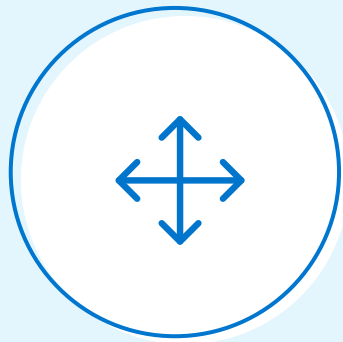

It's your retirement—
we'll help you get there.

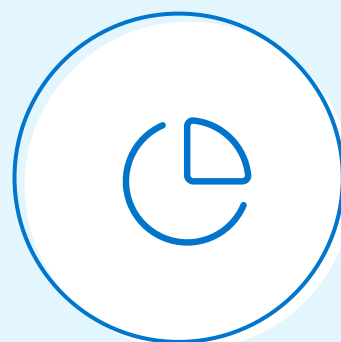
Let's connect.



Get started



Navigate



Learn



Get help

Set up your account

1 Visit

principal.com/welcome
or use the Principal® app

2 Provide

Name, birth date, phone number, ZIP code, and an ID number (usually your Social Security number)

3 Create

your username and password

<Plan Name>

Contract number: <000000>



Keeping your information safe— our Customer Protection Guarantee

The Customer Protection Guarantee applies to employer-sponsored retirement plans record kept by Principal® including defined benefit, defined contribution, employee stock ownership plans, retirement accounts with pension payments made through Principal® Custody Solutions, and nonqualified deferred compensation plans with distributions made through Principal. It's effective for unauthorized activity that occurs after participants have registered their account online, provided their contact information, and kept it up to date in the event of changes. Guarantee details are current and are subject to change. Exclusions to the policy may apply.

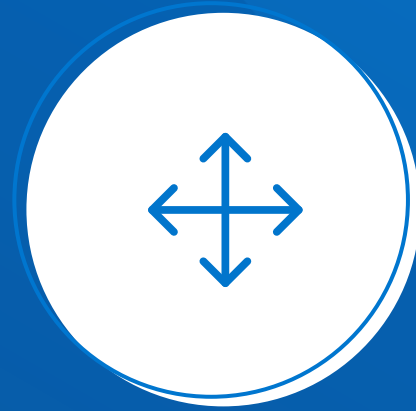
<https://www.principal.com/customer-protection-guarantee>.

Our guarantee is simple:

Principal® will reimburse your employer-sponsored retirement account for losses from unauthorized activity occurring through no fault of your own.*

How to qualify:

Register your account online at [principal.com](https://www.principal.com) and keep your contact information up-to-date, especially your phone number and email address.



Explore your account page to see
the big picture



401(k) Account

Franklin Login - ABC Test DEFINED CONTRIBUTION PLAN



Your account

As of Nov. 13, 2024

\$230,636.23

Vested balance ⓘ \$144,343.23 >

Personalized rate of return ⓘ
 since Jan. 01, 2024
 ↑ 7.63% >

Gain/Loss ⓘ
 since Jan. 01, 2024
 ↑ \$16,040.67 >

Most recent deposit on Sept. 30, 2024 \$2,550.00 >

Your current salary \$39,900.00

Desired retirement age Age 65

[View statements](#)

Plan your retirement

Check in on your progress toward your retirement goals with the Retirement Wellness Planner.

[Plan now >](#)

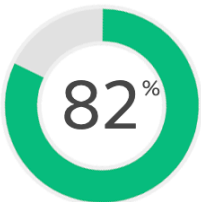
82 My progress

Performance

Compare me

Am I saving enough to replace my income?

Your Retirement Wellness Score shows your progress toward your goal of replacing 80% ⓘ of your income in retirement. See everything that goes into calculating your score and make adjustments in the [Retirement Wellness Planner](#).



You're projected to replace 82% of your income in retirement. ⓘ

You'll need
 \$3,006 / month

You'll have
 \$3,079 / month

You are on track!
 \$73 extra / month

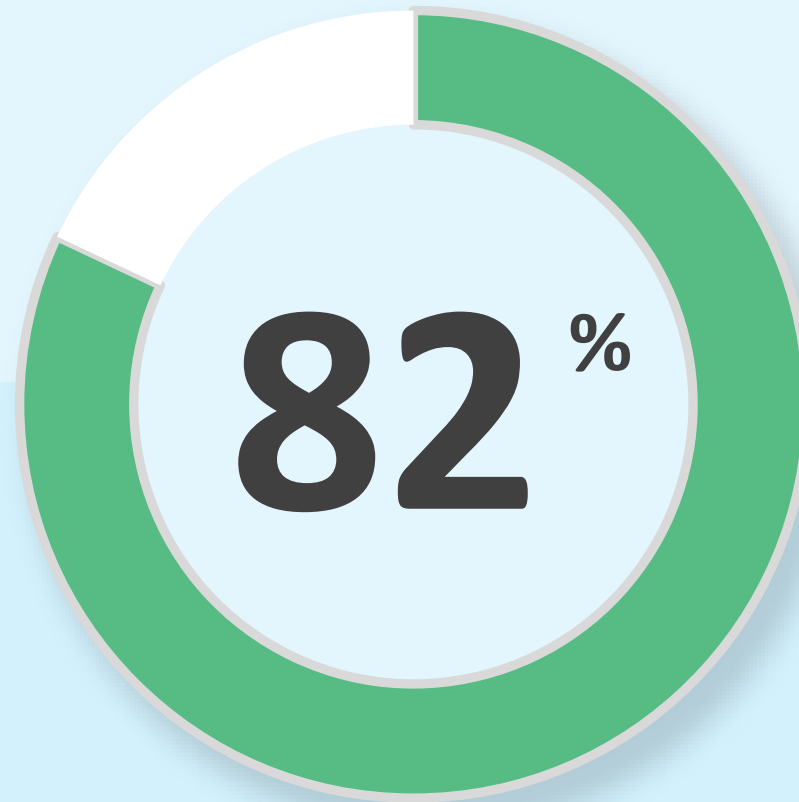
You're currently contributing 17% of pay (est. \$260.88 per paycheck) across these [contribution types](#)



