For plans from $1 million to $10 million

Retirement plan best practices – powered by people and technology

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We’ve seen what matters most to plan sponsors when creating successful plans. And we’ve gathered those best practices focused on people and technology in one concise package – Principal® IMPACT – all at a competitive price.

Principal® IMPACT: the basics

- Based on zero revenue sharing investment options.
- Comprehensive administrative support. We guarantee it.¹
- Personalized, interactive experiences to better engage participants.
- A unique service model for you, your client and their TPA (if they have one).

An all-zero revenue sharing investment lineup

1. Choose a Principal® guaranteed investment option² to strengthen plan lineup diversity, preserve principal and support performance through differing market cycles:
   - Principal Guaranteed Option
   - Principal Fixed Income Guaranteed Option
   - Guaranteed Interest Account

2. Choose a Principal target date series, all multi-managed, with options for primarily active and primarily passive management styles and choices for investment type – mutual funds, Separate Accounts and CITs:
   - Principal LifeTime portfolios
   - Principal LifeTime Hybrid portfolios

3. Complete the lineup with other available zero revenue investment options

QDIA eligible transition options³

Participants will be moved to Principal through:

- Target date transition with the Principal target date series chosen, or
- RetireView® transition (our asset allocation education service that takes risk tolerance and time-to-retirement into account) with a Principal guaranteed investment option.

¹ For service warranty details see the Service Warranty Attachment to the Service and Expense Agreement or the Principal Service Warranty stand-alone document.
² Guarantees are based upon the claims-paying ability of the issuing insurance company.
³ The ultimate decision as to whether a Principal LifeTime or Principal LifeTime Hybrid portfolio is an appropriate investment option for a plan and whether a target date investment option or asset allocation educational service can serve as a QDIA belongs to the appropriate retirement plan fiduciaries.

Logos for representation only; others are available.

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Our premier service

A personalized team provides support to you, your clients and their TPA (if they have one) from onboarding to annual review. Principal® IMPACT clients and advisors are their only focus – and they sit together for total collaboration. They’ll act as the liaison for you.

Plan sponsor best practices

- Streamlined electronic submission of documents means less paperwork.
- A Principal® Real Start on our digital platform gets employees onboard and engaged – the average deferral rate is 34% higher than other enrollment methods.⁴
- An onsite education meeting day is available at one location after the plan is onboarded.⁵
- We’ll send electronic notices to participants at work at no cost.⁶
- Online plan sponsor chat feature helps you get answers quickly.
- Data security is attested to by a third party – and there’s a customer guarantee for employees.⁷

For questions or to request a quote, call us today: 800.952.3343

Participant best practices include:

- Retirement Wellness Score and Planner to show progress online or via mobile app.
- Personalized follow-ups to help keep people moving forward.
- HSA integration provides a consolidated view of their financial picture.
- Retirement 1:1 education sessions help keep people on track.
- Principal® flash briefing through Amazon Alexa with tips to stay motivated.
- Streamlined plan loan, QDRO and hardship withdrawal outsourcing to make things easier.

Principal® Milestones

- Digital education meetings — on their calendar or on demand
- Access to prepare a will
- Find and apply for student scholarships
- Actionable resources on timely topics like identity theft

⁴ As of Dec. 31, 2018.
⁵ Additional education days available for a fee.
⁶ No-cost notices are for plan sponsors who deem their employees “wired at work”. Mailed notices are available for an additional fee.
⁷ The guarantee applies to employer sponsored defined benefit or defined contribution plans and is effective for unauthorized activity that occurs on or after Aug. 10, 2017, and after you have activated two-factor authentication. Exclusions to the policy may apply.

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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.

**Important information**

Carefully consider the Fund’s objectives, risks, charges, and expenses. Contact your financial professional or visit principal.com for a prospectus, or summary prospectus if available, containing this and other information. Please read it carefully before investing.

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 800.547.7754 or by visiting principal.com.

Investing involves risk, including possible loss of principal.

**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.

There is no guarantee that a target date investment will provide adequate income at or through retirement.

Principal Fixed Income Guaranteed Option and Principal Guaranteed Option are not FDIC insured and are not an obligation or deposit for any bank nor guaranteed by a bank. The guarantees provided with regard to these are supported by the general account of Principal Life.

Principal Fixed Income Guaranteed Option (PFIGO) is the Group Annuity Contract – Custodial Guaranteed Interest Contract available through Principal Life Insurance Company, a member of the Principal Financial Group® Des Moines, Iowa 50392.

Principal Guaranteed Option is the Custodial Guaranteed Option Group Annuity Contract available through Principal Life Insurance Company, a member of the Principal Financial Group® Des Moines, Iowa 50392.

Guarantees are backed by all the assets in the Principal Life multi-billion dollar general account, which invests in private market bonds, commercial mortgages and mortgage-backed securities. However, money allocated to a guaranteed interest account does not entitle anyone to participate in the investment experience or performance of the general account.


The subject matter in this communication is educational only and provided with the understanding that Principal® is not rendering legal, accounting, investment advice or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, investment or accounting obligations and requirements.

Retirement professionals provide education, which may be helpful in making personal retirement decisions. Responsibility for those decisions is assumed by the participant, not by any member of Principal®. Participants should regularly review their savings progress and post-retirement needs.

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