

# Take the first step toward your retirement

We can help you get started



This workbook content is current as of the production date noted below. If there are any discrepancies between this information and the legal plan document, the legal plan document will govern. If the production date is older than three months or past an investment performance quarter end, you should contact your plan sponsor or log in to [principal.com](http://principal.com) for current retirement plan and investment option information. The member companies of the Principal Financial Group® prohibit the manipulation of this workbook content. If your plan sponsor elects to provide this workbook electronically, Principal® is not responsible for any unauthorized changes.

03/19/2019

# 1 Start saving for retirement

What's the number one most important thing you can do when it comes to retirement? Here's a hint – it's very simple. **Get started.** We know that doesn't sound simple to some of you, so stick with us, it's easier than you think.

Pick one of these options to begin saving for retirement.



Visit

[principal.com/welcome](http://principal.com/welcome)

or



Call for assistance

1-800-547-7754

If you're still learning the ropes, use **My Virtual Coach** at [principal.com/myvirtualcoach-enroll](http://principal.com/myvirtualcoach-enroll). An online, interactive conversation that's like having a retirement assistant at your fingertips 24/7. Plus, it's pretty entertaining!

# 2 How much will you put aside today?

How you plan to live out your retirement determines how much you may need to save today. Are your goals to travel, downsize, or pay for your grandkids' college? Planning how much you need to put aside today can help ensure you have the funds needed for your future.

**Still have enrollment questions?** Register at [principal.com/enrollmentwebinar](http://principal.com/enrollmentwebinar) for an upcoming Enrollment Webinar or watch a replay when it works for your schedule.

# 3 Select or review your plan's investments

As part of your employer's retirement plan, investment options are available for you to allocate money to. Make sure the investment options chosen are right for you while you're logged in. Not sure? **Asking these two questions can help:**

- 1 **How comfortable are you with risk?**
- 2 **How long do you have until you retire?**

If you know the answers to these you'll be able to make more well-informed choices about where you put the money.

For a full listing of investment options, refer to the **Investment Option Summary** included. Unless you make a different investment election prior to your first contribution received by Principal, your contributions will be directed to the Plan's default investment option as selected by the plan sponsor.\*

Find out your comfort level with risk by taking our investor profile quiz at [principal.com/investorprofilequiz](http://principal.com/investorprofilequiz)

\*The plan's participant level default is: Principal LifeTime Hybrid CITs. See Investment option summary for important information. If the default is a target date fund series, the applicable target date fund will be based on the plan's normal retirement date.

# Get the resources you need, when and where you want them

Once you've enrolled, log in to your account at [principal.com](https://principal.com) to take advantage of these helpful resources.



Use **My Virtual Coach** to make complex topics and decisions less scary and easier to understand. It's like having a retirement assistant at your fingertips 24/7.

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Get your **Retirement Wellness Score** to see if you're on track for the retirement you want. Then, head over to the **Retirement Wellness Planner** to visualize how your actions may impact your plans for retirement<sup>1</sup>

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Stay up-to-date on your **investments** and explore our **investment information**.

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**Get education and insight** with monthly webinars at [principal.com/learnnow](https://principal.com/learnnow) to help you make informed decisions on topics like tax strategies, retirement income, Social Security and more.

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**Manage your account on-the-go** with text alerts and mobile account access from our app.

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**Give us a call at 800.547.7754**, Monday through Friday from 7 a.m. – 9 p.m. Central Time.

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## About Target Date investment options:

Target date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Asset allocation and diversification do not ensure a profit or protect against a loss. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option including determination of when the portfolio achieves its most conservative allocation.

<sup>1</sup> The Retirement Wellness Planner Information and Retirement Wellness Score are limited only to the inputs and other financial assumptions and is not intended to be a financial plan or investment advice from any company of the Principal Financial Group® or plan sponsor. This calculator only provides education which may be helpful in making personal financial decisions. Responsibility for those decisions is assumed by the participant, not the plan sponsor and not Principal®. Individual results will vary. Participants should regularly review their savings progress and post-retirement needs.



Principal Life Insurance Company  
Des Moines, IA 50306-9394

# Plan Summary

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## Am I eligible for American Repair Maintenance 401(k) Plan?

You are eligible to join the plan unless you are an employee who is:

- an independent contractor or employee of an independent contractor

If you meet the above requirements, you are eligible to join the plan if you:

- are at least age 21
- have completed 3 month(s) of service with the company

You enter the plan on the quarterly date on or after you meet the eligibility requirements.

If employed on 04/01/2019, the age and service requirements do not apply.

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## From where do my contributions come from?

Contributions in general are from total pay from American Repair Maintenance including salary deferral contributions.

Your benefits representative can provide more detailed information.

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## Are there limits to my contributions?

You may choose to contribute up to 100% of your total pay.

Your taxable income is reduced by the amount you contribute pre-tax through salary deferral. This lets you reduce your taxable income.

Your maximum contribution percentage and/or dollar amount may also be limited by Internal Revenue Service regulations. Current employee contribution limits may be found by searching for 401(k) contribution limits on the Internal Revenue Service's website at [www.irs.gov](http://www.irs.gov).

If you are 50 years old or older during the plan year and you have met the annual IRS deferral limit (or the specified plan limit for deferrals), you may contribute a catch-up deferral. If you qualify and are interested in making catch-up contributions, the current limit may be found on the Internal Revenue Service's website at [www.irs.gov](http://www.irs.gov).

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## Can I make after-tax, Roth salary deferral contributions?

Roth salary deferral contributions are another option to designate your salary deferral contributions.

# Plan Summary

Roth salary deferral contributions are made on an after-tax basis. You may designate any amount of the available salary deferral limit for a plan calendar year as Roth salary deferral contributions.

Roth salary deferral contributions plus your pre-tax salary deferral contributions are counted toward the annual salary deferral contribution amount and salary deferral contribution percentage mentioned above.

Distributions from your Roth salary deferral contribution account will generally be tax-free if the distribution meets the qualified distribution requirements, death or disability and you have maintained the Roth salary deferral account for at least 5 taxable years.

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## Can I change my contributions to my employer's retirement plan?

You may stop making salary deferral contributions at any time. You may change your salary deferral amount daily. Changes will be implemented as soon as administratively feasible.

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## Employer contributions

Your employer may match part of the pay you contribute to the plan through salary deferral.

If a matching contribution is made to the plan, it will be calculated based on salary deferrals and pay as of the end of the pay period.

Your employer may make a qualified nonelective contribution at the end of the plan year if you were active at any time during the plan year.

Your employer may make a discretionary contribution at the end of the plan year if you meet the requirements below.

You will receive contributions if you are an active participant on the last day of the plan year during the latest accrual service.

Employer contributions may change in the future.

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## I have a retirement account with a previous employer. Can I combine the two?

You may be allowed to roll over into this plan all or a portion of the retirement funds you have outside this plan. You may then withdraw all or a portion of your rollover contributions. The number of withdrawals may be limited. Refer to your Summary Plan Description for more details.

To receive additional information, contact your Plan Administrator, visit us at [principal.com](http://principal.com) or call 1-800-547-7754.

# Plan Summary

## When am I vested in the retirement plan funds?

You are always 100% vested in the contributions **you** choose to defer and in the qualified nonelective contributions. You cannot forfeit these contributions.

You are vested in employer contributions based on years of vesting service with your employer as shown below.

The vesting schedule is:

### 6 Year Graded Standard

< 2.0 Years	2.0 Years	3.0 Years	4.0 Years	5.0 Years
0.00%	20.00%	40.00%	60.00%	80.00%
6.0 Years				
100.00%				

### The vesting schedule applies to the following contribution(s):

Employer Match in M	Employer Discretionary

## Investment options

You are able to direct the investment of the retirement account balance by choosing among several investment options.

To make informed investment decisions, you should read the investment material (including prospectuses and offering documents if applicable) available on [principal.com](http://principal.com) or from your plan sponsor.

You may also obtain this information by calling The Principal® at 1-800-547-7754.

You may elect the investment direction of all contributions to the retirement plan. Please see the Summary Plan Description for details.

For detailed information about your investment options, please visit us at [principal.com](http://principal.com) or contact The Principal® at 1-800-547-7754.

# Plan Summary

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## How often can I make changes to the investment options in the retirement plan?

- anytime

Note that when transferring existing balances from one investment option to another, redemption fees or restrictions on transfer frequency may apply. Refer to the redemption fee and transfer restriction policy at [principal.com](http://principal.com) or contact your plan administrator.

Changes can be made through our automated system at 1-800-547-7754 or at [principal.com](http://principal.com).

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## How can I access my account information?

You may obtain account information through:

- Participant statement (quarterly)
- Call our automated phone system at 1-800-547-7754.
- Visit [principal.com](http://principal.com) to access the account.

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## How are the fees for the retirement plan paid?

Your employer is paying a portion of the plan administrative expenses. Some plan administrative expenses reduce the credited investment return.

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## Can I take money from the plan?

Yes, you may receive funds from your account for the following reasons:

- Retirement (age 65)
- Age 59-1/2 and still working
- Qualified reservist
- Death
- Disability\*
- Termination of employment
- Financial hardship

Please refer to the participant notice or Summary Plan Description provided to you by your plan sponsor about withdrawal benefits.

\*You must have ceased employment to receive this benefit.



# Plan Summary

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## Other Information

Your salary deferral contributions are included in the wages used to determine your Social Security tax.

