



# Welcome!

## We're so glad you're here.

There's a retirement plan waiting for you! In just a few steps, you'll be on your way. Here's what to expect.



## Get your account set up

Visit [principal.com/Welcome](https://principal.com/Welcome) or complete the enclosed forms to get started.

### Begin by:

- Setting security preferences
- Reading important plan notices



## Review your contribution

Your organization has set a contribution rate for you. Log in, take a look and make changes to your contribution rate if you want, or visit [principal.com/MatchEnrollmentWebinar](https://principal.com/MatchEnrollmentWebinar).



## Check out the plan's investments

Each one is different and you can choose based on your goals and how you feel about risk. You can also pick from the plan's investment options later. But by picking it later, you understand that until you make a new investment selection, you're directing contributions to the plan's default.\*

For a full listing, refer to the **Investment Option Summary**.



\*The plan's participant level default is: Principal LifeTime Hybrid CITs. See Investment Option Summary for important information. If the default is a target date fund series, the applicable target date fund will be based on the plan's normal retirement date.



The subject matter in this communication is educational only and provided with the understanding that Principal® is not rendering legal, accounting, investment advice or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, investment or accounting obligations and requirements.

**Investing involves risk, including possible loss of principal.**

**Asset allocation** and diversification does not ensure a profit or protect against a loss. **Equity** investment options involve greater risk, including heightened volatility, than fixed-income investment options. **Fixed-income** investments are subject to interest rate risk; as interest rates rise their value will decline. **International and global investing** involves greater risks such as currency fluctuations, political/social instability and differing accounting standards. These risks are magnified in **emerging markets**.

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# Keep going!

You've got this and we've got your back when it comes to educational resources.

Visit [principal.com/Welcome](https://principal.com/Welcome) to learn more.



## See your retirement savings in one place

We'll help you roll eligible outside retirement savings into your retirement account.



## Designate a beneficiary

Don't leave the decision up to someone else if something happens to you before retirement. Always designate a beneficiary to ensure the money in your account goes to a loved one.



## Keep in touch

Staying in the know when it comes to retirement planning is a pretty good idea. We'll send you educational information about what's important to you.





Principal Life Insurance Company  
Des Moines, IA 50306-9394

Your employer's retirement plan includes an automatic contribution arrangement once you reach your enrollment effective date. This may mean you'll be automatically enrolled to contribute a portion of your pay to your account unless you elect otherwise (refer to the notice provided by your plan sponsor for details).

My personal information (please print with black ink)

<b>Name</b>			<b>Phone number</b>		<b>Email address</b>
_____	_____	_____	_____ - _____	<input type="radio"/> Home <input type="radio"/> Mobile	_____
Last	First	MI			
<b>Address</b>					
_____	_____	_____	_____	_____	_____
Street	City	State	Zip	Country	
<b>Social Security number</b>		<b>Date of birth</b>	<b>Gender</b>	<b>Marital status</b>	
_____ - _____		____/____/____	<input type="radio"/> Male <input type="radio"/> Female	<input type="radio"/> Single <input type="radio"/> Married	
<b>Expected retirement age</b>	<b>Original date of employment</b>		<b>NOTE:</b> The email address you submit will be used for services provided by Principal Financial Group®, unless otherwise elected. We will not provide your email to third parties. For more information, see your privacy policy at principal.com.		
_____	____/____/____				
If you were rehired, complete these dates:	<b>Date of termination</b>	<b>Date of rehire</b>			
	____/____/____	____/____/____			

**Rollover funds**  **Yes!** Help me roll over retirement savings from a previous employer's retirement plan. Call Principal at 1-800-547-7754, Monday - Friday, 7a.m. - 9 p.m. CT.

Complete if you would like to consolidate retirement savings. Please  **call** or  **email** me to discuss my options. My estimated rollover balance is \$ \_\_\_\_\_.

Complete all 3 Steps **1** **2** **3** to enroll in the retirement savings plan, or to make changes to your contribution percentage.

