

State: Pennsylvania **Filing Company:** Principal Life Insurance Company
TOI/Sub-TOI: LTC05G Group Long Term Care - Nursing Home and Home Health Care/LTC05G.001 Qualified
Product Name: FR 601
Project Name/Number: /

Filing at a Glance

Company: Principal Life Insurance Company
 Product Name: FR 601
 State: Pennsylvania
 TOI: LTC05G Group Long Term Care - Nursing Home and Home Health Care
 Sub-TOI: LTC05G.001 Qualified
 Filing Type: Rate - M.U. (Medically underwritten)
 Date Submitted: 07/29/2016
 SERFF Tr Num: TRIP-130669018
 SERFF Status: Assigned
 State Tr Num: TRIP-130669018
 State Status: Received Review in Progress
 Co Tr Num: PRINCIPAL GROUP LTC 2016 RATE INCREASE

 Implementation: On Approval
 Date Requested:
 Author(s): Beverly Toomey, Leslie Peters, Lisa Culhane, Dave Krydyski
 Reviewer(s): Jim Laverty (primary)
 Disposition Date:
 Disposition Status:
 Implementation Date:

State Filing Description:
 Proposed 124.8% increase on 43 PA policyholders of Principal Life group form FR 601.

State: Pennsylvania **Filing Company:** Principal Life Insurance Company
TOI/Sub-TOI: LTC05G Group Long Term Care - Nursing Home and Home Health Care/LTC05G.001 Qualified
Product Name: FR 601
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General Information

Project Name: Status of Filing in Domicile:
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Large
 Group Market Type: Overall Rate Impact: 124.809%
 Filing Status Changed: 07/29/2016
 State Status Changed: 08/01/2016 Deemer Date:
 Created By: Beverly Toomey Submitted By: Beverly Toomey
 Corresponding Filing Tracking Number:
 State TOI: LTC05G Group Long Term Care - Nursing Home and Home Health Care State Sub-TOI: LTC05G.001 Qualified

Filing Description:

Re: Long Term Care Insurance for the Principal Financial Group Certificate (PLTC)FR 601

These are existing group policy forms that provide comprehensive long-term care coverage on a reimbursement basis. Policies were issued in Pennsylvania from March 1, 1992 to August 1, 2007 and are no longer being marketed in any jurisdiction.

In 1996, MedAmerica assumed 100% of the risk on the Principal block, and manages the entire block. All of the policies remain on Principal paper.

Principal is requesting the approval of a premium rate increase on the captioned policy forms which varies by benefit period. The primary reason why these forms are in need of a premium rate increase is due to emerging experience running more adverse than expected in pricing. The increase varies by benefit period to more closely align the adverse experience, and to reflect current rate relativities.

Benefit Period	Proposed Increase Year 1	Proposed Increase Year 2	Proposed Increase Year 3	Cumulative Increase
Unlimited BP	31%	31%	31%	125%

As noted in the enclosed actuarial memorandum, there have been no previous rate revisions on this form in Pennsylvania.

Principal will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the increase. Insureds with an unlimited benefit period will be offered a benefit period reduction option to a three-year benefit period which will allow the certificate holder to continue paying the current premium. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, Principal will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

The following electronic items are included with this submission:

- cover letter and transmittal
- letter from Principal authorizing us to submit this filing on their behalf
- actuarial memorandum
- supplement to the actuarial memorandum

State: Pennsylvania

Filing Company: Principal Life Insurance Company

TOI/Sub-TOI: LTC05G Group Long Term Care - Nursing Home and Home Health Care/LTC05G.001 Qualified

Product Name: FR 601

Project Name/Number: /

- Excel spreadsheet containing all numerical data
- current and proposed premium rate schedules

Company and Contact

Filing Contact Information

Beverly Toomey, Actuarial Analyst	btoomey@tri-plus.net
161 Worcester Rd	224-217-9038 [Phone]
Suite 300	
Framingham, MA 01701	

Filing Company Information

(This filing was made by a third party - triplus)

Principal Life Insurance Company	CoCode: 61271	State of Domicile: Iowa
711 High Street	Group Code:	Company Type: Life & Health
Des Moines, IA 50392	Group Name:	State ID Number:
(000) 000-0000 ext. [Phone]	FEIN Number: 42-0127290	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State:	Pennsylvania	Filing Company:	Principal Life Insurance Company
TOI/Sub-TOI:	LTC05G Group Long Term Care - Nursing Home and Home Health Care/LTC05G.001 Qualified		
Product Name:	FR 601		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: %

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Principal Life Insurance Company	124.809%	124.809%	\$29,679	43	\$23,779	124.809%	72.800%

SERFF Tracking #: TRIP-130669018

State Tracking #: TRIP-130669018

Company Tracking #: PRINCIPAL GROUP LTC 2016 RATE INCREASE

State: Pennsylvania Filing Company: Principal Life Insurance Company
TOI/Sub-TOI: LTC05G Group Long Term Care - Nursing Home and Home Health Care/LTC05G.001 Qualified
Product Name: FR 601
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2016 LTC Rates - PLTC	FR 601	Revised	Previous State Filing Number: Percent Rate Change Request: 124.809	Principal PA Group FR 601_PLTC_Rates with the Requested Increase.pdf,

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 50%
 Lifetime Payment Term

Indexing: 5% Compound until age 80 or 200%
 ROP Rider No

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>							
18-21	3.28	3.06	2.88	61	33.41	29.36	25.76
22	3.37	3.12	2.94	62	35.99	31.65	27.76
23	3.44	3.21	3.01	63	38.80	34.15	29.92
24	3.53	3.28	3.06	64	41.86	36.80	32.26
25	3.62	3.35	3.12	65	45.12	39.70	34.78
26	3.69	3.42	3.19	66	45.70	40.33	35.18
27	3.80	3.51	3.26	67	47.23	41.48	35.81
28	3.89	3.60	3.33	68	48.99	43.01	37.05
29	4.00	3.69	3.42	69	50.78	44.78	38.89
30	4.27	3.93	3.64	70	53.19	46.85	41.07
31	4.41	4.05	3.73	71	57.28	50.47	44.24
32	4.56	4.16	3.84	72	61.80	54.47	47.73
33	4.77	4.36	4.00	73	66.79	58.88	51.59
34	5.01	4.56	4.18	74	72.25	63.69	55.80
35	5.26	4.79	4.36	75	78.05	68.81	60.25
36	5.55	5.04	4.59	76	84.06	74.10	64.86
37	5.87	5.28	4.81	77	90.13	79.43	69.47
38	6.20	5.58	5.06	78	96.08	84.62	73.94
39	6.56	5.91	5.33	79	101.70	89.50	78.14
40	6.95	6.25	5.64	80	106.65	93.72	81.76
41	7.42	6.65	5.98	81	150.91	131.36	113.51
42	7.91	7.06	6.34	82	166.94	144.87	124.81
43	8.43	7.51	6.72	83	184.05	159.21	136.77
44	8.97	7.98	7.13	84	202.53	174.61	149.52
45	9.58	8.52	7.60	85	221.66	190.37	162.47
46	10.25	9.10	8.09	86	240.75	205.93	175.13
47	10.97	9.73	8.66	87	261.48	222.65	188.64
48	11.78	10.43	9.24	88	281.78	238.68	201.36
49	12.68	11.22	9.91	89	301.02	253.58	212.94
50	13.76	12.16	10.77	90	322.71	270.20	225.75
51	14.84	13.11	11.60	91	342.54	284.99	236.86
52	15.98	14.12	12.48	92	362.55	299.60	247.69
53	17.24	15.22	13.42	93	381.59	313.20	257.56
54	18.57	16.39	14.46	94	401.01	326.83	267.28
55	20.03	17.65	15.56	95	422.06	341.31	277.44
56	22.26	19.58	17.22	96	438.94	354.95	288.52
57	23.96	21.09	18.52	97	459.06	371.23	301.74
58	25.81	22.71	19.94	98	479.00	387.35	314.87
59	27.81	24.46	21.47	99	504.25	407.78	331.46
60	29.99	26.37	23.13	100	522.12	422.21	343.22

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 50%
 Lifetime Payment Term

Indexing: 5% Compound until age 80 or 300%
 ROP Rider No

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>							
18-21	3.55	3.30	3.08	61	36.94	32.48	28.48
22	3.66	3.39	3.17	62	38.94	34.24	30.01
23	3.80	3.48	3.24	63	41.07	36.13	31.65
24	3.89	3.60	3.33	64	43.37	38.15	33.41
25	4.02	3.71	3.44	65	45.84	40.31	35.32
26	4.14	3.80	3.53	66	45.70	40.33	35.18
27	4.25	3.91	3.62	67	47.23	41.48	35.81
28	4.41	4.02	3.71	68	48.99	43.01	37.05
29	4.54	4.16	3.80	69	50.78	44.78	38.89
30	4.92	4.47	4.11	70	53.19	46.85	41.07
31	5.10	4.65	4.25	71	57.28	50.47	44.24
32	5.31	4.81	4.41	72	61.80	54.47	47.73
33	5.60	5.08	4.61	73	66.79	58.88	51.59
34	5.91	5.33	4.86	74	72.25	63.69	55.80
35	6.23	5.62	5.10	75	78.05	68.81	60.25
36	6.59	5.93	5.37	76	84.06	74.10	64.86
37	6.99	6.27	5.67	77	90.13	79.43	69.47
38	7.42	6.65	6.00	78	96.08	84.62	73.94
39	7.89	7.06	6.34	79	101.70	89.50	78.14
40	8.41	7.49	6.72	80	106.65	93.72	81.76
41	8.99	8.00	7.17	81	150.91	131.36	113.51
42	9.60	8.52	7.62	82	166.94	144.87	124.81
43	10.23	9.08	8.12	83	184.05	159.21	136.77
44	10.95	9.69	8.63	84	202.53	174.61	149.52
45	11.71	10.36	9.22	85	221.66	190.37	162.47
46	12.52	11.11	9.85	86	240.75	205.93	175.13
47	13.42	11.89	10.52	87	261.48	222.65	188.64
48	14.43	12.75	11.26	88	281.78	238.68	201.36
49	15.51	13.69	12.09	89	301.02	253.58	212.94
50	16.79	14.81	13.11	90	322.71	270.20	225.75
51	18.10	15.96	14.10	91	342.54	284.99	236.86
52	19.47	17.18	15.15	92	362.55	299.60	247.69
53	20.95	18.46	16.28	93	381.59	313.20	257.56
54	22.50	19.83	17.47	94	401.01	326.83	267.28
55	24.17	21.29	18.73	95	422.06	341.31	277.44
56	26.77	23.56	20.70	96	438.94	354.95	288.52
57	28.66	25.22	22.14	97	459.06	371.23	301.74
58	30.42	26.77	23.49	98	479.00	387.35	314.87
59	32.06	28.19	24.73	99	504.25	407.78	331.46
60	33.79	29.70	26.06	100	522.12	422.21	343.22

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 75%
 Lifetime Payment Term

Indexing: 5% Compound until age 80 or 200%
 ROP Rider No

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>							
18-21	5.36	4.94	4.61	61	54.28	47.13	40.93
22	5.49	5.07	4.71	62	58.40	50.70	44.04
23	5.62	5.16	4.81	63	62.82	54.57	47.36
24	5.75	5.29	4.90	64	67.56	58.73	50.96
25	5.91	5.42	5.00	65	72.69	63.18	54.83
26	6.04	5.52	5.10	66	73.57	63.76	55.54
27	6.24	5.68	5.23	67	75.52	65.77	56.65
28	6.40	5.85	5.33	68	78.08	68.21	58.79
29	6.59	5.98	5.49	69	81.17	70.52	61.55
30	7.02	6.37	5.85	70	84.94	73.99	64.28
31	7.28	6.56	6.01	71	91.21	79.51	69.09
32	7.54	6.79	6.17	72	98.16	85.59	74.38
33	7.89	7.11	6.46	73	105.82	92.31	80.23
34	8.32	7.44	6.76	74	114.20	99.65	86.59
35	8.74	7.83	7.05	75	123.17	107.48	93.38
36	9.22	8.22	7.41	76	132.46	115.57	100.37
37	9.74	8.67	7.76	77	141.88	123.75	107.41
38	10.30	9.16	8.22	78	151.17	131.78	114.30
39	10.91	9.68	8.64	79	159.97	139.34	120.73
40	11.60	10.23	9.13	80	167.70	145.90	126.32
41	12.38	10.95	9.71	81	237.34	204.50	175.40
42	13.15	11.60	10.30	82	262.51	225.55	192.90
43	14.03	12.31	10.91	83	289.44	247.83	211.35
44	14.94	13.12	11.60	84	318.51	271.83	231.10
45	15.95	14.00	12.31	85	348.62	296.42	251.17
46	17.05	14.94	13.15	86	378.76	320.78	270.86
47	18.25	15.98	14.03	87	411.66	347.06	291.94
48	19.62	17.12	15.01	88	443.98	372.43	311.95
49	21.05	18.35	16.08	89	480.88	401.11	334.39
50	22.80	19.88	17.41	90	509.85	422.71	350.70
51	24.56	21.40	18.71	91	542.17	446.61	368.59
52	26.44	23.03	20.11	92	575.04	470.52	386.26
53	28.45	24.75	21.60	93	606.81	493.16	402.63
54	30.63	26.63	23.22	94	639.71	516.19	419.10
55	32.97	28.65	24.98	95	675.67	540.94	436.51
56	36.57	31.77	27.64	96	702.72	562.57	453.95
57	39.30	34.14	29.69	97	734.91	588.36	474.77
58	42.23	36.67	31.90	98	766.84	613.92	495.40
59	45.44	39.46	34.27	99	807.25	646.27	521.48
60	48.88	42.45	36.87	100	835.86	669.17	540.00

Principal Life Insurance Company
Actuarial Memorandum
Policy Form FR 601
Monthly Premiums Per \$10 Daily Benefit
WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 75%
Lifetime Payment Term

Indexing: 5% Compound until age 80 or 300%
ROP Rider No

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>				<u>Issue Age</u>			
18-21	5.85	5.36	4.61	61	59.86	52.00	45.15
22	6.04	5.49	4.71	62	63.01	54.76	47.52
23	6.24	5.65	4.81	63	66.39	57.69	50.05
24	6.40	5.85	4.90	64	69.96	60.80	52.75
25	6.59	6.01	5.00	65	73.80	64.12	55.64
26	6.79	6.17	5.10	66	73.57	63.76	55.54
27	7.05	6.37	5.23	67	75.52	65.77	56.65
28	7.28	6.56	5.33	68	78.08	68.21	58.79
29	7.50	6.76	5.49	69	81.17	70.52	61.55
30	8.12	7.31	5.85	70	84.94	73.99	64.28
31	8.45	7.57	6.01	71	91.21	79.51	69.09
32	8.80	7.86	6.17	72	98.16	85.59	74.38
33	9.26	8.28	6.46	73	105.82	92.31	80.23
34	9.78	8.70	6.76	74	114.20	99.65	86.59
35	10.36	9.22	7.05	75	123.17	107.48	93.38
36	10.98	9.71	7.41	76	132.46	115.57	100.37
37	11.63	10.30	7.76	77	141.88	123.75	107.41
38	12.34	10.91	8.22	78	151.17	131.78	114.30
39	13.12	11.56	8.64	79	159.97	139.34	120.73
40	13.97	12.28	9.13	80	167.70	145.90	126.32
41	14.97	13.12	9.71	81	237.34	204.50	175.40
42	15.95	14.00	10.30	82	262.51	225.55	192.90
43	17.02	14.91	10.91	83	289.44	247.83	211.35
44	18.19	15.92	11.60	84	318.51	271.83	231.10
45	19.42	16.96	12.31	85	348.62	296.42	251.17
46	20.79	18.16	13.15	86	378.76	320.78	270.86
47	22.25	19.42	14.03	87	411.66	347.06	291.94
48	23.87	20.79	15.01	88	443.98	372.43	311.95
49	25.59	22.31	16.08	89	480.88	401.11	334.39
50	27.67	24.10	17.41	90	509.85	422.71	350.70
51	29.78	25.92	18.71	91	542.17	446.61	368.59
52	31.99	27.84	20.11	92	575.04	470.52	386.26
53	34.33	29.88	21.60	93	606.81	493.16	402.63
54	36.87	32.06	23.22	94	639.71	516.19	419.10
55	39.53	34.36	24.98	95	675.67	540.94	436.51
56	43.72	37.97	27.64	96	702.72	562.57	453.95
57	46.74	40.60	29.69	97	734.91	588.36	474.77
58	49.53	43.04	31.90	98	766.84	613.92	495.40
59	52.13	45.28	34.27	99	807.25	646.27	521.48
60	54.86	47.65	36.87	100	835.86	669.17	540.00

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 50%
 Lifetime Payment Term

Indexing: 5% Compound until age 80 or 200%
 ROP Rider Yes

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>				<u>Issue Age</u>			
18-21	0.03	0.03	0.03	61	3.61	3.15	2.73
22	0.03	0.03	0.03	62	4.13	3.57	3.09
23	0.03	0.03	0.03	63	4.64	4.00	3.44
24	0.03	0.03	0.03	64	5.16	4.48	3.83
25	0.03	0.03	0.03	65	5.81	4.97	4.25
26	0.03	0.03	0.03	66	NA	NA	NA
27	0.03	0.03	0.03	67	NA	NA	NA
28	0.06	0.03	0.06	68	NA	NA	NA
29	0.03	0.03	0.03	69	NA	NA	NA
30	0.06	0.06	0.06	70	NA	NA	NA
31	0.06	0.03	0.06	71	NA	NA	NA
32	0.03	0.06	0.06	72	NA	NA	NA
33	0.10	0.06	0.06	73	NA	NA	NA
34	0.10	0.10	0.06	74	NA	NA	NA
35	0.10	0.10	0.10	75	NA	NA	NA
36	0.10	0.10	0.10	76	NA	NA	NA
37	0.13	0.13	0.13	77	NA	NA	NA
38	0.13	0.16	0.13	78	NA	NA	NA
39	0.16	0.13	0.13	79	NA	NA	NA
40	0.19	0.16	0.13	80	NA	NA	NA
41	0.19	0.19	0.19	81	NA	NA	NA
42	0.19	0.19	0.19	82	NA	NA	NA
43	0.23	0.23	0.19	83	NA	NA	NA
44	0.29	0.26	0.26	84	NA	NA	NA
45	0.32	0.29	0.29	85	NA	NA	NA
46	0.36	0.32	0.32	86	NA	NA	NA
47	0.42	0.39	0.32	87	NA	NA	NA
48	0.49	0.45	0.42	88	NA	NA	NA
49	0.55	0.49	0.49	89	NA	NA	NA
50	0.65	0.58	0.55	90	NA	NA	NA
51	0.75	0.68	0.58	91	NA	NA	NA
52	0.88	0.78	0.71	92	NA	NA	NA
53	1.01	0.91	0.81	93	NA	NA	NA
54	1.20	1.07	0.94	94	NA	NA	NA
55	1.36	1.23	1.07	95	NA	NA	NA
56	1.66	1.49	1.30	96	NA	NA	NA
57	1.92	1.69	1.49	97	NA	NA	NA
58	2.18	1.95	1.69	98	NA	NA	NA
59	2.50	2.21	1.95	99	NA	NA	NA
60	2.83	2.50	2.21	100	NA	NA	NA

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 50%
 Lifetime Payment Term

Indexing: 5% Compound until age 80 or 300%
 ROP Rider Yes

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>				<u>Issue Age</u>			
18-21	0.03	0.03	0.03	61	4.61	4.03	3.48
22	0.03	0.03	0.03	62	4.97	4.32	3.74
23	0.03	0.03	0.03	63	5.36	4.61	3.96
24	0.03	0.03	0.03	64	5.68	4.90	4.22
25	0.03	0.03	0.03	65	6.04	5.20	4.45
26	0.03	0.03	0.03	66	NA	NA	NA
27	0.06	0.03	0.03	67	NA	NA	NA
28	0.03	0.06	0.03	68	NA	NA	NA
29	0.03	0.03	0.06	69	NA	NA	NA
30	0.06	0.10	0.06	70	NA	NA	NA
31	0.06	0.06	0.10	71	NA	NA	NA
32	0.10	0.10	0.06	72	NA	NA	NA
33	0.10	0.06	0.10	73	NA	NA	NA
34	0.10	0.10	0.06	74	NA	NA	NA
35	0.13	0.13	0.10	75	NA	NA	NA
36	0.16	0.13	0.10	76	NA	NA	NA
37	0.16	0.16	0.13	77	NA	NA	NA
38	0.19	0.16	0.13	78	NA	NA	NA
39	0.19	0.19	0.16	79	NA	NA	NA
40	0.23	0.23	0.19	80	NA	NA	NA
41	0.26	0.26	0.23	81	NA	NA	NA
42	0.29	0.29	0.26	82	NA	NA	NA
43	0.36	0.32	0.26	83	NA	NA	NA
44	0.39	0.39	0.32	84	NA	NA	NA
45	0.45	0.42	0.36	85	NA	NA	NA
46	0.55	0.45	0.42	86	NA	NA	NA
47	0.62	0.52	0.49	87	NA	NA	NA
48	0.68	0.62	0.58	88	NA	NA	NA
49	0.81	0.75	0.68	89	NA	NA	NA
50	0.94	0.88	0.75	90	NA	NA	NA
51	1.10	1.01	0.88	91	NA	NA	NA
52	1.33	1.17	1.04	92	NA	NA	NA
53	1.53	1.40	1.17	93	NA	NA	NA
54	1.79	1.59	1.40	94	NA	NA	NA
55	2.05	1.82	1.62	95	NA	NA	NA
56	2.50	2.21	1.95	96	NA	NA	NA
57	2.83	2.50	2.18	97	NA	NA	NA
58	3.22	2.79	2.44	98	NA	NA	NA
59	3.48	3.05	2.66	99	NA	NA	NA
60	3.77	3.35	2.89	100	NA	NA	NA

Principal Life Insurance Company
Actuarial Memorandum
Policy Form FR 601
Monthly Premiums Per \$10 Daily Benefit
WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 75%
Lifetime Payment Term

Indexing: 5% Compound until age 80 or 200%
ROP Rider Yes

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>				<u>Issue Age</u>			
18-21	0.03	0.03	0.03	61	3.93	3.38	2.92
22	0.03	0.03	0.03	62	4.42	3.83	3.28
23	0.03	0.03	0.03	63	5.00	4.29	3.67
24	0.03	0.03	0.03	64	5.65	4.81	4.09
25	0.03	0.03	0.03	65	6.30	5.36	4.55
26	0.06	0.03	0.03	66	NA	NA	NA
27	0.03	0.03	0.03	67	NA	NA	NA
28	0.03	0.03	0.06	68	NA	NA	NA
29	0.03	0.03	0.03	69	NA	NA	NA
30	0.06	0.06	0.03	70	NA	NA	NA
31	0.06	0.06	0.06	71	NA	NA	NA
32	0.03	0.06	0.10	72	NA	NA	NA
33	0.06	0.06	0.06	73	NA	NA	NA
34	0.06	0.10	0.06	74	NA	NA	NA
35	0.10	0.06	0.10	75	NA	NA	NA
36	0.10	0.13	0.10	76	NA	NA	NA
37	0.10	0.13	0.13	77	NA	NA	NA
38	0.16	0.13	0.10	78	NA	NA	NA
39	0.16	0.16	0.13	79	NA	NA	NA
40	0.19	0.19	0.16	80	NA	NA	NA
41	0.23	0.16	0.16	81	NA	NA	NA
42	0.26	0.23	0.19	82	NA	NA	NA
43	0.26	0.26	0.23	83	NA	NA	NA
44	0.32	0.29	0.23	84	NA	NA	NA
45	0.39	0.29	0.29	85	NA	NA	NA
46	0.42	0.36	0.29	86	NA	NA	NA
47	0.45	0.39	0.36	87	NA	NA	NA
48	0.52	0.45	0.42	88	NA	NA	NA
49	0.62	0.52	0.49	89	NA	NA	NA
50	0.68	0.62	0.55	90	NA	NA	NA
51	0.81	0.71	0.65	91	NA	NA	NA
52	0.94	0.84	0.75	92	NA	NA	NA
53	1.10	0.97	0.88	93	NA	NA	NA
54	1.30	1.14	1.01	94	NA	NA	NA
55	1.49	1.30	1.14	95	NA	NA	NA
56	1.79	1.56	1.36	96	NA	NA	NA
57	2.05	1.79	1.56	97	NA	NA	NA
58	2.40	2.08	1.79	98	NA	NA	NA
59	2.70	2.34	2.05	99	NA	NA	NA
60	3.09	2.66	2.31	100	NA	NA	NA

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 75%
 Lifetime Payment Term

Indexing: 5% Compound until age 80 or 300%
 ROP Rider Yes

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>							
18-21	0.03	0.03	0.03	61	5.00	4.32	3.70
22	0.03	0.03	0.03	62	5.39	4.61	3.96
23	0.03	0.03	0.03	63	5.78	4.94	4.22
24	0.03	0.03	0.03	64	6.17	5.26	4.51
25	0.03	0.03	0.03	65	6.59	5.62	4.77
26	0.03	0.03	0.03	66	NA	NA	NA
27	0.03	0.03	0.03	67	NA	NA	NA
28	0.03	0.06	0.03	68	NA	NA	NA
29	0.06	0.06	0.03	69	NA	NA	NA
30	0.06	0.06	0.06	70	NA	NA	NA
31	0.06	0.06	0.06	71	NA	NA	NA
32	0.10	0.10	0.06	72	NA	NA	NA
33	0.10	0.10	0.06	73	NA	NA	NA
34	0.13	0.13	0.10	74	NA	NA	NA
35	0.13	0.10	0.10	75	NA	NA	NA
36	0.13	0.13	0.13	76	NA	NA	NA
37	0.16	0.13	0.16	77	NA	NA	NA
38	0.19	0.16	0.13	78	NA	NA	NA
39	0.23	0.19	0.16	79	NA	NA	NA
40	0.23	0.23	0.19	80	NA	NA	NA
41	0.26	0.29	0.26	81	NA	NA	NA
42	0.32	0.29	0.29	82	NA	NA	NA
43	0.36	0.32	0.29	83	NA	NA	NA
44	0.42	0.36	0.36	84	NA	NA	NA
45	0.49	0.45	0.42	85	NA	NA	NA
46	0.55	0.49	0.45	86	NA	NA	NA
47	0.65	0.58	0.52	87	NA	NA	NA
48	0.75	0.68	0.58	88	NA	NA	NA
49	0.88	0.78	0.68	89	NA	NA	NA
50	1.04	0.94	0.84	90	NA	NA	NA
51	1.20	1.07	0.94	91	NA	NA	NA
52	1.40	1.23	1.07	92	NA	NA	NA
53	1.66	1.46	1.27	93	NA	NA	NA
54	1.92	1.69	1.46	94	NA	NA	NA
55	2.21	1.95	1.69	95	NA	NA	NA
56	2.70	2.37	2.05	96	NA	NA	NA
57	3.05	2.66	2.34	97	NA	NA	NA
58	3.48	2.99	2.60	98	NA	NA	NA
59	3.77	3.28	2.79	99	NA	NA	NA
60	4.13	3.57	3.05	100	NA	NA	NA

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 50%
 Lifetime Payment Term

Indexing: 5% Compound until age 80 or 200%
 ROP Rider No

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>3 years</u>	<u>3 years</u>	<u>3 years</u>		<u>3 years</u>	<u>3 years</u>	<u>3 years</u>
<u>Issue Age</u>				<u>Issue Age</u>			
18-21	1.46	1.36	1.28	61	14.86	13.06	11.46
22	1.50	1.39	1.31	62	16.01	14.08	12.35
23	1.53	1.43	1.34	63	17.26	15.19	13.31
24	1.57	1.46	1.36	64	18.62	16.37	14.35
25	1.61	1.49	1.39	65	20.07	17.66	15.47
26	1.64	1.52	1.42	66	20.33	17.94	15.65
27	1.69	1.56	1.45	67	21.01	18.45	15.93
28	1.73	1.60	1.48	68	21.79	19.13	16.48
29	1.78	1.64	1.52	69	22.59	19.92	17.30
30	1.90	1.75	1.62	70	23.66	20.84	18.27
31	1.96	1.80	1.66	71	25.48	22.45	19.68
32	2.03	1.85	1.71	72	27.49	24.23	21.23
33	2.12	1.94	1.78	73	29.71	26.19	22.95
34	2.23	2.03	1.86	74	32.14	28.33	24.82
35	2.34	2.13	1.94	75	34.72	30.61	26.80
36	2.47	2.24	2.04	76	37.39	32.96	28.85
37	2.61	2.35	2.14	77	40.09	35.33	30.90
38	2.76	2.48	2.25	78	42.74	37.64	32.89
39	2.92	2.63	2.37	79	45.24	39.81	34.76
40	3.09	2.78	2.51	80	47.44	41.69	36.37
41	3.30	2.96	2.66	81	67.13	58.43	50.49
42	3.52	3.14	2.82	82	74.26	64.44	55.52
43	3.75	3.34	2.99	83	81.87	70.82	60.84
44	3.99	3.55	3.17	84	90.09	77.67	66.51
45	4.26	3.79	3.38	85	98.60	84.68	72.27
46	4.56	4.05	3.60	86	107.09	91.60	77.90
47	4.88	4.33	3.85	87	116.31	99.04	83.91
48	5.24	4.64	4.11	88	125.34	106.17	89.57
49	5.64	4.99	4.41	89	133.90	112.80	94.72
50	6.12	5.41	4.79	90	143.55	120.19	100.42
51	6.60	5.83	5.16	91	152.37	126.77	105.36
52	7.11	6.28	5.55	92	161.27	133.27	110.18
53	7.67	6.77	5.97	93	169.74	139.32	114.57
54	8.26	7.29	6.43	94	178.38	145.38	118.89
55	8.91	7.85	6.92	95	187.74	151.82	123.41
56	9.90	8.71	7.66	96	195.25	157.89	128.34
57	10.66	9.38	8.24	97	204.20	165.13	134.22
58	11.48	10.10	8.87	98	213.07	172.30	140.06
59	12.37	10.88	9.55	99	224.30	181.39	147.44
60	13.34	11.73	10.29	100	232.25	187.81	152.67

