

SERFF Tracking Number: PRLC-126785348 State: Arkansas
Filing Company: Principal Life Insurance Company State Tracking Number: 46599
Company Tracking Number: GP 57538
TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium
Product Name: GP 57538
Project Name/Number: GP 57538/GP 57538

Filing at a Glance

Company: Principal Life Insurance Company

Product Name: GP 57538

SERFF Tr Num: PRLC-126785348 State: Arkansas

TOI: A03G Group Annuities - Deferred Variable SERFF Status: Closed-Approved-
Closed State Tr Num: 46599

Sub-TOI: A03G.002 Flexible Premium

Co Tr Num: GP 57538

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Joel Sungren, Karla
Waldron

Disposition Date: 08/26/2010

Date Submitted: 08/25/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: GP 57538

Status of Filing in Domicile: Authorized

Project Number: GP 57538

Date Approved in Domicile: 08/06/2010

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Employer, Trust

Filing Status Changed: 08/26/2010

Explanation for Other Group Market Type:

State Status Changed: 08/26/2010

Deemer Date:

Created By: Karla Waldron

Submitted By: Karla Waldron

Corresponding Filing Tracking Number:

Filing Description:

No part of this filing contains any unusual or possibly controversial items from normal company or industry standards, except as clearly described in this letter.

Recently, we notified the Iowa Insurance Division of our intention to merge one (1) Principal Life Insurance Company Separate Account into a second and close one (1) other Principal Life Insurance Company Separate Account.

We are submitting Endorsement GP 57538 to accomplish the following:

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- Merge the Principal High Quality Intermediate-Term Bond Separate Account into the Principal Bond Market Index Separate Account.
- Close the Principal Short-Term Bond Separate Account.

We are submitting the following endorsements to add Principal Bond Market Index Separate Account to a Separate Account rider under the contract:

Endorsement Form Number To be used with the following Group Annuity Contract

GP 57539 GP A 5950 & GP A 5954
GP 57539 A GPA 5990
GP 57539 B GPA 5913-2, GPA 5914-3, GPA 5939-2,
GP A 5955, & GP A 5955-1
GP 57539 C GPA 5913-2, GPA 5914-3, GPA 5939-2,
GP A 5955, & GP A 5955-1
GP 57539 D GPA 5997 & GPA 5997-1

Since clients can have more than one Separate Account rider, we have identified the applicable Separate Account rider by referencing Principal High Quality Intermediate-Term Bond Separate Account. Principal Bond Market Index Separate Account is added to the other provisions of the rider where applicable.

At some time in the future, it may be necessary for us to change the format, fonts, page breaks, etc. in these forms in order to accommodate new technology or new printing equipment. We reserve the right to make these types of changes without re-filing as long as there is no change in the text of these forms. However, any such accommodation will not result in the use of a font or type style or size which would violate any state law or regulation.

Company and Contact

Filing Contact Information

Ellen Tanner, tanner.ellen@principal.com
710 9th St 800-543-4015 [Phone] 59914 [Ext]
Des Moines, IA 50309 515-235-1953 [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 50309 Group Name: State ID Number:
(515) 246-7517 ext. [Phone] FEIN Number: 42-0127290

SERFF Tracking Number: PRLC-126785348 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$300.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$300.00	08/25/2010	39004879

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/26/2010	08/26/2010

SERFF Tracking Number: PRLC-126785348 *State:* Arkansas
Filing Company: Principal Life Insurance Company *State Tracking Number:* 46599
Company Tracking Number: GP 57538
TOI: A03G Group Annuities - Deferred Variable *Sub-TOI:* A03G.002 Flexible Premium
Product Name: GP 57538
Project Name/Number: GP 57538/GP 57538

Disposition

Disposition Date: 08/26/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PRLC-126785348 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Separate Account Rider Endorsement for Merger and Closure - 2010		Yes
Form	Separate Account Enhanced Rider Endorsement - 2010		Yes
Form	Separate Account Enhanced Rider Endorsement - 2010		Yes
Form	Separate Account Enhanced Rider Endorsement - 2010		Yes
Form	Separate Account Enhanced Rider Endorsement - 2010		Yes
Form	Separate Account Enhanced Rider Endorsement - 2010		Yes