**1** My contributions<sup>A</sup>

Take advantage of your employer's match! (pick one)

### My contributions

- I elect to contribute \_\_\_\_% (0% to 100%) or \$\_\_\_\_\_ of my current and future pay per pay period as pre-tax contributions and/or elect to contribute \_\_\_\_% (0% to 100%) or \$\_\_\_\_\_ of my current and future pay per pay period as Roth after-tax elective deferral contributions. I would like to contribute \_\_\_\_% (0% to 100%) or \$\_\_\_\_\_ of my current and future bonus pay as pre-tax contributions and/or \_\_\_\_% (0% to 100%) or \$\_\_\_\_\_ of my current and future bonus pay as Roth after-tax elective deferral contributions.
- I am already enrolled, but I want to change my contribution to \_\_\_\_% (0% to 100%) or \$\_\_\_\_\_ of my current and future pay per pay period as pre-tax contributions, and/or change my contribution to \_\_\_\_% (0% to 100%) or \$\_\_\_\_\_ of my current and future pay per pay period as Roth after-tax elective deferral contributions. I also would like to change my contribution to \_\_\_\_% (0% to 100%) or \$\_\_\_\_\_ of my current and future bonus pay as pre-tax contributions, and/or change my contribution to \_\_\_\_% (0% to 100%) or \$\_\_\_\_\_ of my current and future pay per pay period as Roth after-tax elective deferral bonus pay.
- I choose **not to contribute** to the retirement plan at this time.

### Annual Increase

(optional, but may help you stay on track)

In addition to electing to contribute a portion of my current and future pay per pay period, I would also like to automatically increase my contribution amount each year. I may opt out or change the annual increase at any time.

- Increase** my pre-tax salary deferral contribution by \_\_\_\_% or \$\_\_\_\_\_ each year for the next \_\_\_\_ years **or** until my contribution totals \_\_\_\_% or \$\_\_\_\_\_.
- Increase** my after-tax Roth Elective deferral contribution by \_\_\_\_% or \$\_\_\_\_\_ each year for the next \_\_\_\_ years **or** until my contribution totals \_\_\_\_% or \$\_\_\_\_\_.

This increase will be initiated each \_\_\_\_\_ (month/day) or the next date allowed by the plan.

- Please also apply the annual increase to my salary deferral contribution election(s) for current and future bonuses.

<sup>A</sup> Elective deferral contributions are limited to the lesser of the plan or IRS Limit for the current calendar year.

## 2 My investment choices

Please elect **One of the three choices** by checking the box(es) and completing the applicable information for your choice

(If you are already enrolled and want to make changes to how future contributions are directed, visit [principal.com](http://principal.com) or call 1-800-547-7754.)

**Choice A: Quick Option — Principal LifeTime Hybrid CITs**

I elect a **Quick Option — Principal LifeTime Hybrid CITs**

I understand contributions will be directed to the plan’s Qualified Default Investment Alternative; one of the Principal LifeTime Hybrid CITs based on the plan’s normal retirement date.<sup>1</sup> I have read the plan’s QDIA notice and enclosed investment information related to this investment. **I do not want to make another investment election at this time, and this will be treated as my investment option direction.**

**Still need help?** Log into your account at principal.com for more investment options available to you through your employers retirement plan.

(Please refer to the Investment Option Summary for more information.)

➤ If you’ve completed this section, move ahead to **My signature!** **3**

<sup>1</sup> Principal LifeTime Hybrid CITs are available as another way to use an asset allocation strategy that may be right for you. There are other investment options available under the retirement plan, and you should review them all. Reviewing all investment options can help you decide whether you wish to design your own mix of investment options. Please note that your contribution will be directed to the plan’s QDIA - Principal LifeTime Hybrid CITs based on a particular target date or retirement date. If you would rather choose your own mix of investment options, you may do so by completing the Build My Own Portfolio section of this form or visiting principal.com.

**Choice C: Build my own portfolio**

I elect the following investment options (enter percentages below.)

(Please refer to the Investment Option Summary for more information.)

	Employer	Elective deferral
<b>Short-Term Fixed Income</b>		
<b>Morley Capital Management</b>		
Principal Stable Value Z Fund <sup>B</sup>	_____ %	_____ %
<b>Fixed Income</b>		
<b>PGIM Investments, LLC</b>		
PGIM Global Total Return R6 Fund	_____ %	_____ %
<b>Principal Global Investors</b>		
Bond Market Index Separate Account <sup>A</sup>	_____ %	_____ %
Core Plus Bond Separate Account <sup>A</sup>	_____ %	_____ %
<b>Balanced/Asset Allocation</b>		
<b>Capital Research and Mgmt Co</b>		
American Funds American Balanced R6 Fund	_____ %	_____ %
<b>Multiple Sub-Advisors</b>		
Principal LifeTime Hybrid Income CIT	_____ %	_____ %
Principal LifeTime Hybrid 2010 CIT	_____ %	_____ %
Principal LifeTime Hybrid 2015 CIT	_____ %	_____ %
Principal LifeTime Hybrid 2020 CIT	_____ %	_____ %
Principal LifeTime Hybrid 2025 CIT	_____ %	_____ %
Principal LifeTime Hybrid 2030 CIT	_____ %	_____ %