This plan summary includes a brief description of your employer's retirement plan features. While this plan summary outlines many of the major provisions of your employer's retirement plan, this summary does not provide you with every plan detail. The legal plan document, which governs this plan, provides full details. If there are any discrepancies between this plan summary and the legal plan document, the legal plan document will govern.

From time to time, your employer may elect to amend the retirement plan provisions. This plan summary may be updated to reflect proposed amendments to the plan document provisions. Until a plan amendment is adopted, however, the legal plan document will govern. Contact your plan sponsor if you would like more details regarding applicable retirement plan provisions.

Most withdrawals/distributions are subject to taxation and required withholding. Check with your financial/tax advisor on how this may affect you.

The Principal® is required by the IRS to withhold 20% of the portion of a distribution that is eligible for rollover if it is not directly rolled over to another eligible retirement plan, including an IRA, or used to purchase an annuity to be paid over a minimum period of the lesser of 10 years or the participant's life expectancy. This withholding will offset a portion of federal income taxes you owe on the distribution.

The retirement account may be affected differently by individual state taxation rules. Contact your tax advisor with questions.

If you have questions about the retirement plan call 1-800-547-7754 Monday through Friday, 7 a.m. - 9 p.m. (Central time), to speak to a retirement specialist at The Principal®.

**To learn more about The Principal®, visit [principal.com](http://principal.com).**

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group® (The Principal®), Des Moines, IA 50392.



# Important Participant Notice Regarding Qualified Default Investment Alternative

AMERICAN REPAIR MAINTENANCE  
 114 W SAVIDGE STREET  
 SPRING LAKE, MI 49456  
 (616) 844-1108

You have the right to direct the investment of retirement plan contributions among the investment options offered under the retirement plan. Properly investing retirement contributions is important for planning your future retirement income. You should consider your investment direction decision carefully. This notice provides information regarding where contributions submitted to the retirement plan for your benefit will be directed in the absence of your investment election. You may direct the investment of the retirement funds by visiting [www.principal.com](http://www.principal.com).

## Investment Option Default

If you have not provided complete, up-to-date direction as to how the account set up for you under the retirement plan is to be invested, the account will be invested under automatic rules. You need to understand these rules and make sure that you are comfortable with them or that you take action to direct the investment of the account according to your preferences. These rules state that, if we do not have complete investment directions from you, the retirement funds in the account and new contributions for which we do not have direction will be directed to the applicable Principal LifeTime Hybrid Collective Investment Fund based on the definition of normal retirement date under the plan. Your directions must be received at the Corporate Center of Principal Life Insurance Company.

See the table below to identify the Principal LifeTime Hybrid Collective Investment Fund (CIT) that will apply based on your current age and when you will reach the plan's normal retirement date. For information on how you may make an investment direction election, please see the "Right to Direct" section below.

Normal Retirement Date	Principal LifeTime Hybrid CITs
2004 or earlier	Principal LifeTime Hybrid Income CIT
Between 2005 and end of 2012	Principal LifeTime Hybrid 2010 CIT
Between 2013 and end of 2017	Principal LifeTime Hybrid 2015 CIT
Between 2018 and end of 2022	Principal LifeTime Hybrid 2020 CIT
Between 2023 and end of 2027	Principal LifeTime Hybrid 2025 CIT
Between 2028 and end of 2032	Principal LifeTime Hybrid 2030 CIT
Between 2033 and end of 2037	Principal LifeTime Hybrid 2035 CIT
Between 2038 and end of 2042	Principal LifeTime Hybrid 2040 CIT
Between 2043 and end of 2047	Principal LifeTime Hybrid 2045 CIT
Between 2048 and end of 2052	Principal LifeTime Hybrid 2050 CIT
Between 2053 and end of 2057	Principal LifeTime Hybrid 2055 CIT
Between 2058 and end of 2062	Principal LifeTime Hybrid 2060 CIT
2063 or later	Principal LifeTime Hybrid 2065 CIT

Note: Neither the principal nor the underlying assets of the Principal LifeTime Hybrid CITs are guaranteed at any time, including the target date. Investment risk remains at all times.

Please see the description below and attached investment information or the Investment Option Summary included in the enrollment workbook for important information about the Principal LifeTime Hybrid Collective Investment Fund that will apply as the default investment option. You will find information including, but not limited to, related objectives, risk and return characteristics, fees and expenses and certain affiliations of Principal Global Investors Trust Company and the investment advisor Principal Global Investors, LLC.

Principal LifeTime Hybrid Collective Investment Funds (CITs) may invest in various types of investments including underlying Principal Funds Inc., mutual funds and each is managed toward a particular target (retirement) date, or the approximate date the participant or investor starts withdrawing money. As each Principal LifeTime Hybrid CIT approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investment options and reducing exposure to typically more aggressive investment options. The asset allocation for each Principal LifeTime Hybrid CIT is regularly re-adjusted within a time frame that extends 10-15 years beyond the target date, at which point it reaches its most conservative allocation. Principal LifeTime Hybrid CITs assume the value of the investor's account will be withdrawn gradually during retirement.

### **Right to Direct**

If you do not want retirement funds to be directed as indicated above, then you may elect to direct the retirement funds to investment options under the retirement plan by visiting The Principal Web site at [www.principal.com](http://www.principal.com) and logging into the account or by calling 1-800-547-7754.

You may make changes to your investment direction as allowed under the retirement plan. This includes transferring any contributions from the applicable investment option default to another investment option. Transfers out of the investment option default are not subject to restrictions, fees or expenses<sup>1</sup> for a 90-day period, unless the fees and expenses are charged on an ongoing basis for the operation of the investment<sup>2</sup>. See the attached investment information for information regarding restrictions, fees or expenses after the 90-day period.

### **Additional Information**

For additional information about the investment option default or other investment alternatives under the plan please visit [www.principal.com](http://www.principal.com) or contact:

CHELSE MATA, HR COORDINATOR  
114 W SAVIDGE STREET  
SPRING LAKE, MI 49456-1603  
(616)844-1108  
[chelse.mata@teamarm.com](mailto:chelse.mata@teamarm.com)

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<sup>1</sup> Includes surrender charges, liquidation or exchange fees, redemption fees and similar expenses charged in connection with the liquidation of, or transfer from, the investment option default.

<sup>2</sup> Includes investment management fees, distribution and/or service fees, "12b-1" fees, or legal, accounting, transfer agent and similar administrative expenses.

# ERISA 404 retirement plan and investment information

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04/01/2019

The retirement savings plan offered by American Repair Maintenance is a great way to help you save for the life you want in retirement. American Repair Maintenance 401(k)Plan (the Plan) has fees associated with the services and resources provided by the Plan.

## Plan Fiduciary

The Plan Fiduciary is the individual(s) who has authority over the operation and administration of the Plan and its retirement funds. The Plan Fiduciary is typically your employer, and may also be called the Plan Sponsor.

## Plan Administrator

The Plan Administrator, who is also a Plan Fiduciary, has the authority over the operation and administration of the Plan. If you have questions about the investment options available under the Plan or would like paper copies of additional investment information, you can obtain this information on [principal.com](http://principal.com) or by contacting the Plan Administrator:

**AMERICAN REPAIR MAINTENANCE**  
**114 W SAVIDGE STREET**  
**SPRING LAKE, MI 49456**  
**616-844-1108**

## Information about ERISA Section 404(c)

The Employee Retirement Income Security Act (ERISA) provides rules on the investment of retirement funds. American Repair Maintenance has chosen to qualify the Plan as an ERISA 404(c) plan and intends to comply by providing information for you to make educated investment decisions and by letting you:

- Direct the investment of individual retirement accounts
- Choose from at least three diverse investment options
- Change investment choices at least quarterly

This means the Plan Fiduciary should not be liable for any investment losses that result from a participant's investment control.

## Your future, your choice

The Plan Fiduciary makes certain investment options available to you under the Plan. But you are responsible for directing the retirement funds to the options available in the Plan that work best for you. You can make changes to your investment mix by logging into your account at [principal.com](http://principal.com). Learn more about the investment options available under the Plan online and in the Investment Option Summary.

## Directing or transferring between investment options

Certain investment options may have restrictions. See the Investment Option Summary for details.

You can direct or transfer retirement funds between the different investment options at least quarterly, but the Plan may allow for more frequent transfers and changes. To update investment elections for your current balance or future contributions, log in to your account at [principal.com](http://principal.com) or call us at 800.547.7754.

### Voting rights

A description of the exercise of voting, tender and similar rights for an investment alternative and any restrictions on these rights can be found in the relevant Plan document or trustee powers section of the trust agreement. If you would like copies of these documents, contact the Plan Administrator, if applicable.

### Fees and expenses<sup>+</sup>

An annual Plan administrative expense of 2.10% applies to your account balance. One-twelfth of the total amount will be deducted from your account balance each month. Any remaining expense(s) will be paid by American Repair Maintenance.

Plan administrative expenses typically cover items such as recordkeeping, participant website access, participant statements, Plan compliance services and financial professional services.

Occasionally, there may be additional Plan expenses during normal Plan operation for services such as legal, auditing, other service provider, consulting or investment advice. The Plan Fiduciary determines how these expenses are allocated at the time the expenses are paid. These expenses are typically allocated among participants based on participant account balance, but may be allocated by dividing the total expenses to be deducted by the total number of participants in the Plan. You can view the dollar amount of applicable expenses under your account at [principal.com](http://principal.com) and on your statement.

