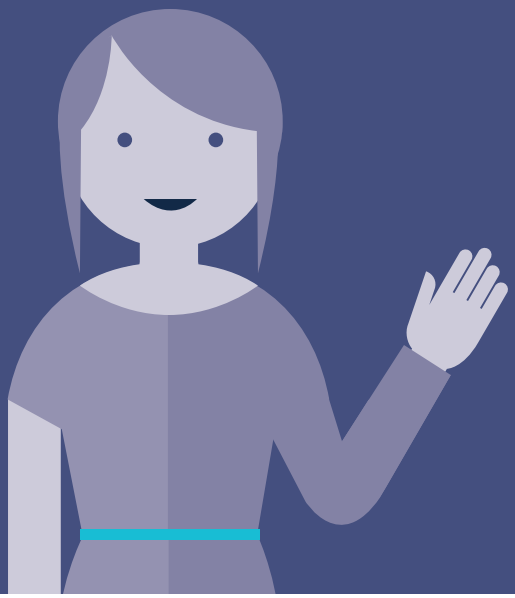

Welcome!

We're so glad you're here.

There's a retirement plan waiting for you! In just a few steps, you'll be on your way. Here's what to expect.

Get your account set up

Visit **principal.com/Welcome** or complete the enclosed forms to get started.

Begin by:

- Setting security preferences
- Reading important plan notices

Set your contribution

Contributions are one way to help your savings work hard for you. To learn more, visit **principal.com/MatchEnrollmentWebinar.**

Check out the plan's investments

Each one is different and you can choose based on your goals and how you feel about risk. You can also pick from the plan's investment options later. But by picking it later, you understand that until you make a new investment selection, you're directing contributions to the plan's default.*

For a full listing, refer to the **Investment Option Summary.**

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*The plan's participant level default is: American Funds Target Retirement Fund R6. See Investment Option Summary for important information. If the default is a target date fund series, the applicable target date fund will be based on the plan's normal retirement date.

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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. **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**.

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Keep going!

You've got this and we've got your back when it comes to educational resources.

Visit **principal.com/Welcome** to learn more.

See your retirement savings in one place

We'll help you roll eligible outside retirement savings into your retirement account.

Designate a beneficiary

Don't leave the decision up to someone else if something happens to you before retirement. Always designate a beneficiary to ensure the money in your account goes to a loved one.

Keep in touch

Staying in the know when it comes to retirement planning is a pretty good idea. We'll send you educational information about what's important to you.

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