



Principal Life Insurance Company
Des Moines, IA 50306-9394

My personal information (please print with black ink)

Name			Phone number		Email address
_____	_____	_____	-	-	_____
Last	First	MI	<input type="radio"/> Home	<input type="radio"/> Mobile	

Address

Street	City	State	Zip	Country
_____	_____	_____	_____	_____

Social Security number	Date of birth	Gender	Marital status
____-____-____	____/____/____	<input type="radio"/> Male <input type="radio"/> Female	<input type="radio"/> Single <input type="radio"/> Married

Expected retirement age	Original date of employment	NOTE: The email address you submit will be used for services provided by Principal Financial Group®, unless otherwise elected. We will not provide your email to third parties unless you consent. For more information, see your privacy policy at principal.com.
_____	____/____/____	
If you were rehired, complete these dates:	Date of termination	Date of rehire
	____/____/____	____/____/____

Rollover funds **Yes!** Help me roll over retirement savings from a previous employer's retirement plan. Call Principal at 1-800-547-7754, Monday - Friday, 7a.m. - 9 p.m. CT.

Complete if you would like to consolidate retirement savings. Please **call** or **email** me to discuss my options. My estimated rollover balance is \$ _____.

Complete all 3 Steps **1** **2** **3** to enroll in the retirement savings plan, or to make changes to your contribution percentage.

1 My contributions^A

Take advantage of your employer's match! (pick one)

I elect to contribute _____% (0% to 100%) or \$_____ of my current and future pay per pay period before taxes, and/or I elect to contribute _____% (0% to 100%) or \$_____ after taxes as Roth after-tax elective deferral contributions. This will also apply for my current and future bonus pay.

I am already enrolled, but I want to change my contribution to _____% (0% to 100%) or \$_____ of my current and future pay per pay period as pre-tax contributions, and/or change my contribution to _____% (0% to 100%) or \$_____ of my current and future pay per pay period as Roth after-tax elective deferral contributions. This will also apply for my current and future bonus pay.

My contributions

I choose **not to contribute** to the retirement plan at this time.

Annual Increase

(optional, but may help you stay on track)

In addition to electing to contribute a portion of my current and future pay per pay period, I would also like to automatically increase my contribution amount each year. I may opt out or change the annual increase at any time.

Increase my pre-tax salary deferral contribution by _____% or \$_____ each year for the next _____ years **or** until my contribution totals _____% or \$_____.

Increase my after-tax Roth Elective deferral contribution by _____% or \$_____ each year for the next _____ years **or** until my contribution totals _____% or \$_____.

This increase will be initiated each 01/01 or the next date allowed by the plan.

Please also apply the annual increase to my salary deferral contribution election(s) for current and future bonuses.

^A Elective deferral contributions are limited to the lesser of the plan or IRS Limit for the current calendar year.

2 My investment choices

Please elect **One of the three choices** by checking the box(es) and completing the applicable information for your choice

(If you are already enrolled and want to make changes to how future contributions are directed, visit principal.com or call 1-800-547-7754.)

Choice A: Quick Option — Principal LifeTime Hybrid CITs

I elect a **Quick Option — Principal LifeTime Hybrid CITs**

I understand contributions will be directed to the plan's Qualified Default Investment Alternative; one of the Principal LifeTime Hybrid CITs based on the plan's normal retirement date.¹ I have read the plan's QDIA notice and enclosed investment information related to this investment. **I do not want to make another investment election at this time, and this will be treated as my investment option direction.**

Still need help? Log into your account at principal.com for more investment options available to you through your employers retirement plan.

(Please refer to the Investment Option Summary for more information.)

➤ If you've completed this section, move ahead to **My signature!** **3**

¹ Principal LifeTime Hybrid CITs are available as another way to use an asset allocation strategy that may be right for you. There are other investment options available under the retirement plan, and you should review them all. Reviewing all investment options can help you decide whether you wish to design your own mix of investment options. Please note that your contribution will be directed to the plan's QDIA - Principal LifeTime Hybrid CITs based on a particular target date or retirement date. If you would rather choose your own mix of investment options, you may do so by completing the Build My Own Portfolio section of this form or visiting principal.com.