### Participant-level fees

Participant transaction fees will be charged to your account balance for the services you choose to use. Participant transaction fees for the Plan include:

- **Distribution fee:** \$50.00
- **Qualified Domestic Relations Order processing fee:** \$350.00 for each Domestic Relations Order processed. The fee is divided equally between the participant and the alternate payee involved unless specified differently within the Domestic Relations Order or the Plan's Administrative Procedures.

An annual \$40.00 fee will apply to new installment elections, if available under the Plan. The fee will be broken down and deducted from your account every three months unless you have established another collection method.

<sup>+</sup> If you have a balance in an investment that is excluded from the collection of expenses, we will collect the expense from the balances in other investments, beginning with the investment with the largest balance.

### The following information is available upon request from the Plan Administrator (at no charge):

- Copies of prospectuses (or any short-form or summary prospectuses) for the investment options
- Copies of any financial statements or reports, such as statements of additional information and shareholder reports, and of any other similar materials relating to the Plan's designated investment options
- A statement of the value of a share or unit of each designated investment option and the date of the valuation
- A list of the assets comprising the portfolio of each investment option which constitute Plan assets and the value of each asset (or the proportion of the investment which it comprises)
- The following information about each investment option (including fixed-return investment options) available under the Plan: issuer name, investment objective, principal strategies and risks, turnover rate, performance, and fee and expense information
- To the extent a group annuity contract under the Plan permits you to select an annuity guaranteed by an insurance company, a statement that the guarantee provided by the insurance company is subject to its long-term financial strength and claims-paying ability

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To help you make informed investment choices and for more information about the investment options available to you, including investment objectives, performance and fees, please review the enclosed materials or visit [principal.com](http://principal.com).

**Delivery of statements**

This is a notice that your benefit statements are provided quarterly and are available by logging in to your account at **principal.com**. The statement includes any fees deducted on your retirement account and is being delivered electronically based on your continuous access to the website. You have the right to receive paper statements, free of charge, which you can elect that preference under your account, or by calling 800.547.7754 Monday through Friday, 7 a.m.-9 p.m. CT.

For important information on the plan's investment options, see the Investment Option Summary. Insurance products and plan administrative services provided through Principal Life Insurance Co. Securities are offered through Principal Securities, Inc, 800-547-7754, [member SIPC](#) and/or independent brokerdealers. Securities sold by a Principal Securities Registered Representative are offered through Principal Securities, Inc., Principal Securities and Principal Life are members of the Principal Financial Group, Des Moines, Iowa, 50392. Certain investment options may not be available in all states or U.S. commonwealths.

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# Investment Option Summary

**As of 12/31/2018**

This document provides important information to help you compare the investment options available to you under the retirement plan.

Investment results shown represent historical performance and do not guarantee future results. Investment returns and principal values fluctuate with changes in interest rates and other market conditions so the value, when redeemed, may be worth more or less than original costs. Current performance may be lower or higher than the performance data shown. For additional information on the investment options, including most recent month-end performance, log in to the Principal Financial Group® website at principal.com or call our automated phone system at 1-800-547-7754.

Additional information available online includes, if applicable, the name of the investment option's issuer; the investment option's objectives or goals; the investment option's principal strategies, including a general description of the types of assets held by the investment option; the portfolio turnover rate; and the investment option's performance data and fee and expense information.

In situations where the net and gross total investment expense figures are different, the mutual fund or the underlying fund in which a Separate Account invests has waived/capped a portion of its management fees through the date displayed in the waiver expiration date or contractual cap expiration date column. Differences may also be shown due to the fund family choosing to pay certain expenses that would normally be payable by the fund. Returns displayed are based on total investment expense net.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration's website for an example demonstrating the long-term effect of fees and expenses.

For a glossary of terms to assist you in understanding the designated investment options, log in to your account at principal.com.

## Asset Class: Short-Term Fixed Income

This asset class is generally composed of short-term, fixed-income investment options that are largely liquid and are designed to not lose much value. These investment options may include stable value, money market, short-term bond, and guaranteed interest accounts. They are considered to be among the least risky forms of investment options. However, they typically have a lower rate of return than equities or longer-term fixed income investment options over long periods of time. Depending on the objectives of the investment options, they may experience price fluctuations and may lose value.

Investment Category: **Stable Value**

Inv Manager or Sub-Advisor: **Morley Capital Management**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>Principal Stable Value Z Fund <sup>32</sup></b>	<b>2.03</b>	<b>2.03</b>	<b>1.80</b>	<b>1.62</b>	<b>1.86</b>	<b>3.61</b>	<b>2.03</b>	<b>1.62</b>	<b>1.86</b>	<b>3.61</b>	<b>1/1997</b>
<b>Benchmark: Bloomberg Barclays 1-3 Yr Government Index</b>	1.58	1.58	0.96	0.82	1.03	-	1.58	0.82	1.03	-	-

**Description:** The objective of the Fund is to provide preservation of capital, relatively stable returns consistent with its comparatively low risk profile, and liquidity for benefit responsive plan or participant payments.

Composition (% of Assets) as of 09/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	9.06	U.S. Bonds	86.03	Total Inv Exp Net %			0.37		
Other	4.91				Contractual Cap Expiration Date			N/A	
				Waiver Expiration Date			N/A		
				Total Inv Exp Gross %			0.37		
				Total Inv Exp Gross Per \$1,000 Invested			\$3.70		
				Redemption Fee			-		

**Asset Class: Fixed Income**

This asset class is generally composed of investment options that invest in bonds, or debt of a company or government entity (including U.S. and Non- U.S.). It may also include real estate investment options that directly own property. These investment options typically carry more risk than short-term fixed income investment options (including, for real estate investment options, liquidity risk), but less overall risk than equities. All investment options in this category have the potential to lose value.

Investment Category: **Intermediate-Term Bond**

Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>Income Separate Account A,3,9,12,13,29,F</b>	<b>0.38</b>	<b>0.38</b>	<b>3.61</b>	<b>3.09</b>	<b>6.08</b>	<b>7.64</b>	<b>0.38</b>	<b>3.09</b>	<b>6.08</b>	<b>7.64</b>	<b>6/2009</b>
Benchmark: <b>Bloomberg Barclays Aggregate Bond Index</b>	0.01	0.01	2.06	2.52	3.48	-	0.01	2.52	3.48	-	-

**Description:** The investment seeks to provide a high level of current income consistent with preservation of capital. The fund invests primarily in a diversified pool of fixed-income securities including corporate securities, U.S. government securities, and mortgage-backed securities. The fund may invest up to 35% of its assets in below investment grade bonds which are rated at the time of purchase Ba1 or lower by Moody's and BB+ or lower by S&P Global. It maintains an average portfolio duration that is within from 75% to 125% of the duration of the Bloomberg Barclays U.S. Aggregate Bond Index.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	0.73	U.S. Stocks	1.32	Total Inv Exp Net %			1/30 day period	
Non-U.S. Bonds	3.27	Convertibles	0.96	Contractual Cap Expiration Date			02/28/2019	
U.S. Bonds	93.72			Waiver Expiration Date			02/28/2019	
				Total Inv Exp Gross %			0.28	
				Total Inv Exp Gross Per \$1,000 Invested			\$2.80	
				Redemption Fee			-	

**Asset Class: Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date Retirement**

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>Principal LifeTime Hybrid Income CIT 10,13,15,16,20,23,24,25,26</b>	<b>-2.79</b>	<b>-2.79</b>	<b>3.11</b>	<b>2.72</b>	<b>-</b>	<b>5.35</b>	<b>-2.79</b>	<b>2.72</b>	<b>-</b>	<b>5.35</b>	<b>7/2009</b>
Benchmark: <b>S&amp;P Target Date Retirement Income Index</b>	-2.54	-2.54	3.57	3.06	5.31	-	-2.54	3.06	5.31	-	-
Benchmark: <b>Morningstar Lifetime Moderate Income Index</b>	-2.20	-2.20	4.01	2.94	5.88	-	-2.20	2.94	5.88	-	-

**Description:** The investment option seeks current income and, as a secondary objective, capital appreciation. To pursue its goal, this Target Date Fund generally invests in affiliated and may invest in nonaffiliated open-ended mutual funds, insurance company separate accounts, and collective trust funds that Principal Trust considers appropriate based on investors who have reached their investment time horizon.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	-0.19	U.S. Stocks	15.56	Total Inv Exp Net %			0.30	
Non-U.S. Stocks	6.45	Non-U.S. Bonds	5.19	Contractual Cap Expiration Date			N/A	
Convertibles	0.09	U.S. Bonds	72.64	Waiver Expiration Date			N/A	
Other	0.25			Total Inv Exp Gross %			0.30	
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00	
				Redemption Fee			-	

Asset Class: **Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2000-2010**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>Principal LifeTime Hybrid 2010 CIT</b> 10,13,15,16,20,23,24,25,26	-3.80	-3.80	3.94	3.28	-	7.58	-3.80	3.28	-	7.58	7/2009
Benchmark: <b>S&amp;P Target Date 2010 Index</b>	-3.10	-3.10	4.08	3.40	6.24	-	-3.10	3.40	6.24	-	-
Benchmark: <b>Morningstar Lifetime Moderate 2010 Index</b>	-2.97	-2.97	4.47	3.37	6.96	-	-2.97	3.37	6.96	-	-

