

SERFF Tracking Number: PRLC-126824636 State: Arkansas
Filing Company: Principal Life Insurance Company State Tracking Number: 46852
Company Tracking Number: GP 57540
TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium
Product Name: GP 57540
Project Name/Number: GP 57540/GP 57540

Filing at a Glance

Company: Principal Life Insurance Company

Product Name: GP 57540

SERFF Tr Num: PRLC-126824636 State: Arkansas

TOI: A03G Group Annuities - Deferred Variable SERFF Status: Closed-Approved-
Closed State Tr Num: 46852

Sub-TOI: A03G.002 Flexible Premium

Co Tr Num: GP 57540

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Joel Sungren, Karla
Waldron

Disposition Date: 09/27/2010

Date Submitted: 09/21/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: GP 57540

Status of Filing in Domicile: Authorized

Project Number: GP 57540

Date Approved in Domicile: 09/09/2010

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: 09/27/2010

Explanation for Other Group Market Type:

State Status Changed: 09/27/2010

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 another Principal Life Insurance Company Separate Account.

We are submitting Endorsement GP 57540 to merge the Principal SmallCap Value I Separate Account into the Principal SmallCap Value II Separate Account. This Endorsement will be used with all of our contracts that contain the Principal

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SmallCap Value I Separate Account.

We are submitting the following endorsements to add the Principal SmallCap Value II Separate Account to a Separate Account rider under the contract:

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

GP 57541 GP A 5950 & GP A 5954
GP 57541 A GPA 5990
GP 57541 B GPA 5913-2, GPA 5914-3, GPA 5939-2,
GP A 5955, & GP A 5955-1
GP 57541 C GPA 5913-2, GPA 5914-3, GPA 5939-2,
GP A 5955, & GP A 5955-1
GP 57541 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 the Principal SmallCap Value I Separate Account. Principal SmallCap Value II 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

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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	09/21/2010	39697791

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/27/2010	09/27/2010

SERFF Tracking Number: PRLC-126824636 *State:* Arkansas
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Disposition

Disposition Date: 09/27/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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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	Principal SmallCap Value I Separate Account Merger Endorsement		Yes
Form	Separate Account Enhanced Rider Endorsement – Principal SmallCap Value II Separate Account		Yes
Form	Separate Account Enhanced Rider Endorsement – Principal SmallCap Value II Separate Account		Yes
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Form Schedule

Lead Form Number: GP 57540

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	GP 57540	Policy/Cont Principal SmallCap ract/Fratern Value I Separate al Account Merger Certificate: Endorsement Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	GP 57540.pdf
	GP 57541	Policy/Cont Separate Account ract/Fratern Enhanced Rider al Endorsement – Certificate: Principal SmallCap Amendmen Value II Separate t, Insert Account Page, Endorseme nt or Rider	Initial		0.000	GP 57541.pdf
	GP 57541 A	Policy/Cont Separate Account ract/Fratern Enhanced Rider al Endorsement – Certificate: Principal SmallCap Amendmen Value II Separate t, Insert Account Page, Endorseme nt or Rider	Initial		0.000	GP 57541 A.pdf
	GP 57541 B	Policy/Cont Separate Account ract/Fratern Enhanced Rider al Endorsement – Certificate: Principal SmallCap	Initial		0.000	GP 57541 B.pdf

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	Amendmen Value II Separate t, Insert Account Page, Endorseme nt or Rider			
GP 57541 C	Policy/Cont Separate Account ract/Fratern Enhanced Rider al Endorsement – Certificate: Principal SmallCap Amendmen Value II Separate t, Insert Account Page, Endorseme nt or Rider	Initial	0.000	GP 57541 C.pdf
GP 57541 D	Policy/Cont Separate Account ract/Fratern Enhanced Rider al Endorsement – Certificate: Principal SmallCap Amendmen Value II Separate t, Insert Account Page, Endorseme nt or Rider	Initial	0.000	GP 57541 D.pdf

Principal Life Insurance Company

Principal SmallCap Value I Separate Account Merger Endorsement

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 another Separate Account as indicated below.

Effective November 12, 2010

The Principal SmallCap Value I Separate Account was merged into the Principal SmallCap Value II Separate Account.

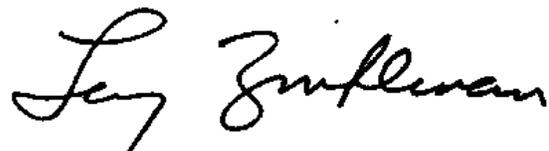
All current references to the Principal SmallCap Value I Separate Account that are contained in the contract or attached riders are removed and are no longer a part of the contract or attached riders.

