
Simplified retirement plan management from Principal[®]

**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 outsourcing many of the tasks? You'd not only save time but potentially some money too.

And working with a Third-Party Administrator (TPA) can really add value. Our TPA relationships mean you'll have a more streamlined experience and save time.

Plan management made easier

From benefit events and loans to vesting and more, retirement specialists are here to help.

Comprehensive retirement plan services and ERISA 3(16) administrative support are:

- **Tailored to your needs**
.....
- **Focused on helping you comply with your fiduciary obligations**
.....
- **Supported by technology and dedicated, experienced employees**
.....
- **Backed by our written service warranty**

Our flexible service model allows you to coordinate with a TPA, as desired, to determine what services to provide and what support you need—through a seamless process for you.

Leave the details to experienced retirement professionals

You've got a lot on your plate. Hand off some of your administrative responsibilities to qualified specialists. The team, including your TPA when involved, will help you comply with your 3(16) plan administrator fiduciary duties. Comprehensive services include:



Recordkeeping services

- Eligibility determination and notification¹
- Digital enrollment and onboarding
- Participant notice assistance and delivery¹
- Salary deferral service
- Contribution limit monitoring
- Beneficiary designation recordkeeping²
- Contribution allocation assistance
- Customized reports highlighting retirement plan activity



Distribution services

- Benefit event process (terminations, retirement, death, disability)
- Flexible loan options
- Hardship and in-service withdrawal support³
- Qualified domestic relation order (QDRO) recordkeeping⁴
- Required minimum distributions
- Tax reporting



Plan compliance

- Plan documents
- Streamlined process for year-end data collection
- Compliance testing
- Form 5500 preparation and e-filing capabilities
- Assistance with fair value measuring of assets and liabilities (ASC 820)
- 5500 Plan 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

You choose your depth of integration

- **360-degree automation**—Your payroll data moves automatically between your payroll company and Principal®, providing a secure, streamlined data loop.
- **180-degree automation**—Principal receives a data feed from your payroll company and we provide deferral and loan changes to you through our secure employer website.
- **Managed connection**—You or your payroll company submit payroll data in our secure employer website and we provide deferral and loan changes back to you through the site.

¹ Plan sponsors should review notices we provide and confirm that the sample notices meet their requirements prior to use. We'll handle electronic delivery of applicable notices if the notice is available for electronic delivery, your organization meets "wired at work" requirements, and we have a participant's work email address or if they've consented to electronic delivery to a personal email address. Paper delivery may be available for a fee. If you work with a third-party administrator, they may produce some of these notices. If they upload them through our TPA website, we can provide electronic delivery as outlined above.

² Principal recordkeeps participant beneficiary designations. Underwriting requirements apply.

³ Enhanced withdrawal support may be available for an additional fee. Principal will evaluate distributions based on guidelines agreed upon by the plan sponsor. Underwriting requirements apply.

⁴ 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.

Backing 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 through 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

Simplified plan management is just one part of the inclusive retirement plan services we provide. Our core package also includes a top-tier investment platform, a rigorous due diligence process, and personalized participant education designed to drive better outcomes.

Let's get started

Contact your financial professional, TPA or local Principal representative to learn how we can ease your administrative burden.

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.



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