

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 to. Then, check off the list as you go.



Engage. Elevate. Expand.

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 Guarantee¹

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



Engage. **Elevate.** Expand.

See if you're on track

- Could you increase how much you're saving? You might want to aim to save 10% of your eligible pay—or more²
- Visit principal.com/score and create a personalized plan for your retirement savings with the Retirement Wellness Planner
- Set account preferences and the beneficiary for your savings at principal.com/beneficiary



Engage. Elevate. **Expand.**

Plan for the future

- Watch a webinar live or on demand at principal.com/learnnowondemand
- Visit principal.com/milestones and log in for resources including:
 - From Enrich®:**
 - › Build a budget
 - › Downsize debt
 - › Pay off student loans
 - › Understand your credit score
 - From ARAG®:**
 - › Prepare a standard will at no cost to you
 - › Explore other legal documents

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.

Your Virtual Benefits Fair checklist

- Create an account or log in at principal.com/welcome
- Review your account preferences and beneficiary designation
- Review your contributions. Is it time to take your savings rate up a notch, or set up an automatic annual contribution increase?
- Explore educational resources available to you, such as:
 - Retirement Wellness Score and Planner
 - Principal® Milestones
 - Educational webinars live and on demand
- Sign up for a virtual one-on-one meeting with a representative from Principal at principal.com/benefitfair1on1



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 2019. The estimate assumes a 40-year span of accumulating savings and the following facts: retirement at age 65; a combined individual and plan sponsor contribution of 12 percent; Social Security providing 40 percent replacement of income: 4.5% withdrawal of retirement savings; 6 percent annual market returns; 2 percent annual inflation; and 3 percent annual wage growth over 40 years in the workforce. This estimate is based on a goal of replacing about 80 percent 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.

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