

Innovative Retirement Services Guide from The Principal®

This guide provides helpful information to assist you with accessing The Principal Retirement Service Center® at www.principal.com and TeleTouch®, our toll-free interactive voice response system available at 1-800-547-7754. This guide will prove valuable whether it's your first time accessing our systems or if you are a return visitor.

THE PRINCIPAL RETIREMENT SERVICE CENTER® WEBSITE

FIRST TIME USERS	ONGOING ACCOUNT ACCESS										
<p>Go to www.principal.com</p> <p>Click on the LOGIN button on the left hand side of the screen</p> <p>Click on PERSONAL for Login Type</p> <ul style="list-style-type: none"> • Select the Establish your new Username and Password link • Enter your Social Security Number <p>Answer the security verification questions</p> <p>Enter your retirement plan Contract number/Plan ID: 454706</p> <ul style="list-style-type: none"> • Verify or change your Username • Create and enter a 6-16 digit alpha/numeric password • Create and enter a personalized security phrase 	<p>Go to www.principal.com</p> <p>Click on the LOGIN button on the left hand side of the screen</p> <p>Click on PERSONAL for Login Type</p> <ul style="list-style-type: none"> • Enter your Username • Enter your Password (Click Forgot your Password if you need a Password) 										
<p>Click DETAILS at the right hand side of the Retirement Plan</p> <p>Use the tabs at the top of the page and the options located on the left to navigate the site.</p> <p>Available Options include:</p> <table border="1"> <thead> <tr> <th style="background-color: #C00000; color: white;">Account Info</th> <th style="background-color: #0056B3; color: white;">Investments</th> <th style="background-color: #556B2F; color: white;">Make Changes</th> <th style="background-color: #FFD700; color: black;">Historical Info</th> <th style="background-color: #800080; color: white;">Planning Center</th> </tr> </thead> <tbody> <tr> <td> <p>At a Glance Account information overview</p> <p>Personalized Rate of Return</p> <p>Balance by Investment</p> <p>Vested Balance by Source</p> <p>Plan Loan Information</p> <p>Personal Facts Information such as beneficiary, name, etc.</p> <p>Contribution Information</p> <p>Plan Information Summary Plan Description and plan provisions</p> </td> <td> <p>Current Allocation New contribution direction</p> <p>Brokerage Account Information</p> <p>Investment Performance</p> <p>Managed Accounts</p> <p>Investor Profile Quiz</p> <p>Sample Investor Profiles</p> </td> <td> <p>Overview Available transaction options</p> <p>Select Future Investment Options</p> <p>Transfer Existing Balances</p> <p>Rebalance</p> <p>Change Contribution Amount</p> <p>Designate Beneficiary</p> <p>Quote/Request Loan</p> <p>Manage Brokerage Account</p> <p>Change Mail Preferences</p> <p>Managed Accounts</p> </td> <td> <p>Activity Summary</p> <p>Activity Detail</p> <p>Download Transactions</p> <p>Contributions</p> <p>Statements</p> <p>Electronic History</p> </td> <td> <p>Features Recent retirement informational articles</p> <p>Article Library Retirement planning and informational articles</p> <p>Planning Tools and Forms</p> <p>Managed Account Documents</p> <p>Help/FAQs</p> <p>Retirement Key Terms</p> </td> </tr> </tbody> </table>		Account Info	Investments	Make Changes	Historical Info	Planning Center	<p>At a Glance Account information overview</p> <p>Personalized Rate of Return</p> <p>Balance by Investment</p> <p>Vested Balance by Source</p> <p>Plan Loan Information</p> <p>Personal Facts Information such as beneficiary, name, etc.</p> <p>Contribution Information</p> <p>Plan Information Summary Plan Description and plan provisions</p>	<p>Current Allocation New contribution direction</p> <p>Brokerage Account Information</p> <p>Investment Performance</p> <p>Managed Accounts</p> <p>Investor Profile Quiz</p> <p>Sample Investor Profiles</p>	<p>Overview Available transaction options</p> <p>Select Future Investment Options</p> <p>Transfer Existing Balances</p> <p>Rebalance</p> <p>Change Contribution Amount</p> <p>Designate Beneficiary</p> <p>Quote/Request Loan</p> <p>Manage Brokerage Account</p> <p>Change Mail Preferences</p> <p>Managed Accounts</p>	<p>Activity Summary</p> <p>Activity Detail</p> <p>Download Transactions</p> <p>Contributions</p> <p>Statements</p> <p>Electronic History</p>	<p>Features Recent retirement informational articles</p> <p>Article Library Retirement planning and informational articles</p> <p>Planning Tools and Forms</p> <p>Managed Account Documents</p> <p>Help/FAQs</p> <p>Retirement Key Terms</p>
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TELETOUCH®

FIRST TIME USERS	ONGOING ACCOUNT ACCESS
Call 1-800-547-7754	Call 1-800-547-7754
Press 1 for information in Spanish	Press 1 for information in Spanish
Enter your Social Security number	Enter your Social Security number
Press 1 to Establish your PIN	Enter your 6 digit alpha/numeric PIN
Answer the security verification questions. You'll be prompted for the retirement plan Contract number/Plan ID: 454706	
<p>Follow the prompts to:</p> <ul style="list-style-type: none"> • Access daily account values • Obtain investment performance information • Transfer retirement funds between available investment options • Change where future contributions are invested • Hear your outstanding loan balance, obtain a loan quote, and request a loan • Review the status of a pending or completed distribution • Establish/change your PIN • Review/change contributions percentage • Review/change maturing accounts information • Reinvest retirement account balance from a previous plan • Access information on the Principal Managed Account ProgramSM • Access helpful information on changing jobs or retiring • Obtain information on other retirement savings options <p>Not all options are available to certain plans. Check with your human resources contact to find out what is available.</p>	

WE UNDERSTAND WHAT YOU'RE WORKING FOR.®



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