

Plan for retirement on your time!



The time you have to plan for retirement doesn't always follow a schedule or even a straight path. That's why we're launching a Virtual Benefit Fair—discover all the features and benefits of your employer's retirement plan when, where, and how you want. Then, check off the list as you go.

Review the basics

- ☐ Visit principal.com/welcome or download the Principal® app to set up your account.



- ☐ Secure access to your savings with 2-factor authentication. Plus, you're automatically qualified for our Customer Protection Guarantee.¹

See if you're on track

- ☐ Could you increase how much you're saving? You might want to aim to save 10%-15% of your eligible pay—or more.²



- ☐ Set account preferences and the beneficiary for your savings at principal.com/beneficiary.

Plan for the future

- ☐ Watch a webinar live or on-demand at principal.com/learnnowondemand.



Questions about your retirement plan?

Log in to your account through principal.com or the Principal® app, or call 800-547-7754.

¿Tienes preguntas? Visita principal.com o llama a Principal® marcando el 800-547-7754. Los especialistas en retiro están disponibles de lunes a viernes, de 8 a.m. a 10 p.m., hora del este.

Meet with a representative from Principal®



Sign up for a 30-minute, virtual one-on-one meeting with a representative from Principal to review your retirement goals at principal.com/benefitfair1on1.



Reúnete con un representante de Principal®

Programa tu cita virtual personalizada de 30 minutos con un representante de Principal para repasar tus metas de retiro en principal.com/benefitfair1on1.

Pat yourself on the back! Planning for retirement helps put you on track for a bright future!



¹Employer-sponsored retirement plans are defined benefit or defined contribution. The guarantee applies to employer sponsored defined benefit, ESOP or defined contribution plans and is effective for unauthorized activity that occurs through no fault of your own. Exclusions to the policy may apply. <https://www.principal.com/customer-protection-guarantee>.

²Based on analysis conducted by the Principal Financial Group®, November 2022. The estimate assumes a 40-year span of accumulating savings and the following facts: retirement at age 65; 10-15% individual plus employer contributions; 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 as savings depends on many factors, including lifestyle, social security replacement, and retirement age.

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Retirement professionals provide education, which may be helpful in making personal retirement decisions. Responsibility for those decisions is assumed by the participant, not by any member of Principal®. Participants should regularly review their savings progress and post-retirement needs.

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