DREAM AGAIN
with The Principal®
DreamAgain.com

It's Time to Dream Again.

FINANCIAL ROADMAP

Take a moment.

- Are you saving enough for retirement?
- Would your family be able to financially survive without your income?

"YES"? THAT'S GOOD NEWS! It's still important to follow your roadmap so you know you're on track to meet your goals.

DID YOU ANSWER "NO"?
If the answer to either of these questions is "no," you're not alone. The fact is, fewer Americans are setting aside enough money to achieve their financial objectives – let alone protect what they already have.

Get an advisor and take greater control of your financial future.

CONGRATULATIONS on taking the first step! Use this roadmap as a conversation starter with your advisor so you can assess your financial well-being now and into the future. Simply print and take this to your next appointment, along with account statements for your employer's retirement savings plan, IRAs and any other investments and savings you have (and those of your spouse, if married).

Learn more online. Looking for even more information? Click and follow the links to online resources.

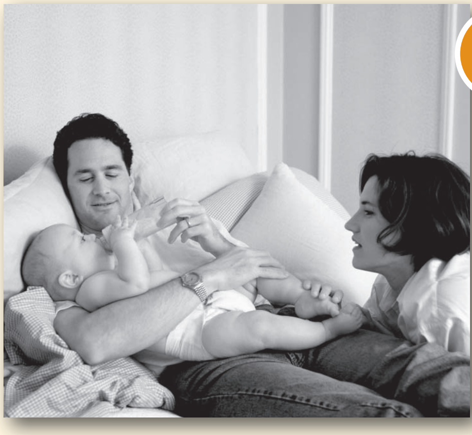
Get an advisor. · Get a plan. · Think long term. · Protect your dreams. · Review annually.

1 Get a plan.

Both risk protection (insurance) and retirement savings are essential to your financial strategy. Work with your advisor to create the following:

- ❑ A RETIREMENT SAVING AND INVESTMENT ANALYSIS – This can include a summary of your current savings, a projection of your future savings and an analysis of any gap based on what you think you'll need to save for retirement.
- ❑ A RISK PROTECTION ANALYSIS – This is a snapshot of your disability income and life insurance plans and any gaps in coverage you may have. Your policies should be kept up to date as your needs and income change.
- ❑ AN ACTION PLAN – This will help you focus on the steps you can accomplish during the next 12 months.

Know the basics: **Maximize employer benefits. | Eliminate debt. | Live a healthy lifestyle.**



2 Set your sights on the long term.

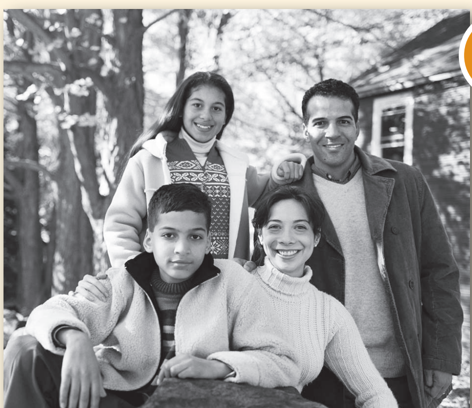
When saving for retirement, think long term. Start by taking a few simple steps now. Review these with your advisor for guidance that meets your specific needs.

❑ TAKE ADVANTAGE OF RETIREMENT SAVINGS ACCOUNTS –

- Contribute to a 401(k) plan or an Individual Retirement Account (IRA). Consider setting aside at least 5% of your income towards retirement.
- Maximize your employer's retirement benefits – contribute enough to qualify for any matching contributions, and more if you can afford it.
- Increase your contribution by 1 percent every year or when you receive a raise or promotion.

❑ REVIEW YOUR ASSET ALLOCATION – Ensure your individual investment mix fits your long-term goals based on your age and tolerance for risk.

❑ IF YOU CHANGE JOBS – Roll over retirement funds into an IRA or your new employer's plan. This can give you more control over how your assets are invested. Check to see if there are options to continue your employer-provided life and disability insurance coverage – either under your current plan or by converting to an individual insurance policy. (This may apply to other benefits as well.)



3 Your financial well-being is more than just your retirement account.

It also means you're able to protect your dreams, as well as your family's, while saving for short-term emergencies.

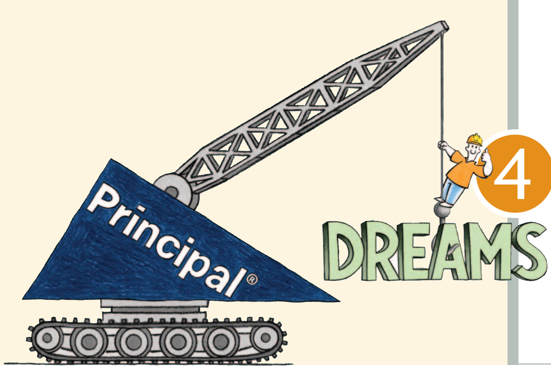
❑ EVALUATE YOUR LIFE INSURANCE AND DISABILITY INCOME NEEDS –

- Remember, you're buying peace of mind to know your family would be secure should you die unexpectedly.
- It's likely that your ability to earn an income is your single greatest asset, so it's important to protect it. When you don't, your dreams for a comfortable retirement, college education for the kids or passing on assets may not become a reality.

❑ START SAVING – Put aside six months' of household expenses in an emergency savings account and set aside additional savings for wish-list purchases.

❑ ENROLLED IN A QUALIFIED HIGH-DEDUCTIBLE HEALTH INSURANCE PLAN? – Consider a Health Savings Account for tax savings.

❑ START SAVING FOR YOUR CHILDREN'S COLLEGE EDUCATIONS – Contribute to education plans after you've built a foundation with retirement and protection plans.



4 Review annually.

It's important to review your plan every year to see if you're on track to meet your goals. With your advisor's help, you'll be able to evaluate and take steps to improve your financial well-being.

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