**Description:** The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	-0.48	U.S. Stocks	22.01	Total Inv Exp Net %			0.30		-
Non-U.S. Stocks	9.42	Non-U.S. Bonds	4.45	Contractual Cap Expiration Date			N/A		
Convertibles	0.08	U.S. Bonds	64.24	Waiver Expiration Date			N/A		
Other	0.27			Total Inv Exp Gross %			0.30		
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00		
				Redemption Fee			-		

Investment Category: **Target-Date 2015**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>Principal LifeTime Hybrid 2015 CIT</b> 10,13,15,16,20,23,24,25,26	-4.63	-4.63	4.39	3.60	-	8.35	-4.63	3.60	-	8.35	7/2009
Benchmark: <b>S&amp;P Target Date 2015 Index</b>	-3.67	-3.67	4.57	3.79	7.11	-	-3.67	3.79	7.11	-	-
Benchmark: <b>Morningstar Lifetime Moderate 2015 Index</b>	-3.54	-3.54	4.79	3.61	7.55	-	-3.54	3.61	7.55	-	-

**Description:** The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	-0.31	U.S. Stocks	27.53	Total Inv Exp Net %			0.30		-
Non-U.S. Stocks	12.06	Non-U.S. Bonds	3.92	Contractual Cap Expiration Date			N/A		
Convertibles	0.08	U.S. Bonds	56.43	Waiver Expiration Date			N/A		
Other	0.29			Total Inv Exp Gross %			0.30		
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00		
				Redemption Fee			-		

**Asset Class: Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2020**

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>Principal LifeTime Hybrid 2020 CIT</b> 10,13,15,16,20,23,24,25,26	-5.64	-5.64	4.79	3.99	-	9.06	-5.64	3.99	-	9.06	7/2009
Benchmark: <b>S&amp;P Target Date 2020 Index</b>	-4.16	-4.16	5.05	4.10	7.86	-	-4.16	4.10	7.86	-	-
Benchmark: <b>Morningstar Lifetime Moderate 2020 Index</b>	-4.16	-4.16	5.18	3.87	8.27	-	-4.16	3.87	8.27	-	-

**Description:** The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period			
Cash	0.04	U.S. Stocks	34.32	Total Inv Exp Net %			-			
Non-U.S. Stocks	15.09	Non-U.S. Bonds	3.33	Contractual Cap Expiration Date			N/A			
Convertibles	0.08	U.S. Bonds	46.84	Waiver Expiration Date			N/A			
Other	0.31			Total Inv Exp Gross %			0.30			
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00			
				Redemption Fee			-			

Investment Category: **Target-Date 2025**

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>Principal LifeTime Hybrid 2025 CIT</b> 10,13,15,16,20,23,24,25,26	-6.28	-6.28	5.24	4.33	-	9.60	-6.28	4.33	-	9.60	7/2009
Benchmark: <b>S&amp;P Target Date 2025 Index</b>	-5.02	-5.02	5.46	4.31	8.46	-	-5.02	4.31	8.46	-	-
Benchmark: <b>Morningstar Lifetime Moderate 2025 Index</b>	-4.90	-4.90	5.69	4.16	9.05	-	-4.90	4.16	9.05	-	-

**Description:** The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period			
Cash	0.40	U.S. Stocks	40.50	Total Inv Exp Net %			-			
Non-U.S. Stocks	17.63	Non-U.S. Bonds	2.82	Contractual Cap Expiration Date			N/A			
Convertibles	0.07	U.S. Bonds	38.25	Waiver Expiration Date			N/A			
Other	0.33			Total Inv Exp Gross %			0.30			
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00			
				Redemption Fee			-			

**Asset Class: Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2030**

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>Principal LifeTime Hybrid 2030 CIT</b> 10,13,15,16,20,23,24,25,26	-7.15	-7.15	5.52	4.57	-	10.04	-7.15	4.57	-	10.04	7/2009
Benchmark: <b>S&amp;P Target Date 2030 Index</b>	-5.99	-5.99	5.77	4.50	8.96	-	-5.99	4.50	8.96	-	-
Benchmark: <b>Morningstar Lifetime Moderate 2030 Index</b>	-5.82	-5.82	6.26	4.44	9.74	-	-5.82	4.44	9.74	-	-

**Description:** The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period			
Cash	0.62	U.S. Stocks	46.08	Total Inv Exp Net %			-			
Non-U.S. Stocks	20.29	Non-U.S. Bonds	2.28	Contractual Cap Expiration Date			N/A			
Convertibles	0.07	U.S. Bonds	30.34	Waiver Expiration Date			N/A			
Other	0.33			Total Inv Exp Gross %			0.30			
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00			
				Redemption Fee			-			

Investment Category: **Target-Date 2035**

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>Principal LifeTime Hybrid 2035 CIT</b> 10,13,15,16,20,23,24,25,26	-7.79	-7.79	5.78	4.77	-	10.41	-7.79	4.77	-	10.41	7/2009
Benchmark: <b>S&amp;P Target Date 2035 Index</b>	-6.88	-6.88	6.08	4.69	9.38	-	-6.88	4.69	9.38	-	-
Benchmark: <b>Morningstar Lifetime Moderate 2035 Index</b>	-6.82	-6.82	6.72	4.61	10.17	-	-6.82	4.61	10.17	-	-

**Description:** The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period			
Cash	1.37	U.S. Stocks	52.15	Total Inv Exp Net %			-			
Non-U.S. Stocks	22.71	Non-U.S. Bonds	1.88	Contractual Cap Expiration Date			N/A			
Convertibles	0.03	U.S. Bonds	21.72	Waiver Expiration Date			N/A			
Other	0.14			Total Inv Exp Gross %			0.30			
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00			
				Redemption Fee			-			

**Asset Class: Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2040**

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>Principal LifeTime Hybrid 2040 CIT</b> 10,13,15,16,20,23,24,25,26	-8.45	-8.45	5.96	4.90	-	10.69	-8.45	4.90	-	10.69	7/2009
Benchmark: <b>S&amp;P Target Date 2040 Index</b>	-7.41	-7.41	6.33	4.82	9.68	-	-7.41	4.82	9.68	-	-
Benchmark: <b>Morningstar Lifetime Moderate 2040 Index</b>	-7.65	-7.65	6.98	4.65	10.32	-	-7.65	4.65	10.32	-	-

**Description:** The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period			
Cash	1.44	U.S. Stocks	56.57	Total Inv Exp Net %			-			
Non-U.S. Stocks	24.30	Non-U.S. Bonds	1.40	Contractual Cap Expiration Date			N/A			
Convertibles	0.02	U.S. Bonds	16.13	Waiver Expiration Date			N/A			
Other	0.15			Total Inv Exp Gross %			0.30			
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00			
				Redemption Fee			-			

Investment Category: **Target-Date 2045**

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>Principal LifeTime Hybrid 2045 CIT</b> 10,13,15,16,20,23,24,25,26	-8.93	-8.93	6.09	5.00	-	10.95	-8.93	5.00	-	10.95	7/2009
Benchmark: <b>S&amp;P Target Date 2045 Index</b>	-7.74	-7.74	6.51	4.91	9.88	-	-7.74	4.91	9.88	-	-
Benchmark: <b>Morningstar Lifetime Moderate 2045 Index</b>	-8.17	-8.17	7.05	4.60	10.32	-	-8.17	4.60	10.32	-	-

**Description:** The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period			
Cash	1.51	U.S. Stocks	59.87	Total Inv Exp Net %			-			
Non-U.S. Stocks	25.82	Non-U.S. Bonds	1.01	Contractual Cap Expiration Date			N/A			
Convertibles	0.02	U.S. Bonds	11.63	Waiver Expiration Date			N/A			
Other	0.15			Total Inv Exp Gross %			0.30			
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00			
				Redemption Fee			-			

**Asset Class: Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2050**

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>Principal LifeTime Hybrid 2050 CIT</b> 10,13,15,16,20,23,24,25,26	-9.27	-9.27	6.25	5.10	-	10.96	-9.27	5.10	-	10.96	7/2009
Benchmark: <b>S&amp;P Target Date 2050 Index</b>	-7.94	-7.94	6.68	5.01	10.02	-	-7.94	5.01	10.02	-	-
Benchmark: <b>Morningstar Lifetime Moderate 2050 Index</b>	-8.41	-8.41	7.05	4.51	10.27	-	-8.41	4.51	10.27	-	-

**Description:** The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	1.54	U.S. Stocks	62.46	Total Inv Exp Net %			-				
Non-U.S. Stocks	26.90	Non-U.S. Bonds	0.73	Contractual Cap Expiration Date			N/A				
Convertibles	0.01	U.S. Bonds	8.21	Waiver Expiration Date			N/A				
Other	0.16			Total Inv Exp Gross %			0.30				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00				
				Redemption Fee			-				

Investment Category: **Target-Date 2055**

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>Principal LifeTime Hybrid 2055 CIT</b> 10,13,15,16,20,23,24,25,26	-9.65	-9.65	6.25	5.12	-	11.06	-9.65	5.12	-	11.06	7/2009
Benchmark: <b>S&amp;P Target Date 2055 Index</b>	-7.97	-7.97	6.82	5.07	10.16	-	-7.97	5.07	10.16	-	-
Benchmark: <b>Morningstar Lifetime Moderate 2055 Index</b>	-8.57	-8.57	7.04	4.42	10.19	-	-8.57	4.42	10.19	-	-