The Principal SmallCap Value II Separate Account is a part of, or will be added, where needed, to the Separate Account rider which includes the Principal SmallCap Value I 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) November 12, 2010.

PRINCIPAL LIFE INSURANCE COMPANY

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

Chairman, President and
Chief Executive Officer

Principal Life Insurance Company

Separate Account Enhanced Rider Endorsement – Principal SmallCap Value II Separate Account

This endorsement is made a part of the contract to which it is attached. The purpose of this endorsement is to add Principal SmallCap Value II Separate Account to the Separate Account rider to this contract which includes Principal SmallCap Value I 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 SmallCap Value II Separate Account

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

Principal SmallCap Value II Separate Account. Principal SmallCap Value II Separate Account invests primarily in a diversified group of equity securities of U.S. companies with small market capitalizations that exhibit value characteristics. The investments may also include OTC (over the counter) derivative instruments such as options and futures, other equity securities, or other convertible securities that may be converted to common stocks. The Separate Account may also invest directly in the investments previously described or in some other type of investment that maintains the investments previously described.

- 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 SmallCap Value II 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) November 12, 2010.

PRINCIPAL LIFE INSURANCE COMPANY



Chairman, President and
Chief Executive Officer

Principal Life Insurance Company

Separate Account Enhanced Rider Endorsement – Principal SmallCap Value II Separate Account

This endorsement is made a part of the contract to which it is attached. The purpose of this endorsement is to add Principal SmallCap Value II Separate Account to the Separate Account rider to this contract which includes Principal SmallCap Value I 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 SmallCap Value II Separate Account

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

Principal SmallCap Value II Separate Account. Principal SmallCap Value II Separate Account invests primarily in a diversified group of equity securities of U.S. companies with small market capitalizations that exhibit value characteristics. The investments may also include OTC (over the counter) derivative instruments such as options and futures, other equity securities, or other convertible securities that may be converted to common stocks. The Separate Account may also invest directly in the investments previously described or in some other type of investment that maintains the investments previously described.

- 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 SmallCap Value II 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) November 12, 2010.

PRINCIPAL LIFE INSURANCE COMPANY



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Chief Executive Officer

Principal Life Insurance Company

Separate Account Enhanced Rider Endorsement – Principal SmallCap Value II Separate Account

This endorsement is made a part of the contract to which it is attached. The purpose of this endorsement is to add Principal SmallCap Value II Separate Account to the Separate Account rider to this contract which includes Principal SmallCap Value I 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 SmallCap Value II Separate Account

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

Principal SmallCap Value II Separate Account. Principal SmallCap Value II Separate Account invests primarily in a diversified group of equity securities of U.S. companies with small market capitalizations that exhibit value characteristics. The investments may also include OTC (over the counter) derivative instruments such as options and futures, other equity securities, or other convertible securities that may be converted to common stocks. The Separate Account may also invest directly in the investments previously described or in some other type of investment that maintains the investments previously described.

- 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 SmallCap Value II 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) November 12, 2010.

PRINCIPAL LIFE INSURANCE COMPANY



Chairman, President and
Chief Executive Officer

Principal Life Insurance Company

Separate Account Enhanced Rider Endorsement – Principal SmallCap Value II Separate Account

This endorsement is made a part of the contract to which it is attached. The purpose of this endorsement is to add Principal SmallCap Value II Separate Account to the Separate Account rider to this contract which includes Principal SmallCap Value I 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 SmallCap Value II Separate Account

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

Principal SmallCap Value II Separate Account. Principal SmallCap Value II Separate Account invests primarily in a diversified group of equity securities of U.S. companies with small market capitalizations that exhibit value characteristics. The investments may also include OTC (over the counter) derivative instruments such as options and futures, other equity securities, or other convertible securities that may be converted to common stocks. The Separate Account may also invest directly in the investments previously described or in some other type of investment that maintains the investments previously described.

- 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 SmallCap Value II 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) November 12, 2010.

PRINCIPAL LIFE INSURANCE COMPANY



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Chief Executive Officer

Principal Life Insurance Company

Separate Account Enhanced Rider Endorsement – Principal SmallCap Value II Separate Account

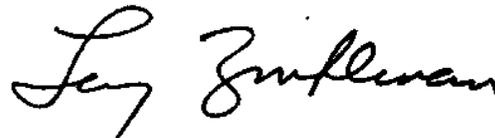
This endorsement is made a part of the contract to which it is attached. The purpose of this endorsement is to add Principal SmallCap Value II Separate Account to the Separate Account rider to this contract which includes Principal SmallCap Value I Separate Account.

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

Principal SmallCap Value II 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) November 12, 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