



Taking steps today
can help brighten
your future.

With Principal® Real Start,
it only takes a few minutes
to get your retirement
account set up and start
saving for your future.

It's easy to start saving

- Select or review your contribution rate, make sure you take advantage of your organization's match
- Elect your investment options or go with your organization's quick option

Have questions? Check out our enrollment webinar at principal.com/matchenrollmentwebinar.

Get started
your way



Visit principal.com/welcome,



Use the **Principal mobile app**,



Or, text **ENROLL** to **78259**.

Sitio web disponible en Español.

Investing involves risk, including possible loss of principal.

This document is intended to be educational in nature and is not intended to be taken as a recommendation.

Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.

Insurance products and plan administrative services provided through Principal Life Insurance Co., a member of the Principal Financial Group®, Des Moines, Iowa 50392.

PT563A-02 | © 2020 Principal Financial Services, Inc. | 1386778-112020 | 12/2020

Give your retirement savings a boost —

Increase your contribution

Your retirement savings may have to last for 30 years or longer. Don't fall behind—increase your contribution today!

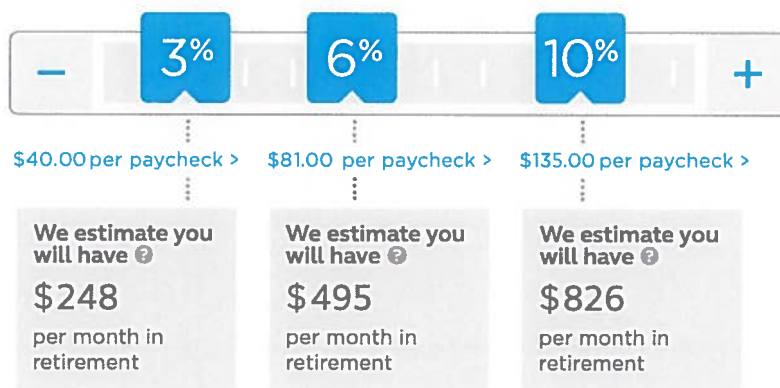
Whether retirement is a long way down the road or just around the corner, it's important to save enough today.

Analysis shows **you may need to save at least 10 percent of your pay plus employer contributions throughout your career** to have enough income in retirement.¹ This assumes you may need about 80 percent of your pre-retirement income to maintain your current lifestyle after you retire.²

Because each individual's situation is unique, and your savings and post-retirement needs may differ, **it's important to find out if you're on track.**

Principal.com is a good place to start. You can easily see the potential impact of a small increase in retirement plan contributions. For example:

Pre-tax contribution amount



Simply visit
principal.com/boost

Check your personalized Retirement Wellness Score and use interactive online features to see how a contribution increase may impact your take-home pay and estimated monthly retirement income.

This example is for illustrative purposes only. It assumes \$35,000 in annual income, bi-weekly pay periods, 3% annual wage growth, 30 years to retirement, 6% annual rate of return and 25% for state and federal taxes. Estimated monthly retirement income calculations assume a 4.5% annual withdrawal in retirement. Total employee contributions without earnings is \$49,954 at 3% rate, \$99,908 at 6% contribution rate, and \$166,514 at a 10% contribution rate. The assumed rate of return is hypothetical and does not guarantee any future returns nor represent the return of any particular investment option. Reduced take-home pay is accurate for the initial year and would change based on the participant's annual pay. Estimated savings amounts shown do not reflect the impact of taxes on pre-tax distributions. Individual taxpayer circumstances may vary.



For assistance increasing your retirement plan contribution, visit principal.com/boost or call **800-547-7754** to speak with a retirement specialist at the Principal Financial Group®.

¹ Based on analysis conducted by the Principal Financial Group®, November 2019. The estimate assumes a 40-year span of accumulating savings and the following facts: retirement at age 65; a combined individual and plan sponsor contribution of 12%; Social Security providing 40% replacement of income; 4.5% withdrawal of retirement savings; 6% annual market returns; 2% annual inflation; and 3% annual wage growth over 40 years in the workforce. This estimate is based on a goal of replacing about 80% of salary. The assumed rate of return for the analysis is hypothetical and does not guarantee any future returns nor represent the return of any particular investment. Contributions do not take into account the impact of taxes on pre-tax distributions. Individual results will vary. Participants should regularly review their savings progress and post-retirement needs.

