91	14.49	2.99	5.76
42	36.67	24.76	17.80	16.14	14.70	2.99	5.70
43	36.68	25.04	18.39	16.41	14.93	2.95	5.62
44	36.69	25.32	18.96	16.87	15.19	2.91	5.51
45	36.69	25.60	19.51	17.33	15.45	2.84	5.37
46	36.80	25.96	19.91	17.69	15.75	2.75	5.17
47	36.89	26.27	20.27	18.01	16.04	2.65	4.96
48	36.95	26.52	20.57	18.27	16.18	2.53	4.72
49	36.76	26.64	20.83	18.45	16.31	2.41	4.46
50	36.56	26.71	20.91	18.50	16.34	2.24	4.14
51	36.36	26.75	21.06	18.65	16.46	2.10	3.86
52	36.39	26.75	21.16	18.68	16.54	1.95	3.56
53	36.37	26.68	21.18	18.65	16.56	1.79	3.24
54	36.32	26.59	21.18	18.70	16.52	1.63	2.94
55	36.08	26.22	21.16	18.70	16.45	1.45	2.60
56	36.32	26.33	21.02	18.27	15.99	1.29	2.31
57	36.55	26.44	21.05	17.70	15.44	1.14	2.05
58	36.84	26.53	20.90	17.27	14.89	1.01	1.80
59	37.12	26.64	20.73	16.85	14.51	0.88	1.56
60	37.92	27.21	21.16	16.85	14.53	0.90	1.60
61	38.62	27.73	21.56	16.96	14.50	0.91	1.63
62	39.39	28.28	21.99	17.30	14.80	0.94	1.67
63	40.25	28.91	22.47	17.68	15.12	0.96	1.70
64	41.01	29.56	22.98	18.36	15.63	0.98	1.74

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784
Benefit Period: 5 year
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	15.78	9.04	6.89	5.85	5.00	0.40	0.72
26	15.95	9.29	7.06	6.00	5.15	0.42	0.75
27	16.14	9.54	7.21	6.16	5.30	0.43	0.77
28	16.35	9.79	7.36	6.30	5.44	0.45	0.80
29	16.57	10.01	7.50	6.43	5.58	0.45	0.82
30	16.79	10.19	7.61	6.56	5.70	0.47	0.84
31	17.02	10.30	7.71	6.66	5.80	0.48	0.86
32	17.23	10.33	7.76	6.74	5.88	0.49	0.87
33	17.43	10.37	7.79	6.78	5.93	0.49	0.87
34	17.60	10.44	7.82	6.81	5.97	0.49	0.88
35	17.76	10.51	7.86	6.86	6.02	0.50	0.88
36	18.41	11.10	8.29	7.19	6.32	0.52	0.93
37	19.07	11.76	8.74	7.53	6.62	0.55	0.99
38	19.73	12.43	9.20	7.89	6.94	0.58	1.03
39	20.41	13.14	9.68	8.26	7.28	0.61	1.08
40	21.11	13.88	10.18	8.65	7.65	0.63	1.13
41	21.82	14.65	10.70	9.05	8.02	0.67	1.19
42	22.57	15.47	11.24	9.47	8.40	0.70	1.25
43	23.33	16.31	11.79	9.90	8.80	0.72	1.30
44	24.13	17.20	12.36	10.35	9.21	0.76	1.35
45	24.94	18.11	12.96	10.82	9.64	0.79	1.40
46	25.53	18.56	13.28	11.18	9.96	0.81	1.43
47	26.12	19.01	13.60	11.54	10.30	0.82	1.46
48	26.71	19.45	13.91	11.92	10.63	0.84	1.49
49	27.33	19.91	14.29	12.30	10.98	0.85	1.52
50	27.96	20.38	14.64	12.65	11.29	0.87	1.54
51	28.60	20.85	15.02	13.05	11.64	0.88	1.57
52	29.26	21.34	15.42	13.44	11.98	0.90	1.59
53	29.96	21.85	15.82	13.84	12.34	0.91	1.60
54	30.68	22.40	16.28	14.29	12.72	0.91	1.62
55	31.06	22.70	16.63	14.64	13.01	0.90	1.60
56	32.23	23.44	17.53	15.10	13.31	0.86	1.54
57	33.36	24.14	18.40	15.54	13.67	0.84	1.49
58	34.47	24.85	19.09	15.86	13.81	0.81	1.43
59	35.60	25.58	19.82	16.17	13.95	0.78	1.38
60	37.04	26.60	20.75	16.58	14.30	0.90	1.60
61	37.88	27.20	21.14	16.72	14.29	0.91	1.63
62	38.73	27.81	21.71	17.08	14.80	0.94	1.67
63	39.58	28.43	22.19	17.68	15.12	0.96	1.70
64	40.83	29.07	22.69	18.36	15.63	0.98	1.74

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: 2 year
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	13.98	7.58	5.30	4.10	2.64		
26	14.04	7.76	5.40	4.19	2.70		
27	14.13	7.93	5.50	4.27	2.77		
28	14.22	8.10	5.58	4.34	2.86		
29	14.34	8.22	5.66	4.40	2.94		
30	14.45	8.25	5.72	4.46	3.07		
31	14.57	8.27	5.73	4.50	3.18		
32	14.68	8.30	5.75	4.52	3.30		
33	14.80	8.33	5.76	4.54	3.41		
34	14.88	8.36	5.78	4.55	3.53		
35	14.95	8.40	5.81	4.57	3.66		
36	15.28	8.73	6.02	4.74	3.80		
37	15.60	9.06	6.24	4.92	3.94		
38	15.90	9.37	6.45	5.11	4.08		
39	16.20	9.70	6.66	5.30	4.24		
40	16.51	10.04	6.88	5.50	4.42		
41	16.81	10.38	7.10	5.69	4.60		
42	17.13	10.74	7.32	5.90	4.78		
43	17.45	11.11	7.54	6.12	4.98		
44	17.77	11.48	7.77	6.34	5.17		
45	18.11	11.88	8.01	6.57	5.37		
46	18.37	12.13	8.20	6.77	5.59		
47	18.62	12.40	8.40	6.98	5.82		
48	18.90	12.68	8.59	7.20	6.06		
49	19.18	12.97	8.80	7.43	6.32		
50	19.49	13.29	9.03	7.68	6.52		
51	19.83	13.63	9.27	7.94	6.82		
52	20.20	14.00	9.54	8.22	7.14		
53	20.61	14.42	9.82	8.53	7.49		
54	21.08	14.89	10.17	8.88	7.90		
55	21.37	15.26	10.45	9.19	8.33		
56	22.32	15.94	11.10	9.85	8.78		
57	23.41	16.76	11.87	10.62	9.33		
58	24.76	17.77	12.82	11.56	9.99		
59	26.44	19.01	13.96	12.68	10.54		
60	28.70	20.63	15.15	13.76	11.14		
61	31.15	22.38	16.43	14.93	11.60		
62	33.80	24.29	17.84	16.20	12.33		
63	36.68	26.36	19.35	17.33	13.13		
64	39.43	28.30	21.00	17.99	14.18		

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Benefit Period: to 365 day

Occupation Class: 2A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	14.38	5.22	2.94	1.42	0.63
26	14.38	5.36	3.02	1.46	0.65
27	14.39	5.50	3.08	1.50	0.67
28	14.41	5.63	3.14	1.53	0.68
29	14.45	5.67	3.19	1.56	0.69
30	14.48	5.67	3.20	1.59	0.71
31	14.51	5.68	3.21	1.59	0.72
32	14.53	5.68	3.22	1.59	0.72
33	14.55	5.70	3.22	1.60	0.72
34	14.56	5.72	3.24	1.60	0.72
35	14.58	5.74	3.24	1.60	0.72
36	14.82	5.96	3.38	1.68	0.76
37	15.05	6.18	3.50	1.75	0.80
38	15.24	6.38	3.62	1.82	0.82
39	15.42	6.57	3.73	1.88	0.85
40	15.58	6.76	3.83	1.95	0.88
41	15.72	6.94	3.93	2.02	0.92
42	15.84	7.12	4.03	2.08	0.96
43	15.94	7.30	4.12	2.16	0.99
44	16.03	7.46	4.20	2.22	1.01
45	16.09	7.62	4.28	2.28	1.05
46	16.06	7.69	4.33	2.33	1.08
47	16.03	7.74	4.38	2.38	1.10
48	16.01	7.81	4.43	2.42	1.13
49	16.00	7.87	4.47	2.48	1.16
50	16.00	7.95	4.52	2.53	1.19
51	16.01	8.04	4.58	2.59	1.22
52	16.04	8.14	4.64	2.66	1.25
53	16.09	8.27	4.72	2.72	1.29
54	16.17	8.42	4.82	2.80	1.34
55	16.10	8.51	4.89	2.87	1.38
56	16.50	8.75	5.14	3.06	1.47
57	16.98	9.06	5.45	3.26	1.57
58	17.60	9.48	5.83	3.52	1.70
59	18.44	9.99	6.29	3.84	1.85
60	20.01	10.88	7.00	4.30	2.08
61	19.15	10.58	6.96	4.32	2.09
62	18.49	10.32	6.92	4.32	2.10
63	18.03	10.10	6.87	4.32	2.10
64	18.09	10.28	6.96	4.38	2.14

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for Residual & Recovery Benefit Rider form HH784

Elimination Period: 365 day

Occupation Class: 2A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	4.68	0.29	0.51	1.87	0.05	0.08
26	4.85	0.30	0.54	1.92	0.05	0.08
27	5.02	0.32	0.57	1.98	0.06	0.08
28	5.20	0.33	0.57	2.04	0.06	0.09
29	5.35	0.33	0.60	2.08	0.06	0.09
30	5.48	0.34	0.62	2.12	0.06	0.09
31	5.59	0.35	0.63	2.15	0.06	0.09
32	5.67	0.36	0.64	2.16	0.06	0.09
33	5.70	0.36	0.64	2.16	0.06	0.10
34	5.73	0.36	0.64	2.17	0.06	0.10
35	5.78	0.36	0.65	2.18	0.06	0.10
36	6.12	0.38	0.68	2.28	0.06	0.11
37	6.45	0.41	0.72	2.39	0.06	0.12
38	6.79	0.43	0.76	2.50	0.06	0.12
39	7.15	0.45	0.81	2.60	0.07	0.13
40	7.54	0.48	0.84	2.71	0.08	0.13
41	7.91	0.49	0.88	2.82	0.08	0.14
42	8.30	0.52	0.93	2.93	0.08	0.14
43	8.68	0.55	0.97	3.04	0.08	0.15
44	9.09	0.57	1.02	3.16	0.08	0.15
45	9.48	0.60	1.06	3.26	0.08	0.16
46	9.77	0.62	1.08	3.36	0.09	0.17
47	10.06	0.63	1.12	3.44	0.10	0.17
48	10.35	0.65	1.15	3.54	0.09	0.18
49	10.64	0.66	1.18	3.64	0.11	0.18
50	10.89	0.68	1.21	3.74	0.11	0.18
51	11.18	0.70	1.23	3.85	0.11	0.19
52	11.45	0.72	1.26	3.96	0.12	0.20
53	11.72	0.72	1.28	4.07	0.12	0.20
54	12.00	0.74	1.31	4.19	0.13	0.21
55	12.18	0.75	1.32	4.29	0.13	0.22
56	13.03	0.80	1.40	4.53	0.13	0.23
57	13.93	0.83	1.48	4.82	0.15	0.25
58	14.57	0.86	1.52	5.15	0.15	0.28
59	14.74	0.83	1.47	5.50	0.17	0.30
60	14.80	0.80	1.42	5.96	0.19	0.33
61	14.73	0.79	1.40	6.03	0.19	0.34
62	15.42	0.84	1.47	6.10	0.19	0.34
63	16.33	0.88	1.57	6.17	0.20	0.34
64	17.53	0.95	1.68	6.30	0.20	0.35

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70

Occupation Class: 2A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	5.79	5.62	5.31	1.66	3.52
26	6.01	5.82	5.51	1.68	3.54
27	6.23	6.04	5.71	1.70	3.57
28	6.45	6.25	5.92	1.72	3.60
29	6.66	6.46	6.12	1.74	3.63
30	6.88	6.67	6.32	1.77	3.66
31	7.26	7.03	6.66	1.82	3.76
32	7.64	7.40	7.01	1.86	3.84
33	8.01	7.77	7.34	1.92	3.93
34	8.39	8.13	7.69	1.97	4.01
35	8.77	8.50	8.03	2.02	4.10
36	9.24	8.95	8.45	2.08	4.19
37	9.70	9.40	8.88	2.13	4.27
38	10.17	9.86	9.31	2.18	4.37
39	10.64	10.31	9.74	2.24	4.46
40	11.11	10.76	10.17	2.29	4.55
41	11.60	11.23	10.61	2.31	4.57
42	12.11	11.72	11.07	2.34	4.60
43	12.61	12.20	11.51	2.36	4.62
44	13.11	12.69	11.96	2.40	4.64
45	13.62	13.16	12.41	2.41	4.66
46	14.16	13.68	12.88	2.40	4.63
47	14.70	14.19	13.35	2.39	4.59
48	15.26	14.72	13.81	2.38	4.55
49	15.80	15.23	14.29	2.37	4.50
50	16.35	15.75	14.75	2.35	4.46
51	16.91	16.27	15.19	2.31	4.35
52	17.48	16.78	15.63	2.25	4.24
53	18.05	17.30	16.07	2.21	4.12
54	18.61	17.81	16.51	2.15	4.01
55	19.18	18.34	16.96	2.10	3.90
56	19.91	18.99	17.47	2.03	3.75
57	20.65	19.64	17.99	1.92	3.54
58	21.39	20.29	18.51	1.82	3.34
59	22.12	20.93	19.02	1.71	3.13
60	22.85	21.58	19.54	1.61	2.93
61	22.20	20.92	18.91	1.50	2.72
62	21.53	20.26	18.27	1.27	2.28
63	20.87	19.60	17.64	1.03	1.86
64	21.08	19.80	17.81	1.03	1.87

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: 2A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	5.57	5.39	5.10	1.54	3.23
26	5.76	5.58	5.27	1.55	3.24
27	5.97	5.78	5.46	1.56	3.26
28	6.16	5.97	5.64	1.58	3.28
29	6.37	6.16	5.83	1.59	3.29
30	6.56	6.36	6.01	1.61	3.31
31	6.92	6.70	6.33	1.65	3.38
32	7.26	7.04	6.65	1.68	3.44
33	7.62	7.37	6.97	1.72	3.49
34	7.96	7.71	7.28	1.76	3.57
35	8.32	8.06	7.60	1.80	3.63
36	8.75	8.46	7.99	1.85	3.70
37	9.18	8.88	8.38	1.88	3.77
38	9.61	9.30	8.76	1.93	3.83
39	10.05	9.72	9.16	1.97	3.90
40	10.48	10.12	9.55	2.01	3.96
41	10.91	10.54	9.93	2.02	3.96
42	11.35	10.96	10.32	2.02	3.97
43	11.79	11.39	10.71	2.04	3.97
44	12.22	11.80	11.10	2.05	3.98
45	12.66	12.22	11.48	2.06	3.99
46	13.10	12.63	11.85	2.02	3.90
47	13.55	13.04	12.22	2.00	3.82
48	13.98	13.46	12.58	1.97	3.74
49	14.43	13.87	12.94	1.94	3.66
50	14.87	14.28	13.31	1.91	3.58
51	15.22	14.58	13.53	1.82	3.40
52	15.55	14.88	13.76	1.74	3.21
53	15.90	15.17	13.99	1.64	3.01
54	16.24	15.47	14.20	1.55	2.83
55	16.59	15.77	14.43	1.46	2.64
56	16.76	15.88	14.42	1.34	2.41
57	16.94	15.97	14.41	1.22	2.20
58	17.12	16.07	14.39	1.10	1.98
59	17.29	16.17	14.38	0.98	1.77
60	17.47	16.27	14.37	0.86	1.55
61	16.60	15.57	13.96	0.74	1.34
62	15.72	14.88	13.53	0.63	1.13
63	14.83	14.18	13.11	0.51	0.92
64	14.97	14.33	13.24	0.51	0.93

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65

Occupation Class: 2A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	5.39	5.22	4.92	1.46	3.06
26	5.58	5.40	5.09	1.47	3.05
27	5.76	5.58	5.26	1.48	3.06
28	5.95	5.76	5.43	1.49	3.07
29	6.13	5.94	5.61	1.50	3.08
30	6.33	6.12	5.78	1.52	3.09
31	6.66	6.44	6.07	1.55	3.15
32	6.98	6.76	6.38	1.57	3.19
33	7.31	7.08	6.67	1.60	3.24
34	7.64	7.39	6.97	1.64	3.30
35	7.97	7.72	7.28	1.66	3.35
36	8.37	8.10	7.64	1.71	3.41
37	8.77	8.49	8.00	1.74	3.47
38	9.18	8.87	8.36	1.78	3.53
39	9.58	9.27	8.72	1.82	3.60
40	9.98	9.65	9.09	1.85	3.65
41	10.38	10.03	9.43	1.86	3.63
42	10.77	10.40	9.79	1.86	3.62
43	11.17	10.78	10.13	1.87	3.60
44	11.56	11.16	10.49	1.87	3.58
45	11.97	11.54	10.84	1.87	3.56
46	12.32	11.87	11.13	1.81	3.44
47	12.69	12.20	11.42	1.76	3.32
48	13.05	12.54	11.70	1.70	3.20
49	13.42	12.87	11.99	1.65	3.09
50	13.78	13.20	12.28	1.60	2.97
51	13.94	13.32	12.32	1.50	2.77
52	14.10	13.43	12.37	1.39	2.56
53	14.26	13.54	12.43	1.29	2.34
54	14.41	13.65	12.47	1.19	2.14
55	14.57	13.77	12.52	1.09	1.94
56	14.38	13.52	12.24	0.96	1.72
57	14.20	13.27	11.96	0.85	1.52
58	14.01	13.03	11.68	0.74	1.31
59	13.83	12.78	11.40	0.62	1.10
60	13.64	12.54	11.12	0.51	0.90
61	13.33	12.47	11.36	0.49	0.85
62	13.01	12.40	11.60	0.46	0.80
63	12.70	12.32	11.84	0.44	0.76
64	12.81	12.45	11.95	0.44	0.76

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: 2A

Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.42	3.28	3.05	0.23	0.38
26	3.52	3.38	3.16	0.22	0.39
27	3.64	3.48	3.26	0.23	0.40
28	3.75	3.59	3.38	0.23	0.41
29	3.86	3.69	3.48	0.24	0.43
30	3.97	3.80	3.59	0.24	0.44
31	4.17	3.99	3.77	0.26	0.47
32	4.37	4.19	3.96	0.28	0.49
33	4.57	4.39	4.15	0.28	0.50
34	4.77	4.58	4.33	0.30	0.53
35	4.97	4.78	4.53	0.31	0.55
36	5.22	5.02	4.75	0.33	0.58
37	5.47	5.26	4.99	0.34	0.61
38	5.72	5.51	5.22	0.35	0.64
39	5.98	5.75	5.45	0.38	0.67
40	6.23	6.00	5.69	0.39	0.70
41	6.53	6.30	5.97	0.41	0.73
42	6.83	6.59	6.25	0.43	0.76
43	7.13	6.88	6.53	0.45	0.79
44	7.44	7.18	6.81	0.46	0.82
45	7.74	7.48	7.10	0.49	0.85
46	8.12	7.85	7.44	0.51	0.90
47	8.50	8.22	7.80	0.53	0.93
48	8.89	8.59	8.15	0.55	0.97
49	9.28	8.96	8.51	0.57	1.01
50	9.66	9.33	8.85	0.60	1.06
51	10.08	9.73	9.20	0.62	1.10
52	10.50	10.12	9.56	0.63	1.12
53	10.91	10.51	9.91	0.65	1.15
54	11.33	10.92	10.26	0.65	1.17
55	11.76	11.32	10.61	0.67	1.21
56	12.13	11.56	10.71	0.65	1.15
57	12.51	11.81	10.82	0.61	1.08
58	12.88	12.05	10.91	0.58	1.03
59	13.26	12.30	11.01	0.55	0.96
60	13.64	12.54	11.12	0.51	0.90
61	13.33	12.47	11.36	0.49	0.85
62	13.01	12.40	11.60	0.46	0.80
63	12.70	12.32	11.84	0.44	0.76
64	12.81	12.45	11.95	0.44	0.76

