

Inputs

YOUR DATA

Your Name
Line 2
Line 3
Your Phone Number

Sample Name City, State

P&C DATA

P&C Agency Name

Sample Agency

PERSONAL

Total Number of Personal Clients
% High Net Worth
% Middle Net Worth
% Moderate Net Worth

1500
10%
90%
0%
100%
30%
30%

Response Rate
Close Ratio

COMMERCIAL

Total Number of Commercial Clients
% Small
% Medium
% Large

1200
50%
50%
0%
100%
30%
30%

Response Rate
Close Ratio

ASSUMPTIONS

BGA 1st Year Payout to Agency

80%

RENEWALS

Renewal Comp Rate
Lapse Rate
Present Value Ratio

1%
2%
3%

If you click the **Print** button, the document will print to your default printer.
If you want to choose a different printer or create a PDF, please choose *File*, then *Print*, then your printer choice.

This calculator is provided only as a general self-help tool. It is intended only to show potential life insurance sales. Results depend on many factors, including assumptions you provide. We do not guarantee the accuracy of the inputs, nor the likelihood of actual results to meet estimates based on your results. It is not a guarantee of commissions or sales.

Calculators such as this are provided only as a general self-help tool. Results depend on many factors, including the assumptions you provide. We do not guarantee their accuracy, or applicability to your circumstances. This tool is not an offer or representation by any member companies of the Principal Financial Group. Any product or service you purchase from a member company of the Principal Financial Group will be governed exclusively by the terms of the specific agreement for that product or service.

For financial professional information only. Not for distribution to the public.

Principal National Life Insurance Company and Principal Life Insurance Company.

Principal National (except in New York) and Principal Life are issuing insurance companies of the Principal Financial Group®, Des Moines, IA 50392.

BB10522-01 | t110628006o

P&C Agency Opportunity Report

Sample Agency

Presented by:

Sample Name

City, State





Enhancing Your Agency Revenues through Life Insurance Sales

Helping your valued clients protect their family and businesses and meet financial goals, while continuing your tradition of building a strong agency are basics for your success.

The challenge

Maintaining your financially strong agency position calls for creating increased revenue streams from product lines that meet more needs of the client—needs that go beyond the property and casualty solutions you offer.

- Many business owners list supplemental retirement income, exit planning and income protection among their top financial priorities.*
- Individual clients have needs to protect family income, debt elimination, education funding and supplemental retirement income.

The solution

Adding life insurance solutions to your product offerings creates opportunities to strengthen your agency's position.

- Life insurance sales offer a proven method of generating significant new revenue through your existing client base.
- By offering solutions for your client's financial needs, you also help protect your revenue stream against potential client insolvency and dissolution.
- Life insurance sales help create a connection between you and your business client that reduces the perception of commoditization and helps set you apart from your competitors.

Give your agency an edge

With the addition of life insurance to your agency offering you not only help solve the needs of your business and personal customers, you can enhance your revenue stream, improve client retention and add to the overall value of your business.

Please view the attached calculator output to gauge your agency revenue opportunity. This is the starting point for discussions with your representative of the Principal Financial Group®. He/she can help your agency with life insurance marketing expertise and client approach materials that could put you at the head of the class.

*Harris Interactive® survey, A Balancing Act – Priorities vs. Plans, December 31, 2010.