**Description:** The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	1.56	U.S. Stocks	64.35	Total Inv Exp Net %			-				
Non-U.S. Stocks	27.82	Non-U.S. Bonds	0.52	Contractual Cap Expiration Date			N/A				
Convertibles	0.01	U.S. Bonds	5.58	Waiver Expiration Date			N/A				
Other	0.16			Total Inv Exp Gross %			0.30				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00				
				Redemption Fee			-				

Asset Class: **Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2060+**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>Principal LifeTime Hybrid 2060 CIT</b> 10,11,13,15,16,20,23,24,25,26	-9.83	-9.83	6.25	5.27	-	5.27	-9.83	5.27	-	5.27	1/2014
Benchmark: <b>S&amp;P Target Date 2060+ Index</b>	-7.95	-7.95	6.95	5.12	-	-	-7.95	5.12	-	-	-
Benchmark: <b>Morningstar Lifetime Moderate 2060 Index</b>	-8.69	-8.69	7.02	4.34	10.22	-	-8.69	4.34	10.22	-	-

**Description:** The investment option seeks a total return consisting of long-term growth of capital and current income consistent with the investment strategy of an investor who expects to retire in the year identified in each respective CIT's name. To pursue its goal, this Target Date CIT generally invests in other open-ended mutual funds, insurance company separate accounts and collective trust funds that PGI Trust Company considers appropriate based on the remaining time horizon of a particular CIT and the expected risk tolerance of those investors associated with that time horizon. Over time, Principal Global Investors Trust Company intends to gradually shift the asset allocation targets of each CIT (other than the Principal LifeTime Hybrid Income CIT) to accommodate investors progressing from asset accumulation years to income generation years. It is expected that within 15 years after its target year, a CIT's underlying fund allocation will match that of the Principal LifeTime Hybrid Income CIT.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period			
Cash	1.57	U.S. Stocks	65.08	Total Inv Exp Net %			-			
Non-U.S. Stocks	28.48	Non-U.S. Bonds	0.42	Contractual Cap Expiration Date			N/A			
Convertibles	0.01	U.S. Bonds	4.29	Waiver Expiration Date			N/A			
Other	0.16			Total Inv Exp Gross %			0.30			
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00			
				Redemption Fee			-			

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>Principal LifeTime Hybrid 2065 CIT</b> 10,11,13,15,16,20,23,24,25,26	-	-	-	-	-	-10.80	-	-	-	-10.80	1/2018
Benchmark: <b>S&amp;P Target Date 2060+ Index</b>	-7.95	-7.95	6.95	5.12	-	-	-7.95	5.12	-	-	-
Benchmark: <b>Morningstar Lifetime Moderate 2060 Index</b>	-8.69	-8.69	7.02	4.34	10.22	-	-8.69	4.34	10.22	-	-

**Description:** The investment option seeks a total return consisting of long-term growth of capital and current income consistent with the investment strategy of an investor who expects to retire in the year identified in each respective CIT's name. To pursue its goal, this Target Date CIT generally invests in other open-ended mutual funds, insurance company separate accounts and collective trust funds that PGI Trust Company considers appropriate based on the remaining time horizon of a particular CIT and the expected risk tolerance of those investors associated with that time horizon. Over time, Principal Global Investors Trust Company intends to gradually shift the asset allocation targets of each CIT (other than the Principal LifeTime Hybrid Income CIT) to accommodate investors progressing from asset accumulation years to income generation years. It is expected that within 15 years after its target year, a CIT's underlying fund allocation will match that of the Principal LifeTime Hybrid Income CIT.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period			
Cash	1.57	U.S. Stocks	65.16	Total Inv Exp Net %			-			
Non-U.S. Stocks	28.67	Non-U.S. Bonds	0.40	Contractual Cap Expiration Date			N/A			
U.S. Bonds	4.03	Other	0.16	Waiver Expiration Date			N/A			
				Total Inv Exp Gross %			0.30			
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00			
				Redemption Fee			-			



**Asset Class: Large U.S. Equity**

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in large, well-established, U.S. companies. These investment options typically carry more risk than fixed income investment options but have the potential for higher returns over longer time periods. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Large Value**

Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>Equity Income Separate Account</b> A,3,9,29,F	-4.85	-4.85	10.16	7.78	12.06	8.90	-4.85	7.78	12.06	8.90	6/2009
Benchmark: <b>Russell 1000 Value Index</b>	-8.27	-8.27	6.95	5.95	11.18	-	-8.27	5.95	11.18	-	-

**Description:** The investment seeks to provide current income and long-term growth of income and capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in dividend-paying equity securities at the time of purchase. It usually invests in equity securities of companies with large and medium market capitalizations. The fund invests in value equity securities, an investment strategy that emphasizes buying equity securities that appear to be undervalued.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	1.72	U.S. Stocks	82.40	Total Inv Exp Net %	0.30		1/30 day period	
Non-U.S. Stocks	15.88			Contractual Cap Expiration Date	02/28/2019			
				Waiver Expiration Date	02/28/2019			
				Total Inv Exp Gross %	0.30			
				Total Inv Exp Gross Per \$1,000 Invested	\$3.00			
				Redemption Fee	-			

Investment Category: **Large Blend**

Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>LargeCap S&amp;P 500 Index Separate Account</b> A,2,6,19,27,34,F	-4.41	-4.41	9.20	8.42	13.04	9.19	-4.41	8.42	13.04	9.19	1/1990
Benchmark: <b>Standard &amp; Poor's 500 Index</b>	-4.38	-4.38	9.26	8.49	13.12	-	-4.38	8.49	13.12	-	-

**Description:** The investment option normally invests the majority of assets in common stocks of companies that compose the S&P 500 Index. Management attempts to mirror the investment performance of the index by allocating assets in approximately the same weightings as the S&P 500 Index. Over the long-term, management seeks a very close correlation between the performance of the Separate Account before expenses and that of the S&P 500 Index.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	2.41	U.S. Stocks	96.81	Total Inv Exp Net %	0.05		1/30 day period	
Non-U.S. Stocks	0.78			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.05			
				Total Inv Exp Gross Per \$1,000 Invested	\$0.50			
				Redemption Fee	-			

Asset Class: **Large U.S. Equity**

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in large, well-established, U.S. companies. These investment options typically carry more risk than fixed income investment options but have the potential for higher returns over longer time periods. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Large Growth**Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>Blue Chip Separate Account</b> A,3,9,27,F	<b>3.33</b>	<b>3.33</b>	<b>13.37</b>	<b>11.33</b>	-	<b>14.70</b>	<b>3.33</b>	<b>11.33</b>	-	<b>14.70</b>	<b>9/2013</b>	
Benchmark: <b>Russell 1000 Growth Index</b>	-1.51	-1.51	11.15	10.40	15.29	-	-1.51	10.40	15.29	11.98	-	

**Description:** The investment seeks long-term growth of capital. The fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with large market capitalizations at the time of purchase that, in the fund's investment advisor's opinion, display characteristics of a "blue chip" company. The advisor tends to focus on securities of companies that show potential for growth of capital as well as an expectation for above average earnings. The fund invests in securities of foreign companies.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	0.09	U.S. Stocks	90.27	Total Inv Exp Net %			1/30 day period		
				0.38					
Non-U.S. Stocks	9.64			Contractual Cap Expiration Date			12/30/2020		
				Waiver Expiration Date			12/30/2020		
				Total Inv Exp Gross %			0.48		
				Total Inv Exp Gross Per \$1,000 Invested			\$4.80		
				Redemption Fee			-		

Asset Class: **Small/Mid U.S. Equity**

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Mid Cap Value**Inv Manager or Sub-Advisor: **LA Capital Mgmt/Victory**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>MidCap Value I Separate Account</b> A,1,3,14,21,28,F	<b>-10.65</b>	<b>-10.65</b>	<b>5.89</b>	<b>4.70</b>	<b>12.39</b>	<b>7.65</b>	<b>-10.65</b>	<b>4.70</b>	<b>12.39</b>	<b>7.65</b>	<b>7/1999</b>	
Benchmark: <b>Russell Midcap Value Index</b>	-12.29	-12.29	6.06	5.44	13.03	-	-12.29	5.44	13.03	-	-	

**Description:** The investment seeks long-term growth of capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with medium market capitalizations at the time of purchase. It invests in value equity securities, an investment strategy that emphasizes buying equity securities that appear to be undervalued. The fund also invests in real estate investment trusts.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	1.02	U.S. Stocks	98.00	Total Inv Exp Net %			1/30 day period		
				0.62					
Non-U.S. Stocks	0.98			Contractual Cap Expiration Date			02/28/2019		
				Waiver Expiration Date			02/28/2019		
				Total Inv Exp Gross %			0.74		
				Total Inv Exp Gross Per \$1,000 Invested			\$7.40		
				Redemption Fee			-		

**Asset Class: Small/Mid U.S. Equity**

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Mid Cap Blend**

Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>MidCap S&amp;P 400 Index Separate Account A,1,2,8,19,27,34,F</b>	-11.16	-11.16	7.56	5.94	13.56	9.03	-11.16	5.94	13.56	9.03	8/1999
Benchmark: <b>Standard &amp; Poor's 400 MidCap Stock Index</b>	-11.08	-11.08	7.66	6.03	13.68	-	-11.08	6.03	13.68	-	-