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year
Occupation Class: 2A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	2.88	2.72			
26	2.95	2.78			
27	3.00	2.84			
28	3.07	2.90			
29	3.13	2.97			
30	3.19	3.03			
31	3.32	3.16			
32	3.44	3.28			
33	3.56	3.41			
34	3.68	3.54			
35	3.82	3.67			
36	3.97	3.81			
37	4.12	3.95			
38	4.27	4.09			
39	4.42	4.23			
40	4.58	4.37			
41	4.75	4.54			
42	4.91	4.71			
43	5.08	4.88			
44	5.24	5.05			
45	5.42	5.22			
46	5.62	5.42			
47	5.83	5.63			
48	6.04	5.83			
49	6.26	6.03			
50	6.47	6.23			
51	6.77	6.54			
52	7.08	6.84			
53	7.38	7.14			
54	7.69	7.44			
55	8.00	7.74			
56	8.58	8.31			
57	9.18	8.88			
58	9.76	9.45			
59	10.36	10.02			
60	10.94	10.60			
61	11.53	11.17			
62	12.11	11.75			
63	12.70	12.32			
64	12.81	12.45			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	225.25	175.76	134.84	123.15	112.51		
26	232.40	184.89	141.35	129.14	118.08		
27	240.26	191.85	147.14	134.48	123.07		
28	248.72	199.21	152.30	139.25	127.54		
29	257.39	206.59	156.75	143.37	131.42		
30	266.27	209.53	159.35	145.83	133.78		
31	275.26	213.24	162.43	148.70	136.48		
32	284.16	216.02	164.94	151.02	138.69		
33	292.89	218.12	167.06	153.01	140.56		
34	301.20	219.80	168.95	154.76	142.22		
35	309.08	221.07	170.54	156.24	143.60		
36	317.54	223.11	172.69	158.21	145.44		
37	324.66	224.84	174.63	159.99	147.09		
38	323.91	225.23	176.34	161.53	148.51		
39	323.16	225.61	176.92	162.03	148.91		
40	322.41	225.97	177.50	162.53	149.31		
41	321.65	226.34	178.08	163.01	149.70		
42	320.88	226.70	179.69	164.28	150.81		
43	321.80	228.19	182.30	165.89	152.24		
44	323.38	230.10	184.84	168.44	153.91		
45	325.58	232.47	187.38	171.02	156.32		
46	329.38	236.00	189.38	173.07	158.61		
47	333.84	240.07	193.26	176.55	161.72		
48	338.69	244.41	197.31	180.20	164.97		
49	343.52	247.67	200.52	183.02	167.28		
50	348.36	250.93	203.74	185.82	169.60		
51	353.20	254.18	206.95	188.64	171.91		
52	358.05	259.56	211.83	192.89	175.42		
53	362.89	265.29	216.99	197.38	179.08		
54	367.73	271.34	222.35	201.99	182.77		
55	372.66	278.28	228.31	207.16	186.90		
56	378.11	280.64	230.54	208.80	187.70		
57	383.56	283.41	232.97	210.55	188.49		
58	389.05	280.88	232.11	209.49	189.04		
59	376.11	278.37	231.26	208.43	189.60		
60	360.02	275.78	230.42	207.38	190.17		
61	350.17	273.35	229.60	206.32	190.73		
62	334.30	268.80	225.47	202.38	187.03		
63	309.81	254.54	212.95	190.86	176.17		
64	291.46	240.30	200.55	179.41	165.38		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	220.37	169.46	129.53	117.96	107.43		
26	227.20	178.42	135.68	123.61	112.67		
27	234.74	186.22	141.09	128.59	117.31		
28	242.84	192.85	145.84	132.97	121.40		
29	251.19	198.31	149.87	136.68	124.89		
30	259.68	200.38	151.74	138.44	126.57		
31	268.26	203.50	154.34	140.85	128.83		
32	276.74	205.66	156.34	142.70	130.58		
33	285.00	207.12	157.93	144.19	131.97		
34	292.80	208.11	159.26	145.40	133.13		
35	300.13	208.67	160.26	146.32	133.98		
36	299.81	210.04	161.86	147.79	135.35		
37	299.47	211.07	163.23	149.04	136.50		
38	299.15	211.74	164.33	150.03	137.41		
39	298.82	212.36	165.65	151.01	138.15		
40	298.49	212.97	166.98	151.99	138.79		
41	298.15	213.58	168.31	152.95	139.42		
42	297.81	214.18	169.62	153.92	140.06		
43	297.46	214.77	170.93	154.88	140.69		
44	297.11	215.35	172.24	155.84	141.31		
45	296.74	215.89	173.00	156.74	142.87		
46	298.56	216.53	173.81	157.70	143.03		
47	300.63	217.18	174.63	158.66	143.54		
48	300.98	217.82	175.45	159.62	143.91		
49	301.32	218.08	176.14	160.01	144.28		
50	301.67	218.34	176.85	160.39	144.64		
51	302.02	218.59	177.54	160.78	145.01		
52	302.37	220.21	179.24	162.03	145.38		
53	303.64	221.68	180.81	163.12	145.76		
54	304.84	222.94	182.12	163.93	145.80		
55	306.38	224.41	183.47	164.74	145.72		
56	301.78	221.22	181.00	161.97	142.30		
57	297.01	217.66	178.08	157.83	136.53		
58	284.92	215.74	175.71	155.03	135.36		
59	277.99	213.85	173.34	152.23	134.19		
60	270.97	211.87	170.99	149.44	133.04		
61	264.06	210.05	168.66	146.64	131.88		
62	256.51	203.95	163.51	141.95	127.62		
63	254.02	202.08	161.79	140.40	126.18		
64	249.92	198.77	159.01	137.87	123.85		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: A Female non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	216.51	164.61	125.48	114.08	103.72		
26	223.10	173.21	131.35	119.47	108.70		
27	230.37	180.64	136.47	124.17	113.08		
28	238.20	186.89	140.92	128.27	116.90		
29	246.27	191.95	144.63	131.69	120.11		
30	254.50	193.40	145.99	132.96	121.34		
31	262.74	196.08	148.24	135.05	123.30		
32	270.89	197.81	149.89	136.57	124.75		
33	278.78	198.80	151.10	137.71	125.83		
34	286.22	199.34	152.06	138.58	126.66		
35	292.18	199.41	152.66	139.16	127.19		
36	292.55	200.36	153.92	140.31	128.28		
37	292.38	200.95	154.93	141.24	129.15		
38	291.64	201.18	155.68	142.09	129.65		
39	290.50	201.14	156.21	142.94	130.15		
40	282.27	202.40	157.21	143.79	130.65		
41	280.92	203.65	158.19	144.62	131.13		
42	279.14	204.90	159.17	145.47	131.62		
43	277.80	206.14	160.15	146.29	132.11		
44	276.66	207.36	161.13	147.13	132.59		
45	274.88	208.59	162.10	146.83	133.42		
46	273.20	207.27	163.13	146.58	132.74		
47	271.53	205.49	162.10	146.34	131.68		
48	269.87	202.75	161.06	144.86	130.49		
49	268.19	200.02	160.03	143.54	129.03		
50	266.52	197.28	158.67	142.22	127.56		
51	265.66	194.54	157.30	140.90	126.10		
52	264.03	191.89	155.94	140.39	125.16		
53	261.97	190.85	155.40	139.61	123.93		
54	259.58	189.43	154.48	138.44	122.31		
55	257.26	188.02	153.44	137.18	120.59		
56	249.73	182.68	149.21	133.04	116.41		
57	242.50	177.00	144.34	128.01	111.59		
58	230.27	173.86	136.09	120.71	105.37		
59	225.97	172.79	132.01	114.04	100.34		
60	230.60	176.36	134.85	112.81	98.01		
61	234.47	179.41	137.22	114.77	99.74		
62	238.96	182.92	139.82	116.85	101.58		
63	243.16	186.33	142.30	118.93	103.38		
64	247.42	189.80	144.95	121.11	105.28		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: A Female non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	123.62	76.23	63.72	55.38	47.83		
26	124.89	77.46	64.45	56.18	48.66		
27	126.39	78.81	65.23	57.02	49.53		
28	128.11	80.22	66.02	57.86	50.40		
29	129.87	81.60	66.80	58.65	51.23		
30	131.69	82.87	67.54	59.40	51.98		
31	133.44	84.04	68.24	60.07	52.67		
32	135.11	85.05	68.86	60.64	53.26		
33	136.62	85.86	69.38	61.12	53.72		
34	137.90	86.43	69.78	61.43	54.08		
35	138.93	86.82	70.05	61.61	54.27		
36	143.58	90.59	72.71	64.09	56.55		
37	148.18	94.41	75.39	66.61	58.87		
38	152.69	98.27	78.12	69.17	61.22		
39	157.27	102.29	80.92	71.81	63.67		
40	161.96	106.44	83.83	74.54	66.23		
41	166.73	110.78	86.83	77.38	68.88		
42	171.67	115.32	89.95	80.34	71.63		
43	176.74	120.06	93.16	83.41	74.51		
44	182.02	124.96	96.47	86.58	77.50		
45	187.42	130.01	99.84	89.83	80.52		
46	190.16	132.28	101.70	91.64	82.24		
47	192.91	134.52	103.50	93.42	83.89		
48	195.59	136.62	105.22	95.13	85.52		
49	198.28	138.74	106.93	96.84	87.08		
50	200.92	140.82	108.58	98.48	88.62		
51	203.49	142.88	110.21	100.08	90.09		
52	206.05	144.93	111.83	101.63	91.48		
53	208.57	146.95	113.43	103.14	92.81		
54	211.22	149.24	115.27	104.83	94.20		
55	211.56	149.90	118.19	106.61	95.64		
56	214.47	154.53	122.80	110.67	98.79		
57	217.26	158.98	127.24	114.49	101.13		
58	219.97	163.36	129.77	115.65	102.86		
59	222.56	167.59	132.01	114.04	100.34		
60	230.60	176.36	134.85	112.81	98.01		
61	234.47	179.41	137.22	114.77	99.74		
62	238.96	182.92	139.82	116.85	101.58		
63	243.16	186.33	142.30	118.93	103.38		
64	247.42	189.80	144.95	121.11	105.28		

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: A Female non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	98.58	54.71	42.49	34.39			
26	99.15	55.33	42.83	34.80			
27	99.87	56.04	43.17	35.22			
28	100.73	56.77	43.51	35.63			
29	101.69	57.45	43.84	36.03			
30	102.68	58.08	44.16	36.41			
31	103.68	58.61	44.44	36.76			
32	104.68	59.02	44.68	37.07			
33	105.60	59.30	44.86	37.33			
34	106.34	59.35	44.96	37.52			
35	106.90	59.35	44.96	37.62			
36	109.81	61.44	46.32	38.95			
37	112.63	63.52	47.69	40.29			
38	115.35	65.60	49.04	41.67			
39	118.11	67.76	50.45	43.08			
40	120.88	70.00	51.89	44.57			
41	123.72	72.34	53.39	46.12			
42	126.60	74.79	54.94	47.74			
43	129.58	77.38	56.56	49.45			
44	132.67	80.05	58.20	51.23			
45	135.92	82.83	59.90	53.08			
46	137.06	83.94	61.23	54.39			
47	138.27	85.05	62.57	55.73			
48	139.48	86.16	63.92	57.10			
49	140.81	87.30	65.30	58.52			
50	142.15	88.54	66.75	60.01			
51	143.59	89.88	68.29	61.57			
52	145.20	91.36	69.96	63.25			
53	146.97	93.02	71.78	65.05			
54	149.10	95.10	73.98	67.23			
55	149.87	96.49	75.72	68.97			
56	153.95	101.09	78.93	72.76			
57	158.97	106.64	82.93	77.32			
58	165.45	113.62	88.08	83.06			
59	174.03	122.13	94.31	89.90			
60	187.95	131.90	101.86	97.09			
61	202.98	142.46	110.00	104.86			
62	219.22	153.85	118.80	113.24			
63	236.77	166.16	128.31	116.55			
64	242.47	179.45	138.58	118.69			

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: A Female non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	82.60	35.46	25.16	16.60	11.42
26	82.72	35.80	25.32	16.73	11.47
27	82.95	36.18	25.48	16.85	11.52
28	83.30	36.58	25.65	16.98	11.57
29	83.74	36.96	25.82	17.09	11.62
30	84.22	37.32	25.99	17.21	11.67
31	84.74	37.61	26.12	17.31	11.71
32	85.29	37.85	26.25	17.41	11.75
33	85.80	37.96	26.34	17.48	11.77
34	86.18	37.96	26.36	17.53	11.79
35	86.40	37.96	26.36	17.54	11.80
36	88.48	39.14	27.02	17.98	11.99
37	90.46	40.29	27.68	18.41	12.19
38	92.35	41.41	28.31	18.84	12.39
39	94.22	42.57	28.97	19.28	12.60
40	96.04	43.74	29.62	19.73	12.81
41	97.87	44.96	30.29	20.20	13.04
42	99.67	46.23	30.97	20.70	13.28
43	101.51	47.55	31.68	21.20	13.53
44	103.36	48.87	32.37	21.72	13.79
45	105.28	50.22	33.07	22.25	14.07
46	105.52	50.55	33.48	22.50	14.14
47	105.77	50.84	33.87	22.74	14.20
48	106.00	51.09	34.24	22.98	14.29
49	106.30	51.37	34.61	23.23	14.37
50	106.60	51.68	35.01	23.51	14.48
51	106.96	52.07	35.45	23.79	14.59
52	107.43	52.52	35.95	24.12	14.74
53	108.00	53.09	36.52	24.50	14.89
54	108.76	53.86	37.27	25.00	15.14
55	108.46	54.21	37.79	25.33	15.27
56	110.47	56.31	39.07	26.41	15.85
57	113.01	58.88	40.73	27.75	16.56
58	116.41	62.15	42.95	29.49	17.51
59	121.25	66.25	45.68	31.63	18.70
60	130.48	72.81	50.05	34.93	20.60
61	122.77	70.87	48.64	34.19	20.03
62	116.19	68.98	47.13	33.34	19.45
63	110.51	67.06	45.46	32.36	18.81
64	109.25	67.06	45.25	32.21	18.68

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	41.86			19.81		
26	42.55			20.02		
27	43.28			20.21		
28	44.01			20.40		
29	44.68			20.59		
30	45.30			20.75		
31	45.87			20.92		
32	46.36			21.04		
33	46.75			21.14		
34	47.04			21.19		
35	47.20			21.21		
36	49.13			21.84		
37	51.09			22.48		
38	53.08			23.14		
39	55.16			23.82		
40	57.33			24.53		
41	59.57			25.27		
42	61.91			26.05		
43	64.36			26.88		
44	66.88			27.73		
45	69.46			28.63		
46	70.91			29.14		
47	72.29			29.67		
48	73.66			30.19		
49	74.98			30.74		
50	76.27			31.31		
51	77.52			31.90		
52	78.68			32.50		
53	79.80			33.16		
54	80.98			33.93		
55	82.25			34.44		
56	89.11			35.92		
57	95.52			37.67		
58	101.52			39.80		
59	104.58			42.17		
60	102.05			45.36		
61	101.10			45.09		
62	106.75			44.59		
63	111.36			43.82		
64	119.46			44.05		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: A Female non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25		4.59	7.75			
26		4.64	7.83			
27		4.69	7.91			
28		4.74	8.00			
29		4.79	8.07			
30		4.85	8.14			
31		4.89	8.22			
32		4.93	8.28			
33		4.96	8.32			
34		4.98	8.35			
35		4.98	8.35			
36		5.16	8.64			
37		5.34	8.94			
38		5.50	9.22			
39		5.67	9.52			
40		5.83	9.82			
41		6.00	10.12			
42		6.17	10.43			
43		6.33	10.75			
44		6.50	11.07			
45		6.67	11.39			
46		6.79	11.65			
47		6.90	11.90			
48		7.00	12.15			
49		7.10	12.40			
50		7.21	12.65			
51		7.31	12.94			
52		7.44	13.22			
53		7.59	13.54			
54		7.77	13.93			
55		7.99	14.42			
56		8.38	15.18			
57		8.87	16.13			
58		9.50	17.33			
59		10.24	18.76			
60		11.23	20.64			
61		10.97	20.24			
62		10.66	19.75			
63		10.31	19.15			
64		10.29	19.15			

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.94	3.05	2.55	2.22	1.91		
26	5.00	3.10	2.58	2.25	1.95		
27	5.06	3.15	2.61	2.28	1.98		
28	5.12	3.21	2.64	2.31	2.02		
29	5.20	3.26	2.67	2.35	2.05		
30	5.27	3.31	2.70	2.38	2.08		
31	5.34	3.36	2.73	2.40	2.11		
32	5.40	3.40	2.75	2.43	2.13		
33	5.47	3.43	2.78	2.44	2.15		
34	5.52	3.46	2.79	2.46	2.16		
35	5.56	3.47	2.80	2.46	2.17		
36	5.74	3.62	2.91	2.56	2.26		
37	5.93	3.78	3.02	2.66	2.35		
38	6.11	3.93	3.12	2.77	2.45		
39	6.29	4.09	3.24	2.87	2.55		
40	6.48	4.26	3.35	2.98	2.65		
41	6.67	4.43	3.47	3.10	2.76		
42	6.87	4.61	3.60	3.21	2.87		
43	7.07	4.80	3.73	3.34	2.98		
44	7.28	5.00	3.86	3.46	3.10		
45	7.50	5.20	3.99	3.59	3.22		
46	7.61	5.29	4.07	3.67	3.29		
47	7.72	5.38	4.14	3.74	3.36		
48	7.82	5.47	4.21	3.81	3.42		
49	7.93	5.55	4.28	3.87	3.48		
50	8.04	5.63	4.34	3.94	3.54		
51	8.14	5.72	4.41	4.00	3.60		
52	8.24	5.80	4.47	4.07	3.66		
53	8.34	5.88	4.54	4.13	3.71		
54	8.45	5.97	4.61	4.19	3.77		
55	8.46	6.00	4.73	4.26	3.83		
56	7.96	5.73	4.56	4.11	3.67		
57	7.45	5.45	4.36	3.93	3.47		
58	6.91	5.13	4.07	3.63	3.23		
59	6.37	4.79	3.78	3.34	2.99		
60	5.93	4.53	3.47	3.03	2.73		
61	5.37	4.11	3.14	2.73	2.48		
62	4.80	3.66	2.87	2.59	2.35		
63	5.19	3.80	3.11	2.80	2.55		
64	5.59	4.10	3.35	3.03	2.76		

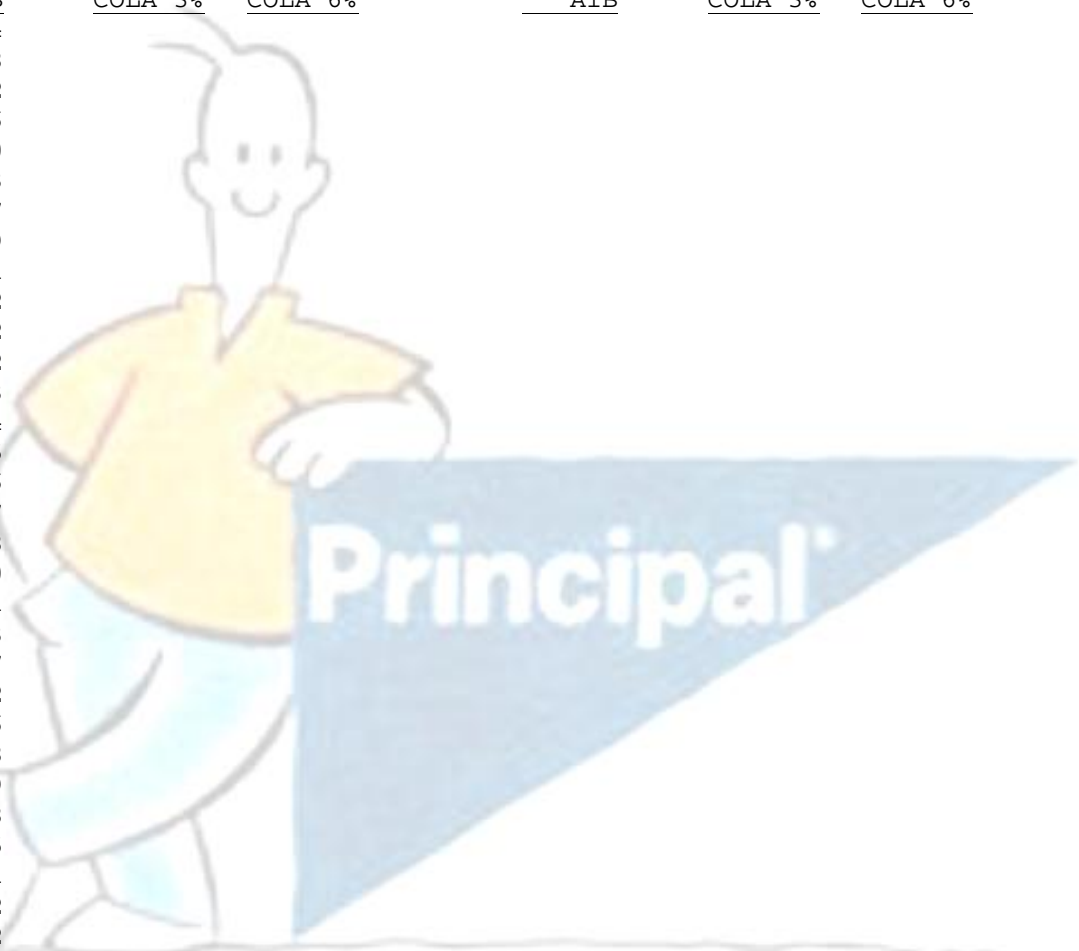
Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	2.14					
26	2.18					
27	2.22					
28	2.26					
29	2.30					
30	2.33					
31	2.37					
32	2.39					
33	2.41					
34	2.42					
35	2.42					
36	2.52					
37	2.63					
38	2.74					
39	2.85					
40	2.96					
41	3.07					
42	3.18					
43	3.30					
44	3.41					
45	3.53					
46	3.57					
47	3.62					
48	3.66					
49	3.68					
50	3.69					
51	3.68					
52	3.65					
53	3.61					
54	3.52					
55	3.42					
56	3.47					
57	3.48					
58	3.42					
59	3.29					
60	2.89					
61	2.56					
62	2.49					
63	2.60					
64	2.80					



Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	168.52	116.02	87.10	77.62	67.98		
26	172.51	121.30	90.56	80.67	70.61		
27	176.97	125.71	93.48	83.22	72.81		
28	181.80	129.27	95.91	85.33	74.59		
29	186.81	131.99	97.82	86.98	75.98		
30	191.92	132.23	98.12	87.21	76.10		
31	197.04	133.31	99.04	87.97	76.67		
32	202.12	133.77	99.57	88.36	76.92		
33	207.02	133.74	99.82	88.53	76.95		
34	211.61	133.45	99.94	88.53	76.82		
35	215.12	132.84	99.81	88.36	76.52		
36	214.53	132.84	100.14	88.55	76.55		
37	213.59	132.63	100.31	88.61	76.44		
38	212.28	132.18	100.32	88.65	76.14		
39	210.73	131.61	100.21	88.69	75.84		
40	204.08	131.91	100.44	88.76	75.55		
41	202.48	132.25	100.66	88.84	75.27		
42	200.61	132.60	100.91	88.95	74.99		
43	199.11	133.00	101.20	89.07	74.72		
44	197.82	133.42	101.49	89.22	74.47		
45	196.14	133.90	101.81	88.71	74.43		
46	194.61	132.76	102.17	88.23	73.51		
47	193.20	131.39	101.29	87.80	72.41		
48	191.88	129.46	100.44	86.66	71.27		
49	190.65	127.62	99.65	85.68	70.00		
50	189.53	125.85	98.72	84.76	68.75		
51	189.13	124.19	97.84	83.88	67.54		
52	188.29	122.68	97.06	83.56	66.63		
53	187.34	122.32	96.88	83.17	65.59		
54	186.26	121.85	96.57	82.63	64.38		
55	185.39	121.53	96.33	82.20	63.13		
56	181.78	119.52	94.80	80.79	60.76		
57	178.24	117.19	92.77	78.81	58.05		
58	170.87	116.46	88.47	75.36	54.65		
59	169.24	117.05	86.78	72.21	51.86		
60	172.71	119.47	88.65	71.44	50.65		
61	175.60	121.54	90.21	72.68	51.55		
62	178.97	123.92	91.92	73.99	52.49		
63	182.11	126.23	93.55	75.31	53.43		
64	185.46	128.58	95.29	76.69	54.41		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	105.56	58.74	48.02	40.23	32.34		
26	106.13	59.39	48.32	40.55	32.61		
27	106.88	60.13	48.66	40.90	32.92		
28	107.81	60.91	49.00	41.24	33.21		
29	108.76	61.67	49.33	41.55	33.48		
30	109.77	62.34	49.62	41.82	33.70		
31	110.74	62.92	49.90	42.04	33.85		
32	111.66	63.41	50.12	42.18	33.86		
33	112.45	63.73	50.26	42.18	33.85		
34	113.05	63.89	50.29	42.18	33.86		
35	113.45	63.90	50.28	42.17	33.85		
36	116.75	66.31	51.90	43.56	34.91		
37	119.97	68.73	53.50	44.94	35.98		
38	123.09	71.13	55.11	46.33	37.05		
39	126.21	73.63	56.76	47.76	38.15		
40	129.38	76.20	58.47	49.24	39.30		
41	132.58	78.87	60.22	50.77	40.49		
42	135.85	81.65	62.02	52.36	41.73		
43	139.18	84.57	63.88	54.00	43.00		
44	142.63	87.56	65.79	55.70	44.32		
45	146.14	90.62	67.72	57.43	45.66		
46	147.55	91.73	68.59	58.23	46.23		
47	148.95	92.80	69.42	58.99	46.77		
48	150.30	93.79	70.18	59.72	47.28		
49	151.66	94.79	70.93	60.45	47.77		
50	152.97	95.79	71.68	61.14	48.23		
51	154.26	96.79	72.42	61.81	48.66		
52	155.59	97.82	73.17	62.47	49.05		
53	156.90	98.85	73.92	63.11	49.41		
54	158.33	100.12	74.90	63.91	49.80		
55	158.06	100.35	76.60	64.78	50.20		
56	160.65	104.00	80.06	68.07	51.66		
57	163.12	107.55	83.41	71.25	52.67		
58	165.54	111.00	85.48	72.76	53.37		
59	167.86	114.36	86.78	72.21	51.86		
60	172.71	119.47	88.65	71.44	50.65		
61	175.60	121.54	90.21	72.68	51.55		
62	178.97	123.92	91.92	73.99	52.49		
63	182.11	126.23	93.55	75.31	53.43		
64	185.46	128.58	95.29	76.69	54.41		

Principal Life Insurance Company
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5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: A Female non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	90.23	46.51	35.32	27.24	20.82		
26	90.54	46.91	35.49	27.45	20.94		
27	90.97	47.37	35.66	27.65	21.04		
28	91.52	47.86	35.83	27.84	21.16		
29	92.16	48.30	36.00	28.02	21.26		
30	92.84	48.70	36.16	28.20	21.29		
31	93.52	49.03	36.28	28.34	21.29		
32	94.22	49.14	36.30	28.46	21.29		
33	94.86	49.15	36.29	28.52	21.29		
34	95.33	49.15	36.30	28.53	21.29		
35	95.64	49.15	36.30	28.53	21.29		
36	98.03	50.70	37.25	29.36	21.84		
37	100.31	52.24	38.20	30.18	22.39		
38	102.50	53.75	39.11	31.01	22.96		
39	104.70	55.31	40.07	31.88	23.55		
40	106.87	56.93	41.04	32.77	24.16		
41	109.07	58.60	42.04	33.71	24.81		
42	111.29	60.35	43.07	34.68	25.49		
43	113.57	62.19	44.15	35.71	26.23		
44	115.90	64.07	45.23	36.76	27.00		
45	118.34	66.01	46.33	37.86	27.80		
46	118.91	66.61	47.10	38.54	28.24		
47	119.53	67.18	47.87	39.22	28.70		
48	120.13	67.74	48.63	39.91	29.20		
49	120.81	68.33	49.40	40.64	29.71		
50	121.50	68.97	50.22	41.40	30.25		
51	122.26	69.69	51.09	42.19	30.84		
52	123.13	70.52	52.04	43.07	31.47		
53	124.12	71.46	53.10	44.01	32.16		
54	125.37	72.72	54.43	45.19	33.02		
55	125.41	73.42	55.41	46.07	33.65		
56	128.17	76.51	57.47	48.30	35.29		
57	131.61	80.28	60.07	51.01	37.28		
58	136.10	85.03	63.46	54.45	39.77		
59	142.18	90.83	67.57	58.56	42.75		
60	153.56	98.10	72.99	63.25	46.18		
61	165.84	105.95	78.82	68.31	49.87		
62	175.39	114.43	85.13	72.51	51.44		
63	178.47	123.58	91.68	73.80	52.36		
64	181.75	126.01	93.38	75.16	53.32		