Rollover in progress

We got your request and will let you know

Are you on track?



For illustrative purposes only.

401(k) Account

Franklin Login - ABC Test DEFINED CONTRIBUTION PLAN



- Overview ▾
- Contributions ▾
- Investments ▾
- My options
- Rollovers
- Planning resources ▾



Retirement Wellness Planner

Retirement Outlook Report

Print

Ever considered using your health savings account (HSA) to help pay for future healthcare costs? Add or link your HSA on the [external accounts](#) page to see what it can do for your Retirement Wellness Score.

Working on your plan for retirement is a great idea, Franklin! Simply adjust information below and watch how your Retirement Wellness Score can improve. It only takes a few minutes to see how simple changes now can help boost your financial security in retirement.

- Planning & Account Inputs ▾
- External Accounts ▾
- Additional Principal Accounts ▾
- Household Inputs ▾
- Advanced Planning Inputs ▾

Retirement Wellness Score ⓘ



Household Score ⓘ

You Need ⓘ

\$3,006/month
in retirement
If you spend this much,
your savings may run out
by age 86.

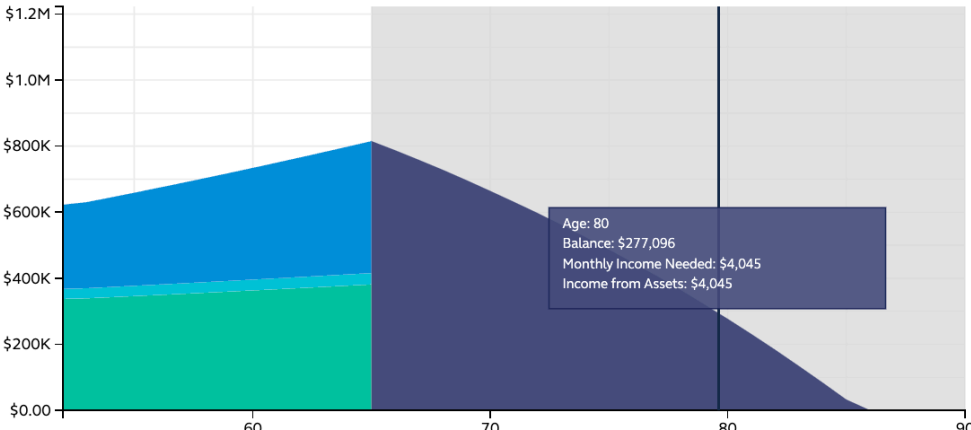
We Estimate You Will Have ⓘ

\$3,057/month
in retirement

You Are On Track!

\$51/month
extra in retirement

Account Balance



Planning and
account inputs

Planning & Account Inputs ^

Pre-tax Contribution Amount ⓘ ⚙

\$153.46 every two weeks

-

10%

+

Pre-tax Catch-Up Contribution Amount ⓘ

\$ 50.00

Per pay period

Roth (after-tax) Contribution Amount ⓘ ⚙

\$107.42 every two weeks

-

7%

+

Your Current Annual Pay ⓘ

Paid Hourly? Try our annual pay calculator >

\$ 39,900

How Often Are You Paid?

Every Two Weeks

▼

Clear Changes

Save Changes

Planning and guidance ▾

FL



My options Rollovers Planning resources ▾

1

Planner

Retirement Outlook Report

Print

...ount (HSA) to help pay for future healthcare costs? Add or link your HSA on the [external accounts](#) page to ...ss Score.

...dea, Franklin! Simply adjust information below and watch how your Retirement Wellness Score can improve. ...anges now can help boost your financial security in retirement.

Retirement Wellness Score ⓘ



Household Score ⓘ

You Need ⓘ

\$3,006/month
in retirement

If you spend this much,
your savings may run out
by age 86.

We Estimate You Will
Have ⓘ

\$3,057/month
in retirement

You Are On Track!

\$51/month
extra in retirement

Account Balance



Planning and account inputs

PT583A-12 | 4963669-112025 | 11/2025

401(k) Account

Franklin Login - ABC Test DEFINED CONTRIBUTION PLAN



My options Rollovers **Planning resources ▾**

1

External
accounts

External Accounts ^

Get a total view of your retirement wellness.
Just add an external account and see what it
does to your retirement wellness score!

Add Account >

Asset Total ⓘ

\$25,000.00

Monthly Income Total ⓘ

\$0.00 /month

Social Security Benefit ⓘ

\$0.00 /month

Add and manage external accounts >

Simplify retirement planning with a rollover >

Planner

Retirement Outlook Report

Print

... (HSA) to help pay for future healthcare costs? Add or link your HSA on the **external accounts** page to
see what it can do for your Retirement Wellness Score.

