From The Principal®

Innovative Retirement Services Guide

This guide provides helpful information to assist you with accessing The Principal Retirement Service Center® at www.principal.com and TeleTouch®, our toll-free interactive voice response system available at 1-800-547-7754. This guide will prove valuable whether it's your first time accessing our systems or if you are a return visitor.

The Principal Retirement Service Center® website

FIRST TIME USERS	ONGOING ACCOUNT ACCESS
Go to **www.principal.com**	Go to **www.principal.com**
Click on the **LOGIN** button on the left hand side of the screen	Click on the **LOGIN** button on the left hand side of the screen
Click on **PERSONAL** for **Login Type** • Select the **Establish your new Username and Password** link • Enter your **Social Security Number**	Click on **PERSONAL** for Login Type • Enter your **Username** (Click **Forgot your Username** if you need a Username) • Enter your **Password** (Click **Forgot your Password** if you need a Password)
Enter your **retirement plan Contract/Plan ID Number** (Located on the Plan Summary in your enrollment materials) • Answer the security verification questions • Verify or change your **Username** • Create and **enter a 6-16 digit alpha/numeric password** • Create and enter a **personalized security phrase**	

Click **DETAILS** at the right hand side of the Retirement Plan

Use the tabs at the top of the page and the options located on the left to navigate the site.

Available options include:

Account Info	Investments	Make Changes	Historical Info	Planning Center
At a Glance Account information overview	**Current Allocation** New contribution direction	**Overview** Available transaction options	**Activity Summary**	**Features** Information and tools on the top financial issues of your stage in life
Personalized Rate of Return	**Brokerage Account Information**	**Select Future Investment Options**	**Activity Detail**	**Calculators and Tools**
Balance by Investment	**Investment Performance**	**Transfer Existing Balances**	**Download Transactions**	**Online Seminars**
Vested Balance by Source	**Managed Accounts**	**Rebalance**	**Contributions**	**Retirement Planning Articles** Tailored to your stage in life
Loan Information	**Investor Profile Quiz**	**Change Contribution Amount**	**Statements**	
Personal Facts Information such as beneficiary, name, etc.	**Investor Profiles**	**Designate Beneficiary**	**Electronic History**	
Contribution Information		**Quote/Request Loan**		
Plan Info and Forms Summary Plan Description and plan provisions		**Manage Brokerage Account**		
		Change Statement Delivery		
		Managed Accounts		

Not all options are available to certain plans. Check with your human resources contact to find out what is available.

TeleTouch®

FIRST TIME USERS	ONGOING ACCOUNT ACCESS
Call **1-800-547-7754**	Call **1-800-547-7754**
Press 1 for information in Spanish	Press 1 for information in Spanish
Enter your **Social Security number**	Enter your **Social Security number**
Press 1 to **Establish your PIN**	Enter your **6 digit alpha/numeric PIN**
Answer the security verification questions. (You'll be prompted for the retirement plan Contract number/Plan ID. This number is located on the Plan Summary in your enrollment materials.)	

Follow the prompts to:

- Access daily account values
- Obtain investment performance information
- Transfer retirement funds between available investment options
- Change where future contributions are invested
- Hear your outstanding loan balance, obtain a loan quote, and request a loan
- Review the status of a pending or completed distribution
- Establish/change your PIN
- Review/change contributions percentage
- Review/change maturing accounts information
- Reinvest retirement account balance from a previous plan
- Access information on the Principal Managed Account Program℠
- Access helpful information on changing jobs or retiring
- Obtain information on other retirement savings options

Not all options are available to certain plans. Check with your human resources contact to find out what is available.

Principal® Financial Group

WE'LL GIVE YOU AN EDGE℠

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

Investment advice provided through the Principal Managed Account Program is provided by Ibbotson Associates. Access to the advice and securities and advisory products are offered through Princor Financial Services Corporation, 800-247-4123, member SIPC.

Insurance products and plan administrative services are provided by Principal Life Insurance Company. Princor and Principal Life are members of the Principal Financial Group, Des Moines, Iowa, 50392.

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