



Retirement  
planning  
personalized  
to you.

---

**Target My Retirement<sup>®</sup>**

Powered by Morningstar Retirement



# Personalized retirement planning advice to help you reach your goals.

Retirement is personal. Your plan to get there should be too. Target My Retirement can help by providing personalized advice about how much to save, where to invest, when you should retire and more — all with just a few clicks.

## Your Plan: It's all about you

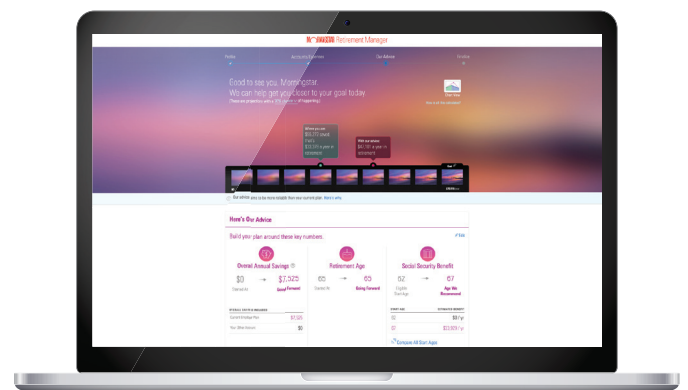
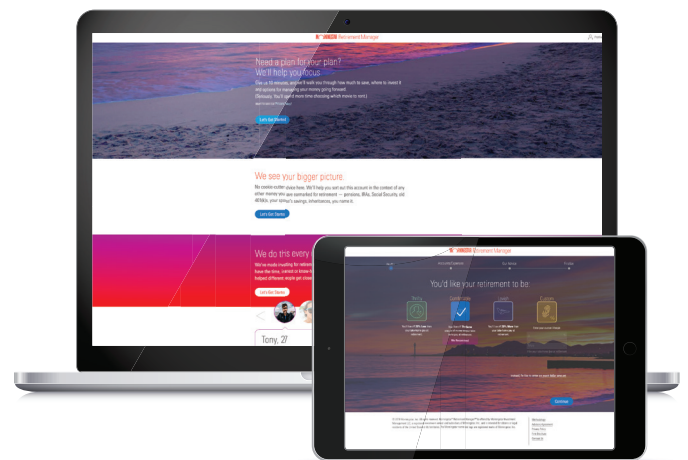
Your personalized plan will be based on your current financial situation and dreams you provide. It can take into account your age, salary, other sources of income, partner/spouse, ideas for your future and more, so Morningstar Retirement can build a personalized plan for retirement to help you meet your goals.

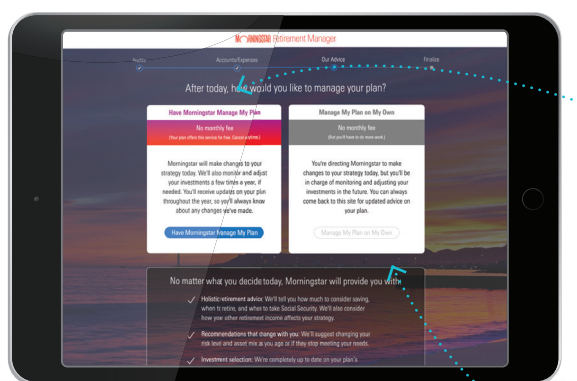
## Your time: It's fast and simple

You can have a plan in about 5 minutes. Just enter information specific to your goals through the Morningstar Retirement service. You'll get recommendations that will answer questions you have about planning for retirement. And you'll be able to change inputs to see how the scenarios change.

Get recommendations for:

- › Which investment options you should choose
- › How much you should be saving now or spending in retirement
- › When you'll likely be able to retire
- › When you should take Social Security benefits
- › And more





## Your Choice: Hands-on or hands-off

You decide how involved you'd like to be with your account. You'll get the benefits of a personalized plan for retirement, regardless of whether you let Morningstar Retirement manage the investments ongoing, or you manage them yourself with point in time advice. Either way, you'll get helpful information so you can make a more confident decision.

## Target My Retirement options

**Morningstar Retirement takes the reins with a managed account**

Morningstar Investment Management can manage your mix of investments for a fee, including ongoing rebalancing, investment and deferral advice, a quarterly outlook report, and check-in emails.<sup>1</sup>

**You make your own choices with advice**

You'll take your point-in-time personalized plan for retirement from Morningstar Retirement and manage the investment mix yourself going forward, so there's no additional fee.

<sup>1</sup> Participants will need to access Morningstar Investment Management site to obtain deferral advice.



## Important Information

### 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.

Morningstar Retirement offers research- and technology-driven products and services to individuals, workplace retirement plans, and other industry players. Associated advisory services are provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc.

Target My Retirement is a managed account program that provides participants with a personalized approach to retirement planning and an investment strategy.

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 Manager<sup>SM</sup> 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 managed account “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.

Principal charges each participant who enrolls in Target My Retirement (TMR) an asset-based management fee based on the participant’s assets under management through the TMR investment solution. The asset-based fee varies depending on the version of the TMR investment solution selected by the Principal client. In addition to the asset-based management fee, assets invested through TMR are also 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.

Target My Retirement-Guidance, Morningstar Investment Management will provide asset allocation information that can help a participant invest and manage their plan for retirement based on specific information they provide, including age, gender, years to retirement, current salary, current savings rate, and account balance. Each participant receives a flexible glide path that rebalances and reallocates as he or she nears retirement or as changes are indicated either through the recordkeeping system or directly by the participant.

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.

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

Principal®, Principal Financial Group®, and Principal and the logomark design are registered trademarks of Principal Financial Services, Inc., a Principal Financial Group company, in the United States and are trademarks and service marks of Principal Financial Services, Inc., in various countries around the world.