

State: Arkansas **Filing Company:** Principal Life Insurance Company
TOI/Sub-TOI: A03G Group Annuities - Deferred Variable/A03G.002 Flexible Premium
Product Name: GP 57555
Project Name/Number: GP 57555/GP 57555

Filing at a Glance

Company: Principal Life Insurance Company
Product Name: GP 57555
State: Arkansas
TOI: A03G Group Annuities - Deferred Variable
Sub-TOI: A03G.002 Flexible Premium
Filing Type: Form
Date Submitted: 07/11/2012
SERFF Tr Num: PRLC-128561016
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: GP 57555

Implementation: On Approval
Date Requested:
Author(s): Joel Sungren, Karla Waldron
Reviewer(s): Linda Bird (primary)
Disposition Date: 07/13/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas Filing Company: Principal Life Insurance Company
TOI/Sub-TOI: A03G Group Annuities - Deferred Variable/A03G.002 Flexible Premium
Product Name: GP 57555
Project Name/Number: GP 57555/GP 57555

General Information

Project Name: GP 57555 Status of Filing in Domicile: Authorized
Project Number: GP 57555 Date Approved in Domicile: 06/12/2012
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
Group Market Type: Employer, Trust Overall Rate Impact:
Filing Status Changed: 07/13/2012
State Status Changed: 07/13/2012 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 our series of Russell Lifepoints® Separate Accounts into our series of Principal Strategic Asset Management Separate Accounts.

We are submitting the following endorsements to add our series of Principal Strategic Asset Management Separate Accounts to a Separate Account rider under the contract for clients whose contracts do not contain our series of Principal Strategic Asset Management Separate Accounts:

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

GP 57555 GPA 5913-2, GPA 5914-3 & GPA 5939-2

GP 57555A GPA 5913-2, GPA 5914-3 & GPA 5939-2

GP 57555B GPA 5997 & GPA 5997-1

We have identified the applicable Separate Account rider by referencing Principal Money Market Separate Account. Our series of Principal Strategic Asset Management Separate Accounts are 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]

SERFF Tracking #: PRLC-128561016 State Tracking #: Company Tracking #: GP 57555

State: Arkansas Filing Company: Principal Life Insurance Company

TOI/Sub-TOI: A03G Group Annuities - Deferred Variable/A03G.002 Flexible Premium

Product Name: GP 57555

Project Name/Number: GP 57555/GP 57555

Filing Company Information

Principal Life Insurance Company
711 High Street
Des Moines, IA 50309
(515) 246-7517 ext. [Phone]

CoCode: 61271
Group Code: 332
Group Name:
FEIN Number: 42-0127290

State of Domicile: Iowa
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
Principal Life Insurance Company	\$150.00	07/11/2012	60793099

SERFF Tracking #:	PRLC-128561016	State Tracking #:		Company Tracking #:	GP 57555
State:	Arkansas	Filing Company:	Principal Life Insurance Company		
TOI/Sub-TOI:	A03G Group Annuities - Deferred Variable/A03G.002 Flexible Premium				
Product Name:	GP 57555				
Project Name/Number:	GP 57555/GP 57555				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/13/2012	07/13/2012

SERFF Tracking #:	PRLC-128561016	State Tracking #:		Company Tracking #:	GP 57555
State:	Arkansas	Filing Company:	Principal Life Insurance Company		
TOI/Sub-TOI:	A03G Group Annuities - Deferred Variable/A03G.002 Flexible Premium				
Product Name:	GP 57555				
Project Name/Number:	GP 57555/GP 57555				

Disposition

Disposition Date: 07/13/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Separate Account Enhanced Rider Endorsement - Principal Strategic Asset Management Separate Accounts		Yes
Form	Separate Account Enhanced Rider Endorsement - Principal Strategic Asset Management Separate Accounts		Yes
Form	Separate Account Enhanced Rider Endorsement - Principal Strategic Asset Management Separate Accounts		Yes