² Based on our industry experience and GAO Retirement Security Report to Congressional requestors. The estimated average total spending for post-retirement households was about 77 percent of the spending levels for pre-retirement households. GAO, 2013 CE Data; 16-242, Retirement Replacement Rates.



principal.com

This document is intended to be educational in nature and is not intended to be taken as a recommendation.

Increasing your contribution does not guarantee you put yourself in a better spot. **Investing involves risk, including possible loss of principal.**

Online contribution changes are not allowed for all retirement plans. If you are not able to update your contribution at principal.com, see your human resources contact.

The Retirement Wellness Planner information and Retirement Wellness Score are limited only to the inputs and other financial assumptions and is not intended to be a financial plan or investment advice from any company of the Principal Financial Group® or plan sponsor. This calculator only provides education which may be helpful in making personal financial decisions. Responsibility for those decisions is assumed by the participant, not the plan sponsor and not Principal®. Individual results will vary. Participants should regularly review their savings progress and post-retirement needs.

Insurance products and plan administrative services are provided through Principal Life Insurance Company, a member of the Principal Financial Group®, Des Moines, IA 50392.

PT383E-05 | © 2020 Principal Financial Services, Inc. | 1443146-122020 | 12/2020



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)

Name			Phone number		Email address
_____	_____	_____	-	-	_____
Last	First	MI	<input type="radio"/> Home	<input type="radio"/> Mobile	

Address

_____	_____	_____	_____	_____
Street	City	State	Zip	Country

Social Security number	Date of birth	Gender	Marital status
____ - ____ - ____	____ / ____ / ____	<input type="radio"/> Male <input type="radio"/> Female	<input type="radio"/> Single <input type="radio"/> Married

Expected retirement age	Original date of employment	NOTE: 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 unless you consent. For more information, see your privacy policy at principal.com.
_____	____ / ____ / ____	

If you were rehired, complete these dates:	Date of termination	Date of rehire
	____ / ____ / ____	____ / ____ / ____

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^A

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

I elect to contribute _____% (0% to 100%) of my current and future pay per pay period. This will also apply for my current and future bonus pay.

My contributions

- I am already enrolled, but I want to change my contribution to ____% (0% to 100%) of my current and future pay per pay period. This will also apply to my current and future 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 ____% each year for the next ____ years or until my contribution totals ____%.^A

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.

^A 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're already enrolled and want to make changes to how future contributions are directed, visit principal.com or call 800-547-7754.)

Choice A: Quick Option — Vanguard Target Retirement Fund

I elect a Quick Option — Vanguard Target Retirement Fund

I understand contributions will be directed to the plan's Qualified Default Investment Alternative; one of the Vanguard Target Retirement Fund based on the plan's normal retirement date. 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

1 Vanguard Target Retirement Fund 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 - Vanguard Target Retirement Fund 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 B: Target My Retirement®

Target My Retirement is personalized retirement planning advice (like how much to save, where to invest your savings and retirement age!). Your personalized plan will be based on your current financial situation and how you envision your retirement. You'll receive your recommendations and manage your own account ongoing - for no additional cost. Target My Retirement is powered by Morningstar Investment Management LLC. Visit principal.com/MyRetirementAdvice once you're enrolled in your organization's retirement plan to get started.

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

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.)