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	25.56			13.71		
26	25.91			13.80		
27	26.27			13.90		
28	26.62			13.97		
29	26.94			14.05		
30	27.22			14.12		
31	27.47			14.17		
32	27.65			14.19		
33	27.78			14.19		
34	27.84			14.19		
35	27.84			14.19		
36	28.76			14.49		
37	29.68			14.77		
38	30.60			15.07		
39	31.54			15.38		
40	32.55			15.70		
41	33.57			16.03		
42	34.64			16.38		
43	35.75			16.75		
44	36.90			17.14		
45	38.06			17.53		
46	38.59			17.69		
47	39.09			17.84		
48	39.59			17.99		
49	40.04			18.15		
50	40.50			18.33		
51	40.93			18.50		
52	41.31			18.70		
53	41.67			18.92		
54	42.09			19.20		
55	42.54			19.34		
56	45.85			20.01		
57	48.92			20.82		
58	51.81			21.84		
59	54.05			22.98		
60	52.55			24.60		
61	51.50			24.14		
62	53.79			23.60		
63	55.54			22.94		
64	58.93			22.80		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: A Female non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25		4.59	7.75			
26		4.64	7.83			
27		4.69	7.91			
28		4.74	8.00			
29		4.79	8.07			
30		4.85	8.14			
31		4.89	8.22			
32		4.93	8.28			
33		4.96	8.32			
34		4.98	8.35			
35		4.98	8.35			
36		5.16	8.64			
37		5.34	8.94			
38		5.50	9.22			
39		5.67	9.52			
40		5.83	9.82			
41		6.00	10.12			
42		6.17	10.43			
43		6.33	10.75			
44		6.50	11.07			
45		6.67	11.39			
46		6.79	11.65			
47		6.90	11.90			
48		7.00	12.15			
49		7.10	12.40			
50		7.21	12.65			
51		7.31	12.94			
52		7.44	13.22			
53		7.59	13.54			
54		7.77	13.93			
55		7.99	14.42			
56		8.38	15.18			
57		8.87	16.13			
58		9.50	17.33			
59		10.24	18.76			
60		11.23	20.64			
61		10.97	20.24			
62		10.66	19.75			
63		10.31	19.15			
64		10.29	19.15			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: A Female non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	4.18	2.28	1.84	1.53	1.19		
26	4.21	2.31	1.86	1.54	1.21		
27	4.23	2.33	1.87	1.55	1.21		
28	4.27	2.37	1.89	1.56	1.22		
29	4.31	2.40	1.90	1.58	1.23		
30	4.35	2.42	1.91	1.59	1.24		
31	4.39	2.44	1.92	1.59	1.23		
32	4.41	2.46	1.91	1.59	1.23		
33	4.46	2.46	1.93	1.59	1.24		
34	4.48	2.47	1.92	1.60	1.23		
35	4.50	2.48	1.93	1.60	1.24		
36	4.62	2.58	2.00	1.65	1.29		
37	4.75	2.68	2.06	1.70	1.33		
38	4.88	2.77	2.12	1.77	1.37		
39	5.00	2.87	2.19	1.82	1.42		
40	5.13	2.98	2.26	1.87	1.46		
41	5.25	3.08	2.32	1.94	1.51		
42	5.38	3.19	2.40	2.00	1.55		
43	5.52	3.30	2.48	2.07	1.61		
44	5.66	3.42	2.55	2.13	1.66		
45	5.80	3.54	2.62	2.20	1.71		
46	5.85	3.59	2.66	2.23	1.74		
47	5.91	3.62	2.69	2.26	1.76		
48	5.95	3.67	2.72	2.29	1.79		
49	6.01	3.70	2.75	2.32	1.80		
50	6.06	3.74	2.77	2.35	1.82		
51	6.11	3.78	2.80	2.38	1.84		
52	6.15	3.82	2.83	2.40	1.86		
53	6.20	3.86	2.87	2.43	1.87		
54	6.26	3.89	2.90	2.45	1.89		
55	6.23	3.91	2.96	2.49	1.91		
56	5.86	3.74	2.87	2.41	1.81		
57	5.50	3.58	2.75	2.33	1.70		
58	5.10	3.37	2.58	2.16	1.57		
59	4.71	3.17	2.41	2.00	1.44		
60	4.39	3.01	2.22	1.85	1.30		
61	3.97	2.73	2.00	1.66	1.18		
62	3.53	2.44	1.84	1.58	1.10		
63	3.79	2.52	1.98	1.70	1.19		
64	4.07	2.70	2.11	1.82	1.27		

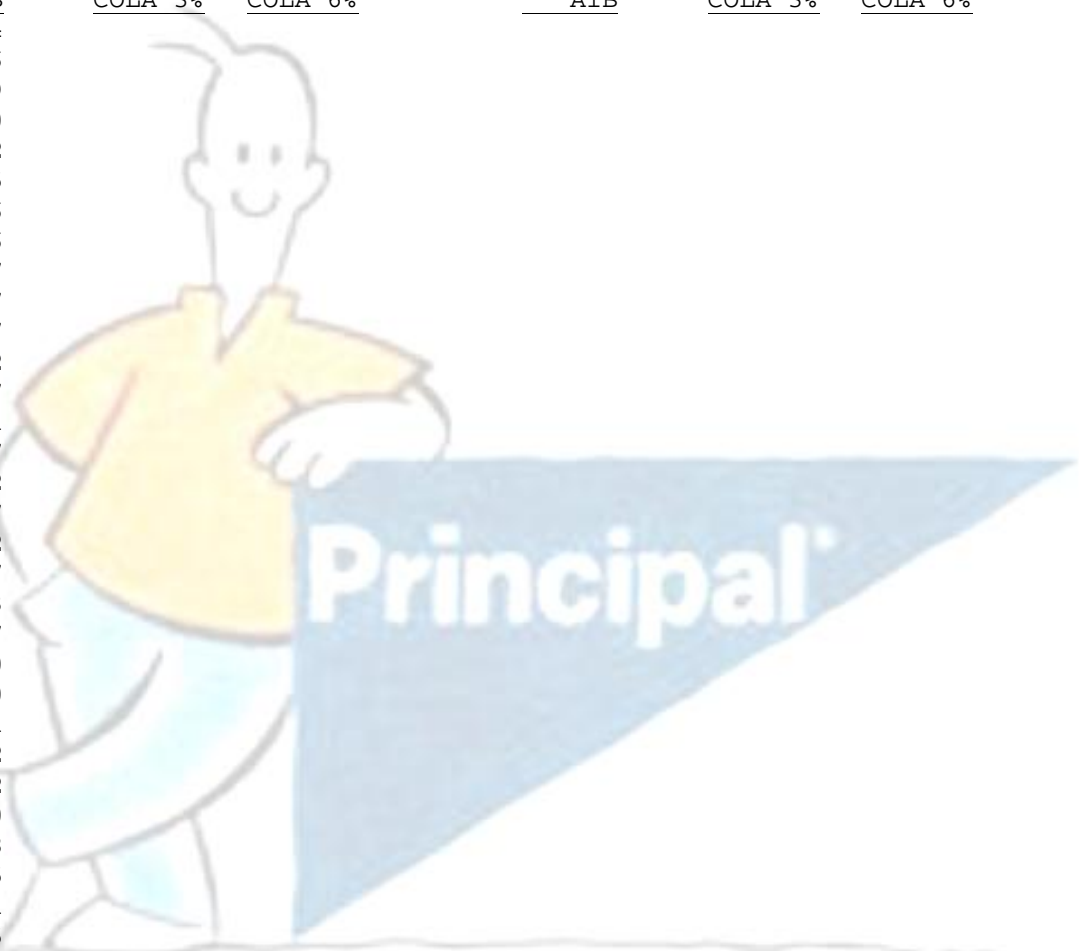
Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: A Female non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.14					
26	1.16					
27	1.19					
28	1.20					
29	1.22					
30	1.25					
31	1.26					
32	1.26					
33	1.27					
34	1.27					
35	1.27					
36	1.32					
37	1.37					
38	1.41					
39	1.47					
40	1.52					
41	1.57					
42	1.62					
43	1.67					
44	1.73					
45	1.77					
46	1.80					
47	1.80					
48	1.81					
49	1.82					
50	1.82					
51	1.80					
52	1.78					
53	1.75					
54	1.71					
55	1.65					
56	1.67					
57	1.66					
58	1.63					
59	1.56					
60	1.37					
61	1.20					
62	1.17					
63	1.21					
64	1.28					



Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70

Occupation Class: A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	6.72	6.52	6.17		
26	7.00	6.79	6.43		
27	7.29	7.07	6.69		
28	7.57	7.34	6.95		
29	7.86	7.62	7.21		
30	8.14	7.89	7.48		
31	8.60	8.34	7.90		
32	9.06	8.78	8.32		
33	9.51	9.23	8.73		
34	9.97	9.67	9.15		
35	10.43	10.12	9.57		
36	10.97	10.63	10.06		
37	11.50	11.16	10.55		
38	12.04	11.67	11.05		
39	12.58	12.20	11.54		
40	13.12	12.71	12.03		
41	13.66	13.23	12.51		
42	14.20	13.74	12.99		
43	14.73	14.26	13.46		
44	15.27	14.77	13.95		
45	15.81	15.29	14.43		
46	16.39	15.84	14.91		
47	16.97	16.38	15.41		
48	17.55	16.93	15.90		
49	18.12	17.47	16.39		
50	18.70	18.02	16.88		
51	19.32	18.58	17.36		
52	19.94	19.15	17.84		
53	20.57	19.72	18.32		
54	21.19	20.28	18.80		
55	21.81	20.85	19.28		
56	22.74	21.68	19.95		
57	23.67	22.50	20.61		
58	24.59	23.32	21.29		
59	25.52	24.15	21.96		
60	26.45	24.98	22.62		
61	25.65	24.18	21.84		
62	24.84	23.37	21.08		
63	24.03	22.57	20.30		
64	24.27	22.80	20.51		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	6.45	6.25	5.91		
26	6.71	6.50	6.15		
27	6.97	6.76	6.39		
28	7.24	7.01	6.63		
29	7.50	7.27	6.87		
30	7.77	7.53	7.11		
31	8.19	7.94	7.50		
32	8.62	8.35	7.89		
33	9.04	8.76	8.27		
34	9.47	9.17	8.66		
35	9.90	9.58	9.05		
36	10.39	10.06	9.50		
37	10.88	10.53	9.94		
38	11.38	11.01	10.39		
39	11.87	11.49	10.84		
40	12.36	11.96	11.29		
41	12.83	12.40	11.70		
42	13.29	12.85	12.10		
43	13.75	13.29	12.50		
44	14.21	13.73	12.91		
45	14.68	14.17	13.32		
46	15.13	14.59	13.69		
47	15.59	15.02	14.07		
48	16.05	15.45	14.44		
49	16.51	15.87	14.82		
50	16.96	16.29	15.19		
51	17.33	16.60	15.42		
52	17.69	16.92	15.65		
53	18.06	17.23	15.88		
54	18.43	17.55	16.11		
55	18.79	17.86	16.34		
56	19.07	18.04	16.39		
57	19.35	18.23	16.45		
58	19.63	18.42	16.50		
59	19.91	18.61	16.55		
60	20.19	18.79	16.60		
61	19.14	17.96	16.09		
62	18.10	17.13	15.58		
63	17.05	16.30	15.06		
64	17.22	16.46	15.22		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65

Occupation Class: A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	6.24	6.04	5.70		
26	6.49	6.28	5.93		
27	6.74	6.52	6.16		
28	6.98	6.76	6.38		
29	7.23	7.00	6.61		
30	7.48	7.24	6.84		
31	7.88	7.63	7.20		
32	8.28	8.02	7.57		
33	8.68	8.40	7.93		
34	9.08	8.79	8.30		
35	9.48	9.18	8.66		
36	9.94	9.62	9.08		
37	10.40	10.07	9.49		
38	10.86	10.51	9.91		
39	11.32	10.96	10.32		
40	11.78	11.40	10.74		
41	12.20	11.80	11.11		
42	12.61	12.19	11.48		
43	13.03	12.59	11.84		
44	13.44	12.98	12.21		
45	13.86	13.38	12.58		
46	14.23	13.71	12.86		
47	14.60	14.04	13.14		
48	14.96	14.38	13.42		
49	15.33	14.71	13.70		
50	15.70	15.04	13.98		
51	15.86	15.14	14.02		
52	16.01	15.25	14.05		
53	16.17	15.35	14.09		
54	16.32	15.46	14.12		
55	16.48	15.56	14.16		
56	16.33	15.34	13.89		
57	16.18	15.12	13.62		
58	16.04	14.90	13.36		
59	15.89	14.68	13.09		
60	15.74	14.46	12.82		
61	15.35	14.36	13.07		
62	14.97	14.26	13.33		
63	14.58	14.16	13.58		
64	14.73	14.30	13.72		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.90	3.74	3.48		
26	4.04	3.88	3.62		
27	4.19	4.01	3.76		
28	4.33	4.15	3.90		
29	4.48	4.28	4.04		
30	4.62	4.42	4.18		
31	4.86	4.66	4.40		
32	5.10	4.89	4.63		
33	5.34	5.13	4.85		
34	5.58	5.36	5.08		
35	5.82	5.60	5.30		
36	6.11	5.88	5.56		
37	6.40	6.15	5.83		
38	6.68	6.43	6.09		
39	6.97	6.70	6.36		
40	7.26	6.98	6.62		
41	7.58	7.30	6.92		
42	7.91	7.62	7.23		
43	8.23	7.94	7.53		
44	8.56	8.26	7.84		
45	8.88	8.58	8.14		
46	9.30	8.98	8.52		
47	9.71	9.38	8.90		
48	10.13	9.78	9.28		
49	10.54	10.18	9.66		
50	10.96	10.58	10.04		
51	11.43	11.02	10.43		
52	11.90	11.47	10.82		
53	12.36	11.91	11.22		
54	12.83	12.36	11.61		
55	13.30	12.80	12.00		
56	13.79	13.13	12.16		
57	14.28	13.46	12.33		
58	14.76	13.80	12.49		
59	15.25	14.13	12.66		
60	15.74	14.46	12.82		
61	15.35	14.36	13.07		
62	14.97	14.26	13.33		
63	14.58	14.16	13.58		
64	14.73	14.30	13.72		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year

Occupation Class: A Female non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.28	3.10			
26	3.37	3.18			
27	3.46	3.27			
28	3.54	3.35			
29	3.63	3.44			
30	3.72	3.52			
31	3.87	3.68			
32	4.02	3.83			
33	4.16	3.99			
34	4.31	4.14			
35	4.46	4.30			
36	4.64	4.46			
37	4.81	4.61			
38	4.99	4.77			
39	5.16	4.92			
40	5.34	5.08			
41	5.52	5.26			
42	5.69	5.44			
43	5.87	5.62			
44	6.04	5.80			
45	6.22	5.98			
46	6.44	6.20			
47	6.67	6.42			
48	6.89	6.64			
49	7.12	6.86			
50	7.34	7.08			
51	7.69	7.42			
52	8.04	7.76			
53	8.38	8.10			
54	8.73	8.44			
55	9.08	8.78			
56	9.79	9.47			
57	10.50	10.16			
58	11.22	10.86			
59	11.93	11.55			
60	12.64	12.24			
61	13.29	12.88			
62	13.93	13.52			
63	14.58	14.16			
64	14.73	14.30			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	195.50	145.23	117.09	106.57	96.47		
26	197.02	146.86	121.25	110.43	98.37		
27	199.03	148.81	124.87	113.82	99.76		
28	201.57	151.19	128.12	115.67	101.41		
29	204.68	153.94	131.03	117.55	103.24		
30	208.34	157.01	133.93	119.60	105.25		
31	212.61	160.52	136.91	121.97	107.51		
32	217.45	164.33	140.06	124.45	109.88		
33	223.01	168.58	143.57	127.24	112.52		
34	229.36	173.48	146.98	130.51	115.60		
35	236.48	179.00	150.41	134.26	119.11		
36	243.72	184.44	154.34	137.95	122.69		
37	251.60	190.38	158.55	142.09	126.60		
38	260.11	196.81	163.47	146.56	130.89		
39	268.95	203.33	168.53	151.06	135.20		
40	278.12	209.86	173.38	155.55	139.52		
41	287.44	216.39	178.82	159.99	143.76		
42	296.88	222.78	183.58	164.35	147.92		
43	306.25	228.94	187.73	168.46	151.86		
44	315.55	235.26	192.01	172.65	155.84		
45	324.77	241.59	196.35	176.87	159.86		
46	330.97	246.98	200.23	181.10	163.88		
47	336.96	252.44	204.26	185.40	167.93		
48	342.69	258.08	208.46	189.85	172.10		
49	349.21	264.45	213.33	194.81	176.75		
50	353.89	271.60	218.84	200.36	181.93		
51	360.76	279.21	224.80	206.26	187.41		
52	367.58	287.34	231.21	212.47	193.20		
53	374.68	296.15	238.24	219.18	199.43		
54	382.53	304.89	245.34	225.76	205.58		
55	391.42	313.56	252.70	232.31	211.70		
56	394.12	323.03	260.92	237.26	216.60		
57	397.63	329.69	271.10	244.17	223.45		
58	402.00	336.01	284.06	253.66	232.89		
59	394.35	328.44	297.37	265.88	234.59		
60	386.79	315.60	286.88	256.28	224.09		
61	379.25	308.76	281.88	250.16	215.76		
62	371.82	296.30	271.31	238.85	202.14		
63	362.39	288.03	253.55	220.54	192.93		
64	350.76	278.01	233.66	202.22	185.51		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	190.51	140.24	112.49	102.05	92.07		
26	191.77	141.61	116.36	105.64	93.12		
27	193.58	143.37	119.67	108.56	94.31		
28	195.87	145.50	122.58	109.98	95.72		
29	198.71	147.98	125.14	111.58	97.28		
30	202.08	150.75	127.29	113.34	98.99		
31	206.00	153.91	129.82	115.36	100.90		
32	210.53	157.41	132.49	117.53	102.96		
33	215.71	161.28	135.46	119.93	105.21		
34	221.62	165.75	138.28	122.78	107.87		
35	228.23	170.75	141.07	126.01	110.85		
36	234.93	175.65	144.42	129.16	113.90		
37	242.25	181.04	147.98	132.75	117.25		
38	250.11	186.81	152.17	136.56	120.89		
39	258.25	192.62	156.42	140.36	124.49		
40	266.68	198.42	159.62	144.11	128.08		
41	275.16	204.11	164.01	147.72	131.49		
42	283.71	208.54	168.54	151.17	134.74		
43	292.16	213.04	173.32	154.36	137.77		
44	295.93	217.37	176.86	157.50	140.69		
45	299.40	221.87	180.06	160.57	143.57		
46	303.52	226.79	182.73	163.62	146.38		
47	307.47	231.79	185.39	166.54	149.06		
48	311.17	236.59	188.10	169.49	151.74		
49	311.68	239.21	191.26	172.75	154.69		
50	312.17	241.87	194.85	176.36	157.94		
51	312.64	244.46	198.59	180.05	161.21		
52	314.97	248.36	202.61	183.87	164.60		
53	317.04	252.12	206.93	187.88	168.12		
54	319.08	255.94	211.11	191.53	171.35		
55	321.12	259.59	215.15	194.77	174.15		
56	316.61	258.19	219.57	195.90	175.25		
57	311.70	256.23	224.72	197.79	177.06		
58	310.61	249.45	221.84	196.09	167.94		
59	309.49	242.64	209.75	184.47	156.50		
60	308.44	235.88	195.77	171.33	144.02		
61	300.56	229.82	179.93	154.07	138.33		
62	299.34	228.56	178.82	153.20	137.54		
63	300.24	228.90	180.15	154.44	138.61		
64	301.08	229.20	196.31	169.36	143.07		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	186.40	136.14	108.96	98.68	88.16		
26	187.54	137.38	112.60	102.06	88.89		
27	189.12	138.90	115.67	104.10	89.85		
28	191.18	140.81	118.33	105.29	91.03		
29	193.80	143.06	120.61	106.67	92.37		
30	196.95	145.63	122.21	108.21	93.87		
31	200.61	148.52	124.40	109.97	95.51		
32	204.88	151.76	126.69	111.88	97.31		
33	209.76	155.33	129.25	113.98	99.26		
34	215.30	159.42	131.62	116.45	101.54		
35	221.50	164.02	133.92	119.27	104.12		
36	227.79	168.51	136.80	122.02	106.76		
37	234.61	173.39	139.87	125.10	109.60		
38	241.94	178.63	143.49	128.38	112.71		
39	249.52	183.89	147.12	131.63	115.76		
40	257.29	187.83	149.17	134.73	118.69		
41	265.12	191.23	152.78	137.68	121.44		
42	270.96	194.62	156.43	140.42	123.98		
43	273.47	198.02	160.24	142.83	126.23		
44	275.59	201.17	163.85	145.14	128.33		
45	277.48	204.34	166.78	147.30	130.29		
46	279.89	207.83	168.50	149.38	132.15		
47	282.00	211.27	170.15	151.30	133.83		
48	283.71	214.39	171.73	153.12	135.36		
49	281.88	215.03	173.68	155.17	137.10		
50	280.02	215.72	175.85	157.37	138.95		
51	278.15	216.33	178.11	159.57	140.73		
52	277.43	217.79	180.40	161.66	142.39		
53	275.96	218.66	182.70	163.64	143.89		
54	274.05	219.12	184.49	164.91	144.73		
55	271.86	219.09	185.63	165.25	144.63		
56	264.02	214.74	186.70	163.04	142.39		
57	256.27	210.30	187.24	160.86	140.13		
58	254.60	201.17	182.25	158.70	137.93		
59	252.89	195.98	177.25	152.82	134.56		
60	260.77	190.84	172.29	148.34	129.00		
61	267.87	196.21	167.32	143.87	123.46		
62	275.82	201.86	162.13	139.42	117.97		
63	283.93	207.57	178.35	152.90	130.03		
64	292.43	213.61	194.35	167.67	141.64		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	92.60	63.37	48.87	42.56	36.15		
26	95.32	65.27	50.25	43.85	37.39		
27	97.84	66.92	51.46	45.00	38.54		
28	99.99	68.37	52.57	46.08	39.62		
29	101.87	69.69	53.62	47.10	40.66		
30	103.37	71.10	54.96	48.43	42.04		
31	105.23	72.52	56.17	49.61	43.20		
32	107.19	74.07	57.51	50.87	44.45		
33	109.38	75.83	59.05	52.33	45.86		
34	111.46	77.57	60.62	53.81	47.28		
35	113.50	79.35	62.28	55.37	48.78		
36	115.93	81.37	64.09	57.04	50.36		
37	118.60	83.58	66.08	58.87	52.09		
38	121.64	86.14	68.40	61.00	54.08		
39	124.80	88.85	70.87	63.27	56.19		
40	127.57	91.83	73.96	66.12	58.84		
41	130.95	94.86	76.82	68.74	61.26		
42	135.68	98.12	79.91	71.57	63.87		
43	141.64	101.65	83.29	74.64	66.70		
44	147.87	105.37	86.85	77.88	69.67		
45	154.29	109.40	90.76	81.45	72.94		
46	159.09	113.91	95.10	85.39	76.54		
47	163.97	118.79	99.81	89.68	80.44		
48	168.95	123.98	104.83	94.24	84.59		
49	174.42	129.52	110.20	99.12	89.00		
50	180.41	133.85	114.81	103.31	92.72		
51	186.89	140.10	120.87	108.84	97.71		
52	193.94	146.80	127.40	114.79	103.05		
53	201.63	154.12	134.54	121.31	108.89		
54	209.69	162.30	142.52	128.56	115.33		
55	215.41	171.40	149.12	135.55	121.45		
56	223.34	178.75	157.50	139.28	123.85		
57	231.05	186.01	165.89	143.04	126.24		
58	238.59	188.69	169.28	146.82	128.64		
59	248.29	191.84	173.20	152.34	133.60		
60	258.06	190.84	172.29	148.34	129.00		
61	267.87	196.21	167.32	143.87	123.46		
62	275.82	201.86	162.13	139.42	117.97		
63	283.93	207.57	178.35	152.90	130.03		
64	292.43	213.61	194.35	167.67	141.64		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: A Male non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	72.84	39.96	31.55	25.86			
26	72.84	39.96	31.55	25.86			
27	72.84	39.96	31.55	25.86			
28	72.84	39.96	31.55	25.89			
29	72.96	40.04	31.58	25.98			
30	73.30	40.25	31.67	26.12			
31	73.82	40.58	31.85	26.33			
32	74.58	41.02	32.10	26.77			
33	75.60	41.58	32.44	27.35			
34	76.82	42.26	32.86	27.95			
35	78.23	43.04	33.43	28.60			
36	80.51	44.59	34.36	29.29			
37	83.02	46.27	35.46	30.06			
38	85.74	48.11	36.68	31.18			
39	88.68	50.03	37.95	32.46			
40	91.87	52.07	39.29	33.82			
41	95.27	54.20	40.68	35.26			
42	98.89	56.46	42.15	36.76			
43	102.74	58.82	43.68	38.35			
44	106.77	61.40	45.36	40.07			
45	110.99	64.19	47.19	41.96			
46	113.77	66.22	48.82	43.55			
47	116.66	68.43	50.64	45.29			
48	119.67	70.86	52.79	47.21			
49	123.04	73.59	55.37	49.38			
50	126.83	76.65	57.91	51.79			
51	131.03	80.05	60.91	54.45			
52	135.76	83.85	64.22	57.42			
53	141.12	88.07	67.91	60.72			
54	147.03	92.71	72.07	64.34			
55	151.86	96.68	76.75	67.54			
56	158.51	102.75	81.02	72.22			
57	166.16	109.61	85.99	77.49			
58	175.30	117.63	89.56	83.62			
59	186.67	127.30	95.80	90.98			
60	205.34	140.02	105.38	100.07			
61	225.88	154.03	115.91	110.08			
62	248.46	169.43	127.50	121.08			
63	273.31	186.38	140.26	133.19			
64	286.58	205.01	154.28	146.51			

