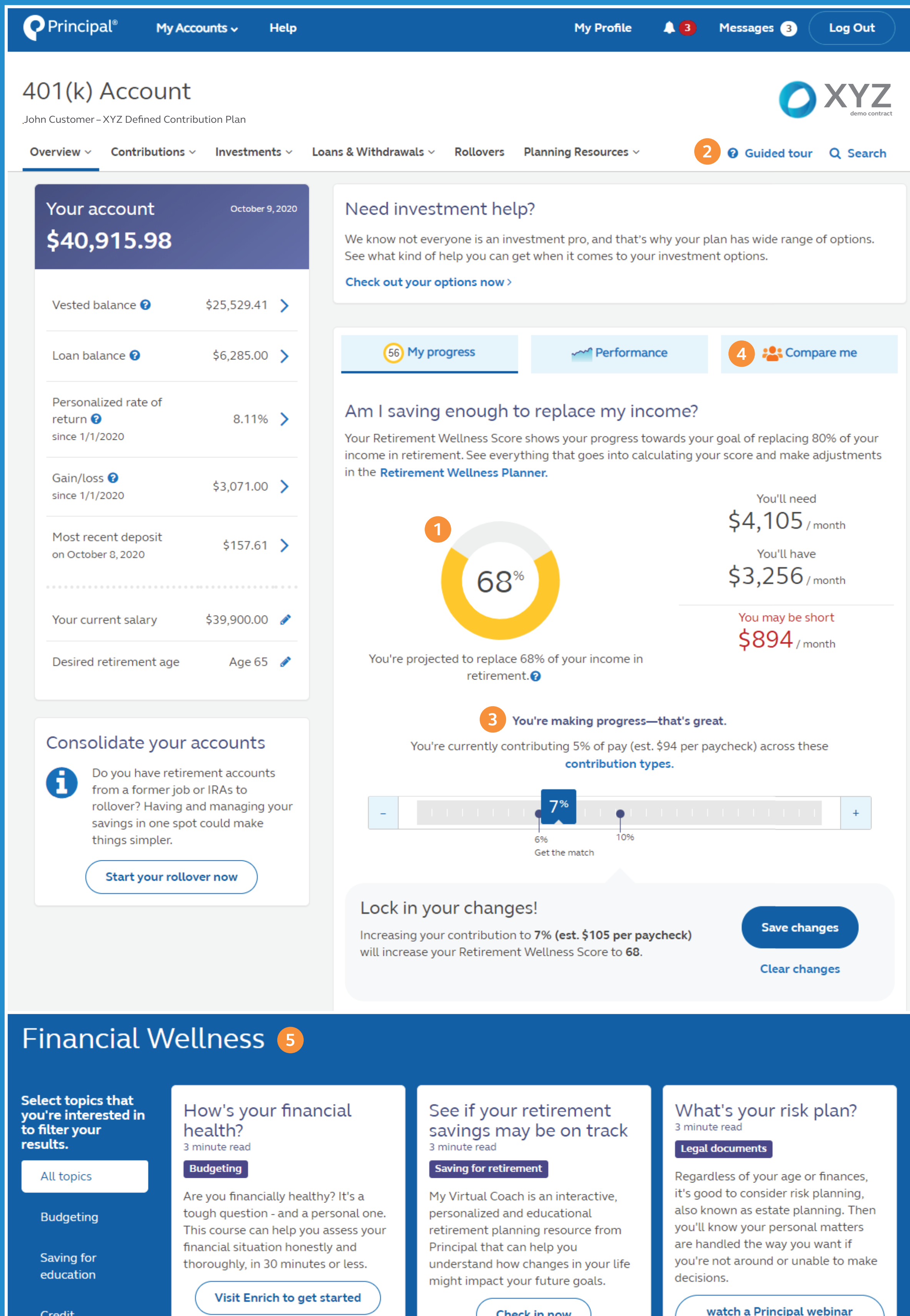
Principal®

Your future, your way

Helpful online and mobile resources



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Log in to your account at **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.

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.

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.