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Form Schedule

Lead Form Number: GP 57538

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	GP 57538	Policy/Cont Separate Account ract/Fratern Rider Endorsement al for Merger and Certificate: Closure - 2010 Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	GP 57538.pdf
	GP 57539	Policy/Cont Separate Account ract/Fratern Enhanced Rider al Endorsement - 2010 Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	GP 57539.pdf
	GP 57539 A	Policy/Cont Separate Account ract/Fratern Enhanced Rider al Endorsement - 2010 Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	GP 57539 A.pdf
	GP 57539 B	Policy/Cont Separate Account ract/Fratern Enhanced Rider al Endorsement - 2010 Certificate:	Initial		0.000	GP 57539 B.pdf

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	Endorseme			
	nt or Rider			
GP 57539	Policy/Cont Separate Account	Initial	0.000	GP 57539
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	al Endorsement - 2010			
	Certificate:			
	Amendmen			
	t, Insert			
	Page,			
	Endorseme			
	nt or Rider			
GP 57539	Policy/Cont Separate Account	Initial	0.000	GP 57539
D	ract/Fratern Enhanced Rider			D.pdf
	al Endorsement - 2010			
	Certificate:			
	Amendmen			
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	Endorseme			
	nt or Rider			

Principal Life Insurance Company

Separate Account Rider Endorsement for Merger and Closure - 2010

This endorsement is made a part of the contract to which it is attached. The purpose of this endorsement is to merge one (1) Separate Account into a second and close one (1) other Separate Account as shown below.

Effective September 24, 2010

COLUMN A

This Separate Account was merged

Principal High Quality
Intermediate-Term Bond
Separate Account

COLUMN B

Into this Separate Account

Principal Bond Market Index
Separate Account

This Separate Account was closed

Principal Short-Term Bond
Separate Account

All current references to the Separate Accounts shown in Column A above that are contained in the contract or attached riders are removed and are no longer a part of the contract or attached riders.

The Principal Bond Market Index Separate Account is a part of, or will be added, where needed, to the Separate Account rider which includes the Principal High Quality Intermediate-Term Bond Separate Account and is a part of your contract.

These changes do not affect the benefits to be provided under the contract or the operation of the remaining Separate Accounts, as explained in the contract.

The effective date of this endorsement is the later of (i) the date this endorsement has been approved for use in the state of delivery, or (ii) September 24, 2010.

PRINCIPAL LIFE INSURANCE COMPANY



Chairman, President and
Chief Executive Officer

Principal Life Insurance Company

Separate Account Enhanced Rider Endorsement - 2010

This endorsement is made a part of the contract to which it is attached. The purpose of this endorsement is to add Principal Bond Market Index Separate Account to the Separate Account rider to this contract which includes Principal High Quality Intermediate-Term Bond Separate Account.

- A. The following Separate Account is added, where needed, to the list of Separate Accounts contained on page one of the above referenced Separate Account rider:

Principal Bond Market Index Separate Account

- B. The following Separate Account description is added, where needed, to Section A. of the above referenced Separate Account rider:

Principal Bond Market Index Separate Account. Principal Bond Market Index Separate Account is invested primarily in bonds or fixed income securities of companies similar to those which are used to calculate the Barclays Capital U.S. Aggregate Bond Index (or a similar index if the Barclays Capital U.S. Aggregate Bond Index is no longer calculated). The investments may also include a reasonable amount of index futures, commercial paper, OTC (over the counter) derivative securities, and other types of investments. In addition, some funds may be invested in index accounts operated by other investment managers, including funds operated by affiliates of ours. This Separate Account may invest in the investments outlined in this Separate Account description or in an underlying mutual fund or other type of investment that maintains the investment described. The Separate Account uses an indexing strategy, or passive investment approach, designed to track the performance of the Barclays Capital U.S. Aggregate Bond Index by allocating the Separate Account's assets in approximately the same weightings as the Barclays U.S. Capital Aggregate Bond Index; however, it is unlikely that a perfect correlation of 1.00 will be achieved. The Separate Account maintains a dollar-weighted average maturity, duration, and yield consistent with that of the Index.