**Description:** The investment option normally invests the majority of assets in common stocks of companies that compose the S&P MidCap 400 Index. Management attempts to mirror the investment performance of the index by allocating assets in approximately the same weightings as the S&P MidCap 400 Index. Over the long-term, management seeks a very close correlation between the performance of the Separate Account before expenses and that of the S&P MidCap 400 Index.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	3.10	U.S. Stocks	96.76	Total Inv Exp Net %			1/30 day period	
Non-U.S. Stocks	0.14				Contractual Cap Expiration Date			N/A
				Waiver Expiration Date			N/A	
				Total Inv Exp Gross %			0.05	
				Total Inv Exp Gross Per \$1,000 Invested			\$0.50	
				Redemption Fee			-	

Investment Category: **Mid Cap Growth**

Inv Manager or Sub-Advisor: **Robert Baird/Eagle Asset Mgmt**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>MidCap Growth III Separate Account A,1,3,14,28,30,F</b>	-4.19	-4.19	7.84	5.87	13.45	6.18	-4.19	5.87	13.45	6.18	10/1999
Benchmark: <b>Russell Midcap Growth Index</b>	-4.75	-4.75	8.59	7.42	15.12	-	-4.75	7.42	15.12	-	-

**Description:** The investment seeks long-term growth of capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with medium market capitalizations at the time of purchase. It invests in growth equity securities; growth orientation emphasizes buying equity securities of companies whose potential for growth of capital and earnings is expected to be above average.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	2.14	U.S. Stocks	95.14	Total Inv Exp Net %			1/30 day period	
Non-U.S. Stocks	2.71	Other	0.01	Contractual Cap Expiration Date			02/28/2019	
				Waiver Expiration Date			02/28/2019	
				Total Inv Exp Gross %			0.72	
				Total Inv Exp Gross Per \$1,000 Invested			\$7.20	
				Redemption Fee			-	

**Asset Class: Small/Mid U.S. Equity**

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Small Value**

Inv Manager or Sub-Advisor: **Vaughan Nelson/LA Capital/H&W**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>SmallCap Value II Separate Account</b> A,1,3,14,28,31,F	-14.14	-14.14	4.97	3.44	12.07	7.14	-14.14	3.44	12.07	7.14	6/2004
Benchmark: <b>Russell 2000 Value Index</b>	-12.86	-12.86	7.37	3.61	10.40	-	-12.86	3.61	10.40	-	-

**Description:** The investment seeks long-term growth of capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with small market capitalizations at the time of purchase. It invests in value equity securities, an investment strategy that emphasizes buying equity securities that appear to be undervalued. The fund also invests in real estate investment trusts ("REITs").

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	1.40	U.S. Stocks	96.95	Total Inv Exp Net %	0.76		1/30 day period	
Non-U.S. Stocks	1.65			Contractual Cap Expiration Date	02/28/2019			
				Waiver Expiration Date	02/28/2019			
				Total Inv Exp Gross %	0.80			
				Total Inv Exp Gross Per \$1,000 Invested	\$8.00			
				Redemption Fee	-			

Investment Category: **Small Blend**

Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>SmallCap S&amp;P 600 Index Separate Account</b> A,1,2,7,19,27,34,F	-8.61	-8.61	9.39	6.27	13.52	9.49	-8.61	6.27	13.52	9.49	8/1999
Benchmark: <b>Standard &amp; Poor's 600 Stock Index</b>	-8.48	-8.48	9.46	6.34	13.61	-	-8.48	6.34	13.61	-	-

**Description:** The investment seeks long-term growth of capital and normally invests the majority of assets in common stocks of companies that compose the S&P SmallCap 600 Index. Management attempts to mirror the investment performance of the index by allocating assets in approximately the same weightings as the S&P 600 Index. Over the long-term, management seeks a very close correlation between the performance of the Separate Account before expenses and that of the S&P 600 Index.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	2.39	U.S. Stocks	96.37	Total Inv Exp Net %	0.05		1/30 day period	
Non-U.S. Stocks	1.23	Other	0.01	Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.05			
				Total Inv Exp Gross Per \$1,000 Invested	\$0.50			
				Redemption Fee	-			

**Asset Class: Small/Mid U.S. Equity**

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Small Growth**

Inv Manager or Sub-Advisor: **AB/Brown/Emerald**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>SmallCap Growth I Separate Account A,1,3,14,22,28,F</b>	-5.09	-5.09	9.61	6.34	16.00	5.96	-5.09	6.34	16.00	5.96	12/2000
Benchmark: <b>Russell 2000 Growth Index</b>	-9.31	-9.31	7.24	5.13	13.52	-	-9.31	5.13	13.52	-	-

**Description:** The investment seeks long-term growth of capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with small market capitalizations at the time of purchase. The management invests up to 30% of the fund's assets in equity securities in an attempt to match or exceed the performance of the Russell 2000(R) Growth Index by purchasing securities in the index while slightly overweighting and underweighting certain individual equity securities relative to their weight in the index.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	2.85	U.S. Stocks	93.55	Total Inv Exp Net %			1/30 day period	
Non-U.S. Stocks	3.60				Contractual Cap Expiration Date			02/28/2019
				Waiver Expiration Date			02/28/2019	
				Total Inv Exp Gross %			0.85	
				Total Inv Exp Gross Per \$1,000 Invested			\$8.50	
				Redemption Fee			-	

Investment Category: **Real Estate**

Inv Manager or Sub-Advisor: **Principal Real Estate Inv**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>Real Estate Securities Sep Acct A,3,5,9,27,F</b>	-4.12	-4.12	3.54	8.93	12.66	10.74	-4.12	8.93	12.66	10.74	12/2002
Benchmark: <b>MSCI US REIT Index</b>	-4.57	-4.57	2.88	7.80	12.17	-	-4.57	7.80	12.17	-	-

**Description:** The investment seeks to generate a total return. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies principally engaged in the real estate industry at the time of purchase. It invests in value equity securities, an investment strategy that emphasizes buying securities that appear to be undervalued. The fund concentrates its investments (invest more than 25% of its net assets) in securities in the real estate industry. It is non-diversified.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	0.85	U.S. Stocks	97.18	Total Inv Exp Net %			1/30 day period	
Non-U.S. Stocks	1.97				Contractual Cap Expiration Date			02/28/2019
				Waiver Expiration Date			02/28/2019	
				Total Inv Exp Gross %			0.72	
				Total Inv Exp Gross Per \$1,000 Invested			\$7.20	
				Redemption Fee			-	

**Asset Class: International Equity**

This asset class is composed of investment options that invest in stocks, or shares of ownership in companies with their principal place of business or office outside the United States. These investment options often carry more risk than U.S. equity investment options but may have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Foreign Large Blend**

Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>International Equity Index Separate Account A,2,3,4,17,18,19,27,F</b>	-13.41	-13.41	2.97	0.36	-	3.48	-13.41	0.36	-	3.48	12/2009
Benchmark: <b>MSCI EAFE NR Index</b>	-13.79	-13.79	2.87	0.53	6.32	-	-13.79	0.53	6.32	-	-
Benchmark: <b>MSCI ACWI Ex USA Index</b>	-14.20	-14.20	4.48	0.68	6.57	-	-14.20	0.68	6.57	3.34	-

**Description:** The investment seeks long-term growth of capital. The fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in securities that compose the MSCI EAFE NR Index at the time of purchase. The index is a market-weighted equity index designed to measure the equity performance of developed markets, excluding the United States and Canada. The advisor employs a passive investment approach designed to attempt to track the performance of the index.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	0.88	U.S. Stocks	1.51	Total Inv Exp Net %	0.22		1/30 day period	
Non-U.S. Stocks	97.53	Other	0.08	Contractual Cap Expiration Date	12/30/2019			
				Waiver Expiration Date	12/30/2019			
				Total Inv Exp Gross %	0.25			
				Total Inv Exp Gross Per \$1,000 Invested	\$2.50			
				Redemption Fee	-			

Investment Category: **Foreign Small/Mid Blend**

Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2018 quarter end)						(as of 12/31/2018 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>International SmallCap Separate Account A,1,4,27,33,F</b>	-20.38	-20.38	3.33	3.07	10.67	10.58	-20.38	3.07	10.67	10.58	1/1995
Benchmark: <b>MSCI World Ex US Small Cap Index</b>	-18.07	-18.07	3.85	2.25	10.06	-	-18.07	2.25	10.06	-	-

**Description:** The investment seeks long-term growth of capital by investing primarily in stocks of non-US companies with relatively small capitalizations. It invests in securities of companies with their principal place of business or principal office outside the US; companies for which the principal securities market is outside the US; or companies, regardless of where their securities are traded, that derive 50% of their total revenue outside of the US. Under normal market conditions, it invests at least 80% in companies similar in size to companies included in the Citigroup Extended Market Index (EMI) World ex US.

Composition (% of Assets) as of 11/30/2018				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	3.91	U.S. Stocks	0.88	Total Inv Exp Net %	0.76		1/30 day period	
Non-U.S. Stocks	95.02	Other	0.19	Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.76			
				Total Inv Exp Gross Per \$1,000 Invested	\$7.60			
				Redemption Fee	-			

Before directing retirement funds to a separate account, investors should carefully consider the investment objectives, risks, charges, and expenses of the separate account as well as their individual risk tolerance, time horizon and goals. For additional information, contact us at 1-800-547-7754.

