

DES MOINES, IOWA



DSM USA

INSURANCE AND FINANCIAL SERVICES



PREMIUM BUSINESS ENVIRONMENT

15 %
LOWER

The cost of doing business is 15 percent lower than the national average.
— *Moody's Analytics*



Office rent is 17 percent below the national average.
— *Moody's Analytics*



Eighty-one insurance company headquarters.
— *Iowa Insurance Division*

FAIR, CONSISTENT REGULATORY ENVIRONMENT



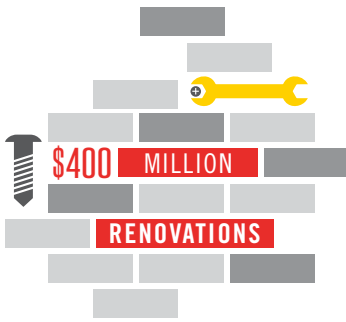
No sales tax on computers or custom software. No sales tax on interstate or international telecommunications.



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



MAJOR MIDWEST HUB



Principal employs more than 6,100 people in Des Moines and is investing \$400 million in a Downtown campus renovation.



14,500 EMPLOYEES

Wells Fargo & Co. employs 14,500 people in Greater Des Moines (DSM), one of its largest U.S. hubs.



Nineteen non-stop destinations from Des Moines International Airport and more than 2.3 million 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



Thirty-five percent have a bachelor's degree or higher.
— U.S. Census Bureau



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

MAJOR INSURANCE AND FINANCE COMPANIES IN DSM USA

Accordia Life | American Enterprise | American Equity | ARAG Group | Athene | Continental Western Group | Delta Dental | DLL Finance | 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 | Principal | Rain and Hail | Sammons Financial Group | Symetra | Voya Financial | Wellmark Blue Cross and Blue Shield | Wells Fargo & Co.

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