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 50%
 Lifetime Payment Term

Indexing: 5% Compound until age 80 or 300%
 ROP Rider No

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>3 years</u>	<u>3 years</u>	<u>3 years</u>		<u>3 years</u>	<u>3 years</u>	<u>3 years</u>
18-21	1.58	1.47	1.37	61	16.43	14.45	12.67
22	1.63	1.51	1.41	62	17.32	15.23	13.35
23	1.69	1.55	1.44	63	18.27	16.07	14.08
24	1.73	1.60	1.48	64	19.29	16.97	14.86
25	1.79	1.65	1.53	65	20.39	17.93	15.71
26	1.84	1.69	1.57	66	20.33	17.94	15.65
27	1.89	1.74	1.61	67	21.01	18.45	15.93
28	1.96	1.79	1.65	68	21.79	19.13	16.48
29	2.02	1.85	1.69	69	22.59	19.92	17.30
30	2.19	1.99	1.83	70	23.66	20.84	18.27
31	2.27	2.07	1.89	71	25.48	22.45	19.68
32	2.36	2.14	1.96	72	27.49	24.23	21.23
33	2.49	2.26	2.05	73	29.71	26.19	22.95
34	2.63	2.37	2.16	74	32.14	28.33	24.82
35	2.77	2.50	2.27	75	34.72	30.61	26.80
36	2.93	2.64	2.39	76	37.39	32.96	28.85
37	3.11	2.79	2.52	77	40.09	35.33	30.90
38	3.30	2.96	2.67	78	42.74	37.64	32.89
39	3.51	3.14	2.82	79	45.24	39.81	34.76
40	3.74	3.33	2.99	80	47.44	41.69	36.37
41	4.00	3.56	3.19	81	67.13	58.43	50.49
42	4.27	3.79	3.39	82	74.26	64.44	55.52
43	4.55	4.04	3.61	83	81.87	70.82	60.84
44	4.87	4.31	3.84	84	90.09	77.67	66.51
45	5.21	4.61	4.10	85	98.60	84.68	72.27
46	5.57	4.94	4.38	86	107.09	91.60	77.90
47	5.97	5.29	4.68	87	116.31	99.04	83.91
48	6.42	5.67	5.01	88	125.34	106.17	89.57
49	6.90	6.09	5.38	89	133.90	112.80	94.72
50	7.47	6.59	5.83	90	143.55	120.19	100.42
51	8.05	7.10	6.27	91	152.37	126.77	105.36
52	8.66	7.64	6.74	92	161.27	133.27	110.18
53	9.32	8.21	7.24	93	169.74	139.32	114.57
54	10.01	8.82	7.77	94	178.38	145.38	118.89
55	10.75	9.47	8.33	95	187.74	151.82	123.41
56	11.91	10.48	9.21	96	195.25	157.89	128.34
57	12.75	11.22	9.85	97	204.20	165.13	134.22
58	13.53	11.91	10.45	98	213.07	172.30	140.06
59	14.26	12.54	11.00	99	224.30	181.39	147.44
60	15.03	13.21	11.59	100	232.25	187.81	152.67

Principal Life Insurance Company
Actuarial Memorandum
Policy Form FR 601
Monthly Premiums Per \$10 Daily Benefit
WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 75%
Lifetime Payment Term

Indexing: 5% Compound until age 80 or 200%
ROP Rider No

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>3 years</u>	<u>3 years</u>	<u>3 years</u>		<u>3 years</u>	<u>3 years</u>	<u>3 years</u>
18-21	1.65	1.52	1.42	61	16.71	14.51	12.60
22	1.69	1.56	1.45	62	17.98	15.61	13.56
23	1.73	1.59	1.48	63	19.34	16.80	14.58
24	1.77	1.63	1.51	64	20.80	18.08	15.69
25	1.82	1.67	1.54	65	22.38	19.45	16.88
26	1.86	1.70	1.57	66	22.65	19.63	17.10
27	1.92	1.75	1.61	67	23.25	20.25	17.44
28	1.97	1.80	1.64	68	24.04	21.00	18.10
29	2.03	1.84	1.69	69	24.99	21.71	18.95
30	2.16	1.96	1.80	70	26.15	22.78	19.79
31	2.24	2.02	1.85	71	28.08	24.48	21.27
32	2.32	2.09	1.90	72	30.22	26.35	22.90
33	2.43	2.19	1.99	73	32.58	28.42	24.70
34	2.56	2.29	2.08	74	35.16	30.68	26.66
35	2.69	2.41	2.17	75	37.92	33.09	28.75
36	2.84	2.53	2.28	76	40.78	35.58	30.90
37	3.00	2.67	2.39	77	43.68	38.10	33.07
38	3.17	2.82	2.53	78	46.54	40.57	35.19
39	3.36	2.98	2.66	79	49.25	42.90	37.17
40	3.57	3.15	2.81	80	51.63	44.92	38.89
41	3.81	3.37	2.99	81	73.07	62.96	54.00
42	4.05	3.57	3.17	82	80.82	69.44	59.39
43	4.32	3.79	3.36	83	89.11	76.30	65.07
44	4.60	4.04	3.57	84	98.06	83.69	71.15
45	4.91	4.31	3.79	85	107.33	91.26	77.33
46	5.25	4.60	4.05	86	116.61	98.76	83.39
47	5.62	4.92	4.32	87	126.74	106.85	89.88
48	6.04	5.27	4.62	88	136.69	114.66	96.04
49	6.48	5.65	4.95	89	148.05	123.49	102.95
50	7.02	6.12	5.36	90	156.97	130.14	107.97
51	7.56	6.59	5.76	91	166.92	137.50	113.48
52	8.14	7.09	6.19	92	177.04	144.86	118.92
53	8.76	7.62	6.65	93	186.82	151.83	123.96
54	9.43	8.20	7.15	94	196.95	158.92	129.03
55	10.15	8.82	7.69	95	208.02	166.54	134.39
56	11.26	9.78	8.51	96	216.35	173.20	139.76
57	12.10	10.51	9.14	97	226.26	181.14	146.17
58	13.00	11.29	9.82	98	236.09	189.01	152.52
59	13.99	12.15	10.55	99	248.53	198.97	160.55
60	15.05	13.07	11.35	100	257.34	206.02	166.25

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 75%
 Lifetime Payment Term

Indexing: 5% Compound until age 80 or 300%
 ROP Rider No

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>3 years</u>	<u>3 years</u>	<u>3 years</u>		<u>3 years</u>	<u>3 years</u>	<u>3 years</u>
18-21	1.80	1.65	1.52	61	18.43	16.01	13.90
22	1.86	1.69	1.56	62	19.40	16.86	14.63
23	1.92	1.74	1.60	63	20.44	17.76	15.41
24	1.97	1.80	1.65	64	21.54	18.72	16.24
25	2.03	1.85	1.70	65	22.72	19.74	17.13
26	2.09	1.90	1.74	66	22.65	19.63	17.10
27	2.17	1.96	1.79	67	23.25	20.25	17.44
28	2.24	2.02	1.84	68	24.04	21.00	18.10
29	2.31	2.08	1.90	69	24.99	21.71	18.95
30	2.50	2.25	2.04	70	26.15	22.78	19.79
31	2.60	2.33	2.11	71	28.08	24.48	21.27
32	2.71	2.42	2.19	72	30.22	26.35	22.90
33	2.85	2.55	2.30	73	32.58	28.42	24.70
34	3.01	2.68	2.41	74	35.16	30.68	26.66
35	3.19	2.84	2.54	75	37.92	33.09	28.75
36	3.38	2.99	2.67	76	40.78	35.58	30.90
37	3.58	3.17	2.82	77	43.68	38.10	33.07
38	3.80	3.36	2.99	78	46.54	40.57	35.19
39	4.04	3.56	3.16	79	49.25	42.90	37.17
40	4.30	3.78	3.35	80	51.63	44.92	38.89
41	4.61	4.04	3.57	81	73.07	62.96	54.00
42	4.91	4.31	3.79	82	80.82	69.44	59.39
43	5.24	4.59	4.04	83	89.11	76.30	65.07
44	5.60	4.90	4.30	84	98.06	83.69	71.15
45	5.98	5.22	4.58	85	107.33	91.26	77.33
46	6.40	5.59	4.90	86	116.61	98.76	83.39
47	6.85	5.98	5.23	87	126.74	106.85	89.88
48	7.35	6.40	5.60	88	136.69	114.66	96.04
49	7.88	6.87	6.00	89	148.05	123.49	102.95
50	8.52	7.42	6.48	90	156.97	130.14	107.97
51	9.17	7.98	6.97	91	166.92	137.50	113.48
52	9.85	8.57	7.48	92	177.04	144.86	118.92
53	10.57	9.20	8.02	93	186.82	151.83	123.96
54	11.35	9.87	8.60	94	196.95	158.92	129.03
55	12.17	10.58	9.21	95	208.02	166.54	134.39
56	13.46	11.69	10.17	96	216.35	173.20	139.76
57	14.39	12.50	10.86	97	226.26	181.14	146.17
58	15.25	13.25	11.51	98	236.09	189.01	152.52
59	16.05	13.94	12.11	99	248.53	198.97	160.55
60	16.89	14.67	12.74	100	257.34	206.02	166.25

Principal Life Insurance Company
Actuarial Memorandum
Policy Form FR 601
Monthly Premiums Per \$10 Daily Benefit
WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 50%
Lifetime Payment Term

Indexing: 5% Compound until age 80 or 200%
ROP Rider Yes

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>3 years</u>	<u>3 years</u>	<u>3 years</u>		<u>3 years</u>	<u>3 years</u>	<u>3 years</u>
<u>Issue Age</u>				<u>Issue Age</u>			
18-21	0.01	0.01	0.01	61	1.11	0.97	0.84
22	0.01	0.01	0.01	62	1.27	1.10	0.95
23	0.01	0.01	0.01	63	1.43	1.23	1.06
24	0.01	0.01	0.01	64	1.59	1.38	1.18
25	0.01	0.01	0.01	65	1.79	1.53	1.31
26	0.01	0.01	0.01	66	NA	NA	NA
27	0.01	0.01	0.01	67	NA	NA	NA
28	0.02	0.01	0.02	68	NA	NA	NA
29	0.01	0.01	0.01	69	NA	NA	NA
30	0.02	0.02	0.02	70	NA	NA	NA
31	0.02	0.01	0.02	71	NA	NA	NA
32	0.01	0.02	0.02	72	NA	NA	NA
33	0.03	0.02	0.02	73	NA	NA	NA
34	0.03	0.03	0.02	74	NA	NA	NA
35	0.03	0.03	0.03	75	NA	NA	NA
36	0.03	0.03	0.03	76	NA	NA	NA
37	0.04	0.04	0.04	77	NA	NA	NA
38	0.04	0.05	0.04	78	NA	NA	NA
39	0.05	0.04	0.04	79	NA	NA	NA
40	0.06	0.05	0.04	80	NA	NA	NA
41	0.06	0.06	0.06	81	NA	NA	NA
42	0.06	0.06	0.06	82	NA	NA	NA
43	0.07	0.07	0.06	83	NA	NA	NA
44	0.09	0.08	0.08	84	NA	NA	NA
45	0.10	0.09	0.09	85	NA	NA	NA
46	0.11	0.10	0.10	86	NA	NA	NA
47	0.13	0.12	0.10	87	NA	NA	NA
48	0.15	0.14	0.13	88	NA	NA	NA
49	0.17	0.15	0.15	89	NA	NA	NA
50	0.20	0.18	0.17	90	NA	NA	NA
51	0.23	0.21	0.18	91	NA	NA	NA
52	0.27	0.24	0.22	92	NA	NA	NA
53	0.31	0.28	0.25	93	NA	NA	NA
54	0.37	0.33	0.29	94	NA	NA	NA
55	0.42	0.38	0.33	95	NA	NA	NA
56	0.51	0.46	0.40	96	NA	NA	NA
57	0.59	0.52	0.46	97	NA	NA	NA
58	0.67	0.60	0.52	98	NA	NA	NA
59	0.77	0.68	0.60	99	NA	NA	NA
60	0.87	0.77	0.68	100	NA	NA	NA

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 50%
 Lifetime Payment Term

Indexing: 5% Compound until age 80 or 300%
 ROP Rider Yes

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>3 years</u>	<u>3 years</u>	<u>3 years</u>		<u>3 years</u>	<u>3 years</u>	<u>3 years</u>
<u>Issue Age</u>				<u>Issue Age</u>			
18-21	0.01	0.01	0.01	61	1.42	1.24	1.07
22	0.01	0.01	0.01	62	1.53	1.33	1.15
23	0.01	0.01	0.01	63	1.65	1.42	1.22
24	0.01	0.01	0.01	64	1.75	1.51	1.30
25	0.01	0.01	0.01	65	1.86	1.60	1.37
26	0.01	0.01	0.01	66	NA	NA	NA
27	0.02	0.01	0.01	67	NA	NA	NA
28	0.01	0.02	0.01	68	NA	NA	NA
29	0.01	0.01	0.02	69	NA	NA	NA
30	0.02	0.03	0.02	70	NA	NA	NA
31	0.02	0.02	0.03	71	NA	NA	NA
32	0.03	0.03	0.02	72	NA	NA	NA
33	0.03	0.02	0.03	73	NA	NA	NA
34	0.03	0.03	0.02	74	NA	NA	NA
35	0.04	0.04	0.03	75	NA	NA	NA
36	0.05	0.04	0.03	76	NA	NA	NA
37	0.05	0.05	0.04	77	NA	NA	NA
38	0.06	0.05	0.04	78	NA	NA	NA
39	0.06	0.06	0.05	79	NA	NA	NA
40	0.07	0.07	0.06	80	NA	NA	NA
41	0.08	0.08	0.07	81	NA	NA	NA
42	0.09	0.09	0.08	82	NA	NA	NA
43	0.11	0.10	0.08	83	NA	NA	NA
44	0.12	0.12	0.10	84	NA	NA	NA
45	0.14	0.13	0.11	85	NA	NA	NA
46	0.17	0.14	0.13	86	NA	NA	NA
47	0.19	0.16	0.15	87	NA	NA	NA
48	0.21	0.19	0.18	88	NA	NA	NA
49	0.25	0.23	0.21	89	NA	NA	NA
50	0.29	0.27	0.23	90	NA	NA	NA
51	0.34	0.31	0.27	91	NA	NA	NA
52	0.41	0.36	0.32	92	NA	NA	NA
53	0.47	0.43	0.36	93	NA	NA	NA
54	0.55	0.49	0.43	94	NA	NA	NA
55	0.63	0.56	0.50	95	NA	NA	NA
56	0.77	0.68	0.60	96	NA	NA	NA
57	0.87	0.77	0.67	97	NA	NA	NA
58	0.99	0.86	0.75	98	NA	NA	NA
59	1.07	0.94	0.82	99	NA	NA	NA
60	1.16	1.03	0.89	100	NA	NA	NA

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 75%
 Lifetime Payment Term

Indexing: 5% Compound until age 80 or 200%
 ROP Rider Yes

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>3 years</u>	<u>3 years</u>	<u>3 years</u>		<u>3 years</u>	<u>3 years</u>	<u>3 years</u>
<u>Issue Age</u>				<u>Issue Age</u>			
18-21	0.01	0.01	0.01	61	1.21	1.04	0.90
22	0.01	0.01	0.01	62	1.36	1.18	1.01
23	0.01	0.01	0.01	63	1.54	1.32	1.13
24	0.01	0.01	0.01	64	1.74	1.48	1.26
25	0.01	0.01	0.01	65	1.94	1.65	1.40
26	0.02	0.01	0.01	66	NA	NA	NA
27	0.01	0.01	0.01	67	NA	NA	NA
28	0.01	0.01	0.02	68	NA	NA	NA
29	0.01	0.01	0.01	69	NA	NA	NA
30	0.02	0.02	0.01	70	NA	NA	NA
31	0.02	0.02	0.02	71	NA	NA	NA
32	0.01	0.02	0.03	72	NA	NA	NA
33	0.02	0.02	0.02	73	NA	NA	NA
34	0.02	0.03	0.02	74	NA	NA	NA
35	0.03	0.02	0.03	75	NA	NA	NA
36	0.03	0.04	0.03	76	NA	NA	NA
37	0.03	0.04	0.04	77	NA	NA	NA
38	0.05	0.04	0.03	78	NA	NA	NA
39	0.05	0.05	0.04	79	NA	NA	NA
40	0.06	0.06	0.05	80	NA	NA	NA
41	0.07	0.05	0.05	81	NA	NA	NA
42	0.08	0.07	0.06	82	NA	NA	NA
43	0.08	0.08	0.07	83	NA	NA	NA
44	0.10	0.09	0.07	84	NA	NA	NA
45	0.12	0.09	0.09	85	NA	NA	NA
46	0.13	0.11	0.09	86	NA	NA	NA
47	0.14	0.12	0.11	87	NA	NA	NA
48	0.16	0.14	0.13	88	NA	NA	NA
49	0.19	0.16	0.15	89	NA	NA	NA
50	0.21	0.19	0.17	90	NA	NA	NA
51	0.25	0.22	0.20	91	NA	NA	NA
52	0.29	0.26	0.23	92	NA	NA	NA
53	0.34	0.30	0.27	93	NA	NA	NA
54	0.40	0.35	0.31	94	NA	NA	NA
55	0.46	0.40	0.35	95	NA	NA	NA
56	0.55	0.48	0.42	96	NA	NA	NA
57	0.63	0.55	0.48	97	NA	NA	NA
58	0.74	0.64	0.55	98	NA	NA	NA
59	0.83	0.72	0.63	99	NA	NA	NA
60	0.95	0.82	0.71	100	NA	NA	NA

Principal Life Insurance Company
Actuarial Memorandum
Policy Form FR 601
Monthly Premiums Per \$10 Daily Benefit
WITH THE APPROVED RATE INCREASE

Integrated Plan HHC at 75%
Lifetime Payment Term

Indexing: 5% Compound until age 80 or 300%
ROP Rider Yes

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>3 years</u>	<u>3 years</u>	<u>3 years</u>		<u>3 years</u>	<u>3 years</u>	<u>3 years</u>
<u>Issue Age</u>				<u>Issue Age</u>			
18-21	0.01	0.01	0.01	61	1.54	1.33	1.14
22	0.01	0.01	0.01	62	1.66	1.42	1.22
23	0.01	0.01	0.01	63	1.78	1.52	1.30
24	0.01	0.01	0.01	64	1.90	1.62	1.39
25	0.01	0.01	0.01	65	2.03	1.73	1.47
26	0.01	0.01	0.01	66	NA	NA	NA
27	0.01	0.01	0.01	67	NA	NA	NA
28	0.01	0.02	0.01	68	NA	NA	NA
29	0.02	0.02	0.01	69	NA	NA	NA
30	0.02	0.02	0.02	70	NA	NA	NA
31	0.02	0.02	0.02	71	NA	NA	NA
32	0.03	0.03	0.02	72	NA	NA	NA
33	0.03	0.03	0.02	73	NA	NA	NA
34	0.04	0.04	0.03	74	NA	NA	NA
35	0.04	0.03	0.03	75	NA	NA	NA
36	0.04	0.04	0.04	76	NA	NA	NA
37	0.05	0.04	0.05	77	NA	NA	NA
38	0.06	0.05	0.04	78	NA	NA	NA
39	0.07	0.06	0.05	79	NA	NA	NA
40	0.07	0.07	0.06	80	NA	NA	NA
41	0.08	0.09	0.08	81	NA	NA	NA
42	0.10	0.09	0.09	82	NA	NA	NA
43	0.11	0.10	0.09	83	NA	NA	NA
44	0.13	0.11	0.11	84	NA	NA	NA
45	0.15	0.14	0.13	85	NA	NA	NA
46	0.17	0.15	0.14	86	NA	NA	NA
47	0.20	0.18	0.16	87	NA	NA	NA
48	0.23	0.21	0.18	88	NA	NA	NA
49	0.27	0.24	0.21	89	NA	NA	NA
50	0.32	0.29	0.26	90	NA	NA	NA
51	0.37	0.33	0.29	91	NA	NA	NA
52	0.43	0.38	0.33	92	NA	NA	NA
53	0.51	0.45	0.39	93	NA	NA	NA
54	0.59	0.52	0.45	94	NA	NA	NA
55	0.68	0.60	0.52	95	NA	NA	NA
56	0.83	0.73	0.63	96	NA	NA	NA
57	0.94	0.82	0.72	97	NA	NA	NA
58	1.07	0.92	0.80	98	NA	NA	NA
59	1.16	1.01	0.86	99	NA	NA	NA
60	1.27	1.10	0.94	100	NA	NA	NA

Principal Life Insurance Company
Actuarial Memorandum
Policy Form FR 601

Modal Factors

Payment Mode	Factors
Monthly	1.00
Quarterly	3.00
Semi-Annual	5.86
Annual	11.43

State:	Pennsylvania	Filing Company:	Principal Life Insurance Company
TOI/Sub-TOI:	LTC05G Group Long Term Care - Nursing Home and Home Health Care/LTC05G.001 Qualified		
Product Name:	FR 601		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Transmittal Form.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Principal PA Group Memorandum_PLTC only.pdf PA Supplement to the Principal Group Actuarial Memorandum 20160728.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	LetterOfAuthorizationPFG.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	

State:	Pennsylvania	Filing Company:	Principal Life Insurance Company
TOI/Sub-TOI:	LTC05G Group Long Term Care - Nursing Home and Home Health Care/LTC05G.001 Qualified		
Product Name:	FR 601		
Project Name/Number:	/		

Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	PA Group cover letter.pdf
Item Status:	
Status Date:	
Satisfied - Item:	PA Experience Exhibits
Comments:	
Attachment(s):	PA Actuarial Memorandum Experience Exhibits_Group.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Principal Life Insurance Company
TOI/Sub-TOI:	LTC05G Group Long Term Care - Nursing Home and Home Health Care/LTC05G.001 Qualified		
Product Name:	FR 601		
Project Name/Number:	/		

Satisfied - Item:	PA Group Supplement Attachments - Excel and PDF
Comments:	
Attachment(s):	Principal PA Group Supplement Attachments 20160728.xlsx Principal PA Group Supplement Attachments 20160728.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Current Rates
Comments:	
Attachment(s):	Principal PA Group FR 601_PLTC_Current Rates.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	TRIP-130669018	State Tracking #:	TRIP-130669018	Company Tracking #:	PRINCIPAL GROUP LTC 2016 RATE INCREASE
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State:	Pennsylvania	Filing Company:	Principal Life Insurance Company
TOI/Sub-TOI:	LTC05G Group Long Term Care - Nursing Home and Home Health Care/LTC05G.001 Qualified		
Product Name:	FR 601		
Project Name/Number:	/		

Attachment Principal PA Group Supplement Attachments 20160728.xlsx is not a PDF document and cannot be reproduced here.

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania					
2.	Department Use Only						
	State Tracking ID						
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Principal Life Insurance Company 711 High Street Des Moines, IA 50392	IA	Health	332	61271	42-0127290	PA
4.	Contact Name & Address	Telephone #	Fax #		E-mail Address		
	Todd Moltumyr 1420 Renaissance Drive Park Ridge, IL 60068	224-217-9037	855-226-2728		tmoltumyr@tri-plus.net		
5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
6.	Company Tracking Number	PRINCIPAL GROUP LTC 2016 RATE INCREASE					
7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission		Previous file # _____				
8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise		<input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large			
		Group	<input checked="" type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____				
9.	Type of Insurance (TOI)	LTC05G Group Long Term Care-Nursing Home & Home Care					
10.	Sub-Type of Insurance (Sub-TOI)	LTC05G.001 Qualified					
11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other					
		Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____					
		SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input checked="" type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input checked="" type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____					

12.	Filing Submission Date	07/29/2016												
13.	Filing Fee (If required)	Amount _____	Check Date _____											
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No	Check Number _____											
14.	Date of Domiciliary Approval	07/13/2016												
15.	Filing Description:													
<p>Re: Long Term Care Insurance for the Principal Financial Group Certificate (PLTC) FR 601</p> <p>These are existing group policy forms that provide comprehensive long-term care coverage on a reimbursement basis. Policies were issued in Pennsylvania from March 1, 1992 to August 1, 2007 and are no longer being marketed in any jurisdiction.</p> <p>In 1996, MedAmerica assumed 100% of the risk on the Principal block, and manages the entire block. All of the policies remain on Principal paper.</p> <p>Principal is requesting the approval of a premium rate increase on the captioned policy forms which varies by benefit period. The primary reason why these forms are in need of a premium rate increase is due to emerging experience running more adverse than expected in pricing. The increase varies by benefit period to more closely align the adverse experience, and to reflect current rate relativities.</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="width: 20%;">Benefit Period</th> <th style="width: 15%;">Proposed Increase Year 1</th> <th style="width: 15%;">Proposed Increase Year 2</th> <th style="width: 15%;">Proposed Increase Year 3</th> <th style="width: 15%;">Cumulative Increase</th> </tr> </thead> <tbody> <tr> <td>Unlimited BP</td> <td>31%</td> <td>31%</td> <td>31%</td> <td>125%</td> </tr> </tbody> </table> <p>As noted in the enclosed actuarial memorandum, there have been no previous rate revisions on this form in Pennsylvania.</p> <p>Principal will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the increase. Insureds with an unlimited benefit period will be offered a benefit period reduction option to a three-year benefit period which will allow the certificate holder to continue paying the current premium. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, Principal will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.</p> <p>The following electronic items are included with this submission:</p> <ul style="list-style-type: none"> • cover letter and transmittal • letter from Principal authorizing us to submit this filing on their behalf • actuarial memorandum • supplement to the actuarial memorandum • Excel spreadsheet containing all numerical data • current and proposed premium rate schedules 					Benefit Period	Proposed Increase Year 1	Proposed Increase Year 2	Proposed Increase Year 3	Cumulative Increase	Unlimited BP	31%	31%	31%	125%
Benefit Period	Proposed Increase Year 1	Proposed Increase Year 2	Proposed Increase Year 3	Cumulative Increase										
Unlimited BP	31%	31%	31%	125%										

16.	Certification (If required)			
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Pennsylvania</u>.</p>				
Print Name		<u>Todd Moltumyr</u>	Title <u>Vice President</u>	
Signature			Date: <u>07/29/2016</u>	

17.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	None		<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		PRINCIPAL GROUP LTC 2016 RATE INCREASE		
This filing corresponds to form filing company tracking number		FR 601		
Overall percentage rate indication (when applicable)		124.809%		
Overall percentage rate impact for this filing		124.809%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Group Long Term Care Policy	FR 601	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request <u>+72.8% - 124.809%</u> <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised _____ Request _____ <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised _____ Request _____ <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised _____ Request _____ <input type="checkbox"/> Other _____	

LH RFA-1

PRINCIPAL LIFE INSURANCE COMPANY

Address: 711 High Street, Des Moines, Iowa 50392

Actuarial Memorandum

July 29, 2016

<u>Product</u>	<u>Number</u>
Long-Term Care Insurance for the Principal Financial Group (PLTC)	FR 601

The PLTC group policy was effective January 1, 1990 and was offered to the Principal employees, retirees, and their family members. In the year 2000, the company discontinued the subsidy of the plan for Principal employees, which resulted in a shock lapse of approximately 40%. Certificates were issued from March 1992 through August 2007. It was acquired by MedAmerica (on a 100% reinsurance basis) in 1996. This product is no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase for the above-listed product meets the minimum requirements of your jurisdiction and demonstrating compliance with its loss ratio regulation. It may not be suitable for other purposes.