An investment's past performance is not necessarily an indication of how the investment will perform in the future.

Since inception benchmark returns are displayed on the Investment Option Summary for investments that are less than 10 years old. The benchmark reflecting the Since Inception return is the Morningstar Category index. For some Sub-Advised investment options, two benchmarks will be displayed on the Investment Option Summary and the secondary index reflecting the Since Inception Return is the Morningstar Category index.

For the Principal LifeTime Hybrid Collective Investment Funds, Principal Global Investors, LLC is the discretionary advisor to Principal Global Investors Trust Company.

<sup>A</sup> Separate Accounts are available through a group annuity contract with Principal Life Insurance Company. Insurance products and plan administrative services, if applicable, are provided by Principal Life Insurance Company, a member of the Principal Financial Group, Des Moines, IA 50392. See the fact sheet for the full name of the Separate Account. Certain investment options may not be available in all states or U.S. commonwealths. Principal Life Insurance Company reserves the right to defer payments or transfers from Principal Life Separate Accounts as described in the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets; investment conditions which do not allow for orderly investment transactions; or investment, liquidity, and other risks inherent in real estate (such as those associated with general and local economic conditions). If you elect to allocate funds to a Separate Account, you may not be able to immediately withdraw them.

Returns shown for periods of less than one year are not annualized. All returns displayed here are after net Total Investment Expense of the investment option.

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group (The Principal), Des Moines, IA 50392.

For a Separate Account investment option, Total Investment Expense net equals the sum of these expenses: (a) the amount of money, expressed as a percentage, deducted for the costs of managing a separate account where applicable, fees for plan administrative services and agent compensation, plus (b) if the separate account invests in an underlying mutual fund, the total fund operating expenses of the underlying mutual fund, plus (c) if an underlying mutual fund invests in other mutual funds, the weighted-average management fee of those other mutual funds, as listed in the most recent prospectus. The actual gross Total Investment Expense may change if an underlying mutual fund's allocation of assets to other mutual funds changes.

Several investment companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, visit The Principal Web site at [principal.com](http://principal.com).

These results are for the investment options available through your Plan Sponsor's retirement plan, and may be different from the results for other retirement plans. Past performance is not a guarantee of future results. Principal values and investment returns will fluctuate so that values upon redemption may be worth more or less than original costs. Total returns illustrated are net of investment expenses and management fees.

Principal Life is an investment manager as defined in ERISA with regard to its Separate Accounts.

Since inception returns are only shown for funds/accounts in existence for less than 10 years.

- <sup>1</sup> Small-cap and mid-cap investment options are subject to more fluctuation in value and may have additional risks than other investment options with stocks of larger, more stable companies.
- <sup>2</sup> Each index based investment option is invested in the stocks or bonds of the index it tracks. Performance of indexes reflects the unmanaged results for the market segment the selected stocks or bonds represent. There is no assurance an index based investment option will match the performance of the index tracked.
- <sup>3</sup> This Separate Account invests solely in the least expensive share class of the Principal Funds. All voting rights associated with ownership of shares in the mutual fund are the rights of the Separate Account, not of contract holders investing in the Separate Account. For further information on the underlying mutual fund, see the prospectus of the fund.
- <sup>4</sup> International and global investment options are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments.
- <sup>5</sup> Real Estate investment options are subject to investment and liquidity risk and other risks inherent in real estate such as those associated with general and local economic conditions. Property values can decline due to environmental and other reasons. In addition, fluctuation in interest rates can negatively impact the performance of real estate investment options.
- <sup>6</sup> S&P 500 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
- <sup>7</sup> S&P 600 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
- <sup>8</sup> S&P 400 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.

- <sup>9</sup> These calculated returns reflect the historical performance of the oldest share class of the fund, adjusted to reflect a portion of the fees and expenses of this share class. For time periods prior to inception date of the fund, predecessor performance is reflected. Please see the fund's prospectus for more information on specific expenses, and the fund's most recent shareholder report for actual date of first sale. Expenses are deducted from income earned by the fund. As a result, dividends and investment results will differ for each share class.
- <sup>10</sup> Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise.
- <sup>11</sup> Asset allocation does not guarantee a profit or protect against a loss. Investing in real estate, small-cap, international, and high-yield investment options involves additional risks.
- <sup>12</sup> Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise. Neither the principal of bond investment options nor their yields are guaranteed by the U.S. government.
- <sup>13</sup> Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.
- <sup>14</sup> This Separate Account invests solely in the least expensive share class of a mutual fund (Fund) from Principal Funds, Inc. The investment manager of the Fund, Principal Global Investors, invests between 10% and 40% of the Fund's assets in common stocks in an attempt to match or exceed the performance of the Fund's benchmark index for performance.
- <sup>15</sup> Asset allocation and diversification do not ensure a profit or protect against a loss. Additionally there is no guarantee this investment option will provide adequate income at or through retirement.
- <sup>16</sup> The Investment Advisor will display "Multiple Sub-Advisors" for certain target-date, target-risk and specialty investment options where the assets are directed by the Investment Manager to multiple underlying investment options. These underlying investment options may use multiple sub-advisors who are responsible for the day-to-day management responsibilities.
- <sup>17</sup> The International Equity Index investment option described herein is indexed to an MSCI index.
- <sup>18</sup> The Statement of Additional Information for the underlying mutual fund contains a more detailed description of the limited relationship MSCI has with Principal and any related investments.
- <sup>19</sup> The risks associated with derivative investments include that the underlying security, interest rate, market index, or other financial asset will not move in the direction the Investment Adviser and/or Sub-Advisor anticipated, the possibility that there may be no liquid secondary market, the risk that adverse price movements in an instrument can result in a loss substantially greater than a fund's initial investment, the possibility that the counterparty may fail to perform its obligations; and the inability to close out certain hedged positions to avoid adverse tax consequences.
- <sup>20</sup> International and global investing involves greater risks such as currency fluctuations, political/social instability and differing accounting standards.
- <sup>21</sup> Effective June 30, 2016, this portfolio is sub-advised by LA Capital and Victory Capital. Prior to June 30, 2016, the portfolio was sub-advised by Goldman Sachs and LA Capital. The portfolio has had various sub-advisors since its inception. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.
- <sup>22</sup> Effective September 30, 2016, this portfolio is sub-advised by AB LP, Brown Advisory and Emerald Advisors, LLC. Prior to September 30, 2016, the portfolio was sub-advised by AB LP, Brown Advisory, Emerald Advisors, LLC. and Columbus Circle Investors. The portfolio has had various sub-advisors since its inception. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.
- <sup>23</sup> Effective January 1, 2017, the trustee for the Principal LifeTime Hybrid Collective Investment Funds changed from Principal Trust Company to Principal Global Investors Trust Company. Principal Trust Target Date Collective Investment Funds were renamed the Principal LifeTime Hybrid Collective Investment Funds (CITs).
- <sup>24</sup> For the Principal Lifetime Hybrid Collective Investment Funds (CITs), Total Investment Expense Net equals the sum of these expenses: (a) the amount of money, expressed as a percentage, deducted for the cost of managing the collective investment trust, and where applicable, plus (b) if the collective investment trust invests in an underlying mutual fund, separate account, or collective investment trust, the total investment operating expenses of the underlying investment option, as listed in the most recent prospectus if applicable.
- <sup>25</sup> The Principal LifeTime Hybrid Collective Investment Funds (CITs) are collective investment trusts maintained by Principal Global Investors Trust Company, (the Trust Company). The Trust Company has retained Principal Global Investors, LLC (the Adviser), to serve as investment adviser with respect to the CITs, subject to the Trust Company's supervision and review. The Adviser is an indirect wholly owned subsidiary of Principal Financial Group, Inc. and is under common control with the Trust Company. The Adviser also manages portfolios which may be included as underlying investments in the CITs. The Adviser receives management fees from these portfolios. The Adviser or other affiliates of the Trust Company may provide services to the CITs and may receive fees for such services. The CITs are available only to certain qualified retirement plans and governmental 457(b) plans.
- <sup>26</sup> The CITs are not mutual funds and are not registered with the Securities and Exchange Commission, the State of Oregon, or any other regulatory body. Units of the CITs are not deposits or obligations of, guaranteed by, or insured by the Trust Company or any affiliate, and are not insured by the FDIC or any other federal or state government agency. The value of the CITs will fluctuate so that when redeemed, units may be worth more or less than the original cost. The declaration of trust, participation agreement, and disclosure documents contain important information about investment objectives, risks, fees and expenses associated with investment in the CITs and should be read carefully before investing. The declaration of trust is available at principal.com. A copy of the participation agreement can be obtained from your plan administrator.
- <sup>27</sup> Investment manager/sub-advisor means either the Investment Advisor or Sub-Advisor to the investment option or the underlying asset(s). Principal Life Insurance Company is the Investment Manager as defined by ERISA, with regard to the assets of the Separate Accounts. Principal Global Investors is a member of the Principal Financial Group.
- <sup>28</sup> Investment manager/sub-advisor means either the Investment Advisor or Sub-Advisor to the investment option or the underlying asset(s).



