



# Your future, your way

.....  
Helpful online and mobile resources

# 401(k) Account

John Customer - XYZ Defined Contribution Plan



- Overview ▾
- Contributions ▾
- Investments ▾
- Loans & Withdrawals ▾
- Rollovers
- Planning Resources ▾

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## Your account

October 9, 2020

### \$40,915.98

Vested balance ⓘ \$25,529.41 >

Loan balance ⓘ \$6,285.00 >

Personalized rate of return ⓘ 8.11% >  
since 1/1/2020

Gain/loss ⓘ \$3,071.00 >  
since 1/1/2020

Most recent deposit \$157.61 >  
on October 8, 2020

Your current salary \$39,900.00 ✎

Desired retirement age Age 65 ✎

## Need investment help?

We know not everyone is an investment pro, and that's why your plan has wide range of options. See what kind of help you can get when it comes to your investment options.

[Check out your options now >](#)

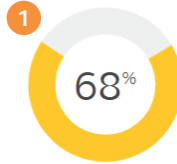
56 [My progress](#)

[Performance](#)

4 [Compare me](#)

## Am I saving enough to replace my income?

Your Retirement Wellness Score shows your progress towards your goal of replacing 80% of your income in retirement. See everything that goes into calculating your score and make adjustments in the [Retirement Wellness Planner](#).



You're projected to replace 68% of your income in retirement. ⓘ

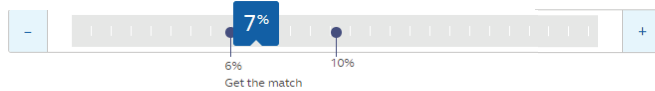
You'll need \$4,105 / month

You'll have \$3,256 / month

You may be short \$894 / month

### 3 You're making progress—that's great.

You're currently contributing 5% of pay (est. \$94 per paycheck) across these contribution types.



## Lock in your changes!

Increasing your contribution to 7% (est. \$105 per paycheck) will increase your Retirement Wellness Score to 68.

[Save changes](#)

[Clear changes](#)

## Consolidate your accounts

**i** Do you have retirement accounts from a former job or IRAs to rollover? Having and managing your savings in one spot could make things simpler.

[Start your rollover now](#)

## Financial Wellness 5

Select topics that you're interested in to filter your results.

All topics

Budgeting

Saving for education

Credit

### How's your financial health?

3 minute read

[Budgeting](#)

Are you financially healthy? It's a tough question - and a personal one. This course can help you assess your financial situation honestly and thoroughly, in 30 minutes or less.

[Visit Enrich to get started](#)

### See if your retirement savings may be on track

3 minute read

[Saving for retirement](#)

My Virtual Coach is an interactive, personalized and educational retirement planning resource from Principal that can help you understand how changes in your life might impact your future goals.

[Check in now](#)

### What's your risk plan?

3 minute read

[Legal documents](#)

Regardless of your age or finances, it's good to consider risk planning, also known as estate planning. Then you'll know your personal matters are handled the way you want if you're not around or unable to make decisions.

[watch a Principal webinar](#)

Log in to your account at [principal.com](https://principal.com) to see all of the tools and resources you can use at home or on the go to help plan for your future.

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- 1 Retirement Wellness Score:** Your score is an educational and personalized representation of your financial health in retirement based on your account balance, salary and other details. Unlock your score to see how ready you may be for retirement.
- 2 Guided Tour:** Get to know all the resources at your fingertips. Click anytime for a guided tour of your account. Learn how to update your profile, get account information, view your statement, access the Education Hub and more.
- 3 Improve your score:** Explore how changes to your contribution rate can make a big difference for your financial future. Go even further by launching the Retirement Wellness Planner to see your full retirement snapshot.
- 4 Compare me:** Not sure if you're on track with your savings? Use the peer comparison to see how you stack up to your on-track peers.
- 5 Principal® Milestones:** Access financial wellness resources available through Principal® Milestones.