2. Description of Benefits

This product provides comprehensive coverage on a reimbursement basis. It has benefit eligibility requirements that involve activities of daily living (ADL) deficiencies or cognitive impairment. Waiver of premium is provided when certain benefits are being paid. A daily benefit and elimination period were selected at issue. Only an unlimited benefit period was offered.

At issue the insured may have had the option to choose one of two inflation options. The benefit increase option increases in the initial daily benefit amount 5% compounded annually to a limit of 200% or 300% of the original amount, or until the insured reached age 80, whichever is first. The increasing benefits apply even when the insured is in claim status. At issue, the insured may have had the option of selecting home health care/adult day care/respite care at 50% or 75% of the selected nursing home daily benefit, and a return of premium at death rider. A lifetime premium payment option was used.

The available choices for the benefit period, elimination period, home care percentage and inflation option are shown in Section 20.

A contingent benefit upon lapse (CBUL) will be available to all insureds.

3. Renewability

These certificates are guaranteed renewable for life.

4. Applicability

As these certificates are no longer being sold in any jurisdiction, this filing is applicable to in-force policies only. The premium changes will apply to the base forms as well as all applicable options and riders.

PRINCIPAL LIFE INSURANCE COMPANY

Address: 711 High Street, Des Moines, Iowa 50392

Actuarial Memorandum

July 29, 2016

5. Actuarial Assumptions

All actuarial assumptions relative to morbidity, lapse and mortality are consistent with the best-estimate assumptions used in 2015 asset-adequacy testing by MedAmerica.

- a. Morbidity. Incurred claim costs for each policy were based on Milliman’s 2014 Long Term Care Guidelines. Claims were adjusted to a percentage of the Guidelines based on the company reported experience. The following tables show the claim cost adjustment factors based on a company morbidity study performed in 2015 for the Principal block.

Duration	Durational Factor	Duration	Durational Factor
1	.52	16	.62
2	.53	17	.62
3	.55	18	.63
4	.56	19	.64
5	.57	20	.64
6	.59	21	.65
7	.60	22	.66
8	.62	23	.67
9	.62	24	.69
10	.61	25	.71
11	.61	26	.74
12	.60	27	.76
13	.60	28	.78
14	.61	29	.78
15	.61	30+	.78

Attained Age Adjustment Factors	
Attained Age	Factor
<65	.83
65-69	.97
70-74	1.10
75-79	1.17
80-84	1.05
85-89	1.64
90+	1.43

PRINCIPAL LIFE INSURANCE COMPANY

Address: 711 High Street, Des Moines, Iowa 50392

Actuarial Memorandum

July 29, 2016

Coverage Type Factors	
Coverage Type	Factor
Comprehensive	.90
Nursing Home Only	1.09

An additional factor of 1.08 was applied to incurred claims for all policies at all durations. In the projection, morbidity improvement of 1.5% per year for 30 years was assumed.

- b. Lapse Rates vary by duration. The experience used to develop the lapse assumptions was the Principal group certificates issued from inception through 2007. The voluntary lapse rates are shown in the following table.

Voluntary Lapse Rates	
Duration	Lapse Rate
1	7.5%
2	7.0%
3	6.0%
4	5.5%
5	4.5%
6	4.0%
7	3.5%
8	3.5%
9	3.0%
10	2.0%
11	1.5%
12+	1.0%

- c. Mortality. Gender distinct 1994 Group Annuitant Mortality (GAM) was assumed, and was adjusted with selection factors. The mortality selection factors were based on a company termination study performed in 2015.

PRINCIPAL LIFE INSURANCE COMPANY

Address: 711 High Street, Des Moines, Iowa 50392

Actuarial Memorandum

July 29, 2016

25-Year Mortality Selection Factors			
Policy Duration	Factor	Policy Duration	Factor
1	35%	14	71%
2	40	15	72
3	45	16	72
4	49	17	73
5	53	18	74
6	56	19	76
7	60	20	77
8	64	21	79
9	65	22	80
10	66	23	80
11	68	24	80
12	69	25+	80
13	70		

Mortality Improvement per year of 1.0% for males and .5% for females was assumed for 30 years in the projection.

- d. Certificate holder Behavior Due to the Rate Increase. At the time of the rate increase, certificate holders have the option to elect a CBUL or reduced benefit options (RBO). The CBUL election rate is assumed to be 8%. We assume that the election rate for the Principal group forms will be greater than experienced by MedAmerica’s other blocks due to the size of the increase being requested. Adverse selection assumed based on actuarial judgment relative to CBUL elections is 9% in calendar 2017, wearing off to 6% in 2018, and 3% in years 2019-2065. A certificate holder who elects CBUL forfeits any return of premium that may have been due upon death.

The percentage reduction to premium and benefits due to RBO elections was derived from the actual RBO election rates based on experience of MedAmerica’s other blocks and actuarial judgment. We assume that those electing RBO will reduce their benefits so that premiums after the increase are equivalent to those before the increase. We assume that the percent reduction in premium corresponds to an equivalent reduction in claims. A 20% RBO election rate is assumed, resulting in an impact on premium and claims of approximately 10%.

The PLTC product currently only offers an unlimited benefit period. In conjunction with this rate increase request, Principal will offer a benefit period reduction option from the unlimited benefit period to a three-year benefit period as indicated in Section 17. Accepting this benefit period downgrade will allow the certificate holder to continue paying the current premium.

- e. Interest Rate of 5.0%

PRINCIPAL LIFE INSURANCE COMPANY

Address: 711 High Street, Des Moines, Iowa 50392

Actuarial Memorandum

July 29, 2016

- f. Expenses have not been explicitly projected. With the exception of renewal commission rates, it is assumed that the originally filed expense assumptions remain appropriate. The company anticipates adjusting renewal commission rates so that total commissions paid before and after this increase in premium is similar (i.e., commissions will not be paid on the increased premium).

The above assumptions are based on the experience of the Principal block, industry experience and judgment. The experience period is inception through December 31, 2015. These assumptions are based on the nationwide experience of the particular policy forms in this filing. The above assumptions are deemed reasonable for the particular policy forms in this filing. The assumptions used in this filing are considered best-estimate and do not reflect moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy form were taken into consideration.

6. Marketing Method

Certificates were marketed in Pennsylvania internally by Principal.

7. Underwriting Description

Underwriting approval was required by Principal except in cases of employees with 10 or more years of service and their spouses. Employees with 10 or more years of service and their spouses were eligible to purchase the Basic Plan without underwriting approval. If they chose to purchase more benefits than the Basic Plan, underwriting approval was required. The applicant must have applied within 31 days of eligibility, otherwise benefits were available with underwriting approval only, and there was no company subsidy.

Various underwriting tools in addition to the application were used, which may have included medical records, an attending physician's statement, telephone interview, and/or face-to-face assessment.

8. Premiums

Premiums are unisex and payable for life. The premiums vary by issue age, benefit period, initial daily benefit, home care percentage, elimination period, inflation option, and the selection of any riders.

9. Issue Age Range

Issue ages are from 18 to 100.

10. Area Factors

Area factors are not used for this product.

PRINCIPAL LIFE INSURANCE COMPANY

Address: 711 High Street, Des Moines, Iowa 50392

Actuarial Memorandum

July 29, 2016

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of December 31, 2015 of the Principal) are applied to the monthly premium (MP):

Premium Mode	Modal Factors	Percent Distribution
Monthly	1.00*MP	47%
Quarterly	3.00*MP	25%
Semi-Annual	5.86*MP	6%
Annual	11.43*MP	22%

12. Reserves

Active life reserves and reserves for the election of a CBUL have not been used in this rate increase analysis. Claim reserves as of December 31, 2015 have been discounted to the incurral date of each respective claim and included in historical incurred claims. A best estimate of the incurred but not reported (IBNR) reserve balance as of December 31, 2015 has been allocated to the 2015 calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Actual to Expected Experience

Exhibit I provides a comparison of (a) actual and projected experience using current assumptions and (b) expected experience using original pricing assumptions. Included are calendar year earned premiums, incurred claims, annual loss ratios, cumulative loss ratios, and the ratio of actual-to-expected (A:E) loss ratios. Exhibit II provides the same information as Exhibit I, but based on Principal's Pennsylvania-specific experience. Pennsylvania-specific experience is not considered fully credible, but is being provided as it is usually requested. Values in Exhibits I and II are shown before any increases, after any approved increases, and after the proposed rate increase.

Actual experience is provided from inception through 2015 and then projected on a seriatim basis for 50 years using the current best-estimate assumptions described above in section 5.

Expected experience was projected on a seriatim basis from issue using the original pricing assumptions and the actual mix of policies sold.

Exhibit III provides a comparison of the current and original pricing assumptions.

The experience in Exhibit I reflects the nationwide experience of the Principal, across the above-referenced forms and similar nationwide forms.

PRINCIPAL LIFE INSURANCE COMPANY

Address: 711 High Street, Des Moines, Iowa 50392

Actuarial Memorandum

July 29, 2016

15. History of Previous Rate Revisions

There have been no previous rate revisions on this form in Pennsylvania.

As part of this rate increase process, an increase has been or is expected to be requested in all jurisdictions. In certain jurisdictions, the requested rate increase may be limited due to regulatory restrictions.

16. Analysis Performed to Consider a Rate Increase

Exhibits I and II demonstrate that experience has been more adverse from that expected in original pricing as the lifetime loss ratio exceeds 149% nationwide. The adverse experience is due to a combination of higher persistency and morbidity, and lower interest than expected in pricing. Exhibit IV provides a comparison of actual and projected pooled experience to that expected in pricing with respect to morbidity, lapse and mortality, and interest.

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

Although a larger premium rate increase is currently supportable under loss ratio regulation, to minimize the impact on certificate holders to the extent that the company can, three consecutive 31.0% increases are being requested at this time. As the company is not issuing new business, the required statement that the renewal premium rate schedules are not greater than new business premium rate schedules is not applicable. The company is requesting a rate increase which varies by benefit period as shown in the table below. The rate increase was determined by benefit period to better align the rate increase with the adverse experience and current rate relativities. The rate increase was determined in such a way that the company is sharing in the cost of the rate increase with consumers and is not attempting to recoup past losses or lost revenue.

Benefit Period	Requested Increase Year 1	Requested Increase Year 2	Requested Increase Year 3	Cumulative Increase
Unlimited Plan^[1]	31.0%	31.0%	31.0%	124.8%

[1] If a PLTC certificate holder with an unlimited plan chooses to downgrade to a 3- year benefit period, there will be no increase in premium.

The current and proposed rate schedules are enclosed with this filing. The 3-year benefit period option has been added to the proposed rate schedules for PLTC. The rates implemented may vary slightly due to rounding algorithms.

PRINCIPAL LIFE INSURANCE COMPANY

Address: 711 High Street, Des Moines, Iowa 50392

Actuarial Memorandum

July 29, 2016

18. Average Annual Premium in Pennsylvania (Annualized Premium Based on December 31, 2015 In-Force)

Principal Pennsylvania			
Benefit Period	In-Force Insured Count	Before Increase Premium	After Cumulative Increase Premium
Unlimited Plan	43	\$553	\$1,243

19. Proposed Effective Date

This rate increase will apply to policies on their next premium payment date following at least a 60-day certificate holder notification period following approval.

20. Nationwide Distribution of Business as of December 31, 2015 (based on in-force insured count)

Issue Age	PLTC
< 40	43%
40-44	16%
45-49	14%
50-54	11%
55-59	9%
60-64	6%
65-69	1%
70-74	0%
75+	0%

Elimination Period	PLTC
20 days	77%
60 days	11%
100 days	12%

Benefit Period	PLTC
Unlimited days	100%

PRINCIPAL LIFE INSURANCE COMPANY

Address: 711 High Street, Des Moines, Iowa 50392

Actuarial Memorandum

July 29, 2016

Inflation Option	PLTC
5% Cmpd until age 80 or 200%	83%
5% Cmpd until age 80 or 300%	17%

Home Care %	PLTC
50% HC	80%
75% HC	20%

Return of Premium	PLTC
None	72%
ROP at Death	28%

21. Number of Insureds and Annualized Premium

Based on the in-force count as of December 31, 2015 of Principal in this jurisdiction, the number of insured and annualized premium that will be affected by this increase are:

Jurisdiction	Number of Insured	Annualized Premium ^[1]
Pennsylvania	43	\$23,779
Nationwide	2,794	\$1,015,404

[1] Annualized premiums reflect prior rate increases approved Nationwide.

PRINCIPAL LIFE INSURANCE COMPANY

Address: 711 High Street, Des Moines, Iowa 50392

Actuarial Memorandum

July 29, 2016

22. Actuarial Certification

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Plan Entities" and 18, "Long-Term Care Insurance."

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of this jurisdiction and the rules of the department of insurance.

In my opinion, the rates have been calculated in a manner that complies with accepted actuarial practices, are uniformly applied to all policies within each issue age rate class, are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this jurisdiction.

I have relied on data and information provided by MedAmerica to develop this memorandum, including but not limited to management's view of when a rate change may be considered, underwriting and claim adjudication process, seriatim in-force data, claim data, and the company's long-term earnings rate. I have not audited or independently verified the data and information provided, but have reviewed it for reasonableness.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Todd M. Moltumyr, ASA, MAAA
TriPlus Services, Inc.

Date: July 29, 2016

PRINCIPAL LIFE INSURANCE COMPANY

Address: 711 High Street, Des Moines, Iowa 50392

Supplement to the Actuarial Memorandum

July 28, 2016

<u>Product</u>	<u>Number</u>
Long-Term Care Insurance for the Principal Financial Group (PLTC)	FR 601

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Chapter 18 Section 3803(c) and (e), and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be suitable for other purposes.

2. Demonstration of Compliance with Chapter 18 Section 3803

(c) and (e): We believe that we comply with these subsections of the regulation by submitting these rates before they are being used.

3. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for a new policy form.

89.83 (c): Revision of Current Rates

(1): For certificates issued prior to September 16, 2002, the effective date of rate stability in Pennsylvania, the minimum loss ratio requirement is 60%, as specified in Reg. 89a.117.(b). For certificates issued on or after September 16, 2002, the loss ratio requirements are specified in Reg. 89a.118.(c)(2), (i.e., the 58%/85% test). As of December 31, 2015, 5 of 43 certificates in force in Pennsylvania were issued on or after September 16, 2002 (approximately 12%). However, as the company manages this block of business as a whole, this rate increase filing complies with both sets of requirements for all of the policies, regardless of issue date.

(2): Section 2 of the actuarial memorandum provides a description of benefits. A copy of the affected policy forms may be provided upon request.

(2)(i): The primary reason why these forms are in need of a premium rate increase is due to emerging experience running more adverse than expected in pricing. The company is requesting three consecutive 31.0% increases are being requested at this time. The company is requesting a premium rate increase that varies by benefit duration as shown in Table 1 below. The rate increase was determined by benefit duration to better align the rate increase with the adverse experience and current rate relativities.

PRINCIPAL LIFE INSURANCE COMPANY

Address: 711 High Street, Des Moines, Iowa 50392

Supplement to the Actuarial Memorandum

July 28, 2016

**Table 1
Rate Increases by Benefit Duration**

Benefit Period	Requested Increase Year 1	Requested Increase Year 2	Requested Increase Year 3	Cumulative Increase
Unlimited Plan^[1]	31.0%	31.0%	31.0%	124.8%

[1] If a PLTC certificate holder with an unlimited plan chooses to downgrade to a 3- year benefit period, there will be no increase in premium.

The original rate schedules along with the proposed rate schedules are enclosed with this filing. Please note that the actual rates implemented may vary slightly from those shown due to rounding algorithms.

Attachment 1 to this supplement displays a comparison of actual and projected experience using current assumptions and expected experience using original pricing assumptions. Included are calendar year earned premiums, incurred claims, annual loss ratios, cumulative loss ratios, and the ratio of actual-to expected (A:E) loss ratios, both without and with the requested rate increase. Attachment 2 to this supplement displays nationwide experience showing written premium, paid claims, and cumulative loss ratios, both with and without the requested rate increase.

Attachments 3 and 4 display similar information to Attachments 1 and 2, respectively, for Pennsylvania specific experience. Please note that Pennsylvania specific experience is not considered fully credible, but is being provided as requested

(2)(ii)(A): There have been no previous rate revisions on these policy forms.

(2)(ii)(B): No commissions are being paid on this policy form.

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Attachment 5 provides reserve balances and the calculation basis for both nationwide and Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as requested.

(2)(ii)(C)(II): Attachment 5 to this supplement provides a breakdown of historical incurred claims and active life reserve balance, including a description of the calculation basis, for both nationwide and Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as requested.

PRINCIPAL LIFE INSURANCE COMPANY

Address: 711 High Street, Des Moines, Iowa 50392

Supplement to the Actuarial Memorandum

July 28, 2016

Attachment 6 to this supplement provides a comparison of actual and projected experience on a durational basis using current assumptions and expected experience using original pricing assumptions. Included are policy year earned premiums, incurred claims, durational loss ratios, cumulative loss ratios, and the ratio of actual-to-expected (A:E) loss ratios, both with and without the requested rate increase.

Attachment 7 to this supplement provides similar information to Attachment 6 for Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as requested.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We understand that data used in this rate increase filing is in agreement with those used in the annual statement filed with the Department.

89.83 (d): We believe that the proposed rate tables provided with this filing comply with this subsection.



Principal Life
Insurance Company

Letter of Authorization

To: Department of Insurance

Principal Life Insurance Company has reinsured its long-term care insurance block with MedAmerica Insurance Company ("MedAmerica"). MedAmerica has entered into a service agreement with TriPlus Services, Inc. ("TriPlus") effective January 1, 2015, that includes long-term care rate filing services on MedAmerica's behalf. The agreement provides, in part, that TriPlus is responsible for preparing and filing for approval with state insurance departments MedAmerica's long-term care rate increase filings as directed by MedAmerica. TriPlus is also authorized to receive, on MedAmerica's behalf, written and oral communication from each state department of insurance for the purpose of completing the rate increase filing process.

Please accept this letter of authorization for the purpose stated above. Should you have any questions regarding the above, please forward your comments to:

MedAmerica Insurance Company
165 Court Street
Rochester, NY 14647

Deanna Strable

Deanna Strable
President U.S. Insurance Solutions
Principal Life Insurance Company

7/16/2015

Date



July 29, 2016

Honorable Teresa D. Miller
Commissioner of Insurance
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

Via *SERFF*

RE: Principal Life Insurance Company (Principal)
Company NAIC # 61271
SERFF Tracking #TRIP-130669018
Long Term Care Insurance for the Principal Financial Group Certificate (PLTC) FR 601

Dear Commissioner Miller:

The referenced rate filing is being submitted on behalf of Principal for your review.

These are existing group policy forms that provide comprehensive long-term care coverage on a reimbursement basis. Policies were issued in Pennsylvania from March 1, 1992 to August 1, 2007 and are no longer being marketed in any jurisdiction.

In 1996, MedAmerica assumed 100% of the risk on the Principal block, and manages the entire block. All of the policies remain on Principal paper.

Principal is requesting the approval of a premium rate increase on the captioned policy forms which varies by benefit period. The primary reason why these forms are in need of a premium rate increase is due to emerging experience running more adverse than expected in pricing. The increase varies by benefit period to more closely align the adverse experience, and to reflect current rate relativities.

Benefit Period	Proposed Increase Year 1	Proposed Increase Year 2	Proposed Increase Year 3	Cumulative Increase
Unlimited BP	31%	31%	31%	125%

As noted in the enclosed actuarial memorandum, there have been no previous rate revisions on this form in Pennsylvania.

Principal will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the increase. Insureds with an unlimited benefit period will be offered a benefit period reduction option to a three-year benefit period which will allow the certificate holder to continue paying the current premium. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, Principal will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

The following electronic items are included with this submission:

- cover letter and transmittal
- letter from Principal authorizing us to submit this filing on their behalf
- actuarial memorandum
- supplement to the actuarial memorandum
- Excel spreadsheet containing all numerical data
- current and proposed premium rate schedules

No filing fee is required for this submission.

The contact person for this filing is:

Todd Moltumyr, ASA, MAAA
TriPlus Services, Inc
1420 Renaissance Drive
Suite 209
Park Ridge, IL 60068
(224) 217-9037
tmoltumyr@tri-plus.net

Thank you for your assistance in reviewing this filing.

Respectfully,



Todd M. Moltumyr, ASA, MAAA
Vice President, Actuarial

Enclosures

Exhibit I
Principal Life Insurance Company
Actual to Expected Experience by Calendar Year
Nationwide Experience at Original Rates
Group Policy Form PLTC

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.0% Interest	Expected (Column G) with 7.5% Interest	Actual-to-Expected Ratio
Historical Experience	1989	-	-	0%	-	-	-	0%	-	0%	0%	0.00
	1990	108,566	-	0%	418	108,566	15,826	15%	384	0%	15%	0.00
	1991	168,467	-	0%	440	157,263	24,594	16%	367	0%	15%	0.00
	1992	883,111	540,122	61%	3,801	864,469	146,947	17%	3,454	46%	17%	2.77
	1993	1,080,735	-	0%	4,053	1,018,343	187,065	18%	3,535	24%	17%	1.41
	1994	1,153,140	125,180	11%	4,498	1,044,655	214,432	21%	3,809	20%	18%	1.10
	1995	1,220,608	35,457	3%	4,960	1,072,808	246,627	23%	4,135	16%	19%	0.82
	1996	1,334,628	1,430	0%	5,477	1,154,379	293,369	25%	4,555	13%	20%	0.62
	1997	1,416,551	-	0%	5,805	1,208,295	338,411	28%	4,805	11%	22%	0.49
	1998	1,470,620	8,751	1%	6,118	1,229,409	386,569	31%	4,992	9%	23%	0.40
	1999	1,506,675	445,986	30%	6,042	1,254,023	439,340	35%	5,127	12%	24%	0.48
	2000	1,302,379	130,919	10%	3,530	1,241,629	492,661	40%	5,006	11%	26%	0.45
	2001	1,110,154	200,478	18%	3,431	1,194,437	545,213	46%	4,814	12%	27%	0.44
	2002	1,097,839	321,694	29%	3,380	1,148,766	606,807	53%	4,650	13%	29%	0.45
	2003	1,090,246	1,032,729	95%	3,310	1,106,332	672,325	61%	4,495	17%	30%	0.58
	2004	1,079,333	450,917	42%	3,257	1,066,621	743,300	70%	4,354	19%	32%	0.58
	2005	1,064,926	895,675	84%	3,222	1,025,780	819,210	80%	4,220	22%	34%	0.64
	2006	1,050,961	560,841	53%	3,173	986,730	894,496	91%	4,092	23%	36%	0.64
	2007	1,041,446	456,394	44%	3,133	954,783	963,892	101%	3,973	24%	38%	0.63
	2008	1,025,511	370,361	36%	3,084	918,342	1,030,867	112%	3,845	24%	40%	0.61
2009	994,560	1,123,099	113%	3,030	877,647	1,097,162	125%	3,718	27%	41%	0.64	
2010	977,658	860,395	88%	2,994	837,654	1,162,514	139%	3,592	28%	43%	0.65	
2011	960,300	1,969,508	205%	2,931	798,270	1,226,869	154%	3,466	33%	45%	0.72	
2012	933,918	1,505,303	161%	2,903	759,466	1,288,789	170%	3,342	36%	47%	0.75	
2013	918,763	2,815,710	306%	2,867	721,290	1,347,697	187%	3,219	41%	49%	0.84	
2014	896,383	1,206,684	135%	2,824	683,880	1,402,205	205%	3,096	43%	51%	0.85	
2015	876,430	2,110,484	241%	2,794	647,229	1,452,284	224%	2,975	46%	52%	0.88	
Projected Future Experience (50 Years)	2016	860,414	2,564,434	298%	2,732	611,369	1,498,808	245%	2,855	50%	54%	0.93
	2017	830,815	2,851,486	343%	2,668	576,384	1,541,460	267%	2,736	54%	55%	0.98
	2018	800,901	3,141,551	392%	2,603	542,348	1,580,147	291%	2,618	59%	57%	1.03
	2019	770,714	3,404,284	442%	2,537	509,329	1,613,857	317%	2,502	63%	58%	1.08
	2020	740,301	3,655,505	494%	2,470	477,390	1,643,508	344%	2,387	68%	60%	1.13
	2021	709,724	3,859,368	544%	2,402	446,584	1,670,213	374%	2,274	72%	61%	1.18
	2022	679,076	4,012,220	591%	2,333	416,958	1,693,110	406%	2,163	77%	62%	1.23
	2023	648,378	4,149,497	640%	2,263	388,552	1,712,212	441%	2,053	81%	64%	1.27
	2024	617,716	4,270,991	691%	2,191	361,386	1,726,432	478%	1,946	85%	65%	1.32
	2025	587,201	4,378,378	746%	2,119	335,471	1,737,699	518%	1,840	89%	66%	1.36
	2026	556,946	4,462,081	801%	2,046	310,808	1,746,084	562%	1,737	94%	67%	1.40
	2027	527,064	4,548,671	863%	1,972	287,389	1,750,554	609%	1,636	97%	68%	1.44
	2028	497,668	4,609,394	926%	1,898	265,204	1,751,426	660%	1,537	101%	69%	1.48
	2029	468,866	4,676,874	997%	1,823	244,232	1,747,563	716%	1,441	105%	69%	1.51
	2030	440,760	4,715,202	1070%	1,748	224,442	1,740,383	775%	1,348	108%	70%	1.54
	2031	413,441	4,752,432	1149%	1,674	205,806	1,729,429	840%	1,257	112%	71%	1.58
	2032	386,984	4,771,863	1233%	1,599	188,285	1,713,852	910%	1,169	115%	71%	1.61
	2033	361,456	4,801,579	1328%	1,525	171,836	1,693,871	986%	1,083	118%	72%	1.64
	2034	336,909	4,809,165	1427%	1,451	156,416	1,668,846	1067%	1,001	121%	73%	1.66
	2035	313,379	4,810,029	1535%	1,378	141,994	1,640,132	1155%	922	124%	73%	1.69
	2036	290,891	4,766,216	1638%	1,306	128,532	1,606,735	1250%	846	126%	74%	1.72
	2037	269,456	4,705,843	1746%	1,235	115,988	1,568,117	1352%	773	129%	74%	1.74
	2038	249,073	4,634,136	1861%	1,165	104,328	1,525,475	1462%	703	131%	74%	1.76
	2039	229,731	4,544,683	1978%	1,096	93,515	1,478,551	1581%	637	134%	75%	1.78
	2040	211,416	4,445,587	2103%	1,028	83,510	1,427,717	1710%	574	136%	75%	1.80
	2041	194,110	4,328,046	2230%	962	74,278	1,372,047	1847%	515	137%	75%	1.82
	2042	177,788	4,207,379	2367%	898	65,787	1,311,427	1993%	459	139%	76%	1.84
	2043	162,426	4,062,693	2501%	835	58,006	1,246,616	2149%	407	141%	76%	1.86
	2044	147,995	3,926,110	2653%	774	50,897	1,178,110	2315%	359	142%	76%	1.87
	2045	134,469	3,829,378	2848%	715	44,421	1,106,420	2491%	314	144%	76%	1.89
	2046	121,817	3,709,302	3045%	658	38,545	1,031,456	2676%	272	145%	76%	1.90
	2047	110,011	3,573,503	3248%	604	33,241	953,724	2869%	235	146%	77%	1.91
	2048	99,023	3,417,461	3451%	551	28,478	874,587	3071%	201	147%	77%	1.92
	2049	88,819	3,261,628	3672%	501	24,221	794,843	3282%	170	148%	77%	1.93
	2050	79,369	3,097,522	3903%	453	20,438	715,129	3499%	142	149%	77%	1.94
	2051	70,641	2,913,956	4125%	408	17,097	636,169	3721%	118	150%	77%	1.95
	2052	62,604	2,706,556	4323%	365	14,169	558,955	3945%	97	151%	77%	1.96
	2053	55,226	2,481,688	4494%	325	11,623	484,738	4170%	78	151%	77%	1.97
	2054	48,476	2,244,821	4631%	288	9,431	414,523	4395%	63	152%	77%	1.97
	2055	42,324	2,001,600	4729%	253	7,562	349,082	4616%	49	152%	77%	1.98
2056	36,740	1,767,326	4810%	221	5,987	289,221	4831%	38	153%	77%	1.98	
2057	31,698	1,543,557	4870%	192	4,675	235,529	5038%	29	153%	77%	1.99	
2058	27,167	1,333,525	4909%	165	3,597	188,294	5235%	22	153%	77%	1.99	
2059	23,121	1,141,674	4938%	141	2,723	147,541	5418%	16	154%	77%	1.99	
2060	19,532	968,085	4956%	119	2,026	113,145	5586%	12	154%	77%	1.99	
2061	16,371	811,667	4958%	100	1,478	84,895	5743%	8	154%	77%	2.00	
2062	13,608	674,270	4955%	83	1,057	62,244	5887%	6	154%	77%	2.00	
2063	11,213	555,198	4952%	68	739	44,513	6019%	4	154%	77%	2.00	
2064	9,154	452,609	4944%	55	504	31,032	6155%	3	154%	77%	2.00	
2065	7,402	365,327	4936%	45	336	21,173	6309%	2	154%	77%	2.00	
History		26,763,907	17,168,117	64%	91,475	24,081,064	18,039,471	75%	98,021	46%	52%	0.88
Future		14,590,385	165,716,350	1136%	57,039	7,909,372	55,451,592	701%	43,654	803%	465%	1.73
Lifetime		41,354,292	182,884,466	442%	148,514	31,990,436	73,491,063	230%	141,675	154%	77%	2.00

