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
Go to **www.principal.com** Click on the **LOGIN** button on the left hand side of the screen Click on **PERSONAL** for **Login Type** • Select the **Establish your new Username and Password** link • Enter your **Social Security Number** Answer the security verification questions Enter your **retirement plan Contract number/Plan ID:** 454829 • Verify or change your **Username** • Create and **enter a 6-16 digit alpha/numeric password** • Create and enter a **personalized security phrase**	Go to **www.principal.com** Click on the **LOGIN** button on the left hand side of the screen Click on **PERSONAL** for **Login Type** • Enter your **Username** • Enter your **Password** (Click **Forgot your Password** if you need a Password)

Click **DETAILS** at the right hand side of the Retirement Plan

Use the tabs at the top of the page and the options located on the left to navigate the site.

Available Options include:

Account Info	Investments	Make Changes	Historical Info	Planning Center
At a Glance Account information overview **Personalized Rate of Return** **Balance by Investment** **Vested Balance by Source** **Plan Loan Information** **Personal Facts** Information such as beneficiary, name, etc. **Contribution Information** **Plan Information** Summary Plan Description and plan provisions	**Current Allocation** New contribution direction **Brokerage Account Information** **Investment Performance** **Managed Accounts** **Investor Profile Quiz** **Sample Investor Profiles**	**Overview** Available transaction options **Select Future Investment Options** **Transfer Existing Balances** **Rebalance** **Change Contribution Amount** **Designate Beneficiary** **Quote/Request Loan** **Manage Brokerage Account** **Change Mail Preferences** **Managed Accounts**	**Activity Summary** **Activity Detail** **Download Transactions** **Contributions** **Statements** **Electronic History**	**Features** Recent retirement informational articles **Article Library** Retirement planning and informational articles **Planning Tools and Forms** **Managed Account Documents** **Help/FAQs** **Retirement Key Terms**

Not all options are available to certain plans. Check with your human resources contact to find out what is available.

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: 454829	

Follow the prompts to:

- 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 Program SM
- Access helpful information on changing jobs or retiring
- Obtain information on other retirement savings options

Not all options are available to certain plans. Check with your human resources contact to find out what is available.

WE UNDERSTAND WHAT YOU'RE WORKING FOR.®

Principal Financial Group

Investment advice provided through the Principal Managed Account Program is provided by Ibbotson Associates. Access to the advice and securities and advisory products are offered through Princor Financial Services Corporation, 800-247-4123, member SIPC.

Insurance products and plan administrative services are provided by Principal Life Insurance Company. Princor and Principal Life are members of the Principal Financial Group, Des Moines, Iowa, 50392.

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