INSURANCE AND FINANCIAL SERVICES

PREMIUM BUSINESS ENVIRONMENT



Office rent is 23% below the national average. — *Moody's Analytics* 80 of Iowa's 200 insurance company headquarters are in DSM. — Iowa Insurance Division

13 13 LOWER

The cost of doing business is 13% lower than the national average. — *Moody's Analytics* \$

FAIR, CONSISTENT REGULATORY ENVIRONMENT



No sales tax on computers or custom software. No sales tax on interstate or international telecommunications. No results instruction in its in

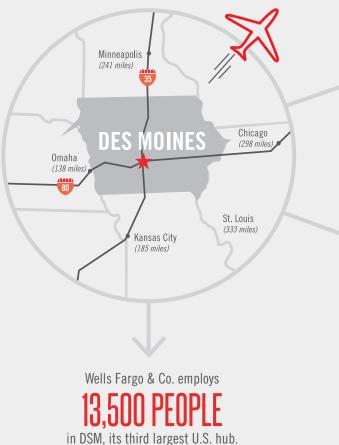
1%

No premium taxes on the sale of annuities, qualified insurance plans or surtaxes on insurance carriers.

insurance premium tax.



MAJOR MIDWEST HUB



Principal employs 6,600 people in Greater Des Moines (DSM) and has invested

in a Downtown campus renovation.

non-stop destinations from **Des Moines International** Airport and with a 2019 record-setting annual passengers.

IDEAL TALENT POOL



Highest concentration of insurance employment among U.S. metros — three times more than the national average. - U.S. Bureau of Labor Statistics



Drake University, Iowa State University and University of Iowa have actuarial science programs.

the concentration of actuaries. — JobsEQ



Job training program **G70000** per new insurance industry job based on increased payroll.

XY



MAJOR

DSM USA

Accordia Life

ARAG

Athene

INSURANCE

AND FINANCE

COMPANIES IN

American Enterprise Group, Inc.

American Equity Investment

EMC Insurance Companies Farmers Mutual Hail Insurance Company of Iowa FBL Financial Group, Inc. Fidelity & Guaranty Life Grinnell Mutual Reinsurance GuideOne Insurance Holmes Murphy & Associates Homesteaders Life Company IMT Insurance John Deere Financial Mercer Met Life Mortgage Compliance Advisors Nationwide NCMIC Group, Inc. Principal Rain and Hail, a CHUBB Company Sammons Financial Group Symetra Life Insurance Company Venerable Wellmark Blue Cross Blue Shield of Iowa

Wells Fargo & Co.



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