

We'll call soon to find a time for us to get together

Whatever your goals – reducing tax liabilities and debt, finding a hedge against inflation, increasing your net worth or just having more money to do the things you want to do – we can help give you an edge.



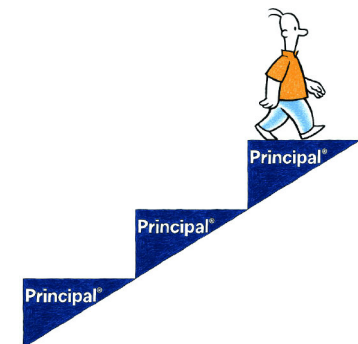
WE'LL GIVE YOU AN EDGESM

Principal Life Insurance Company,
Des Moines, Iowa 50392-0002
www.principal.com

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Employee Financial Resource ProgramSM Helping You Reach Your Financial Goals



Is your financial future on track?

Your employer (as well as your spouse's employer) provides a variety of benefits to you and your family – perhaps a 401(k) plan, life insurance, short- and long-term disability income benefits, paid sick time, vacation and more.

It's a good foundation for your financial security. But do you know how those benefits coordinate with government-provided programs such as Social Security? And how about the personal plans you may have made?

Putting it all together is key to assuring that limited dollars don't go to waste. Preparing for the future is essential.



Why participate in the Employee Financial Resource Program?

- Everyone needs to plan for the future.
- Our professional associates work with you to provide information about your current situation and ideas for future solutions.
- A second opinion can be beneficial and can help validate the plans you have already made.
- No fees are charged for this service.
- Financial goal-setting helps make positive things happen.
- Affordable options can be discussed that will help position you for financial wellness.
- You'll get to know a professional who can assist you in long-term analysis or goal-setting.

We can begin to help you plan for your financial future.

From Here to SecuritySM

We use a From Here to Security review to help you understand and calculate your protection needs (life and disability income insurance). It is available on CD, paper and Web site, and helps facilitate the interaction between you and your financial services representative.

Financial Strategies

We use Financial Strategies, a financial needs analysis service, to help you understand how all the pieces fit together. You will better understand:

- What's provided by your employer
- How Social Security and other government plans may fit into your plans
- How your personal planning and employee benefits integrate
- What you need to do to complete your financial picture by examining your needs, goals and the resources available to meet them