

Take the first step toward your retirement

We can help you get started



This workbook content is current as of the production date noted below. If there are any discrepancies between this information and the legal plan document, the legal plan document will govern. If the production date is older than three months or past an investment performance quarter end, you should contact your plan sponsor or log in to principal.com for current retirement plan and investment option information. The member companies of the Principal Financial Group® prohibit the manipulation of this workbook content. If your plan sponsor elects to provide this workbook electronically, Principal® is not responsible for any unauthorized changes.

02/06/2018

1 Start saving for retirement

What's the number one most important thing you can do when it comes to retirement? Here's a hint – it's very simple. **Get started.** We know that doesn't sound simple to some of you, so stick with us, it's easier than you think.

Pick one of these options to begin saving for retirement.



Visit
principal.com/enroll

or



Call for assistance
1-800-547-7754

or



Complete
the enclosed
enrollment form

If you're still learning the ropes, use **My Virtual Coach** at principal.com/myvirtualcoach-enroll. An online, interactive conversation that's like having a retirement assistant at your fingertips 24/7. Plus, it's pretty entertaining!

2 How much will you put aside today?

How you plan to live out your retirement determines how much you may need to save today. Are your goals to travel, downsize, or pay for your grandkids' college? Planning how much you need to put aside today can help ensure you have the funds needed for your future.

Still have enrollment questions? Register at principal.com/enrollmentwebinar for an upcoming Enrollment Webinar or watch a replay when it works for your schedule.

3 Select or review your plan's investments

As part of your employer's retirement plan, investment options are available for you to allocate money to. Make sure the investment options chosen are right for you while you're logged in. Not sure? **Asking these two questions can help:**

- 1 **How comfortable are you with risk?**
- 2 **How long do you have until you retire?**

If you know the answers to these you'll be able to make more well-informed choices about where you put the money.

For a full listing of investment options, refer to the **Investment Option Summary** included. Unless you make a different investment election prior to your first contribution received by Principal, your contributions will be directed to the Plan's default investment option as selected by the plan sponsor.*

Find out your comfort level with risk by taking our investor profile quiz at principal.com/investorprofilequiz

*The plan's participant level default is: Principal LifeTime Funds. See Investment option summary for important information. If the default is a target date fund series, the applicable target date fund will be based on the plan's normal retirement date.

Get the resources you need, when and where you want them

Once you've enrolled, log in to your account at principal.com to take advantage of these helpful resources.



Use **My Virtual Coach** to make complex topics and decisions less scary and easier to understand. It's like having a retirement assistant at your fingertips 24/7.

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Get your **Retirement Wellness Score** to see if you're on track for the retirement you want. Then, head over to the **Retirement Wellness Planner** to visualize how your actions may impact your plans for retirement¹

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Stay up-to-date on your **investments** and explore our **investment information**.

.....



Get education and insight with monthly webinars at principal.com/learnnow to help you make informed decisions on topics like tax strategies, retirement income, Social Security and more.

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Manage your account on-the-go with text alerts and mobile account access from our app.

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Give us a call at 800.547.7754, Monday through Friday from 7 a.m. – 9 p.m. Central Time.

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About Target Date investment options:

Target date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Asset allocation and diversification do not ensure a profit or protect against a loss. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option including determination of when the portfolio achieves its most conservative allocation.

¹ The Retirement Wellness Planner Information and Retirement Wellness Score are limited only to the inputs and other financial assumptions and is not intended to be a financial plan or investment advice from any company of the Principal Financial Group® or plan sponsor. This calculator only provides education which may be helpful in making personal financial decisions. Responsibility for those decisions is assumed by the participant, not the plan sponsor and not Principal®. Individual results will vary. Participants should regularly review their savings progress and post-retirement needs.

Plan Summary

Am I eligible for GOODWILL OF WESTERN MISSOURI & EASTERN KANSAS 403(B) PLAN?

You may begin making salary deferral contributions immediately.

For Employer contributions, you may begin to participate in the plan if you:

- have completed 12 month(s) of service with the company

Once you meet the above requirements for employer contributions, you enter the plan on the next entry date.

From where do my contributions come from?

Contributions in general are from total pay from GOODWILL OF WESTERN MISSOURI & EASTERN KANSAS including salary deferral contributions.

Your benefits representative can provide more detailed information.

Are there limits to my contributions?

You may choose to contribute from 1% to 100% of your total pay.

Your taxable income is reduced by the amount you contribute pre-tax through salary deferral. This lets you reduce your taxable income. Your total salary deferral in 2018 may not be more than \$18,500.00.

Your maximum contribution percentage and/or dollar amount may also be limited by Internal Revenue Service regulations.

If you are 50 years old or older during the plan year and you have met the annual IRS deferral limit (or the specified plan limit for deferrals), you may contribute a catch-up deferral of up to \$6,000 in 2018. If you qualify and are interested in making catch-up contributions, please contact your plan administrator for details.

Can I change my contributions to my employer's retirement plan?

You may stop making salary deferral contributions at any time. You may change your salary deferral amount daily. Changes will be implemented as soon as administratively feasible.

Plan Summary

Employer contributions

Your employer may match part of the pay you contribute to the plan through salary deferral.

Your employer may make a qualified nonelective contribution at the end of the plan year if you meet the requirements given below.

You will receive contributions if you are an active participant at any time during the plan year.

Employer contributions may change in the future.

I have a retirement account with a previous employer. Can I combine the two?

You may be allowed to roll over into this plan all or a portion of the retirement funds you have outside this plan. You may then withdraw all or a portion of your rollover contributions. The number of withdrawals may be limited. Refer to your Summary Plan Description for more details.

To receive additional information, contact your Plan Administrator, visit us at principal.com or call 1-800-547-7754.

When am I vested in the retirement plan funds?

You are always 100% vested in the contributions **you** choose to defer and in the qualified nonelective contributions. You cannot forfeit these contributions.

You are vested in employer contributions based on years of vesting service with your employer as shown below.

The vesting schedule is:

5.0 Years Graded Custom

< 1.0 Years	1.0 Years	2.0 Years	3.0 Years	4.0 Years
0.00%	20.00%	40.00%	60.00%	80.00%
5.0 Years				
100.00%				

The vesting schedule applies to the following contribution(s):

Employer Match
in M

Plan Summary

Investment options

You are able to direct the investment of the retirement account balance by choosing among several investment options.

In order for you to make informed investment decisions, it is important that you read the investment material (including prospectuses if applicable) available from your plan sponsor.

You may also obtain this information by calling The Principal® at 1-800-547-7754.

You may elect the investment direction of all contributions to the retirement plan. Please see the Summary Plan Description for details.

For detailed information about your investment options, please visit us at principal.com or contact The Principal® at 1-800-547-7754.

How often can I make changes to the investment options in the retirement plan?

- anytime

Note that when transferring existing balances from one investment option to another, redemption fees or restrictions on transfer frequency may apply. Refer to the redemption fee and transfer restriction policy at principal.com or contact your plan administrator.

Changes can be made through our automated system at 1-800-547-7754 or at principal.com.

How can I access my account information?

You may obtain account information through:

- Participant statement (quarterly)
 - Call our automated phone system at 1-800-547-7754.
 - Visit principal.com to access the account.
-

How are the fees for the retirement plan paid?

Your employer is paying a portion of the plan administrative expenses. Some plan administrative expenses are deducted from each participant's account.

When can I begin receiving benefits from the retirement plan?

Benefits are payable at:

Plan Summary

- Retirement (age 59.5)
- Age 59-1/2 and still working
- Qualified reservist
- Death
- Disability*
- Termination of employment

Please refer to the participant notice or Summary Plan Description provided to you by your plan sponsor about withdrawal benefits.

*You must have ceased employment to receive this benefit.

Financial hardship

You may withdraw all or part of your salary deferral contributions if you can prove financial hardship and are unable to meet your financial needs another way. If allowed to withdraw salary deferral contributions, withdrawal will not include earnings. Employer contributions may be available for the hardship withdrawal, please see your Summary Plan Description for more details.

The plan defines hardship as an "immediate and heavy financial need" along with establishing the allowable reasons to receive such a withdrawal. Please see your Summary Plan Description for more details regarding hardship withdrawals.

Salary deferral contributions will generally be suspended for six months after your withdrawal.

If I need to take a loan from the plan, what are the guidelines?

You may borrow up to 50% of the vested account balance or \$50,000.00 (whichever is less). Amount available is reduced by an outstanding balance or by the highest outstanding balance in the past 12 months. This includes all loans (new loans taken in the past 12 months, loans paid off in the last 12 months, and all defaulted loan balances, no matter how old the loan).

