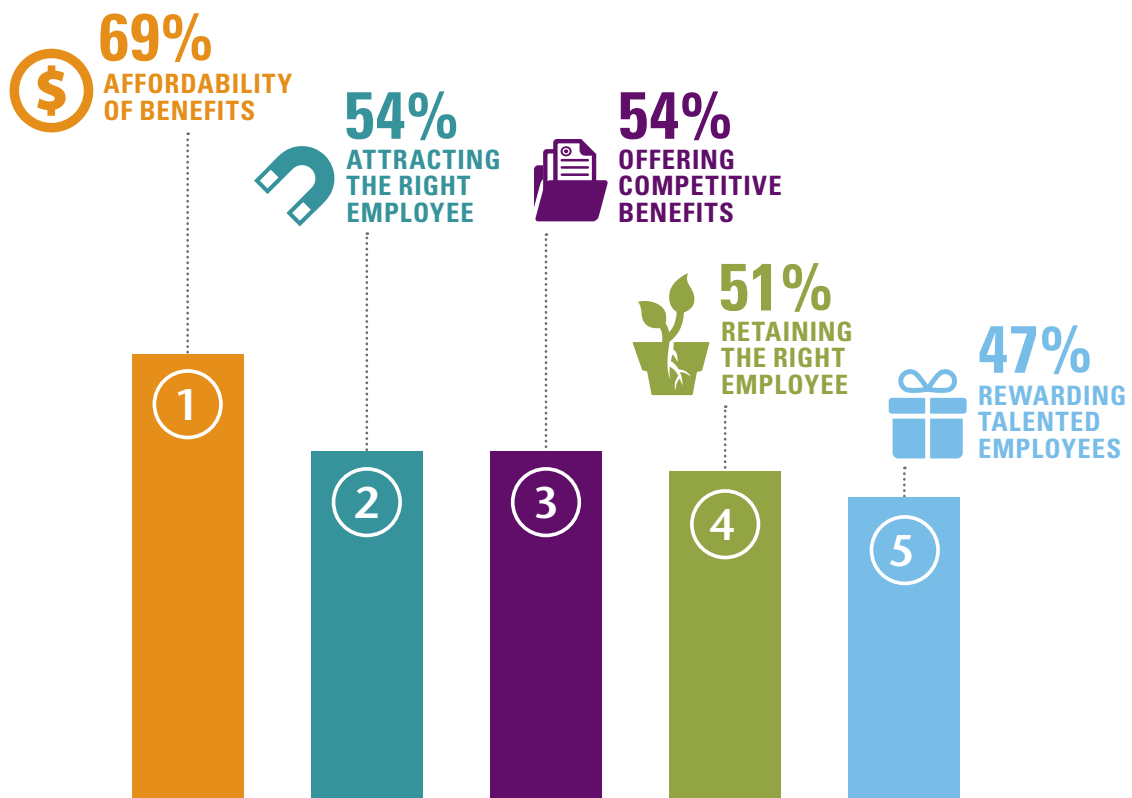


TOP BUSINESS OWNER CONCERNS



According to the 2015 Principal Financial Group® Business Owner Survey, business owners have many factors to consider when managing their employee benefit programs.

TOP FIVE CONCERNS



When offering an employee benefit package, the top two goals are:

- 1 Taking care of employees (36%)
- 2 Affordability (33%)

TOP THREE CONCERNS

BY SIZE OF COMPANY

No matter how you slice it: Affordability of benefits is a top concern for business owners — regardless of business size.

PRIORITY NUMBER	2-9 EMPLOYEES	10-49 EMPLOYEES	50-99 EMPLOYEES	100-199 EMPLOYEES	200-499 EMPLOYEES
1	AFFORDABILITY OF BENEFITS	AFFORDABILITY OF BENEFITS	AFFORDABILITY OF BENEFITS	ATTRACTING TALENTED EMPLOYEES	AFFORDABILITY OF BENEFITS
2	OFFERING COMPETITIVE BENEFITS	ATTRACTING TALENTED EMPLOYEES	ATTRACTING TALENTED EMPLOYEES	AFFORDABILITY	RETAINING
				RETAINING	AVAILABILITY
3	CHANGING DEMOGRAPHIC TRENDS	RETAINING TALENTED EMPLOYEES	AVAILABILITY OF QUALIFIED JOB APPLICANTS	REWARDING TALENTED EMPLOYEES	ATTRACTING TALENTED EMPLOYEES

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Need help getting started? Contact your financial representative.

The survey was conducted by Harris Poll and included over 500 online interviews conducted in January 2015. Interviews were conducted using our Harris Poll Small Business Panel. Results were weighted for company size based on the number of employees, entity type and annual sales. Potential respondents for this survey were selected from among those who have agreed to participate in Harris Poll surveys. Because the sample is based on those who agreed to be invited to participate, no estimates of theoretical sampling error can be calculated.



WE'LL GIVE YOU AN EDGE®

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