Exhibit I
Principal Life Insurance Company
Actual to Expected Experience by Calendar Year
Nationwide Experience With Prior Approved Increases
Group Policy Form PLTC

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.0% Interest	Expected (Column G) with 7.5% Interest	Actual-to-Expected Ratio
Historical Experience	1989	-	-	0%	-	-	-	0%	-	0%	0%	0.00
	1990	108,566	-	0%	418	108,566	15,826	15%	384	0%	15%	0.00
	1991	168,467	-	0%	440	157,263	24,594	16%	367	0%	15%	0.00
	1992	883,111	540,122	61%	3,801	864,469	146,947	17%	3,454	46%	17%	2.77
	1993	1,080,735	-	0%	4,053	1,018,343	187,065	18%	3,535	24%	17%	1.41
	1994	1,153,140	125,180	11%	4,498	1,044,655	214,432	21%	3,809	20%	18%	1.10
	1995	1,220,608	35,457	3%	4,960	1,072,808	246,627	23%	4,135	16%	19%	0.82
	1996	1,334,628	1,430	0%	5,477	1,154,379	293,369	25%	4,555	13%	20%	0.62
	1997	1,416,551	-	0%	5,805	1,208,295	338,411	28%	4,805	11%	22%	0.49
	1998	1,470,620	8,751	1%	6,118	1,229,409	386,569	31%	4,992	9%	23%	0.40
	1999	1,506,675	445,986	30%	6,042	1,254,023	439,340	35%	5,127	12%	24%	0.48
	2000	1,302,379	130,919	10%	3,530	1,241,629	492,661	40%	5,006	11%	26%	0.45
	2001	1,110,154	200,478	18%	3,431	1,194,437	545,213	46%	4,814	12%	27%	0.44
	2002	1,097,839	321,694	29%	3,380	1,148,766	606,807	53%	4,650	13%	29%	0.45
	2003	1,090,246	1,032,729	95%	3,310	1,106,332	672,325	61%	4,495	17%	30%	0.58
2004	1,079,333	450,917	42%	3,257	1,066,621	743,300	70%	4,354	19%	32%	0.58	
2005	1,064,926	895,675	84%	3,222	1,025,780	819,210	80%	4,220	22%	34%	0.64	
2006	1,050,961	560,841	53%	3,173	986,730	894,496	91%	4,092	23%	36%	0.64	
2007	1,041,446	456,394	44%	3,133	954,783	963,892	101%	3,973	24%	38%	0.63	
2008	1,025,511	370,361	36%	3,084	918,342	1,030,867	112%	3,845	24%	40%	0.61	
2009	994,560	1,123,099	113%	3,030	877,647	1,097,162	125%	3,718	27%	41%	0.64	
2010	977,658	860,395	88%	2,994	837,654	1,162,514	139%	3,592	28%	43%	0.65	
2011	960,300	1,969,508	205%	2,931	798,270	1,226,869	154%	3,466	33%	45%	0.72	
2012	1,088,407	1,505,303	138%	2,903	759,466	1,288,789	170%	3,342	35%	47%	0.75	
2013	1,070,902	2,815,710	263%	2,867	721,290	1,347,697	187%	3,219	41%	49%	0.83	
2014	1,044,748	1,206,684	116%	2,824	683,880	1,402,205	205%	3,096	42%	51%	0.84	
2015	1,021,095	2,110,484	207%	2,794	647,229	1,452,284	224%	2,975	46%	52%	0.87	
Projected Future Experience (50 Years)	2016	1,002,435	2,564,434	256%	2,732	611,369	1,498,808	245%	2,855	49%	54%	0.92
	2017	967,950	2,851,486	295%	2,668	576,384	1,541,460	267%	2,736	53%	55%	0.96
	2018	933,099	3,141,551	337%	2,603	542,348	1,580,147	291%	2,618	58%	57%	1.01
	2019	897,929	3,404,284	379%	2,537	509,329	1,613,857	317%	2,502	62%	58%	1.06
	2020	862,496	3,655,505	424%	2,470	477,390	1,643,508	344%	2,387	66%	60%	1.11
	2021	826,872	3,859,368	467%	2,402	446,584	1,670,213	374%	2,274	71%	61%	1.15
	2022	791,166	4,012,220	507%	2,333	416,958	1,693,110	406%	2,163	75%	62%	1.20
	2023	755,401	4,149,497	549%	2,263	388,552	1,712,212	441%	2,053	79%	64%	1.24
	2024	719,678	4,270,991	593%	2,191	361,386	1,726,432	478%	1,946	83%	65%	1.28
	2025	684,125	4,378,378	640%	2,119	335,471	1,737,699	518%	1,840	87%	66%	1.32
	2026	648,877	4,462,081	688%	2,046	310,808	1,746,084	562%	1,737	91%	67%	1.36
	2027	614,062	4,548,671	741%	1,972	287,389	1,750,554	609%	1,636	95%	68%	1.40
	2028	579,813	4,609,394	795%	1,898	265,204	1,751,426	660%	1,537	98%	69%	1.43
	2029	546,258	4,676,874	856%	1,823	244,232	1,747,563	716%	1,441	102%	69%	1.47
	2030	513,513	4,715,202	918%	1,748	224,442	1,740,383	775%	1,348	105%	70%	1.50
	2031	481,684	4,752,432	987%	1,674	205,806	1,729,429	840%	1,257	108%	71%	1.53
	2032	450,861	4,771,863	1058%	1,599	188,285	1,713,852	910%	1,169	111%	71%	1.56
	2033	421,119	4,801,579	1140%	1,525	171,836	1,693,871	986%	1,083	114%	72%	1.59
	2034	392,520	4,809,165	1225%	1,451	156,416	1,668,846	1067%	1,001	117%	73%	1.61
	2035	365,106	4,810,029	1317%	1,378	141,994	1,640,132	1155%	922	120%	73%	1.64
	2036	338,906	4,766,216	1406%	1,306	128,532	1,606,735	1250%	846	122%	74%	1.66
	2037	313,933	4,705,843	1499%	1,235	115,988	1,568,117	1352%	773	125%	74%	1.69
	2038	290,185	4,634,136	1597%	1,165	104,328	1,525,475	1462%	703	127%	74%	1.71
	2039	267,651	4,544,683	1698%	1,096	93,515	1,478,551	1581%	637	129%	75%	1.73
	2040	246,312	4,445,587	1805%	1,028	83,510	1,427,717	1710%	574	131%	75%	1.75
	2041	226,150	4,328,046	1914%	962	74,278	1,372,047	1847%	515	133%	75%	1.76
	2042	207,134	4,207,379	2031%	898	65,787	1,311,427	1993%	459	135%	76%	1.78
	2043	189,236	4,062,693	2147%	835	58,006	1,246,616	2149%	407	136%	76%	1.80
	2044	172,424	3,926,110	2277%	774	50,897	1,178,110	2315%	359	138%	76%	1.81
	2045	156,664	3,829,378	2444%	715	44,421	1,106,420	2491%	314	139%	76%	1.82
2046	141,924	3,709,302	2614%	658	38,545	1,031,456	2676%	272	140%	76%	1.84	
2047	128,170	3,573,503	2788%	604	33,241	953,724	2869%	235	141%	77%	1.85	
2048	115,368	3,417,461	2962%	551	28,478	874,587	3071%	201	143%	77%	1.86	
2049	103,479	3,261,628	3152%	501	24,221	794,843	3282%	170	143%	77%	1.87	
2050	92,470	3,097,522	3350%	453	20,438	715,129	3499%	142	144%	77%	1.88	
2051	82,301	2,913,956	3541%	408	17,097	636,169	3721%	118	145%	77%	1.89	
2052	72,938	2,706,556	3711%	365	14,169	558,955	3945%	97	146%	77%	1.90	
2053	64,342	2,481,688	3857%	325	11,623	484,738	4170%	78	146%	77%	1.90	
2054	56,477	2,244,821	3975%	288	9,431	414,523	4395%	63	147%	77%	1.91	
2055	49,310	2,001,600	4059%	253	7,562	349,082	4616%	49	147%	77%	1.91	
2056	42,804	1,767,326	4129%	221	5,987	289,221	4831%	38	148%	77%	1.92	
2057	36,930	1,543,557	4180%	192	4,675	235,529	5038%	29	148%	77%	1.92	
2058	31,651	1,333,525	4213%	165	3,597	188,294	5235%	22	148%	77%	1.92	
2059	26,938	1,141,674	4238%	141	2,723	147,541	5418%	16	149%	77%	1.93	
2060	22,756	968,085	4254%	119	2,026	113,145	5586%	12	149%	77%	1.93	
2061	19,073	811,667	4256%	100	1,478	84,895	5743%	8	149%	77%	1.93	
2062	15,854	674,270	4253%	83	1,057	62,244	5887%	6	149%	77%	1.93	
2063	13,063	555,198	4250%	68	739	44,513	6019%	4	149%	77%	1.93	
2064	10,665	452,609	4244%	55	504	31,032	6155%	3	149%	77%	1.93	
2065	8,624	365,327	4236%	45	336	21,173	6309%	2	149%	77%	1.93	
History		27,363,565	17,168,117	63%	91,475	24,081,064	18,039,471	75%	98,021	46%	52%	0.87
Future		16,998,698	165,716,350	975%	57,039	7,909,372	55,451,592	701%	43,654	690%	465%	1.48
Lifetime		44,362,263	182,884,466	412%	148,514	31,990,436	73,491,063	230%	141,675	149%	77%	1.93

Exhibit I
Principal Life Insurance Company
Actual to Expected Experience by Calendar Year
Nationwide Experience After Requested Increase
Group Policy Form PLTC

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.0% Interest	Expected (Column G) with 7.5% Interest	Actual-to-Expected Ratio
Historical Experience	1989	-	-	0%	-	-	-	0%	-	0%	0%	0.00
	1990	108,566	-	0%	418	108,566	15,826	15%	384	0%	15%	0.00
	1991	168,467	-	0%	440	157,263	24,594	16%	367	0%	15%	0.00
	1992	883,111	540,122	61%	3,801	864,469	146,947	17%	3,454	46%	17%	2.77
	1993	1,080,735	-	0%	4,053	1,018,343	187,065	18%	3,535	24%	17%	1.41
	1994	1,153,140	125,180	11%	4,498	1,044,655	214,432	21%	3,809	20%	18%	1.10
	1995	1,220,608	35,457	3%	4,960	1,072,808	246,627	23%	4,135	16%	19%	0.82
	1996	1,334,628	1,430	0%	5,477	1,154,379	293,369	25%	4,555	13%	20%	0.62
	1997	1,416,551	-	0%	5,805	1,208,295	338,411	28%	4,805	11%	22%	0.49
	1998	1,470,620	8,751	1%	6,118	1,229,409	386,569	31%	4,992	9%	23%	0.40
	1999	1,506,675	445,986	30%	6,042	1,254,023	439,340	35%	5,127	12%	24%	0.48
	2000	1,302,379	130,919	10%	3,530	1,241,629	492,661	40%	5,006	11%	26%	0.45
	2001	1,110,154	200,478	18%	3,431	1,194,437	545,213	46%	4,814	12%	27%	0.44
	2002	1,097,839	321,694	29%	3,380	1,148,766	606,807	53%	4,650	13%	29%	0.45
	2003	1,090,246	1,032,729	95%	3,310	1,106,332	672,325	61%	4,495	17%	30%	0.58
2004	1,079,333	450,917	42%	3,257	1,066,621	743,300	70%	4,354	19%	32%	0.58	
2005	1,064,926	895,675	84%	3,222	1,025,780	819,210	80%	4,220	22%	34%	0.64	
2006	1,050,961	560,841	53%	3,173	986,730	894,496	91%	4,092	23%	36%	0.64	
2007	1,041,446	456,394	44%	3,133	954,783	963,892	101%	3,973	24%	38%	0.63	
2008	1,025,511	370,361	36%	3,084	918,342	1,030,867	112%	3,845	24%	40%	0.61	
2009	994,560	1,123,099	113%	3,030	877,647	1,097,162	125%	3,718	27%	41%	0.64	
2010	977,658	860,395	88%	2,994	837,654	1,162,514	139%	3,592	28%	43%	0.65	
2011	960,300	1,969,508	205%	2,931	798,270	1,226,869	154%	3,466	33%	45%	0.72	
2012	1,088,407	1,505,303	138%	2,903	759,466	1,288,789	170%	3,342	35%	47%	0.75	
2013	1,070,902	2,815,710	263%	2,867	721,290	1,347,697	187%	3,219	41%	49%	0.83	
2014	1,044,748	1,206,684	116%	2,824	683,880	1,402,205	205%	3,096	42%	51%	0.84	
2015	1,021,095	2,110,484	207%	2,794	647,229	1,452,284	224%	2,975	46%	52%	0.87	
Projected Future Experience (50 Years)	2016	1,002,435	2,564,434	256%	2,732	611,369	1,498,808	245%	2,855	49%	54%	0.92
	2017	1,022,109	2,573,000	252%	2,454	576,384	1,541,460	267%	2,736	53%	55%	0.95
	2018	1,256,862	2,757,758	219%	2,395	542,348	1,580,147	291%	2,618	56%	57%	0.98
	2019	1,543,183	2,899,806	188%	2,334	509,329	1,613,857	317%	2,502	59%	58%	1.01
	2020	1,482,249	3,113,799	210%	2,273	477,390	1,643,508	344%	2,387	62%	60%	1.04
	2021	1,420,983	3,287,452	231%	2,210	446,584	1,670,213	374%	2,274	65%	61%	1.07
	2022	1,359,574	3,417,653	251%	2,146	416,958	1,693,110	406%	2,163	68%	62%	1.09
	2023	1,298,061	3,534,586	272%	2,082	388,552	1,712,212	441%	2,053	71%	64%	1.12
	2024	1,236,618	3,638,076	294%	2,016	361,386	1,726,432	478%	1,946	74%	65%	1.15
	2025	1,175,466	3,729,550	317%	1,949	335,471	1,737,699	518%	1,840	77%	66%	1.17
	2026	1,114,832	3,800,849	341%	1,882	310,808	1,746,084	562%	1,737	80%	67%	1.19
	2027	1,054,940	3,874,607	367%	1,814	287,389	1,750,554	609%	1,636	82%	68%	1.22
	2028	996,017	3,926,331	394%	1,746	265,204	1,751,426	660%	1,537	85%	69%	1.24
	2029	938,281	3,983,812	425%	1,677	244,232	1,747,563	716%	1,441	87%	69%	1.26
	2030	881,937	4,016,460	455%	1,608	224,442	1,740,383	775%	1,348	90%	70%	1.28
	2031	827,165	4,048,173	489%	1,540	205,806	1,729,429	840%	1,257	92%	71%	1.30
	2032	774,121	4,064,724	525%	1,471	188,285	1,713,852	910%	1,169	94%	71%	1.32
	2033	722,938	4,090,037	566%	1,403	171,836	1,693,871	986%	1,083	97%	72%	1.34
	2034	673,719	4,096,498	608%	1,335	156,416	1,668,846	1067%	1,001	99%	73%	1.36
	2035	626,542	4,097,235	654%	1,268	141,994	1,640,132	1155%	922	101%	73%	1.38
	2036	581,456	4,059,914	698%	1,201	128,532	1,606,735	1250%	846	103%	74%	1.39
	2037	538,484	4,008,488	744%	1,136	115,988	1,568,117	1352%	773	104%	74%	1.41
	2038	497,625	3,947,407	793%	1,071	104,328	1,525,475	1462%	703	106%	74%	1.42
	2039	458,861	3,871,210	844%	1,008	93,515	1,478,551	1581%	637	108%	75%	1.44
	2040	422,161	3,786,799	897%	946	83,510	1,427,717	1710%	574	109%	75%	1.45
	2041	387,492	3,686,676	951%	885	74,278	1,372,047	1847%	515	110%	75%	1.46
	2042	354,806	3,583,891	1010%	826	65,787	1,311,427	1993%	459	112%	76%	1.48
	2043	324,050	3,460,646	1068%	768	58,006	1,246,616	2149%	407	113%	76%	1.49
	2044	295,170	3,344,303	1133%	712	50,897	1,178,110	2315%	359	114%	76%	1.50
	2045	268,111	3,261,905	1217%	658	44,421	1,106,420	2491%	314	115%	76%	1.51
	2046	242,812	3,159,623	1301%	606	38,545	1,031,456	2676%	272	116%	76%	1.52
	2047	197,265	3,043,948	1543%	555	33,241	953,724	2869%	235	117%	77%	1.53
	2048	219,217	2,911,030	1328%	507	28,478	874,587	3071%	201	118%	77%	1.53
	2049	176,890	2,778,290	1571%	461	24,221	794,843	3282%	170	118%	77%	1.54
	2050	158,030	2,638,503	1670%	417	20,438	715,129	3499%	142	119%	77%	1.55
2051	140,621	2,482,139	1765%	375	17,097	636,169	3721%	118	120%	77%	1.55	
2052	124,596	2,305,474	1850%	336	14,169	558,955	3945%	97	120%	77%	1.56	
2053	109,892	2,113,928	1924%	299	11,623	484,738	4170%	78	120%	77%	1.57	
2054	96,444	1,912,162	1983%	265	9,431	414,523	4395%	63	121%	77%	1.57	
2055	84,193	1,704,984	2025%	233	7,562	349,082	4616%	49	121%	77%	1.57	
2056	73,076	1,505,427	2060%	203	5,987	289,221	4831%	38	122%	77%	1.58	
2057	63,042	1,314,818	2086%	176	4,675	235,529	5038%	29	122%	77%	1.58	
2058	54,027	1,135,911	2102%	152	3,597	188,294	5235%	22	122%	77%	1.58	
2059	45,980	972,490	2115%	129	2,723	147,541	5418%	16	122%	77%	1.58	
2060	38,841	824,625	2123%	109	2,026	113,145	5586%	12	122%	77%	1.59	
2061	32,555	691,386	2124%	92	1,478	84,895	5743%	8	122%	77%	1.59	
2062	27,061	574,351	2122%	76	1,057	62,244	5887%	6	122%	77%	1.59	
2063	22,300	472,924	2121%	63	739	44,513	6019%	4	122%	77%	1.59	
2064	18,207	385,537	2118%	51	504	31,032	6155%	3	123%	77%	1.59	
2065	14,723	311,189	2114%	41	336	21,173	6309%	2	123%	77%	1.59	
History		27,363,565	17,168,117	63%	91,475	24,081,064	18,039,471	75%	98,021	46%	52%	0.87
Future		27,476,021	141,764,818	516%	52,693	7,909,372	55,451,592	701%	43,654	380%	465%	0.82
Lifetime		54,839,586	158,932,935	290%	144,168	31,990,436	73,491,063	230%	141,675	123%	77%	1.59

Exhibit II
Principal Life Insurance Company
Actual to Expected Experience by Calendar Year
Pennsylvania Specific Experience at Original Rates
Group Policy Form PLTC

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.0% Interest	Expected (Column G) with 7.5% Interest	Actual-to-Expected Ratio
Historical Experience	1989	-	-	0%	-	-	-	0%	-	0%	0%	0.00
	1990	-	-	0%	-	-	-	0%	-	0%	0%	0.00
	1991	-	-	0%	-	-	-	0%	-	0%	0%	0.00
	1992	11,290	-	0%	43	11,311	1,882	17%	40	0%	17%	0.00
	1993	14,127	-	0%	47	13,373	2,401	18%	41	0%	17%	0.00
	1994	18,729	-	0%	56	17,384	3,369	19%	51	0%	18%	0.00
	1995	20,236	-	0%	67	18,269	3,941	22%	58	0%	19%	0.00
	1996	21,643	-	0%	70	18,878	4,606	24%	61	0%	20%	0.00
	1997	21,856	-	0%	69	18,861	5,211	28%	62	0%	21%	0.00
	1998	22,049	-	0%	69	18,410	5,854	32%	61	0%	23%	0.00
	1999	21,229	-	0%	57	18,018	6,495	36%	59	0%	24%	0.00
	2000	19,007	-	0%	46	17,220	7,214	42%	56	0%	26%	0.00
	2001	18,346	-	0%	46	16,478	8,074	49%	54	0%	27%	0.00
	2002	18,346	3,596	20%	46	15,786	9,105	58%	52	1%	29%	0.05
	2003	17,745	-	0%	43	15,131	10,163	67%	51	1%	31%	0.04
	2004	21,462	-	0%	46	18,627	11,926	64%	52	1%	33%	0.04
	2005	24,150	-	0%	46	20,479	13,733	67%	50	1%	35%	0.03
	2006	24,119	-	0%	45	19,514	15,164	78%	48	1%	37%	0.03
	2007	24,725	-	0%	46	19,721	16,696	85%	48	1%	38%	0.03
	2008	25,153	-	0%	46	19,600	18,037	92%	46	1%	40%	0.02
2009	24,722	-	0%	45	18,535	19,105	103%	44	1%	42%	0.02	
2010	24,636	-	0%	45	17,538	20,200	115%	43	1%	44%	0.02	
2011	24,636	320,236	1300%	45	16,604	21,340	129%	41	49%	46%	1.06	
2012	24,636	-	0%	45	15,723	22,466	143%	39	47%	48%	0.99	
2013	24,340	-	0%	44	14,853	23,440	158%	37	46%	50%	0.92	
2014	23,951	429	2%	43	14,017	24,260	173%	35	45%	52%	0.86	
2015	23,779	15,835	67%	43	13,210	25,023	189%	34	45%	53%	0.85	
Projected Future Experience (50 Years)	2016	23,139	53,614	232%	42	12,417	25,857	208%	32	50%	52%	0.90
	2017	22,286	61,836	277%	40	11,638	26,689	229%	30	54%	57%	0.96
	2018	21,435	66,462	310%	39	10,876	27,342	251%	29	59%	68%	1.02
	2019	20,582	77,311	376%	38	10,133	27,785	274%	27	65%	80%	1.08
	2020	19,727	83,082	421%	36	9,412	28,027	298%	26	70%	93%	1.15
	2021	18,864	86,689	460%	35	8,717	28,245	324%	24	76%	107%	1.21
	2022	17,997	88,689	493%	34	8,048	28,421	353%	23	81%	122%	1.26
	2023	17,125	92,959	543%	32	7,410	28,411	383%	21	86%	138%	1.32
	2024	16,250	94,567	582%	31	6,802	28,043	412%	20	91%	154%	1.37
	2025	15,375	94,235	613%	29	6,225	27,487	442%	18	95%	171%	1.42
	2026	14,504	94,690	653%	28	5,679	26,953	475%	17	100%	188%	1.47
	2027	13,643	95,507	700%	27	5,166	26,439	512%	16	104%	206%	1.51
	2028	12,797	99,743	779%	25	4,685	25,868	552%	15	108%	224%	1.55
	2029	11,970	99,770	834%	24	4,238	25,170	594%	14	112%	242%	1.59
	2030	11,165	97,980	878%	22	3,821	24,377	638%	12	116%	261%	1.63
	2031	10,386	94,771	913%	21	3,436	23,484	683%	11	119%	280%	1.67
	2032	9,633	89,791	932%	20	3,084	22,561	732%	10	123%	300%	1.70
	2033	8,909	83,089	933%	19	2,762	21,657	784%	10	125%	320%	1.72
	2034	8,217	78,740	958%	17	2,470	20,753	840%	9	128%	340%	1.75
	2035	7,558	80,440	1064%	16	2,205	19,873	901%	8	130%	360%	1.77
	2036	6,934	76,658	1105%	15	1,966	18,962	965%	7	132%	380%	1.79
	2037	6,347	74,920	1180%	14	1,751	18,037	1030%	6	134%	400%	1.81
	2038	5,796	72,633	1253%	13	1,558	17,147	1101%	6	136%	420%	1.83
	2039	5,289	70,982	1344%	12	1,385	16,353	1181%	5	138%	440%	1.85
	2040	4,804	66,779	1390%	11	1,229	15,567	1267%	5	139%	460%	1.86
	2041	4,362	65,694	1506%	10	1,089	14,746	1354%	4	141%	480%	1.88
	2042	3,955	65,100	1646%	9	964	13,895	1441%	4	142%	500%	1.89
	2043	3,582	61,465	1716%	8	856	13,091	1530%	3	144%	520%	1.91
	2044	3,239	57,347	1770%	8	760	12,464	1639%	3	145%	540%	1.92
	2045	2,927	53,692	1835%	7	675	11,839	1754%	2	146%	560%	1.93
	2046	2,641	49,862	1888%	6	597	11,166	1870%	2	147%	580%	1.94
	2047	2,381	48,110	2021%	6	526	10,436	1983%	2	147%	600%	1.95
	2048	2,143	46,191	2155%	5	462	9,730	2106%	1	148%	620%	1.95
	2049	1,928	43,784	2271%	5	404	9,145	2265%	1	149%	640%	1.96
	2050	1,732	42,112	2431%	4	352	8,538	2426%	1	150%	660%	1.97
	2051	1,555	40,676	2615%	4	305	7,895	2588%	1	150%	680%	1.97
	2052	1,395	37,626	2697%	3	263	7,222	2751%	1	151%	700%	1.98
	2053	1,250	35,370	2830%	3	224	6,561	2924%	1	151%	720%	1.99
	2054	1,118	33,382	2985%	2	190	5,970	3136%	0	152%	740%	1.99
	2055	999	30,881	3092%	2	160	5,371	3358%	0	152%	760%	1.99
2056	890	32,586	3661%	2	133	4,762	3582%	0	152%	780%	2.00	
2057	791	32,434	4099%	1	109	4,155	3803%	0	153%	800%	2.00	
2058	701	30,857	4401%	1	89	3,557	4017%	0	153%	820%	2.01	
2059	619	28,485	4603%	1	71	2,991	4234%	0	153%	840%	2.01	
2060	544	26,000	4780%	1	55	2,465	4453%	0	153%	860%	2.01	
2061	475	22,238	4677%	1	43	1,989	4674%	0	154%	880%	2.02	
2062	413	19,493	4717%	1	32	1,568	4903%	0	154%	900%	2.02	
2063	357	17,367	4867%	1	23	1,201	5125%	0	154%	920%	2.02	
2064	306	14,882	4867%	0	17	883	5312%	0	154%	940%	2.02	
2065	260	12,511	4807%	0	12	632	5492%	0	154%	960%	2.02	
History		514,912	340,095	66%	1,198	407,540	299,705	74%	1,164	45%	53%	0.85
Future		371,290	3,024,079	814%	731	145,521	771,780	530%	427	601%	371%	1.62
Lifetime		886,202	3,364,174	380%	1,929	553,060	1,071,486	194%	1,591	154%	76%	2.02

Exhibit II
Principal Life Insurance Company
Actual to Expected Experience by Calendar Year
Pennsylvania Specific Experience After Requested Increase
Group Policy Form PLTC