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: A Male non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	53.48	23.99	17.43	12.00	8.74
26	53.48	23.99	17.43	12.00	8.74
27	53.48	23.99	17.43	12.00	8.74
28	53.48	23.99	17.43	12.00	8.74
29	53.48	23.98	17.43	12.00	8.74
30	53.54	24.02	17.43	12.01	8.74
31	53.73	24.11	17.47	12.03	8.74
32	54.06	24.26	17.54	12.17	8.80
33	54.54	24.48	17.65	12.34	8.90
34	55.15	24.76	17.80	12.51	9.00
35	55.89	25.09	18.01	12.70	9.10
36	57.23	25.81	18.37	12.82	9.11
37	58.72	26.58	18.80	12.96	9.14
38	60.34	27.41	19.28	13.24	9.27
39	62.09	28.29	19.77	13.57	9.44
40	63.99	29.21	20.29	13.93	9.62
41	66.00	30.16	20.82	14.31	9.80
42	68.14	31.17	21.39	14.70	10.00
43	70.40	32.21	21.96	15.10	10.21
44	72.74	33.36	22.61	15.56	10.44
45	75.20	34.63	23.33	16.08	10.69
46	76.67	35.48	23.93	16.45	10.87
47	78.19	36.43	24.61	16.87	11.06
48	79.78	37.50	25.44	17.37	11.29
49	81.55	38.70	26.48	17.92	11.54
50	83.56	40.07	27.47	18.56	11.85
51	85.78	41.58	28.69	19.27	12.20
52	88.26	43.27	30.02	20.07	12.60
53	91.12	45.15	31.51	20.97	13.05
54	94.26	47.23	33.19	21.97	13.56
55	96.66	48.97	35.13	22.82	13.98
56	100.19	51.72	36.86	24.13	14.65
57	104.27	54.87	38.90	25.63	15.44
58	109.24	58.57	40.29	27.39	16.38
59	115.58	63.11	42.91	29.55	17.57
60	126.15	70.07	47.40	32.86	19.42
61	123.81	70.72	47.55	33.10	19.34
62	122.03	71.53	47.77	33.38	19.30
63	120.62	72.42	48.03	33.69	19.29
64	123.90	75.32	49.68	34.75	19.74

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	31.60			14.78		
26	32.67			14.78		
27	33.65			14.78		
28	34.57			14.79		
29	35.45			14.82		
30	36.62			14.87		
31	37.61			14.96		
32	38.66			15.16		
33	39.85			15.44		
34	41.05			15.72		
35	42.32			16.02		
36	43.63			16.28		
37	45.07			16.58		
38	46.72			17.06		
39	48.47			17.64		
40	50.71			18.22		
41	52.72			18.85		
42	54.90			19.51		
43	57.29			20.19		
44	59.78			20.94		
45	62.54			21.75		
46	65.60			22.43		
47	68.89			23.18		
48	72.40			24.00		
49	76.13			24.92		
50	79.29			25.94		
51	83.53			27.06		
52	88.05			28.31		
53	93.04			29.67		
54	98.50			31.16		
55	103.78			32.38		
56	112.05			34.21		
57	120.22			36.21		
58	127.92			38.42		
59	133.59			40.91		
60	132.23			44.21		
61	135.08			44.98		
62	137.08			45.80		
63	138.84			46.59		
64	144.63			48.31		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: A Male non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25		2.80	5.13			
26		2.80	5.13			
27		2.80	5.13			
28		2.80	5.13			
29		2.80	5.13			
30		2.81	5.14			
31		2.82	5.18			
32		2.84	5.22			
33		2.87	5.29			
34		2.91	5.37			
35		2.96	5.46			
36		3.06	5.66			
37		3.17	5.87			
38		3.29	6.08			
39		3.40	6.32			
40		3.53	6.56			
41		3.65	6.81			
42		3.78	7.07			
43		3.91	7.34			
44		4.06	7.64			
45		4.22	7.98			
46		4.38	8.28			
47		4.56	8.62			
48		4.74	9.00			
49		4.96	9.43			
50		5.21	9.90			
51		5.47	10.42			
52		5.78	11.01			
53		6.11	11.65			
54		6.46	12.35			
55		6.86	13.13			
56		7.35	14.09			
57		7.92	15.19			
58		8.58	16.45			
59		9.36	17.97			
60		10.38	19.94			
61		10.53	20.23			
62		10.69	20.54			
63		10.84	20.82			
64		11.30	21.69			

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.70	2.54	1.96	1.70	1.45		
26	3.81	2.61	2.01	1.75	1.50		
27	3.91	2.68	2.06	1.80	1.54		
28	4.00	2.74	2.10	1.84	1.59		
29	4.07	2.79	2.14	1.88	1.63		
30	4.13	2.84	2.20	1.94	1.68		
31	4.21	2.90	2.25	1.98	1.73		
32	4.29	2.96	2.30	2.04	1.78		
33	4.38	3.03	2.36	2.09	1.83		
34	4.46	3.10	2.43	2.15	1.89		
35	4.54	3.17	2.49	2.21	1.95		
36	4.64	3.25	2.56	2.28	2.01		
37	4.74	3.34	2.64	2.35	2.08		
38	4.87	3.45	2.74	2.44	2.16		
39	4.99	3.55	2.84	2.53	2.25		
40	5.10	3.67	2.96	2.65	2.35		
41	5.24	3.79	3.07	2.75	2.45		
42	5.43	3.93	3.20	2.86	2.55		
43	5.67	4.07	3.33	2.99	2.67		
44	5.91	4.21	3.47	3.12	2.79		
45	6.17	4.38	3.63	3.26	2.92		
46	6.36	4.56	3.80	3.42	3.06		
47	6.56	4.75	3.99	3.59	3.22		
48	6.76	4.96	4.19	3.77	3.38		
49	6.98	5.18	4.41	3.97	3.56		
50	7.22	5.35	4.59	4.13	3.71		
51	7.48	5.60	4.84	4.35	3.91		
52	7.76	5.87	5.10	4.59	4.12		
53	8.07	6.16	5.38	4.85	4.36		
54	8.39	6.49	5.70	5.14	4.61		
55	8.62	6.86	5.97	5.42	4.86		
56	8.29	6.63	5.84	5.17	4.59		
57	7.92	6.38	5.69	4.91	4.33		
58	7.49	5.92	5.32	4.61	4.04		
59	7.10	5.49	4.95	4.36	3.82		
60	6.63	5.01	4.55	4.06	3.56		
61	6.13	4.54	4.15	3.74	3.29		
62	5.52	4.33	3.98	3.41	2.96		
63	5.68	4.73	4.27	3.51	3.05		
64	5.90	5.17	4.40	3.62	3.14		

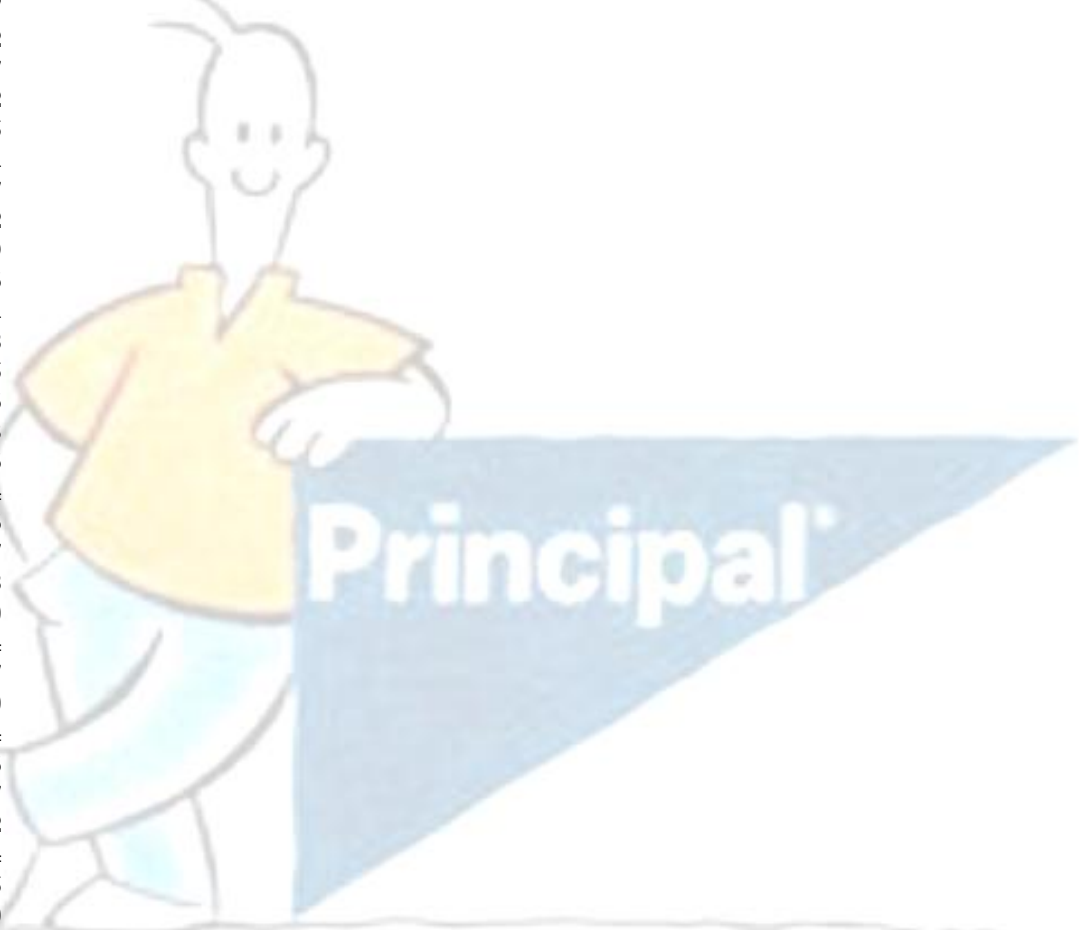
Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	1.57					
26	1.62					
27	1.67					
28	1.72					
29	1.76					
30	1.81					
31	1.87					
32	1.92					
33	1.99					
34	2.05					
35	2.11					
36	2.18					
37	2.26					
38	2.35					
39	2.43					
40	2.55					
41	2.64					
42	2.75					
43	2.87					
44	2.98					
45	3.10					
46	3.24					
47	3.37					
48	3.50					
49	3.64					
50	3.75					
51	3.87					
52	4.02					
53	4.14					
54	4.26					
55	4.30					
56	4.37					
57	4.39					
58	4.33					
59	4.25					
60	3.77					
61	3.44					
62	3.22					
63	3.27					
64	3.42					



Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	138.25	94.29	74.12	66.38	57.65		
26	138.30	94.49	76.18	68.14	57.64		
27	138.62	94.87	77.70	68.98	57.75		
28	139.25	95.49	78.93	69.23	57.99		
29	140.27	96.33	79.87	69.61	58.33		
30	141.63	97.37	80.37	70.08	58.75		
31	143.34	98.62	81.24	70.69	59.26		
32	145.47	100.08	82.17	71.38	59.83		
33	148.01	101.78	83.29	72.20	60.48		
34	150.97	103.79	84.27	73.23	61.32		
35	154.37	106.11	85.19	74.46	62.33		
36	157.82	108.35	86.49	75.68	63.36		
37	161.60	110.83	87.90	77.05	64.50		
38	165.71	113.52	89.67	78.56	65.78		
39	170.02	116.22	91.42	80.08	67.02		
40	174.44	118.08	92.21	81.45	68.16		
41	178.94	119.61	93.96	82.77	69.21		
42	182.14	121.15	95.76	83.96	70.11		
43	183.13	122.76	97.64	84.95	70.86		
44	183.97	124.24	99.44	85.94	71.51		
45	184.71	125.77	100.87	86.84	72.08		
46	185.88	127.56	101.60	87.70	72.55		
47	186.93	129.39	102.33	88.49	72.93		
48	187.82	131.08	103.08	89.28	73.23		
49	186.40	131.33	104.10	90.25	73.64		
50	185.04	131.67	105.31	91.34	74.12		
51	183.76	132.03	106.62	92.47	74.56		
52	183.34	133.00	108.04	93.60	74.94		
53	182.56	133.70	109.55	94.74	75.25		
54	181.67	134.33	110.87	95.57	75.22		
55	180.88	134.84	111.96	96.03	74.72		
56	177.80	133.84	113.95	95.95	73.27		
57	174.62	132.68	115.59	95.87	71.82		
58	175.46	128.45	113.79	95.83	70.40		
59	176.20	126.60	111.89	93.51	68.39		
60	181.69	123.28	108.76	90.77	65.57		
61	186.64	126.75	105.61	88.03	62.76		
62	192.18	130.40	102.34	85.31	59.96		
63	197.83	134.08	112.70	94.17	66.09		
64	203.75	137.98	123.92	103.63	72.72		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	73.65	47.07	35.58	30.20	24.26		
26	75.82	48.49	36.58	31.10	25.05		
27	77.82	49.61	37.38	31.82	25.71		
28	79.33	50.44	38.01	32.40	26.23		
29	80.41	51.08	38.53	32.87	26.69		
30	81.15	51.79	39.23	33.56	27.34		
31	82.14	52.49	39.84	34.13	27.84		
32	83.19	53.28	40.52	34.73	28.38		
33	84.40	54.20	41.35	35.47	29.01		
34	85.49	55.10	42.17	36.22	29.62		
35	86.55	56.01	43.04	36.99	30.27		
36	87.84	57.02	43.98	37.78	30.91		
37	89.33	58.16	45.02	38.67	31.63		
38	91.05	59.51	46.26	39.73	32.50		
39	92.88	60.94	47.61	40.89	33.41		
40	94.37	62.57	49.33	42.40	34.64		
41	96.31	64.18	50.89	43.74	35.69		
42	99.23	65.96	52.59	45.19	36.86		
43	103.03	67.91	54.47	46.79	38.12		
44	106.99	69.96	56.44	48.48	39.44		
45	111.05	72.23	58.64	50.36	40.91		
46	113.94	74.83	61.12	52.47	42.57		
47	116.87	77.66	63.83	54.79	44.34		
48	119.88	80.69	66.73	57.24	46.25		
49	123.18	83.94	69.84	59.90	48.26		
50	126.85	86.40	72.48	62.11	49.89		
51	130.82	90.10	76.00	65.12	52.15		
52	135.18	94.08	79.84	68.37	54.60		
53	139.96	98.47	84.06	71.95	57.27		
54	145.04	103.42	88.83	75.99	60.20		
55	148.57	109.02	92.77	79.87	62.96		
56	154.79	114.45	98.59	83.02	63.88		
57	160.87	119.80	104.44	86.19	64.77		
58	166.79	122.16	107.09	89.38	65.69		
59	174.23	124.78	110.08	93.51	67.90		
60	179.80	123.28	108.76	90.77	65.57		
61	186.64	126.75	105.61	88.03	62.76		
62	192.18	130.40	102.34	85.31	59.96		
63	197.83	134.08	112.70	94.17	66.09		
64	203.75	137.98	123.92	103.63	72.72		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: A Male non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	63.14	32.71	25.23	19.91	15.45		
26	63.14	32.71	25.23	19.91	15.45		
27	63.14	32.71	25.23	19.91	15.45		
28	63.14	32.71	25.23	19.91	15.45		
29	63.14	32.71	25.24	19.91	15.46		
30	63.25	32.74	25.24	19.91	15.45		
31	63.51	32.88	25.27	19.96	15.48		
32	63.96	33.10	25.37	20.18	15.62		
33	64.62	33.41	25.52	20.49	15.84		
34	65.44	33.83	25.73	20.82	16.07		
35	66.42	34.29	26.08	21.19	16.31		
36	68.12	35.36	26.66	21.53	16.53		
37	69.99	36.51	27.37	21.94	16.80		
38	72.02	37.77	28.15	22.59	17.25		
39	74.23	39.09	28.97	23.34	17.78		
40	76.62	40.48	29.82	24.13	18.35		
41	79.17	41.92	30.71	24.97	18.95		
42	81.89	43.45	31.64	25.86	19.57		
43	84.75	45.04	32.62	26.77	20.23		
44	87.76	46.78	33.69	27.78	20.94		
45	90.89	48.67	34.87	28.89	21.72		
46	92.83	49.98	35.88	29.79	22.37		
47	94.84	51.43	37.04	30.77	23.11		
48	96.93	53.03	38.43	31.88	23.91		
49	99.28	54.86	40.11	33.13	24.81		
50	101.94	56.91	41.74	34.52	25.83		
51	104.88	59.17	43.71	36.08	26.97		
52	108.19	61.71	45.87	37.82	28.24		
53	111.97	64.53	48.29	39.76	29.66		
54	116.10	67.63	51.00	41.88	31.23		
55	119.34	70.22	54.07	43.70	32.56		
56	123.96	74.29	56.81	46.45	34.60		
57	129.28	78.88	60.02	49.54	36.88		
58	135.64	84.23	62.20	53.12	39.54		
59	143.58	90.67	66.17	57.42	42.73		
60	157.94	99.73	72.79	63.15	47.00		
61	173.74	109.71	80.06	69.47	51.70		
62	188.34	120.68	88.07	76.42	56.86		
63	193.87	131.40	96.88	84.05	62.55		
64	199.68	135.22	106.57	92.46	68.81		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	18.45			9.99		
26	19.05			9.99		
27	19.56			9.99		
28	20.01			9.99		
29	20.44			9.99		
30	21.03			9.99		
31	21.52			10.00		
32	22.03			10.10		
33	22.62			10.24		
34	23.19			10.38		
35	23.81			10.52		
36	24.40			10.61		
37	25.03			10.71		
38	25.80			10.92		
39	26.61			11.19		
40	27.67			11.47		
41	28.60			11.76		
42	29.60			12.07		
43	30.71			12.38		
44	31.87			12.72		
45	33.15			13.10		
46	34.59			13.39		
47	36.14			13.70		
48	37.80			14.07		
49	39.56			14.47		
50	41.00			14.93		
51	43.01			15.44		
52	45.16			16.00		
53	47.51			16.64		
54	50.10			17.31		
55	52.59			17.85		
56	56.49			18.69		
57	60.33			19.61		
58	63.98			20.65		
59	67.89			21.83		
60	66.89			23.45		
61	67.57			23.54		
62	67.80			23.64		
63	67.92			23.73		
64	69.90			24.30		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: A Male non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25		2.80	5.13			
26		2.80	5.13			
27		2.80	5.13			
28		2.80	5.13			
29		2.80	5.13			
30		2.81	5.14			
31		2.82	5.18			
32		2.84	5.22			
33		2.87	5.29			
34		2.91	5.37			
35		2.96	5.46			
36		3.06	5.66			
37		3.17	5.87			
38		3.29	6.08			
39		3.40	6.32			
40		3.53	6.56			
41		3.65	6.81			
42		3.78	7.07			
43		3.91	7.34			
44		4.06	7.64			
45		4.22	7.98			
46		4.38	8.28			
47		4.56	8.62			
48		4.74	9.00			
49		4.96	9.43			
50		5.21	9.90			
51		5.47	10.42			
52		5.78	11.01			
53		6.11	11.65			
54		6.46	12.35			
55		6.86	13.13			
56		7.35	14.09			
57		7.92	15.19			
58		8.58	16.45			
59		9.36	17.97			
60		10.38	19.94			
61		10.53	20.23			
62		10.69	20.54			
63		10.84	20.82			
64		11.30	21.69			

Principal Life Insurance Company
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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: A Male non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	2.88	1.81	1.36	1.13	0.88		
26	2.97	1.86	1.39	1.16	0.92		
27	3.05	1.91	1.43	1.19	0.94		
28	3.12	1.95	1.45	1.21	0.96		
29	3.15	1.97	1.47	1.23	0.98		
30	3.19	1.99	1.49	1.26	0.99		
31	3.24	2.03	1.52	1.27	1.01		
32	3.28	2.05	1.54	1.31	1.04		
33	3.33	2.08	1.57	1.33	1.05		
34	3.37	2.12	1.61	1.36	1.07		
35	3.40	2.15	1.64	1.38	1.10		
36	3.46	2.20	1.67	1.42	1.12		
37	3.51	2.24	1.72	1.45	1.16		
38	3.59	2.31	1.77	1.49	1.19		
39	3.66	2.35	1.82	1.54	1.23		
40	3.71	2.42	1.89	1.61	1.28		
41	3.80	2.48	1.95	1.65	1.33		
42	3.92	2.56	2.01	1.71	1.36		
43	4.07	2.64	2.09	1.78	1.42		
44	4.21	2.71	2.16	1.85	1.47		
45	4.37	2.80	2.25	1.91	1.53		
46	4.49	2.91	2.35	1.99	1.60		
47	4.62	3.02	2.46	2.09	1.67		
48	4.73	3.13	2.56	2.19	1.74		
49	4.87	3.26	2.68	2.29	1.83		
50	5.00	3.36	2.79	2.37	1.89		
51	5.15	3.50	2.92	2.48	1.98		
52	5.32	3.66	3.07	2.62	2.07		
53	5.50	3.82	3.24	2.76	2.17		
54	5.69	4.02	3.42	2.90	2.29		
55	5.83	4.23	3.57	3.05	2.40		
56	5.62	4.11	3.51	2.94	2.24		
57	5.38	3.98	3.43	2.81	2.10		
58	5.11	3.71	3.23	2.67	1.94		
59	4.85	3.46	3.02	2.54	1.82		
60	4.55	3.17	2.79	2.39	1.69		
61	4.23	2.88	2.55	2.22	1.53		
62	3.81	2.76	2.45	2.02	1.37		
63	3.91	3.01	2.63	2.07	1.41		
64	4.04	3.29	2.69	2.12	1.43		