The minimum loan amount is \$1,000.00.

Up to 3 loan(s) can be approved in a 12-month period. You may have 2 loan(s) outstanding at any time.

The interest rate will be determined when you apply for your loan. You pay back both the principal and interest directly to the account held for you in the plan through payroll deduction.

Loans must be repaid within a five-year period. See your loan administrator for additional details.

Refer to your Summary Plan Description for more details on contributions available for a plan loan.

Plan Summary

Other Information

Your salary deferral contributions are included in the wages used to determine your Social Security tax.

This plan summary includes a brief description of your employer's retirement plan features. While this plan summary outlines many of the major provisions of your employer's retirement plan, this summary does not provide you with every plan detail. The legal plan document, which governs this plan, provides full details. If there are any discrepancies between this plan summary and the legal plan document, the legal plan document will govern.

From time to time, your employer may elect to amend the retirement plan provisions. This plan summary may be updated to reflect proposed amendments to the plan document provisions. Until a plan amendment is adopted, however, the legal plan document will govern. Contact your plan sponsor if you would like more details regarding applicable retirement plan provisions.

Most withdrawals/distributions are subject to taxation and required withholding. Check with your financial/tax advisor on how this may affect you.

The Principal® is required by the IRS to withhold 20% of the portion of a distribution that is eligible for rollover if it is not directly rolled over to another eligible retirement plan, including an IRA, or used to purchase an annuity to be paid over a minimum period of the lesser of 10 years or the participant's life expectancy. This withholding will offset a portion of federal income taxes you owe on the distribution.

The retirement account may be affected differently by individual state taxation rules. Contact your tax advisor with questions.

If you have questions about the retirement plan call 1-800-547-7754 Monday through Friday, 7 a.m. - 9 p.m. (Central time), to speak to a retirement specialist at The Principal®.

To learn more about The Principal®, visit principal.com.

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group® (The Principal®), Des Moines, IA 50392.



Principal Life Insurance Company
Des Moines, IA 50306-9394

My personal information (please print with black ink)

Name			Phone number		Email address
_____	_____	_____	_____	_____	_____
Last	First	MI			
Address					
_____		_____	_____	_____	_____
Street		City	State	Zip	Country
Social Security number		Date of birth	Gender		Marital status
_____		____/____/____	<input type="radio"/> Male <input type="radio"/> Female		<input type="radio"/> Single <input type="radio"/> Married
Expected retirement age		Original date of employment		NOTE: The email address you submit will be used for services provided by Principal Group®, unless otherwise elected. We will not provide your email to third parties. For more information, see your privacy policy at principal.com.	
_____		____/____/____			
If you were rehired, complete these dates:		Date of termination	Date of rehire		
		____/____/____	____/____/____		

Rollover funds

☐ **Yes!** Help me roll over retirement savings from a previous employer's retirement plan.

Complete if you would like to consolidate retirement savings.

Please ☐ **call** or ☐ **email** me to discuss my options. My estimated rollover balance is \$ _____.

To learn about rollover opportunities now, call The Principal at 1-800-547-7754, Monday – Friday, 7 a.m. - 9 p.m. CT.

Complete all 3 Steps **1** **2** **3** to enroll in the retirement savings plan, or to make changes to your contribution percentage.

1 My contributions^A

Take advantage of your employer's match! (pick one)

- ☐ I elect to contribute _____% (1% to 100%) or \$_____ of my current and future pay per pay period.
- ☐ I am already enrolled, but I want to change my contribution to _____% (1% to 100%) or \$_____ of my current and future pay per pay period.
- ☐ I choose **not to contribute** to the retirement plan at this time.

^A Elective deferral contributions are limited to the lesser of the plan or IRS Limit for the current calendar year. See plan summary or your employer for limits.

2 My investment choices

Please elect **One of the two choices** by checking the box(es) and completing the applicable information for your choice.

(If you are already enrolled and want to make changes to how future contributions are directed, visit principal.com or call 1-800-547-7754.)

Choice A: Quick Option — Principal LifeTime Funds

☐ I elect a **Quick Option — Principal LifeTime Funds**

I understand contributions will be directed to the plan’s Qualified Default Investment Alternative; one of the Principal LifeTime Funds based on the plan’s normal retirement date.¹ I have read the plan’s QDIA notice and enclosed investment information related to this investment. **I do not want to make another investment election at this time, and this will be treated as my investment option direction.**

Still need help? Log into your account at Principal.com for more investment options available to you through your employers retirement plan.

(Please refer to the Investment Option Summary for more information.)

> If you’ve completed this section, move ahead to **My signature!** 3

¹ Principal LifeTime Funds are available as another way to use an asset allocation strategy that may be right for you. There are other investment options available under the retirement plan, and you should review them all. Reviewing all investment options can help you decide whether you wish to design your own mix of investment options. Please note that your contribution will be directed to the plan’s QDIA - Principal LifeTime Funds based on a particular target date or retirement date. If you would rather choose your own mix of investment options, you may do so by completing the Build My Own Portfolio section of this form or visiting principal.com.

Choice B: Build my own portfolio

☐ I elect the following investment options (enter percentages below.)

(Please refer to the Investment Option Summary for more information.)

New contributions

Short-Term Fixed Income

Fixed Income Guaranteed Option	_____ %
Thornburg Inv Mgmt, Inc.	
Thornburg Limited-Term Income R3 Fund	_____ %

Fixed Income

Franklin Advisers, Inc	
Franklin Strategic Income R Fund	_____ %
Franklin US Government Securities R Fund	_____ %
Prudential Investments, LLC	
Prudential Total Return Bond R Fund	_____ %
Templeton Asset Management	
Templeton Global Bond R Fund	_____ %

My investment choices

New
contributions

Balanced/Asset Allocation

Multiple Sub-Advisors

Principal LifeTime Strategic Income R3 Fund	_____ %
Principal LifeTime 2010 R3 Fund	_____ %
Principal LifeTime 2015 R3 Fund	_____ %
Principal LifeTime 2020 R3 Fund	_____ %
Principal LifeTime 2025 R3 Fund	_____ %
Principal LifeTime 2030 R3 Fund	_____ %
Principal LifeTime 2035 R3 Fund	_____ %
Principal LifeTime 2040 R3 Fund	_____ %
Principal LifeTime 2045 R3 Fund	_____ %
Principal LifeTime 2050 R3 Fund	_____ %
Principal LifeTime 2055 R3 Fund	_____ %
Principal LifeTime 2060 R3 Fund	_____ %
Principal LifeTime 2065 R3 Fund	_____ %

Large U.S. Equity

Capital Research and Mgmt Co

American Funds AMCAP R3 Fund	_____ %
American Funds American Mutual R3 Fund	_____ %
American Funds Washington Mutual Investors R3 Fund	_____ %

Principal Global Investors

LargeCap S&P 500 Index R3 Fund	_____ %
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Small/Mid U.S. Equity

Columbia Management Advisors

Columbia Mid Cap Growth R Fund	_____ %
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Franklin Advisers, Inc

Franklin Small Cap Value R Fund	_____ %
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Janus Henderson

Janus Henderson Triton R Fund	_____ %
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Principal Global Investors

MidCap S&P 400 Index R3 Fund	_____ %
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SmallCap S&P 600 Index R3 Fund	_____ %
--------------------------------	---------

Victory Capital Management

Victory Sycamore Established Value R Fund	_____ %
-------------------------------------------	---------

International Equity

Capital Research and Mgmt Co

American Funds EuroPacific Growth R3 Fund	_____ %
American Funds New Perspective R3 Fund	_____ %

TOTAL of all lines:

100 %

Enrollment form

Contract/Plan ID Number: 7-13400

Your investment election will be effective when it is received in the Corporate Center of The Principal by the close of market. Forms received after the close of market will be processed on the next open market date. If no investment election is received, or contributions are received prior to your investment election, contributions will be directed according to the plan's default investment alternative(s): Principal LifeTime Fund <based on your current age and the plan's normal retirement date>.

Please log in to principal.com for more details.

If you've completed this section, move ahead to **My signature!** **3**

3 My signature

Please sign, then give this completed form to your benefits representative.

This agreement applies to amounts earned until changed by me in writing. I understand my plan sponsor may reduce my contributions only when required to meet certain plan limits. I will review all statements regularly and report any discrepancy to Principal immediately.

Signature

X _____

Date

Be sure you have completed all **3 steps** **1** **2** **3**

Important Information

The subject matter in this communication is provided with the understanding that The Principal® is not rendering legal, accounting, or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, or accounting obligations and requirements.

