

GREATER DES MOINES INSURANCE AND FINANCIAL SERVICES

PREMIUM BUSINESS ENVIRONMENT

18%
LOWER

The cost of doing business is 18 percent lower than the national average.



Office rent is 29 percent below the national average.



Eighty-one insurance company headquarters.

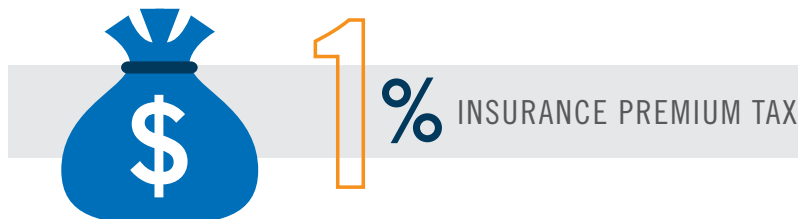
FAIR, CONSISTENT REGULATORY ENVIRONMENT



No sales tax on computers or custom software. No sales tax on interstate or international telecommunications.



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



MAJOR MIDWEST HUB



The Principal Financial Group employs more than 6,000 people in Des Moines and is investing \$400 million in a Downtown campus renovation.



Wells Fargo & Co. employs 14,000 people in Greater Des Moines, one of its largest U.S. hubs.



Nineteen non-stop destinations from Des Moines International Airport and over 2.3 million annual passengers.

IDEAL TALENT POOL



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



Thirty-five percent have a bachelor's degree or higher.



Job training program reimburses up to \$7,000 per new insurance industry job based on increased payroll.

MAJOR INSURANCE AND FINANCE COMPANIES

Accordia Life | American Enterprise | American Equity | ARAG Group | Athene | Continental Western Group | Delta Dental | De Lang Landen | EMC Insurance Companies | Farmers Mutual Hail | FBL Financial Group, Inc. | Fidelity and Guaranty Life | Grinnell Mutual Reinsurance | GuideOne Insurance | Holmes Murphy | Homesteaders | IMT | John Deere Financial | Mercer | Met Life | Mortgage Compliance Advisors | Nationwide/Allied Insurance | NCMIC Group | The Principal Financial Group | Rain and Hail | Sammons Financial Group | Symetra | Voya Financial | Wellmark Blue Cross and Blue Shield | Wells Fargo

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