

From The Principal Financial Group®

Innovative Retirement Services Guide

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	Go to www.principal.com
Click on the LOGIN button on the left hand side of the screen	Click on the LOGIN button on the left hand side of the screen
Click on PERSONAL for Login Type <ul style="list-style-type: none"> Select the Establish your new Username and Password link Enter your Social Security Number 	Click on PERSONAL for Login Type <ul style="list-style-type: none"> Enter your Username (Click Forgot your Username if you need a Username) Enter your Password (Click Forgot your Password if you need a Password)
Enter your retirement plan Contract/Plan ID Number: <ul style="list-style-type: none"> Answer the security verification questions Verify or change your Username Create and enter a 6-16 digit alpha/numeric password Create and enter a personalized security phrase 	

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 Loan Information Personal Facts Information such as beneficiary, name, etc. Contribution Information Plan Info and Forms Summary Plan Description and plan provisions	Current Allocation New contribution direction Brokerage Account Information Investment Performance Managed Accounts Investor Profile Quiz 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 Statement Delivery Managed Accounts	Activity Summary Activity Detail Download Transactions Contributions Statements Electronic History	Features Information and tools on the top financial issues of your stage in life Calculators and Tools Online Seminars Retirement Planning Articles Tailored to your stage in life

Not all options are available to certain plans. To find out what is available, check with

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:	
<p>Follow the prompts to:</p> <ul style="list-style-type: none"> • 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 ProgramSM • Access helpful information on changing jobs or retiring • Obtain information on other retirement savings options <p style="text-align: center;">Not all options are available to certain plans. To find out what is available, check with</p>	



WE'LL GIVE YOU AN EDGESM

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

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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.