

Technology, expertise, and innovation for a **better ESOP experience**

**An ESOP
leader** you
can rely on

No. 1 recordkeeper of ESOPs¹

ESOP clients in all 50 states plus
Washington, D.C.²

40 of the nation's top 100 ESOPs choose us³

Nearly \$45B in employer
securities assets³

Services employee-owned companies covering over
1.4M participants²

Helping to keep retirement account information safe and secure

Customer Protection Guarantee⁴

Our guarantee is simple.

Principal will reimburse participants' employer sponsored retirement accounts for losses from unauthorized activity occurring through no fault of their own.⁴



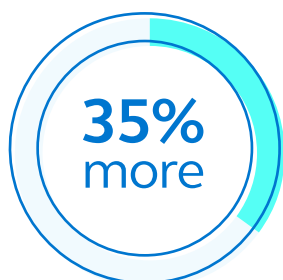
MEDAL AWARD WINNER
for Cybersecurity and Privacy²

ESOPs are just one cornerstone of the Principal® Total Retirement Solutions

Independent research confirms:

Plan sponsors who have multiple plans with one service provider report

higher employee engagement and outcomes.



participants sign in to their accounts when they have accounts in multiple plans with Principal.⁵



participants are on track to hit 70% income replacement in retirement when participating in multiple plans vs. one plan.⁶

Principal® Total Retirement Solutions expertise

Multiple plans. One simple experience.
Top-ranking expertise.

#1 Nonqualified plan service provider⁷

#1 Defined benefit plan service provider⁸

#4 Pension risk transfer provider⁹

Top 3 Defined contribution service provider¹⁰

#1 plan sponsor website¹¹

Top provider of financial wellness programs¹²

¹ Based on number of plans, 2022 PLANSPONSOR Recordkeeping Survey, July 2022.

² As of Dec. 31, 2022, including ESOPs and KSOPs.

³ The Employee Ownership 100 published by NCEO, November 2022.

⁴ Employer-sponsored retirement plans are defined benefit or defined contribution. The guarantee applies to employer sponsored defined benefit, ESOP or defined contribution plans and is effective for unauthorized activity that occurs through no fault of their own. Exclusions to the policy may apply.

⁵ Principal reporting as of Dec. 31, 2021. Based on the percentage of TRS participants signing in to their account being 35.5% larger than non-TRS participants who sign in to their account.

⁶ Principal client data reporting Dec. 31, 2021.

⁷ Based on number of Section 409A plans, PLANSPONSOR Recordkeeping Survey, September 2021.

⁸ Based on number of plans, PLANSPONSOR Defined Benefit Administration Survey, May 2021.

⁹ Based on total PRT assets, LIMRA Secure Retirement Institute, December 2021.

¹⁰ PLANSPONSOR Recordkeeping Survey, July 2022.

¹¹ Dalbar DC Web Monitor Program (Q2, 2022) June 30, 2022.

¹² Escalent, Cogent Syndicated, Retirement Plan Advisor Trends, September 2022.

[principal.com](https://www.principal.com)

This document is intended to be educational in nature and is not intended to be taken as a recommendation.

Insurance products and plan administrative services provided through Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, Iowa 50392.

Principal®, Principal Financial Group®, and Principal and the logomark design are registered trademarks of Principal Financial Services, Inc., a Principal Financial Group company, in the United States and are trademarks and service marks of Principal Financial Services, Inc., in various countries around the world.