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.0% Interest	Expected (Column G) with 7.5% Interest	Actual-to-Expected Ratio
Historical Experience	1989	-	-	0%	-	-	-	0%	-	0%	0%	0.00
	1990	-	-	0%	-	-	-	0%	-	0%	0%	0.00
	1991	-	-	0%	-	-	-	0%	-	0%	0%	0.00
	1992	11,290	-	0%	43	11,311	1,882	17%	40	0%	17%	0.00
	1993	14,127	-	0%	47	13,373	2,401	18%	41	0%	17%	0.00
	1994	18,729	-	0%	56	17,384	3,369	19%	51	0%	18%	0.00
	1995	20,236	-	0%	67	18,269	3,941	22%	58	0%	19%	0.00
	1996	21,643	-	0%	70	18,878	4,606	24%	61	0%	20%	0.00
	1997	21,856	-	0%	69	18,861	5,211	28%	62	0%	21%	0.00
	1998	22,049	-	0%	69	18,410	5,854	32%	61	0%	23%	0.00
	1999	21,229	-	0%	57	18,018	6,495	36%	59	0%	24%	0.00
	2000	19,007	-	0%	46	17,220	7,214	42%	56	0%	26%	0.00
	2001	18,346	-	0%	46	16,478	8,074	49%	54	0%	27%	0.00
	2002	18,346	3,596	20%	46	15,786	9,105	58%	52	1%	29%	0.05
	2003	17,745	-	0%	43	15,131	10,163	67%	51	1%	31%	0.04
	2004	21,462	-	0%	46	18,627	11,926	64%	52	1%	33%	0.04
	2005	24,150	-	0%	46	20,479	13,733	67%	50	1%	35%	0.03
	2006	24,119	-	0%	45	19,514	15,164	78%	48	1%	37%	0.03
	2007	24,725	-	0%	46	19,721	16,696	85%	48	1%	38%	0.03
	2008	25,153	-	0%	46	19,600	18,037	92%	46	1%	40%	0.02
2009	24,722	-	0%	45	18,535	19,105	103%	44	1%	42%	0.02	
2010	24,636	-	0%	45	17,538	20,200	115%	43	1%	44%	0.02	
2011	24,636	320,236	1300%	45	16,604	21,340	129%	41	49%	46%	1.06	
2012	24,636	-	0%	45	15,723	22,466	143%	39	47%	48%	0.99	
2013	24,340	-	0%	44	14,853	23,440	158%	37	46%	50%	0.92	
2014	23,951	429	2%	43	14,017	24,260	173%	35	45%	52%	0.86	
2015	23,779	15,835	67%	43	13,210	25,023	189%	34	45%	53%	0.85	
Projected Future Experience (50 Years)	2016	23,139	53,614	232%	42	12,417	25,857	208%	32	50%	53%	0.90
	2017	24,173	55,797	231%	37	11,638	26,689	229%	30	54%	57%	0.95
	2018	30,457	58,342	192%	36	10,876	27,342	251%	29	57%	58%	0.99
	2019	38,313	65,855	172%	35	10,133	27,785	274%	27	61%	60%	1.02
	2020	36,720	70,770	193%	34	9,412	28,027	298%	26	65%	61%	1.06
	2021	35,115	73,842	210%	32	8,717	28,245	324%	24	68%	63%	1.09
	2022	33,501	75,546	226%	31	8,048	28,421	353%	23	72%	64%	1.12
	2023	31,876	79,184	248%	30	7,410	28,411	383%	21	75%	65%	1.15
	2024	30,248	80,553	266%	28	6,802	28,043	412%	20	78%	66%	1.18
	2025	28,619	80,271	280%	27	6,225	27,487	442%	18	81%	67%	1.21
	2026	26,998	80,658	299%	26	5,679	26,953	475%	17	84%	68%	1.24
	2027	25,395	81,354	320%	25	5,166	26,439	512%	16	87%	69%	1.26
	2028	23,820	84,962	357%	23	4,685	25,868	552%	15	90%	70%	1.29
	2029	22,281	84,986	381%	22	4,238	25,170	594%	14	93%	70%	1.32
	2030	20,783	83,460	402%	21	3,821	24,377	638%	12	95%	71%	1.34
	2031	19,332	80,727	418%	19	3,436	23,484	683%	11	98%	72%	1.36
	2032	17,931	76,485	427%	18	3,084	22,561	732%	10	100%	72%	1.38
	2033	16,584	70,776	427%	17	2,762	21,657	784%	10	102%	73%	1.40
	2034	15,295	67,071	439%	16	2,470	20,753	840%	9	103%	73%	1.41
	2035	14,069	68,520	487%	15	2,205	19,873	901%	8	105%	73%	1.43
	2036	12,908	65,298	506%	14	1,966	18,962	965%	7	106%	74%	1.44
	2037	11,814	63,818	540%	13	1,751	18,037	1030%	6	108%	74%	1.45
	2038	10,789	61,869	573%	12	1,558	17,147	1101%	6	109%	74%	1.46
	2039	9,831	60,463	615%	11	1,385	16,353	1181%	5	110%	75%	1.48
	2040	8,942	56,883	636%	10	1,229	15,567	1267%	5	111%	75%	1.49
	2041	8,120	55,959	689%	9	1,089	14,746	1354%	4	112%	75%	1.50
	2042	7,362	55,453	753%	8	964	13,895	1441%	4	113%	75%	1.51
	2043	6,667	52,357	785%	8	856	13,091	1530%	3	114%	75%	1.52
	2044	6,030	48,848	810%	7	760	12,464	1639%	3	115%	75%	1.52
	2045	5,448	45,735	840%	6	675	11,839	1754%	2	116%	76%	1.53
	2046	4,916	42,473	864%	6	597	11,166	1870%	2	116%	76%	1.54
	2047	3,990	40,980	1027%	5	526	10,436	1983%	2	117%	76%	1.54
	2048	4,432	39,346	888%	5	462	9,730	2106%	1	117%	76%	1.55
	2049	3,588	37,296	1039%	4	404	9,145	2265%	1	118%	76%	1.55
	2050	3,225	35,871	1112%	4	352	8,538	2426%	1	118%	76%	1.56
	2051	2,895	34,648	1197%	3	305	7,895	2588%	1	119%	76%	1.56
	2052	2,597	32,050	1234%	3	263	7,222	2751%	1	119%	76%	1.57
	2053	2,326	30,128	1295%	2	224	6,561	2924%	1	120%	76%	1.57
	2054	2,082	28,435	1366%	2	190	5,970	3136%	0	120%	76%	1.57
	2055	1,859	26,305	1415%	2	160	5,371	3358%	0	120%	76%	1.58
2056	1,657	27,757	1675%	2	133	4,762	3582%	0	120%	76%	1.58	
2057	1,473	27,627	1876%	1	109	4,155	3803%	0	121%	76%	1.58	
2058	1,305	26,284	2014%	1	89	3,557	4017%	0	121%	76%	1.59	
2059	1,152	24,263	2106%	1	71	2,991	4234%	0	121%	76%	1.59	
2060	1,012	22,147	2188%	1	55	2,465	4453%	0	121%	76%	1.59	
2061	885	18,942	2140%	1	43	1,989	4674%	0	121%	76%	1.59	
2062	769	16,604	2159%	1	32	1,568	4903%	0	122%	76%	1.59	
2063	664	14,793	2227%	0	23	1,201	5125%	0	122%	76%	1.60	
2064	569	12,676	2227%	0	17	883	5312%	0	122%	76%	1.60	
2065	484	10,657	2200%	0	12	632	5492%	0	122%	76%	1.60	
History		514,912	340,095	66%	1,198	407,540	299,705	74%	1,164	45%	53%	0.85
Future		644,441	2,588,742	402%	676	145,521	771,780	530%	427	310%	371%	0.83
Lifetime		1,159,353	2,928,837	253%	1,874	553,060	1,071,486	194%	1,591	122%	76%	1.60

Exhibit III
Principal Life Insurance Company
Comparison of Current and Original Pricing Assumptions
PLTC Policy Form

Current Assumptions

Original Pricing Assumptions

Mortality

1980 Commissioner's Standard Ordinary Basic Tables

25 year mortality selection factors of the 1994 Group Annuitant Mortality (GAM) Static tables are assumed for males and females in all durations. Mortality improvement of 1% for males and .5% for females was assumed for 30 years in the projection.

Lapse Rates

Lapse rates were developed using the mortality assumption described above and actual LTC I and PLTC policy termination experience from inception through June 30, 2015. Lapse rates vary by duration and are provided in the table below.

Lapse rates vary by issue age and duration.

Duration	Lapse Rate
1	7.5%
2	7.0%
3	6.0%
4	5.5%
5	4.5%
6	4.0%
7	3.5%
8	3.5%
9	3.0%
10	2.0%
11	1.5%
12+	1.0%

Policy Duration	Issue Age										
	to 24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
1	16%	15%	14%	12%	11%	10%	8%	6%	4%	3%	3%
2	11%	10%	9%	7%	7%	7%	6%	5%	4%	3%	3%
3	7%	6%	6%	6%	6%	6%	5%	5%	3%	2%	2%
4	5%	5%	5%	5%	5%	5%	5%	5%	3%	2%	2%
5	5%	5%	5%	5%	5%	5%	5%	5%	3%	2%	2%
6	5%	5%	5%	5%	5%	5%	5%	5%	3%	2%	2%
7	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
8	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
9+	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%

Morbidity

Projected claim costs for each policy were based on Milliman's 2014 Long Term Care Guidelines. Claims were adjusted to a percentage of pricing based on the company reported experience. The following tables show the claim cost adjustment factors by duration, attained age and coverage type. The assumptions were based on a company morbidity study performed in 2015.

Original pricing claim costs assumptions were developed using Milliman's long-term care database. The data sources for Milliman included the 1977 and 1985 National Nursing Home Surveys, the Connecticut Department of Health Services, Milliman's Health Cost Guidelines, the 1982 and 1984 National LTC Surveys, Medicare, and the National LTC Demonstration. Adjustments were made to reflect the adverse selection and underwriting effect.

Exhibit III
Principal Life Insurance Company
Comparison of Current and Original Pricing Assumptions
PLTC Policy Form

Durational Claim Cost Adjustment Factors

Duration	Factor	Duration	Factor
1	0.52	16	0.62
2	0.53	17	0.62
3	0.55	18	0.63
4	0.56	19	0.64
5	0.57	20	0.64
6	0.59	21	0.65
7	0.60	22	0.66
8	0.62	23	0.67
9	0.62	24	0.69
10	0.61	25	0.71
11	0.61	26	0.74
12	0.60	27	0.76
13	0.60	28	0.78
14	0.61	29	0.78
15	0.61	30+	0.78

Attained Age Adjustment Factors

Attained Age	Factor
<65	0.83
65-69	0.97
70-74	1.10
75-79	1.17
80-84	1.05
85-89	1.64
90+	1.43

Coverage Type Factors

Coverage Type	Factor
Comp.	0.90
NH Only	1.09

An additional factor of 1.08 is applied to incurred claims for all policies at all durations.

Interest Rate	
5.0%	7.5%

Exhibit IV
Principal Life Insurance Company
Impact on the Lifetime Loss Ratio of Changing from Original Pricing to Current Assumptions
PLTC Policy Form

The following table provides the isolated impact of each changed assumption (current versus original pricing) on the projected lifetime loss ratio when actual historical experience is reflected and only the projection assumptions vary. All the lifetime loss ratios in the table below reflect actual historical experience, except for the loss ratio calculated using the original pricing assumptions from inception.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions.

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio
Original Pricing Assumptions from Inception	77%	N/A
Historical Experience & Projections with Original Pricing Assumptions except for Current:		
Morbidity	81%	5%
Lapse & Mortality	114%	48%
Interest	96%	24%
Historical Experience & Projections with All Current Assumptions	149%	93%

Attachment 1
Principal Life Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience Prior to Requested Increase
Group PLTC Policy Form

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.0% Interest	Expected (Column G) with 7.5% Interest	Actual-to-Expected Ratio
Historical Experience	1990	108,566	-	0%	418	108,566	15,826	15%	384	0%	15%	0.00
	1991	168,467	-	0%	440	157,263	24,594	16%	367	0%	15%	0.00
	1992	883,111	540,122	61%	3,801	864,469	146,947	17%	3,454	46%	17%	2.77
	1993	1,080,735	-	0%	4,053	1,018,343	187,065	18%	3,535	24%	17%	1.41
	1994	1,153,140	125,180	11%	4,498	1,044,655	214,432	21%	3,809	20%	18%	1.10
	1995	1,220,608	35,457	3%	4,960	1,072,808	246,627	23%	4,135	16%	19%	0.82
	1996	1,334,628	1,430	0%	5,477	1,154,379	293,369	25%	4,555	13%	20%	0.62
	1997	1,416,551	-	0%	5,805	1,208,295	338,411	28%	4,805	11%	22%	0.49
	1998	1,470,620	8,751	1%	6,118	1,229,409	386,569	31%	4,992	9%	23%	0.40
	1999	1,506,675	445,986	30%	6,042	1,254,023	439,340	35%	5,127	12%	24%	0.48
	2000	1,302,379	130,919	10%	3,530	1,241,629	492,661	40%	5,006	11%	26%	0.45
	2001	1,110,154	200,478	18%	3,431	1,194,437	545,213	46%	4,814	12%	27%	0.44
	2002	1,097,839	321,694	29%	3,380	1,148,766	606,807	53%	4,650	13%	29%	0.45
	2003	1,090,246	1,032,729	95%	3,310	1,106,332	672,325	61%	4,495	17%	30%	0.58
	2004	1,079,333	450,917	42%	3,257	1,066,621	743,300	70%	4,354	19%	32%	0.58
2005	1,064,926	895,675	84%	3,222	1,025,780	819,210	80%	4,220	22%	34%	0.64	
2006	1,050,961	560,841	53%	3,173	986,730	894,496	91%	4,092	23%	36%	0.64	
2007	1,041,446	456,394	44%	3,133	954,783	963,892	101%	3,973	24%	38%	0.63	
2008	1,025,511	370,361	36%	3,084	918,342	1,030,867	112%	3,845	24%	40%	0.61	
2009	994,560	1,123,099	113%	3,030	877,647	1,097,162	125%	3,718	27%	41%	0.64	
2010	977,658	860,395	88%	2,994	837,654	1,162,514	139%	3,592	28%	43%	0.65	
2011	960,300	1,969,508	205%	2,931	798,270	1,226,869	154%	3,466	33%	45%	0.72	
2012	1,088,407	1,505,303	138%	2,903	759,466	1,288,789	170%	3,342	35%	47%	0.75	
2013	1,070,902	2,815,710	263%	2,867	721,290	1,347,697	187%	3,219	41%	49%	0.83	
2014	1,044,748	1,206,684	116%	2,824	683,880	1,402,205	205%	3,096	42%	51%	0.84	
2015	1,021,095	2,110,484	207%	2,794	647,229	1,452,284	224%	2,975	46%	52%	0.87	
Projected Future Experience (50 Years)	2016	1,002,435	2,564,434	256%	2,732	611,369	1,498,808	245%	2,855	49%	54%	0.92
	2017	967,950	2,851,486	295%	2,668	576,384	1,541,460	267%	2,736	53%	55%	0.96
	2018	933,099	3,141,551	337%	2,603	542,348	1,580,147	291%	2,618	58%	57%	1.01
	2019	897,929	3,404,284	379%	2,537	509,329	1,613,857	317%	2,502	62%	58%	1.06
	2020	862,496	3,655,505	424%	2,470	477,390	1,643,508	344%	2,387	66%	60%	1.11
	2021	826,872	3,859,368	467%	2,402	446,584	1,670,213	374%	2,274	71%	61%	1.15
	2022	791,166	4,012,220	507%	2,333	416,958	1,693,110	406%	2,163	75%	62%	1.20
	2023	755,401	4,149,497	549%	2,263	388,552	1,712,212	441%	2,053	79%	64%	1.24
	2024	719,678	4,270,991	593%	2,191	361,386	1,726,432	478%	1,946	83%	65%	1.28
	2025	684,125	4,378,378	640%	2,119	335,471	1,737,699	518%	1,840	87%	66%	1.32
	2026	648,877	4,462,081	688%	2,046	310,808	1,746,084	562%	1,737	91%	67%	1.36
	2027	614,062	4,548,671	741%	1,972	287,389	1,750,554	609%	1,636	95%	68%	1.40
	2028	579,813	4,609,394	795%	1,898	265,204	1,751,426	660%	1,537	98%	69%	1.43
	2029	546,258	4,676,874	856%	1,823	244,232	1,747,563	716%	1,441	102%	69%	1.47
	2030	513,513	4,715,202	918%	1,748	224,442	1,740,383	775%	1,348	105%	70%	1.50
	2031	481,684	4,752,432	987%	1,674	205,806	1,729,429	840%	1,257	108%	71%	1.53
	2032	450,861	4,771,863	1058%	1,599	188,285	1,713,852	910%	1,169	111%	71%	1.56
	2033	421,119	4,801,579	1140%	1,525	171,836	1,693,871	986%	1,083	114%	72%	1.59
	2034	392,520	4,809,165	1225%	1,451	156,416	1,668,846	1067%	1,001	117%	73%	1.61
	2035	365,106	4,810,029	1317%	1,378	141,994	1,640,132	1155%	922	120%	73%	1.64
	2036	338,906	4,766,216	1406%	1,306	128,532	1,606,735	1250%	846	122%	74%	1.66
	2037	313,933	4,705,843	1499%	1,235	115,988	1,568,117	1352%	773	125%	74%	1.69
	2038	290,185	4,634,136	1597%	1,165	104,328	1,525,475	1462%	703	127%	74%	1.71
	2039	267,651	4,544,683	1698%	1,096	93,515	1,478,551	1581%	637	129%	75%	1.73
	2040	246,312	4,445,587	1805%	1,028	83,510	1,427,717	1710%	574	131%	75%	1.75
	2041	226,150	4,328,046	1914%	962	74,278	1,372,047	1847%	515	133%	75%	1.76
	2042	207,134	4,207,379	2031%	898	65,787	1,311,427	1993%	459	135%	76%	1.78
	2043	189,236	4,062,693	2147%	835	58,006	1,246,616	2149%	407	136%	76%	1.80
	2044	172,424	3,926,110	2277%	774	50,897	1,178,110	2315%	359	138%	76%	1.81
	2045	156,664	3,829,378	2444%	715	44,421	1,106,420	2491%	314	139%	76%	1.82
2046	141,924	3,709,302	2614%	658	38,545	1,031,456	2676%	272	140%	76%	1.84	
2047	128,170	3,573,503	2788%	604	33,241	953,724	2869%	235	141%	77%	1.85	
2048	115,368	3,417,461	2962%	551	28,478	874,587	3071%	201	143%	77%	1.86	
2049	103,479	3,261,628	3152%	501	24,221	794,843	3282%	170	143%	77%	1.87	
2050	92,470	3,097,522	3350%	453	20,438	715,129	3499%	142	144%	77%	1.88	
2051	82,301	2,913,956	3541%	408	17,097	636,169	3721%	118	145%	77%	1.89	
2052	72,938	2,706,556	3711%	365	14,169	558,955	3945%	97	146%	77%	1.90	
2053	64,342	2,481,688	3857%	325	11,623	484,738	4170%	78	146%	77%	1.90	
2054	56,477	2,244,821	3975%	288	9,431	414,523	4395%	63	147%	77%	1.91	
2055	49,310	2,001,600	4059%	253	7,562	349,082	4616%	49	147%	77%	1.91	
2056	42,804	1,767,326	4129%	221	5,987	289,221	4831%	38	148%	77%	1.92	
2057	36,930	1,543,557	4180%	192	4,675	235,529	5038%	29	148%	77%	1.92	
2058	31,651	1,333,525	4213%	165	3,597	188,294	5235%	22	148%	77%	1.92	
2059	26,938	1,141,674	4238%	141	2,723	147,541	5418%	16	149%	77%	1.93	
2060	22,756	968,085	4254%	119	2,026	113,145	5586%	12	149%	77%	1.93	
2061	19,073	811,667	4256%	100	1,478	84,895	5743%	8	149%	77%	1.93	
2062	15,854	674,270	4253%	83	1,057	62,244	5887%	6	149%	77%	1.93	
2063	13,063	555,198	4250%	68	739	44,513	6019%	4	149%	77%	1.93	
2064	10,665	452,609	4244%	55	504	31,032	6155%	3	149%	77%	1.93	
2065	8,624	365,327	4236%	45	336	21,173	6309%	2	149%	77%	1.93	
History		27,363,565	17,168,117	63%	91,475	24,081,064	18,039,471	75%	98,021	46%	52%	0.87
Future		16,998,698	165,716,350	975%	57,039	7,909,372	55,451,592	701%	43,654	69%	465%	1.48
Lifetime		44,362,263	182,884,466	412%	148,514	31,990,436	73,491,063	230%	141,675	149%	77%	1.93

Attachment 1
Principal Life Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Requested Increase
Group PLTC Policy Form

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	1990	108,566	-	0%	418	108,566	15,826	15%	384	0%	15%	0.00
	1991	168,467	-	0%	440	157,263	24,594	16%	367	0%	15%	0.00
	1992	883,111	540,122	61%	3,801	864,469	146,947	17%	3,454	46%	17%	2.77
	1993	1,080,735	-	0%	4,053	1,018,343	187,065	18%	3,535	24%	17%	1.41
	1994	1,153,140	125,180	11%	4,498	1,044,655	214,432	21%	3,809	20%	18%	1.10
	1995	1,220,608	35,457	3%	4,960	1,072,808	246,627	23%	4,135	16%	19%	0.82
	1996	1,334,628	1,430	0%	5,477	1,154,379	293,369	25%	4,555	13%	20%	0.62
	1997	1,416,551	-	0%	5,805	1,208,295	338,411	28%	4,805	11%	22%	0.49
	1998	1,470,620	8,751	1%	6,118	1,229,409	386,569	31%	4,992	9%	23%	0.40
	1999	1,506,675	445,986	30%	6,042	1,254,023	439,340	35%	5,127	12%	24%	0.48
	2000	1,302,379	130,919	10%	3,530	1,241,629	492,661	40%	5,006	11%	26%	0.45
	2001	1,110,154	200,478	18%	3,431	1,194,437	545,213	46%	4,814	12%	27%	0.44
	2002	1,097,839	321,694	29%	3,380	1,148,766	606,807	53%	4,650	13%	29%	0.45
	2003	1,090,246	1,032,729	95%	3,310	1,106,332	672,325	61%	4,495	17%	30%	0.58
	2004	1,079,333	450,917	42%	3,257	1,066,621	743,300	70%	4,354	19%	32%	0.58
2005	1,064,926	895,675	84%	3,222	1,025,780	819,210	80%	4,220	22%	34%	0.64	
2006	1,050,961	560,841	53%	3,173	986,730	894,496	91%	4,092	23%	36%	0.64	
2007	1,041,446	456,394	44%	3,133	954,783	963,892	101%	3,973	24%	38%	0.63	
2008	1,025,511	370,361	36%	3,084	918,342	1,030,867	112%	3,845	24%	40%	0.61	
2009	994,560	1,123,099	113%	3,030	877,647	1,097,162	125%	3,718	27%	41%	0.64	
2010	977,658	860,395	88%	2,994	837,654	1,162,514	139%	3,592	28%	43%	0.65	
2011	960,300	1,969,508	205%	2,931	798,270	1,226,869	154%	3,466	33%	45%	0.72	
2012	1,088,407	1,505,303	138%	2,903	759,466	1,288,789	170%	3,342	35%	47%	0.75	
2013	1,070,902	2,815,710	263%	2,867	721,290	1,347,697	187%	3,219	41%	49%	0.83	
2014	1,044,748	1,206,684	116%	2,824	683,880	1,402,205	205%	3,096	42%	51%	0.84	
2015	1,021,095	2,110,484	207%	2,794	647,229	1,452,284	224%	2,975	46%	52%	0.87	
Projected Future Experience (50 Years)	2016	1,002,435	2,564,434	256%	2,732	611,369	1,498,808	245%	2,855	49%	54%	0.92
	2017	1,022,109	2,573,000	252%	2,454	576,384	1,541,460	267%	2,736	53%	55%	0.95
	2018	1,256,862	2,757,758	219%	2,395	542,348	1,580,147	291%	2,618	56%	57%	0.98
	2019	1,543,183	2,899,806	188%	2,334	509,329	1,613,857	317%	2,502	59%	58%	1.01
	2020	1,482,249	3,113,799	210%	2,273	477,390	1,643,508	344%	2,387	62%	60%	1.04
	2021	1,420,983	3,287,452	231%	2,210	446,584	1,670,213	374%	2,274	65%	61%	1.07
	2022	1,359,574	3,417,653	251%	2,146	416,958	1,693,110	406%	2,163	68%	62%	1.09
	2023	1,298,061	3,534,586	272%	2,082	388,552	1,712,212	441%	2,053	71%	64%	1.12
	2024	1,236,618	3,638,076	294%	2,016	361,386	1,726,432	478%	1,946	74%	65%	1.15
	2025	1,175,466	3,729,550	317%	1,949	335,471	1,737,699	518%	1,840	77%	66%	1.17
	2026	1,114,832	3,800,849	341%	1,882	310,808	1,746,084	562%	1,737	80%	67%	1.19
	2027	1,054,940	3,874,607	367%	1,814	287,389	1,750,554	609%	1,636	82%	68%	1.22
	2028	996,017	3,926,331	394%	1,746	265,204	1,751,426	660%	1,537	85%	69%	1.24
	2029	938,281	3,983,812	425%	1,677	244,232	1,747,563	716%	1,441	87%	69%	1.26
	2030	881,937	4,016,460	455%	1,608	224,442	1,740,383	775%	1,348	90%	70%	1.28
	2031	827,165	4,048,173	489%	1,540	205,806	1,729,429	840%	1,257	92%	71%	1.30
	2032	774,121	4,064,724	525%	1,471	188,285	1,713,852	910%	1,169	94%	71%	1.32
	2033	722,938	4,090,037	566%	1,403	171,836	1,693,871	986%	1,083	97%	72%	1.34
	2034	673,719	4,096,498	608%	1,335	156,416	1,668,846	1067%	1,001	99%	73%	1.36
	2035	626,542	4,097,235	654%	1,268	141,994	1,640,132	1155%	922	101%	73%	1.38
	2036	581,456	4,059,914	698%	1,201	128,532	1,606,735	1250%	846	103%	74%	1.39
	2037	538,484	4,008,488	744%	1,136	115,988	1,568,117	1352%	773	104%	74%	1.41
	2038	497,625	3,947,407	793%	1,071	104,328	1,525,475	1462%	703	106%	74%	1.42
	2039	458,861	3,871,210	844%	1,008	93,515	1,478,551	1581%	637	108%	75%	1.44
	2040	422,161	3,786,799	897%	946	83,510	1,427,717	1710%	574	109%	75%	1.45
	2041	387,492	3,686,676	951%	885	74,278	1,372,047	1847%	515	110%	75%	1.46
	2042	354,806	3,583,891	1010%	826	65,787	1,311,427	1993%	459	112%	76%	1.48
	2043	324,050	3,460,646	1068%	768	58,006	1,246,616	2149%	407	113%	76%	1.49
	2044	295,170	3,344,303	1133%	712	50,897	1,178,110	2315%	359	114%	76%	1.50
	2045	268,111	3,261,905	1217%	658	44,421	1,106,420	2491%	314	115%	76%	1.51
	2046	242,812	3,159,623	1301%	606	38,545	1,031,456	2676%	272	116%	76%	1.52
2047	197,265	3,043,948	1543%	555	33,241	953,724	2869%	235	117%	77%	1.53	
2048	219,217	2,911,030	1328%	507	28,478	874,587	3071%	201	118%	77%	1.53	
2049	176,890	2,778,290	1571%	461	24,221	794,843	3282%	170	118%	77%	1.54	
2050	158,030	2,638,503	1670%	417	20,438	715,129	3499%	142	119%	77%	1.55	
2051	140,621	2,482,139	1765%	375	17,097	636,169	3721%	118	120%	77%	1.55	
2052	124,596	2,305,474	1850%	336	14,169	558,955	3945%	97	120%	77%	1.56	
2053	109,892	2,113,928	1924%	299	11,623	484,738	4170%	78	120%	77%	1.57	
2054	96,444	1,912,162	1983%	265	9,431	414,523	4395%	63	121%	77%	1.57	
2055	84,193	1,704,984	2025%	233	7,562	349,082	4616%	49	121%	77%	1.57	
2056	73,076	1,505,427	2060%	203	5,987	289,221	4831%	38	122%	77%	1.58	
2057	63,042	1,314,818	2086%	176	4,675	235,529	5038%	29	122%	77%	1.58	
2058	54,027	1,135,911	2102%	152	3,597	188,294	5235%	22	122%	77%	1.58	
2059	45,980	972,490	2115%	129	2,723	147,541	5418%	16	122%	77%	1.58	
2060	38,841	824,625	2123%	109	2,026	113,145	5586%	12	122%	77%	1.59	
2061	32,555	691,386	2124%	92	1,478	84,895	5743%	8	122%	77%	1.59	
2062	27,061	574,351	2122%	76	1,057	62,244	5887%	6	122%	77%	1.59	
2063	22,300	472,924	2121%	63	739	44,513	6019%	4	122%	77%	1.59	
2064	18,207	385,537	2118%	51	504	31,032	6155%	3	123%	77%	1.59	
2065	14,723	311,189	2114%	41	336	21,173	6309%	2	123%	77%	1.59	
History		27,363,565	17,168,117	63%	91,475	24,081,064	18,039,471	75%	98,021	46%	52%	0.87
Future		27,476,021	141,764,818	516%	52,693	7,909,372	55,451,592	701%	43,654	380%	465%	1.82
Lifetime		54,839,586	158,932,935	290%	144,168	31,990,436	73,491,063	230%	141,675	123%	77%	0.89

Attachment 2
Principal Life Insurance Company
Nationwide Written Premium and Paid Claim Experience and Projections
Prior to Requested Rate Increase
Group PLTC Policy Form