Your plan sponsor has chosen to make available to you all of the investment options listed on this enrollment form.

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group® (The Principal®), Des Moines, IA 50392.

- ¹ Principal LifeTime portfolios are available as another way to use an asset allocation strategy that may be right for you. There are other investment options available under the retirement plan, and you should review them all. Reviewing all investment options can help you decide whether you wish to design your own mix of investment options. Please note that your contribution will be directed to the Principal LifeTime portfolio based on a particular target date or retirement date. If you would rather choose your own mix of investment options, you may do so by completing the Build My Own Portfolio section of this form or visiting principal.com.

Information in this enrollment form should not be construed as investment advice.

This workbook content is current as of the production date noted below. If there are any discrepancies between this information and the legal plan document, the legal plan document will govern. If the production date is older than three months or has passed a quarter end, you should contact your plan sponsor or log in to principal.com for current retirement plan and investment option information. The member companies of the Principal Financial Group® prohibit the manipulation of this workbook content. If your plan sponsor elects to provide this workbook electronically, The Principal® is not responsible for any unauthorized changes.

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ERISA 404 retirement plan and investment information

02/06/2018

This document uses these defined words and phrases:

Plan means **GOODWILL OF WESTERN MISSOURI & EASTERN KANSAS 403(B) PLAN.**

Plan Fiduciary means the individual(s) holding authority over the operation and administration of the Plan and retirement funds. The Plan Sponsor is typically the Plan Fiduciary. Contact the Plan Administrator for further details.

Plan Sponsor means **GOODWILL OF WESTERN MISSOURI & EASTERN KANSAS.**

You means the Plan participant or beneficiary.

Plan Administrator is a Plan Fiduciary that has authority over operation and administration of the Plan. You should contact the Plan Administrator if you have any questions about the investment options under the Plan or if you would like paper copies of additional investment information that is available online at principal.com.

The Plan Administrator is:

**GOODWILL OF WESTERN MISSOURI & EASTERN KANSAS
1817 CAMPBELL ST
KANSAS CITY, MO 64108-1739
816-842-7425**

Information about ERISA Section 404(c)

The Employee Retirement Income Security Act (ERISA) provides rules about the investment of retirement funds. The Plan Sponsor chose to qualify the Plan as an ERISA 404(c) plan and intends to comply with ERISA Section 404(c) requirements by providing information for you to make informed investment decisions and by letting you:

- Direct the investment of individual retirement accounts
- Choose from at least three diverse investment options
- Change investment choices at least quarterly

This means the Plan Fiduciary should not be liable for any investment losses that result from a participant's investment control.

How does this affect you?

The Plan Fiduciary makes certain investment options available under the Plan. You decide which of those options works best for you according to your age and circumstances. This means that you are responsible for directing the investment in the account the Plan holds for your benefit (your account).

Directing or Transferring Between Investment Options

You can direct or transfer retirement funds between the different investment options at least quarterly. The Plan may allow for more frequent transfers. To transfer retirement funds, you can call the automated phone system of the Principal Financial Group® at 1-800-547-7754 or log in to your account at principal.com.

A description of the exercise of voting, tender and similar rights for an investment alternative and any restrictions on these rights is located in the relevant plan document or trustee powers section of the trust agreement. Contact the Plan Administrator to obtain the plan document or the trust agreement, if applicable.

Fees and Expenses⁺

GOODWILL OF WESTERN MISSOURI & EASTERN KANSAS is paying a portion of the Plan administrative expenses. Some Plan administrative expenses are deducted on a monthly basis from the Plan and each participant pays a proportion of the expense. The amount deducted from each participant's account is determined by prorating the amount based on the participant's account balance. The dollar amount of the expense can be found by logging in to the secure website at principal.com and on participant statements, if applicable. Plan administrative expenses typically include items such as recordkeeping, participant website access, participant statements, Plan compliance services and financial professional services.

From time to time, Plan expenses may be incurred in the course of normal Plan operation for Plan services such as legal, auditing, third-party administration, consulting, investment advice to the Plan, etc. If allowed by the Plan document, the Plan Fiduciary may direct that these expenses be paid by the Plan. The Plan Fiduciary determines how these expenses are allocated among participants at the time the expenses are paid. These expenses are typically allocated based on participant account balance but may be allocated by dividing the total expense to be deducted by the total number of participants in the Plan. If such expenses are charged to participant accounts, the dollar amount of such expenses will be disclosed on the secure principal.com website and on participant statements (if applicable) for the quarter in which they are paid.

The following participant-level services have additional fees. These participant transaction fees will be charged to your account balance for the services you elect to use. Participant transaction fees for the Plan include:

- **Distribution fee:** \$40.00
- **Distribution In-kind fee:** \$40.00
- **Loan Maintenance fee for new loans:** \$12.00 per quarter
- **Loan Setup fee:** \$50.00
- **Qualified Domestic Relations Order processing fee:** \$350.00 for each Domestic Relations Order processed.

The fee is divided equally between the participant and the alternate payee involved unless specified differently within the Domestic Relations Order or the Plan's Administrative Procedures.

⁺ If you have a balance in an investment that is excluded from the collection of expenses, we will collect the expense from the balances in other investments, beginning with the investment with the largest balance.

GOODWILL OF WESTERN MISSOURI & EASTERN KANSAS 403(B) PLAN Contract/Plan ID Number: 7-13400

The Plan Administrator can provide the following additional information in paper form, without charge and upon request:

- Copies of prospectuses (or any short-form or summary prospectuses) for the investment options
- Copies of any financial statements or reports, such as statements of additional information and shareholder reports, and of any other similar materials relating to the Plan's designated investment options
- A statement of the value of a share or unit of each designated investment option and the date of the valuation
- A list of the assets comprising the portfolio of each investment option which constitute Plan assets and the value of each asset (or the proportion of the investment which it comprises)
- The following information about each investment option (including fixed-return investment options) available under the Plan: issuer name, investment objective, principal strategies and risks, turnover rate, performance, and fee and expense information
- To the extent a group annuity contract under the Plan permits you to select an annuity guaranteed by an insurance company, a statement that the guarantee provided by the insurance company is subject to its long-term financial strength and claims-paying ability

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To help you make informed investment choices and for more information about the investment options available to you, including investment objectives, performance and fees, please review the enclosed materials or visit principal.com.

How your quarterly statements will be delivered

This notice is to inform you that statements are provided through The Principal Retirement Service Center® at www.principal.com. The benefit statement includes any fees deducted on your retirement account and is being delivered electronically based on your continuous access to the website. You have the right to request and receive, free of charge, a paper statement. If you wish to receive a paper benefit statement, please call 1-800-547-7754, 7 am – 9 pm (Monday – Friday) Central Time.

Investment Option Summary

As of 12/31/2017

This document provides important information to help you compare the investment options available to you under the retirement plan.

Investment results shown represent historical performance and do not guarantee future results. Investment returns and principal values fluctuate with changes in interest rates and other market conditions so the value, when redeemed, may be worth more or less than original costs. Current performance may be lower or higher than the performance data shown. For additional information on the investment options, including most recent month-end performance, log in to the Principal Financial Group® website at principal.com or call our automated phone system at 1-800-547-7754.

Additional information available online includes, if applicable, the name of the investment option's issuer; the investment option's objectives or goals; the investment option's principal strategies, including a general description of the types of assets held by the investment option; the portfolio turnover rate; and the investment option's performance data and fee and expense information.

In situations where the net and gross total investment expense figures are different, the mutual fund or the underlying fund in which a Separate Account invests has waived/capped a portion of its management fees through the date displayed in the waiver expiration date or contractual cap expiration date column. Differences may also be shown due to the fund family choosing to pay certain expenses that would normally be payable by the fund. Returns displayed are based on total investment expense net.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. Some or all of the Plan administrative expenses are paid from the total investment expense of one or more of the Plan's investment options. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration's website for an example demonstrating the long-term effect of fees and expenses.

For a glossary of terms to assist you in understanding the designated investment options, log in to your account at principal.com.

Asset Class: Short-Term Fixed Income

This asset class is generally composed of short-term, fixed-income investment options that are largely liquid and are designed to not lose much value. These investment options may include stable value, money market, short-term bond, and guaranteed interest accounts. They are considered to be among the least risky forms of investment options. However, they typically have a lower rate of return than equities or longer-term fixed income investment options over long periods of time. Depending on the objectives of the investment options, they may experience price fluctuations and may lose value.