SERFF Tracking #:	PRLC-128561016	State Tracking #:		Company Tracking #:	GP 57555
State:	Arkansas	Filing Company:	Principal Life Insurance Company		
TOI/Sub-TOI:	A03G Group Annuities - Deferred Variable/A03G.002 Flexible Premium				
Product Name:	GP 57555				
Project Name/Number:	GP 57555/GP 57555				

Form Schedule

Lead Form Number: GP 57555							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1		GP 57555	POLA	Separate Account Enhanced Rider Endorsement - Principal Strategic Asset Management Separate Accounts	Initial:	0.000	GP 57555 FIA Non-Premier (062012).pdf
2		GP 57555A	POLA	Separate Account Enhanced Rider Endorsement - Principal Strategic Asset Management Separate Accounts	Initial:	0.000	GP 57555A FIA Premier (062012).pdf
3		GP 57555B	POLA	Separate Account Enhanced Rider Endorsement - Principal Strategic Asset Management Separate Accounts	Initial:	0.000	GP 57555B PCRFP (062012).pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

Principal Life Insurance Company

Separate Account Enhanced Rider Endorsement - Principal Strategic Asset Management Separate Accounts

This endorsement is made a part of the contract to which it is attached. All terms defined in the contract have the same meaning where used in this endorsement. The series of Russell Lifepoints® Separate Accounts merged into the series of Principal Strategic Asset Management Separate Accounts. The purpose of this endorsement is to add the series of Principal Strategic Asset Management Separate Accounts to the Separate Account rider to this contract which includes the Principal Money Market Separate Account.

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

Principal Strategic Asset Management Balanced Separate Account
Principal Strategic Asset Management Conservative Balanced Separate Account
Principal Strategic Asset Management Conservative Growth Separate Account
Principal Strategic Asset Management Flexible Income Separate Account
Principal Strategic Asset Management Strategic Growth Separate Account

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

Principal Strategic Asset Management Balanced Separate Account. Principal Strategic Asset Management Balanced Separate Account invests in portfolios of the Strategic Asset Management Portfolios. The intent is to give the Separate Account broad exposure to the domestic and foreign equity and fixed-income markets. 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.

Principal Strategic Asset Management Conservative Balanced Separate Account. Principal Strategic Asset Management Conservative Balanced Separate Account invests in portfolios of the Strategic Asset Management Portfolios. The intent is to give the Separate Account broad exposure to the domestic and foreign equity and fixed-income markets. 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.

Principal Strategic Asset Management Conservative Growth Separate Account. Principal Strategic Asset Management Conservative Growth Separate Account invests in portfolios of the Strategic Asset Management Portfolios. The intent is to give the Separate Account broad exposure to the domestic and foreign equity and fixed-income markets. 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.

Principal Strategic Asset Management Flexible Income Separate Account.

Principal Strategic Asset Management Flexible Income Separate Account invests in portfolios of the Strategic Asset Management Portfolios. The intent is to give the Separate Account broad exposure to the domestic and foreign equity and fixed-income markets. 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.

Principal Strategic Asset Management Strategic Growth Separate Account.

Principal Strategic Asset Management Strategic Growth Separate Account invests in portfolios of the Strategic Asset Management Portfolios. The intent is to give the Separate Account broad exposure to the domestic and foreign equity and fixed-income markets. 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. These Separate Accounts are 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 Strategic Asset Management Balanced Separate Account	0.00 ⁴	2.00	270
Principal Strategic Asset Management Conservative Balanced Separate Account	0.00 ⁴	2.00	270
Principal Strategic Asset Management Conservative Growth Separate Account	0.00 ⁴	2.00	270
Principal Strategic Asset Management Flexible Income Separate Account	0.00 ⁴	2.00	270
Principal Strategic Asset Management Strategic Growth Separate Account	0.00 ⁴	2.00	270

⁴ This charge does not include Management Fees of any underlying mutual funds. Please see the appropriate prospectuses of such underlying mutual funds for such

charges. In addition to this charge, the underlying mutual fund will bear a prorata share of the expenses of the funds in which it invests.