Idea, Franklin! Simply adjust information below and watch how your Retirement Wellness Score can improve.
Changes now can help boost your financial security in retirement.

Retirement Wellness Score ⓘ



Household Score ⓘ

You Need ⓘ

\$3,006/month

in retirement

If you spend this much,
your savings may run out
by age 86.

We Estimate You Will
Have ⓘ

\$3,057/month

in retirement

You Are On Track!

\$51/month

extra in retirement

Account Balance



Principal®

Home

My accounts ▾

Planning and guidance ▾

FL

ABC COMPANY

401(k) Account

Franklin Login - ABC TEST DEFINED CONTRIBUTION PLAN

Options

Rollovers

Planning resources ▾

Retirement Outlook Report

Print

Ever considered using your health savings account (HSA) to help pay for future healthcare costs? Add or link your HSA on the [external accounts](#) page to see what it can do for your Retirement Wellness Score.

W

It

idea, Franklin! Simply adjust information below and watch how your Retirement Wellness Score can improve. Changes now can help boost your financial security in retirement.

Retirement Wellness Score ⓘ

81

Household Score ⓘ

You Need ⓘ

\$3,006/month

in retirement

If you spend this much, your savings may run out by age 86.

We Estimate You Will Have ⓘ

\$3,057/month

in retirement

You Are On Track!

\$51/month

extra in retirement

Account Balance

\$1.2M

\$1.0M

\$800K

\$600K

\$400K

\$200K

\$0.00

60

70

80

90

Age: 80

Balance: \$277,096

Monthly Income Needed: \$4,045

Income from Assets: \$4,045

Additional Principal Accounts ^

Defined Benefit Pension Plan ⓘ

\$ 0

Estimated Monthly Amount

Nonqualified Pension Plan ⓘ

\$ 0

Estimated Monthly Amount

Nonqualified Retirement Savings ⓘ

\$ 0

Total Savings

ABC TEST COMPANY KSOP ⓘ

\$13,549.88

ABC TEST COMPANY ESOP ⓘ

\$418,880.73

Clear Changes

Save Changes

For illustrative purposes only.
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Household
inputs

Household Inputs

Enter your spouse or domestic partner's information to see your Household Retirement Wellness Score.

Their Current Age

18

Their Desired Retirement Age

65

Their Ongoing Contribution Amount

0%

Their Current Annual Pay

\$

Their Retirement Savings Balance

\$ 0

Their Social Security Monthly Income

\$ 0

Their Defined Benefit Monthly Income

\$ 0

Planning and guidance

FL



Overview | Contributions | Investments | My options | Rollovers | Planning resources

1

Retirement Planner

Retirement Outlook Report

Print

...ount (HSA) to help pay for future healthcare costs? Add or link your HSA on the external accounts page to ...ss Score.

...dea, Franklin! Simply adjust information below and watch how your Retirement Wellness Score can improve. ...anges now can help boost your financial security in retirement.

Retirement Wellness Score



Household Score

You Need

\$3,006/month
in retirement

If you spend this much,
your savings may run out
by age 86.

We Estimate You Will
Have

\$3,057/month
in retirement

You Are On Track!

\$51/month
extra in retirement

Account Balance



Advanced planning without match

Advanced Planning Inputs ^

Desired Retirement Age ⓘ

-

65

+

65 - Typical

Desired Income in Retirement ⓘ

\$3,084 each month

-

80%

+

70 - 85% Goal

How much do you need? Update your budget >

Annual Rate of Inflation ⓘ

-

2%

+

Annual Return Before Retirement ⓘ

-

3%

+

Annual Return In Retirement ⓘ

-

1%

+

Additional Employer Contributions ⓘ

Frequency

Pay Increase Per Year ⓘ

-

3%

+

Retirement Wellness Score ⓘ



Household Score ⓘ

You Need ⓘ

\$3,006/month
in retirement

If you spend this much,
your savings may run out
by age 86.

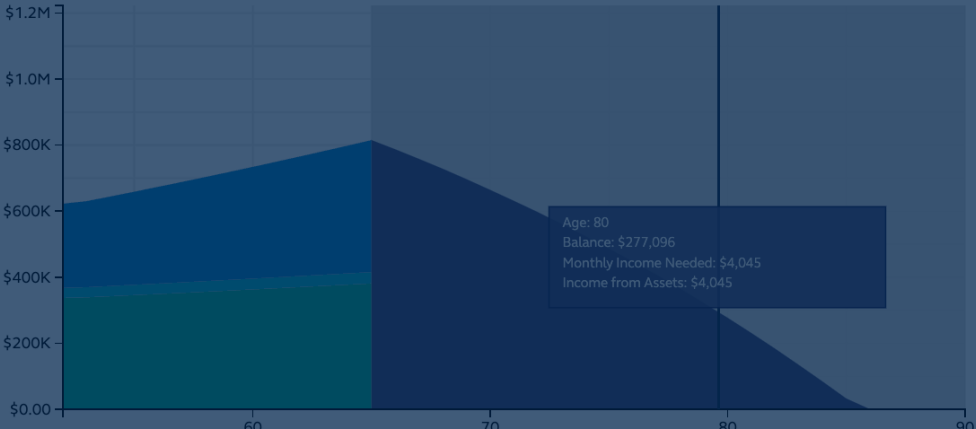
We Estimate You Will
Have ⓘ

\$3,057/month
in retirement

You Are On Track!