- C. This Separate Account is added to the Table of Separate Account Features, where needed, as follows:

Separate Account	Current Annual Management Fee Percentage	Maximum Annual Management Fee Percentage	Maximum Number of Days Allowed to Defer Transfers or Payments
Principal Bond Market Index Separate Account	1.51 ²	3.00	270

- ² This charge does not include Management Fees of any underlying mutual funds. Please see the appropriate prospectuses for such charges.

The effective date of this endorsement is the later of (i) the date this endorsement has been approved for use in the state of delivery, or (ii) September 24, 2010.

PRINCIPAL LIFE INSURANCE COMPANY



Chairman, President and
Chief Executive Officer

Principal Life Insurance Company

Separate Account Enhanced Rider Endorsement - 2010

This endorsement is made a part of the contract to which it is attached. The purpose of this endorsement is to add Principal Bond Market Index Separate Account to the Separate Account rider to this contract which includes Principal High Quality Intermediate-Term Bond Separate Account.

- A. The following Separate Account is added, where needed, to the list of Separate Accounts contained on page one of the above referenced Separate Account rider:

Principal Bond Market Index Separate Account

- B. The following Separate Account description is added, where needed, to Section A. of the above referenced Separate Account rider:

Principal Bond Market Index Separate Account. Principal Bond Market Index Separate Account is invested primarily in bonds or fixed income securities of companies similar to those which are used to calculate the Barclays Capital U.S. Aggregate Bond Index (or a similar index if the Barclays Capital U.S. Aggregate Bond Index is no longer calculated). The investments may also include a reasonable amount of index futures, commercial paper, OTC (over the counter) derivative securities, and other types of investments. In addition, some funds may be invested in index accounts operated by other investment managers, including funds operated by affiliates of ours. This Separate Account may invest in the investments outlined in this Separate Account description or in an underlying mutual fund or other type of investment that maintains the investment described. The Separate Account uses an indexing strategy, or passive investment approach, designed to track the performance of the Barclays Capital U.S. Aggregate Bond Index by allocating the Separate Account's assets in approximately the same weightings as the Barclays U.S. Capital Aggregate Bond Index; however, it is unlikely that a perfect correlation of 1.00 will be achieved. The Separate Account maintains a dollar-weighted average maturity, duration, and yield consistent with that of the Index.

- C. This Separate Account is added to the Table of Separate Account Features, where needed, as follows:

Separate Account	Current Annual Management Fee Percentage	Maximum Annual Management Fee Percentage	Maximum Number of Days Allowed to Defer Transfers or Payments
Principal Bond Market Index Separate Account	0.31 ²	2.00	270

- ² This charge does not include Management Fees of any underlying mutual funds. Please see the appropriate prospectuses for such charges.

The effective date of this endorsement is the later of (i) the date this endorsement has been approved for use in the state of delivery, or (ii) September 24, 2010.

PRINCIPAL LIFE INSURANCE COMPANY



Chairman, President and
Chief Executive Officer

Principal Life Insurance Company

Separate Account Enhanced Rider Endorsement - 2010

This endorsement is made a part of the contract to which it is attached. The purpose of this endorsement is to add Principal Bond Market Index Separate Account to the Separate Account rider to this contract which includes Principal High Quality Intermediate-Term Bond Separate Account.

- A. The following Separate Account is added, where needed, to the list of Separate Accounts contained on page one of the above referenced Separate Account rider:

Principal Bond Market Index Separate Account

- B. The following Separate Account description is added, where needed, to Section A. of the above referenced Separate Account rider:

Principal Bond Market Index Separate Account. Principal Bond Market Index Separate Account is invested primarily in bonds or fixed income securities of companies similar to those which are used to calculate the Barclays Capital U.S. Aggregate Bond Index (or a similar index if the Barclays Capital U.S. Aggregate Bond Index is no longer calculated). The investments may also include a reasonable amount of index futures, commercial paper, OTC (over the counter) derivative securities, and other types of investments. In addition, some funds may be invested in index accounts operated by other investment managers, including funds operated by affiliates of ours. This Separate Account may invest in the investments outlined in this Separate Account description or in an underlying mutual fund or other type of investment that maintains the investment described. The Separate Account uses an indexing strategy, or passive investment approach, designed to track the performance of the Barclays Capital U.S. Aggregate Bond Index by allocating the Separate Account's assets in approximately the same weightings as the Barclays U.S. Capital Aggregate Bond Index; however, it is unlikely that a perfect correlation of 1.00 will be achieved. The Separate Account maintains a dollar-weighted average maturity, duration, and yield consistent with that of the Index.