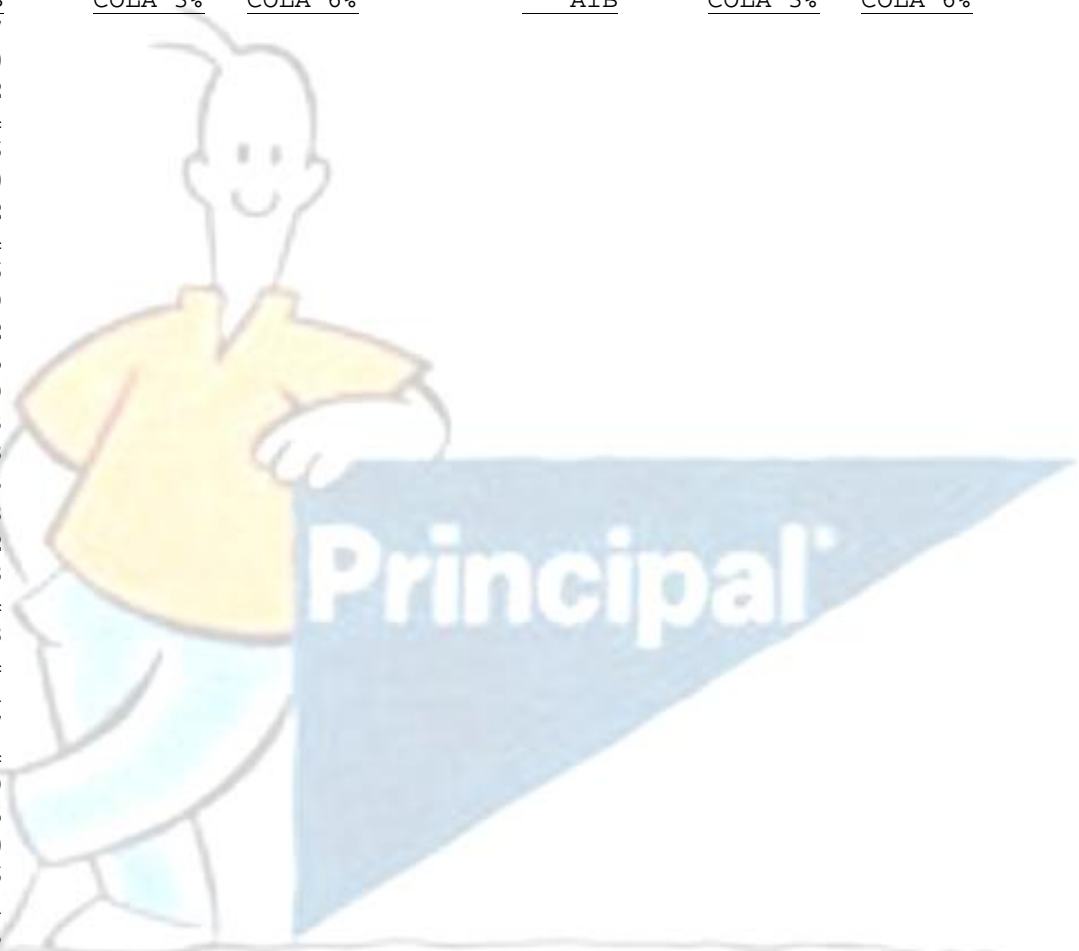
Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: A Male non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.77					
26	0.80					
27	0.82					
28	0.84					
29	0.86					
30	0.90					
31	0.92					
32	0.94					
33	0.96					
34	0.99					
35	1.02					
36	1.05					
37	1.09					
38	1.13					
39	1.18					
40	1.23					
41	1.28					
42	1.32					
43	1.38					
44	1.44					
45	1.48					
46	1.54					
47	1.61					
48	1.67					
49	1.74					
50	1.79					
51	1.85					
52	1.90					
53	1.96					
54	2.01					
55	2.03					
56	2.05					
57	2.05					
58	2.03					
59	1.98					
60	1.76					
61	1.60					
62	1.49					
63	1.51					
64	1.55					



Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70
Occupation Class: A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	5.37	5.20	4.89		
26	5.48	5.30	4.99		
27	5.59	5.40	5.09		
28	5.69	5.51	5.19		
29	5.80	5.61	5.29		
30	5.91	5.72	5.40		
31	6.20	5.99	5.65		
32	6.49	6.27	5.92		
33	6.76	6.55	6.18		
34	7.05	6.83	6.44		
35	7.34	7.11	6.70		
36	7.79	7.54	7.11		
37	8.24	7.97	7.51		
38	8.69	8.40	7.92		
39	9.14	8.83	8.32		
40	9.59	9.26	8.73		
41	10.19	9.84	9.27		
42	10.78	10.41	9.81		
43	11.39	11.00	10.35		
44	11.99	11.57	10.89		
45	12.58	12.15	11.43		
46	13.25	12.79	12.02		
47	13.93	13.43	12.60		
48	14.60	14.08	13.19		
49	15.27	14.72	13.77		
50	15.94	15.36	14.36		
51	16.57	15.94	14.87		
52	17.21	16.52	15.37		
53	17.83	17.10	15.88		
54	18.46	17.68	16.38		
55	19.10	18.26	16.89		
56	19.55	18.65	17.16		
57	20.01	19.03	17.43		
58	20.46	19.42	17.71		
59	20.92	19.80	17.97		
60	21.37	20.19	18.24		
61	20.88	19.68	17.77		
62	20.39	19.18	17.29		
63	19.90	18.68	16.81		
64	20.09	18.86	16.98		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67
Occupation Class: A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	5.18	5.00	4.70		
26	5.27	5.10	4.79		
27	5.37	5.18	4.87		
28	5.46	5.28	4.97		
29	5.56	5.36	5.05		
30	5.65	5.46	5.14		
31	5.92	5.71	5.37		
32	6.18	5.97	5.62		
33	6.45	6.23	5.86		
34	6.71	6.49	6.11		
35	6.98	6.75	6.35		
36	7.40	7.15	6.72		
37	7.81	7.54	7.09		
38	8.22	7.95	7.46		
39	8.64	8.34	7.84		
40	9.06	8.74	8.21		
41	9.60	9.26	8.70		
42	10.15	9.78	9.18		
43	10.69	10.30	9.66		
44	11.23	10.82	10.15		
45	11.78	11.34	10.64		
46	12.36	11.89	11.13		
47	12.93	12.44	11.62		
48	13.50	12.98	12.12		
49	14.08	13.53	12.61		
50	14.65	14.08	13.10		
51	15.07	14.45	13.40		
52	15.48	14.82	13.69		
53	15.89	15.18	13.98		
54	16.30	15.56	14.27		
55	16.72	15.92	14.57		
56	16.66	15.81	14.37		
57	16.61	15.69	14.17		
58	16.56	15.58	13.96		
59	16.51	15.47	13.76		
60	16.45	15.35	13.56		
61	15.71	14.76	13.24		
62	14.97	14.17	12.92		
63	14.23	13.58	12.60		
64	14.37	13.72	12.73		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65
Occupation Class: A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	5.02	4.86	4.56		
26	5.10	4.94	4.64		
27	5.19	5.02	4.71		
28	5.27	5.10	4.79		
29	5.36	5.18	4.86		
30	5.44	5.26	4.94		
31	5.69	5.50	5.16		
32	5.94	5.74	5.39		
33	6.18	5.98	5.61		
34	6.43	6.22	5.84		
35	6.68	6.46	6.06		
36	7.07	6.84	6.41		
37	7.46	7.21	6.76		
38	7.86	7.59	7.12		
39	8.25	7.96	7.47		
40	8.64	8.34	7.82		
41	9.14	8.82	8.26		
42	9.64	9.29	8.71		
43	10.14	9.77	9.15		
44	10.64	10.24	9.60		
45	11.14	10.72	10.04		
46	11.64	11.19	10.46		
47	12.14	11.66	10.88		
48	12.64	12.14	11.30		
49	13.14	12.61	11.72		
50	13.64	13.08	12.14		
51	13.87	13.26	12.26		
52	14.10	13.45	12.37		
53	14.32	13.63	12.49		
54	14.55	13.82	12.60		
55	14.78	14.00	12.72		
56	14.40	13.58	12.28		
57	14.02	13.15	11.84		
58	13.64	12.73	11.40		
59	13.26	12.30	10.96		
60	12.88	11.88	10.52		
61	12.65	11.87	10.82		
62	12.43	11.85	11.12		
63	12.20	11.84	11.42		
64	12.32	11.96	11.53		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: A Male non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.36	3.20	3.00		
26	3.41	3.26	3.05		
27	3.46	3.31	3.10		
28	3.52	3.37	3.16		
29	3.57	3.42	3.21		
30	3.62	3.48	3.26		
31	3.78	3.64	3.41		
32	3.94	3.79	3.56		
33	4.10	3.95	3.72		
34	4.26	4.10	3.87		
35	4.42	4.26	4.02		
36	4.67	4.50	4.26		
37	4.92	4.75	4.49		
38	5.18	4.99	4.73		
39	5.43	5.24	4.96		
40	5.68	5.48	5.20		
41	6.04	5.82	5.53		
42	6.39	6.17	5.86		
43	6.75	6.51	6.18		
44	7.10	6.86	6.51		
45	7.46	7.20	6.84		
46	7.91	7.63	7.25		
47	8.36	8.06	7.66		
48	8.80	8.50	8.08		
49	9.25	8.93	8.49		
50	9.70	9.36	8.90		
51	10.14	9.78	9.28		
52	10.59	10.21	9.65		
53	11.03	10.63	10.03		
54	11.48	11.06	10.40		
55	11.92	11.48	10.78		
56	12.11	11.56	10.73		
57	12.30	11.64	10.68		
58	12.50	11.72	10.62		
59	12.69	11.80	10.57		
60	12.88	11.88	10.52		
61	12.65	11.87	10.82		
62	12.43	11.85	11.12		
63	12.20	11.84	11.42		
64	12.32	11.96	11.53		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year

Occupation Class: A Male non-smoker

Age	<u>Elimination Period</u>			HH753/705	HH753/705
	90	180	365	<u>COLA 3%</u>	<u>COLA 6%</u>
18-25	2.86	2.68			
26	2.87	2.70			
27	2.88	2.73			
28	2.90	2.75			
29	2.91	2.78			
30	2.92	2.80			
31	3.02	2.89			
32	3.12	2.98			
33	3.22	3.08			
34	3.32	3.17			
35	3.42	3.26			
36	3.57	3.41			
37	3.72	3.56			
38	3.86	3.72			
39	4.01	3.87			
40	4.16	4.02			
41	4.37	4.22			
42	4.58	4.43			
43	4.78	4.63			
44	4.99	4.84			
45	5.20	5.04			
46	5.45	5.28			
47	5.70	5.52			
48	5.96	5.76			
49	6.21	6.00			
50	6.46	6.24			
51	6.77	6.54			
52	7.08	6.85			
53	7.38	7.15			
54	7.69	7.46			
55	8.00	7.76			
56	8.46	8.21			
57	8.93	8.66			
58	9.39	9.10			
59	9.86	9.55			
60	10.32	10.00			
61	10.95	10.61			
62	11.57	11.23			
63	12.20	11.84			
64	12.32	11.96			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 70
Occupation Class: A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	201.45	151.34	120.64	109.89	99.68		
26	204.10	154.47	125.27	114.17	102.31		
27	207.28	157.42	129.32	117.95	104.42		
28	211.00	160.79	132.96	120.39	106.64		
29	215.22	164.47	136.17	122.71	108.88		
30	219.93	167.51	139.01	124.85	110.96		
31	225.14	171.06	142.01	127.32	113.30		
32	230.79	174.67	145.04	129.76	115.64		
33	236.99	178.49	148.27	132.39	118.13		
34	243.73	182.74	151.37	135.36	120.92		
35	251.00	187.41	154.44	138.66	124.01		
36	258.48	192.17	158.01	142.00	127.24		
37	266.21	197.27	161.77	145.67	130.70		
38	272.87	202.49	166.04	149.55	134.41		
39	279.79	207.79	170.21	153.25	137.94		
40	286.98	213.08	174.20	156.95	141.48		
41	294.28	218.38	178.67	160.59	144.95		
42	301.68	223.56	182.80	164.34	148.50		
43	309.36	228.79	186.64	167.95	151.94		
44	317.12	234.23	190.58	171.81	155.45		
45	324.93	239.77	194.56	175.70	159.15		
46	330.65	244.78	198.06	179.49	162.83		
47	336.34	249.97	202.06	183.63	166.69		
48	341.89	255.35	206.23	187.92	170.67		
49	348.07	261.09	210.77	192.45	174.86		
50	352.78	267.47	215.82	197.45	179.46		
51	359.25	274.20	221.23	202.74	184.31		
52	365.67	281.78	227.33	208.55	189.64		
53	372.32	289.98	233.99	214.82	195.36		
54	379.57	298.18	240.74	221.01	201.02		
55	387.67	306.50	247.82	227.28	206.74		
56	390.92	314.55	254.84	231.57	210.82		
57	394.82	320.43	263.47	237.45	216.46		
58	399.41	324.98	273.67	244.83	224.12		
59	390.70	318.43	284.15	254.39	225.59		
60	381.44	307.64	275.59	246.50	217.31		
61	373.43	301.68	271.42	241.39	210.75		
62	364.32	290.80	262.14	231.56	199.12		
63	351.87	281.33	245.43	214.60	189.58		
64	338.90	270.47	227.04	197.66	181.48		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 67
Occupation Class: A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	196.48	146.08	115.90	105.23	95.14		
26	198.86	148.97	120.22	109.23	97.03		
27	201.81	151.94	123.95	112.57	98.91		
28	205.26	154.97	127.23	114.58	100.86		
29	209.21	158.05	130.09	116.60	102.80		
30	213.60	160.68	132.18	118.36	104.51		
31	218.45	163.83	134.72	120.46	106.49		
32	223.77	167.06	137.26	122.56	108.48		
33	229.57	170.45	139.95	124.78	110.56		
34	235.86	174.22	142.48	127.30	112.92		
35	242.61	178.33	144.91	130.07	115.48		
36	247.91	182.53	147.91	132.89	118.19		
37	253.69	187.05	151.03	136.01	121.10		
38	259.92	191.80	154.60	139.25	124.19		
39	266.36	196.57	158.27	142.49	127.22		
40	273.04	201.33	161.09	145.69	130.22		
41	279.76	206.00	164.87	148.77	133.08		
42	286.53	209.67	168.76	151.72	135.80		
43	293.22	213.39	172.84	154.46	138.35		
44	296.17	216.97	175.94	157.17	140.81		
45	298.87	220.67	178.65	159.80	143.43		
46	302.53	224.74	180.95	162.44	145.71		
47	306.10	228.87	183.24	164.96	147.96		
48	309.13	232.84	185.57	167.52	150.17		
49	309.61	234.98	188.24	170.20	152.61		
50	310.07	237.16	191.25	173.17	155.28		
51	310.52	239.29	194.38	176.20	157.97		
52	312.45	242.73	197.94	179.50	160.76		
53	314.36	246.03	201.71	182.93	163.65		
54	316.23	249.34	205.31	186.01	166.24		
55	318.17	252.55	208.81	188.76	168.46		
56	313.64	250.80	211.86	189.11	168.66		
57	308.76	248.52	215.39	189.80	168.95		
58	305.47	242.71	212.61	187.88	161.42		
59	303.19	236.88	202.47	178.02	152.04		
60	300.95	231.08	190.81	166.95	141.82		
61	293.26	225.87	177.68	152.58	137.04		
62	290.77	223.64	175.76	150.95	135.56		
63	291.00	223.54	176.48	151.63	136.12		
64	290.85	223.11	188.85	163.06	139.23		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	192.42	141.83	112.26	101.76	91.27		
26	194.65	144.55	116.35	105.54	92.85		
27	197.37	147.25	119.83	108.11	94.50		
28	200.58	150.03	122.85	109.89	96.20		
29	204.29	152.84	125.41	111.67	97.92		
30	208.46	155.18	126.97	113.16	99.36		
31	213.04	158.03	129.17	114.99	101.07		
32	218.08	160.97	131.33	116.82	102.80		
33	223.56	164.02	133.62	118.73	104.57		
34	229.48	167.40	135.71	120.88	106.56		
35	235.64	171.10	137.67	123.25	108.73		
36	240.74	174.88	140.22	125.68	111.06		
37	246.16	178.90	142.88	128.33	113.51		
38	251.88	183.14	145.93	131.12	116.10		
39	257.72	187.34	148.94	133.89	118.64		
40	262.29	190.74	150.78	136.54	121.08		
41	268.28	193.71	153.86	139.07	123.38		
42	272.60	196.68	156.98	141.43	125.51		
43	274.34	199.64	160.22	143.52	127.41		
44	275.80	202.41	163.31	145.54	129.18		
45	276.96	205.19	165.84	147.21	130.92		
46	278.55	207.72	167.43	148.82	132.27		
47	279.91	210.11	168.54	150.31	133.40		
48	280.94	212.06	169.60	151.47	134.39		
49	279.14	212.03	170.95	152.84	135.49		
50	277.32	212.03	172.41	154.34	136.67		
51	275.65	211.97	173.95	155.84	137.80		
52	274.75	212.61	175.51	157.41	138.94		
53	273.16	213.10	177.24	158.83	139.90		
54	271.16	213.18	178.49	159.62	140.25		
55	268.94	212.88	179.19	159.64	139.82		
56	261.16	208.33	179.20	157.04	137.19		
57	253.52	203.64	178.66	154.29	134.42		
58	249.73	195.71	173.02	151.10	131.42		
59	247.51	191.34	168.20	145.06	127.72		
60	254.74	187.94	164.80	141.23	122.80		
61	261.19	192.85	161.30	138.05	118.72		
62	268.45	198.07	157.67	134.91	114.69		
63	275.78	203.32	171.14	146.11	124.70		
64	283.43	208.85	184.47	158.36	134.37		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	98.80	65.94	51.84	45.12	38.49		
26	101.23	67.71	53.09	46.32	39.64		
27	103.55	69.30	54.21	47.40	40.74		
28	105.61	70.74	55.26	48.44	41.78		
29	107.47	72.07	56.26	49.41	42.77		
30	109.03	73.45	57.48	50.62	44.03		
31	110.87	74.82	58.58	51.70	45.09		
32	112.77	76.27	59.78	52.82	46.21		
33	114.83	77.84	61.12	54.09	47.43		
34	116.75	79.34	62.45	55.33	48.64		
35	118.59	80.84	63.83	56.62	49.88		
36	121.46	83.21	65.81	58.45	51.60		
37	124.52	85.75	67.94	60.42	53.45		
38	127.85	88.57	70.34	62.63	55.51		
39	131.29	91.54	72.88	64.98	57.69		
40	134.45	94.75	75.93	67.80	60.32		
41	138.11	98.04	78.82	70.47	62.78		
42	142.88	101.56	81.92	73.32	65.42		
43	148.66	105.33	85.26	76.39	68.26		
44	154.70	109.29	88.77	79.62	71.24		
45	160.92	113.52	92.58	83.13	74.46		
46	165.30	117.58	96.42	86.64	77.68		
47	169.76	121.94	100.55	90.43	81.13		
48	174.28	126.51	104.91	94.42	84.78		
49	179.19	131.36	109.55	98.66	88.62		
50	184.51	135.24	113.56	102.34	91.90		
51	190.21	140.66	118.74	107.09	96.19		
52	196.36	146.43	124.29	112.16	100.74		
53	203.02	152.69	130.32	117.68	105.67		
54	210.00	159.69	137.07	123.81	111.10		
55	214.64	167.10	142.93	129.76	116.29		
56	221.57	173.91	150.56	133.56	118.84		
57	228.29	180.60	158.16	137.33	121.22		
58	234.87	183.62	161.38	140.59	123.48		
59	243.14	186.99	164.96	144.68	126.95		
60	252.57	187.94	164.80	141.23	122.80		
61	261.19	192.85	161.30	138.05	118.72		
62	268.45	198.07	157.67	134.91	114.69		
63	275.78	203.32	171.14	146.11	124.70		
64	283.43	208.85	184.47	158.36	134.37		

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: A Unisex non-smoker

Age	Elimination Period				365	HH753/705	HH753/705
	30	60	90	180		COLA 3%	COLA 6%
18-25	77.99	42.91	33.74	27.57			
26	78.10	43.03	33.81	27.65			
27	78.25	43.18	33.87	27.73			
28	78.42	43.32	33.94	27.84			
29	78.71	43.52	34.03	27.99			
30	79.18	43.82	34.17	28.18			
31	79.79	44.19	34.37	28.42			
32	80.60	44.62	34.62	28.83			
33	81.60	45.12	34.92	29.35			
34	82.72	45.68	35.28	29.86			
35	83.96	46.30	35.74	30.40			
36	86.37	47.96	36.75	31.22			
37	88.94	49.72	37.91	32.11			
38	91.66	51.61	39.15	33.28			
39	94.57	53.58	40.45	34.58			
40	97.67	55.66	41.81	35.97			
41	100.96	57.83	43.22	37.43			
42	104.43	60.13	44.71	38.96			
43	108.11	62.53	46.26	40.57			
44	111.95	65.13	47.93	42.30			
45	115.98	67.92	49.73	44.18			
46	118.43	69.76	51.30	45.72			
47	120.98	71.75	53.03	47.38			
48	123.63	73.92	55.02	49.19			
49	126.59	76.33	57.36	51.21			
50	129.89	79.03	59.68	53.43			
51	133.54	82.02	62.39	55.87			
52	137.65	85.35	65.37	58.59			
53	142.29	89.06	68.68	61.59			
54	147.44	93.19	72.45	64.92			
55	151.46	96.64	76.54	67.83			
56	157.60	102.42	80.60	72.33			
57	164.72	109.02	85.38	77.46			
58	173.33	116.83	89.26	83.51			
59	184.14	126.27	95.50	90.76			
60	201.86	138.40	104.68	99.47			
61	221.30	151.72	114.73	109.04			
62	242.61	166.31	125.76	119.51			
63	266.00	182.34	137.87	129.86			
64	277.76	199.90	151.14	140.95			

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to 365 day
Occupation Class: A Unisex non-smoker

Age	Elimination Period				
	30	60	90	180	270
18-25	59.30	26.28	18.98	12.92	9.28
26	59.33	26.35	19.01	12.95	9.29
27	59.37	26.43	19.04	12.97	9.30
28	59.44	26.51	19.07	13.00	9.31
29	59.53	26.58	19.11	13.02	9.32
30	59.68	26.68	19.14	13.05	9.33
31	59.93	26.81	19.20	13.09	9.33
32	60.31	26.98	19.28	13.22	9.39
33	60.79	27.18	19.39	13.37	9.47
34	61.36	27.40	19.51	13.51	9.56
35	61.99	27.66	19.68	13.67	9.64
36	63.48	28.48	20.10	13.85	9.69
37	65.07	29.32	20.58	14.05	9.75
38	66.74	30.21	21.09	14.36	9.89
39	68.52	31.15	21.61	14.71	10.07
40	70.40	32.12	22.16	15.09	10.26
41	72.37	33.12	22.71	15.49	10.45
42	74.45	34.18	23.31	15.90	10.66
43	76.62	35.28	23.90	16.32	10.87
44	78.86	36.46	24.56	16.79	11.11
45	81.22	37.75	25.28	17.31	11.37
46	82.44	38.49	25.84	17.66	11.52
47	83.71	39.31	26.46	18.04	11.69
48	85.02	40.22	27.20	18.49	11.89
49	86.50	41.23	28.11	18.98	12.11
50	88.17	42.39	28.98	19.55	12.38
51	90.02	43.68	30.04	20.17	12.68
52	92.09	45.12	31.21	20.88	13.03
53	94.50	46.74	32.51	21.68	13.42
54	97.16	48.56	34.01	22.58	13.88
55	99.02	50.02	35.66	23.32	14.24
56	102.25	52.64	37.30	24.59	14.89
57	106.02	55.67	39.27	26.05	15.66
58	110.67	59.29	40.82	27.81	16.61
59	116.71	63.74	43.46	29.97	17.80
60	127.02	70.62	47.93	33.27	19.66
61	123.60	70.75	47.77	33.32	19.48
62	120.86	71.02	47.64	33.37	19.33
63	118.60	71.35	47.52	33.42	19.19
64	120.97	73.67	48.79	34.24	19.53