My investment choices

	Employer	Elective deferral
Principal LifeTime Hybrid 2035 CIT	_____ %	_____ %
Principal LifeTime Hybrid 2040 CIT	_____ %	_____ %
Principal LifeTime Hybrid 2045 CIT	_____ %	_____ %
Principal LifeTime Hybrid 2050 CIT	_____ %	_____ %
Principal LifeTime Hybrid 2055 CIT	_____ %	_____ %
Principal LifeTime Hybrid 2060 CIT	_____ %	_____ %
Principal LifeTime Hybrid 2065 CIT	_____ %	_____ %
<b>Large U.S. Equity</b>		
<b>Principal Global Investors</b>		
Equity Income Separate Account <sup>A</sup>	_____ %	_____ %
LargeCap S&P 500 Index Separate Account <sup>A</sup>	_____ %	_____ %
<b>T. Rowe Price/Brown Advisory</b>		
LargeCap Growth I Separate Account <sup>A</sup>	_____ %	_____ %
<b>Small/Mid U.S. Equity</b>		
<b>Franklin Mutual Advisers, LLC</b>		
Franklin Small Cap Value R6 Fund	_____ %	_____ %
<b>Goldman Sachs Asset Mgt</b>		
Goldman Sachs Growth Opportunities R6 Fund	_____ %	_____ %
<b>Janus Henderson</b>		
Janus Henderson Triton N Fund	_____ %	_____ %
<b>LA Capital Mgmt/Victory</b>		
MidCap Value I Separate Account <sup>A</sup>	_____ %	_____ %
<b>Principal Global Investors</b>		
MidCap S&P 400 Index Separate Account <sup>A</sup>	_____ %	_____ %
SmallCap S&P 600 Index Separate Account <sup>A</sup>	_____ %	_____ %
<b>International Equity</b>		
<b>Capital Research and Mgmt Co</b>		
American Funds EuroPacific Growth R6 Fund	_____ %	_____ %
<b>Harris Associates L.P.</b>		
Oakmark International Fund-Institutional Class	_____ %	_____ %
<b>Principal Global Investors</b>		
International Emerging Markets Sep Acct <sup>A</sup>	_____ %	_____ %
International SmallCap Separate Account <sup>A</sup>	_____ %	_____ %
<b>Other</b>		
<b>Principal Real Estate Inv</b>		
U.S. Property Sep Acct <sup>A*</sup>	_____ %	_____ %
<small>Withdrawal requests from the U.S. Property Separate Account may be delayed.</small>		
<b>Total of all lines:</b>	<b>100 %</b>	<b>100 %</b>

\*Real Estate investment options are subject to investment and liquidity risk and other risks inherent in real estate such as those associated with general and local economic conditions. Property values can decline due to environmental and other reasons. In addition, fluctuation in interest rates can negatively impact the performance of real estate investment options.

If you elect to direct funds into the Principal US Property (Separate Account), you may not be able to immediately withdraw them. We may implement a pre-existing contractual limitation in the group annuity contract which will allow us to manage the Separate Account and satisfy withdrawal requests over time and fairly among all those who request a withdrawal.

Your investment election will be effective when it is received in the Corporate Center of Principal by the close of market. Forms received after the close of market will be processed on the next open market date. If no investment election is received, or contributions are received prior to your investment election, contributions will be directed according to the plan's default investment alternative(s): Principal LifeTime Hybrid CIT based on your current age and the plan's normal retirement date.

Please log in to principal.com for more details.

> If you've completed this section, move ahead to **My signature!** **3**

**3** My signature

**Please sign**, then give this completed form to your benefits representative.

This agreement applies to amounts earned until changed by me in writing. I understand my plan sponsor may reduce my contributions only when required to meet certain plan limits. I will review all statements regularly and report any discrepancy to Principal immediately.

Signature

X \_\_\_\_\_

Date

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
/ /

Be sure you have completed all **3 steps** **1** **2** **3**

**Return** your completed form to your benefits representative.