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Choice B: RetireView® Populated Models

To elect, log in to your account at principal.com. **See the RetireView populated models and applicable investment at principal.com.** RetireView is an investment educational service with 20 different models using a variety of different levels of risk and asset classes. Your employer populates the models with the plan's investment options, suggesting a mix of investments that may be right for you based on your comfort level with risk and years to retirement. We know it may sound complicated, so let us break it down.

RetireView has two features that you'll want to know about to help you stay in tune with your investment strategy.

1. Automatic age adjustment

As you get closer to retirement, the model automatically makes adjustments to the investment mix, typically getting more conservative. That's because you likely won't have as much time to regain any losses. You have the flexibility to opt out of this feature, if you prefer.

2. Rebalancing

Some investment options may perform better over time and grow faster than others, causing your investment mix to differ from what you originally selected. Rebalancing helps keep your mix of investments in line. That schedule automatically defaults to quarterly rebalancing. You can choose to change your rebalancing frequency to annually or semiannually by logging in to your account at principal.com. RetireView® is an online experience, and you can allocate according to a RetireView® Populated Models by logging in to your account at principal.com. To see how comfortable you are with risk take the Investor Profile Quiz at principal.com/investorprofilequiz. Then, based on the results, you can elect to allocate money according to a RetireView model. Or, if you feel that model doesn't fit you, you can choose one from the other 19 RetireView models that you think aligns more closely with you.

Risk/age tolerance models are created by Morningstar Investment Management LLC. Morningstar begins by analyzing asset classes and constructs long-term expected returns, standard deviations, and correlation coefficients. These form the inputs for the mean variance optimization, a statistical technique. Because forecasting is a critical and pivotal step in the asset allocation process, Morningstar develops proprietary capital market forecasts for each asset class using a combination of historical data, current market information and additional analysis. Each forecast becomes an input in portfolio creation.

The risk tolerance models (models) are intended to be used as an additional information source for retirement plan participants making investment allocation decisions. Pursuant to the **Department of Labor Definition of Investment Education**, such models (taken alone or in conjunction with this document) do not constitute investment advice for purposes of the Employee Retirement Income Security Act (ERISA), and there is no agreement or understanding between Morningstar and us or any plan or plan fiduciary, or any participant who uses this Service, under which the latter receives information, recommendations or advice concerning investments that are to be used for any investment decisions relating to the plan. Accordingly, neither we nor Morningstar are a fiduciary with respect to your plan sponsor's plan for purposes of this Service, including the features of rebalancing and aging.

Following an asset allocation model does not ensure a profit or protect against a loss. Performance of the individual models may fluctuate and will be influenced by many factors. In applying particular asset allocation models to their individual situations, participants or beneficiaries should consider their other assets, income and investments (e.g., equity in a home, Social Security benefits, IRA investments, savings accounts and interests in other qualified and nonqualified plans) in addition to their interests in the plan.

Choice C: Build my own portfolio

I elect the following investment options (enter percentages below.)

(Please refer to the Investment Option Summary for more information.)

Employer Elective deferral

Short-Term Fixed Income

Fixed Income Guaranteed Option _____% _____%

Fixed Income

Capital Research and Mgmt Co

American Funds Capital World Bond R3 Fund _____% _____%
 American Funds Inflation Linked Bond R3 Fund _____% _____%