P&C Agency Opportunity Report

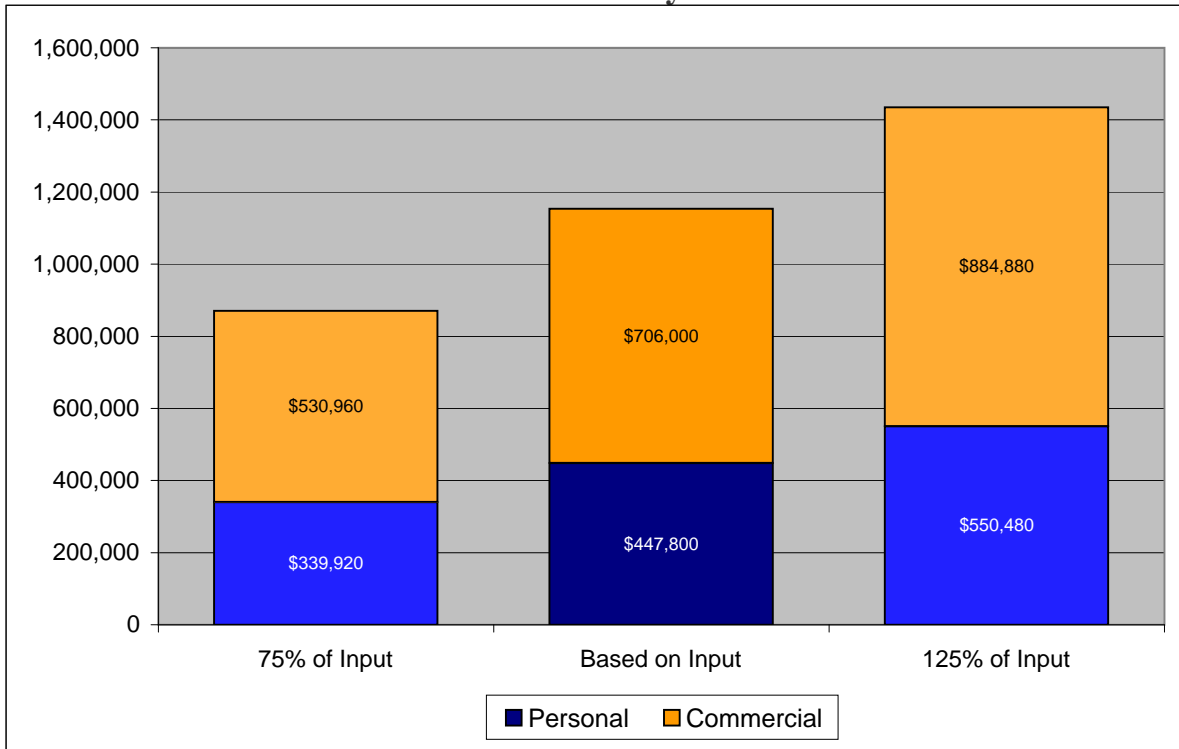
Sample Agency

	Estimated Revenue 75% of Input			Estimated Revenue Based on Input			Estimated Revenue 125% of Input		
	High Net Worth Clients	Middle Net Worth Clients	Moderate Net Worth Clients	High Net Worth Clients	Middle Net Worth Clients	Moderate Net Worth Clients	High Net Worth Clients	Middle Net Worth Clients	Moderate Net Worth Clients
PERSONAL									
# of Personal Clients	150	1,350	-	150	1,350	-	150	1,350	-
Response Rate	30.0%	30.0%	15.0%	30.0%	30.0%	15.0%	30.0%	30.0%	15.0%
Close Rate	22.5%	22.5%	11.3%	30.0%	30.0%	15.0%	37.5%	37.5%	18.8%
Expected # of Sales	10	91	-	14	122	-	17	152	-
EST. PRODUCT SALES	101			136			169		
	Product Sales*	Avg. 1st Yr. Premium**	Total Premium	Product Sales*	Avg. 1st Yr. Premium**	Total Premium	Product Sales*	Avg. 1st Yr. Premium**	Total Premium
PERSONAL									
Survivorship	4	\$31,350	\$125,400	5	\$31,350	\$156,750	6	\$31,350	\$188,100
Permanent	44	\$5,000	\$220,000	59	\$5,000	\$295,000	73	\$5,000	\$365,000
Term	53	\$1,500	\$79,500	72	\$1,500	\$108,000	90	\$1,500	\$135,000
Total Personal Premium	101		\$424,900	136		\$559,750	169		\$688,100
Est. 1st Yr Commissions			\$424,900			\$559,750			\$688,100
Agency %			80%			80%			80%
EST. COMMISSIONS	\$339,920			\$447,800			\$550,480		
	Large Clients	Medium Clients	Small Clients	Large Clients	Medium Clients	Small Clients	Large Clients	Medium Clients	Small Clients
COMMERCIAL									
# of Commercial Clients	-	600	600	-	600	600	-	600	600
Response Rate	30.0%	30.0%	15.0%	30%	30%	15%	30.0%	30.0%	15.0%
Close Rate	22.5%	22.5%	11.3%	30%	30%	15%	37.5%	37.5%	18.8%
Expected # of Sales	-	41	10	-	54	14	-	68	17
EST. PRODUCT SALES	51			68			85		
	Product Sales*	Avg. 1st Yr. Premium**	Total Premium	Product Sales*	Avg. 1st Yr. Premium**	Total Premium	Product Sales*	Avg. 1st Yr. Premium**	Total Premium
COMMERCIAL									
Key Person	2	\$12,000	\$24,000	3	\$12,000	\$36,000	3	\$12,000	\$36,000
Executive Bonus	9	\$17,800	\$160,200	12	\$17,800	\$213,600	15	\$17,800	\$267,000
Buy-Sell	37	\$11,800	\$436,600	50	\$11,800	\$590,000	62	\$11,800	\$731,600
Select Rewards	3	\$14,300	\$42,900	3	\$14,300	\$42,900	5	\$14,300	\$71,500
Total Commercial Premium	51		\$663,700	68		\$882,500	85		\$1,106,100
Est. 1st-Yr Commissions			\$663,700			\$882,500			\$1,106,100
Agency %			80%			80%			80%
EST. COMMISSIONS	\$530,960			\$706,000			\$884,880		
Lapse Rate			2%			2%			2%
Renewal Comp Rate			1%			1%			1%
Individual Renewals			\$23,351			\$30,762			\$37,815
Business Renewals			\$36,475			\$48,499			\$60,787
EST. RENEWALS	\$59,826			\$79,261			\$98,603		
EST. OPPORTUNITY	\$930,706			\$1,233,061			\$1,533,963		

* Product splits for high net worth clients are based on the ratio of products sold in non-Business Market Administration trust-owned policies with The Principal®. Product splits for other markets are a ratio of 2011 sales as of March 31, 2011.

**Based on averages of products in force with The Principal as of March 31, 2011.

Summary



Estimated Commissions	75% of Input	Based on Input	125% of Input
Personal	\$339,920	\$447,800	\$550,480
Commercial	\$530,960	\$706,000	\$884,880
Renewals	\$59,826	\$79,261	\$98,603
Totals	\$930,706	\$1,233,061	\$1,533,963

FOR MORE INFORMATION

Sample Name



WE'LL GIVE YOU AN EDGE[®]

For financial professional information only. Not for distribution to the public.

Principal National Life Insurance Company and Principal Life Insurance Company, Des Moines, Iowa 50392-0001, www.principal.com
Principal National (except in New York) and Principal Life are issuing insurance companies of the Principal Financial Group[®]

Not FDIC or NCUA insured

May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency