



Designate a beneficiary

Thinking about death certainly isn't a fun topic. But it's necessary to make sure your hard-earned savings are distributed according to your wishes should something happen to you prior to retirement. Make sure the money in your account gets transferred to a loved one of your choosing.

Designate a beneficiary at principal.com/beneficiary or request a beneficiary form through your employer.



Make sense of rollovers

As you change jobs during your career, it's easy to forget about retirement accounts you leave behind and to lose track of how your investments are doing.

Rolling over your retirement savings can help you keep track of your savings in one spot.

Learn how you can rollover your retirement savings at principal.com/simplify or request a rollover form through your employer.²



Access your account

> Online access

- Under Log In, select **Personal** as the login type.
- Click the **Register Now** link.
- Enter your name, date of birth, social security number and zip code.
- Verify your identity, establish your username and password, provide your email address and select and answer your customer service question.
- Select **Log In**.
- Enter your username and click **Continue**.
- Enter your password and click **Enter**.
- Select your login image and phrase and click **Continue with this image and phrase**.
- Register three security questions and answers and click **Continue**.
- A prompt will appear to consent to do business electronically. Please read the required information and select **I Do Not Consent** or **I Consent**.

Get 24/7 access to your retirement savings account information at principal.com or give us a call at **1-800-547-7754**.

> Phone access

- Enter your **Social Security Number**.
- Listen to the menu and select the option that fits with your request.
- If prompted, enter/establish your **PIN**.

² You should consider the differences in investment options and risks, fees and expenses, tax implications, services and penalty-free withdrawals for your various options. There may be other factors to consider due to your specific needs and situation. You may wish to consult your tax advisor or legal counsel.



Important Information

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**.

See Investment Option Summary for additional Important Information.

The subject matter in this communication is educational only and is not intended to be taken as a recommendation from Principal. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, investment or accounting obligations and requirements. This material was prepared for general distribution and is not directed to a specific individual.

Principal Financial Group®, Des Moines, Iowa 50392-0001, principal.com

Insurance products and plan administrative services provided through Principal Life Insurance Co. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Securities offered through Principal Securities, Inc., 800-547-7754, member SIPC and/or independent broker/dealers. Principal Life, Principal Funds Distributor, Inc. and Principal Securities are members 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. Separate Accounts are available through a group annuity contract with Principal Life Insurance Company. See the group annuity contract for the full name of the Separate Account. Principal Life Insurance Company reserves the right to defer payments or transfers from Principal Life Separate Accounts as permitted by the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets; investment conditions which do not allow for orderly investment transactions; or investment, liquidity and other risks inherent in real estate (such as those associated with general and local economic conditions). If you elect to allocate funds to a Separate Account, you may not be able to immediately withdraw them.

This workbook 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 past an investment performance end, you should contact your plan sponsor or log in to principal.com for current retirement plan and investment option information. The member companies of Principal Financial Group® prohibit the manipulation of this workbook content. If your plan sponsor elects to provide this workbook electronically, Principal® is not responsible for any unauthorized changes.

PQ12087 | 06/2016 | t1604060421

©2017 Principal Financial Services, Inc.

11/16/2017