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	33.65			15.79		
26	34.65			15.83		
27	35.58			15.87		
28	36.46			15.91		
29	37.30			15.97		
30	38.36			16.05		
31	39.26			16.15		
32	40.20			16.34		
33	41.23			16.58		
34	42.25			16.81		
35	43.30			17.06		
36	44.73			17.39		
37	46.27			17.76		
38	47.99			18.28		
39	49.81			18.88		
40	52.03			19.48		
41	54.09			20.13		
42	56.30			20.82		
43	58.70			21.53		
44	61.20			22.30		
45	63.92			23.13		
46	66.66			23.77		
47	69.57			24.48		
48	72.65			25.24		
49	75.90			26.08		
50	78.69			27.01		
51	82.33			28.03		
52	86.18			29.15		
53	90.39			30.37		
54	95.00			31.71		
55	99.47			32.79		
56	107.46			34.55		
57	115.28			36.50		
58	122.64			38.70		
59	127.79			41.16		
60	126.19			44.44		
61	128.28			45.00		
62	131.01			45.56		
63	133.34			46.04		
64	139.60			47.46		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: A Unisex non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25		3.16	5.65			
26		3.17	5.67			
27		3.18	5.69			
28		3.19	5.70			
29		3.20	5.72			
30		3.22	5.74			
31		3.23	5.79			
32		3.26	5.83			
33		3.29	5.90			
34		3.32	5.97			
35		3.36	6.04			
36		3.48	6.26			
37		3.60	6.48			
38		3.73	6.71			
39		3.85	6.96			
40		3.99	7.21			
41		4.12	7.47			
42		4.26	7.74			
43		4.39	8.02			
44		4.55	8.33			
45		4.71	8.66			
46		4.86	8.95			
47		5.03	9.28			
48		5.19	9.63			
49		5.39	10.02			
50		5.61	10.45			
51		5.84	10.92			
52		6.11	11.45			
53		6.41	12.03			
54		6.72	12.67			
55		7.09	13.39			
56		7.56	14.31			
57		8.11	15.38			
58		8.76	16.63			
59		9.54	18.13			
60		10.55	20.08			
61		10.62	20.23			
62		10.68	20.38			
63		10.73	20.49			
64		11.10	21.18			

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Disability Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.95	2.64	2.08	1.80	1.54		
26	4.05	2.71	2.12	1.85	1.59		
27	4.14	2.77	2.17	1.90	1.63		
28	4.22	2.83	2.21	1.93	1.68		
29	4.30	2.88	2.25	1.97	1.71		
30	4.36	2.93	2.30	2.03	1.76		
31	4.44	2.99	2.35	2.06	1.81		
32	4.51	3.05	2.39	2.12	1.85		
33	4.60	3.11	2.44	2.16	1.89		
34	4.67	3.17	2.50	2.21	1.94		
35	4.74	3.23	2.55	2.26	1.99		
36	4.86	3.32	2.63	2.34	2.06		
37	4.98	3.43	2.72	2.41	2.13		
38	5.12	3.55	2.82	2.51	2.22		
39	5.25	3.66	2.92	2.60	2.31		
40	5.38	3.79	3.04	2.72	2.41		
41	5.53	3.92	3.15	2.82	2.51		
42	5.72	4.07	3.28	2.93	2.61		
43	5.95	4.22	3.41	3.06	2.73		
44	6.18	4.37	3.55	3.19	2.85		
45	6.44	4.54	3.70	3.33	2.98		
46	6.61	4.71	3.85	3.47	3.11		
47	6.79	4.88	4.02	3.62	3.25		
48	6.97	5.06	4.19	3.78	3.39		
49	7.17	5.25	4.38	3.95	3.54		
50	7.38	5.41	4.54	4.09	3.68		
51	7.61	5.62	4.75	4.28	3.85		
52	7.86	5.86	4.97	4.49	4.03		
53	8.12	6.10	5.21	4.71	4.23		
54	8.40	6.39	5.48	4.95	4.44		
55	8.59	6.69	5.72	5.19	4.65		
56	8.22	6.45	5.58	4.96	4.41		
57	7.83	6.19	5.42	4.71	4.16		
58	7.37	5.76	5.07	4.41	3.88		
59	6.95	5.35	4.72	4.16	3.65		
60	6.49	4.91	4.33	3.85	3.39		
61	5.98	4.45	3.95	3.54	3.13		
62	5.38	4.20	3.76	3.25	2.84		
63	5.58	4.54	4.04	3.37	2.95		
64	5.84	4.96	4.19	3.50	3.06		

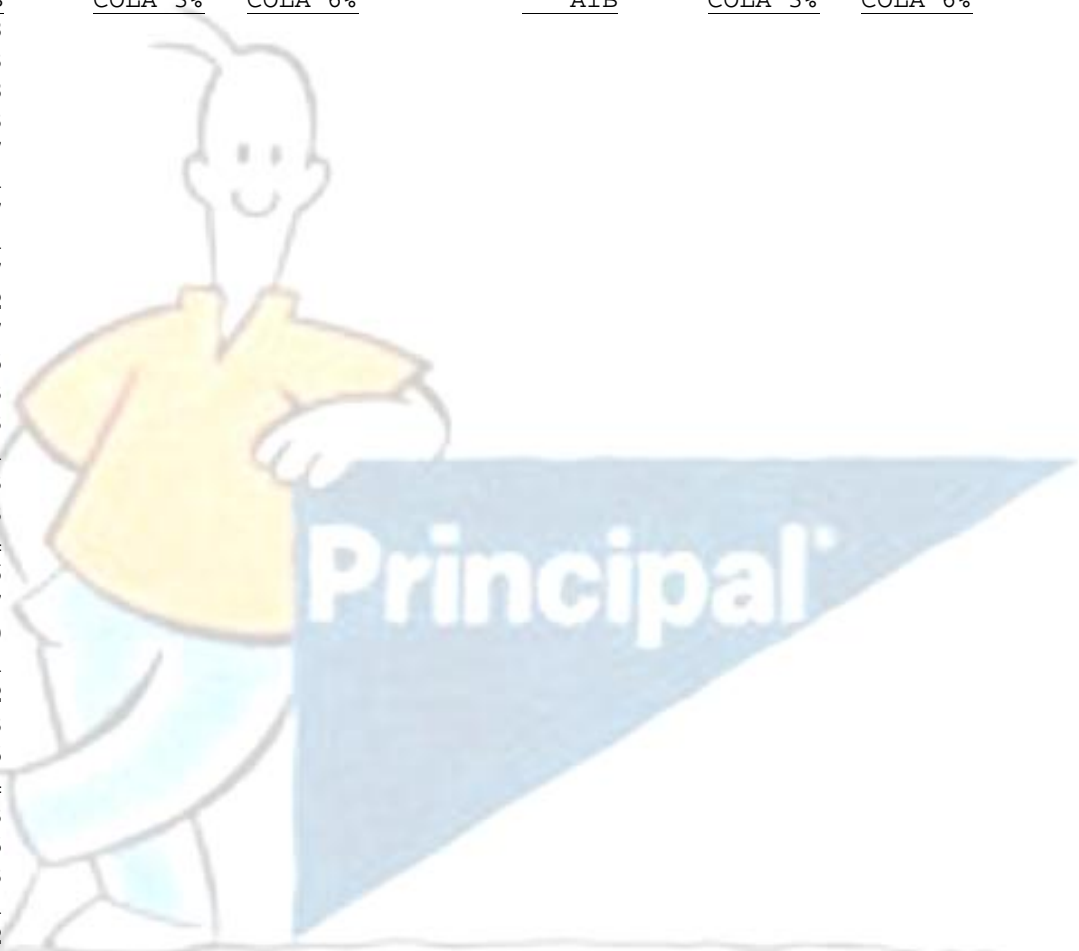
Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Disability Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: A Unisex non-smoker

Age	<u>Benefit period to 5 year</u>			<u>Benefit period to 2 year</u>		
	AIB	HH753/705 <u>COLA 3%</u>	HH753/705 <u>COLA 6%</u>	AIB	HH753/705 <u>COLA 3%</u>	HH753/705 <u>COLA 6%</u>
18-25	1.68					
26	1.73					
27	1.78					
28	1.83					
29	1.87					
30	1.91					
31	1.97					
32	2.01					
33	2.07					
34	2.12					
35	2.17					
36	2.25					
37	2.33					
38	2.43					
39	2.51					
40	2.63					
41	2.73					
42	2.84					
43	2.96					
44	3.07					
45	3.19					
46	3.31					
47	3.42					
48	3.53					
49	3.65					
50	3.74					
51	3.83					
52	3.95					
53	4.03					
54	4.11					
55	4.12					
56	4.19					
57	4.21					
58	4.15					
59	4.06					
60	3.59					
61	3.26					
62	3.07					
63	3.14					
64	3.30					



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: to age 65
Occupation Class: A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	144.30	98.64	76.72	68.63	59.72		
26	145.14	99.85	79.06	70.65	60.23		
27	146.29	101.04	80.86	71.83	60.76		
28	147.76	102.25	82.33	72.45	61.31		
29	149.58	103.46	83.46	73.08	61.86		
30	151.69	104.34	83.92	73.51	62.22		
31	154.08	105.56	84.80	74.15	62.74		
32	156.80	106.82	85.65	74.78	63.25		
33	159.81	108.17	86.60	75.47	63.77		
34	163.10	109.72	87.40	76.29	64.42		
35	166.52	111.46	88.11	77.24	65.17		
36	169.16	113.25	89.22	78.25	66.00		
37	172.00	115.19	90.38	79.36	66.89		
38	175.02	117.25	91.80	80.58	67.85		
39	178.16	119.30	93.18	81.80	68.78		
40	180.37	120.85	93.86	82.91	69.64		
41	183.65	122.14	95.30	83.98	70.42		
42	185.83	123.44	96.79	84.96	71.09		
43	186.33	124.81	98.35	85.77	71.63		
44	186.74	126.08	99.85	86.60	72.10		
45	187.00	127.40	101.06	87.21	72.55		
46	187.63	128.60	101.71	87.81	72.74		
47	188.18	129.79	102.12	88.35	72.83		
48	188.63	130.76	102.55	88.76	72.84		
49	187.25	130.59	103.21	89.34	72.91		
50	185.94	130.51	103.99	90.02	73.05		
51	184.83	130.46	104.86	90.75	73.16		
52	184.33	130.94	105.84	91.59	73.28		
53	183.52	131.42	107.02	92.43	73.32		
54	182.59	131.83	108.01	92.98	73.05		
55	181.78	132.18	108.83	93.26	72.40		
56	178.60	130.98	110.12	92.92	70.77		
57	175.34	129.58	111.03	92.46	69.07		
58	174.54	126.05	108.73	91.74	67.25		
59	174.81	124.69	106.87	89.25	65.08		
60	179.89	122.52	104.74	86.90	62.59		
61	184.43	125.71	102.53	84.96	60.52		
62	189.54	129.10	100.26	83.05	58.47		
63	194.69	132.51	108.87	90.40	63.56		
64	200.09	136.10	118.19	98.24	69.06		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 5 year
Occupation Class: A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	80.03	49.40	38.07	32.21	25.88		
26	81.88	50.67	38.93	32.99	26.56		
27	83.63	51.71	39.64	33.64	27.15		
28	85.03	52.53	40.21	34.17	27.63		
29	86.08	53.20	40.69	34.61	28.05		
30	86.87	53.90	41.31	35.21	28.61		
31	87.86	54.58	41.85	35.71	29.04		
32	88.88	55.31	42.44	36.22	29.48		
33	90.01	56.11	43.13	36.81	29.98		
34	91.00	56.86	43.79	37.41	30.47		
35	91.93	57.59	44.49	38.03	30.99		
36	93.62	58.88	45.56	38.94	31.71		
37	95.46	60.27	46.72	39.92	32.50		
38	97.46	61.83	48.03	41.05	33.41		
39	99.55	63.48	49.44	42.26	34.36		
40	101.37	65.30	51.16	43.77	35.57		
41	103.56	67.12	52.76	45.15	36.65		
42	106.55	69.10	54.48	46.62	37.83		
43	110.26	71.24	56.35	48.23	39.10		
44	114.12	73.48	58.31	49.92	40.42		
45	118.07	75.91	60.46	51.77	41.86		
46	120.66	78.21	62.61	53.62	43.30		
47	123.29	80.69	64.95	55.63	44.83		
48	125.96	83.31	67.42	57.74	46.46		
49	128.88	86.11	70.06	60.01	48.16		
50	132.07	88.28	72.32	61.92	49.56		
51	135.51	91.44	75.28	64.46	51.45		
52	139.26	94.83	78.51	67.19	53.49		
53	143.35	98.55	82.03	70.18	55.70		
54	147.70	102.76	86.04	73.57	58.12		
55	150.47	107.29	89.54	76.85	60.41		
56	155.96	112.36	94.88	80.03	61.44		
57	161.32	117.35	100.23	83.20	62.35		
58	166.54	119.93	102.77	86.06	63.23		
59	172.96	122.70	105.42	89.25	64.69		
60	178.38	122.52	104.74	86.90	62.59		
61	184.43	125.71	102.53	84.96	60.52		
62	189.54	129.10	100.26	83.05	58.47		
63	194.69	132.51	108.87	90.40	63.56		
64	200.09	136.10	118.19	98.24	69.06		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Benefit Period: 2 year
Occupation Class: A Unisex non-smoker

Age	Elimination Period					HH753/705 COLA 3%	HH753/705 COLA 6%
	30	60	90	180	365		
18-25	68.56	35.47	27.25	21.38	16.52		
26	68.62	35.55	27.28	21.42	16.55		
27	68.71	35.64	27.32	21.46	16.57		
28	68.82	35.74	27.35	21.50	16.59		
29	68.94	35.83	27.39	21.53	16.62		
30	69.17	35.93	27.42	21.57	16.62		
31	69.51	36.11	27.47	21.64	16.64		
32	70.01	36.31	27.56	21.84	16.75		
33	70.67	36.56	27.67	22.10	16.93		
34	71.42	36.89	27.84	22.36	17.11		
35	72.26	37.26	28.12	22.66	17.31		
36	74.10	38.43	28.78	23.10	17.59		
37	76.05	39.66	29.54	23.59	17.92		
38	78.12	40.97	30.34	24.27	18.39		
39	80.32	42.33	31.19	25.05	18.93		
40	82.67	43.77	32.06	25.86	19.51		
41	85.15	45.26	32.98	26.72	20.12		
42	87.77	46.83	33.93	27.62	20.75		
43	90.51	48.47	34.93	28.56	21.43		
44	93.39	50.24	36.00	29.58	22.15		
45	96.38	52.14	37.16	30.68	22.94		
46	98.05	53.31	38.12	31.54	23.54		
47	99.78	54.58	39.21	32.46	24.23		
48	101.57	55.97	40.47	33.49	24.97		
49	103.59	57.55	41.97	34.63	25.79		
50	105.85	59.32	43.44	35.90	26.71		
51	108.36	61.27	45.19	37.30	27.74		
52	111.18	63.47	47.10	38.87	28.89		
53	114.40	65.92	49.25	40.61	30.16		
54	117.95	68.65	51.69	42.54	31.59		
55	120.55	70.86	54.34	44.17	32.78		
56	124.80	74.73	56.94	46.82	34.74		
57	129.75	79.16	60.03	49.83	36.96		
58	135.73	84.39	62.45	53.39	39.59		
59	143.30	90.70	66.45	57.65	42.73		
60	157.06	99.40	72.83	63.17	46.84		
61	172.16	108.96	79.81	69.24	51.33		
62	185.75	119.43	87.48	75.64	55.78		
63	190.79	129.84	95.84	82.00	60.51		
64	196.09	133.38	103.93	89.00	65.71		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Elimination Period: 365 day
Occupation Class: A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	19.87			10.73		
26	20.42			10.75		
27	20.90			10.77		
28	21.33			10.79		
29	21.74			10.80		
30	22.27			10.82		
31	22.71			10.83		
32	23.15			10.92		
33	23.65			11.03		
34	24.12			11.14		
35	24.62			11.25		
36	25.27			11.39		
37	25.96			11.52		
38	26.76			11.75		
39	27.60			12.03		
40	28.65			12.32		
41	29.59			12.61		
42	30.61			12.93		
43	31.72			13.25		
44	32.88			13.60		
45	34.13			13.99		
46	35.39			14.25		
47	36.73			14.53		
48	38.16			14.85		
49	39.66			15.21		
50	40.90			15.61		
51	42.59			16.05		
52	44.39			16.54		
53	46.34			17.10		
54	48.50			17.69		
55	50.58			18.15		
56	54.36			18.95		
57	58.05			19.85		
58	61.55			20.89		
59	65.12			22.06		
60	64.02			23.68		
61	64.36			23.66		
62	65.00			23.63		
63	65.44			23.57		
64	67.71			24.00		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Total Disability with 2-year Your Occupation period
Occupation Class: A Unisex non-smoker

Age	HH754	HH759/719		HH756/711		
	Extended Total Disability Benefits	Short-Term Residual Disability	Benefit Period		Benefit Period	
	ETDB	6 month	12 month	1 year	3 year	
18-25		3.16	5.65			
26		3.17	5.67			
27		3.18	5.69			
28		3.19	5.70			
29		3.20	5.72			
30		3.22	5.74			
31		3.23	5.79			
32		3.26	5.83			
33		3.29	5.90			
34		3.32	5.97			
35		3.36	6.04			
36		3.48	6.26			
37		3.60	6.48			
38		3.73	6.71			
39		3.85	6.96			
40		3.99	7.21			
41		4.12	7.47			
42		4.26	7.74			
43		4.39	8.02			
44		4.55	8.33			
45		4.71	8.66			
46		4.86	8.95			
47		5.03	9.28			
48		5.19	9.63			
49		5.39	10.02			
50		5.61	10.45			
51		5.84	10.92			
52		6.11	11.45			
53		6.41	12.03			
54		6.72	12.67			
55		7.09	13.39			
56		7.56	14.31			
57		8.11	15.38			
58		8.76	16.63			
59		9.54	18.13			
60		10.55	20.08			
61		10.62	20.23			
62		10.68	20.38			
63		10.73	20.49			
64		11.10	21.18			

Principal Life Insurance Company
2014 Pricing

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Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Your Occupation Period: 5 year
Occupation Class: A Unisex non-smoker

Age	Elimination Period					HH753/705	HH753/705
	30	60	90	180	365	COLA 3%	COLA 6%
18-25	3.14	1.90	1.46	1.21	0.94		
26	3.22	1.95	1.48	1.24	0.98		
27	3.29	1.99	1.52	1.26	0.99		
28	3.35	2.03	1.54	1.28	1.01		
29	3.38	2.06	1.56	1.30	1.03		
30	3.42	2.08	1.57	1.33	1.04		
31	3.47	2.11	1.60	1.33	1.05		
32	3.51	2.13	1.61	1.37	1.08		
33	3.56	2.16	1.64	1.38	1.09		
34	3.59	2.19	1.67	1.41	1.10		
35	3.62	2.22	1.70	1.42	1.13		
36	3.69	2.28	1.74	1.47	1.15		
37	3.76	2.33	1.79	1.50	1.19		
38	3.85	2.40	1.84	1.55	1.23		
39	3.93	2.45	1.89	1.60	1.27		
40	3.99	2.53	1.96	1.66	1.32		
41	4.09	2.60	2.02	1.71	1.37		
42	4.21	2.69	2.09	1.77	1.40		
43	4.36	2.77	2.17	1.84	1.46		
44	4.50	2.85	2.24	1.91	1.51		
45	4.66	2.95	2.32	1.97	1.57		
46	4.76	3.05	2.41	2.04	1.63		
47	4.88	3.14	2.51	2.12	1.69		
48	4.97	3.24	2.59	2.21	1.75		
49	5.10	3.35	2.69	2.30	1.82		
50	5.21	3.44	2.79	2.37	1.88		
51	5.34	3.56	2.90	2.46	1.95		
52	5.49	3.69	3.02	2.58	2.03		
53	5.64	3.83	3.17	2.69	2.11		
54	5.80	3.99	3.32	2.81	2.21		
55	5.91	4.17	3.45	2.94	2.30		
56	5.67	4.04	3.38	2.83	2.15		
57	5.40	3.90	3.29	2.71	2.02		
58	5.11	3.64	3.10	2.57	1.87		
59	4.82	3.40	2.90	2.43	1.74		
60	4.52	3.14	2.68	2.28	1.61		
61	4.18	2.85	2.44	2.11	1.46		
62	3.75	2.70	2.33	1.93	1.32		
63	3.89	2.91	2.50	2.00	1.37		
64	4.05	3.17	2.57	2.06	1.40		

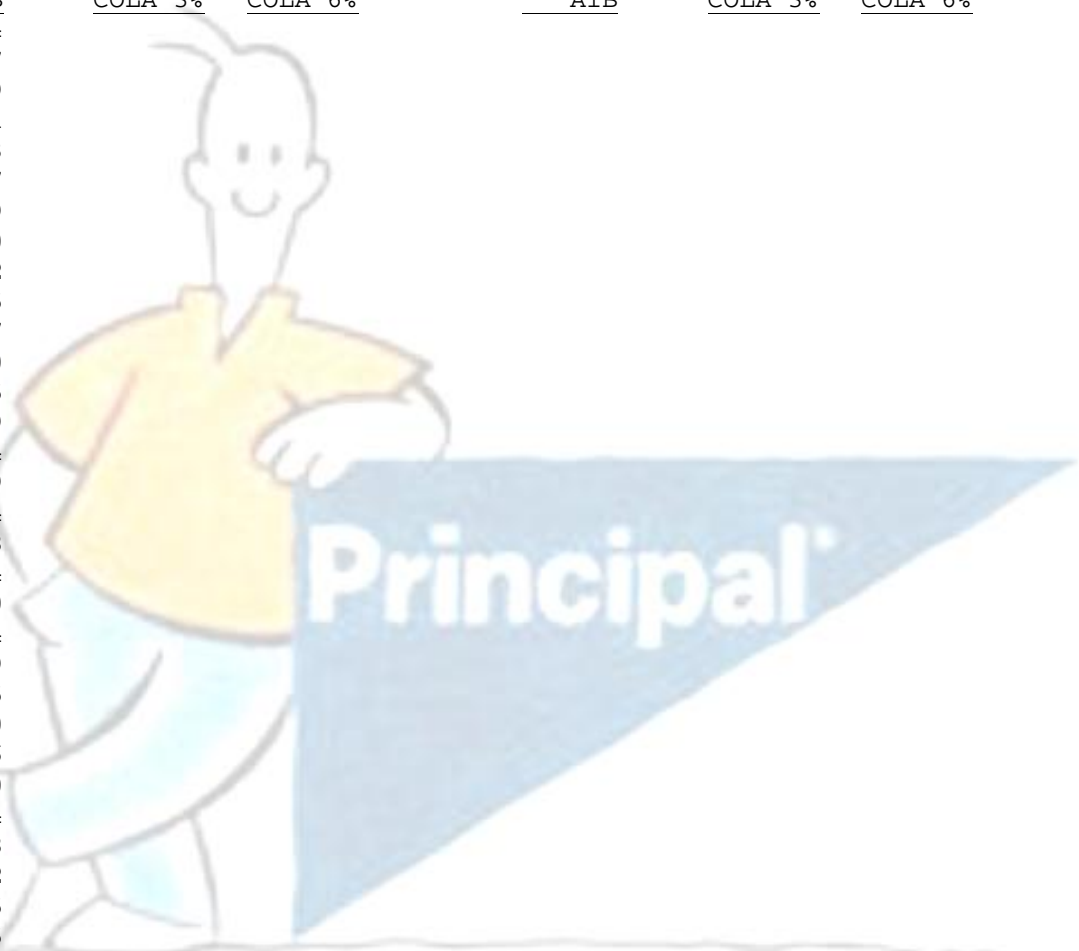
Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Adaptable Income Benefit for Social Insurance Substitute Benefit Section
Add-on for extended Your Occupation period
Elimination Period: 365 day
Occupation Class: A Unisex non-smoker

Age	Benefit period to 5 year			Benefit period to 2 year		
	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%	AIB	HH753/705 COLA 3%	HH753/705 COLA 6%
18-25	0.84					
26	0.87					
27	0.89					
28	0.91					
29	0.93					
30	0.97					
31	0.99					
32	1.00					
33	1.02					
34	1.05					
35	1.07					
36	1.10					
37	1.15					
38	1.19					
39	1.24					
40	1.29					
41	1.34					
42	1.38					
43	1.44					
44	1.50					
45	1.54					
46	1.59					
47	1.65					
48	1.70					
49	1.76					
50	1.80					
51	1.84					
52	1.88					
53	1.92					
54	1.95					
55	1.95					
56	1.97					
57	1.97					
58	1.95					
59	1.90					
60	1.68					
61	1.52					
62	1.43					
63	1.45					
64	1.50					



Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 70

Occupation Class: A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	6.82	6.61	6.23		
26	7.00	6.77	6.39		
27	7.18	6.94	6.55		
28	7.34	7.11	6.71		
29	7.52	7.27	6.87		
30	7.69	7.45	7.04		
31	8.08	7.82	7.38		
32	8.47	8.19	7.74		
33	8.85	8.57	8.09		
34	9.24	8.95	8.45		
35	9.63	9.33	8.80		
36	10.20	9.87	9.32		
37	10.76	10.42	9.82		
38	11.33	10.96	10.34		
39	11.89	11.50	10.85		
40	12.46	12.04	11.36		
41	13.17	12.73	12.00		
42	13.87	13.40	12.64		
43	14.59	14.10	13.28		
44	15.30	14.77	13.92		
45	16.00	15.46	14.56		
46	16.79	16.21	15.24		
47	17.59	16.96	15.93		
48	18.38	17.73	16.62		
49	19.17	18.48	17.30		
50	19.96	19.23	17.99		
51	20.72	19.93	18.60		
52	21.48	20.63	19.20		
53	22.24	21.33	19.81		
54	23.00	22.02	20.41		
55	23.77	22.72	21.02		
56	24.43	23.30	21.44		
57	25.10	23.87	21.86		
58	25.76	24.44	22.30		
59	26.43	25.01	22.71		
60	27.09	25.59	23.13		
61	26.42	24.90	22.49		
62	25.75	24.22	21.84		
63	25.08	23.54	21.18		
64	25.32	23.77	21.40		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 67

Occupation Class: A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	6.58	6.35	5.98		
26	6.73	6.51	6.13		
27	6.88	6.65	6.26		
28	7.04	6.81	6.42		
29	7.20	6.95	6.55		
30	7.35	7.11	6.70		
31	7.71	7.45	7.01		
32	8.07	7.80	7.35		
33	8.43	8.15	7.67		
34	8.79	8.50	8.01		
35	9.15	8.85	8.34		
36	9.68	9.36	8.80		
37	10.19	9.85	9.27		
38	10.71	10.36	9.74		
39	11.24	10.85	10.21		
40	11.76	11.35	10.68		
41	12.40	11.96	11.25		
42	13.04	12.58	11.81		
43	13.68	13.19	12.38		
44	14.31	13.80	12.95		
45	14.96	14.41	13.52		
46	15.63	15.04	14.09		
47	16.29	15.68	14.65		
48	16.95	16.30	15.23		
49	17.62	16.94	15.79		
50	18.29	17.57	16.36		
51	18.78	18.00	16.70		
52	19.27	18.44	17.04		
53	19.75	18.86	17.38		
54	20.24	19.31	17.71		
55	20.73	19.73	18.06		
56	20.74	19.67	17.88		
57	20.76	19.60	17.70		
58	20.78	19.54	17.51		
59	20.80	19.48	17.32		
60	20.81	19.41	17.14		
61	19.84	18.63	16.71		
62	18.87	17.86	16.28		
63	17.90	17.09	15.84		
64	18.08	17.26	16.01		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: to age 65

Occupation Class: A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	6.37	6.17	5.79		
26	6.51	6.30	5.93		
27	6.66	6.44	6.05		
28	6.79	6.57	6.18		
29	6.94	6.71	6.30		
30	7.08	6.84	6.44		
31	7.41	7.17	6.74		
32	7.75	7.50	7.05		
33	8.08	7.82	7.35		
34	8.42	8.15	7.66		
35	8.76	8.47	7.96		
36	9.25	8.95	8.40		
37	9.74	9.42	8.84		
38	10.24	9.89	9.29		
39	10.73	10.36	9.73		
40	11.21	10.83	10.17		
41	11.80	11.39	10.68		
42	12.38	11.94	11.21		
43	12.97	12.50	11.72		
44	13.55	13.05	12.25		
45	14.14	13.61	12.76		
46	14.71	14.15	13.24		
47	15.28	14.68	13.71		
48	15.86	15.23	14.19		
49	16.43	15.77	14.66		
50	17.00	16.30	15.13		
51	17.26	16.50	15.26		
52	17.52	16.71	15.37		
53	17.77	16.91	15.50		
54	18.03	17.12	15.61		
55	18.30	17.32	15.74		
56	17.89	16.86	15.25		
57	17.49	16.39	14.76		
58	17.09	15.93	14.27		
59	16.68	15.46	13.78		
60	16.28	15.00	13.29		
61	15.96	14.97	13.64		
62	15.65	14.92	13.99		
63	15.34	14.89	14.34		
64	15.49	15.04	14.48		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 5 year

Occupation Class: A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	4.20	4.00	3.75		
26	4.28	4.09	3.83		
27	4.36	4.17	3.91		
28	4.46	4.27	4.00		
29	4.54	4.35	4.08		
30	4.62	4.44	4.17		
31	4.84	4.65	4.37		
32	5.05	4.85	4.57		
33	5.26	5.07	4.77		
34	5.47	5.27	4.98		
35	5.69	5.48	5.17		
36	6.00	5.78	5.47		
37	6.31	6.09	5.76		
38	6.63	6.39	6.05		
39	6.94	6.69	6.34		
40	7.26	6.99	6.64		
41	7.68	7.40	7.03		
42	8.10	7.82	7.42		
43	8.53	8.22	7.80		
44	8.94	8.64	8.20		
45	9.37	9.05	8.59		
46	9.91	9.56	9.08		
47	10.44	10.07	9.57		
48	10.97	10.59	10.07		
49	11.50	11.11	10.56		
50	12.04	11.62	11.04		
51	12.58	12.13	11.51		
52	13.13	12.66	11.96		
53	13.67	13.17	12.42		
54	14.22	13.70	12.88		
55	14.76	14.21	13.34		
56	15.06	14.37	13.33		
57	15.36	14.52	13.32		
58	15.67	14.68	13.30		
59	15.97	14.84	13.30		
60	16.28	15.00	13.29		
61	15.96	14.97	13.64		
62	15.65	14.92	13.99		
63	15.34	14.89	14.34		
64	15.49	15.04	14.48		

Principal Life Insurance Company
2014 Pricing

5/16/2014

Level Annual Premiums Per \$100 of Monthly Benefit
HH750 for new issues, HH700 & HH750 for adjustments

Catastrophic Disability Benefit Rider Form HH752

Benefit Period: 2 year

Occupation Class: A Unisex non-smoker

Age	Elimination Period			HH753/705	HH753/705
	90	180	365	COLA 3%	COLA 6%
18-25	3.56	3.34			
26	3.59	3.38			
27	3.63	3.43			
28	3.66	3.47			
29	3.70	3.52			
30	3.73	3.56			
31	3.86	3.69			
32	3.99	3.81			
33	4.12	3.95			
34	4.26	4.07			
35	4.39	4.20			
36	4.58	4.38			
37	4.76	4.56			
38	4.94	4.76			
39	5.13	4.94			
40	5.32	5.12			
41	5.57	5.36			
42	5.81	5.60			
43	6.05	5.84			
44	6.29	6.09			
45	6.54	6.33			
46	6.83	6.61			
47	7.13	6.90			
48	7.44	7.18			
49	7.73	7.47			
50	8.03	7.75			
51	8.41	8.13			
52	8.80	8.51			
53	9.17	8.88			
54	9.56	9.26			
55	9.94	9.64			
56	10.56	10.24			
57	11.19	10.84			
58	11.80	11.44			
59	12.43	12.04			
60	13.05	12.64			
61	13.82	13.39			
62	14.57	14.14			
63	15.34	14.89			
64	15.49	15.04			

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PRINCIPAL LIFE INSURANCE COMPANY
 POLICY FORMS HH700 & HH750 - 2014 Pricing
 YEARLY RENEWABLE PREMIUM RATES PER \$100 MONTHLY BENEFIT
 FOR AGES 65 AND ABOVE

OCCUPATION CLASS 6A FEMALE NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	111.42	86.39	63.93	59.06
66	114.20	88.55	65.53	60.54
67	116.99	90.72	67.13	62.02
68	122.43	94.94	70.26	64.91
69	127.88	99.16	73.38	67.79
70	133.32	103.38	76.50	70.68
71	138.77	107.60	79.62	73.57
72	144.21	111.82	82.75	76.46
73	150.92	117.03	86.60	80.02
74	157.63	122.23	90.45	83.57
75-79	177.77	137.85	102.00	94.25
80&UP	219.14	169.92	125.74	116.18

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	66.23	50.30	36.59	32.87	30.50
66	67.89	51.55	37.51	33.70	31.26
67	69.54	52.81	38.42	34.51	32.02
68	72.78	55.26	40.22	36.12	33.51
69	76.02	57.73	42.00	37.73	35.01
70	79.26	60.18	43.79	39.34	36.50
71	82.50	62.64	45.58	40.94	37.98
72	85.73	65.10	47.37	42.54	39.47
73	89.72	68.13	49.57	44.53	41.31
74	93.71	71.16	51.78	46.50	43.15
75-79	105.68	80.25	58.39	52.45	48.66
80&UP	130.27	98.92	71.98	64.66	59.98

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PRINCIPAL LIFE INSURANCE COMPANY
 POLICY FORMS HH700 & HH750 - 2014 Pricing
 YEARLY RENEWABLE PREMIUM RATES PER \$100 MONTHLY BENEFIT
 FOR AGES 65 AND ABOVE

OCCUPATION CLASS 5A FEMALE NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	139.27	107.99	79.91	73.83
66	142.75	110.69	81.91	75.68
67	146.24	113.40	83.91	77.53
68	153.04	118.67	87.82	81.14
69	159.85	123.95	91.72	84.74
70	166.65	129.23	95.63	88.35
71	173.46	134.50	99.53	91.96
72	180.26	139.78	103.44	95.57
73	188.65	146.29	108.25	100.02
74	197.04	152.79	113.06	104.46
75-79	222.21	172.31	127.50	117.81
>=80	273.92	212.40	157.17	145.22

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	82.79	62.87	45.74	41.09	38.12
66	84.86	64.44	46.89	42.12	39.08
67	86.93	66.01	48.03	43.14	40.03
68	90.98	69.08	50.27	45.15	41.89
69	95.03	72.16	52.50	47.16	43.76
70	99.07	75.23	54.74	49.17	45.62
71	103.12	78.30	56.97	51.18	47.48
72	107.16	81.37	59.21	53.18	49.34
73	112.15	85.16	61.96	55.66	51.64
74	117.14	88.95	64.72	58.13	53.94
75-79	132.10	100.31	72.99	65.56	60.83
>=80	162.84	123.65	89.97	80.82	74.98

5/31/2014

PRINCIPAL LIFE INSURANCE COMPANY
 POLICY FORMS HH700 & HH750 - 2014 Pricing
 YEARLY RENEWABLE PREMIUM RATES PER \$100 MONTHLY BENEFIT
 FOR AGES 65 AND ABOVE

OCCUPATION CLASS 4A FEMALE NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	191.55	148.53	109.91	101.55
66	196.34	152.25	112.66	104.09
67	201.13	155.96	115.41	106.63
68	210.49	163.22	120.78	111.60
69	219.85	170.48	126.15	116.56
70	229.21	177.74	131.52	121.52
71	238.57	185.00	136.89	126.48
72	247.93	192.26	142.27	131.45
73	259.47	201.20	148.89	137.56
74	271.01	210.15	155.51	143.68
75-79	305.63	236.99	175.37	162.03
>=80	376.75	292.14	216.18	199.74

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	113.87	86.47	62.91	56.51	52.43
66	116.72	88.63	64.49	57.93	53.74
67	119.57	90.79	66.06	59.34	55.06
68	125.13	95.02	69.14	62.10	57.62
69	130.70	99.24	72.21	64.86	60.18
70	136.26	103.47	75.29	67.63	62.74
71	141.83	107.70	78.36	70.39	65.31
72	147.39	111.92	81.44	73.15	67.87
73	154.25	117.13	85.22	76.55	71.03
74	161.11	122.34	89.01	79.96	74.18
75-79	181.69	137.96	100.38	90.17	83.66
>=80	223.97	170.07	123.74	111.15	103.13

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PRINCIPAL LIFE INSURANCE COMPANY
 POLICY FORMS HH700 & HH750 - 2014 Pricing
 YEARLY RENEWABLE PREMIUM RATES PER \$100 MONTHLY BENEFIT
 FOR AGES 65 AND ABOVE

OCCUPATION CLASS 3A FEMALE NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	246.78	191.36	141.60	130.84
66	252.96	196.15	145.15	134.11
67	259.13	200.94	148.69	137.38
68	271.19	210.29	155.61	143.78
69	283.25	219.64	162.53	150.17
70	295.31	228.99	169.45	156.56
71	307.37	238.35	176.37	162.96
72	319.43	247.70	183.29	169.35
73	334.30	259.22	191.82	177.23
74	349.17	270.75	200.35	185.11
75-79	393.76	305.34	225.94	208.76
>=80	485.39	376.39	278.52	257.34

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	146.71	111.40	81.06	72.81	67.55
66	150.38	114.19	83.09	74.63	69.24
67	154.05	116.98	85.11	76.45	70.93
68	161.22	122.42	89.07	80.01	74.23
69	168.39	127.86	93.04	83.57	77.54
70	175.56	133.31	97.00	87.13	80.84
71	182.73	138.75	100.96	90.69	84.14
72	189.90	144.20	104.92	94.24	87.44
73	198.74	150.91	109.80	98.63	91.51
74	207.57	157.62	114.68	103.02	95.58
75-79	234.09	177.75	129.33	116.17	107.79
>=80	288.56	219.11	159.43	143.21	132.87

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PRINCIPAL LIFE INSURANCE COMPANY
 POLICY FORMS HH700 & HH750 - 2014 Pricing
 YEARLY RENEWABLE PREMIUM RATES PER \$100 MONTHLY BENEFIT
 FOR AGES 65 AND ABOVE

OCCUPATION CLASS 2A FEMALE NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	296.14	229.64	169.93	157.00
66	303.55	235.38	174.18	160.93
67	310.96	241.13	178.43	164.86
68	325.43	252.35	186.73	172.53
69	339.90	263.57	195.04	180.20
70	354.38	274.79	203.34	187.88
71	368.85	286.02	211.65	195.55
72	383.32	297.24	219.95	203.22
73	401.16	311.07	230.19	212.68
74	419.00	324.90	240.42	222.14
75-79	472.52	366.40	271.13	250.51
>=80	582.47	451.66	334.22	308.80

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	176.05	133.68	97.27	87.37	81.06
66	180.46	137.03	99.70	89.56	83.09
67	184.86	140.37	102.14	91.74	85.12
68	193.46	146.90	106.89	96.01	89.08
69	202.07	153.44	111.64	100.28	93.04
70	210.67	159.97	116.40	104.55	97.00
71	219.27	166.50	121.15	108.82	100.97
72	227.88	173.04	125.90	113.09	104.93
73	238.48	181.09	131.76	118.36	109.81
74	249.09	189.14	137.62	123.62	114.69
75-79	280.90	213.30	155.20	139.41	129.34
>=80	346.27	262.93	191.31	171.85	159.44

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PRINCIPAL LIFE INSURANCE COMPANY
 POLICY FORMS HH700 & HH750 - 2014 Pricing
 YEARLY RENEWABLE PREMIUM RATES PER \$100 MONTHLY BENEFIT
 FOR AGES 65 AND ABOVE

OCCUPATION CLASS A FEMALE NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	355.37	275.56	203.91	188.40
66	364.26	282.46	209.01	193.12
67	373.15	289.35	214.12	197.83
68	390.52	302.82	224.08	207.04
69	407.89	316.29	234.05	216.24
70	425.25	329.75	244.01	225.45
71	442.62	343.22	253.97	234.66
72	459.98	356.68	263.94	243.87
73	481.39	373.28	276.22	255.21
74	502.80	389.88	288.51	266.56
75-79	567.02	439.68	325.36	300.61
>=80	698.96	541.99	401.07	370.56

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	211.26	160.42	116.72	104.85	97.28
66	216.55	164.43	119.64	107.47	99.71
67	221.83	168.45	122.56	110.09	102.14
68	232.16	176.29	128.27	115.22	106.90
69	242.48	184.12	133.97	120.34	111.65
70	252.81	191.96	139.68	125.46	116.40
71	263.13	199.80	145.38	130.59	121.16
72	273.45	207.64	151.08	135.71	125.91
73	286.18	217.31	158.11	142.03	131.77
74	298.91	226.97	165.15	148.34	137.63
75-79	337.08	255.96	186.24	167.29	155.21
>=80	415.52	315.52	229.58	206.22	191.33

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PRINCIPAL LIFE INSURANCE COMPANY
 POLICY FORMS HH700 & HH750 - 2014 Pricing
 YEARLY RENEWABLE PREMIUM RATES PER \$100 MONTHLY BENEFIT
 FOR AGES 65 AND ABOVE

OCCUPATION CLASS 6A MALE NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	112.16	86.98	64.36	59.46
66	119.98	93.03	68.84	63.61
67	127.79	99.10	73.33	67.75
68	137.50	106.62	78.90	72.90
69	147.20	114.14	84.46	78.04
70	156.90	121.67	90.03	83.18
71	166.62	129.19	95.60	88.33
72	176.32	136.72	101.17	93.48
73	189.70	147.10	108.86	100.58
74	203.10	157.49	116.54	107.67
75-79	243.26	188.63	139.58	128.97
80&UP	335.63	260.26	192.58	177.94

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	66.68	50.63	36.84	33.09	30.70
66	71.33	54.16	39.41	35.40	32.84
67	75.97	57.69	41.98	37.70	34.98
68	81.74	62.07	45.16	40.57	37.64
69	87.51	66.45	48.35	43.43	40.30
70	93.28	70.83	51.54	46.30	42.95
71	99.05	75.21	54.73	49.16	45.61
72	104.82	79.59	57.91	52.02	48.26
73	112.78	85.64	62.31	55.97	51.93
74	120.74	91.68	66.70	59.92	55.59
75-79	144.62	109.82	79.90	71.78	66.59
80&UP	199.53	151.51	110.24	99.02	91.87

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PRINCIPAL LIFE INSURANCE COMPANY
 POLICY FORMS HH700 & HH750 - 2014 Pricing
 YEARLY RENEWABLE PREMIUM RATES PER \$100 MONTHLY BENEFIT
 FOR AGES 65 AND ABOVE

OCCUPATION CLASS 5A MALE NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	140.20	108.72	80.45	74.33
66	149.97	116.29	86.05	79.51
67	159.74	123.87	91.66	84.69
68	171.87	133.27	98.62	91.12
69	184.00	142.68	105.58	97.55
70	196.13	152.09	112.54	103.98
71	208.27	161.49	119.50	110.41
72	220.40	170.90	126.46	116.85
73	237.13	183.88	136.07	125.72
74	253.87	196.86	145.67	134.59
75-79	304.08	235.79	174.48	161.21
>=80	419.54	325.33	240.73	222.43

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	83.35	63.29	46.05	41.36	38.38
66	89.16	67.70	49.26	44.25	41.05
67	94.96	72.11	52.47	47.13	43.73
68	102.18	77.59	56.45	50.71	47.05
69	109.39	83.06	60.44	54.29	50.37
70	116.60	88.54	64.42	57.87	53.69
71	123.81	94.01	68.41	61.45	57.01
72	131.02	99.49	72.39	65.02	60.33
73	140.97	107.05	77.89	69.96	64.91
74	150.92	114.60	83.38	74.90	69.49
75-79	180.77	137.27	99.88	89.72	83.24
>=80	249.41	189.39	137.80	123.78	114.84

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PRINCIPAL LIFE INSURANCE COMPANY
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 YEARLY RENEWABLE PREMIUM RATES PER \$100 MONTHLY BENEFIT
 FOR AGES 65 AND ABOVE

OCCUPATION CLASS 4A MALE NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	192.83	149.53	110.65	102.23
66	206.27	159.95	118.36	109.36
67	219.71	170.37	126.07	116.48
68	236.39	183.31	135.64	125.33
69	253.08	196.24	145.22	134.17
70	269.76	209.18	154.79	143.02
71	286.45	222.12	164.36	151.86
72	303.13	235.06	173.94	160.71
73	326.15	252.91	187.15	172.91
74	349.17	270.76	200.36	185.12
75-79	418.23	324.31	239.98	221.73
>=80	577.04	447.45	331.11	305.92

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	114.64	87.05	63.34	56.89	52.78
66	122.62	93.11	67.75	60.86	56.46
67	130.61	99.18	72.16	64.82	60.14
68	140.53	106.71	77.64	69.74	64.71
69	150.45	114.24	83.12	74.67	69.28
70	160.37	121.77	88.60	79.59	73.84
71	170.29	129.31	94.08	84.51	78.41
72	180.21	136.84	99.56	89.43	82.98
73	193.89	147.23	107.13	96.23	89.28
74	207.58	157.62	114.69	103.02	95.58
75-79	248.63	188.80	137.37	123.39	114.48
>=80	343.04	260.48	189.53	170.25	157.95

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PRINCIPAL LIFE INSURANCE COMPANY
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 YEARLY RENEWABLE PREMIUM RATES PER \$100 MONTHLY BENEFIT
 FOR AGES 65 AND ABOVE

OCCUPATION CLASS 3A MALE NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	248.44	192.65	142.56	131.71
66	265.75	206.07	152.49	140.89
67	283.07	219.50	162.42	150.07
68	304.56	236.17	174.76	161.47
69	326.06	252.84	187.09	172.86
70	347.56	269.50	199.43	184.26
71	369.05	286.17	211.76	195.66
72	390.55	302.84	224.10	207.05
73	420.21	325.84	241.12	222.78
74	449.87	348.84	258.13	238.50
75-79	538.84	417.83	309.19	285.67
>=80	743.45	576.49	426.59	394.15

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	147.69	112.15	81.60	73.30	68.01
66	157.99	119.96	87.29	78.41	72.75
67	168.28	127.78	92.97	83.51	77.48
68	181.06	137.48	100.03	89.86	83.37
69	193.84	147.19	107.10	96.20	89.25
70	206.62	156.89	114.16	102.54	95.14
71	219.40	166.59	121.22	108.88	101.02
72	232.17	176.30	128.28	115.23	106.91
73	249.81	189.69	138.02	123.98	115.02
74	267.44	203.08	147.76	132.73	123.14
75-79	320.33	243.24	176.98	158.98	147.50
>=80	441.97	335.60	244.19	219.34	203.50

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PRINCIPAL LIFE INSURANCE COMPANY
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 YEARLY RENEWABLE PREMIUM RATES PER \$100 MONTHLY BENEFIT
 FOR AGES 65 AND ABOVE

OCCUPATION CLASS 2A MALE NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	298.13	231.18	171.07	158.06
66	318.90	247.29	182.99	169.07
67	339.68	263.40	194.91	180.08
68	365.48	283.40	209.71	193.76
69	391.27	303.40	224.51	207.44
70	417.07	323.40	239.31	221.11
71	442.86	343.41	254.11	234.79
72	468.66	363.41	268.92	248.46
73	504.25	391.01	289.34	267.33
74	539.84	418.61	309.76	286.20
75-79	646.61	501.40	371.03	342.81
>=80	892.13	691.78	511.91	472.97

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	177.23	134.58	97.92	87.96	81.61
66	189.58	143.96	104.74	94.09	87.29
67	201.93	153.34	111.57	100.22	92.98
68	217.27	164.98	120.04	107.83	100.04
69	232.60	176.62	128.51	115.44	107.10
70	247.94	188.27	136.99	123.05	114.16
71	263.27	199.91	145.46	130.66	121.23
72	278.61	211.56	153.93	138.27	128.29
73	299.77	227.62	165.62	148.77	138.03
74	320.93	243.69	177.31	159.27	147.77
75-79	384.40	291.89	212.38	190.77	177.00
>=80	530.36	402.72	293.02	263.21	244.21

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PRINCIPAL LIFE INSURANCE COMPANY
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OCCUPATION CLASS A MALE NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	357.75	277.41	205.28	189.67
66	382.68	296.74	219.58	202.88
67	407.62	316.08	233.89	216.10
68	438.57	340.08	251.65	232.51
69	469.53	364.08	269.41	248.92
70	500.48	388.09	287.18	265.33
71	531.44	412.09	304.94	281.75
72	562.39	436.09	322.70	298.16
73	605.10	469.21	347.21	320.80
74	647.81	502.33	371.71	343.44
75-79	775.93	601.68	445.23	411.37
>=80	1070.56	830.14	614.29	567.57

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	212.68	161.49	117.51	105.55	97.93
66	227.50	172.75	125.69	112.91	104.75
67	242.32	184.00	133.88	120.26	111.58
68	260.72	197.98	144.05	129.39	120.05
69	279.13	211.95	154.22	138.53	128.52
70	297.53	225.92	164.38	147.66	137.00
71	315.93	239.90	174.55	156.79	145.47
72	334.33	253.87	184.72	165.92	153.94
73	359.72	273.15	198.75	178.53	165.63
74	385.11	292.43	212.77	191.13	177.33
75-79	461.28	350.27	254.86	228.93	212.40
>=80	636.43	483.27	351.63	315.85	293.05