\$51/month
extra in retirement

Account Balance



Advanced planning
with match

Advanced Planning Inputs

Desired Retirement Age

-

65

+

65 - Typical

Desired Income in Retirement

\$3,084 each month

-

80%

+

70 - 85% Goal

How much do you need? Update your budget

Annual Rate of Inflation

-

2%

+

Annual Return Before Retirement

-

3%

+

Annual Return In Retirement

-

1%

+

Employer Match

50.00

UP TO

6.00

MatchLimit

Additional Employer Contributions

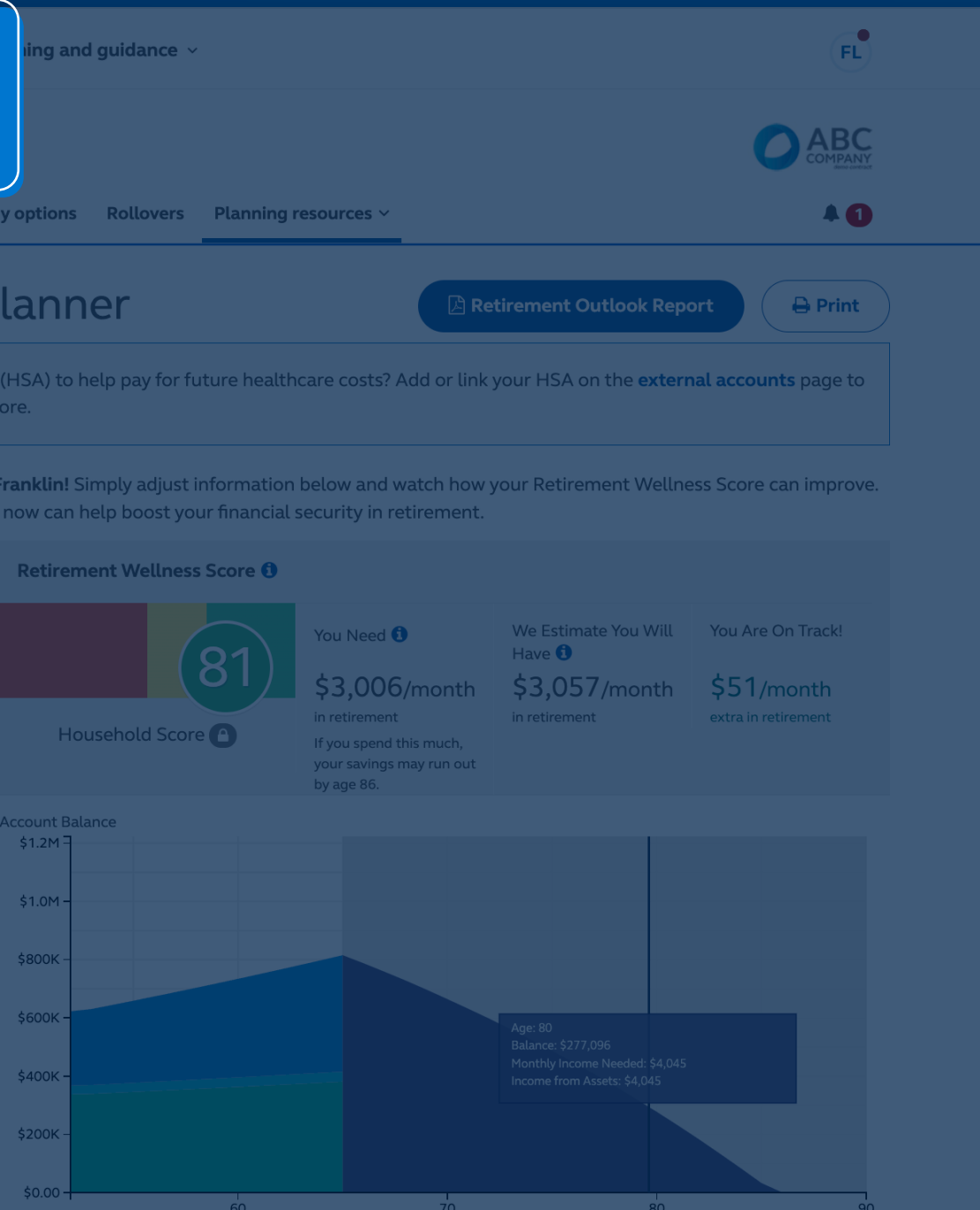
Frequency

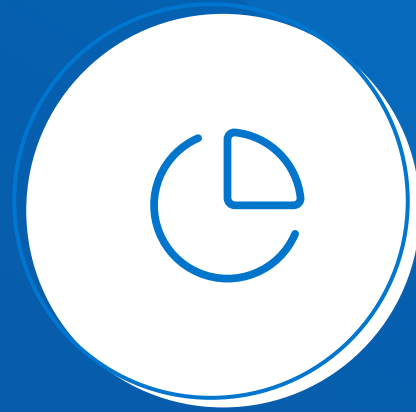
Pay Increase Per Year

-

3%

+





Investments

401(k) Account

Franklin Login - ABC Test DEFINED CONTRIBUTION PLAN



Overview ▾ Contributions ▾ Investments ▾ My options Rollovers Planning resources ▾



How Your Current Account Balance Is Invested

Nov. 13, 2024

✓ Current Investment Mix

Future Paycheck Contributions

Your Investment Mix:

[View Investment Details](#)

↑ 7.63%

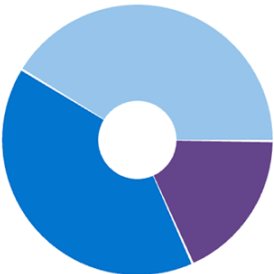
Personalized Rate of Return ⓘ

since Jan. 01, 2024

↑ \$16,040.67

Investment Gain/Loss ⓘ

since Jan. 01, 2024



- Short-Term Fixed Income 18.17%
- Fixed Income 40.40%
- Balanced/Asset Allocation 41.43%

[Change Investments](#)

My Investment Information



Investor Profile Quiz Results ⓘ

Moderate Conservative Investor - Taken Nov. 11, 2024

[Retake Quiz](#)



Rebalance ⓘ

Value per investment selected can drift due to normal market fluctuations. [Rebalance Investments](#)

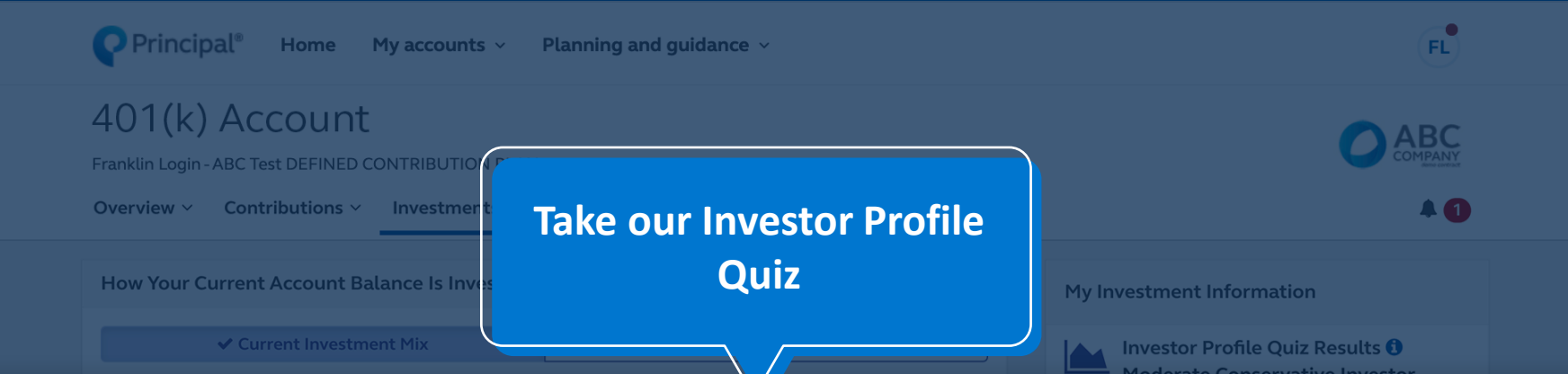


Staying calm when the market is not.

Review 3 tips for keeping your emotions in check and staying on track with your plan for retirement

📞 800-547-7754 | ✉ [Contact us](#)

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Investor Profile Quiz

Question 4 of 8

How comfortable are you with the value of your investments rising and falling over time?

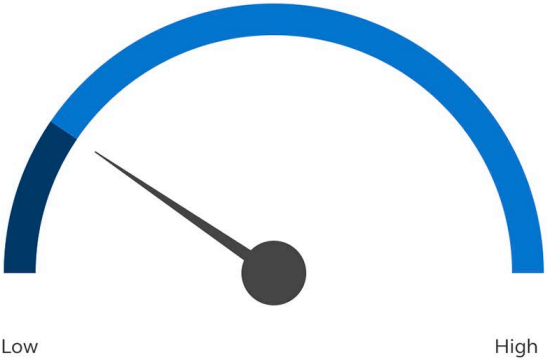
☐ Not comfortable

☐ Neutral

☐ Comfortable

Next

Risk Level



Feedback

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ABC TEST DEFINED CONTRIBUTION PLAN

Franklin Login - ABC Test DEFINED CONTRIBUTION PLAN



Overview ▾ Contributions ▾ Investments ▾ My options Rollovers Planning resources ▾

[Investment Summary](#) > [RetireView Home Page](#) > Quiz Results

Investor Profile Quiz

You may be a **Moderate investor**

Your **investor profile** can help you figure out what mix of investment options may be right for you by showing how money could be allocated into the plan's various types of investments across different levels of risk. Please keep in mind that this information is just a guideline — it isn't intended to tell you how to invest. [View frequently asked questions](#).

YOUR INVESTOR PROFILE QUIZ RESULTS

Profile III: Moderate Strategy Model



- Short-Term Fixed Income 22.00%
- Small/Mid U.S. Equity 16.00%
- Fixed Income 18.00%
- Large U.S. Equity 24.00%
- Global/International Equity 20.00%

An Investor in the Moderate risk range may tend to:

- Have a higher tolerance for risk than more conservative investors
- Seek relatively stable growth with a lower level of income potential
- Desire steady growth with less fluctuation than that of the overall stock markets

Consider a RetireView model

RetireView offers 25 different investment models with a variety of risk and asset class, allowing you to pick a model with a mix of investments that fits your goals, time until retirement, and risk tolerance.

