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| Company | Principal Life Insurance Company Principal Financial Group |
| A.M Best Rating | A+ |
| Standard and Poor's Rating | A+ |
| Product Type | Structured |
| Product | Principal[®] Strategic Outcomes Annuity (SPDA) |
| Policy Form Number | SF 1027 |
| Distribution Channels Sold In | B/D: Independent Career |
| Product Launch Date | 5/1/2023 |
| Bonus | N/A |
| Surrender Charge | 6 Years 8.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00% |
| Share Class | B Share |
| Mortality and Expense Charge (M&E) | N/A |
| Product Fee | N/A |
| Administration Charge | N/A |
| Other Charge | N/A |
| *Total Annual Expense | N/A |
| Annual Contract Fee | N/A |
| Annual Contract Fee Waived At | N/A |
| Minimum Guarantee/ Minimum Guaranteed Surrender Value | N/A |
| Strategies / Subaccounts Offered | 0 Indexed, 36 Structured, 0 Variable, 1 Fixed |
| Net Subaccount Fee Range | N/A |

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| Company | Principal Life Insurance Company Principal Financial Group |
| Product | Principal[®] Strategic Outcomes Annuity (SPDA) |
| Free Transfers per Year | N/A |
| Transfer Fee | N/A |
| Rate Banding | No Banding |
| Current Fixed Account Rate(s) | 3.00% |
| Upcoming Fixed Account Rate(s) | N/A |
| Other Crediting Strategy Information | N/A |
| Penalty-Free Withdrawals | 10% of Premiums Paid, immediately Must leave \$2,000 in account |
| Death Benefit | Issue Ages 0-79 Greater of: Full Account Value, subject to the Interest Adjustment or Premiums Paid, adjusted for withdrawals Issue Ages 80+ Full Account Value, subject to the Interest Adjustment |
| Surrender Charge Waivers Available | Nursing Home Terminal Illness Disability |
| Available Plan Types | IRA, NQ, Roth IRA, SEP IRA, SIMPLE IRA |
| Issue Ages | 0 - 85 |
| Minimum Initial Premiums | Q/NQ \$20,000 |
| Minimum Subsequent Premium | N/A |
| Guaranteed Lifetime Withdrawal Benefit (GLWB) | N/A |

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| Company | Principal Life Insurance Company Principal Financial Group |
| Product | Principal[®] Strategic Outcomes Annuity (SPDA) |
| Guaranteed Minimum Withdrawal Benefit (GMWB) | N/A |
| Guaranteed Minimum Accumulation Benefit (GMAB) | N/A |
| Guaranteed Minimum Death Benefit (GMDB) | N/A |
| Guaranteed Minimum Income Benefit (GMIB) | N/A |
| Other | Withdrawals from the structured strategies are subject to a Daily Adjustment, which may include both an Equity and Bond Adjustment, which may be negative. The Bond Adjustment does not apply to withdrawals of the penalty-free amount. |
| State Approvals | Variations Approved In: DE, MD, MN, MT, VT States Not Approved In: CA, DC, MO, NJ, NY, OR |
| Street Level Compensation | To be determined by the Broker Dealer |
| Data thought to be current as of: | 11/1/2025 |

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Rates Effective November 1, 2025