Investment Category: **Short Term Bond**Inv Manager or Sub-Advisor: **Thornburg Inv Mgmt, Inc.**

Investment Option Name	Average Annual Total Return										
Thornburg Limited-Term Income R3 Fund 11,18,21	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	2.15	2.15	1.83	1.71	3.91	3.65	2.15	1.71	3.91	3.65	
Benchmark: Bloomberg Barclays Government/Credit 1-5 Year Index	1.27	1.27	1.27	1.10	2.46	-	1.27	1.10	2.46	-	-

Description: The investment seeks as high a level of current income as the adviser believes is consistent with safety of capital; reducing changes in its share prices compared to longer term portfolios is a secondary goal. The fund invests at least 65% of its net assets in (i) obligations of the U.S. government, its agencies and instrumentalities, and (ii) debt obligations rated at the time of purchase. It seeks to reduce changes in its share value by maintaining a portfolio of investments with a dollar-weighted average maturity or expected life of normally less than five years.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	6.27	Non-U.S. Bonds	10.00	Total Inv Exp Net %			0.99				
Convertibles	0.41	U.S. Bonds	80.81	Contractual Cap Expiration Date			N/A				
Other	2.51			Waiver Expiration Date			04/10/2018				
				Total Inv Exp Gross %			1.10				
				Total Inv Exp Gross Per \$1,000 Invested			\$11.00				
				Redemption Fee			-				

Asset Class: Fixed Income

This asset class is generally composed of investment options that invest in bonds, or debt of a company or government entity (including U.S. and Non- U.S.). It may also include real estate investment options that directly own property. These investment options typically carry more risk than short-term fixed income investment options (including, for real estate investment options, liquidity risk), but less overall risk than equities. All investment options in this category have the potential to lose value.

Investment Category: **World Bond**Inv Manager or Sub-Advisor: **Templeton Asset Management**

Investment Option Name	Average Annual Total Return										
Templeton Global Bond R Fund 3,21	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	2.10	2.10	1.09	1.31	5.43	5.45	2.10	1.31	5.43	5.45	
Benchmark: Citigroup Non-\$ World Govt Bond Index	10.33	10.33	1.99	-0.29	2.44	-	10.33	-0.29	2.44	-	-

Description: The investment seeks current income with capital appreciation and growth of income. Under normal market conditions, the fund invests at least 80% of its net assets in "bonds." Bonds include debt obligations of any maturity, such as bonds, notes, bills and debentures. It invests predominantly in bonds issued by governments, government-related entities and government agencies located around the world. The fund may invest up to 25% of its total assets in bonds that are rated below investment grade or, if unrated determined by the investment manager to be of comparable quality. It is non-diversified.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	42.40	U.S. Stocks	-0.37	Total Inv Exp Net %			1.18				
Non-U.S. Bonds	58.00	Other	-0.03	Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			06/12/2018				
				Total Inv Exp Gross %			1.24				
				Total Inv Exp Gross Per \$1,000 Invested			\$12.40				
				Redemption Fee			-				

Asset Class: Fixed Income

This asset class is generally composed of investment options that invest in bonds, or debt of a company or government entity (including U.S. and Non- U.S.). It may also include real estate investment options that directly own property. These investment options typically carry more risk than short-term fixed income investment options (including, for real estate investment options, liquidity risk), but less overall risk than equities. All investment options in this category have the potential to lose value.

Investment Category: **Multisector Bond**Inv Manager or Sub-Advisor: **Franklin Advisers, Inc**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Franklin Strategic Income R Fund 11,18,21	4.25	4.25	2.32	2.27	4.69	5.98	4.25	2.27	4.69	5.98	1/2002
Benchmark: Bloomberg Barclays U.S. Universal Index	4.09	4.09	2.80	2.50	4.33	-	4.09	2.50	4.33	-	-

Description: The investment seeks to earn a high level of current income; long-term capital appreciation is a secondary goal. Under normal market conditions, the fund invests at least 65% of its assets in U.S. and foreign debt securities, including those in emerging markets. Debt securities include all varieties of fixed, variable and floating rate income securities, including bonds, U.S. and foreign government and agency securities, corporate loans (and loan participations), mortgage-backed securities and other asset-backed securities and convertible securities.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	-3.12	U.S. Stocks	0.69	Total Inv Exp Net %			-		
Non-U.S. Stocks	0.02	Non-U.S. Bonds	17.53	Contractual Cap Expiration Date			N/A		
Convertibles	0.20	Preferred	0.60	Waiver Expiration Date			09/01/2018		
U.S. Bonds	67.45	Other	16.63	Total Inv Exp Gross %			1.20		
				Total Inv Exp Gross Per \$1,000 Invested			\$12.00		
				Redemption Fee			-		

Investment Category: **Intermediate-Term Bond**Inv Manager or Sub-Advisor: **Prudential Investments, LLC**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Prudential Total Return Bond R Fund 11,18,21,E	6.05	6.05	3.22	2.92	5.48	5.41	6.05	2.92	5.48	5.41	1/2008
Benchmark: Bloomberg Barclays Aggregate Bond Index	3.54	3.54	2.24	2.10	4.01	-	3.54	2.10	4.01	-	-

Description: The investment seeks total return. The fund will seek to achieve its objective through a mix of current income and capital appreciation as determined by the fund's investment subadvisor. It invests, under normal circumstances, at least 80% of the fund's investable assets in bonds. For purposes of this policy, bonds include all fixed-income securities, other than preferred stock, with a maturity at date of issue of greater than one year. The fund may invest up to 30% of its investable assets in high risk, below investment-grade securities having a rating of not lower than CCC. It may invest up to 30% of its investable assets in foreign debt securities.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	0.73	Non-U.S. Stocks	0.01	Total Inv Exp Net %			2/90 day period		
Non-U.S. Bonds	20.55	Preferred	1.02	Contractual Cap Expiration Date			N/A		
U.S. Bonds	77.08	Other	0.61	Waiver Expiration Date			02/29/2020		
				Total Inv Exp Gross %			1.31		
				Total Inv Exp Gross Per \$1,000 Invested			\$13.10		
				Redemption Fee			-		

Asset Class: Fixed Income

This asset class is generally composed of investment options that invest in bonds, or debt of a company or government entity (including U.S. and Non- U.S.). It may also include real estate investment options that directly own property. These investment options typically carry more risk than short-term fixed income investment options (including, for real estate investment options, liquidity risk), but less overall risk than equities. All investment options in this category have the potential to lose value.

Investment Category: **Intermediate Government**

Inv Manager or Sub-Advisor: **Franklin Advisers, Inc**

Investment Option Name	Average Annual Total Return										
Franklin US Government Securities R Fund 11,18,21	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	0.39	0.39	0.43	0.63	2.71	3.24	0.39	0.63	2.71	3.24	
Benchmark: Bloomberg Barclays U.S. Government Index	2.30	2.30	1.40	1.28	3.23	-	2.30	1.28	3.23	-	-

Description: The investment seeks income. The fund normally invests at least 80% of its net assets in U.S. government securities. It invests substantially all of its assets in Government National Mortgage Association obligations (Ginnie Maes). The mortgage loans may have either fixed or adjustable interest rates. As the underlying mortgage loans are paid off, Ginnie Maes provide investors with monthly payments of interest and principal as well as any unscheduled prepayments on the underlying mortgage loans.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	1.08	U.S. Bonds	98.92	Total Inv Exp Net %			1.12				
				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			06/12/2018				
				Total Inv Exp Gross %			1.13				
				Total Inv Exp Gross Per \$1,000 Invested			\$11.30				
				Redemption Fee			-				

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date Retirement**

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime Strategic Income R3 Fund 8,18,19,20,23,24,F	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	8.15	8.15	3.55	3.89	3.16	4.03	8.15	3.89	3.16	4.03	
Benchmark: S&P Target Date Retirement Income Index	8.54	8.54	4.39	4.86	4.12	-	8.54	4.86	4.12	-	-

Description: The investment seeks current income, and as a secondary objective, capital appreciation. The fund is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities. Its asset allocation is designed for investors who are approximately 15 years beyond the normal retirement age of 65.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	4.50	U.S. Stocks	18.47	Total Inv Exp Net %			1.20				
Non-U.S. Stocks	12.29	Non-U.S. Bonds	7.37	Contractual Cap Expiration Date			N/A				
Convertibles	0.25	Preferred	1.00	Waiver Expiration Date			N/A				
U.S. Bonds	56.01	Other	0.11	Total Inv Exp Gross %			1.20				
				Total Inv Exp Gross Per \$1,000 Invested			\$12.00				
				Redemption Fee			-				