Explore RetireView

[Learn more about RetireView](#)

401(k) Account

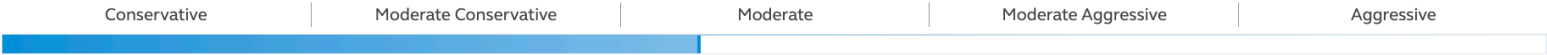
Franklin Login - ABC TEST COMPANY KSOP



- Overview ▾
- Contributions ▾
- Investments ▾
- Loans & withdrawals
- Rollovers
- Planning resources ▾

You may be a **Moderate Investor.**

Your investor profile can help you figure out what mix of investment options may be right for you by showing how money could be allocated into the plan's various types of investments across different levels of risk.



Investment Mix For This Model



- Short-Term Fixed Income 22.00%
- Fixed Income 18.00%
- International Equity 20.00%
- Large U.S. Equity 24.00%
- Small/Mid U.S. Equity 16.00%

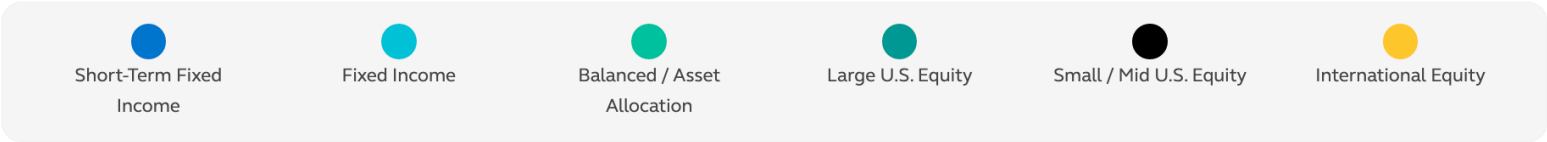
An investor in the **Moderate risk range** may tend to:

- Have a higher tolerance for risk and/or
- Have more years to accumulate value than more conservative investors
- Seek relatively stable growth with a lower level of income potential
- Desire steady growth with less fluctuation than that of the overall stock markets

Doesn't sound like you? [View all investor profiles.](#)

Or, you can [choose your own asset allocation.](#)

This information is a guideline and for educational purposes only. It isn't intended to tell you how to invest.



Note: Investments in the "Other" category are not assessed in the risk spectrum.

[View detailed descriptions of all asset classes](#)



401(k) Account

Franklin Login - ABC Test DEFINED CONTRIBUTION PLAN



Investment Performance: Monthly

[Printable Page](#)

Filter by Asset Class:

Show All Categories ▾

Filter

View investment results: Monthly | [Quarterly](#)

Available Under the Plan

What You've Selected

Investment Option		Prices & YTD Returns as of 11/14/2024		Average Annual Total Returns through 10/31/2024							Expenses			
											Why gross and net?			
Balance effective on 11/14/2024	Inv Manager or Sub-Advisor / Investment Option	Status	Share Price / Unit Value \$***	YTD * change	Last Comp 3 mo	Last 1 yr. 3 mos	1 yr.	3 yr.	5 yr.	10 yr.	Since Inception	Inception Date	Total Inv. Expense Gross	Total Inv. Expense Net

Personalized advice for your retirement

Talk to a financial professional about your options¹

You might find yourself asking, *“Am I saving enough? What investments are right for me? How can I get advice about my retirement savings?”*

Get personalized help for your unique situation and learn more about the financial topics that matter to you.

¹ Salaried Principal Advised Services registered investment adviser representative.



principal.com/youradvice

Create a personalized retirement plan

in 10 minutes or less!



principal.com/MyRetirement

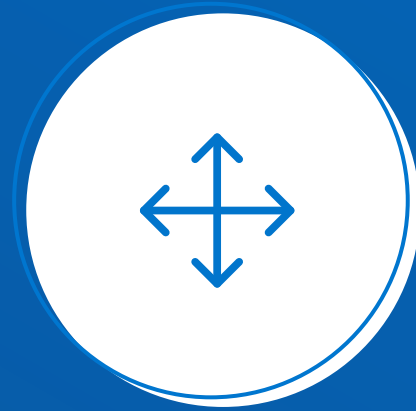
Point-in-time advice available at no additional cost outside enrollment process; ongoing account management for a fee.

✓ Through Target My Retirement®

- Personalized retirement advice unique to you

✓ Your plan will consider:

- Age
- Salary
- Outside assets
- Desired retirement age
- Replacement income
- Ideal retirement for the future
- Spouse/partner information
- And more



Personalize planning: Focusing on what matters

Principal[®] Milestones

principal.com/milestones





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ABC
COMPANY

401(k) Account

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Overview ▾Contributions ▾Investments ▾My optionsRollovers

Planning resources ▾



1

Principal[®] Milestones

We know you have a lot to think about when it comes to your money. Principal[®] Milestones is here to help you balance it all. Check out three of our most-popular resources below – or click to see all 10 topics available.



Will and legal document prep

Prepare a will online, at no cost

If you've been putting off preparing a will, you're not alone. But now you can make it happen with ARAG[®] - at no cost to you. You can also prepare healthcare power of attorney, HIPAA authorization, durable power of attorney and more legal documents.

Visit ARAG to get started



Healthcare

Help lower your stress

Money stress is a universal experience. And how we respond can impact our financial well-being. For many of us, staying on top of our finances can feel stressful at times. You have a lot on your plate, let the Enrich[®] Money Mindfulness hub help you find more clarity with meditation, mindfulness, and personality tools and resources.