		Loss Ratio Demonstration			
		Without Interest			Cumulative Loss Ratio with Interest
	Calendar Year	Written Premium	Paid Claims	Paid Loss Ratio	
Historical Experience	1990	131,350	-	0%	0%
	1991	170,576	-	0%	0%
	1992	941,619	-	0%	0%
	1993	1,092,215	-	0%	0%
	1994	1,169,258	17,433	1%	0%
	1995	1,238,026	165,826	13%	4%
	1996	1,356,998	6,166	0%	3%
	1997	1,433,489	52,415	4%	3%
	1998	1,484,197	47,830	3%	3%
	1999	1,519,914	57,941	4%	3%
	2000	1,311,999	93,682	7%	4%
	2001	1,111,736	154,067	14%	4%
	2002	1,098,909	179,590	16%	5%
	2003	1,090,427	220,402	20%	6%
	2004	1,080,073	317,600	29%	7%
	2005	1,065,380	407,996	38%	8%
	2006	1,051,144	430,604	41%	10%
	2007	1,041,511	570,528	55%	11%
	2008	1,024,061	535,715	52%	13%
	Projected Future Experience (50 Years)	2009	993,110	424,097	43%
2010		974,596	508,737	52%	14%
2011		957,238	770,851	81%	16%
2012		1,094,970	797,587	73%	18%
2013		1,076,041	1,155,942	107%	20%
2014		1,049,741	1,421,430	135%	22%
2015		1,025,358	1,409,093	137%	24%
2016		1,006,621	2,034,064	202%	28%
2017		971,991	2,808,642	289%	32%
2018		936,995	3,570,654	381%	37%
2019		901,678	3,687,395	409%	42%
2020		866,097	3,882,743	448%	47%
2021		830,325	3,885,690	468%	51%
2022		794,469	3,939,377	496%	56%
2023		758,555	3,999,028	527%	60%
2024		722,682	3,961,065	548%	64%
2025		686,982	4,112,137	599%	67%
2026		651,586	4,237,854	650%	71%
2027		616,626	4,346,306	705%	75%
2028		582,234	4,440,714	763%	78%
2029	548,538	4,523,192	825%	82%	
2030	515,657	4,593,119	891%	85%	
2031	483,695	4,650,736	962%	88%	
2032	452,743	4,697,568	1038%	91%	
2033	422,877	4,735,897	1120%	94%	
2034	394,159	4,765,840	1209%	97%	
2035	366,631	4,784,698	1305%	100%	
2036	340,321	4,788,385	1407%	102%	
2037	315,244	4,773,025	1514%	105%	
2038	291,396	4,741,257	1627%	107%	
2039	268,768	4,690,700	1745%	109%	
2040	247,341	4,622,220	1869%	111%	
2041	227,094	4,536,327	1998%	113%	
2042	207,999	4,437,732	2134%	115%	
2043	190,026	4,325,544	2276%	117%	
2044	173,144	4,202,516	2427%	118%	
2045	157,318	4,081,680	2595%	120%	
2046	142,517	3,961,437	2780%	121%	
2047	128,705	3,835,491	2980%	122%	
2048	115,849	3,702,856	3196%	123%	
2049	103,911	3,566,129	3432%	124%	
2050	92,856	3,422,889	3686%	125%	
2051	82,645	3,265,991	3952%	126%	
2052	73,243	3,093,642	4224%	127%	
2053	64,611	2,905,689	4497%	128%	
2054	56,713	2,703,254	4767%	128%	
2055	49,516	2,486,607	5022%	129%	
2056	42,983	2,260,220	5258%	129%	
2057	37,084	2,030,415	5475%	130%	
2058	31,783	1,802,825	5672%	130%	
2059	27,050	1,583,071	5852%	130%	
2060	22,851	1,375,857	6021%	131%	
2061	19,152	1,183,901	6181%	131%	
2062	15,920	1,008,619	6336%	131%	
2063	13,118	851,174	6489%	131%	
2064	10,710	711,592	6644%	131%	
2065	8,660	589,196	6804%	131%	
History		27,583,938	9,745,532	35%	72%
Future		17,069,670	173,196,958	1015%	642%
Lifetime		44,653,608	182,942,490	410%	131%

Attachment 2
Principal Life Insurance Company
Combined Nationwide Written Premium and Paid Claim Experience and Projections
After Requested Rate Increase
Group PLTC Policy Form

		Loss Ratio Demonstration			
		Without Interest			Cumulative Loss Ratio with Interest
	Calendar Year	Written Premium	Paid Claims	Paid Loss Ratio	
Historical Experience	1990	131,350	-	0%	0%
	1991	170,576	-	0%	0%
	1992	941,619	-	0%	0%
	1993	1,092,215	-	0%	0%
	1994	1,169,258	17,433	1%	0%
	1995	1,238,026	165,826	13%	4%
	1996	1,356,998	6,166	0%	3%
	1997	1,433,489	52,415	4%	3%
	1998	1,484,197	47,830	3%	3%
	1999	1,519,914	57,941	4%	3%
	2000	1,311,999	93,682	7%	4%
	2001	1,111,736	154,067	14%	4%
	2002	1,098,909	179,590	16%	5%
	2003	1,090,427	220,402	20%	6%
	2004	1,080,073	317,600	29%	7%
2005	1,065,380	407,996	38%	8%	
2006	1,051,144	430,604	41%	10%	
2007	1,041,511	570,528	55%	11%	
2008	1,024,061	535,715	52%	13%	
2009	993,110	424,097	43%	13%	
2010	974,596	508,737	52%	14%	
2011	957,238	770,851	81%	16%	
2012	1,094,970	797,587	73%	18%	
2013	1,076,041	1,155,942	107%	20%	
2014	1,049,741	1,421,430	135%	22%	
2015	1,025,358	1,409,093	137%	24%	
Projected Future Experience (50 Years)	2016	1,006,621	2,034,064	202%	28%
	2017	1,026,376	2,752,944	268%	32%
	2018	1,262,109	3,424,274	271%	36%
	2019	1,549,626	3,448,778	223%	40%
	2020	1,488,437	3,548,940	238%	44%
	2021	1,426,916	3,460,867	243%	48%
	2022	1,365,250	3,435,139	252%	51%
	2023	1,303,481	3,446,309	264%	54%
	2024	1,241,781	3,374,078	272%	57%
	2025	1,180,373	3,502,762	297%	60%
	2026	1,119,487	3,609,850	322%	63%
	2027	1,059,345	3,702,231	349%	65%
	2028	1,000,175	3,782,648	378%	68%
	2029	942,199	3,852,904	409%	70%
	2030	885,619	3,912,468	442%	73%
	2031	830,618	3,961,547	477%	75%
	2032	777,353	4,001,439	515%	77%
	2033	725,956	4,034,088	556%	80%
	2034	676,532	4,059,594	600%	82%
	2035	629,158	4,075,658	648%	84%
2036	583,884	4,078,798	699%	86%	
2037	540,732	4,065,714	752%	87%	
2038	499,703	4,038,654	808%	89%	
2039	460,777	3,995,589	867%	91%	
2040	423,924	3,937,257	929%	92%	
2041	389,110	3,864,092	993%	94%	
2042	356,287	3,780,108	1061%	95%	
2043	325,403	3,684,545	1132%	97%	
2044	296,403	3,579,748	1208%	98%	
2045	269,230	3,476,819	1291%	99%	
2046	243,826	3,374,395	1384%	100%	
2047	198,089	3,267,113	1649%	101%	
2048	220,133	3,154,132	1433%	102%	
2049	177,629	3,037,667	1710%	102%	
2050	158,690	2,915,654	1837%	103%	
2051	141,208	2,782,006	1970%	104%	
2052	125,116	2,635,198	2106%	104%	
2053	110,350	2,475,097	2243%	105%	
2054	96,846	2,302,661	2378%	105%	
2055	84,545	2,118,119	2505%	106%	
2056	73,381	1,925,280	2624%	106%	
2057	63,305	1,729,529	2732%	107%	
2058	54,253	1,535,666	2831%	107%	
2059	46,172	1,348,477	2921%	107%	
2060	39,003	1,171,970	3005%	107%	
2061	32,691	1,008,459	3085%	107%	
2062	27,174	859,153	3162%	107%	
2063	22,393	725,039	3238%	108%	
2064	18,283	606,142	3315%	108%	
2065	14,785	501,884	3395%	108%	
History		27,583,938	9,745,532	35%	24%
Future		27,590,737	149,395,543	541%	388%
Lifetime		55,174,675	159,141,075	288%	108%

Attachment 3
Principal Life Insurance Company
Actual to Expected Experience by Calendar Year
Pennsylvania-Specific Experience Prior to Requested Increase
Group PLTC Policy Form

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.0% Interest	Expected (Column G) with 7.5% Interest	Actual-to-Expected Ratio
Historical Experience	1992	11,290	-	0%	43	11,311	1,882	17%	40	0%	17%	0.00
	1993	14,127	-	0%	47	13,373	2,401	18%	41	0%	17%	0.00
	1994	18,729	-	0%	56	17,384	3,369	19%	51	0%	18%	0.00
	1995	20,236	-	0%	67	18,269	3,941	22%	58	0%	19%	0.00
	1996	21,643	-	0%	70	18,878	4,606	24%	61	0%	20%	0.00
	1997	21,856	-	0%	69	18,861	5,211	28%	62	0%	21%	0.00
	1998	22,049	-	0%	69	18,410	5,854	32%	61	0%	23%	0.00
	1999	21,229	-	0%	57	18,018	6,495	36%	59	0%	24%	0.00
	2000	19,007	-	0%	46	17,220	7,214	42%	56	0%	26%	0.00
	2001	18,346	-	0%	46	16,478	8,074	49%	54	0%	27%	0.00
	2002	18,346	3,596	20%	46	15,786	9,105	58%	52	1%	29%	0.05
	2003	17,745	-	0%	43	15,131	10,163	67%	51	1%	31%	0.04
	2004	21,462	-	0%	46	18,627	11,926	64%	52	1%	33%	0.04
	2005	24,150	-	0%	46	20,479	13,733	67%	50	1%	35%	0.03
	2006	24,119	-	0%	45	19,514	15,164	78%	48	1%	37%	0.03
2007	24,725	-	0%	46	19,721	16,696	85%	48	1%	38%	0.03	
2008	25,153	-	0%	46	19,600	18,037	92%	46	1%	40%	0.02	
2009	24,722	-	0%	45	18,535	19,105	103%	44	1%	42%	0.02	
2010	24,636	-	0%	45	17,538	20,200	115%	43	1%	44%	0.02	
2011	24,636	320,236	1300%	45	16,604	21,340	129%	41	49%	46%	1.06	
2012	24,636	-	0%	45	15,723	22,466	143%	39	47%	48%	0.99	
2013	24,340	-	0%	44	14,853	23,440	158%	37	46%	50%	0.92	
2014	23,951	429	2%	43	14,017	24,260	173%	35	45%	52%	0.86	
2015	23,779	15,835	67%	43	13,210	25,023	189%	34	45%	53%	0.85	
Projected Future Experience (50 Years)	2016	23,139	53,614	232%	42	12,417	25,857	208%	32	50%	55%	0.90
	2017	22,286	61,836	277%	40	11,638	26,689	229%	30	54%	57%	0.96
	2018	21,435	66,462	310%	39	10,876	27,342	251%	29	59%	58%	1.02
	2019	20,582	77,311	376%	38	10,133	27,785	274%	27	65%	60%	1.08
	2020	19,727	83,082	421%	36	9,412	28,027	298%	26	70%	61%	1.15
	2021	18,864	86,689	460%	35	8,717	28,245	324%	24	76%	63%	1.21
	2022	17,997	88,689	493%	34	8,048	28,421	353%	23	81%	64%	1.26
	2023	17,125	92,959	543%	32	7,410	28,411	383%	21	86%	65%	1.32
	2024	16,250	94,567	582%	31	6,802	28,043	412%	20	91%	66%	1.37
	2025	15,375	94,235	613%	29	6,225	27,487	442%	18	95%	67%	1.42
	2026	14,504	94,690	653%	28	5,679	26,953	475%	17	100%	68%	1.47
	2027	13,643	95,507	700%	27	5,166	26,439	512%	16	104%	69%	1.51
	2028	12,797	99,743	779%	25	4,685	25,868	552%	15	108%	70%	1.55
	2029	11,970	99,770	834%	24	4,238	25,170	594%	14	112%	70%	1.59
	2030	11,165	97,980	878%	22	3,821	24,377	638%	12	116%	71%	1.63
	2031	10,386	94,771	913%	21	3,436	23,484	683%	11	119%	72%	1.67
	2032	9,633	89,791	932%	20	3,084	22,561	732%	10	123%	72%	1.70
	2033	8,909	83,089	933%	19	2,762	21,657	784%	10	125%	73%	1.72
	2034	8,217	78,740	958%	17	2,470	20,753	840%	9	128%	73%	1.75
	2035	7,558	80,440	1064%	16	2,205	19,873	901%	8	130%	73%	1.77
	2036	6,934	76,658	1105%	15	1,966	18,962	965%	7	132%	74%	1.79
	2037	6,347	74,920	1180%	14	1,751	18,037	1030%	6	134%	74%	1.81
	2038	5,796	72,633	1253%	13	1,558	17,147	1101%	6	136%	74%	1.83
	2039	5,282	70,982	1344%	12	1,385	16,353	1181%	5	138%	75%	1.85
	2040	4,804	66,779	1390%	11	1,229	15,567	1267%	5	139%	75%	1.86
	2041	4,362	65,694	1506%	10	1,089	14,746	1354%	4	141%	75%	1.88
	2042	3,955	65,100	1646%	9	964	13,895	1441%	4	142%	75%	1.89
	2043	3,582	61,465	1716%	8	856	13,091	1530%	3	144%	75%	1.91
	2044	3,239	57,347	1770%	8	760	12,464	1639%	3	145%	75%	1.92
	2045	2,927	53,692	1835%	7	675	11,839	1754%	2	146%	76%	1.93
2046	2,641	49,862	1888%	6	597	11,166	1870%	2	147%	76%	1.94	
2047	2,381	48,110	2021%	6	526	10,436	1983%	2	147%	76%	1.95	
2048	2,143	46,191	2155%	5	462	9,730	2106%	1	148%	76%	1.95	
2049	1,928	43,784	2271%	5	404	9,145	2265%	1	149%	76%	1.96	
2050	1,732	42,112	2431%	4	352	8,538	2426%	1	150%	76%	1.97	
2051	1,555	40,676	2615%	4	305	7,895	2588%	1	150%	76%	1.97	
2052	1,395	37,626	2697%	3	263	7,222	2751%	1	151%	76%	1.98	
2053	1,250	35,370	2830%	3	224	6,561	2924%	1	151%	76%	1.99	
2054	1,118	33,382	2985%	2	190	5,970	3136%	0	152%	76%	1.99	
2055	999	30,881	3092%	2	160	5,371	3358%	0	152%	76%	1.99	
2056	890	32,586	3661%	2	133	4,762	3582%	0	152%	76%	2.00	
2057	791	32,434	4099%	1	109	4,155	3803%	0	153%	76%	2.00	
2058	701	30,857	4401%	1	89	3,557	4017%	0	153%	76%	2.01	
2059	619	28,485	4603%	1	71	2,991	4234%	0	153%	76%	2.01	
2060	544	26,000	4780%	1	55	2,465	4453%	0	153%	76%	2.01	
2061	475	22,238	4677%	1	43	1,989	4674%	0	154%	76%	2.02	
2062	413	19,493	4717%	1	32	1,568	4903%	0	154%	76%	2.02	
2063	357	17,367	4867%	1	23	1,201	5125%	0	154%	76%	2.02	
2064	306	14,882	4867%	0	17	883	5312%	0	154%	76%	2.02	
2065	260	12,511	4807%	0	12	632	5492%	0	154%	76%	2.02	
History		514,912	340,095	66%	1,198	407,540	299,705	74%	1,164	45%	53%	0.85
Future		371,290	3,024,079	814%	731	145,521	771,780	530%	427	601%	371%	1.62
Lifetime		886,202	3,364,174	380%	1,929	553,060	1,071,486	194%	1,591	154%	76%	2.02

Attachment 3
Principal Life Insurance Company
Actual to Expected Experience by Calendar Year
Pennsylvania-Specific Experience After Requested Increase
Group PLTC Policy Form

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio	H End of Year Lives	I Actual (Column C) with 5.0% Interest	J Expected (Column G) with 7.5% Interest	K = I / J Actual-to-Expected Ratio
Historical Experience	1992	11,290	-	0%	43	11,311	1,882	17%	40	0%	17%	0.00
	1993	14,127	-	0%	47	13,373	2,401	18%	41	0%	17%	0.00
	1994	18,729	-	0%	56	17,384	3,369	19%	51	0%	18%	0.00
	1995	20,236	-	0%	67	18,269	3,941	22%	58	0%	19%	0.00
	1996	21,643	-	0%	70	18,878	4,606	24%	61	0%	20%	0.00
	1997	21,856	-	0%	69	18,861	5,211	28%	62	0%	21%	0.00
	1998	22,049	-	0%	69	18,410	5,854	32%	61	0%	23%	0.00
	1999	21,229	-	0%	57	18,018	6,495	36%	59	0%	24%	0.00
	2000	19,007	-	0%	46	17,220	7,214	42%	56	0%	26%	0.00
	2001	18,346	-	0%	46	16,478	8,074	49%	54	0%	27%	0.00
	2002	18,346	3,596	20%	46	15,786	9,105	58%	52	1%	29%	0.05
	2003	17,745	-	0%	43	15,131	10,163	67%	51	1%	31%	0.04
	2004	21,462	-	0%	46	18,627	11,926	64%	52	1%	33%	0.04
	2005	24,150	-	0%	46	20,479	13,733	67%	50	1%	35%	0.03
	2006	24,119	-	0%	45	19,514	15,164	78%	48	1%	37%	0.03
2007	24,725	-	0%	46	19,721	16,696	85%	48	1%	38%	0.03	
2008	25,153	-	0%	46	19,600	18,037	92%	46	1%	40%	0.02	
2009	24,722	-	0%	45	18,535	19,105	103%	44	1%	42%	0.02	
2010	24,636	-	0%	45	17,538	20,200	115%	43	1%	44%	0.02	
2011	24,636	320,236	1300%	45	16,604	21,340	129%	41	49%	46%	1.06	
2012	24,636	-	0%	45	15,723	22,466	143%	39	47%	48%	0.99	
2013	24,340	-	0%	44	14,853	23,440	158%	37	46%	50%	0.92	
2014	23,951	429	2%	43	14,017	24,260	173%	35	45%	52%	0.86	
2015	23,779	15,835	67%	43	13,210	25,023	189%	34	45%	53%	0.85	
Projected Future Experience (60 Years)	2016	23,139	53,614	232%	42	12,417	25,857	208%	32	50%	55%	0.90
	2017	24,173	55,797	231%	37	11,638	26,689	229%	30	54%	57%	0.95
	2018	30,457	58,342	192%	36	10,876	27,342	251%	29	57%	58%	0.99
	2019	38,313	65,855	172%	35	10,133	27,785	274%	27	61%	60%	1.02
	2020	36,720	70,770	193%	34	9,412	28,027	298%	26	65%	61%	1.06
	2021	35,115	73,842	210%	32	8,717	28,245	324%	24	68%	63%	1.09
	2022	33,501	75,546	226%	31	8,048	28,421	353%	23	72%	64%	1.12
	2023	31,876	79,184	248%	30	7,410	28,411	383%	21	75%	65%	1.15
	2024	30,248	80,553	266%	28	6,802	28,043	412%	20	78%	66%	1.18
	2025	28,619	80,271	280%	27	6,225	27,487	442%	18	81%	67%	1.21
	2026	26,998	80,658	299%	26	5,679	26,953	475%	17	84%	68%	1.24
	2027	25,395	81,354	320%	25	5,166	26,439	512%	16	87%	69%	1.26
	2028	23,820	84,962	357%	23	4,685	25,868	552%	15	90%	70%	1.29
	2029	22,281	84,986	381%	22	4,238	25,170	594%	14	93%	70%	1.32
	2030	20,783	83,460	402%	21	3,821	24,377	638%	12	95%	71%	1.34
	2031	19,332	80,727	418%	19	3,436	23,484	683%	11	98%	72%	1.36
	2032	17,931	76,485	427%	18	3,084	22,561	732%	10	100%	72%	1.38
	2033	16,584	70,776	427%	17	2,762	21,657	784%	10	102%	73%	1.40
	2034	15,295	67,071	439%	16	2,470	20,753	840%	9	103%	73%	1.41
	2035	14,069	68,520	487%	15	2,205	19,873	901%	8	105%	73%	1.43
	2036	12,908	65,298	506%	14	1,966	18,962	965%	7	106%	74%	1.44
	2037	11,814	63,818	540%	13	1,751	18,037	1030%	6	108%	74%	1.45
	2038	10,789	61,869	573%	12	1,558	17,147	1101%	6	109%	74%	1.46
	2039	9,831	60,463	615%	11	1,385	16,353	1181%	5	110%	75%	1.48
	2040	8,942	56,883	636%	10	1,229	15,567	1267%	5	111%	75%	1.49
	2041	8,120	55,959	689%	9	1,089	14,746	1354%	4	112%	75%	1.50
	2042	7,362	55,453	753%	8	964	13,895	1441%	4	113%	75%	1.51
	2043	6,667	52,357	785%	8	856	13,091	1530%	3	114%	75%	1.52
	2044	6,030	48,848	810%	7	760	12,464	1639%	3	115%	75%	1.52
	2045	5,448	45,735	840%	6	675	11,839	1754%	2	116%	76%	1.53
2046	4,916	42,473	864%	6	597	11,166	1870%	2	116%	76%	1.54	
2047	3,990	40,980	1027%	5	526	10,436	1983%	2	117%	76%	1.54	
2048	4,432	39,346	888%	5	462	9,730	2106%	1	117%	76%	1.55	
2049	3,588	37,296	1039%	4	404	9,145	2265%	1	118%	76%	1.55	
2050	3,225	35,871	1112%	4	352	8,538	2426%	1	118%	76%	1.56	
2051	2,895	34,648	1197%	3	305	7,895	2588%	1	119%	76%	1.56	
2052	2,597	32,050	1234%	3	263	7,222	2751%	1	119%	76%	1.57	
2053	2,326	30,128	1295%	2	224	6,561	2924%	1	120%	76%	1.57	
2054	2,082	28,435	1366%	2	190	5,970	3136%	0	120%	76%	1.57	
2055	1,859	26,305	1415%	2	160	5,371	3358%	0	120%	76%	1.58	
2056	1,657	27,757	1675%	2	133	4,762	3582%	0	120%	76%	1.58	
2057	1,473	27,627	1876%	1	109	4,155	3803%	0	121%	76%	1.58	
2058	1,305	26,284	2014%	1	89	3,557	4017%	0	121%	76%	1.59	
2059	1,152	24,263	2106%	1	71	2,991	4234%	0	121%	76%	1.59	
2060	1,012	22,147	2188%	1	55	2,465	4453%	0	121%	76%	1.59	
2061	885	18,942	2140%	1	43	1,989	4674%	0	121%	76%	1.59	
2062	769	16,604	2159%	1	32	1,568	4903%	0	122%	76%	1.59	
2063	664	14,793	2227%	0	23	1,201	5125%	0	122%	76%	1.60	
2064	569	12,676	2227%	0	17	883	5312%	0	122%	76%	1.60	
2065	484	10,657	2200%	0	12	632	5492%	0	122%	76%	1.60	
History		514,912	340,095	66%	1,198	407,540	299,705	74%	1,164	45%	53%	0.85
Future		644,441	2,588,742	402%	676	145,521	771,780	530%	427	310%	371%	0.83
Lifetime		1,159,353	2,928,837	253%	1,874	553,060	1,071,486	194%	1,591	122%	76%	1.60

Attachment 4
Principal Life Insurance Company
Pennsylvania-Specific Written Premium and Paid Claim Experience and Projections
Prior to Requested Rate Increase
Group PLTC Policy Form

		Loss Ratio Demonstration			
	Calendar Year	A	B	C = B / A	D
		Written Premium	Paid Claims	Paid Loss Ratio	Cumulative Loss Ratio with Interest
Historical Experience	1992	12,842	-	0%	0%
	1993	14,190	-	0%	0%
	1994	19,496	-	0%	0%
	1995	20,477	-	0%	0%
	1996	21,831	-	0%	0%
	1997	21,937	-	0%	0%
	1998	22,093	-	0%	0%
	1999	21,508	-	0%	0%
	2000	19,007	-	0%	0%
	2001	18,346	-	0%	0%
	2002	18,346	589	3%	0%
	2003	17,745	3,007	17%	1%
	2004	22,030	-	0%	1%
	2005	24,150	-	0%	1%
	2006	24,119	-	0%	1%
2007	25,031	-	0%	1%	
2008	25,153	-	0%	1%	
2009	24,722	-	0%	1%	
2010	24,636	-	0%	1%	
2011	24,636	-	0%	1%	
2012	24,636	25,008	102%	4%	
2013	24,340	44,539	183%	10%	
2014	23,951	40,652	170%	14%	
2015	23,779	39,204	165%	18%	
Projected Future Experience (60 Years)	2016	23,139	49,066	212%	23%
	2017	22,286	66,031	296%	28%
	2018	21,435	83,294	389%	35%
	2019	20,582	84,905	413%	41%
	2020	19,727	88,865	450%	48%
	2021	18,864	87,769	465%	53%
	2022	17,997	88,614	492%	59%
	2023	17,125	89,868	525%	64%
	2024	16,250	88,653	546%	69%
	2025	15,375	91,048	592%	73%
	2026	14,504	92,598	638%	78%
	2027	13,643	93,907	688%	82%
	2028	12,797	95,645	747%	86%
	2029	11,970	97,011	810%	90%
	2030	11,165	97,453	873%	94%
	2031	10,386	97,171	936%	97%
	2032	9,633	95,826	995%	101%
	2033	8,909	92,918	1043%	104%
	2034	8,217	88,879	1082%	107%
	2035	7,558	85,719	1134%	109%
	2036	6,934	82,662	1192%	112%
	2037	6,347	79,468	1252%	114%
	2038	5,796	76,941	1328%	116%
	2039	5,282	75,031	1421%	118%
	2040	4,804	72,777	1515%	119%
	2041	4,362	70,280	1611%	121%
	2042	3,955	68,495	1732%	123%
	2043	3,582	66,350	1852%	124%
	2044	3,239	63,570	1962%	125%
	2045	2,927	60,592	2070%	126%
2046	2,641	57,552	2179%	127%	
2047	2,381	54,473	2288%	128%	
2048	2,143	51,547	2405%	129%	
2049	1,928	48,789	2531%	130%	
2050	1,732	46,362	2676%	131%	
2051	1,555	44,362	2852%	131%	
2052	1,395	42,318	3033%	132%	
2053	1,250	40,085	3207%	132%	
2054	1,118	37,959	3395%	133%	
2055	999	35,784	3583%	133%	
2056	890	34,262	3849%	134%	
2057	791	33,341	4213%	134%	
2058	701	32,344	4614%	134%	
2059	619	31,134	5031%	135%	
2060	544	29,791	5477%	135%	
2061	475	27,972	5884%	135%	
2062	413	25,503	6171%	136%	
2063	357	22,941	6429%	136%	
2064	306	20,326	6648%	136%	
2065	260	17,687	6796%	136%	
History		519,001	153,000	29%	18%
Future		371,290	3,205,934	863%	625%
Lifetime		890,291	3,358,934	377%	136%

Attachment 4
Principal Life Insurance Company
Pennsylvania-Specific Written Premium and Paid Claim Experience and Projections
After Requested Increase
Group PLTC Policy Form