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) July 13, 2012.

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 Strategic Asset Management Separate Accounts

This endorsement is made a part of the contract to which it is attached. All terms defined in the contract have the same meaning where used in this endorsement. The series of Russell Lifepoints® Separate Accounts merged into the series of Principal Strategic Asset Management Separate Accounts. The purpose of this endorsement is to add the series of Principal Strategic Asset Management Separate Accounts to the Separate Account rider to this contract which includes the Principal Money Market Separate Account.

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

Principal Strategic Asset Management Balanced Separate Account
Principal Strategic Asset Management Conservative Balanced Separate Account
Principal Strategic Asset Management Conservative Growth Separate Account
Principal Strategic Asset Management Flexible Income Separate Account
Principal Strategic Asset Management Strategic Growth Separate Account

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

Principal Strategic Asset Management Balanced Separate Account. Principal Strategic Asset Management Balanced Separate Account invests in portfolios of the Strategic Asset Management Portfolios. The intent is to give the Separate Account broad exposure to the domestic and foreign equity and fixed-income markets. 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.

Principal Strategic Asset Management Conservative Balanced Separate Account. Principal Strategic Asset Management Conservative Balanced Separate Account invests in portfolios of the Strategic Asset Management Portfolios. The intent is to give the Separate Account broad exposure to the domestic and foreign equity and fixed-income markets. 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.

Principal Strategic Asset Management Conservative Growth Separate Account. Principal Strategic Asset Management Conservative Growth Separate Account invests in portfolios of the Strategic Asset Management Portfolios. The intent is to give the Separate Account broad exposure to the domestic and foreign equity and fixed-income markets. 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.

Principal Strategic Asset Management Flexible Income Separate Account.

Principal Strategic Asset Management Flexible Income Separate Account invests in portfolios of the Strategic Asset Management Portfolios. The intent is to give the Separate Account broad exposure to the domestic and foreign equity and fixed-income markets. 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.

Principal Strategic Asset Management Strategic Growth Separate Account.

Principal Strategic Asset Management Strategic Growth Separate Account invests in portfolios of the Strategic Asset Management Portfolios. The intent is to give the Separate Account broad exposure to the domestic and foreign equity and fixed-income markets. 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. These Separate Accounts are 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 Strategic Asset Management Balanced Separate Account	2.00	270
Principal Strategic Asset Management Conservative Balanced Separate Account	2.00	270
Principal Strategic Asset Management Conservative Growth Separate Account	2.00	270
Principal Strategic Asset Management Flexible Income Separate Account	2.00	270
Principal Strategic Asset Management Strategic Growth 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) July 13, 2012.

PRINCIPAL LIFE INSURANCE COMPANY



Chairman, President and
Chief Executive Officer

Principal Life Insurance Company

Separate Account Enhanced Rider Endorsement - Principal Strategic Asset Management Separate Accounts

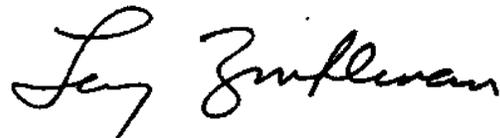
This endorsement is made a part of the Document to which it is attached. All terms defined in the Document have the same meaning where used in this endorsement. The series of Russell Lifepoints® Separate Accounts merged into the series of Principal Strategic Asset Management Separate Accounts. The purpose of this endorsement is to add the series of Principal Strategic Asset Management Separate Accounts to the Separate Account rider to this Document which includes Principal Money Market Separate Account.

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

Principal Strategic Asset Management Balanced Separate Account
Principal Strategic Asset Management Conservative Balanced Separate Account
Principal Strategic Asset Management Conservative Growth Separate Account
Principal Strategic Asset Management Flexible Income Separate Account
Principal Strategic Asset Management Strategic Growth 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) July 13, 2012.

PRINCIPAL LIFE INSURANCE COMPANY



Chairman, President and
Chief Executive Officer