



Using the Maximum Accumulation Benefit

Your dental benefits from Principal Life Insurance Company include the Maximum Accumulation Plan, which allows you to increase your maximum benefit each year when you regularly seek dental care. The maximum benefit is the most your dental design will pay for in one calendar year. Increasing your maximum benefit by rolling over unused dollars means you could pay less out of pocket each year.

How it works

Each year, a portion of the unused maximum benefit can roll over or increase your maximum benefit in the following year. The rollover applies to the calendar year maximum portion of your dental benefits.

You can increase your maximum benefit up to four times the accumulation amount, which is determined by your company's dental benefits. However, if you do not submit any claims in a year, the entire accumulated maximum benefit will be forfeited.

Maximum accumulation is available if you have Preventive, Basic or Major dental coverage:

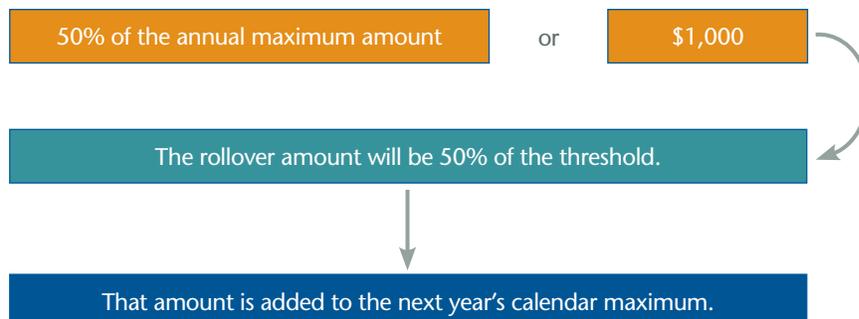
Preventive – exams, cleanings and sometimes x-rays

Basic – exams, cleanings as well as x-rays and fillings, and sometimes crowns

Major – exams, cleanings, x-rays, fillings, crowns, inlays, onlays, bridges and dentures

Determining accumulation amount

Your accumulation amount is determined by the threshold amount. The threshold is the lower of:



Sample accumulation

Here are examples of accumulated maximum benefits over time:

| EMPLOYEE 1 | | | | | | |
|------------|-----------------------|-----------|---------------|------------------------|-----------------------------|-------------------------|
| | Calendar Year Maximum | Threshold | Benefits Paid | Yearly Rollover Amount | Accumulated Rollover Amount | Total Maximum Available |
| Year 1 | \$2,000 | \$1,000 | \$550 | \$500 | \$500 | \$2,500 |
| Year 2 | \$2,000 | \$1,000 | \$850 | \$500 | \$1,000 | \$3,000 |
| Year 3 | \$2,000 | \$1,000 | \$1,250 | \$0 | \$1,000 | \$3,000 |
| Year 4 | \$2,000 | \$1,000 | \$725 | \$500 | \$1,500 | \$3,500 |
| Year 5 | \$2,000 | \$1,000 | \$0 | \$0 | \$0 | \$2,000 |
| Year 6 | \$2,000 | \$1,000 | \$600 | \$500 | \$500 | \$2,500 |
| Year 7 | \$2,000 | \$1,000 | \$250 | \$500 | \$1,000 | \$3,000 |

| EMPLOYEE 2 | | | | | | |
|------------|-----------------------|-----------|---------------|------------------------|-----------------------------|-------------------------|
| | Calendar Year Maximum | Threshold | Benefits Paid | Yearly Rollover Amount | Accumulated Rollover Amount | Total Maximum Available |
| Year 1 | \$1,000 | \$500 | \$250 | \$250 | \$250 | \$1,250 |
| Year 2 | \$1,000 | \$500 | \$750 | \$0 | \$250 | \$1,250 |
| Year 3 | \$1,000 | \$500 | \$321 | \$250 | \$500 | \$1,500 |
| Year 4 | \$1,000 | \$500 | \$0 | \$0 | \$0 | \$1,000 |
| Year 5 | \$1,000 | \$500 | \$0 | \$0 | \$0 | \$1,000 |
| Year 6 | \$1,000 | \$500 | \$450 | \$250 | \$250 | \$1,250 |
| Year 7 | \$1,000 | \$500 | \$200 | \$250 | \$500 | \$1,500 |

The Maximum Accumulation Plan benefit is another example of how Principal Life cares about members by rewarding healthy behavior. And all you have to do to take advantage of this benefit is regularly visit your dentist.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002

This is a summary of the Maximum Accumulation Plan. It is not an insurance contract or a complete statement of its benefits, limitations, restrictions or exclusions.