

From the Principal Financial Group®

# Innovative retirement services guide

This guide provides helpful information to assist you with accessing account information at 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.

## Access account information at principal.com

FIRST-TIME USERS	ONGOING ACCOUNT ACCESS										
<p>Go to <a href="http://principal.com">principal.com</a></p> <p>Under <b>ACCOUNT LOGIN</b> select login type <b>PERSONAL</b> and click <b>GO</b></p> <p>Select the <b>Establish your Username and Password</b> link</p> <ul style="list-style-type: none"> <li>• Enter your <b>Social Security number</b> and your 456658</li> <li>• Verify your identity by providing select personal information</li> <li>• Create your username and password</li> <li>• Provide your e-mail address</li> <li>• Select your online security questions and answers</li> <li>• <b>LOGIN</b> with your new <b>Username</b> and <b>Password</b></li> </ul> <p><small>*Located on the Plan Summary in your enrollment materials</small></p>	<p>Go to <a href="http://principal.com">principal.com</a></p> <p>Under <b>ACCOUNT LOGIN</b> select login type <b>PERSONAL</b> and click <b>GO</b></p> <ul style="list-style-type: none"> <li>• Enter your <b>Username</b> (Click <b>Forgot your Username</b> if you need a Username)</li> <li>• Enter your <b>Password</b> (Click <b>Forgot your Password</b> if you need a Password)</li> </ul>										
<p>Click <b>DETAILS</b> 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 website.</p>											
<p style="text-align: center;"><b>Available options include:</b></p>											
<table border="1"> <thead> <tr> <th data-bbox="277 1272 483 1325">Account Info</th> <th data-bbox="492 1272 698 1325">Investments</th> <th data-bbox="706 1272 912 1325">Make Changes</th> <th data-bbox="920 1272 1127 1325">Historical Info</th> <th data-bbox="1135 1272 1341 1325">Planning Center</th> </tr> </thead> <tbody> <tr> <td data-bbox="277 1325 483 1795"> <p><b>Overview:</b></p> <ul style="list-style-type: none"> <li>- Summary</li> <li>- View by Investments</li> <li>- View by Contributions</li> </ul> <p><b>Plan Info &amp; Forms</b></p> <p><b>My Beneficiary</b></p> <p><b>Withdrawals</b></p> </td> <td data-bbox="492 1325 698 1795"> <p><b>Overview:</b></p> <ul style="list-style-type: none"> <li>News &amp; Updates</li> <li>Your Investment Election</li> <li>Investment Performance</li> <li>Transfer Restrictions</li> <li>Investor Profile Quiz</li> <li>Managed Account Information</li> </ul> </td> <td data-bbox="706 1325 912 1795"> <p><b>Your Contribution Rate</b></p> <p><b>Your Investment Election</b></p> <p><b>Simplify with a Rollover</b></p> <p><b>Transfer to Different Investment Options</b></p> <p><b>Rebalance</b></p> <p><b>Dividends</b></p> <p><b>Loans</b></p> <p><b>My Profile</b></p> <p><b>Account Statements</b></p> <p><b>Text Messaging and E-mail Alerts</b></p> <p><b>My Beneficiary</b></p> </td> <td data-bbox="920 1325 1127 1795"> <p><b>Activity Summary</b></p> <p><b>Activity Detail</b></p> <p><b>Download Transactions</b></p> <p><b>Contributions</b></p> <p><b>Statements</b></p> <p><b>Electronic History</b></p> </td> <td data-bbox="1135 1325 1341 1795"> <p><b>Features</b></p> <ul style="list-style-type: none"> <li>- More news</li> <li>- 404(c) notice</li> </ul> <p><b>Retirement Planning</b></p> <p><b>My Principal® Edge Milestones</b></p> <p><b>Investing Basics</b></p> <p><b>Saving &amp; Budgeting</b></p> <p><b>Online Seminars</b></p> </td> </tr> </tbody> </table>		Account Info	Investments	Make Changes	Historical Info	Planning Center	<p><b>Overview:</b></p> <ul style="list-style-type: none"> <li>- Summary</li> <li>- View by Investments</li> <li>- View by Contributions</li> </ul> <p><b>Plan Info &amp; Forms</b></p> <p><b>My Beneficiary</b></p> <p><b>Withdrawals</b></p>	<p><b>Overview:</b></p> <ul style="list-style-type: none"> <li>News &amp; Updates</li> <li>Your Investment Election</li> <li>Investment Performance</li> <li>Transfer Restrictions</li> <li>Investor Profile Quiz</li> <li>Managed Account Information</li> </ul>	<p><b>Your Contribution Rate</b></p> <p><b>Your Investment Election</b></p> <p><b>Simplify with a Rollover</b></p> <p><b>Transfer to Different Investment Options</b></p> <p><b>Rebalance</b></p> <p><b>Dividends</b></p> <p><b>Loans</b></p> <p><b>My Profile</b></p> <p><b>Account Statements</b></p> <p><b>Text Messaging and E-mail Alerts</b></p> <p><b>My Beneficiary</b></p>	<p><b>Activity Summary</b></p> <p><b>Activity Detail</b></p> <p><b>Download Transactions</b></p> <p><b>Contributions</b></p> <p><b>Statements</b></p> <p><b>Electronic History</b></p>	<p><b>Features</b></p> <ul style="list-style-type: none"> <li>- More news</li> <li>- 404(c) notice</li> </ul> <p><b>Retirement Planning</b></p> <p><b>My Principal® Edge Milestones</b></p> <p><b>Investing Basics</b></p> <p><b>Saving &amp; Budgeting</b></p> <p><b>Online Seminars</b></p>
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You can also check the account balance and personalized rate of return for your employer's retirement plan through:

- **Text messages** to your cell phone
- **Email**
- **Your iGoogle Homepage**

To get started, login to principal.com to find these options.

## TeleTouch

FIRST-TIME USERS	ONGOING ACCOUNT ACCESS
Call <b>1-800-547-7754</b>	Call <b>1-800-547-7754</b>
Press 1 for information in Spanish	Press 1 for information in Spanish
Enter your <b>Social Security number</b>	Enter your <b>Social Security number</b>
Press 1 to <b>Establish your personal identification number (PIN)</b>	Enter your <b>six digit alpha/numeric PIN</b>
Answer the security verification questions. You'll be prompted for the retirement plan Contract/ Plan ID number.  <b>456658</b>	
<p>Follow the prompts to:</p> <ul style="list-style-type: none"> <li>▪ Access daily account values</li> <li>▪ Obtain investment performance information</li> <li>▪ Transfer retirement funds between available investment options</li> <li>▪ Change where future contributions are invested</li> <li>▪ Hear your outstanding loan balance, obtain a loan quote and request a loan</li> <li>▪ Review the status of a pending or completed distribution</li> <li>▪ Establish/change your PIN</li> <li>▪ Review/change contributions percentage</li> <li>▪ Review/change maturing accounts information</li> <li>▪ Reinvest retirement account balance from a previous plan</li> <li>▪ Access information on the Principal Managed Account Program<sup>SM</sup></li> <li>▪ Access helpful information on changing jobs or retiring</li> <li>▪ Obtain information on other retirement savings options</li> </ul> <p style="text-align: center;">Not all options are available for certain plans. Check with your human resources contact to find out what is available.</p>	



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0001, principal.com

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