		Loss Ratio Demonstration			
	Calendar Year	A	B	C = B / A	D
		Written Premium	Paid Claims	Paid Loss Ratio	Cumulative Loss Ratio with Interest
Historical Experience	1992	12,842	-	0%	0%
	1993	14,190	-	0%	0%
	1994	19,496	-	0%	0%
	1995	20,477	-	0%	0%
	1996	21,831	-	0%	0%
	1997	21,937	-	0%	0%
	1998	22,093	-	0%	0%
	1999	21,508	-	0%	0%
	2000	19,007	-	0%	0%
	2001	18,346	-	0%	0%
	2002	18,346	589	3%	0%
	2003	17,745	3,007	17%	1%
	2004	22,030	-	0%	1%
	2005	24,150	-	0%	1%
	2006	24,119	-	0%	1%
2007	25,031	-	0%	1%	
2008	25,153	-	0%	1%	
2009	24,722	-	0%	1%	
2010	24,636	-	0%	1%	
2011	24,636	-	0%	1%	
2012	24,636	25,008	102%	4%	
2013	24,340	44,539	183%	10%	
2014	23,951	40,652	170%	14%	
2015	23,779	39,204	165%	18%	
Projected Future Experience (50 Years)	2016	23,139	49,066	212%	23%
	2017	24,173	64,823	268%	28%
	2018	30,457	80,161	263%	34%
	2019	38,313	79,678	208%	40%
	2020	36,720	81,414	222%	45%
	2021	35,115	78,279	223%	49%
	2022	33,501	77,387	231%	53%
	2023	31,876	77,523	243%	57%
	2024	30,248	75,516	250%	60%
	2025	28,619	77,555	271%	63%
	2026	26,998	78,876	292%	66%
	2027	25,395	79,991	315%	69%
	2028	23,820	81,471	342%	72%
	2029	22,281	82,635	371%	75%
	2030	20,783	83,012	399%	77%
	2031	19,332	82,771	428%	80%
	2032	17,931	81,625	455%	82%
	2033	16,584	79,149	477%	84%
	2034	15,295	75,708	495%	86%
	2035	14,069	73,016	519%	88%
2036	12,908	70,412	545%	90%	
2037	11,814	67,692	573%	91%	
2038	10,789	65,539	607%	93%	
2039	9,831	63,913	650%	94%	
2040	8,942	61,992	693%	95%	
2041	8,120	59,865	737%	97%	
2042	7,362	58,345	792%	98%	
2043	6,667	56,517	848%	99%	
2044	6,030	54,149	898%	100%	
2045	5,448	51,613	947%	100%	
2046	4,916	49,023	997%	101%	
2047	3,990	46,401	1163%	102%	
2048	4,432	43,908	991%	102%	
2049	3,588	41,559	1158%	103%	
2050	3,225	39,492	1225%	103%	
2051	2,895	37,788	1305%	104%	
2052	2,597	36,047	1388%	104%	
2053	2,326	34,145	1468%	105%	
2054	2,082	32,334	1553%	105%	
2055	1,859	30,481	1640%	105%	
2056	1,657	29,185	1761%	106%	
2057	1,473	28,400	1928%	106%	
2058	1,305	27,551	2111%	106%	
2059	1,152	26,521	2302%	106%	
2060	1,012	25,376	2507%	107%	
2061	885	23,827	2692%	107%	
2062	769	21,723	2824%	107%	
2063	664	19,541	2942%	107%	
2064	569	17,314	3042%	107%	
2065	484	15,066	3110%	107%	
History		519,001	153,000	29%	18%
Future		644,441	2,775,375	431%	329%
Lifetime		1,163,442	2,928,374	252%	107%

Attachment 5
Principal Life Insurance Company
Breakdown of Historical Incurred Claims and Reserve Balances at December 31, 2015
Group PLTC Policy Form

Incurred Year	Combined Nationwide Experience					Year-End Active Life Reserve ^[3]
	Discounted to the Year of Incurral					
	Incurring Claims ^[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve ^[2]	
1990	-	-	-	-	-	
1991	-	-	-	-	-	
1992	540,122	540,122	-	-	-	
1993	-	-	-	-	-	
1994	125,180	125,180	-	-	-	
1995	35,457	35,457	-	-	-	
1996	1,430	1,430	-	-	-	
1997	-	-	-	-	-	
1998	8,751	8,751	-	-	-	
1999	445,986	408,261	37,725	-	37,725	
2000	130,919	130,919	-	-	-	
2001	200,478	200,478	-	-	-	
2002	321,694	321,694	-	-	-	
2003	1,032,729	766,710	266,019	-	266,019	
2004	450,917	357,001	93,916	-	93,916	
2005	895,675	797,214	98,460	-	98,460	
2006	560,841	467,522	93,319	-	93,319	
2007	456,394	456,394	-	-	-	
2008	370,361	359,305	11,056	-	11,056	
2009	1,123,099	718,329	404,770	-	404,770	
2010	860,395	681,594	178,802	-	178,802	
2011	1,969,508	1,230,704	738,803	-	738,803	
2012	1,505,303	742,278	763,025	-	763,025	
2013	2,815,710	966,980	1,848,730	-	1,848,730	
2014	1,206,684	302,756	903,928	-	903,928	
2015	2,110,484	126,451	1,304,602	679,430	1,984,033	35,278,622

Incurred Year	Principal Pennsylvania-Specific Experience					Year-End Active Life Reserve ^[3]
	Discounted to the Year of Incurral					
	Incurring Claims ^[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve ^[2]	
1992	-	-	-	-	-	
1993	-	-	-	-	-	
1994	-	-	-	-	-	
1995	-	-	-	-	-	
1996	-	-	-	-	-	
1997	-	-	-	-	-	
1998	-	-	-	-	-	
1999	-	-	-	-	-	
2000	-	-	-	-	-	
2001	-	-	-	-	-	
2002	3,596	3,596	-	-	-	
2003	-	-	-	-	-	
2004	-	-	-	-	-	
2005	-	-	-	-	-	
2006	-	-	-	-	-	
2007	-	-	-	-	-	
2008	-	-	-	-	-	
2009	-	-	-	-	-	
2010	-	-	-	-	-	
2011	320,236	148,975	171,261	-	171,261	
2012	-	-	-	-	-	
2013	-	-	-	-	-	
2014	429	429	-	-	-	
2015	15,835	-	-	15,835	15,835	665,451

[1] Incurred Claims are the sum of paid claims, disabled life reserve, and Incurred but not reported (IBNR) reserve.

[2] Claim reserve is the sum of disabled life reserve and IBNR reserve.

[3] Active life reserve is defined as interpolated terminal reserves plus unearned premium reserves.

Attachment 6
Principal Life Insurance Company
Actual to Expected Experience by Policy Year
Nationwide Experience Before Requested Increase
Group PLTC Policy Form

Policy Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Earned Premium	Incurred Claims	Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Loss Ratio	End of Year Lives	Actual (Column C) with 5.0% Interest	Expected (Column G) with 7.5% Interest	Actual-to-Expected Ratio
1	1,262,171	706,702	56%	7,416	1,282,427	211,245	16%	7,046	56%	16%	3.40
2	1,740,387	1,307	0%	6,868	1,730,982	302,038	17%	6,429	24%	17%	1.42
3	1,649,118	125,180	8%	6,358	1,600,000	315,109	20%	6,008	19%	18%	1.04
4	1,561,887	81,359	5%	5,853	1,502,485	341,081	23%	5,672	15%	19%	0.82
5	1,485,013	89,922	6%	5,385	1,419,596	375,801	26%	5,368	14%	20%	0.69
6	1,422,899	55,357	4%	5,022	1,342,208	410,974	31%	5,077	12%	21%	0.58
7	1,367,485	55,898	4%	4,708	1,267,756	455,689	36%	4,896	12%	23%	0.50
8	1,319,850	406,975	31%	4,410	1,216,438	508,489	42%	4,763	13%	24%	0.55
9	1,227,072	166,205	14%	3,519	1,174,744	566,382	48%	4,630	13%	26%	0.51
10	1,148,911	238,280	21%	3,427	1,133,228	628,476	55%	4,499	14%	28%	0.50
11	1,119,766	382,241	34%	3,310	1,091,894	700,979	64%	4,368	15%	30%	0.51
12	1,100,659	748,706	68%	3,263	1,050,748	776,025	74%	4,239	18%	31%	0.56
13	1,086,688	985,113	91%	3,214	1,009,797	855,674	85%	4,110	21%	33%	0.63
14	1,070,179	1,122,640	105%	3,177	969,057	942,544	97%	3,981	24%	35%	0.69
15	1,061,206	1,061,206	100%	3,137	928,548	1,026,108	111%	3,854	25%	37%	0.67
16	1,052,114	531,537	51%	3,088	888,307	1,095,185	123%	3,727	26%	39%	0.65
17	1,037,441	401,825	39%	3,035	848,381	1,157,712	136%	3,601	26%	41%	0.63
18	1,016,864	1,510,003	148%	2,991	808,829	1,220,266	151%	3,476	30%	43%	0.68
19	1,005,600	1,005,001	100%	2,962	769,721	1,282,226	167%	3,352	31%	45%	0.69
20	991,272	1,768,890	178%	2,911	731,129	1,343,916	184%	3,228	35%	47%	0.74
21	1,051,221	2,613,193	249%	2,873	693,131	1,404,015	203%	3,105	40%	49%	0.81
22	1,031,052	2,668,587	259%	2,823	655,803	1,463,361	223%	2,984	44%	51%	0.87
23	1,017,271	1,644,572	162%	2,775	619,217	1,519,553	245%	2,863	46%	53%	0.88
24	988,610	1,879,537	190%	2,732	583,445	1,567,662	269%	2,743	49%	54%	0.90
25	961,307	2,568,259	267%	2,664	548,574	1,608,850	293%	2,625	52%	56%	0.94
26	928,928	2,937,035	316%	2,601	514,682	1,644,848	320%	2,507	56%	57%	0.98
27	890,817	3,445,526	387%	2,526	481,845	1,676,582	348%	2,392	61%	59%	1.03
28	854,966	3,743,657	438%	2,459	450,141	1,703,730	378%	2,278	65%	60%	1.08
29	818,948	4,002,405	489%	2,390	419,640	1,725,738	411%	2,165	70%	62%	1.13
30	782,867	4,177,882	534%	2,321	390,399	1,744,088	447%	2,055	74%	63%	1.18
31	746,835	4,290,098	574%	2,250	362,461	1,758,456	485%	1,946	78%	64%	1.22
32	710,826	4,402,380	619%	2,179	335,853	1,769,842	527%	1,839	83%	65%	1.27
33	674,913	4,488,265	665%	2,106	310,573	1,777,538	572%	1,735	87%	66%	1.31
34	639,252	4,596,841	719%	2,032	286,611	1,781,429	622%	1,633	91%	67%	1.35
35	603,996	4,665,988	773%	1,958	263,948	1,781,572	675%	1,533	94%	68%	1.39
36	569,296	4,737,259	832%	1,883	242,565	1,778,143	733%	1,436	98%	69%	1.42
37	535,298	4,769,299	891%	1,807	222,430	1,771,325	796%	1,341	102%	70%	1.46
38	502,136	4,826,892	961%	1,732	203,510	1,760,595	865%	1,249	105%	71%	1.49
39	469,928	4,847,625	1032%	1,656	185,770	1,746,383	940%	1,160	108%	71%	1.52
40	438,773	4,895,401	1116%	1,581	169,178	1,727,692	1021%	1,073	112%	72%	1.55
41	408,754	4,903,747	1200%	1,506	153,679	1,704,976	1109%	990	115%	73%	1.58
42	379,933	4,928,966	1297%	1,431	139,215	1,679,696	1207%	910	117%	73%	1.61
43	352,354	4,920,212	1396%	1,358	125,726	1,650,425	1313%	833	120%	74%	1.63
44	326,045	4,912,354	1507%	1,285	113,170	1,616,462	1428%	759	123%	74%	1.66
45	301,017	4,841,492	1608%	1,213	101,503	1,575,634	1552%	688	125%	74%	1.68
46	277,271	4,757,442	1716%	1,142	90,677	1,528,574	1686%	621	128%	75%	1.70
47	254,796	4,633,552	1819%	1,072	80,662	1,476,491	1830%	557	130%	75%	1.73
48	233,574	4,526,306	1938%	1,003	71,426	1,418,128	1986%	497	132%	75%	1.75
49	213,578	4,410,279	2065%	936	62,939	1,354,242	2152%	441	134%	76%	1.76
50	194,780	4,289,883	2202%	871	55,170	1,284,012	2327%	389	135%	76%	1.78
51	177,147	4,166,451	2352%	807	48,085	1,208,574	2513%	340	137%	76%	1.80
52	160,644	4,019,582	2502%	746	41,656	1,129,528	2712%	295	138%	76%	1.81
53	145,231	3,883,482	2674%	686	35,847	1,046,870	2920%	254	140%	77%	1.83
54	130,868	3,791,333	2897%	629	30,621	961,353	3139%	216	141%	77%	1.84
55	117,515	3,670,079	3123%	573	25,949	873,574	3366%	183	142%	77%	1.85
56	105,133	3,515,902	3344%	521	21,800	784,956	3601%	152	143%	77%	1.86
57	93,682	3,319,898	3544%	470	18,146	697,150	3842%	126	144%	77%	1.87
58	83,122	3,106,134	3737%	422	14,955	611,239	4087%	103	145%	77%	1.88
59	73,414	2,855,832	3890%	377	12,197	528,736	4335%	83	146%	77%	1.89
60	64,186	2,574,972	4012%	335	9,828	450,475	4584%	66	147%	77%	1.90
61	56,035	2,306,730	4117%	295	7,831	378,254	4830%	51	147%	77%	1.91
62	48,728	2,038,051	4182%	258	6,159	312,333	5072%	40	148%	77%	1.91
63	42,116	1,781,133	4229%	225	4,775	253,377	5306%	30	148%	77%	1.92
64	36,081	1,537,940	4262%	193	3,642	201,449	5532%	22	148%	77%	1.92
65	30,740	1,316,186	4282%	165	2,733	157,192	5751%	16	149%	77%	1.92
66	25,988	1,106,689	4258%	140	2,014	119,999	5959%	11	149%	77%	1.93
67	21,568	907,070	4206%	117	1,442	88,858	6162%	8	149%	77%	1.93
68	17,162	726,365	4232%	94	944	60,372	6396%	5	149%	77%	1.93
69	13,411	578,184	4311%	73	623	41,445	6653%	3	149%	77%	1.93
70	10,396	458,845	4414%	56	404	28,047	6936%	2	149%	77%	1.93
Total	44,315,285	180,782,248	408%	148,269	31,989,871	73,449,814	230%	141,673	149%	77%	1.93

Attachment 6
Principal Life Insurance Company
Actual to Expected Experience by Policy Year
Nationwide Experience After Requested Increase
Group PLTC Policy Form

Policy Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Earned Premium	Incurred Claims	Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Loss Ratio	End of Year Lives	Actual (Column C) with 5.0% Interest	Expected (Column G) with 7.5% interest	Actual-to-Expected Ratio
1	1,262,171	706,702	56%	7,416	1,282,427	211,245	16%	7,046	56%	16%	3.40
2	1,740,387	1,307	0%	6,868	1,730,982	302,038	17%	6,429	24%	17%	1.42
3	1,649,118	125,180	8%	6,358	1,600,000	315,109	20%	6,008	19%	18%	1.04
4	1,561,887	81,359	5%	5,853	1,502,485	341,081	23%	5,672	15%	19%	0.82
5	1,485,013	89,922	6%	5,385	1,419,596	375,801	26%	5,368	14%	20%	0.69
6	1,422,899	55,357	4%	5,022	1,342,208	410,974	31%	5,077	12%	21%	0.58
7	1,367,485	55,898	4%	4,708	1,267,756	455,689	36%	4,896	12%	23%	0.50
8	1,319,850	406,975	31%	4,410	1,216,438	508,489	42%	4,763	13%	24%	0.55
9	1,227,072	166,205	14%	3,519	1,174,744	566,382	48%	4,630	13%	26%	0.51
10	1,148,911	237,512	21%	3,426	1,133,228	628,476	55%	4,499	14%	28%	0.50
11	1,120,574	381,360	34%	3,310	1,091,894	700,979	64%	4,368	15%	30%	0.51
12	1,105,171	747,515	68%	3,262	1,050,748	776,025	74%	4,239	18%	31%	0.56
13	1,096,197	983,091	90%	3,212	1,009,797	855,674	85%	4,110	21%	33%	0.62
14	1,081,485	1,120,211	104%	3,176	969,057	942,544	97%	3,981	24%	35%	0.68
15	1,076,132	446,887	42%	3,135	928,548	1,026,108	111%	3,854	25%	37%	0.66
16	1,070,927	526,663	49%	3,085	888,307	1,095,185	123%	3,727	26%	39%	0.65
17	1,058,958	395,061	37%	3,030	848,381	1,157,712	136%	3,601	26%	41%	0.63
18	1,044,323	1,498,156	143%	2,979	808,829	1,220,266	151%	3,476	29%	43%	0.68
19	1,041,146	985,068	95%	2,942	769,721	1,282,226	167%	3,352	31%	45%	0.69
20	1,042,192	1,739,243	167%	2,880	731,129	1,343,916	184%	3,228	34%	47%	0.73
21	1,125,738	2,565,866	228%	2,827	693,131	1,404,015	203%	3,105	39%	49%	0.80
22	1,132,555	2,600,446	230%	2,764	655,803	1,463,361	223%	2,984	43%	51%	0.85
23	1,151,706	1,556,376	135%	2,706	619,217	1,519,553	245%	2,863	45%	53%	0.86
24	1,157,784	1,773,025	153%	2,656	583,445	1,567,662	269%	2,743	48%	54%	0.88
25	1,157,523	2,204,425	190%	2,480	548,574	1,608,850	293%	2,625	50%	56%	0.90
26	1,168,060	2,529,613	217%	2,421	514,682	1,644,848	320%	2,507	53%	57%	0.93
27	1,269,510	3,110,138	245%	2,336	481,845	1,676,582	348%	2,392	57%	59%	0.96
28	1,394,119	3,285,733	236%	2,271	450,141	1,703,730	378%	2,278	60%	60%	1.00
29	1,366,771	3,417,719	250%	2,208	419,640	1,725,738	411%	2,165	63%	62%	1.03
30	1,343,074	3,567,562	266%	2,144	390,399	1,744,088	447%	2,055	66%	63%	1.06
31	1,281,093	3,663,385	286%	2,079	362,461	1,758,456	485%	1,946	70%	64%	1.09
32	1,219,156	3,759,265	308%	2,012	335,853	1,769,842	527%	1,839	73%	65%	1.11
33	1,157,390	3,832,603	331%	1,945	310,573	1,777,538	572%	1,735	76%	66%	1.14
34	1,096,060	3,925,318	358%	1,877	286,611	1,781,429	622%	1,633	78%	67%	1.17
35	1,035,433	3,984,364	385%	1,808	263,948	1,781,572	675%	1,533	81%	68%	1.19
36	975,770	4,045,223	415%	1,739	242,565	1,778,143	733%	1,436	84%	69%	1.21
37	917,321	4,072,583	444%	1,669	222,430	1,771,325	796%	1,341	86%	70%	1.24
38	860,317	4,121,763	479%	1,600	203,510	1,760,595	865%	1,249	89%	71%	1.26
39	804,961	4,139,467	514%	1,530	185,770	1,746,383	940%	1,160	91%	71%	1.28
40	751,426	4,180,263	556%	1,460	169,178	1,727,692	1021%	1,073	94%	72%	1.30
41	699,532	4,187,390	599%	1,391	153,679	1,704,976	1109%	990	96%	73%	1.32
42	650,620	4,208,925	647%	1,322	139,215	1,679,696	1207%	910	98%	73%	1.34
43	602,977	4,201,450	697%	1,254	125,726	1,650,425	1313%	833	100%	74%	1.36
44	557,645	4,194,740	752%	1,187	113,170	1,616,462	1428%	759	102%	74%	1.37
45	515,146	4,134,229	803%	1,120	101,503	1,575,634	1552%	688	104%	74%	1.39
46	473,780	4,062,458	857%	1,054	90,677	1,528,574	1686%	621	105%	75%	1.41
47	435,704	3,956,666	908%	990	80,662	1,476,491	1830%	557	107%	75%	1.42
48	399,082	3,865,087	968%	927	71,426	1,418,128	1986%	497	108%	75%	1.44
49	364,365	3,766,009	1034%	865	62,939	1,354,242	2152%	441	110%	76%	1.45
50	332,667	3,663,201	1101%	805	55,170	1,284,012	2327%	389	111%	76%	1.46
51	302,473	3,557,801	1176%	746	48,085	1,208,574	2513%	340	112%	76%	1.47
52	274,054	3,432,387	1252%	689	41,656	1,129,528	2712%	295	113%	76%	1.49
53	248,202	3,316,169	1336%	634	35,847	1,046,870	2920%	254	115%	77%	1.50
54	223,759	3,237,482	1447%	581	30,621	961,353	3139%	216	115%	77%	1.51
55	200,803	3,133,941	1561%	530	25,949	873,574	3366%	183	116%	77%	1.51
56	171,058	3,002,286	1755%	481	21,800	784,956	3601%	152	117%	77%	1.52
57	168,826	2,834,915	1679%	434	18,146	697,150	3842%	126	118%	77%	1.53
58	139,362	2,652,379	1903%	390	14,955	611,239	4087%	103	119%	77%	1.54
59	127,791	2,438,642	1908%	349	12,197	528,736	4335%	83	119%	77%	1.55
60	109,453	2,198,811	2009%	309	9,828	450,475	4584%	66	120%	77%	1.55
61	95,542	1,969,755	2062%	272	7,831	378,254	4830%	51	120%	77%	1.56
62	83,074	1,740,325	2095%	239	6,159	312,333	5072%	40	120%	77%	1.56
63	71,795	1,520,938	2118%	207	4,775	253,377	5306%	30	121%	77%	1.56
64	61,503	1,313,272	2135%	179	3,642	201,449	5532%	22	121%	77%	1.57
65	52,392	1,123,913	2145%	153	2,733	157,192	5751%	16	121%	77%	1.57
66	44,290	945,020	2134%	130	2,014	119,999	5959%	11	121%	77%	1.57
67	36,746	774,562	2108%	108	1,442	88,858	6162%	8	121%	77%	1.57
68	29,244	620,255	2121%	86	944	60,372	6396%	5	122%	77%	1.57
69	22,856	493,721	2160%	68	623	41,445	6653%	3	122%	77%	1.57
70	17,723	391,815	2211%	52	404	28,047	6936%	2	122%	77%	1.57
Total	54,759,554	157,137,816	287%	144,061	31,988,844	73,380,322	229%	141,673	122%	77%	1.57

Attachment 7
Principal Life Insurance Company
Actual to Expected Experience by Policy Year
Pennsylvania-Specific Experience Before Requested Increase
Group PLTC Policy Form

Policy Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Earned Premium	Incurred Claims	Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Loss Ratio	End of Year Lives	Actual (Column C) with 5.0% Interest	Expected (Column G) with 7.5% interest	Actual-to-Expected Ratio
1	24,276	-	0%	90	24,537	4,039	16%	85	0%	16%	0.00
2	33,011	-	0%	87	32,000	5,666	18%	79	0%	17%	0.00
3	31,942	-	0%	80	29,901	6,006	20%	74	0%	18%	0.00
4	31,163	-	0%	76	28,243	6,568	23%	70	0%	19%	0.00
5	30,223	-	0%	68	26,751	7,288	27%	66	0%	21%	0.00
6	29,192	-	0%	59	25,335	7,983	32%	62	0%	22%	0.00
7	28,268	-	0%	54	23,966	8,826	37%	60	0%	23%	0.00
8	27,600	-	0%	51	22,972	9,839	43%	58	0%	25%	0.00
9	27,114	186	1%	50	22,135	10,958	50%	56	0%	27%	0.00
10	27,010	264	1%	50	21,298	12,208	57%	55	0%	28%	0.00
11	26,959	3,887	14%	50	20,460	13,681	67%	53	1%	30%	0.04
12	26,392	1,847	7%	48	19,620	15,280	78%	51	1%	32%	0.04
13	25,927	4,084	16%	48	18,777	17,115	91%	49	2%	34%	0.06
14	25,750	4,812	19%	48	17,931	19,125	107%	47	3%	37%	0.08
15	25,536	5,924	23%	47	17,083	21,070	123%	46	4%	39%	0.10
16	24,838	7,521	30%	46	16,232	22,712	140%	44	5%	41%	0.11
17	24,164	8,490	35%	45	15,381	24,206	157%	42	6%	44%	0.13
18	23,533	9,822	42%	44	14,533	25,733	177%	40	7%	46%	0.15
19	23,238	11,333	49%	44	13,689	27,146	198%	38	8%	48%	0.17
20	23,019	332,909	1446%	44	12,852	28,401	221%	37	44%	50%	0.88
21	22,545	15,117	67%	43	12,024	29,370	244%	35	45%	52%	0.85
22	21,820	22,712	104%	42	11,207	30,205	270%	33	46%	54%	0.85
23	21,224	35,380	167%	41	10,405	30,873	297%	32	48%	56%	0.86
24	20,721	52,030	251%	41	9,620	31,210	324%	30	52%	58%	0.89
25	19,879	86,660	436%	39	8,858	31,278	353%	28	58%	60%	0.96
26	18,954	97,499	514%	38	8,122	31,095	383%	27	64%	62%	1.04
27	18,019	102,819	571%	37	7,417	30,738	414%	25	70%	63%	1.12
28	17,077	111,188	651%	35	6,747	30,196	448%	23	77%	64%	1.19
29	16,131	114,718	711%	34	6,116	29,440	481%	22	83%	66%	1.26
30	15,185	113,769	749%	32	5,525	28,549	517%	21	89%	67%	1.33
31	14,245	110,569	776%	31	4,976	27,574	554%	19	94%	68%	1.39
32	13,310	113,624	854%	29	4,470	26,693	597%	18	100%	69%	1.45
33	12,386	109,960	888%	28	4,005	25,815	645%	16	104%	70%	1.50
34	11,478	107,037	933%	27	3,580	24,881	695%	15	109%	70%	1.54
35	10,594	101,685	960%	25	3,194	23,951	750%	14	113%	71%	1.59
36	9,739	98,105	1007%	24	2,846	23,046	810%	13	116%	72%	1.62
37	8,919	90,793	1018%	22	2,533	22,233	878%	12	119%	72%	1.65
38	8,138	85,289	1048%	21	2,252	21,567	958%	11	122%	73%	1.68
39	7,399	80,172	1084%	20	2,001	20,944	1047%	10	125%	73%	1.71
40	6,706	75,904	1132%	18	1,779	20,300	1141%	9	127%	74%	1.73
41	6,061	71,649	1182%	17	1,581	19,618	1241%	8	129%	74%	1.75
42	5,464	68,054	1245%	16	1,402	18,964	1353%	7	131%	74%	1.76
43	4,916	66,056	1344%	15	1,240	18,338	1478%	7	133%	75%	1.78
44	4,415	70,909	1606%	14	1,094	17,620	1610%	6	135%	75%	1.80
45	3,959	71,712	1811%	12	962	16,824	1750%	5	136%	75%	1.81
46	3,548	71,582	2018%	11	841	15,942	1895%	5	138%	75%	1.83
47	3,176	72,992	2299%	11	733	14,994	2045%	4	140%	76%	1.85
48	2,840	72,282	2545%	10	636	14,026	2206%	4	141%	76%	1.86
49	2,537	68,538	2702%	9	549	13,023	2374%	3	143%	76%	1.88
50	2,263	69,718	3081%	8	470	11,998	2552%	3	144%	76%	1.89
51	2,015	69,730	3461%	7	400	10,934	2733%	2	145%	76%	1.91
52	1,790	65,560	3663%	6	338	9,853	2915%	2	146%	76%	1.92
53	1,585	60,767	3834%	6	284	8,785	3099%	2	147%	76%	1.93
54	1,398	58,115	4157%	5	236	7,762	3289%	2	148%	76%	1.95
55	1,227	52,437	4273%	5	195	6,798	3489%	1	149%	76%	1.95
56	1,072	46,594	4348%	4	159	5,884	3692%	1	150%	76%	1.96
57	930	41,495	4463%	4	129	5,030	3899%	1	151%	76%	1.97
58	801	36,305	4533%	3	103	4,254	4114%	1	151%	76%	1.98
59	685	30,649	4474%	3	82	3,583	4344%	1	151%	76%	1.98
60	377	16,251	4312%	2	59	2,673	4534%	0	152%	76%	1.98
61	315	13,881	4403%	2	47	2,273	4824%	0	152%	76%	1.98
62	261	11,471	4388%	1	37	1,908	5112%	0	152%	77%	1.99
63	214	9,385	4378%	1	29	1,580	5395%	0	152%	77%	1.99
64	174	7,656	4389%	1	23	1,290	5687%	0	152%	77%	1.99
65	140	6,147	4382%	1	17	1,035	5995%	0	152%	77%	1.99
66	112	4,858	4350%	1	13	814	6290%	0	152%	77%	1.99
67	88	3,786	4309%	0	10	627	6577%	0	152%	77%	1.99
68	68	2,953	4321%	0	7	473	6878%	0	152%	77%	1.99
69	52	2,298	4380%	0	5	348	7126%	0	152%	77%	1.99
70	40	1,769	4451%	0	3	247	7285%	0	152%	77%	1.99
Total	886,147	3,361,709	379%	1,929	553,058	1,071,306	194%	1,591	152%	77%	1.99

Attachment 7
Principal Life Insurance Company
Actual to Expected Experience by Policy Year
Pennsylvania-Specific Experience After Requested Increase
Group PLTC Policy Form