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 FOR AGES 65 AND ABOVE

OCCUPATION CLASS 6A UNISEX NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	112.05	86.89	64.30	59.40
66	119.11	92.36	68.34	63.14
67	126.18	97.84	72.40	66.89
68	135.24	104.86	77.60	71.70
69	144.30	111.90	82.80	76.50
70	153.37	118.93	88.00	81.31
71	162.43	125.96	93.21	86.12
72	171.50	132.98	98.41	90.92
73	183.89	142.59	105.51	97.49
74	196.28	152.20	112.62	104.06
75-79	233.44	181.02	133.95	123.76
80&UP	318.16	246.71	182.56	168.68

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	66.61	50.58	36.80	33.06	30.67
66	70.81	53.77	39.12	35.14	32.61
67	75.01	56.95	41.44	37.22	34.54
68	80.40	61.05	44.42	39.90	37.02
69	85.78	65.14	47.40	42.58	39.50
70	91.18	69.23	50.38	45.25	41.98
71	96.57	73.33	53.35	47.93	44.46
72	101.95	77.42	56.33	50.60	46.94
73	109.32	83.01	60.40	54.26	50.34
74	116.68	88.60	64.46	57.91	53.73
75-79	138.78	105.38	76.67	68.87	63.90
80&UP	189.14	143.62	104.50	93.87	87.09

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 FOR AGES 65 AND ABOVE

OCCUPATION CLASS 5A UNISEX NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	140.06	108.61	80.37	74.25
66	148.89	115.45	85.43	78.93
67	157.72	122.30	90.50	83.61
68	169.05	131.08	97.00	89.62
69	180.38	139.87	103.50	95.63
70	191.71	148.66	110.00	101.64
71	203.04	157.45	116.51	107.65
72	214.38	166.23	123.01	113.65
73	229.86	178.24	131.89	121.86
74	245.35	190.25	140.78	130.07
75-79	291.80	226.27	167.44	154.70
>=80	397.70	308.39	228.20	210.85

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	83.26	63.23	46.00	41.32	38.34
66	88.51	67.21	48.90	43.93	40.76
67	93.76	71.19	51.80	46.53	43.17
68	100.50	76.31	55.52	49.88	46.27
69	107.23	81.43	59.25	53.22	49.38
70	113.97	86.54	62.97	56.56	52.48
71	120.71	91.66	66.69	59.91	55.58
72	127.44	96.77	70.41	63.25	58.68
73	136.65	103.76	75.50	67.82	62.92
74	145.85	110.75	80.58	72.39	67.16
75-79	173.47	131.72	95.84	86.09	79.88
>=80	236.43	179.53	130.63	117.34	108.86

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 YEARLY RENEWABLE PREMIUM RATES PER \$100 MONTHLY BENEFIT
 FOR AGES 65 AND ABOVE

OCCUPATION CLASS 4A UNISEX NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	192.51	149.28	110.46	102.06
66	203.79	158.02	116.93	108.04
67	215.06	166.77	123.40	114.02
68	229.92	178.28	131.93	121.89
69	244.77	189.80	140.45	129.77
70	259.63	201.32	148.97	137.64
71	274.48	212.84	157.50	145.52
72	289.33	224.36	166.02	153.39
73	309.48	239.98	177.58	164.08
74	329.63	255.61	189.14	174.76
75-79	390.08	302.48	223.83	206.81
>=80	526.97	408.62	302.37	279.38

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	114.44	86.90	63.23	56.80	52.70
66	121.15	91.99	66.93	60.12	55.78
67	127.85	97.08	70.64	63.45	58.87
68	136.68	103.79	75.52	67.83	62.94
69	145.51	110.49	80.40	72.22	67.00
70	154.34	117.20	85.27	76.60	71.07
71	163.17	123.90	90.15	80.98	75.13
72	172.00	130.61	95.03	85.36	79.20
73	183.98	139.70	101.65	91.31	84.72
74	195.96	148.80	108.27	97.25	90.23
75-79	231.90	176.09	128.12	115.09	106.78
>=80	313.27	237.88	173.08	155.47	144.25

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 FOR AGES 65 AND ABOVE

OCCUPATION CLASS 3A UNISEX NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	247.94	192.26	142.27	131.45
66	261.92	203.10	150.29	138.86
67	275.89	213.93	158.30	146.26
68	294.55	228.40	169.01	156.16
69	313.22	242.88	179.72	166.06
70	331.88	257.35	190.43	175.95
71	350.55	271.82	201.14	185.85
72	369.21	286.30	211.86	195.74
73	394.44	305.86	226.33	209.11
74	419.66	325.41	240.80	222.49
75-79	495.32	384.08	284.21	262.60
>=80	666.03	516.46	382.17	353.10

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	147.40	111.92	81.44	73.15	67.87
66	155.70	118.23	86.03	77.27	71.69
67	164.01	124.54	90.62	81.40	75.52
68	175.11	132.96	96.75	86.90	80.63
69	186.20	141.39	102.88	92.41	85.74
70	197.30	149.82	109.01	97.92	90.85
71	208.40	158.24	115.14	103.42	95.96
72	219.49	166.67	121.27	108.93	101.07
73	234.49	178.05	129.55	116.37	107.97
74	249.48	189.44	137.84	123.81	114.87
75-79	294.46	223.59	162.69	146.14	135.58
>=80	395.94	300.65	218.76	196.50	182.31

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 FOR AGES 65 AND ABOVE

OCCUPATION CLASS 2A UNISEX NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	297.13	230.41	170.50	157.53
66	311.23	241.33	178.58	165.00
67	325.32	252.26	186.67	172.47
68	345.45	267.87	198.22	183.15
69	365.59	283.49	209.77	193.82
70	385.72	299.10	221.33	204.49
71	405.86	314.71	232.88	215.17
72	425.99	330.32	244.43	225.84
73	452.70	351.04	259.76	240.01
74	479.42	371.75	275.09	254.17
75-79	559.56	433.90	321.08	296.66
>=80	737.30	571.72	423.06	390.89

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	176.64	134.13	97.59	87.67	81.34
66	185.02	140.49	102.22	91.82	85.19
67	193.40	146.85	106.85	95.98	89.05
68	205.37	155.94	113.47	101.92	94.56
69	217.34	165.03	120.08	107.86	100.07
70	229.31	174.12	126.69	113.80	105.58
71	241.27	183.21	133.30	119.74	111.10
72	253.24	192.30	139.92	125.68	116.61
73	269.13	204.36	148.69	133.56	123.92
74	285.01	216.42	157.47	141.45	131.23
75-79	332.65	252.59	183.79	165.09	153.17
>=80	438.31	332.83	242.17	217.53	201.82

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 FOR AGES 65 AND ABOVE

OCCUPATION CLASS A UNISEX NONSMOKER

DISABILITY BENEFIT SECTION
 BENEFIT PERIOD 2 YEARS

AGE	ELIMINATION PERIOD			
	30	60	90	180
65	357.40	277.13	205.07	189.48
66	379.92	294.60	218.00	201.42
67	402.45	312.07	230.92	213.36
68	431.36	334.49	247.52	228.69
69	460.28	356.91	264.11	244.02
70	489.20	379.34	280.70	259.35
71	518.11	401.76	297.29	274.68
72	547.03	424.18	313.89	290.01
73	586.54	454.82	336.56	310.96
74	626.06	485.46	359.23	331.91
75-79	744.60	577.38	427.25	394.76
>=80	1014.82	786.92	582.30	538.02

ADAPTABLE INCOME BENEFIT FOR DISABILITY BENEFIT SECTION
 BENEFIT PERIOD TO 365 DAYS

AGE	ELIMINATION PERIOD				
	30	60	90	180	270
65	212.47	161.33	117.39	105.44	97.83
66	225.86	171.50	124.79	112.09	104.00
67	239.25	181.67	132.18	118.74	110.16
68	256.44	194.72	141.68	127.27	118.08
69	273.63	207.78	151.18	135.80	125.99
70	290.82	220.83	160.68	144.33	133.91
71	308.01	233.88	170.18	152.86	141.82
72	325.20	246.94	179.67	161.39	149.74
73	348.69	264.77	192.65	173.05	160.56
74	372.18	282.61	205.63	184.71	171.37
75-79	442.65	336.12	244.57	219.68	203.82
>=80	603.29	458.10	333.32	299.41	277.79

State: District of Columbia **Filing Company:** Principal Life Insurance Company
TOI/Sub-TOI: H111 Individual Health - Disability Income/H111.008 Combined Short Term and Long Term - Unrelated to marketing with employer or association groups
Product Name: DI Next Generation
Project Name/Number: DI 2014 Reprice/HH 792 et al

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	Attached is required cover letter for filing.
Attachment(s):	DI 2014 Reprice submission letter - RATES.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	An Actuarial Memorandum and Certification for this filing is attached.
Attachment(s):	HH 750 Standard Actuarial Memorandum - revised.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	Please see attached Actuarial Memorandum and Certification attached above.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

State: District of Columbia **Filing Company:** Principal Life Insurance Company
TOI/Sub-TOI: H111 Individual Health - Disability Income/H111.008 Combined Short Term and Long Term - Unrelated to marketing with employer or association groups
Product Name: DI Next Generation
Project Name/Number: DI 2014 Reprice/HH 792 et al

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	



Principal Life Insurance Company
711 High Street
Des Moines, IA 50392-1170

June 24, 2014

NAIC Group Code - 332
Company Code - 61271
Company File Number: DI 2014 REPRICE RATES

RE New Submission – Individual Disability Income Insurance

- Rates for previously approved Disability Income Policies HH 750 DC et al and HH 700 DC et al

Enclosed for your review and approval are the rates for the forms listed above for new coverage issued on our previously approved Disability Income products. Accompanying the rates is the Supplementary Description of Rate Tables and Actuarial Memorandum and Certification. The proposed effective date of this filing is September 22, 2014.

The purpose of this filing is to submit revised premium rates for approval and to demonstrate compliance with anticipated loss ratio requirements. The overall average premium impact is a 3.5% decrease. Forms HH 750 DC and HH 700 DC are non-cancelable individual disability income policies which have been previously approved. HH 750 DC is being actively marketed. Form HH 700 DC, an older form similar to HH 750 DC, is no longer actively marketed. Because these forms are non-cancelable, the premium rates being paid by existing HH 700 DC and HH 750 DC policyholders for existing coverage are guaranteed and will not change.

Accompanying the rates is the Supplementary Description of Rate Tables and Actuarial Certification. These rates will apply to all new policies. In addition, the existing policies of these forms provide for future owner requested adjustments in coverage through the Policy Adjustment Options section of the policy. The rates being submitted will also apply to these future adjustments for new coverage. The rates do not apply to coverage already purchased.

If you have any questions or if I can provide additional information, please feel free to contact me using any of the listed options.

Sincerely,

A handwritten signature in cursive script that reads "Michelle Van Zante".

Michelle Van Zante
Contract Analyst
Individual Product Management
(TOLL FREE) 1-800-255-6603, Press 1
(EMAIL) VANZANTE.MICHELLE@PRINCIPAL.COM

Principal Life Insurance Company

**ACTUARIAL MEMORANDUM
Individual Disability Income Policy and Riders
Form HH750 et al**

NEW FORMS WITH PREMIUM RATES

None

NEW FORMS WITHOUT PREMIUM RATES

Benefit Update Rider HH792

OLD FORMS WITH REVISED PREMIUM RATES

Disability Income Policy	HH700, HH750
Catastrophic Disability Rider	HH737, HH752
Cost of Living Adjustment Rider	HH705, HH753
Extended Total Disability Benefit Rider	HH754
Recovery Benefit Rider	HH711, HH756
Regular Occupation Rider	HH710, HH757
Residual Disability Benefit Rider	HH718, HH758
Short Term Residual Disability Benefit Rider	HH719, HH759
Conditionally Renewable Policy Rider	HH768
Transitional Occupation Rider	HH771
Residual Disability and Recovery Benefit Rider	HH784

PURPOSE

This memorandum supports the filing of revised premium rates for forms HH700 and HH750 as well as some previously approved riders. The purpose of this filing is to submit revised premium rates for approval and to demonstrate compliance with anticipated loss ratio requirements. This filing is not to be used for other purposes.

GENERAL

We are requesting approval of premium rates for new coverage on existing forms that will be used for future purchases of HH750 policies and associated riders. The new premiums will also be used for additional coverage purchased under the adjustability provisions of existing HH700 and HH750 policies.

Forms HH750 and HH700 are non-cancelable individual disability income policies which have been previously approved. HH750 is being actively marketed. Form HH700, an older form similar to HH750, is no longer actively marketed. Because these forms are

non-cancelable, the premium rates being paid by existing HH700 and HH750 policyholders for existing coverage are guaranteed and will not change.

The main objectives of this filing are as follows –

- Update most rates to make use of the most recent internal and industry experience available.
- Introduce a new occupation class 6A
- Introduce a new Benefit Update Rider

71% of the new rates shown in the rate tables included with this filing are lower than the corresponding rates currently available, 18% are higher, and the remaining are unchanged. For a standard benefit plan including Base benefits, Your-Occupation Benefits extended through the full benefit period, and the Residual and Recovery Benefit Rider, this represents an average rate reduction of 3.5% when weighted by expected future sales. This may be impacted by discounts and adjustment factors as shown in the Supplementary Description of Rate Tables.

We are also re-submitting our one-year term renewal rates used at ages 65 and above. These new rates would apply to all HH750 and HH700 policyholders who renew their policies each year on a conditionally renewable basis. There are no changes to these rates other than the addition of rates for the new 6A occupation class.

RENEWAL CLAUSE

These Individual Disability Income policy forms are non-cancelable. Coverage terminates at the later of the age 65 policy anniversary or the fifth policy anniversary, and level guaranteed premiums are charged until the coverage terminates. At age 65 and later, the policy is conditionally renewable on a yearly-renewable term basis with premiums determined on an attained-age basis.

DESCRIPTION OF BENEFITS

This section provides brief descriptions of the policy and rider benefits. Please see the actual form language for details.

The HH700 and HH750 Individual Disability Income policy forms provide monthly income benefits to policyholders while they are disabled as defined in the policy form from the end of the elimination period until the end of the maximum benefit period.

The Benefit Update Rider (HH792) will replace a similar rider. This rider allows future benefit increases to be purchased without medical underwriting. The new rider allows the insured to remain eligible for their next scheduled review in the event they elect an earlier purchase of additional benefits due to a significant increase in income. No additional premium is charged for this rider.

The Catastrophic Disability Benefit Rider (HH737, HH752) provides an additional monthly income benefit in the event of a catastrophic disability. The benefit is payable in the event that the insured is presumptively disabled, cognitively impaired, or unable to perform two or more activities of daily living (ADL) as defined in the rider. The insured does not need to meet the definition of disability under the terms of the base policy in order to qualify for the CDB benefit.

The Cost of Living Adjustment Rider (HH705, HH753) provides annual increases in disability benefits based on the CPI-U index up to the maximum annual increase percentage.

The Extended Total Disability Benefit Rider (HH754) provides for an extension of monthly benefits beyond the Maximum Benefit Period, up to a pre-determined maximum payout based on a multiple of the monthly benefit amount.

The Residual Disability and Recovery Benefit Rider (HH784) provides a monthly benefit if, solely due to accident or sickness, the insured has a loss of income of at least 20% of prior earnings, and the insured is unable to do some of the duties of his/her job, can only work part-time, or is working in a different occupation. Additionally, this rider provides a monthly benefit if, solely due to accident or sickness, the insured has a loss of income of at least 20% of prior earnings while the insured is back to work full-time.

The Residual Benefit Rider (HH718, HH758) and Recovery Benefit Rider (HH711, HH756) were replaced by the current Residual Disability and Recovery Benefit Rider (HH784). Rates are still produced to support the adjustability provisions of existing policies. The benefits of these two riders combined are similar to those of the Residual Disability and Recovery Benefit Rider.

The Short Term Residual Disability Benefit Rider (HH719, HH759) provides for Residual Disability benefits subject to a maximum of either 6 or 12 months.

The Conditionally Renewable Policy Rider (HH768) facilitates the renewability provisions of the policy as described in the previous section of this memorandum.

The Regular Occupation Rider (HH710, HH757) provides the full monthly benefit to a disabled insured who is unable to work in his or her usual occupation, but is working in another occupation.

The Transitional Occupation Rider (HH771) provides a monthly benefit to a disabled insured who is unable to work in his or her usual occupation, but is working in another occupation. The benefit is limited so that the sum of income from all sources does not exceed pre-disability earnings.

PREMIUM CLASSES

There are six main classes (6A, 5A, 4A, 3A, 2A, and A), each with separate premium schedules. The 6A class is new with this filing.

Premiums vary by issue age, elimination period, benefit period, 'your-occupation' period, residual benefit period, smoker status, and occupation class. There are separate rates for males and females, and unisex rates are available primarily for multi-life sales. Modal premium factors and state geographic factors also apply. Further details appear in the Supplementary Description of Rate Tables.

Premium discounts will apply to employer-sponsored plans and other multi-life situations. These discounts reflect expected favorable financial results. The 'Select Occupation' discount is an occupation class modifier to improve our ability to match expected experience and premium in cases where experience justifies some movement for an occupation, but not a complete occupation class upgrade.

The premium tables include non-cancelable rates for issue ages 18 through 64, as well as conditionally renewable one-year term rates for ages 65 and above. Our current underwriting guidelines limit the issuance of new policies to people aged 18 through 60, unless the policy is sold on a multi-life basis.

MARKETING METHOD

This policy will be marketed using career and brokerage distribution systems.

PRICING ASSUMPTIONS

Morbidity assumptions are based on the 1985 Commissioner's Individual Disability Table A (1985 CIDA) with modifications based on past company experience. Sample claim costs appear in Appendix I of this memorandum. That appendix also contains assumptions for policy lapses, commissions, and other expenses.

The assumed interest rate for pricing and loss ratio calculation is 4.0%.

RESERVES

Statutory active life and claim reserves will be at least as great as the minimum reserves prescribed by law. Active life reserves are assumed to be based on the 1985 Commissioners Individual Disability Tables A (85CIDA) morbidity table using the two-year full preliminary term method. Disabled life reserves will be based on the Commissioners Individual Disability Tables C (85CIDC).

AVERAGE PREMIUMS

The average premium is expected to be \$2,650 per year.

PROFIT AND CONTINGENCY MARGIN

The expected margin for profit and contingencies is 10 to 15 percent of premium before federal income tax.

ANTICIPATED LOSS RATIO

The anticipated loss ratio was calculated over the expected lifetime of the policy as the present value of benefits divided by the present value of gross premiums using the morbidity, persistency, and interest assumptions used in the calculation of the premiums. The anticipated loss ratio for each of these forms is at least 50%. The anticipated loss ratio for annually renewed coverage at ages 65 and later is 65%.

CERTIFICATION

To the best of my knowledge and judgment, these premiums comply with the applicable laws and regulations of this state, and the benefits are reasonable in relation to the premiums.



Brendan McCallum, F.S.A., M.A.A.A.
Associate Actuary – Pricing
June 18, 2014

APPENDIX I
Summary of Pricing Assumptions

MORBIDITY ASSUMPTIONS

Here are some sample ultimate claim costs per \$100 of monthly benefit calculated with a 4.0% interest assumption for a policy with a 90 day elimination period and a benefit period to age 65:

Occupation Class	Sex	Attained Age			
		25	35	45	55
6A	Male	5.69	7.16	14.14	24.21
	Female	10.23	19.49	24.82	27.85
	Unisex	7.05	10.86	17.35	25.30
5A	Male	7.11	8.95	17.68	30.26
	Female	12.79	24.36	31.03	34.81
	Unisex	8.81	13.57	21.69	31.63
4A	Male	8.37	10.55	20.85	35.59
	Female	15.01	28.66	36.53	40.99
	Unisex	10.36	15.98	25.55	37.21
3A	Male	9.85	12.39	24.53	41.87
	Female	17.66	33.73	42.93	48.21
	Unisex	12.19	18.79	30.05	43.77
2A	Male	19.23	29.93	51.72	73.93
	Female	28.29	53.30	58.96	64.50
	Unisex	26.03	47.46	57.15	66.86
A	Male	41.21	59.75	78.68	96.72
	Female	41.94	75.52	81.14	78.88
	Unisex	41.36	62.90	79.17	93.15

Select factors apply in the first two policy years:

Policy years	Issue Age	Select factor
1-2	Less than 61	75%
1-2	61	80%
1-2	62	85%
1-2	63	90%
1-2	64	95%
3+	All	100%

LAPSE ASSUMPTIONS

Assumed policy lapse rates start high and gradually decrease until attained age 60. Lapse rates increase sharply at attained ages over 60. Here are some sample lapse rates:

Policy Duration	Issue Age 25	Issue Age 45
Year 1	8.3%	6.8%
Year 2	8.5%	6.7%
Year 3	8.8%	6.4%
Year 4	8.4%	6.3%
Year 5	8.0%	6.0%
Age 60	2.4%	5.1%
Age 61	4.8%	10.7%
Age 62	6.8%	15.9%
Age 63	9.1%	20.5%
Age 64	11.4%	24.6%

COMMISSIONS AND EXPENSES

Here is a summary of commission and expense assumptions. The first-year commission assumption is an average that reflects commission reductions on discounted premiums. Commissions include the cost of a persistency bonus and also reflect agent persistency. Expenses include compensation for field management. Federal Income Taxes are not included.

Policy Year	Commission Assumption as a percent of premium
1	50.7% (46.3% for class 2A and A)
2-5	11.5%
6-10	10.1%
11+	2.1%

Expense parameter	Expense assumption
Percent of first year premium	87.5% (84% for class 2A and A)
Percent of renewal premium	11.9%
Percent of claims paid	7.8%
Percent of premium for premium taxes	1.7%
Dollars per policy – all years	\$26 for the first policy year, increasing at 2% per year thereafter.

APPENDIX II
Experience Exhibit

The following table shows nationwide data from the Accident and Health Policy Experience Exhibits. Form HH700 was first sold in 2000, and form HH750 was first sold in 2004. Because these policy forms are relatively new, the experience reflects the effects of selection. We would expect loss ratios to be low in these early policy durations.

Year	Form	Earned Premium	Incurred Claims	Ratio of Incurred Claims to Earned Premium	Increase in Policy Reserves	Loss Ratio
2000	HH700	1,213,438	289,910	23.9%	0	23.9%
2001	HH700	11,325,337	2,660,771	23.5%	1,063,733	32.9%
2002	HH700	24,863,195	3,526,477	14.2%	1,167,315	18.9%
2003	HH700	37,640,448	9,624,092	25.6%	1,969,494	30.8%
2004	HH700	51,250,293	11,194,528	21.8%	4,633,044	30.9%
2005	HH700	53,994,234	13,276,903	24.6%	5,025,347	33.9%
2006	HH700	52,673,648	16,157,226	30.7%	6,240,093	42.5%
2007	HH700	50,850,163	18,308,955	36.0%	5,847,351	47.5%
2008	HH700	48,529,106	13,521,440	27.9%	4,263,612	36.6%
2009	HH700	45,865,559	19,456,287	42.4%	2,497,445	47.9%
2010	HH700	43,938,030	22,953,507	52.2%	2,866,263	58.8%
2011	HH700	42,287,353	18,263,635	43.2%	2,679,261	49.5%
2012	HH700	40,355,564	28,490,946	70.6%	2,105,734	75.8%
2013	HH700	38,769,849	15,497,000	40.0%	1,598,030	44.1%
2004	HH750	2,033,654	177,840	8.7%	331,661	25.1%
2005	HH750	18,116,683	1,862,030	10.3%	1,126,162	16.5%
2006	HH750	35,781,372	5,470,424	15.3%	1,549,973	19.6%
2007	HH750	57,341,400	7,848,697	13.7%	3,892,319	20.5%
2008	HH750	77,639,644	17,153,542	22.1%	6,027,804	29.9%
2009	HH750	94,202,590	32,172,375	34.2%	8,259,723	42.9%
2010	HH750	116,066,859	34,436,777	29.7%	11,105,917	39.2%
2011	HH750	145,396,142	43,056,870	29.6%	13,396,441	38.8%
2012	HH750	178,353,207	52,375,353	29.4%	15,941,821	38.3%
2013	HH750	210,228,178	74,017,871	35.2%	20,058,037	44.7%