Retirement planning **personalized to you**

FINANCIAL GUIDE BY CREATIVE PLANNING®

Personalized retirement planning advice to help you reach your goals.

Retirement planning is personal. Your retirement plan should be too. Financial Guide can help by providing personalized advice about your financial situation with just a few clicks, including how much to save, where to invest, when you should retire and more. And if you want help managing your investments, you can elect to use a managed account with Financial Guide.

Your plan: It’s all about you

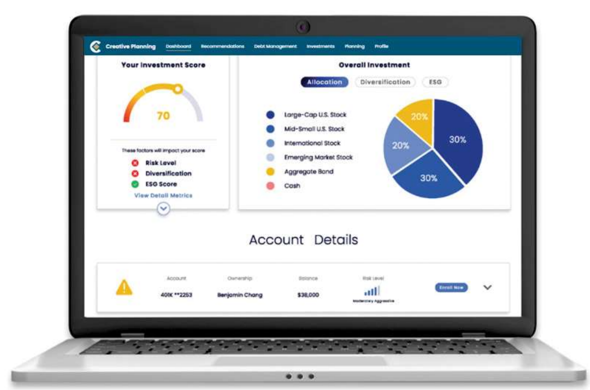
There’s more to your financial picture than your retirement account. Your personalized plan will be based on initial information such as your age, salary and account balance. You can update your current financial situation with information about your goals, partner/spouse/dependents, other sources of income, mortgage and other debts. The more information you provide, the more custom-tailored your advice will be which can help increase the probability of achieving both your short- and long-term goals.

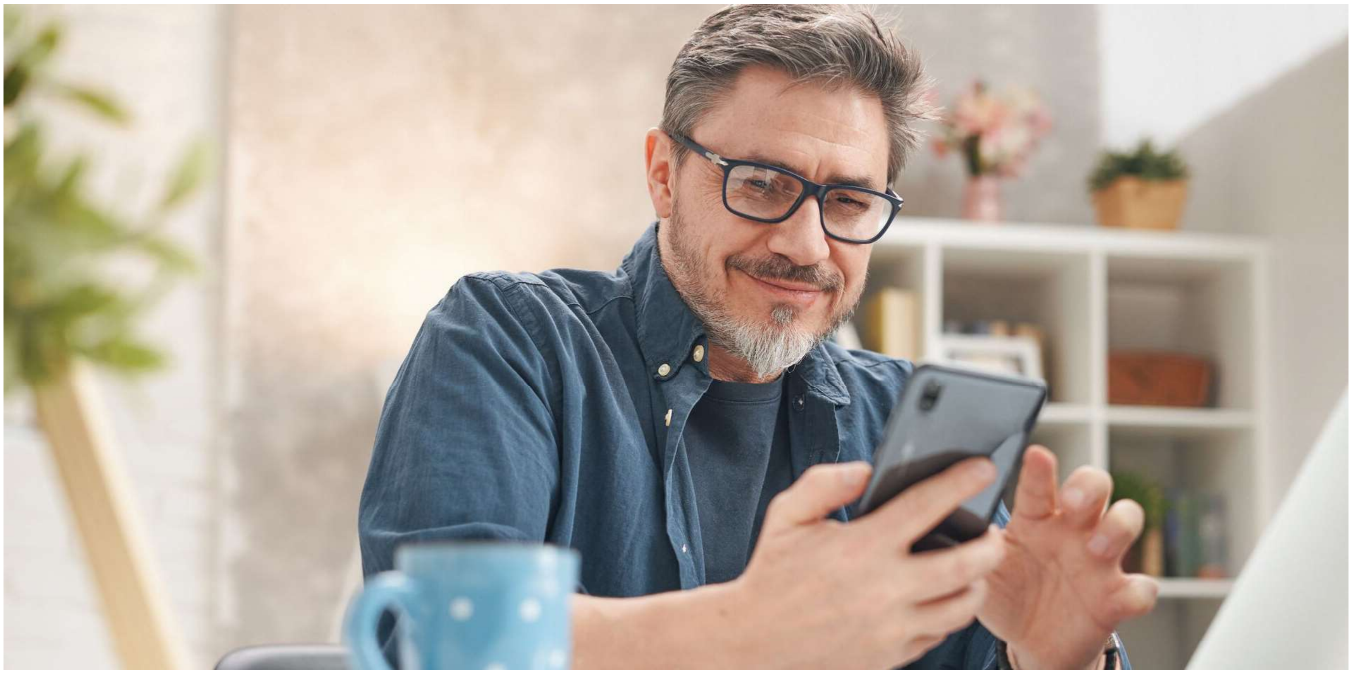
Your time: Keep more of it

The process is simple. You can have a custom plan typically in under 10 minutes. When you access Financial Guide, you’ll complete your profile by entering specific details about you and your financial situation. Then you’ll get specific advice 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 advice 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
- Recommendations to improve your credit score
- How to manage or reduce debt
- 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. Once you have your personalized plan for retirement, you can choose what kind of investment advice and support you need. Understand your options:

Do it for me

Enroll in the managed account and your plan's investment adviser can manage your investments for a competitive fee. This service includes ongoing investment management, rebalancing to maintain an appropriate asset allocation, savings rate advice, as well as a quarterly outlook report and market update communications. Note, this fee is in addition to the plan's recordkeeping expenses and the cost of the investment options.

Do-it-yourself

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

Principal®

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

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