Explore Enrich resources



Student loan repayment

Tackling student loan debt

If you have student loan debt, you're not alone. 75% of college students graduate with debt¹ and paying it off all by yourself can feel overwhelming. Luckily, you don't have to! You have access to educational resources and interactive experiences through Enrich[®] that can make your long-term goals seem closer. Plus, the Enrich[®] Student Loan Repayment Program offers support from your employer so you can achieve other savings goals while paying off your loans.

Explore Enrich resources

See all tools and resources

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Access ARAG

principal.com/milestones





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 DIY Documents

 Guidebooks

 Learning Center

 Account

 Help

 Log Out

Your Will & Legal Document Center

Create a variety of legally valid documents to help plan for the future and protect your loved ones.

[Access DIY Documents](#)



Get Protected

Create your FREE planning documents on the following topics:



Standard Will

A Will is a document in which you express your plans for the care of your family and the distribution of your assets when you die.



Power of Attorney for Health Care

This document is to name one or more persons as your agent(s) for making health care decisions for you when you are unable to make them for yourself.



Durable Power of Attorney

A Power of Attorney is a document in which a person appoints another person to act on behalf of themselves in connection with the matters stated in the document.

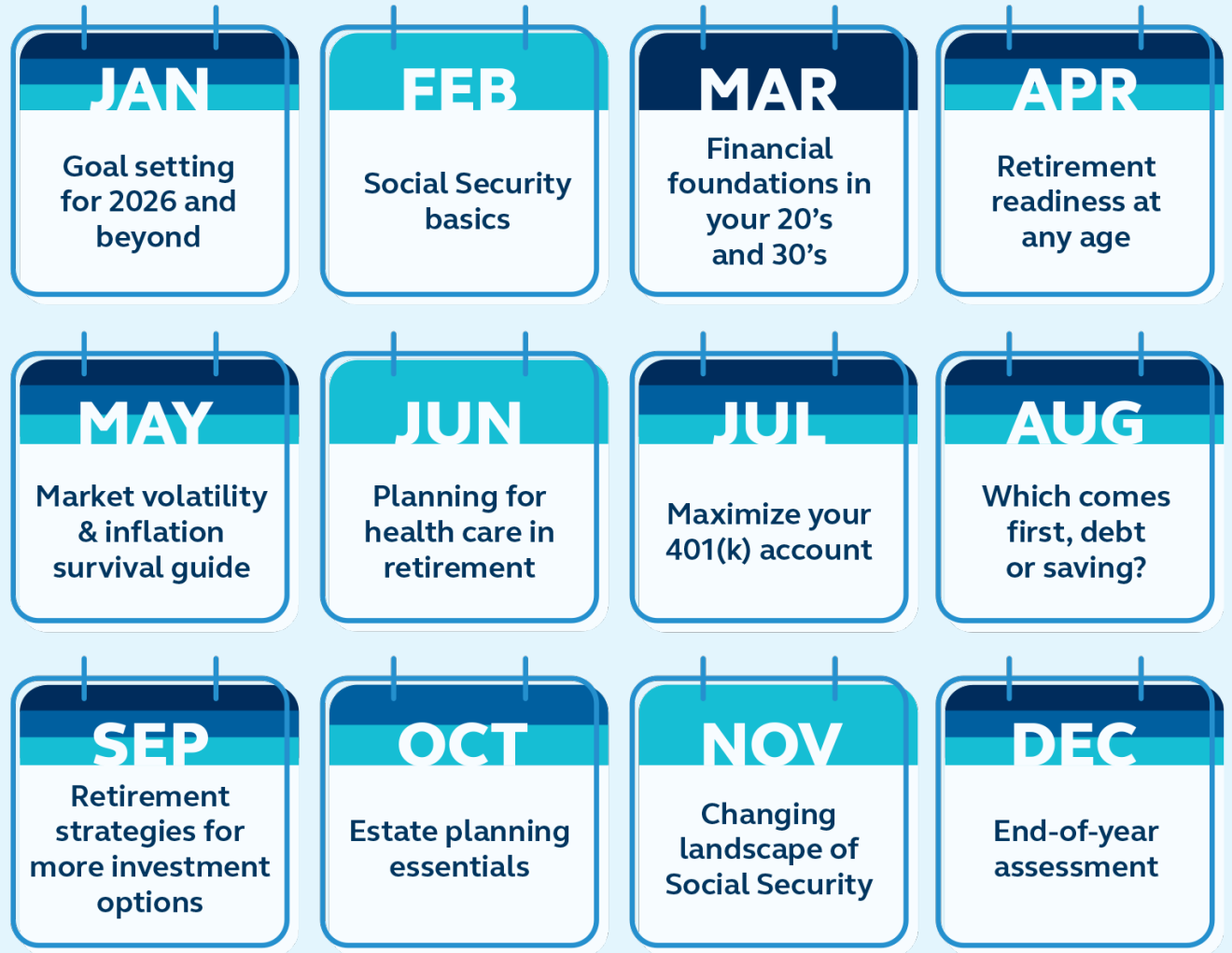


Living Will

This document is used to make a formal statement about health care treatment preferences when a person is in an end-of-life situation or permanently unconscious.

Register for a webinar

principal.com/LearnNow



● Getting started (ages 0-34) ● Finding balance (ages 35-54) ● Nearing retirement (ages 55+)

Important information

The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Retirement offers research- and technology-driven products and services to individuals, workplace retirement plans, and other industry players. Associated advisory services are provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc.