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2000-2010**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2010 R3 Fund 8,18,19,20,23,24,F	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	10.66	10.66	4.49	5.60	3.67	4.69	10.66	5.60	3.67	4.69	
Benchmark: S&P Target Date 2010 Index	9.95	9.95	5.10	5.94	4.56	-	9.95	5.94	4.56	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2010. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	3.97	U.S. Stocks	25.51	Total Inv Exp Net %			1.24		
Non-U.S. Stocks	16.04	Non-U.S. Bonds	5.85	Contractual Cap Expiration Date			N/A		
Convertibles	0.21	Preferred	0.83	Waiver Expiration Date			N/A		
U.S. Bonds	47.47	Other	0.12	Total Inv Exp Gross %			1.24		
				Total Inv Exp Gross Per \$1,000 Invested			\$12.40		
				Redemption Fee			-		

Investment Category: **Target-Date 2015**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2015 R3 Fund 8,18,19,20,23,24,F	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	12.50	12.50	5.10	6.48	-	4.70	12.50	6.48	-	4.70	
Benchmark: S&P Target Date 2015 Index	11.39	11.39	5.82	6.99	4.97	-	11.39	6.99	4.97	-	-
Benchmark: Morningstar Lifetime Moderate 2015 Index	11.39	11.39	5.45	6.46	5.31	-	11.39	6.46	5.31	5.70	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2015. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	3.24	U.S. Stocks	30.90	Total Inv Exp Net %			1.25		
Non-U.S. Stocks	19.35	Non-U.S. Bonds	5.28	Contractual Cap Expiration Date			N/A		
Convertibles	0.18	Preferred	0.77	Waiver Expiration Date			N/A		
U.S. Bonds	40.17	Other	0.12	Total Inv Exp Gross %			1.25		
				Total Inv Exp Gross Per \$1,000 Invested			\$12.50		
				Redemption Fee			-		

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2020**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2020 R3 Fund 8,18,19,20,23,24,F	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	14.35	14.35	5.75	7.44	4.35	5.44	14.35	7.44	4.35	5.44	
Benchmark: S&P Target Date 2020 Index	12.80	12.80	6.48	7.92	5.28	-	12.80	7.92	5.28	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2020. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	3.34	U.S. Stocks	36.28	Total Inv Exp Net %			1/30 day period		
Non-U.S. Stocks	22.73	Non-U.S. Bonds	4.75	Contractual Cap Expiration Date			N/A		
Convertibles	0.17	Preferred	0.71	Waiver Expiration Date			N/A		
U.S. Bonds	31.89	Other	0.12	Total Inv Exp Gross %			1.28		
				Total Inv Exp Gross Per \$1,000 Invested			\$12.80		
				Redemption Fee			-		

Investment Category: **Target-Date 2025**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2025 R3 Fund 8,18,19,20,23,24,F	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	16.13	16.13	6.34	8.15	-	5.36	16.13	8.15	-	5.36	
Benchmark: S&P Target Date 2025 Index	14.55	14.55	7.20	8.76	5.53	-	14.55	8.76	5.53	-	-
Benchmark: Morningstar Lifetime Moderate 2025 Index	14.54	14.54	6.73	8.44	5.68	-	14.54	8.44	5.68	6.33	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2025. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	2.81	U.S. Stocks	41.31	Total Inv Exp Net %			1/30 day period		
Non-U.S. Stocks	25.69	Non-U.S. Bonds	4.23	Contractual Cap Expiration Date			N/A		
Convertibles	0.15	Preferred	0.63	Waiver Expiration Date			N/A		
U.S. Bonds	25.05	Other	0.13	Total Inv Exp Gross %			1.29		
				Total Inv Exp Gross Per \$1,000 Invested			\$12.90		
				Redemption Fee			-		

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2030**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2030 R3 Fund 8,18,19,20,23,24,F	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	17.81	17.81	6.89	8.81	4.75	5.68	17.81	8.81	4.75	5.68	
Benchmark: S&P Target Date 2030 Index	16.19	16.19	7.87	9.57	5.72	-	16.19	9.57	5.72	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2030. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	2.78	U.S. Stocks	46.22	Total Inv Exp Net %			1/30 day period		
Non-U.S. Stocks	28.09	Non-U.S. Bonds	3.52	Contractual Cap Expiration Date			N/A		
Convertibles	0.14	Preferred	0.54	Waiver Expiration Date			N/A		
U.S. Bonds	18.58	Other	0.13	Total Inv Exp Gross %			1.30		
				Total Inv Exp Gross Per \$1,000 Invested			\$13.00		
				Redemption Fee			-		

Investment Category: **Target-Date 2035**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2035 R3 Fund 8,18,19,20,23,24,F	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	19.04	19.04	7.15	9.35	-	5.84	19.04	9.35	-	5.84	
Benchmark: S&P Target Date 2035 Index	17.78	17.78	8.51	10.29	5.90	-	17.78	10.29	5.90	-	-
Benchmark: Morningstar Lifetime Moderate 2035 Index	18.52	18.52	8.32	10.41	6.22	-	18.52	10.41	6.22	7.01	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2035. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	0.71	U.S. Stocks	50.60	Total Inv Exp Net %			1/30 day period		
Non-U.S. Stocks	28.54	Non-U.S. Bonds	2.41	Contractual Cap Expiration Date			N/A		
Convertibles	0.04	Preferred	0.42	Waiver Expiration Date			N/A		
U.S. Bonds	17.17	Other	0.11	Total Inv Exp Gross %			1.25		
				Total Inv Exp Gross Per \$1,000 Invested			\$12.50		
				Redemption Fee			-		

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2040**

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2040 R3 Fund 8,18,19,20,23,24,F	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	19.96	19.96	7.46	9.74	4.94	5.89	19.96	9.74	4.94	5.89	
Benchmark: S&P Target Date 2040 Index	18.87	18.87	8.95	10.78	6.03	-	18.87	10.78	6.03	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in the fund's name. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	0.68	U.S. Stocks	53.81	Total Inv Exp Net %			1/30 day period		
Non-U.S. Stocks	30.07	Non-U.S. Bonds	1.83	Contractual Cap Expiration Date			N/A		
Convertibles	0.03	Preferred	0.33	Waiver Expiration Date			N/A		
U.S. Bonds	13.13	Other	0.11	Total Inv Exp Gross %			1.28		
				Total Inv Exp Gross Per \$1,000 Invested			\$12.80		
				Redemption Fee			-		

Investment Category: **Target-Date 2045**

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2045 R3 Fund 8,18,19,20,23,24,F	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	20.68	20.68	7.72	10.08	-	6.08	20.68	10.08	-	6.08	
Benchmark: S&P Target Date 2045 Index	19.56	19.56	9.24	11.15	6.06	-	19.56	11.15	6.06	-	-
Benchmark: Morningstar Lifetime Moderate 2045 Index	20.53	20.53	9.01	10.91	6.36	-	20.53	10.91	6.36	7.18	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2045. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	0.54	U.S. Stocks	56.20	Total Inv Exp Net %			1/30 day period		
Non-U.S. Stocks	31.43	Non-U.S. Bonds	1.38	Contractual Cap Expiration Date			N/A		
Convertibles	0.02	Preferred	0.26	Waiver Expiration Date			N/A		
U.S. Bonds	10.05	Other	0.12	Total Inv Exp Gross %			1.29		
				Total Inv Exp Gross Per \$1,000 Invested			\$12.90		
				Redemption Fee			-		

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2050**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2050 R3 Fund 8,18,19,20,23,24,F	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	21.40	21.40	7.96	10.35	5.12	5.78	21.40	10.35	5.12	5.78	
Benchmark: S&P Target Date 2050 Index	20.18	20.18	9.49	11.48	6.22	-	20.18	11.48	6.22	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2050. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	0.70	U.S. Stocks	57.91	Total Inv Exp Net %			1/30 day period				
Non-U.S. Stocks	32.44	Non-U.S. Bonds	1.05	Contractual Cap Expiration Date			N/A				
Convertibles	0.02	Preferred	0.21	Waiver Expiration Date			N/A				
U.S. Bonds	7.56	Other	0.12	Total Inv Exp Gross %			1.30				
				Total Inv Exp Gross Per \$1,000 Invested			\$13.00				
				Redemption Fee			-				