- <sup>29</sup> Investment manager/sub-advisor means either the Investment Advisor or Sub-Advisor to the investment option or the underlying asset(s). Principal Life Insurance Company is the Investment Manager as defined by ERISA, with regard to the assets of the Separate Accounts. Principal Global Investors is a member of the Principal Financial Group. Edge Asset Management is an internal investment boutique of Principal Global Investors.
- <sup>30</sup> Effective June 30, 2017, this portfolio is sub-advised by Robert Baird and Eagle Asset Management. Prior to June 30, 2017, the portfolio was sub-advised by Robert Baird and William Blair. The portfolio has had various sub-advisors since its inception. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.
- <sup>31</sup> Effective June 29, 2018, this portfolio is sub-advised by Vaughn Nelson, LA Capital and Hotchkis & Wiley. Prior to June 29, 2018, the portfolio was sub-advised by DFA, Vaughn Nelson and LA Capital. The portfolio has had various sub-advisors since its inception. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.
- <sup>32</sup> The Principal Stable Value Fund (the Fund), is a collective investment trust maintained by Principal Global Investors Trust Company, (the Trust Company). The Trust Company has retained Morley Capital Management (the Adviser), to serve as investment adviser with respect to the Fund, subject to the Trust Company's supervision and review. The Adviser is a specialized investment boutique of Principal Global Investors and is under common control with the Trust Company. The Fund is not a mutual fund and is not registered with the Securities and Exchange Commission, the State of Oregon, or any other regulatory body. Units of the Fund are not deposits or obligations of, guaranteed by, or insured by the Trust Company or any affiliate, and are not insured by the FDIC or any other federal or state government agency. The value of the Fund may fluctuate so that when redeemed, units may be worth more or less than the original cost. The declaration of trust, participation agreement, and disclosure documents contain important information about investment objectives, risks, fees and expenses associated with investment in the Fund and should be read carefully before investing. Direct investment in the Fund is limited to participating trusts (also known as investing plan/trust) that meet certain requirements described in the declaration of trust, that enter into a participation agreement with the Trust Company. The Fund cannot accept investment directly from individuals and is subject to restrictions regarding transfer and withdrawal of assets including potential deferral of withdrawal requests by up to 12 months, as defined in the applicable declaration of trust.
- <sup>33</sup> Effective September 21, 2018, this portfolio is sub-advised by Principal Global Investors. Prior to September 21, 2018, the portfolio was sub-advised by DFA and Principal Global Investors. The portfolio has had various sub-advisors since its inception. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.
- <sup>34</sup> For the NE Rate level, Principal Life Insurance Company (Principal Life) 1. pays the Sub-Adviser the management fee and compensation for services provided to the separate account, and 2. pays the separate account the expected operating expenses proportionally attributable to the NE Rate level in the maintenance of the Separate Account. Operating expenses may be greater or less than expected in any given period. The NE Rate level is only available to Contract holders who meet certain requirements and select certain additional products and services made available by Principal Life or an affiliate. Ask your Principal representative for additional details.
- <sup>F</sup> Investment option limits transfer activity. Once the number of allowed transfers is met, participants are not allowed to transfer back into an investment option which they have transferred out of until the holding period elapses. All participant investment transfers and non-scheduled rebalancing activity are counted toward the number of transfers allowed. Contributions into the investment option are not impacted. Participants may still transfer out to different investment options or to money market or Guaranteed options.
- <sup>-</sup> Principal Life works with each fund family to implement each funds' policy and establish frequent trading guidelines that best mirror Prospectus language. Mutual Fund Network investment managers have the ability to monitor for excessive trading and may enforce frequent purchase limitations in addition to or in lieu of policy monitored by Principal Life Insurance Company. Please refer to the Prospectus for verification.

#### Benchmark Descriptions

S&P Target Date 2055 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

MSCI US REIT Index is a capitalization-weighted benchmark index of most actively traded Real Estate Investment Trusts (REITs), designed to measure real estate performance.

Russell 2000 Value Index is a market-weighted total return index that measures the performance of companies within the Russell 2000 Index having lower price-to-book ratios and lower forecasted growth values.

Russell Midcap Growth Index is a market-weighted total return index that measures the performance of companies within the Russell Midcap Index having higher price-to-book ratios and higher forecasted growth values.

S&P Target Date 2050 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date 2045 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

Russell Midcap Value Index is a market-weighted total return index that measures the performance of companies within the Russell Midcap index having lower price-to-book ratios and lower forecasted growth values.

Morningstar Lifetime Moderate 2060 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 50 years away from retirement.

S&P Target Date 2040 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date 2035 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

MSCI ACWI Ex USA Index is a free float-adjusted market capitalization index that is designed to measure the combined equity market performance of developed and emerging market countries excluding the US.

S&P Target Date 2030 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

Standard & Poor's 400 MidCap Stock Index includes approximately 10% of the capitalization of U.S. equity securities. These are comprised of stocks in the middle capitalization range.

MSCI World Ex US Small Cap Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed markets. It offers an exhaustive representation of the Small Cap segment by targeting companies that are in the Investable Market Index but not in the Standard Index in a particular market.

Standard & Poor's 500 Index is a market capitalization-weighted index of 500 widely held stocks often used as a proxy for the stock market.

S&P Target Date 2025 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date 2020 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

Standard & Poor's 600 Stock Index is a small cap index that consists of 600 domestic stocks chosen for market size, liquidity, and industry group representation.

Bloomberg Barclays Aggregate Bond Index represents securities that are domestic, taxable, and dollar denominated. The index covers the U.S. investment grade fixed rate bond market, with index components for government and corporate securities, mortgage pass-through securities, and asset-backed securities. These major sectors are subdivided into more specific indices that are calculated and reported on a regular basis.

Morningstar Lifetime Moderate Income Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is at least ten years into retirement.

Morningstar Lifetime Moderate 2010 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is near retirement.

Morningstar Lifetime Moderate 2015 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about five years away from retirement.

S&P Target Date 2015 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date 2060 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date 2010 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date Retirement Income Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

MSCI EAFE NR Index is listed for foreign stock funds (EAFE refers to Europe, Australia, and Far East). Widely accepted as a benchmark for international stock performance, the EAFE Index is an aggregate of 21 individual country indexes.

Morningstar Lifetime Moderate 2020 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about ten years away from retirement.

Morningstar Lifetime Moderate 2025 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 15 years away from retirement.

Morningstar Lifetime Moderate 2030 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 20 years away from retirement.

Morningstar Lifetime Moderate 2035 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 25 years away from retirement.

Bloomberg Barclays 1-3 Yr Government Index is comprised of both the Treasury Bond Index and the Agency Bond Index.

Russell 1000 Growth Index is a market-capitalization weighted index of those firms in the Russell 1000 with higher price-to-book ratios and higher forecasted growth values.

Morningstar Lifetime Moderate 2040 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 30 years away from retirement.

Russell 1000 Value Index is a market-capitalization weighted index of those firms in the Russell 1000 with lower price-to-book ratios and lower forecasted growth values.

Morningstar Lifetime Moderate 2045 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 35 years away from retirement.

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Russell 2000 Growth Index is a market-weighted total return index that measures the performance of companies within the Russell 2000 Index having higher price-to-book ratio and higher forecasted growth values.

Morningstar Lifetime Moderate 2050 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 40 years away from retirement.

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## Designate a beneficiary

Thinking about death certainly isn't a fun topic. But it's necessary to make sure your hard-earned savings are distributed according to your wishes should something happen to you prior to retirement. Make sure the money in your account gets transferred to a loved one of your choosing.

Designate a beneficiary at [principal.com/beneficiary](https://principal.com/beneficiary) or request a beneficiary form through your employer.



## Make sense of rollovers

As you change jobs during your career, it's easy to forget about retirement accounts you leave behind and to lose track of how your investments are doing.

Rolling over your retirement savings can help you keep track of your savings in one spot.

Learn how you can rollover your retirement savings at [principal.com/simplify](https://principal.com/simplify).<sup>2</sup>



## Access your account

### > Online access

- Select **Log In** and choose **Personal**.
- Click on the **Create an account** link.
- Enter your first and last name, date of birth and your ID number (this is either your Social Security number or a specific ID provided by your employer) or Zip code.
- Agree to do business electronically and click **Continue**.
- Answer a few personal questions so we can confirm it's really you.
- Create a **unique username**, set a secure **password** and add your email address.
- Select and answer **two security questions** to use if you need to call us.
- You now have access to your online account, and you'll get a confirmation email within a few minutes.
- The first time you log in, you'll need to choose where we send you **verification codes** (text message or email) and how often you want to use them.

Get 24/7 access to your retirement savings account information at [principal.com](https://principal.com) or give us a call at **1-800-547-7754**.

### > Phone access

- Enter your **Social Security number**.
- Listen to the menu and select the option that fits with your request.
- If prompted, enter/establish your **PIN**.

<sup>2</sup> You should consider the differences in investment options and risks, fees and expenses, tax implications, services and penalty-free withdrawals for your various options. There may be other factors to consider due to your specific needs and situation. You may wish to consult your tax advisor or legal counsel.



## Important Information

**Asset allocation** and diversification does not ensure a profit or protect against a loss. **Equity** investment options involve greater risk, including heightened volatility, than fixed-income investment options. **Fixed-income** investments are subject to interest rate risk; as interest rates rise their value will decline. **International and global investing** involves greater risks such as currency fluctuations, political/social instability and differing accounting standards. These risks are magnified in **emerging markets**.

**See Investment Option Summary for additional Important Information.**

The subject matter in this communication is educational only and is not intended to be taken as a recommendation from Principal. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, investment or accounting obligations and requirements. This material was prepared for general distribution and is not directed to a specific individual.

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