- C. This Separate Account is added to the Table of Separate Account Features, where needed, as follows:

Separate Account	Current Annual Management Fee Percentage	Maximum Annual Management Fee Percentage	Maximum Number of Days Allowed to Defer Transfers or Payments
Principal Bond Market Index Separate Account	0.00 ³	2.00	270

- ³ This charge does not include Management Fees of any underlying mutual funds. Please see the appropriate prospectuses for such charges.

The effective date of this endorsement is the later of (i) the date this endorsement has been approved for use in the state of delivery, or (ii) September 24, 2010.

PRINCIPAL LIFE INSURANCE COMPANY



Chairman, President and
Chief Executive Officer

Principal Life Insurance Company

Separate Account Enhanced Rider Endorsement - 2010

This endorsement is made a part of the contract to which it is attached. The purpose of this endorsement is to add Principal Bond Market Index Separate Account to the Separate Account rider to this contract which includes Principal High Quality Intermediate-Term Bond Separate Account.

- A. The following Separate Account is added, where needed, to the list of Separate Accounts contained on page one of the above referenced Separate Account rider:

Principal Bond Market Index Separate Account

- B. The following Separate Account description is added, where needed, to Section A. of the above referenced Separate Account rider:

Principal Bond Market Index Separate Account. Principal Bond Market Index Separate Account is invested primarily in bonds or fixed income securities of companies similar to those which are used to calculate the Barclays Capital U.S. Aggregate Bond Index (or a similar index if the Barclays Capital U.S. Aggregate Bond Index is no longer calculated). The investments may also include a reasonable amount of index futures, commercial paper, OTC (over the counter) derivative securities, and other types of investments. In addition, some funds may be invested in index accounts operated by other investment managers, including funds operated by affiliates of ours. This Separate Account may invest in the investments outlined in this Separate Account description or in an underlying mutual fund or other type of investment that maintains the investment described. The Separate Account uses an indexing strategy, or passive investment approach, designed to track the performance of the Barclays Capital U.S. Aggregate Bond Index by allocating the Separate Account's assets in approximately the same weightings as the Barclays U.S. Capital Aggregate Bond Index; however, it is unlikely that a perfect correlation of 1.00 will be achieved. The Separate Account maintains a dollar-weighted average maturity, duration, and yield consistent with that of the Index.

C. This Separate Account is added to the Table of Separate Account Features, where needed, as follows:

Separate Account	Maximum Annual Management Fee Percentage	Maximum Number of Days Allowed to Defer Transfers or Payments
Principal Bond Market Index Separate Account	2.00	270

The effective date of this endorsement is the later of (i) the date this endorsement has been approved for use in the state of delivery, or (ii) September 24, 2010.

PRINCIPAL LIFE INSURANCE COMPANY



Chairman, President and
Chief Executive Officer

Principal Life Insurance Company

Separate Account Enhanced Rider Endorsement - 2010

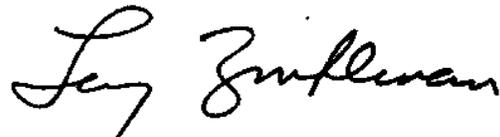
This endorsement is made a part of the contract to which it is attached. The purpose of this endorsement is to add Principal Bond Market Index Separate Account to the Separate Account rider to this contract which includes Principal High Quality Intermediate-Term Bond Separate Account.

The following Separate Account is added, where needed, to Table A Listing of Separate Accounts of the above referenced Separate Account rider:

Principal Bond Market Index Separate Account

The effective date of this endorsement is the later of (i) the date this endorsement has been approved for use in the state of delivery, or (ii) September 24, 2010.

PRINCIPAL LIFE INSURANCE COMPANY

A handwritten signature in black ink, appearing to read "Jay Zinflewan". The signature is written in a cursive, flowing style.

Chairman, President and
Chief Executive Officer