By launching the Retirement Wellness Planner, you can see more features and discover all of the ways you can personalize your score.

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- 6 **Visualize your projected progress:** Take a look at the graph to see your estimated retirement savings and monthly income in retirement through the years.
- 7 **Retirement Outlook Report:** Use this real-time report to identify any potential gaps in retirement income and see how small changes to your deferral could help. You can even print your personalized report to take with you when you meet with your financial professional.
- 8 **Unlock your Household Retirement Wellness Score:** Get a better idea of your total financial picture by calculating your Household Score. Just add your spouse or partner's salary information and retirement goals to see how your joint household stacks up.
- 9 **Link additional savings accounts:** Add information on accounts outside Principal® under "External Accounts" to get a more holistic picture of your retirement readiness. You can link your account information and we'll keep it updated for you or you can manually enter the amounts.

#### Did you know?

**You can adjust your desired retirement age:** Update your retirement age under "Advanced Planning Inputs" to see how it could impact your score.

# 401(k) Account

John Customer - XYZ DEFINED CONTRIBUTION PLAN

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- Rollovers ▾
- Retirement Planning ▾

## Retirement Wellness Planner

7 Retirement Outlook Report

Print

Ever considered using your health savings account (HSA) to help pay for future healthcare costs? Add or link your HSA on the [external accounts](#) page to see what it can do for your Retirement Wellness Score.

Working on your plan for retirement is a great idea, Franklin! Simply adjust information below and watch how your Retirement Wellness Score can improve. It only takes a few minutes to see how simple changes now can help boost your financial security in retirement.

**Planning & Account Inputs** ▾

**External Accounts** 9 ▾

**Additional Principal Accounts** ▾

**Household Inputs** ▲

Enter your spouse or domestic partner's information to see your Household Retirement Wellness Score.

**Their Current Age** 18

**Their Desired Retirement Age** 65

**Their Ongoing Contribution Amount** 0%

**Their Current Annual Pay** \$

**Their Retirement Savings Balance** \$ 0

**Their Social Security Monthly Income** \$ 0

**Their Defined Benefit Monthly Income** \$ 0

[Clear Changes](#) [Save Changes](#)

**Advanced Planning Inputs** ▾

**Retirement Wellness Score** ⓘ

**73**

**You Need** ⓘ

\$2,895/month in retirement

**We Estimate You Will Have** ⓘ

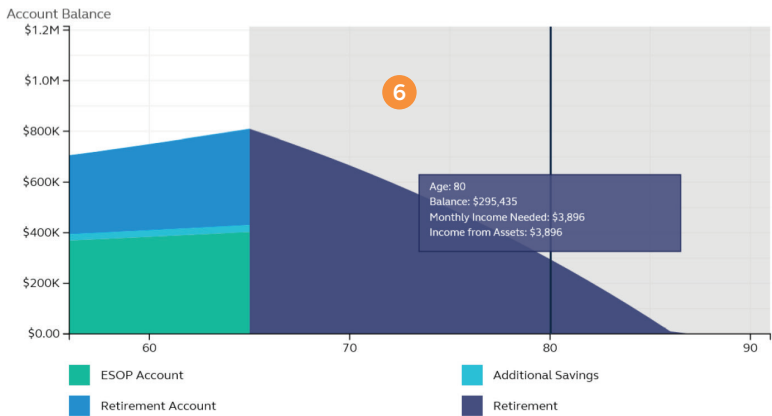
\$3,037/month in retirement

**You Are On Track!**

\$142/month extra in retirement

8 Household Score ⓘ

If you spend this much, your savings may run out by age 87.



All amounts illustrated in this chart are estimates.