Principal® My Accounts Help My Profile Messages 4 Log Out

401(k) Account

John Customer – XYZ DEFINED CONTRIBUTION PLAN

Overview | Contributions | Investments | Loans & Withdrawals | 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

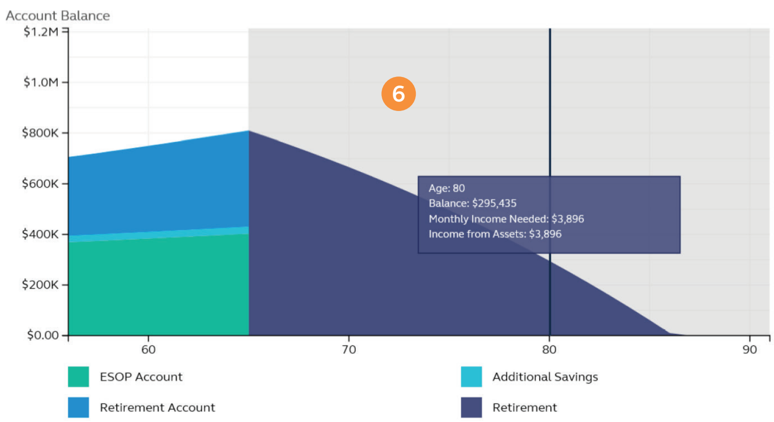
Advanced Planning Inputs

Retirement Wellness Score

73

8 Household Score

You Need	We Estimate You Will Have	You Are On Track!
$2,895/month in retirement. If you spend this much, your savings may run out by age 87.	$3,037/month in retirement	$142/month extra in retirement



All amounts illustrated in this chart are estimates.

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

FAQ

FREQUENTLY ASKED QUESTIONS

If you have a question about this chart, check out our **frequently asked questions**.

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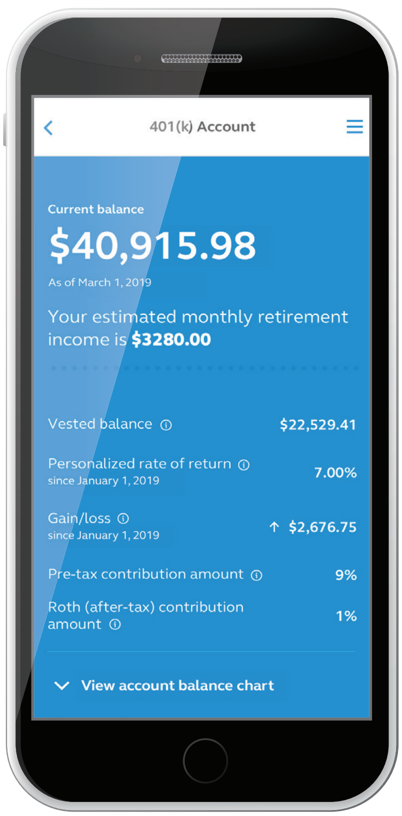
Stay connected to your account — anytime, anywhere

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.



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Visit **principal.com/OnTheGo** to download the Principal® app. Or, search for it on Google Play and the Apple App store. Available in Spanish.

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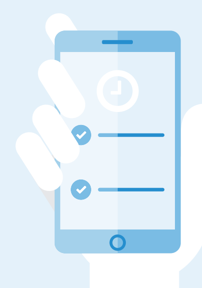
account access



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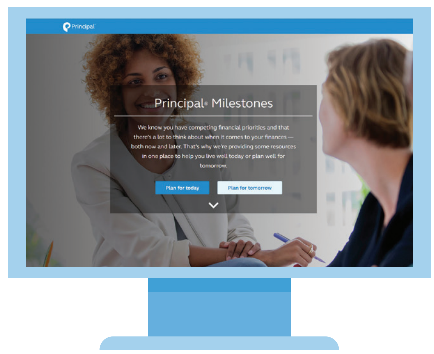
Principal® Milestones

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** to explore how these resources can help you today and tomorrow.

JUST ASK amazon alexa

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.

See what the future may bring!

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See it in action

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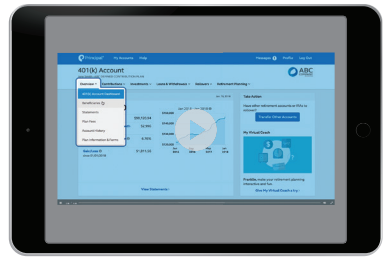

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