Fidelity Management & Research

Fidelity Advisor Total Bond M Fund _____% _____%

PGIM Investments, LLC

PGIM High Yield R Fund _____% _____%

Principal Global Investors

Bond Market Index Separate Account ^ _____% _____%

Balanced/Asset Allocation

Multiple Sub-Advisors

Principal LifeTime Hybrid Income CIT _____% _____%
 Principal LifeTime Hybrid 2010 CIT _____% _____%
 Principal LifeTime Hybrid 2015 CIT _____% _____%
 Principal LifeTime Hybrid 2020 CIT _____% _____%
 Principal LifeTime Hybrid 2025 CIT _____% _____%
 Principal LifeTime Hybrid 2030 CIT _____% _____%
 Principal LifeTime Hybrid 2035 CIT _____% _____%
 Principal LifeTime Hybrid 2040 CIT _____% _____%
 Principal LifeTime Hybrid 2045 CIT _____% _____%
 Principal LifeTime Hybrid 2050 CIT _____% _____%
 Principal LifeTime Hybrid 2055 CIT _____% _____%
 Principal LifeTime Hybrid 2060 CIT _____% _____%
 Principal LifeTime Hybrid 2065 CIT _____% _____%

Large U.S. Equity

Capital Research and Mgmt Co

American Funds AMCAP R3 Fund _____% _____%

MFS Investment Management

MFS Value R2 Fund _____% _____%

Principal Global Investors

LargeCap S&P 500 Index Separate Account ^ _____% _____%

Small/Mid U.S. Equity

JP Morgan Investment Mgmt Inc.

JP Morgan Small Cap Value R2 Fund _____% _____%

PGIM Investments, LLC

PGIM Jennison Small Company R Fund _____% _____%

Principal Global Investors

SmallCap S&P 600 Index Separate Account ^ _____% _____%

International Equity

American Beacon

American Beacon International Equity Adv Fund _____% _____%

Capital Research and Mgmt Co

American Funds EuroPacific Growth R3 Fund _____% _____%
 American Funds New World R3 Fund _____% _____%

Principal Global Investors

International Equity Index Separate Account ^ _____% _____%

My investment choices

	Employer	Elective deferral
Principal Real Estate Inv Global Real Estate Securities Separate Account ^A	_____ %	_____ %
Total of all lines:	100 %	100 %

Your investment election will be effective when it is received in the Corporate Center of Principal by the close of market. Forms received after the close of market will be processed on the next open market date. If no investment election is received, or contributions are received prior to your investment election, contributions will be directed according to the plan's default investment alternative(s): Principal LifeTime Hybrid CIT based on your current age and the plan's normal retirement date.

Please log in to principal.com for more details.

> If you've completed this section, move ahead to **My signature!** **3**

3 My signature

Please sign, then give this completed form to your benefits representative.

This agreement applies to amounts earned until changed by me in writing. I understand my plan sponsor may reduce my contributions only when required to meet certain plan limits. I will review all statements regularly and report any discrepancy to Principal immediately.

Signature

X _____

Date

_____/_____/_____

Be sure you have completed all **3 steps** **1** **2** **3**

Return your completed form to your benefits representative.

Important information

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

- ^A Sub-Advised Investment Options include Separate Accounts available through a group annuity contract with the 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.

Insurance products and plan administrative services are 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.

- ¹ For your convenience, Principal LifeTime Hybrid Collective Investment Fund (CIT) formerly Principal TrustSM Target Date Funds are available as another way to use an asset allocation strategy that may be right for you. There are other investment options available under the retirement plan, and you should review them all. Reviewing all investment options can help you decide whether you wish to design your own mix of investment options. Please note that your contribution will be directed to the Principal LifeTime Hybrid CIT based on a particular target date or retirement date. If you would rather choose your own mix of investment options, you may do so by completing the Build My Own Portfolio section of this form or visiting principal.com.

Information in this enrollment form should not be construed as investment advice.

Your plan sponsor has chosen to make available to you all of the investment options listed on this enrollment form.

This enrollment form 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 has passed a quarter end, you should contact your plan sponsor or log in to principal.com for current retirement plan and investment option information including a prospectus if applicable. The member companies of the Principal Financial Group® prohibit the manipulation of this enrollment form content. If your plan sponsor elects to provide this enrollment form electronically, Principal® is not responsible for any unauthorized changes.

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