- Asset View
- Income View
- Today's Dollars
- Future Dollars

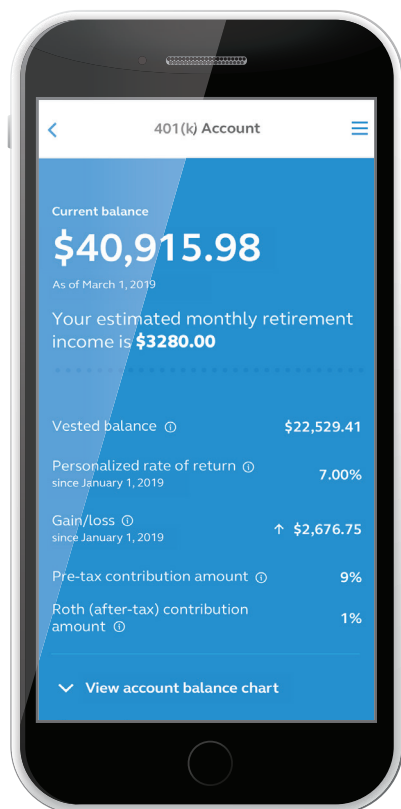


### FREQUENTLY ASKED QUESTIONS

If you have a question about this chart, check out our [frequently asked questions](#).

# Stay connected to your account — anytime, anywhere

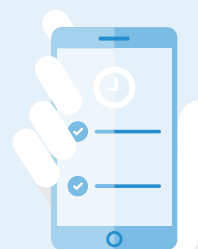
Planning for retirement has never been easier. Access your account information 24/7 from your device. Whether you download the Principal® app or visit our mobile-friendly website, we make it easy to access your account. Quickly see how you're doing with your retirement savings goals no matter where you are.



For illustrative purposes only.

Visit [principal.com/OnTheGo](https://principal.com/OnTheGo) to download the Principal® app. Or, search for it on Google Play and the Apple App store. Available in Spanish.

24/7  
account access



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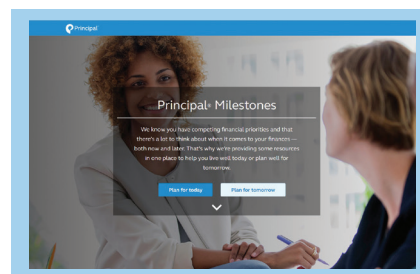
# Principal® Milestones

With the right knowledge, you can live well today and plan well for tomorrow. Principal® Milestones can help you prioritize your goals and make more informed decisions by giving you access to financial resources in one convenient place at no additional cost to you. Powered by Principal®, Enrich and ARAG, resources include webinars, videos, worksheets, calculators, courses and articles. You can even prepare a will or other legal documents at no cost.

## Use the resources to help learn about:

- › Building a budget
- › Downsizing debt
- › Understanding your credit score
- › Saving for retirement
- › Saving for learning
- › Covering your health
- › Building emergency savings

Visit [principal.com/Milestones](https://principal.com/Milestones) to explore how these resources can help you today and tomorrow.



While you're there, enable our Principal® Flash Briefing skill via Amazon Alexa. Each week you'll get retirement planning tid bits and financial tips all by just asking Alexa.

**Principal® Flash Briefing** – Tips, fun facts, and reminders so curious employees can get weekly financial education without lifting a finger. (only on Amazon Alexa)

**Principal® Financial Tips** – Employees can ask Amazon Alexa or Google Assistant™ financial questions on topics such as planning for retirement, managing finances, and protecting income., or listen to weekly tips.

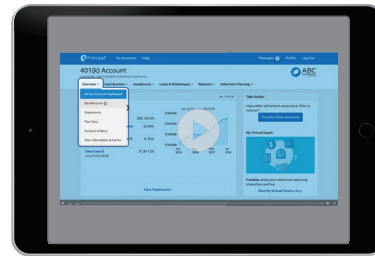
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## See what the future may bring!

We're always evolving to make it easier for you to plan the future you want. Get financial tips and education from Principal by providing an updated email address and mobile phone number under My Profile when you log into your account at [principal.com](https://principal.com).

## See it in action

Take a quick tour and check out all of the features of your account with our web demo. Just visit [principal.com/WebDemo](https://principal.com/WebDemo) to watch it now.



### Get the latest

Connect with Principal to stay in the know:



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