Investing involves risk, including possible loss of principal. Asset allocation and diversification does not ensure a profit or protect against a loss of 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.

Target My Retirement is a managed account program that provides Participants with a personalized approach to retirement planning and an investment strategy that moves on a glide path toward their retirement.

Principal has retained Morningstar Investment Management LLC as an investment adviser to create and manage the Target My Retirement investment strategies. Morningstar Investment Management uses its proprietary platform, Morningstar® Retirement ManagerSM to provide personalized advice on retirement age, savings rate, and investment strategies with the goal of helping a participant reach their retirement goals. This service is offered by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. Investment advice generated by this service is based on information provided and limited to the investment options available in the defined contribution plan. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time. Participants should continue to review investment information at least annually or as significant events occur. Morningstar Investment Management is not affiliated with Principal.

Target My Retirement has been designed to be able to meet the requirements for a managed account "qualified default investment alternative" under DOL regulations. Note that plan specific requirements also apply. Plan sponsors should consult their legal advisors for more information.

Important information

The plan sponsor or other plan fiduciary is responsible for selecting the investment options utilized in the Target My Retirement investment array, which may be different from the investments available as core investment options in their retirement plan.

When using the plan's existing core investment option array with the Target My Retirement offering, Principal does not serve in a 3(21) capacity; the plan sponsor or designated fiduciary maintains responsibility for the plan's core investment array. Principal charges each participant who enrolls in Target My Retirement (TMR) an asset-based management fee based on the participant's assets under management through the TMR investment solution. In addition to the asset-based management fee, assets invested through TMR are also subject to fees and expenses charged by the underlying investment options. Depending on the version of TMR selected by the Principal client, the underlying investment options may include mutual funds, collective investment funds (CITs) and Separate Accounts for which Principal or its affiliates may receive additional compensation.

If a plan participant selects Target My Retirement-Advice, Morningstar Investment Management LLC will make a point-in-time recommendation on investments, savings rate, and retirement age, based on specific information the participant provides, including age, gender, years to retirement, current salary, current savings rate, and account balance. The participant is responsible for logging in to set their mix of investments, rebalancing or any updating of their mix of investments.

Past performance is no guarantee of future results. All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. Morningstar Investment Management does not guarantee that the results of their advice, recommendations or objectives of a strategy will be achieved.

This information is for marketing and promotional purposes only. It does not constitute fiduciary advice or a recommendation with respect to an independent plan fiduciary's decision to use the Target My Retirement investment solution.

Personalized, one-on-one education at no additional cost to you

Meet with a Principal Retire SecureSM representative where you can:

Get help setting
up your
account

Review your
retirement
strategy

Roll over old
retirement
accounts

Available in both English and Spanish | principal.com/virtual1on1

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.

See your account anytime, anywhere



Download the Principal® app
Available in both English & Spanish

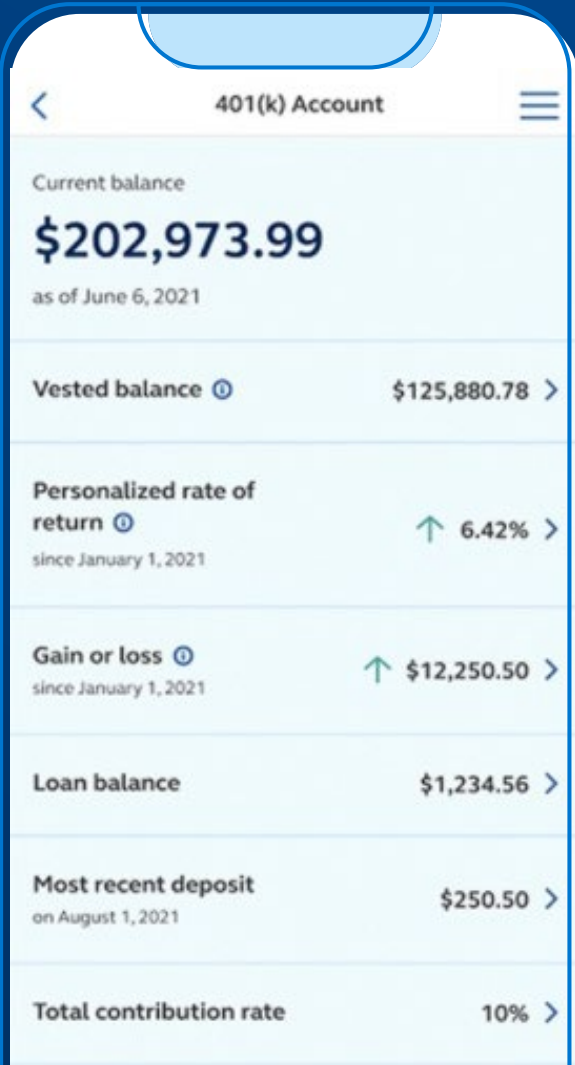
principal.com/OnTheGo



Principal® app is available for iPhone® and Android™. Apple and iPhone are registered trademarks of Apple Inc. Android is a registered trademark of Google Inc. Use of this trademark is subject to Google permissions.

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Get connected

800-547-7754

Monday–Friday, 7 a.m.–9 p.m. CT

principal.com

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Investing involves risk, including possible loss of principal. Asset allocation and diversification does not ensure a profit or protect against a loss equity.

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.

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