SAGE VIEW PERSONALIZED PORTFOLIOS

# Support throughout the RETIREMENT JOURNEY

## Get started with SageView Personalized Portfolios

**Personalized**
A custom strategy tailored to you

**Fast and Easy**
You don't have to be an investment professional

**Comprehensive**
We'll take into account your full financial picture

SAGE VIEW PERSONALIZED PORTFOLIOS

# The plan that's
# ALL ABOUT YOU

You deserve a more customized approach to planning for the future you want. While target-date investment strategies only consider your age, SageView Personalized Portfolios can take into account a wide range of factors to develop a more in-depth picture of who you are before creating a plan that fits your individual needs and goals for retirement.

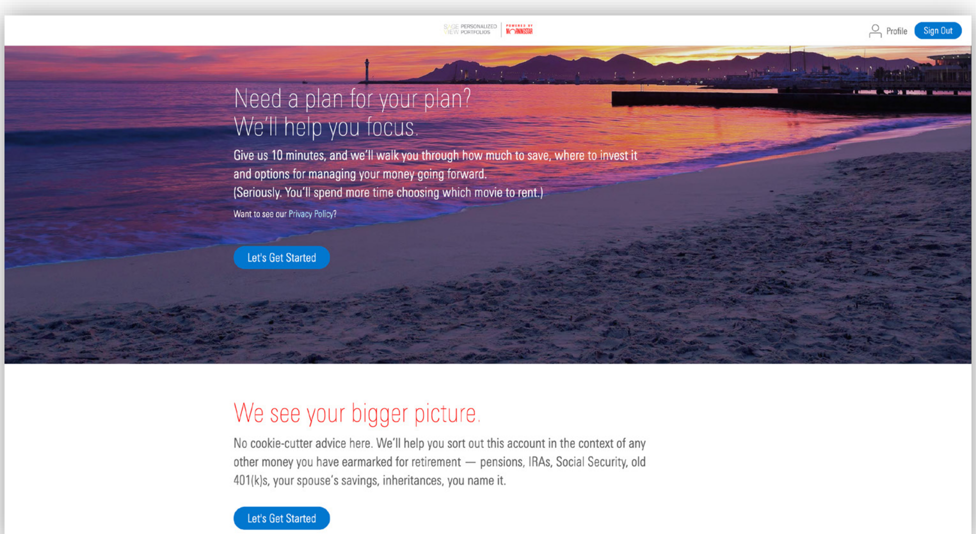
Leveraging Morningstar Investment Management LLC's managed account service, SageView Advisory Group provides an online retirement planning service that is available as part of your company's overall benefits package. This easy-to-use service provides you with a completely personalized retirement savings plan so you can set out a clear path toward your retirement goals.

Recommendations are based on your unique situation, taking into account the information you provide, such as your age, salary, other sources of income, your partner/spouse, your ideas for your future, and more.

*You decide what you want your retirement to look like, and SageView Personalized Portfolios shows you ways to help get you there.*

READY TO BEGIN?

Call **800-986-3343** or visit **https://login.principal.com/login**



# Get help answering key questions

- How much money do I need in retirement?
- When will I be able to retire?
- How much money should I be saving now?
- What investments should I choose?

## Factors that make **your strategy unique**

SageView Personalized Portfolios uses industry data, as well as specific information provided by you and your employer, to come up with your personalized strategy.

Age + Account Balance + Location

Social Security Impact + Savings Rate + Pension and Other Plans

Gender + Salary + Employer Match

## Retirement planning just got easier

Any time is the right time to get your personalized plan in place. No matter where you are on your career path or how much you have put aside for retirement, SageView Personalized Portfolios can simplify your approach and is designed to help you be better prepared.

## Your choice: hands on or hands off

You get to decide how involved you want to be in managing your retirement account. If you don't enjoy making investment decisions, don't feel confident doing so or simply don't have the time to think about it, you can choose to have the professionals at SageView and Morningstar Investment Management manage the investments in your account. If you want to take a more active role, you can take your personalized plan and manage your investments yourself. You'll still receive valuable information and support to help you make the best-informed decisions.

GET STARTED NOW

Call **800-986-3343** or visit **https://login.principal.com/login**

SAGE VIEW PERSONALIZED PORTFOLIOS

SageView Advisory Group LLC is a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where SageView and its representatives are properly licensed or exempt from licensure. This brochure is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by SageView unless a client service agreement is in place.



SageView Personalized Portfolios is a brand name for the Managed Accounts service offered by Morningstar Investment Management LLC. It is intended for citizens or legal residents of the United States or its territories. The portfolios available to you through SageView Personalized Portfolios are created by SageView Advisory Group LLC, who was chosen by your employer. Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., is responsible for choosing the portfolio for your retirement plan account from those created by SageView. Morningstar Investment Management is not affiliated with SageView and is not responsible for the portfolios SageView creates. Likewise, SageView is not responsible for the portfolio selection made by Morningstar Investment Management for you, nor for other recommendations made by Morningstar Investment Management through Sageview Personalized Portfolios. Investment advice delivered by Morningstar Investment Management is based on information provided and limited to the investment options available in your retirement plan. **Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.**

**Morningstar Investment Management does not guarantee that the results of their advice, recommendations, or the objectives of an investment option will be achieved. All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. Morningstar Investment Management does not guarantee that the results of their advice, recommendations or objectives of a strategy will be achieved.**

SageView and Morningstar Investment Management are not affiliated with Principal.

Principal charges each participant who enrolls in SageView Personalized Portfolios a fee for the managed account service based on the managed account investment adviser(s). In addition to this fee, assets invested through the managed account service are also subject to fees and expenses charged by the underlying investment options.

When using the plan's existing core investment option array with the SageView Personalized Portfolios offering, Principal does not serve in a 3(21) capacity; the plan sponsor or designated fiduciary maintains responsibility for the plan's core investment array.

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

SAGE VIEW PERSONALIZED PORTFOLIOS