

Thanks for turning to Principal® as your partner for administering your organization's nonqualified deferred comp plan. As you and your financial professional introduce this benefit to your most valued employees, we'll help to make sure they understand all the plan's features so they can make the most of it.

The guide below outlines your initial role and ongoing responsibilities to support plan participants.

First impressions: Effectively introduce deferred comp to eligible employees.

2 Your role	PR How Principal supports you
Determine who is eligible.	Your Principal team will work with you and your financial professional to assess your employee census data, share eligibility best practices, and help you identify who will be eligible to participate in the plan.
Notify eligible employees to introduce the new benefit.	Your service team member will provide emails to announce the new benefit to eligible plan participants.
Educate eligible employees on plan features.	You have access to a variety of education materials and tools to demonstrate the value of the nonqualified deferred comp plan. Together with your financial professional, we can facilitate education meetings in person or through webinars.

Grow the plan: Help newly eligible participants understand the benefit.

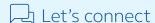
	⁹ How Principal supports you
Alert employees being added to the plan that they are eligible.	Your service team representative can provide emails for you to use with newly eligible participants if you choose.
Give eligible participants the resources they need to ensure they are educated about the plan and understand the value of the benefit.	Calculators and education materials in a variety of formats are available to share with newly eligible employees. Your service representative can partner with you to choose the most helpful materials.
Get a report on enrollment elections from principal.com to share with your payroll team.	You can easily download an elections report and send it to your payroll team.

Once a year: Ensure enrollment runs smoothly.

8 Your role	영 How Principal supports you
Before annual enrollment begins, you'll select the dates you wish to offer annual enrollment and ensure participant census data is up to date.	You can easily submit updated census information and request enrollment dates by logging on to principal.com.
Communicate enrollment dates and other critical deadlines.	Through the Enroll and Educate page, you can get all the communications and tools you need to kick off annual enrollment. We'll also provide reminders to you and your eligible employees to take action before enrollment ends.
Provide plan education.	In addition to online education linked within the email communications for participants, your service team representative can provide custom plan education materials for you to pass on to participants.
Get a report on enrollment elections from principal.com to share with your payroll team.	You can easily download an elections report and send it to your payroll team. If participants start, but don't complete enrollment, we'll email reminders to take care of the remaining steps.

Ongoing support: Maintain engagement throughout the year.

Your role Out the state of	PR How Principal supports you
Provide plan updates and encourage participants to think about the plan beyond annual enrollment.	Emails are available for you to use to stay connected with participants.
 Proactively communicate about the positive actions they can take, like setting up and reviewing their beneficiaries or monitoring the performance of the reference investments they've selected. 	
 Communicate any changes to the plan, such as investment option line-up changes. 	
Managing scheduled participant distributions.	Review scheduled distributions online any time at principal.com. You'll receive notifications from us when distributions are pending and with instructions on any actions you need to take.
When participants leave your organization, notify us so distributions can begin.	Your service representative can talk you through the payout process, or you can simply submit a distribution request on principal.com under "Manage your Plan."



Your nonqualified plan service team is here to help! Call us at 866-694-6386.



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Carefully consider the investment's objectives, risks, charges and expenses. Contact your financial professional or visit principal.com for a prospectus or summary prospectus, if available. Please read it carefully before investing.

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