Policy Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Earned Premium	Incurred Claims	Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Loss Ratio	End of Year Lives	Actual (Column C) with 5.0% Interest	Expected (Column G) with 7.5% interest	Actual-to-Expected Ratio
1	24,276	-	0%	90	24,537	4,039	16%	85	0%	16%	0.00
2	33,011	-	0%	87	32,000	5,666	18%	79	0%	17%	0.00
3	31,942	-	0%	80	29,901	6,006	20%	74	0%	18%	0.00
4	31,163	-	0%	76	28,243	6,568	23%	70	0%	19%	0.00
5	30,223	-	0%	68	26,751	7,288	27%	66	0%	21%	0.00
6	29,192	-	0%	59	25,335	7,983	32%	62	0%	22%	0.00
7	28,268	-	0%	54	23,966	8,826	37%	60	0%	23%	0.00
8	27,600	-	0%	51	22,972	9,839	43%	58	0%	25%	0.00
9	27,114	186	1%	50	22,135	10,958	50%	56	0%	27%	0.00
10	27,010	225	1%	50	21,298	12,208	57%	55	0%	28%	0.00
11	27,123	3,844	14%	50	20,460	13,681	67%	53	1%	30%	0.03
12	27,192	1,799	7%	48	19,620	15,280	78%	51	1%	32%	0.04
13	27,542	3,483	13%	47	18,777	17,115	91%	49	2%	34%	0.06
14	27,902	4,103	15%	47	17,931	19,125	107%	47	3%	37%	0.07
15	29,808	5,052	17%	46	17,083	21,070	123%	46	3%	39%	0.08
16	31,766	6,477	20%	45	16,232	22,712	140%	44	4%	41%	0.10
17	30,925	7,241	23%	45	15,381	24,206	157%	42	5%	44%	0.11
18	30,121	8,377	28%	44	14,533	25,733	177%	40	6%	46%	0.13
19	29,646	9,666	33%	44	13,689	27,146	198%	38	7%	48%	0.14
20	29,238	331,095	1132%	44	12,852	28,401	221%	37	41%	50%	0.81
21	28,567	12,984	45%	43	12,024	29,370	244%	35	41%	52%	0.78
22	27,695	19,952	72%	41	11,207	30,205	270%	33	42%	54%	0.77
23	27,197	30,222	111%	40	10,405	30,873	297%	32	43%	56%	0.77
24	27,436	45,679	166%	39	9,620	31,210	324%	30	46%	58%	0.79
25	28,126	73,907	263%	36	8,858	31,278	353%	28	50%	60%	0.84
26	29,322	83,151	284%	35	8,122	31,095	383%	27	55%	62%	0.89
27	30,430	94,613	311%	34	7,417	30,738	414%	25	60%	63%	0.95
28	31,787	97,587	307%	33	6,747	30,196	448%	23	65%	64%	1.00
29	30,027	97,836	326%	31	6,116	29,440	481%	22	69%	66%	1.05
30	28,267	97,026	343%	30	5,525	28,549	517%	21	73%	67%	1.09
31	26,516	94,298	356%	29	4,976	27,574	554%	19	77%	68%	1.13
32	24,776	96,903	391%	27	4,470	26,693	597%	18	80%	69%	1.17
33	23,055	93,778	407%	26	4,005	25,815	645%	16	83%	70%	1.20
34	21,366	91,286	427%	25	3,580	24,881	695%	15	86%	70%	1.23
35	19,720	86,721	440%	23	3,194	23,951	750%	14	89%	71%	1.25
36	18,129	83,668	462%	22	2,846	23,046	810%	13	92%	72%	1.28
37	16,602	77,432	466%	21	2,533	22,233	878%	12	94%	72%	1.30
38	15,148	72,738	480%	19	2,252	21,567	958%	11	96%	73%	1.32
39	13,773	68,374	496%	18	2,001	20,944	1047%	10	97%	73%	1.33
40	12,484	64,734	519%	17	1,779	20,300	1141%	9	99%	74%	1.34
41	11,202	61,105	545%	16	1,581	19,618	1241%	8	100%	74%	1.36
42	10,251	58,039	566%	15	1,402	18,964	1353%	7	102%	74%	1.37
43	9,150	56,336	616%	14	1,240	18,338	1478%	7	103%	75%	1.38
44	8,053	60,474	751%	13	1,094	17,620	1610%	6	104%	75%	1.39
45	7,535	61,159	812%	12	962	16,824	1750%	5	105%	75%	1.40
46	6,603	61,048	924%	11	841	15,942	1895%	5	107%	75%	1.41
47	5,911	62,250	1053%	10	733	14,994	2045%	4	108%	76%	1.42
48	5,286	61,645	1166%	9	636	14,026	2206%	4	109%	76%	1.44
49	4,722	58,452	1238%	8	549	13,023	2374%	3	110%	76%	1.45
50	4,212	59,459	1412%	7	470	11,998	2552%	3	111%	76%	1.46
51	3,750	59,468	1586%	7	400	10,934	2733%	2	112%	76%	1.47
52	3,291	55,912	1699%	6	338	9,853	2915%	2	113%	76%	1.48
53	2,967	51,825	1747%	5	284	8,785	3099%	2	113%	76%	1.49
54	2,576	49,563	1924%	5	236	7,762	3289%	2	114%	76%	1.49
55	2,329	44,721	1920%	4	195	6,798	3489%	1	115%	76%	1.50
56	1,918	39,737	2072%	4	159	5,884	3692%	1	115%	76%	1.51
57	1,812	35,389	1953%	3	129	5,030	3899%	1	115%	76%	1.51
58	1,491	30,962	2077%	3	103	4,254	4114%	1	116%	76%	1.51
59	1,275	26,139	2050%	2	82	3,583	4344%	1	116%	76%	1.52
60	701	13,859	1976%	2	59	2,673	4534%	0	116%	76%	1.52
61	587	11,839	2017%	2	47	2,273	4824%	0	116%	76%	1.52
62	487	9,783	2010%	1	37	1,908	5112%	0	116%	77%	1.52
63	399	8,004	2006%	1	29	1,580	5395%	0	117%	77%	1.52
64	325	6,530	2011%	1	23	1,290	5687%	0	117%	77%	1.52
65	261	5,242	2008%	1	17	1,035	5995%	0	117%	77%	1.52
66	208	4,143	1993%	1	13	814	6290%	0	117%	77%	1.52
67	164	3,229	1974%	0	10	627	6577%	0	117%	77%	1.52
68	127	2,519	1980%	0	7	473	6878%	0	117%	77%	1.52
69	98	1,960	2007%	0	5	348	7126%	0	117%	77%	1.52
70	74	1,509	2040%	0	3	247	7285%	0	117%	77%	1.52
Total	1,159,080	2,923,267	252%	1,874	553,058	1,071,306	194%	1,591	117%	77%	1.52

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 CURRENT RATES

Integrated Plan HHC at 50%
 Lifetime Payment Term

Indexing: 5% Compound until age 80 or 200%
 ROP Rider No

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>							
18-21	1.46	1.36	1.28	61	14.86	13.06	11.46
22	1.50	1.39	1.31	62	16.01	14.08	12.35
23	1.53	1.43	1.34	63	17.26	15.19	13.31
24	1.57	1.46	1.36	64	18.62	16.37	14.35
25	1.61	1.49	1.39	65	20.07	17.66	15.47
26	1.64	1.52	1.42	66	20.33	17.94	15.65
27	1.69	1.56	1.45	67	21.01	18.45	15.93
28	1.73	1.60	1.48	68	21.79	19.13	16.48
29	1.78	1.64	1.52	69	22.59	19.92	17.30
30	1.90	1.75	1.62	70	23.66	20.84	18.27
31	1.96	1.80	1.66	71	25.48	22.45	19.68
32	2.03	1.85	1.71	72	27.49	24.23	21.23
33	2.12	1.94	1.78	73	29.71	26.19	22.95
34	2.23	2.03	1.86	74	32.14	28.33	24.82
35	2.34	2.13	1.94	75	34.72	30.61	26.80
36	2.47	2.24	2.04	76	37.39	32.96	28.85
37	2.61	2.35	2.14	77	40.09	35.33	30.90
38	2.76	2.48	2.25	78	42.74	37.64	32.89
39	2.92	2.63	2.37	79	45.24	39.81	34.76
40	3.09	2.78	2.51	80	47.44	41.69	36.37
41	3.30	2.96	2.66	81	67.13	58.43	50.49
42	3.52	3.14	2.82	82	74.26	64.44	55.52
43	3.75	3.34	2.99	83	81.87	70.82	60.84
44	3.99	3.55	3.17	84	90.09	77.67	66.51
45	4.26	3.79	3.38	85	98.60	84.68	72.27
46	4.56	4.05	3.60	86	107.09	91.60	77.90
47	4.88	4.33	3.85	87	116.31	99.04	83.91
48	5.24	4.64	4.11	88	125.34	106.17	89.57
49	5.64	4.99	4.41	89	133.90	112.80	94.72
50	6.12	5.41	4.79	90	143.55	120.19	100.42
51	6.60	5.83	5.16	91	152.37	126.77	105.36
52	7.11	6.28	5.55	92	161.27	133.27	110.18
53	7.67	6.77	5.97	93	169.74	139.32	114.57
54	8.26	7.29	6.43	94	178.38	145.38	118.89
55	8.91	7.85	6.92	95	187.74	151.82	123.41
56	9.90	8.71	7.66	96	195.25	157.89	128.34
57	10.66	9.38	8.24	97	204.20	165.13	134.22
58	11.48	10.10	8.87	98	213.07	172.30	140.06
59	12.37	10.88	9.55	99	224.30	181.39	147.44
60	13.34	11.73	10.29	100	232.25	187.81	152.67

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 CURRENT RATES

Integrated Plan HHC at 50%
 Lifetime Payment Term

Indexing: 5% Compound until age 80 or 300%
 ROP Rider No

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>							
18-21	1.58	1.47	1.37	61	16.43	14.45	12.67
22	1.63	1.51	1.41	62	17.32	15.23	13.35
23	1.69	1.55	1.44	63	18.27	16.07	14.08
24	1.73	1.60	1.48	64	19.29	16.97	14.86
25	1.79	1.65	1.53	65	20.39	17.93	15.71
26	1.84	1.69	1.57	66	20.33	17.94	15.65
27	1.89	1.74	1.61	67	21.01	18.45	15.93
28	1.96	1.79	1.65	68	21.79	19.13	16.48
29	2.02	1.85	1.69	69	22.59	19.92	17.30
30	2.19	1.99	1.83	70	23.66	20.84	18.27
31	2.27	2.07	1.89	71	25.48	22.45	19.68
32	2.36	2.14	1.96	72	27.49	24.23	21.23
33	2.49	2.26	2.05	73	29.71	26.19	22.95
34	2.63	2.37	2.16	74	32.14	28.33	24.82
35	2.77	2.50	2.27	75	34.72	30.61	26.80
36	2.93	2.64	2.39	76	37.39	32.96	28.85
37	3.11	2.79	2.52	77	40.09	35.33	30.90
38	3.30	2.96	2.67	78	42.74	37.64	32.89
39	3.51	3.14	2.82	79	45.24	39.81	34.76
40	3.74	3.33	2.99	80	47.44	41.69	36.37
41	4.00	3.56	3.19	81	67.13	58.43	50.49
42	4.27	3.79	3.39	82	74.26	64.44	55.52
43	4.55	4.04	3.61	83	81.87	70.82	60.84
44	4.87	4.31	3.84	84	90.09	77.67	66.51
45	5.21	4.61	4.10	85	98.60	84.68	72.27
46	5.57	4.94	4.38	86	107.09	91.60	77.90
47	5.97	5.29	4.68	87	116.31	99.04	83.91
48	6.42	5.67	5.01	88	125.34	106.17	89.57
49	6.90	6.09	5.38	89	133.90	112.80	94.72
50	7.47	6.59	5.83	90	143.55	120.19	100.42
51	8.05	7.10	6.27	91	152.37	126.77	105.36
52	8.66	7.64	6.74	92	161.27	133.27	110.18
53	9.32	8.21	7.24	93	169.74	139.32	114.57
54	10.01	8.82	7.77	94	178.38	145.38	118.89
55	10.75	9.47	8.33	95	187.74	151.82	123.41
56	11.91	10.48	9.21	96	195.25	157.89	128.34
57	12.75	11.22	9.85	97	204.20	165.13	134.22
58	13.53	11.91	10.45	98	213.07	172.30	140.06
59	14.26	12.54	11.00	99	224.30	181.39	147.44
60	15.03	13.21	11.59	100	232.25	187.81	152.67

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 CURRENT RATES

Integrated Plan HHC at 75%
 Lifetime Payment Term

Indexing: 5% Compound until age 80 or 200%
 ROP Rider No

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>				<u>Issue Age</u>			
18-21	1.65	1.52	1.42	61	16.71	14.51	12.60
22	1.69	1.56	1.45	62	17.98	15.61	13.56
23	1.73	1.59	1.48	63	19.34	16.80	14.58
24	1.77	1.63	1.51	64	20.80	18.08	15.69
25	1.82	1.67	1.54	65	22.38	19.45	16.88
26	1.86	1.70	1.57	66	22.65	19.63	17.10
27	1.92	1.75	1.61	67	23.25	20.25	17.44
28	1.97	1.80	1.64	68	24.04	21.00	18.10
29	2.03	1.84	1.69	69	24.99	21.71	18.95
30	2.16	1.96	1.80	70	26.15	22.78	19.79
31	2.24	2.02	1.85	71	28.08	24.48	21.27
32	2.32	2.09	1.90	72	30.22	26.35	22.90
33	2.43	2.19	1.99	73	32.58	28.42	24.70
34	2.56	2.29	2.08	74	35.16	30.68	26.66
35	2.69	2.41	2.17	75	37.92	33.09	28.75
36	2.84	2.53	2.28	76	40.78	35.58	30.90
37	3.00	2.67	2.39	77	43.68	38.10	33.07
38	3.17	2.82	2.53	78	46.54	40.57	35.19
39	3.36	2.98	2.66	79	49.25	42.90	37.17
40	3.57	3.15	2.81	80	51.63	44.92	38.89
41	3.81	3.37	2.99	81	73.07	62.96	54.00
42	4.05	3.57	3.17	82	80.82	69.44	59.39
43	4.32	3.79	3.36	83	89.11	76.30	65.07
44	4.60	4.04	3.57	84	98.06	83.69	71.15
45	4.91	4.31	3.79	85	107.33	91.26	77.33
46	5.25	4.60	4.05	86	116.61	98.76	83.39
47	5.62	4.92	4.32	87	126.74	106.85	89.88
48	6.04	5.27	4.62	88	136.69	114.66	96.04
49	6.48	5.65	4.95	89	148.05	123.49	102.95
50	7.02	6.12	5.36	90	156.97	130.14	107.97
51	7.56	6.59	5.76	91	166.92	137.50	113.48
52	8.14	7.09	6.19	92	177.04	144.86	118.92
53	8.76	7.62	6.65	93	186.82	151.83	123.96
54	9.43	8.20	7.15	94	196.95	158.92	129.03
55	10.15	8.82	7.69	95	208.02	166.54	134.39
56	11.26	9.78	8.51	96	216.35	173.20	139.76
57	12.10	10.51	9.14	97	226.26	181.14	146.17
58	13.00	11.29	9.82	98	236.09	189.01	152.52
59	13.99	12.15	10.55	99	248.53	198.97	160.55
60	15.05	13.07	11.35	100	257.34	206.02	166.25

Principal Life Insurance Company
Actuarial Memorandum
Policy Form FR 601
Monthly Premiums Per \$10 Daily Benefit
CURRENT RATES

Integrated Plan HHC at 75%
Lifetime Payment Term

Indexing: 5% Compound until age 80 or 300%
ROP Rider No

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>				<u>Issue Age</u>			
18-21	1.80	1.65	1.42	61	18.43	16.01	13.90
22	1.86	1.69	1.45	62	19.40	16.86	14.63
23	1.92	1.74	1.48	63	20.44	17.76	15.41
24	1.97	1.80	1.51	64	21.54	18.72	16.24
25	2.03	1.85	1.54	65	22.72	19.74	17.13
26	2.09	1.90	1.57	66	22.65	19.63	17.10
27	2.17	1.96	1.61	67	23.25	20.25	17.44
28	2.24	2.02	1.64	68	24.04	21.00	18.10
29	2.31	2.08	1.69	69	24.99	21.71	18.95
30	2.50	2.25	1.80	70	26.15	22.78	19.79
31	2.60	2.33	1.85	71	28.08	24.48	21.27
32	2.71	2.42	1.90	72	30.22	26.35	22.90
33	2.85	2.55	1.99	73	32.58	28.42	24.70
34	3.01	2.68	2.08	74	35.16	30.68	26.66
35	3.19	2.84	2.17	75	37.92	33.09	28.75
36	3.38	2.99	2.28	76	40.78	35.58	30.90
37	3.58	3.17	2.39	77	43.68	38.10	33.07
38	3.80	3.36	2.53	78	46.54	40.57	35.19
39	4.04	3.56	2.66	79	49.25	42.90	37.17
40	4.30	3.78	2.81	80	51.63	44.92	38.89
41	4.61	4.04	2.99	81	73.07	62.96	54.00
42	4.91	4.31	3.17	82	80.82	69.44	59.39
43	5.24	4.59	3.36	83	89.11	76.30	65.07
44	5.60	4.90	3.57	84	98.06	83.69	71.15
45	5.98	5.22	3.79	85	107.33	91.26	77.33
46	6.40	5.59	4.05	86	116.61	98.76	83.39
47	6.85	5.98	4.32	87	126.74	106.85	89.88
48	7.35	6.40	4.62	88	136.69	114.66	96.04
49	7.88	6.87	4.95	89	148.05	123.49	102.95
50	8.52	7.42	5.36	90	156.97	130.14	107.97
51	9.17	7.98	5.76	91	166.92	137.50	113.48
52	9.85	8.57	6.19	92	177.04	144.86	118.92
53	10.57	9.20	6.65	93	186.82	151.83	123.96
54	11.35	9.87	7.15	94	196.95	158.92	129.03
55	12.17	10.58	7.69	95	208.02	166.54	134.39
56	13.46	11.69	8.51	96	216.35	173.20	139.76
57	14.39	12.50	9.14	97	226.26	181.14	146.17
58	15.25	13.25	9.82	98	236.09	189.01	152.52
59	16.05	13.94	10.55	99	248.53	198.97	160.55
60	16.89	14.67	11.35	100	257.34	206.02	166.25

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 CURRENT RATES

Integrated Plan HHC at 50%
 Lifetime Payment Term

Indexing: 5% Compound until age 80 or 200%
 ROP Rider Yes

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>							
18-21	0.01	0.01	0.01	61	1.11	0.97	0.84
22	0.01	0.01	0.01	62	1.27	1.10	0.95
23	0.01	0.01	0.01	63	1.43	1.23	1.06
24	0.01	0.01	0.01	64	1.59	1.38	1.18
25	0.01	0.01	0.01	65	1.79	1.53	1.31
26	0.01	0.01	0.01	66	NA	NA	NA
27	0.01	0.01	0.01	67	NA	NA	NA
28	0.02	0.01	0.02	68	NA	NA	NA
29	0.01	0.01	0.01	69	NA	NA	NA
30	0.02	0.02	0.02	70	NA	NA	NA
31	0.02	0.01	0.02	71	NA	NA	NA
32	0.01	0.02	0.02	72	NA	NA	NA
33	0.03	0.02	0.02	73	NA	NA	NA
34	0.03	0.03	0.02	74	NA	NA	NA
35	0.03	0.03	0.03	75	NA	NA	NA
36	0.03	0.03	0.03	76	NA	NA	NA
37	0.04	0.04	0.04	77	NA	NA	NA
38	0.04	0.05	0.04	78	NA	NA	NA
39	0.05	0.04	0.04	79	NA	NA	NA
40	0.06	0.05	0.04	80	NA	NA	NA
41	0.06	0.06	0.06	81	NA	NA	NA
42	0.06	0.06	0.06	82	NA	NA	NA
43	0.07	0.07	0.06	83	NA	NA	NA
44	0.09	0.08	0.08	84	NA	NA	NA
45	0.10	0.09	0.09	85	NA	NA	NA
46	0.11	0.10	0.10	86	NA	NA	NA
47	0.13	0.12	0.10	87	NA	NA	NA
48	0.15	0.14	0.13	88	NA	NA	NA
49	0.17	0.15	0.15	89	NA	NA	NA
50	0.20	0.18	0.17	90	NA	NA	NA
51	0.23	0.21	0.18	91	NA	NA	NA
52	0.27	0.24	0.22	92	NA	NA	NA
53	0.31	0.28	0.25	93	NA	NA	NA
54	0.37	0.33	0.29	94	NA	NA	NA
55	0.42	0.38	0.33	95	NA	NA	NA
56	0.51	0.46	0.40	96	NA	NA	NA
57	0.59	0.52	0.46	97	NA	NA	NA
58	0.67	0.60	0.52	98	NA	NA	NA
59	0.77	0.68	0.60	99	NA	NA	NA
60	0.87	0.77	0.68	100	NA	NA	NA

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 CURRENT RATES

Integrated Plan HHC at 50%
 Lifetime Payment Term

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 ROP Rider Yes

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>							
18-21	0.01	0.01	0.01	61	1.42	1.24	1.07
22	0.01	0.01	0.01	62	1.53	1.33	1.15
23	0.01	0.01	0.01	63	1.65	1.42	1.22
24	0.01	0.01	0.01	64	1.75	1.51	1.30
25	0.01	0.01	0.01	65	1.86	1.60	1.37
26	0.01	0.01	0.01	66	NA	NA	NA
27	0.02	0.01	0.01	67	NA	NA	NA
28	0.01	0.02	0.01	68	NA	NA	NA
29	0.01	0.01	0.02	69	NA	NA	NA
30	0.02	0.03	0.02	70	NA	NA	NA
31	0.02	0.02	0.03	71	NA	NA	NA
32	0.03	0.03	0.02	72	NA	NA	NA
33	0.03	0.02	0.03	73	NA	NA	NA
34	0.03	0.03	0.02	74	NA	NA	NA
35	0.04	0.04	0.03	75	NA	NA	NA
36	0.05	0.04	0.03	76	NA	NA	NA
37	0.05	0.05	0.04	77	NA	NA	NA
38	0.06	0.05	0.04	78	NA	NA	NA
39	0.06	0.06	0.05	79	NA	NA	NA
40	0.07	0.07	0.06	80	NA	NA	NA
41	0.08	0.08	0.07	81	NA	NA	NA
42	0.09	0.09	0.08	82	NA	NA	NA
43	0.11	0.10	0.08	83	NA	NA	NA
44	0.12	0.12	0.10	84	NA	NA	NA
45	0.14	0.13	0.11	85	NA	NA	NA
46	0.17	0.14	0.13	86	NA	NA	NA
47	0.19	0.16	0.15	87	NA	NA	NA
48	0.21	0.19	0.18	88	NA	NA	NA
49	0.25	0.23	0.21	89	NA	NA	NA
50	0.29	0.27	0.23	90	NA	NA	NA
51	0.34	0.31	0.27	91	NA	NA	NA
52	0.41	0.36	0.32	92	NA	NA	NA
53	0.47	0.43	0.36	93	NA	NA	NA
54	0.55	0.49	0.43	94	NA	NA	NA
55	0.63	0.56	0.50	95	NA	NA	NA
56	0.77	0.68	0.60	96	NA	NA	NA
57	0.87	0.77	0.67	97	NA	NA	NA
58	0.99	0.86	0.75	98	NA	NA	NA
59	1.07	0.94	0.82	99	NA	NA	NA
60	1.16	1.03	0.89	100	NA	NA	NA

Principal Life Insurance Company
Actuarial Memorandum
Policy Form FR 601
Monthly Premiums Per \$10 Daily Benefit
CURRENT RATES

Integrated Plan HHC at 75%
Lifetime Payment Term

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ROP Rider Yes

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>				<u>Issue Age</u>			
18-21	0.01	0.01	0.01	61	1.21	1.04	0.90
22	0.01	0.01	0.01	62	1.36	1.18	1.01
23	0.01	0.01	0.01	63	1.54	1.32	1.13
24	0.01	0.01	0.01	64	1.74	1.48	1.26
25	0.01	0.01	0.01	65	1.94	1.65	1.40
26	0.02	0.01	0.01	66	NA	NA	NA
27	0.01	0.01	0.01	67	NA	NA	NA
28	0.01	0.01	0.02	68	NA	NA	NA
29	0.01	0.01	0.01	69	NA	NA	NA
30	0.02	0.02	0.01	70	NA	NA	NA
31	0.02	0.02	0.02	71	NA	NA	NA
32	0.01	0.02	0.03	72	NA	NA	NA
33	0.02	0.02	0.02	73	NA	NA	NA
34	0.02	0.03	0.02	74	NA	NA	NA
35	0.03	0.02	0.03	75	NA	NA	NA
36	0.03	0.04	0.03	76	NA	NA	NA
37	0.03	0.04	0.04	77	NA	NA	NA
38	0.05	0.04	0.03	78	NA	NA	NA
39	0.05	0.05	0.04	79	NA	NA	NA
40	0.06	0.06	0.05	80	NA	NA	NA
41	0.07	0.05	0.05	81	NA	NA	NA
42	0.08	0.07	0.06	82	NA	NA	NA
43	0.08	0.08	0.07	83	NA	NA	NA
44	0.10	0.09	0.07	84	NA	NA	NA
45	0.12	0.09	0.09	85	NA	NA	NA
46	0.13	0.11	0.09	86	NA	NA	NA
47	0.14	0.12	0.11	87	NA	NA	NA
48	0.16	0.14	0.13	88	NA	NA	NA
49	0.19	0.16	0.15	89	NA	NA	NA
50	0.21	0.19	0.17	90	NA	NA	NA
51	0.25	0.22	0.20	91	NA	NA	NA
52	0.29	0.26	0.23	92	NA	NA	NA
53	0.34	0.30	0.27	93	NA	NA	NA
54	0.40	0.35	0.31	94	NA	NA	NA
55	0.46	0.40	0.35	95	NA	NA	NA
56	0.55	0.48	0.42	96	NA	NA	NA
57	0.63	0.55	0.48	97	NA	NA	NA
58	0.74	0.64	0.55	98	NA	NA	NA
59	0.83	0.72	0.63	99	NA	NA	NA
60	0.95	0.82	0.71	100	NA	NA	NA

Principal Life Insurance Company
 Actuarial Memorandum
 Policy Form FR 601
 Monthly Premiums Per \$10 Daily Benefit
 CURRENT RATES

Integrated Plan HHC at 75%
 Lifetime Payment Term

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 ROP Rider Yes

Elimination Period Benefit Period	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>	Issue Age	<u>20 days</u>	<u>60 days</u>	<u>100 days</u>
	<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>		<u>Unlimited</u>	<u>Unlimited</u>	<u>Unlimited</u>
<u>Issue Age</u>							
18-21	0.01	0.01	0.01	61	1.54	1.33	1.14
22	0.01	0.01	0.01	62	1.66	1.42	1.22
23	0.01	0.01	0.01	63	1.78	1.52	1.30
24	0.01	0.01	0.01	64	1.90	1.62	1.39
25	0.01	0.01	0.01	65	2.03	1.73	1.47
26	0.01	0.01	0.01	66	NA	NA	NA
27	0.01	0.01	0.01	67	NA	NA	NA
28	0.01	0.02	0.01	68	NA	NA	NA
29	0.02	0.02	0.01	69	NA	NA	NA
30	0.02	0.02	0.02	70	NA	NA	NA
31	0.02	0.02	0.02	71	NA	NA	NA
32	0.03	0.03	0.02	72	NA	NA	NA
33	0.03	0.03	0.02	73	NA	NA	NA
34	0.04	0.04	0.03	74	NA	NA	NA
35	0.04	0.03	0.03	75	NA	NA	NA
36	0.04	0.04	0.04	76	NA	NA	NA
37	0.05	0.04	0.05	77	NA	NA	NA
38	0.06	0.05	0.04	78	NA	NA	NA
39	0.07	0.06	0.05	79	NA	NA	NA
40	0.07	0.07	0.06	80	NA	NA	NA
41	0.08	0.09	0.08	81	NA	NA	NA
42	0.10	0.09	0.09	82	NA	NA	NA
43	0.11	0.10	0.09	83	NA	NA	NA
44	0.13	0.11	0.11	84	NA	NA	NA
45	0.15	0.14	0.13	85	NA	NA	NA
46	0.17	0.15	0.14	86	NA	NA	NA
47	0.20	0.18	0.16	87	NA	NA	NA
48	0.23	0.21	0.18	88	NA	NA	NA
49	0.27	0.24	0.21	89	NA	NA	NA
50	0.32	0.29	0.26	90	NA	NA	NA
51	0.37	0.33	0.29	91	NA	NA	NA
52	0.43	0.38	0.33	92	NA	NA	NA
53	0.51	0.45	0.39	93	NA	NA	NA
54	0.59	0.52	0.45	94	NA	NA	NA
55	0.68	0.60	0.52	95	NA	NA	NA
56	0.83	0.73	0.63	96	NA	NA	NA
57	0.94	0.82	0.72	97	NA	NA	NA
58	1.07	0.92	0.80	98	NA	NA	NA
59	1.16	1.01	0.86	99	NA	NA	NA
60	1.27	1.10	0.94	100	NA	NA	NA

Principal Life Insurance Company
Actuarial Memorandum
Policy Form FR 601

Modal Factors

Payment Mode	Factors
Monthly	1.00
Quarterly	3.00
Semi-Annual	5.86
Annual	11.43