



# Retirement Matters

Turning savings into income that lasts.

Fourth Quarter 2017



All the hard work saving for retirement can pay off soon. But when thinking about turning savings into income, finding ways to make part of that savings more secure might be top of mind. One way to make that happen could be through guaranteed income sources like a fixed annuity. Not to mention, having savings in a fixed annuity can help reduce the impact of any drops in the market. Keep in mind, if taking advantage of potential market growth is still a primary goal, this may not be the best option.

Putting a plan in place to help guarantee retirement savings can be a lot simpler than you may think. In this issue of *Retirement Matters*, explore tips to help you:

[Retire with confidence](#) (PDF)





## Build your retirement income plan in six steps

Create income for life — Is an annuity right for you (webinar replay)



Taking time now to understand your options can have a big impact on how you live your life in retirement. Set yourself up to enjoy the retirement you've been working towards.

For more retirement resources, check out [principal.com/retire](https://principal.com/retire).

[Twitter](#) | [Facebook](#) | [LinkedIn](#) | [Blog](#)

[Terms of Use](#) | [Disclosures](#) | [Privacy](#) | [Security](#) | [Report Fraud](#)

© 2017 Principal Financial Services, Inc.,  
711 High Street, Des Moines, Iowa 50392

For more information, [log into your account](#).

First time logging in? [Establish your username and password online](#).

If you forgot your username, [have it emailed to you](#).

If you forgot your password, just enter your username; then click "forgot password" on the next screen.

We welcome your questions or feedback – please fill out our [inquiry form](#) for the quickest reply. Do not reply to this email; replies are not monitored.

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.

This document is intended to be educational in nature and is not intended to be taken as a recommendation.

Guarantees are based upon the claims-paying ability of the issuing insurance company.

Insurance products and plan administrative services provided through Principal Life Insurance Co., a member of the Principal Financial Group®, Des Moines, IA 50392. Certain investment options and contract riders may not be available in all states or U.S. commonwealths.

Securities offered through Principal Securities, Inc., member [SIPC](#).

Principal, Principal and symbol design and Principal Financial Group are registered trademarks of Principal Financial Services, Inc, a member of Principal Financial Group.

If you want to update or change your preferred email address or other preferences, you can easily do so on your [preferences page](#). For security purposes, you need your username and password to login.

We hope you find this information helpful. However, if you do not wish to receive *Retirement Matters* in the future, please use our easy [opt-out form](#).

This message contains graphics. If you do not see the graphics, [click here to view](#).

PT180-31 | 294509-110317 | 10/2017