Principal®

Employer Administrative Solutions made Easier Program

Comprehensive support, backed by our service warranty.
You offer your employees a retirement plan. That’s a great thing.

But the administrative responsibilities can quickly become time-consuming.

Just think about the hours you spend managing your organization’s retirement plan. What if you could reduce your administrative burden by handing over many of the tasks to us? You’d not only save time, but potentially some money too.

Welcome to the Principal® EASE Program
(Employer Administrative Solutions made Easier)

From benefit events to loans to vesting and more, our program helps make administration easier.

- **Comprehensive administrative support**
  Tailored to your needs

- **ERISA 3(16) administrative services support**
  Focused on helping you comply with your fiduciary obligations

- **Seamless retirement plan administrative services**
  Supported by technology and dedicated, experienced employees

- **Retirement plan services**
  Backed by our written service warranty
Let us handle the details

You’ve got a lot on your plate. Hand off some of your administrative responsibilities to us. We’ll help you comply with your 3(16) plan administrator fiduciary duties. Our services include:

**Distribution services**
- Benefit event process (terminations, retirement, death, disability)
- Flexible loan options
- Hardship and in-service withdrawal support
- QDRO recordkeeping
- Required minimum distributions
- Tax reporting

**Recordkeeping services**
- Flexible enrollment options
- Salary deferral service
- Monitoring contribution limits
- Eligibility determination service
- Customized reports highlighting retirement plan activity
- Contribution allocation assistance
- Participant notice assistance
- Beneficiary designation recordkeeping

**Plan compliance**
- Plan documents
- Streamlined process for year-end data collection
- Compliance testing
- Form 5500 preparation
- Assistance with fair value measuring of assets and liabilities (ASC 820)
- Audit support line
- Electronic summary plan description
- Government relations and legislative support
- System and Organization Controls 1 and 2 (SOC 1 and SOC 2) reports

**Payroll integration**
- **Simplified:** Our proprietary technology makes it easier for you or your payroll company to upload your payroll data.
- **Linked:** We integrate with key payroll providers to offer even more streamlined contribution and loan payment submission through Linked 180° and Linked 360°.
- **Custom linked:** Build a custom format for your payroll provider to submit information.

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1 Enhanced withdrawal support available for an additional fee. Principal will evaluate distributions based on guidelines agreed upon by the plan sponsor. Underwriting requirements apply.
2 Expanded QDRO recordkeeping available for an additional fee. Principal will evaluate the qualified status of the Domestic Relations Order based on instructions established by the plan sponsor.
3 Certain notices available and posted for your review and approval. Mailing service and custom notices available for certain plans available for an additional fee. Underwriting requirements apply for mailing service and customized notices.
4 Principal recordkeeps participant beneficiary designations. Underwriting requirements apply.
Back up our promise

It’s our promise to provide you with quality service in a competent, capable and effective manner. We back this up by writing it directly into our service warranty agreement with you.⁵

Automatic coverage
Most retirement plans with services by Principal are automatically covered by the service warranty. It’s just that simple.

Applies to most retirement plans
Our service warranty applies to a range of retirement plans — defined contribution, defined benefit and ESOP.

No additional fee
There is no additional fee to receive the service warranty.

Comprehensive services
Principal® EASE Program is just one part of the comprehensive retirement plan services we provide. Our core package also includes a top-tier investment platform, a rigorous due diligence process and personalized participant education that may drive better outcomes.

Let’s get started
Contact your financial professional or your local Principal representative to learn how you can EASE your administrative burden.

princip.al.com
⁵ Terms and conditions apply. For informational purposes only and does not affect any term or provision of the service warranty. For service warranty details see the Service Warranty Attachment to the Service and Expense Agreement or the Principal Service Warranty standalone document.

Insurance products and plan administrative services provided through Principal Life Insurance Co. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Securities offered through Principal Securities, Inc., 800.547.7754, member SIPC and/or independent broker-dealers. Principal Life, Principal Funds Distributor, Inc. and Principal Securities are members of the Principal Financial Group®, Des Moines, Iowa 50392. Certain investment options and contract riders may not be available in all states or U.S. commonwealths. Separate Accounts are available through a group annuity contract with Principal Life Insurance Company. See the group annuity contract for the full name of the Separate Account. Principal Life Insurance Company reserves the right to defer payments or transfers from Principal Life Separate Accounts as permitted by 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.

Principal Life is not a fiduciary in the broader context of operating any plan.