New contributions

Short-Term Fixed Income

Wells Fargo

Wells Fargo Stable Return N Fund _____%

Fixed Income

Wells Capital Management

Wells Fargo Core Bond N CIT _____%

Balanced/Asset Allocation

PIMCO

PIMCO All Asset Institutional Fund _____%

Enrollment form

Contract/Plan ID Number: 331944

My investment choices

	New contributions
Vanguard Group	
Vanguard Target Retirement Income Inv Fund	_____ %
Vanguard Target Retirement 2015 Inv Fund	_____ %
Vanguard Target Retirement 2020 Inv Fund	_____ %
Vanguard Target Retirement 2025 Inv Fund	_____ %
Vanguard Target Retirement 2030 Inv Fund	_____ %
Vanguard Target Retirement 2035 Inv Fund	_____ %
Vanguard Target Retirement 2040 Inv Fund	_____ %
Vanguard Target Retirement 2045 Inv Fund	_____ %
Vanguard Target Retirement 2050 Inv Fund	_____ %
Vanguard Target Retirement 2055 Inv Fund	_____ %
Vanguard Target Retirement 2060 Inv Fund	_____ %
Vanguard Target Retirement 2065 Inv Fund	_____ %
Large U.S. Equity	
BlackRock Advisors, LLC	
Wells Fargo BlackRock S&P 500 Index CIT N Fund	_____ %
Capital Research and Mgmt Co	
American Funds Growth Fund of America R6 Fund	_____ %
Invesco	
Invesco Comstock R6 Fund	_____ %
Small/Mid U.S. Equity	
Vanguard Group	
Vanguard Extended Market Index Admiral Fund	_____ %
International Equity	
Capital Research and Mgmt Co	
American Funds Euro Pacific Growth R6 Fund	_____ %
Total of all lines:	100 %

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): Vanguard Target Retirement Fund 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.

Enrollment form

Contract/Plan ID Number: 331944

Important information

Target My Retirement is a program that provides participants with a personalized approach to retirement planning and an investment strategy that moves on a glide path toward their retirement.

Principal has retained Morningstar Investment Management LLC as an investment adviser to create and manage the *Target My Retirement* investment strategies. Morningstar Investment Management uses its proprietary platform, Morningstar® Retirement ManagerSM to provide personalized advice on retirement age, savings rate, and investment strategies with the goal of helping a participant reach their retirement goals.

This service is offered by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. The Morningstar name and logo are registered marks of Morningstar, Inc. Investment advice generated by this service is based on information provided and limited to the investment options available in the defined contribution plan.

Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.

The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Investment Management is not affiliated with Principal.

Target My Retirement has been designed to be able to meet the requirements for a "qualified default investment alternative" under DOL regulations. Note that plan specific requirements also apply. Plan sponsors should consult their legal advisors for more information.

The plan sponsor or other plan fiduciary is responsible for selecting the investment options utilized in the *Target My Retirement* investment array, which may be different from the investments available as core investment options in their retirement plan. When using the plan's existing core investment option array with the *Target My Retirement* offering, Principal does not serve in a 3(21) capacity; the plan sponsor or designated fiduciary maintains responsibility for the plan's core investment array.

Assets invested through TMR are subject to fees and expenses charged by the underlying investment options. Depending on the version of TMR selected by the Principal client, the underlying investment options may include mutual funds, collective investment funds (CITs), and Separate Accounts for which Principal or its affiliates may receive additional compensation.

If a plan participant selects:

Target My Retirement-Advice, Morningstar Investment Management LLC will make a point-in-time recommendation on investments, savings rate, and retirement age, based on specific information the participant provides, including age, gender, years to retirement, current salary, current savings rate, and account balance. The participant is responsible for logging in to set rebalancing or any updating of the portfolio.

Past performance is no guarantee of future results. All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. Morningstar Investment Management does not guarantee that the results of their advice, recommendations or objectives of a strategy will be achieved.

This information is for marketing and promotional purposes only. It does not constitute fiduciary advice or a recommendation with respect to an independent plan fiduciary's decision to use the *Target My Retirement* investment solution.

Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.

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

Insurance products and plan administrative services are provided through Principal Life Insurance Co., a member of the Principal Financial Group®, Des Moines, IA 50392. Certain investment options and contract riders may not be available in all states or U.S. commonwealths.

Information in this enrollment form should not be construed as investment advice.

Your plan sponsor has chosen to make available to you all of the investment options listed on this enrollment form.

This enrollment form content is current as of the production date noted below. If there are any discrepancies between this information and the legal plan document, the legal plan document will govern. If the production date is older than three months or has passed a quarter end, you should contact your plan sponsor or log in to principal.com for current retirement plan and investment option information including a prospectus if applicable. The member companies of the Principal Financial Group® prohibit the manipulation of this enrollment form content. If your plan sponsor elects to provide this enrollment form electronically, Principal® is not responsible for any unauthorized changes.

Enrollment form

Contract/Plan ID Number: 331944

© 2021 Principal Financial Services, Inc.
PG4711-20 | 1555040-032021 | 04/2021