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|---|--|--------------|------------------|---------------------|-----------------------|----------------------|------------------------|-------------------------------|---------------------|------------------------|-------------------------|---|-------------------------------------|
| Principal Life Insurance Company Principal Financial Group | Principal [®] Strategic Outcomes Annuity (SPDA) | N/A | S&P 500 | Annual | Annual Point-to-Point | Losses Covered Up To | 10.00% | 100.00% | 13.00% Annually | N/A | N/A | 10.00% / 5% / 0.50% Annually / N/A | N/A |
| | | | S&P 500 | Annual | Annual Point-to-Point | Losses Covered Up To | 10.00% | 100.00% | 15.00% Annually | N/A | 0.95% | 10.00% / 5% / 0.50% Annually / N/A | N/A |
| | | | Russell 2000 | Annual | Annual Point-to-Point | Losses Covered Up To | 10.00% | 70.00% | N/A Annually | N/A | N/A | 10.00% / 5% / 0.50% Annually / N/A | N/A |
| | | | Russell 2000 | Annual | Annual Point-to-Point | Losses Covered Up To | 10.00% | 80.00% | N/A Annually | N/A | 0.95% | 10.00% / 5% / 0.50% Annually / N/A | N/A |
| | | | S&P 500 | Annual | Annual Point-to-Point | Losses Covered Up To | 20.00% | 100.00% | 8.50% Annually | N/A | N/A | 20.00% / 5% / 0.50% Annually / N/A | N/A |
| | | | S&P 500 | Annual | Annual Point-to-Point | Losses Covered Up To | 20.00% | 100.00% | 10.50% Annually | N/A | 0.95% | 20.00% / 5% / 0.50% Annually / N/A | N/A |
| | | | Nasdaq-100 Index | Annual | Annual Point-to-Point | Losses Covered Up To | 20.00% | 100.00% | 10.00% Annually | N/A | N/A | 20.00% / 5% / 0.50% Annually / N/A | N/A |
| | | | Nasdaq-100 Index | Annual | Annual Point-to-Point | Losses Covered Up To | 20.00% | 100.00% | 12.00% Annually | N/A | 0.95% | 20.00% / 5% / 0.50% Annually / N/A | N/A |
| | | | S&P 500 | Annual | Annual Point-to-Point | Losses Covered After | 10.00% | 60.00% | N/A Annually | N/A | N/A | 10.00% / 5% / 0.50% Annually / N/A | N/A |

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|---|--|--------------|-----------------|---------------------|-----------------------|----------------------|------------------------|-------------------------------|---------------------|------------------------|-------------------------|---|-------------------------------------|
| Principal Life Insurance Company Principal Financial Group | Principal [®] Strategic Outcomes Annuity (SPDA) | N/A | S&P 500 | Annual | Annual Point-to-Point | Losses Covered After | 10.00% | 70.00% | N/A Annually | N/A | 0.95% | 10.00% / 5% / 0.50% Annually / N/A | N/A |
| | | | S&P 500 | Annual | Annual Point-to-Point | No Downside Risk | 0.00% | 35.00% | N/A Annually | N/A | N/A | 0.00% / 5% / 0.50% Annually / N/A | N/A |
| | | | S&P 500 | Annual | Annual Point-to-Point | No Downside Risk | 0.00% | 45.00% | N/A Annually | N/A | 0.95% | 0.00% / 5% / 0.50% Annually / N/A | N/A |
| | | | S&P 500 | Biennial | Term End Point | Losses Covered Up To | 10.00% | 85.00% | N/A Biennially | N/A | N/A | 10.00% / 5% / 0.50% Biennially / N/A | N/A |
| | | | S&P 500 | Biennial | Term End Point | Losses Covered Up To | 10.00% | 100.00% | N/A Biennially | N/A | 0.95% | 10.00% / 5% / 0.50% Biennially / N/A | N/A |
| | | | S&P 500 | Six Years | Term End Point | Losses Covered Up To | 10.00% | 102.00% | N/A Sexennially | N/A | N/A | 10.00% / 5% / 0.50% Sexennially / N/A | N/A |
| | | | S&P 500 | Six Years | Term End Point | Losses Covered Up To | 10.00% | 125.00% | N/A Sexennially | N/A | 0.95% | 10.00% / 5% / 0.50% Sexennially / N/A | N/A |
| | | | Russell 2000 | Six Years | Term End Point | Losses Covered Up To | 10.00% | 105.00% | N/A Sexennially | N/A | N/A | 10.00% / 5% / 0.50% Sexennially / N/A | N/A |
| | | | Russell 2000 | Six Years | Term End Point | Losses Covered Up To | 10.00% | 125.00% | N/A Sexennially | N/A | 0.95% | 10.00% / 5% / 0.50% Sexennially / N/A | N/A |