Investment Category: **Target-Date 2055**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2055 R3 Fund 8,18,19,20,23,24,F	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	21.83	21.83	8.15	10.47	-	6.20	21.83	10.47	-	6.20	
Benchmark: S&P Target Date 2055 Index	20.48	20.48	9.62	11.70	6.35	-	20.48	11.70	6.35	-	-
Benchmark: Morningstar Lifetime Moderate 2055 Index	20.95	20.95	9.04	10.71	6.23	-	20.95	10.71	6.23	7.04	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2055. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	0.54	U.S. Stocks	59.31	Total Inv Exp Net %			1/30 day period				
Non-U.S. Stocks	33.36	Non-U.S. Bonds	0.79	Contractual Cap Expiration Date			N/A				
Convertibles	0.01	Preferred	0.16	Waiver Expiration Date			N/A				
U.S. Bonds	5.72	Other	0.13	Total Inv Exp Gross %			1.30				
				Total Inv Exp Gross Per \$1,000 Invested			\$13.00				
				Redemption Fee			-				

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2060+**

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2060 R3 Fund B,8,9,18,19,20,23,24,F	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	22.10	22.10	8.16	-	-	10.10	22.10	-	-	10.10	
Benchmark: S&P Target Date 2060+ Index	20.75	20.75	9.71	11.75	-	-	20.75	11.75	-	-	-
Benchmark: Morningstar Lifetime Moderate 2060 Index	21.06	21.06	9.01	10.60	6.22	-	21.06	10.60	6.22	9.92	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in the fund's name. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	0.35	U.S. Stocks	59.90	Total Inv Exp Net %			1.32	1/30 day period			
Non-U.S. Stocks	33.76	Non-U.S. Bonds	0.69	Contractual Cap Expiration Date			02/28/2018				
Convertibles	0.01	Preferred	0.14	Waiver Expiration Date			02/28/2018				
U.S. Bonds	5.03	Other	0.13	Total Inv Exp Gross %			1.32				
				Total Inv Exp Gross Per \$1,000 Invested			\$13.20				
				Redemption Fee			-				

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2065 R3 Fund B,8,9,18,19,20,23,F	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	-	-	-	-	-	7.58	-	-	-	7.58	
Benchmark: S&P Target Date 2060+ Index	20.75	20.75	9.71	11.75	-	-	20.75	11.75	-	-	-
Benchmark: Morningstar Lifetime Moderate 2060 Index	21.06	21.06	9.01	10.60	6.22	-	21.06	10.60	6.22	7.71	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in the fund's name. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities. The asset class diversification of the fund is designed to moderate overall price volatility.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	0.76	U.S. Stocks	63.60	Total Inv Exp Net %			1.34	1/30 day period			
Non-U.S. Stocks	28.78	Non-U.S. Bonds	0.80	Contractual Cap Expiration Date			02/28/2019				
Convertibles	0.01	Preferred	0.14	Waiver Expiration Date			02/28/2019				
U.S. Bonds	5.81	Other	0.10	Total Inv Exp Gross %			1.44				
				Total Inv Exp Gross Per \$1,000 Invested			\$14.40				
				Redemption Fee			-				

Asset Class: Large U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in large, well-established, U.S. companies. These investment options typically carry more risk than fixed income investment options but have the potential for higher returns over longer time periods. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Large Value**

Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
American Funds American Mutual R3 Fund 21,G	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	17.23	17.23	8.89	13.06	7.71	7.61	17.23	13.06	7.71	7.61	
Benchmark: Russell 1000 Value Index	13.66	13.66	8.65	14.04	7.10	-	13.66	14.04	7.10	-	-

Description: The investment seeks current income, growth of capital and conservation of principal. The fund invests primarily in common stocks of companies that are likely to participate in the growth of the American economy and whose dividends appear to be sustainable. It invests primarily in securities of issuers domiciled in the United States and Canada. The fund may also invest in bonds and other debt securities, including those issued by the U.S. government and by federal agencies and instrumentalities.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period			
Cash	5.82	U.S. Stocks	80.43	Total Inv Exp Net %			1/30 day period			
Non-U.S. Stocks	10.49	Convertibles	0.35	Contractual Cap Expiration Date			N/A			
Preferred	0.56	U.S. Bonds	2.36	Waiver Expiration Date			N/A			
				Total Inv Exp Gross %			0.95			
				Total Inv Exp Gross Per \$1,000 Invested			\$9.50			
				Redemption Fee			-			

Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
American Funds Washington Mutual Investors R3 Fund 21,G	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	19.73	19.73	10.41	14.42	7.68	7.54	19.73	14.42	7.68	7.54	
Benchmark: Russell 1000 Value Index	13.66	13.66	8.65	14.04	7.10	-	13.66	14.04	7.10	-	-

Description: The investment seeks to produce income and to provide an opportunity for growth of principal consistent with sound common stock investing. The fund invests primarily in common stocks of established companies that are listed on, or meet the financial listing requirements of, the New York Stock Exchange and have a strong record of earnings and dividends. Its advisor strives to maintain a fully invested, diversified portfolio, consisting primarily of high-quality common stocks.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period			
Cash	3.62	U.S. Stocks	86.97	Total Inv Exp Net %			1/30 day period			
Non-U.S. Stocks	9.25	U.S. Bonds	0.16	Contractual Cap Expiration Date			N/A			
				Waiver Expiration Date			N/A			
				Total Inv Exp Gross %			0.95			
				Total Inv Exp Gross Per \$1,000 Invested			\$9.50			
				Redemption Fee			-			

Asset Class: Large U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in large, well-established, U.S. companies. These investment options typically carry more risk than fixed income investment options but have the potential for higher returns over longer time periods. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Large Blend**Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
LargeCap S&P 500 Index R3 Fund B,2,4,22,F	20.96	20.96	10.61	14.94	7.71	5.36	20.96	14.94	7.71	5.36	12/2000
Benchmark: Standard & Poor's 500 Index	21.83	21.83	11.41	15.79	8.50	-	21.83	15.79	8.50	-	-

Description: The investment seeks long-term growth of capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies that compose the S&P 500 Index at the time of purchase. The index is designed to represent U.S. equities with risk/return characteristics of the large cap universe, which include growth and value stocks. As of December 31, 2016, the market capitalization range of the companies comprising the index was between approximately \$2.4 billion and \$617.6 billion.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses		# of Transfers Allowed/Time Period	
Cash	0.03	U.S. Stocks	98.93	Total Inv Exp Net %		0.73	1/30 day period
Non-U.S. Stocks	1.04			Contractual Cap Expiration Date		N/A	
				Waiver Expiration Date		N/A	
				Total Inv Exp Gross %		0.73	
				Total Inv Exp Gross Per \$1,000 Invested		\$7.30	
				Redemption Fee		-	

Investment Category: **Large Growth**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds AMCAP R3 Fund 21,G	21.60	21.60	9.90	15.13	8.63	8.31	21.60	15.13	8.63	8.31	6/2002
Benchmark: Russell 1000 Growth Index	30.21	30.21	13.79	17.33	10.00	-	30.21	17.33	10.00	-	-

Description: The investment seeks long-term growth of capital. The fund invests primarily in common stocks of U.S. companies that have solid long-term growth records and the potential for good future growth. The basic investment philosophy of the investment adviser is to seek to invest in attractively valued companies that, in its opinion, represent good, long-term investment opportunities.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	10.66	U.S. Stocks	75.20	Total Inv Exp Net %			1/30 day period		
Non-U.S. Stocks	10.41	U.S. Bonds	3.74	Contractual Cap Expiration Date			N/A		
				Waiver Expiration Date			N/A		
				Total Inv Exp Gross %			1.02		
				Total Inv Exp Gross Per \$1,000 Invested			\$10.20		
				Redemption Fee			-		

Asset Class: Small/Mid U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Mid Cap Value**Inv Manager or Sub-Advisor: **Victory Capital Management**

Investment Option Name	Average Annual Total Return										
Victory Sycamore Established Value R Fund ^{1,F}	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	15.44	15.44	11.79	15.94	10.45	11.97	15.44	15.94	10.45	11.97	
Benchmark: Russell Midcap Value Index	13.34	13.34	9.00	14.68	9.10	-	13.34	14.68	9.10	-	-

Description: The investment seeks long-term capital growth by investing primarily in common stocks. The fund pursues its investment objective by investing, under normal circumstances, at least 80% of its net assets in equity securities of companies with market capitalizations, at the time of purchase, within the range of companies comprising the Russell MidCap(R) Value Index. The fund may invest a portion of its assets in equity securities of foreign companies traded in the U.S., including American Depositary Receipts and Global Depositary Receipts (ADRs and GDRs).

