

Principal Life

Group Affiliation: Principal Life Insurance Co
Address: 711 High Street
 Des Moines IA 50392-2300
Phone: 515-247-5111

Domicile: IA
NAIC Number: 61271
Year Established: 1879
Company Type: Stock

Ratings

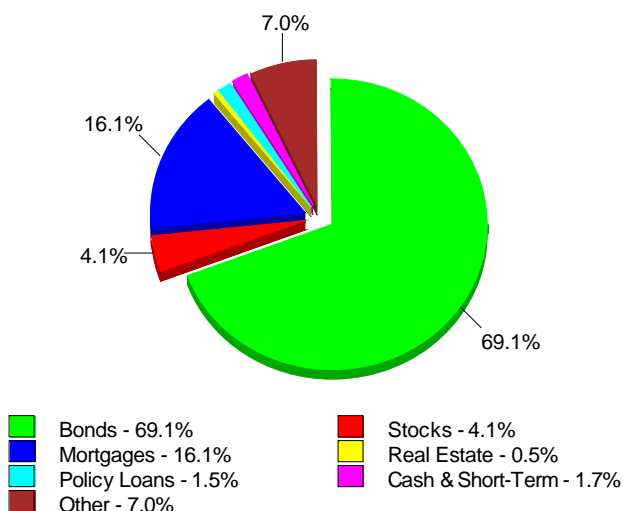
A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Financial Strength, 20 ratings)	AA (3)
Moody's(Financial Strength, 21 ratings)	Aa2 (3)
Fitch Ratings(Financial Strength, 21 ratings)	AA (3)
TheStreet.com(Safety Rating, 16 ratings)	A- (3)
Comdex(Percentile in Rated Companies)	94

Assets & Liabilities

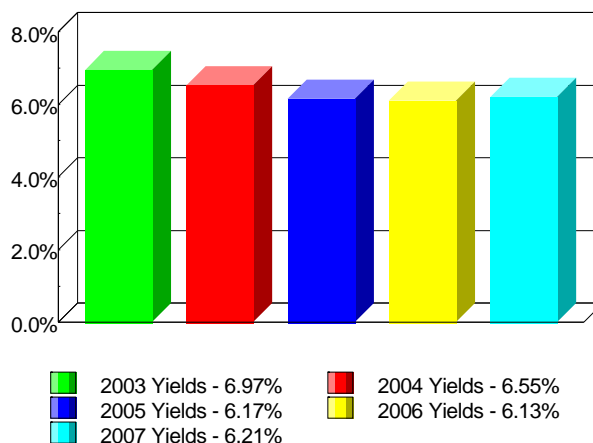
Total Admitted Assets	135,714,882
Total Liabilities	132,017,396
Separate Accounts	75,696,620
Total Surplus & AVR	4,427,655
As % of General Account Assets	7.4%

Invested Assets

Total Invested Assets 58,440,982



Investment Yields

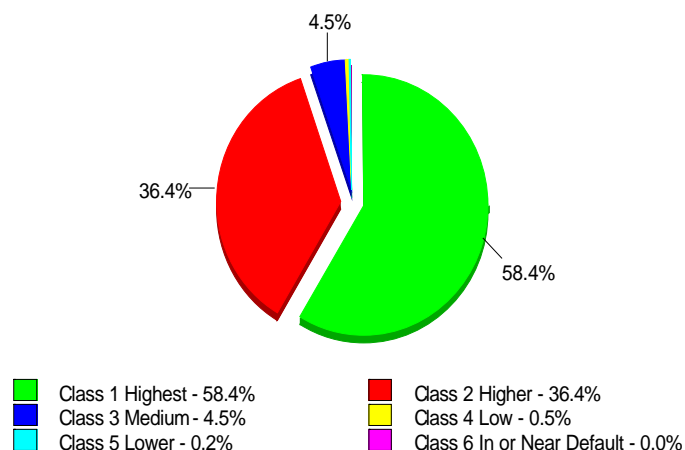


5 Year Average 6.41%

Non-Performing Assets

Bonds In or Near Default	0.3%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.3%
As a Percent of Invested Assets	0.0%

Bond Quality



Income & Earnings

Total Income	12,789,144
Net Premiums Written	8,323,259
Earnings Before Dividends and Taxes	1,137,969
Net Operating Earnings	686,488

Data for Year-End 2007 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 01, 2008.

Presented by: Charles Krugh, Doctor Disability Insurance, 1271 Puerta Del Sol, Suite 100, San Clemente, CA 92673 Phone: 866-899-7318 Email: chuck@doctordisability.com