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| Principal Life Insurance Company Principal Financial Group | Principal [®] Strategic Outcomes Annuity (SPDA) | N/A | Nasdaq-100 Index | Six Years | Term End Point | Losses Covered Up To | 10.00% | 90.00% | N/A Sexennially | N/A | N/A | 10.00% / 5% / 0.50% Sexennially / N/A | N/A |
| | | | Nasdaq-100 Index | Six Years | Term End Point | Losses Covered Up To | 10.00% | 110.00% | N/A Sexennially | N/A | 0.95% | 10.00% / 5% / 0.50% Sexennially / N/A | N/A |
| | | | SG Smart Climate | Six Years | Term End Point | Losses Covered Up To | 10.00% | 180.00% | N/A Sexennially | N/A | N/A | 10.00% / 5% / 0.50% Sexennially / N/A | N/A |
| | | | SG Smart Climate | Six Years | Term End Point | Losses Covered Up To | 10.00% | 205.00% | N/A Sexennially | N/A | 0.95% | 10.00% / 5% / 0.50% Sexennially / N/A | N/A |
| | | | S&P 500 | Six Years | Term End Point | Losses Covered Up To | 20.00% | 92.00% | N/A Sexennially | N/A | N/A | 20.00% / 5% / N/A / N/A | N/A |
| | | | S&P 500 | Six Years | Term End Point | Losses Covered Up To | 20.00% | 115.00% | N/A Sexennially | N/A | 0.95% | 20.00% / 5% / N/A / N/A | N/A |
| | | | Russell 2000 | Six Years | Term End Point | Losses Covered Up To | 20.00% | 95.00% | N/A Sexennially | N/A | N/A | 20.00% / 5% / 0.50% Sexennially / N/A | N/A |
| | | | Russell 2000 | Six Years | Term End Point | Losses Covered Up To | 20.00% | 115.00% | N/A Sexennially | N/A | 0.95% | 20.00% / 5% / 0.50% Sexennially / N/A | N/A |
| | | | Nasdaq-100 Index | Six Years | Term End Point | Losses Covered Up To | 20.00% | 80.00% | N/A Sexennially | N/A | N/A | 20.00% / 5% / 0.50% Sexennially / N/A | N/A |

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|---|--|--------------|------------------|---------------------|--------------------------------|------------------------|------------------------|-------------------------------|---------------------|------------------------|-------------------------|---|-------------------------------------|
| Principal Life Insurance Company Principal Financial Group | Principal [®] Strategic Outcomes Annuity (SPDA) | N/A | Nasdaq-100 Index | Six Years | Term End Point | Losses Covered Up To | 20.00% | 100.00% | N/A Sexennially | N/A | 0.95% | 20.00% / 5% / 0.50% Sexennially / N/A | N/A |
| | | | S&P 500 | Six Years | Term End Point | No Downside Protection | 0.00% | 110.00% | N/A Sexennially | N/A | N/A | 0.00% / 5% / 0.50% Sexennially / N/A | N/A |
| | | | S&P 500 | Six Years | Term End Point | No Downside Protection | 0.00% | 135.00% | N/A Sexennially | N/A | 0.95% | 0.00% / 5% / 0.50% Sexennially / N/A | N/A |
| | | | Russell 2000 | Six Years | Term End Point | No Downside Protection | 0.00% | 120.00% | N/A Sexennially | N/A | N/A | 0.00% / 5% / 0.50% Sexennially / N/A | N/A |
| | | | Russell 2000 | Six Years | Term End Point | No Downside Protection | 0.00% | 145.00% | N/A Sexennially | N/A | 0.95% | 0.00% / 5% / 0.50% Sexennially / N/A | N/A |
| | | | S&P 500 | Annual | Dual Performance with MidPoint | Losses Covered Up To | 20.00% | 100.00% | 7.00% Annually | N/A | N/A | 20.00% / 5% / 0.50% Annually / N/A | N/A |
| | | | S&P 500 | Annual | Dual Performance with MidPoint | Losses Covered Up To | 20.00% | 100.00% | 8.50% Annually | N/A | 0.95% | 20.00% / 5% / 0.50% Annually / N/A | N/A |
| | | | S&P 500 | Six Years | Dual Performance with MidPoint | Losses Covered Up To | 20.00% | 85.00% | N/A | N/A | N/A | 20.00% / 5% / N/A / N/A | N/A |
| | | | S&P 500 | Six Years | Dual Performance with MidPoint | Losses Covered Up To | 20.00% | 105.00% | N/A | N/A | 0.95% | 20.00% / 5% / N/A / N/A | N/A |

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|---------|---|---|-----------------|---------------------|-----------------|-----------------|------------------------|-------------------------------|---------------------|------------------------|-------------------------|---|-------------------------------------|
| | Current Fixed Account Rate(s) | 3.00% | | | | | | | | | | | |
| | Upcoming Fixed Account Rate(s) | N/A | | | | | | | | | | | |
| | Other Crediting Strategy Information | <p>Funds maybe held in the Holding Account for no longer than 21 days. Structured Strategy sweep dates are on the 9th and 23rd of each month.</p> <p>Optional crediting strategies rider with annual fees provide higher participation and/or cap rates in exchange for a charge, which is deducted daily from the Account Value; Rider and its charge can be terminated on any sixth structured strategy anniversary.</p> <p>Dual Direction with Midpoint credits a positive amount on negative performance, utilizing the midpoint of the buffer percentage to determine the percentage of interest credited, in addition to crediting interest based on any positive index performance, subject to the cap rate. The gain on negative performance will not be greater than the buffer mid-point. For example if the index return is -9.00%, buffer is 20.00%, with a mid-point of the buffer at 10.00%, the account would have positive credit of 9.00%. If the negative return is -19.00%, thus greater than the mid-point of the buffer, then the positive credit would be 1.00% (20.00% - 19.00% = 1.00%). If the index declines 30.00%, the purchaser loss would be 10.00%.</p> <p>Structured strategies provide the ability to lock-in the Account Value in the event of a gain or loss, including the Daily Adjustments (only the equity adjustment applies), once per structured strategy term. The lock-in can either be requested or done automatically at predetermined percentage. 0.95% Optional crediting strategies rider fee continues to be assessed upon election of a lock-in. Once a lock-in has occurred, no additional indexed gains or losses will be credited for that contract year and the structured strategies end at the end of the contract year.</p> <p>The Daily Adjustment is used to create a daily Account Value. The Daily Adjustment is made up of an interest adjustment and equity adjustment. The equity adjustment applies to withdrawals, lock-ins, annuitization and the Death Benefit. The interest adjustment applies to withdrawals (including withdrawals on the structured strategy end date), annuitization and the Death Benefit. The Daily Adjustment is not applicable on the Structured Strategy term end date. The equity adjustment utilizes the strategies moving parts (i.e. Cap Rate, Participation Rate and the Buffer Modifier) as inputs and the Black-Scholes model to create the difference between an estimate of a hypothetical set of derivatives on the Structured Strategy start and end date. Losses may be greater than or less than the Buffer/Floor. The interest adjustment is based on the value of the hypothetical fixed income assets that utilizes the 6-Year Point on the A-Rated US Bloomberg Fair Value Curve. The interest adjustment does not apply to the Holding Account, Penalty-Free Withdrawals, RMDs or to withdrawals taken on every sixth structured strategy anniversary.</p> | | | | | | | | | | | |

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