Composition (% of Assets) as of 09/30/2017				Fees & Expenses		# of Transfers Allowed/Time Period
Cash	3.74	U.S. Stocks	94.74	Total Inv Exp Net %	1.13	3/90 day period
Non-U.S. Stocks	1.52			Contractual Cap Expiration Date	N/A	
				Waiver Expiration Date	N/A	
				Total Inv Exp Gross %	1.13	
				Total Inv Exp Gross Per \$1,000 Invested	\$11.30	
				Redemption Fee	-	

Investment Category: **Mid Cap Blend**Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
MidCap S&P 400 Index R3 Fund B,1,2,6,10,22,F	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	15.34	15.34	10.30	14.12	9.12	8.75	15.34	14.12	9.12	8.75	
Benchmark: Standard & Poor's 400 MidCap Stock Index	16.24	16.24	11.14	15.01	9.97	-	16.24	15.01	9.97	-	-

Description: The investment seeks long-term growth of capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies that compose the Standard & Poor's ("S&P") MidCap 400 Index at the time of purchase. The index is designed to represent U.S. equities with risk/return characteristics of the mid cap universe, which include growth and value stocks. As of December 31, 2016, the market capitalization range of the companies comprising the index was between approximately \$952.0 million and \$10.5 billion.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses		# of Transfers Allowed/Time Period
Cash	0.08	U.S. Stocks	99.15	Total Inv Exp Net %	0.73	1/30 day period
Non-U.S. Stocks	0.77			Contractual Cap Expiration Date	N/A	
				Waiver Expiration Date	N/A	
				Total Inv Exp Gross %	0.73	
				Total Inv Exp Gross Per \$1,000 Invested	\$7.30	
				Redemption Fee	-	

Asset Class: Small/Mid U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Mid Cap Growth**Inv Manager or Sub-Advisor: **Columbia Management Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Columbia Mid Cap Growth R Fund ^{1,21,E}	22.30	22.30	9.18	12.65	6.99	11.82	22.30	12.65	6.99	11.82	1/2006
Benchmark: Russell Midcap Growth Index	25.27	25.27	10.30	15.30	9.10	-	25.27	15.30	9.10	-	-

Description: The investment seeks significant capital appreciation. Under normal circumstances, the fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in equity securities (including, but not limited to, common stocks, preferred stocks and securities convertible into common or preferred stocks) of companies that have market capitalizations in the range of the companies in the Russell Midcap Index. It invests typically in common stocks of companies believed to have the potential for long-term, above-average earnings growth but may invest in companies for their short, medium or long-term prospects.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses		# of Transfers Allowed/Time Period
Cash	2.60	U.S. Stocks	96.25	Total Inv Exp Net %	1.45	1/28 day period
Non-U.S. Stocks	1.15			Contractual Cap Expiration Date	N/A	
				Waiver Expiration Date	N/A	
				Total Inv Exp Gross %	1.45	
				Total Inv Exp Gross Per \$1,000 Invested	\$14.50	
				Redemption Fee	-	

Investment Category: **Small Value**Inv Manager or Sub-Advisor: **Franklin Advisers, Inc**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Franklin Small Cap Value R Fund ^{1,21}	10.36	10.36	9.48	11.98	8.35	10.19	10.36	11.98	8.35	10.19	8/2002
Benchmark: Russell 2000 Value Index	7.84	7.84	9.55	13.01	8.17	-	7.84	13.01	8.17	-	-

Description: The investment seeks long-term total return. The fund normally invests at least 80% of its net assets in investments of small-capitalization (small-cap) companies. Small-cap companies are companies with market capitalizations not exceeding either: 1) the highest market capitalization in the Russell 2000 Index; or 2) the 12-month average of the highest market capitalization in the Russell 2000 Index. It generally invests in equity securities that the fund's investment manager believes are undervalued at the time of purchase and have the potential for capital appreciation. It may invest up to 25% of its total assets in foreign securities.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	2.53	U.S. Stocks	84.56	Total Inv Exp Net %			1.36		
Non-U.S. Stocks	12.00	U.S. Bonds	0.91	Contractual Cap Expiration Date			N/A		
				Waiver Expiration Date			06/12/2018		
				Total Inv Exp Gross %			1.38		
				Total Inv Exp Gross Per \$1,000 Invested			\$13.80		
				Redemption Fee			-		

Asset Class: Small/Mid U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Small Blend**Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
SmallCap S&P 600 Index R3 Fund B,1,2,5,10,F	12.44	12.44	11.14	15.09	9.60	9.69	12.44	15.09	9.60	9.69	12/2000
Benchmark: Standard & Poor's 600 Stock Index	13.23	13.23	12.00	15.99	10.43	-	13.23	15.99	10.43	-	-

Description: The investment seeks long-term growth of capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies that compose the Standard & Poor's ("S&P") SmallCap 600 Index at the time of purchase. The index is designed to represent U.S. equities with risk/return characteristics of the small cap universe. As of December 31, 2016, the market capitalization range of the companies comprising the index was between approximately \$51.6 million and \$4.5 billion.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses		# of Transfers Allowed/Time Period	
Cash	-0.01	U.S. Stocks	99.61	Total Inv Exp Net %	0.73	1/30 day period	
Non-U.S. Stocks	0.39			Contractual Cap Expiration Date	N/A		
				Waiver Expiration Date	N/A		
				Total Inv Exp Gross %	0.73		
				Total Inv Exp Gross Per \$1,000 Invested	\$7.30		
				Redemption Fee	-		

Investment Category: **Small Growth**Inv Manager or Sub-Advisor: **Janus Henderson**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Janus Henderson Triton R Fund 1,21	26.25	26.25	11.78	15.58	10.91	17.81	26.25	15.58	10.91	17.81	7/2009
Benchmark: Russell 2000 Growth Index	22.17	22.17	10.28	15.21	9.19	-	22.17	15.21	9.19	-	-

Description: The investment seeks long-term growth of capital. The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential. In pursuing that objective, it invests in equity securities of small- and medium-sized companies. Generally, small- and medium-sized companies have a market capitalization of less than \$10 billion. Market capitalization is a commonly used measure of the size and value of a company. The fund may also invest in foreign securities, which may include investments in emerging markets.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	6.22	U.S. Stocks	92.13	Total Inv Exp Net %			-		
Non-U.S. Stocks	1.22	Other	0.43	Contractual Cap Expiration Date			N/A		
				Waiver Expiration Date			N/A		
				Total Inv Exp Gross %			1.44		
				Total Inv Exp Gross Per \$1,000 Invested			\$14.40		
				Redemption Fee			-		

Asset Class: International Equity

This asset class is composed of investment options that invest in stocks, or shares of ownership in companies with their principal place of business or office outside the United States. These investment options often carry more risk than U.S. equity investment options but may have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Foreign Large Growth**

Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
American Funds EuroPacific Growth R3 Fund 3,21,G	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	30.32	30.32	8.96	8.51	3.29	7.68	30.32	8.51	3.29	7.68	
Benchmark: MSCI ACWI Ex USA Growth Index	32.01	32.01	9.29	7.97	2.40	-	32.01	7.97	2.40	-	-

Description: The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	6.83	U.S. Stocks	1.36	Total Inv Exp Net %			1.14	1/30 day period			
Non-U.S. Stocks	90.37	Non-U.S. Bonds	0.05	Contractual Cap Expiration Date			N/A				
Preferred	0.17	U.S. Bonds	1.22	Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			1.14				
				Total Inv Exp Gross Per \$1,000 Invested			\$11.40				
				Redemption Fee			-				

Investment Category: **World Large Stock**

Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
American Funds New Perspective R3 Fund 3,21,G	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	28.45	28.45	11.04	12.23	6.53	8.96	28.45	12.23	6.53	8.96	
Benchmark: MSCI ACWI Large Cap NR Index	23.87	23.87	9.25	10.71	4.49	-	23.87	10.71	4.49	-	-

Description: The investment seeks long-term growth of capital; future income is a secondary objective. The fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world. In pursuing its primary investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth. In pursuing its secondary objective, the fund invests in common stocks of companies with the potential to pay dividends in the future.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	6.08	U.S. Stocks	45.85	Total Inv Exp Net %			1.09	1/30 day period			
Non-U.S. Stocks	47.42	Convertibles	0.33	Contractual Cap Expiration Date			N/A				
Preferred	0.12	U.S. Bonds	0.21	Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			1.09				
				Total Inv Exp Gross Per \$1,000 Invested			\$10.90				
				Redemption Fee			-				

Asset Class: Short-Term Fixed Income**Investment Option Name: Fixed Income Guaranteed Option ^{7,13}**

Description: This group annuity contract provides an interest rate guaranteed for a set period of time by the Principal Life Insurance Company. It is supported by the multi-billion dollar general account of Principal Life, which invests in private market bonds, commercial mortgages and mortgage-backed securities. However, money you allocate to this investment does not entitle you to participate in the investment experience or performance of the General Account. The rate credited to participant accounts is a composite weighted average of underlying guarantees provided in the contract. Each underlying guarantee is in effect for its full maturity. The maturity of each guarantee varies from 2 to 10 years at the establishment of the guarantee. Each guarantee matures at a different time. The term shown in the Term column represents the average maturity of the underlying guarantees. The composite rate (crediting rate) is reset every 6 months based on the changing weighted average of the underlying guarantees and applies prospectively (moving forward). The crediting rate is an effective annual rate and is displayed here as the rate guaranteed by Principal Life net of the Rate Level Service Fee. The crediting rate is subject to a minimum guaranteed rate that is determined through a formula determined according to state insurance regulations which utilizes Treasury rates and is outlined in the group annuity contract. The minimum will range between 1% and 3% depending on prevailing market conditions. The contract provides for benefit payments at book value (i.e., no market value adjustments or surrender charge adjustments) for withdrawals due to retirement, termination of employment, disability, loans, plan termination, or death, including participant-directed transfers. If the retirement program provides you access to the Fixed Income Guaranteed Option and Competing Plan Investment Options, participant transfers, either directly or indirectly, to Competing Plan Investment Options will generally be subject to an Equity Wash. An Equity Wash requires that transfers must be directed to a non-competing investment option under the plan for 90 days before such transferred amounts may be directed to any other Competing Plan Investment Option. Competing Plan Investment Options include other guaranteed investment options or fixed income, money market or bond funds that ever had an average duration of three years or less. A plan fiduciary-directed surrender or transfer will be subject to 12 months' advance notice or a 5% surrender charge (subject to additional contractual limitations), whichever the plan sponsor chooses. For more information, call the automated phone system at 1-800-547-7754 or see the applicable fact sheet on principal.com for a more complete description of this investment option and the crediting rate.

Rate Level Service Fee: 0.65

Crediting Rate (credited to participants)	Crediting Period	Term (underlying guarantees)
1.05	12/01/2017-05/31/2018	8.90 years

Investors should carefully consider a mutual fund's investment objectives, risks, charges, and expenses prior to investing. A prospectus, or summary prospectus if available, containing this and other information can be obtained by contacting a financial professional, visiting principal.com, or calling 1-800-547-7754. Read the prospectus carefully before investing.

The value of the investment options will fluctuate so that when redeemed, shares or units may be worth more or less than the original cost.

An investment's past performance is not necessarily an indication of how the investment will perform in the future.

Since inception benchmark returns are displayed on the Investment Option Summary for investments that are less than 10 years old. The benchmark reflecting the Since Inception return is the Morningstar Category index. For some Sub-Advised investment options, two benchmarks will be displayed on the Investment Option Summary and the secondary index reflecting the Since Inception Return is the Morningstar Category index.

^B Principal Funds mutual funds are part of the Principal Funds, Inc. series. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Certain investment options may not be available in all states or U.S. commonwealths.

Returns shown for periods of less than one year are not annualized. All returns displayed here are after net Total Investment Expense of the investment option.

For a Mutual Fund investment option, Total Investment Expense gross equals the sum of (a) the total fund operating expenses plus (b) if the mutual fund invests in other mutual funds, the weighted-average management fee of those other mutual funds, as listed in the most recent prospectus. The actual Total Investment Expense may change if the mutual fund investment option's allocation of assets to other mutual funds changes.

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Insurance products and plan administrative services are provided by Principal Life Insurance Company. Principal mutual funds are part of the Principal Funds, Inc. series. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Securities are offered through Principal Securities, Inc., 1-800-547-7754, member SIPC and/or independent broker/dealers. Securities sold by a Principal Securities, Inc. Registered Representative are offered through Principal Securities, Inc. Principal Funds Distributor, Principal Securities, Inc. and Principal Life are members of the Principal Financial Group (The Principal), Des Moines, IA 50392.

As allowed by their prospectuses several mutual fund companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, visit The Principal Web site at principal.com.

Any operating expenses of a mutual fund or underlying mutual fund that are part of net Total Investment Expense are obtained from the mutual fund's most recent prospectus. The operating expenses shown as part of net Total Investment Expense include voluntary expense limits and fee credit.

This report includes investment options that contain information from a variety of sources. Morningstar generally provides holdings information, operations data, and rankings or statistics proprietary to Morningstar. Morningstar is also the source of information on certain mutual funds.

These results are for the investment options available through your Plan Sponsor's retirement plan, and may be different from the results for other retirement plans. Past performance is not a guarantee of future results. Principal values and investment returns will fluctuate so that values upon redemption may be worth more or less than original costs. Total returns illustrated are net of investment expenses and management fees.

Since inception returns are only shown for funds/accounts in existence for less than 10 years.

- ¹ Small-cap and mid-cap investment options are subject to more fluctuation in value and may have additional risks than other investment options with stocks of larger, more stable companies.
- ² Each index based investment option is invested in the stocks or bonds of the index it tracks. Performance of indexes reflects the unmanaged results for the market segment the selected stocks or bonds represent. There is no assurance an index based investment option will match the performance of the index tracked.
- ³ International and global investment options are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments.
- ⁴ S&P 500 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
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- ⁶ S&P 400 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
- ⁷ Principal Fixed Income Guaranteed Option is the Group Annuity Contract - Custodial Guaranteed Interest Contract available through Principal Life Insurance Company, a member of the Principal Financial Group, Des Moines Iowa 50392. May not be available in all states.
- ⁸ Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise.
- ⁹ Asset allocation does not guarantee a profit or protect against a loss. Investing in real estate, small-cap, international, and high-yield investment options involves additional risks.
- ¹⁰ Small-cap and mid-cap stocks may have additional risks, including greater price volatility.
- ¹¹ Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise. Neither the principal of bond investment options nor their yields are guaranteed by the U.S. government.
- ¹³ The Fixed Income Guaranteed Option is a guarantee backed by the general account of Principal Life Insurance Company(Principal Life). As a guarantee, it does not have an investment management fee or expense ratio; those are concepts unique to investment products. The Rate Level Service Fee illustrated here represents the part of the overall fee arrangement that the plan pays for services from Principal Life as a provider of administrative services to the plan, as agreed to in the Service and Expense Agreement for the plan.
- ¹⁸ Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.
- ¹⁹ Asset allocation and diversification do not ensure a profit or protect against a loss. Additionally there is no guarantee this investment option will provide adequate income at or through retirement.
- ²⁰ The Investment Advisor will display "Multiple Sub-Advisors" for certain target-date, target-risk and specialty investment options where the assets are directed by the Investment Manager to multiple underlying investment options. These underlying investment options may use multiple sub-advisors who are responsible for the day-to-day management responsibilities.
- ²¹ For Mutual Fund Network investment options, returns for all time periods, except the Since Inception time frame, may include the historical performance of the oldest share class of the fund, adjusted to reflect a portion of the fees and expenses of this share class. Since Inception returns display the actual return of this share class and do not reflect the adjusted returns of the oldest share class. Please see the fund's prospectus for more information on specific expenses, and the fund's most recent shareholder report for actual date of first sale. Expenses are deducted from income earned by the fund. As a result, dividends and investment results will differ for each share class.
- ²² The risks associated with derivative investments include that the underlying security, interest rate, market index, or other financial asset will not move in the direction the Investment Adviser and/or Sub-Advisor anticipated, the possibility that there may be no liquid secondary market, the risk that adverse price movements in an instrument can result in a loss substantially greater than a fund's initial investment, the possibility that the counterparty may fail to perform its obligations; and the inability to close out certain hedged positions to avoid adverse tax consequences.
- ²³ International and global investing involves greater risks such as currency fluctuations, political/social instability and differing accounting standards.

- ²⁴ This Principal LifeTime Fund indirectly bears its pro rata share of the management fees incurred by the underlying Principal Funds in which this fund invests. Based on the asset allocation of the Principal LifeTime Funds outlined in the prospectus dated March 1, 2017, the weighted average operating expenses of the underlying funds are: Principal LifeTime Strategic Income, 0.61%; Principal LifeTime 2010, 0.65%; Principal LifeTime 2015, 0.67%; Principal LifeTime 2020, 0.70%; Principal LifeTime 2025, 0.72%; Principal LifeTime 2030, 0.72%; Principal LifeTime 2035, 0.68%; Principal LifeTime 2040, 0.70%; Principal LifeTime 2045, 0.71%; Principal LifeTime 2050, 0.72%; Principal LifeTime 2055, 0.72%; Principal LifeTime 2060, 0.73%. While the operating expenses of the underlying mutual funds are not part of the Principal LifeTime Fund's operating expenses they are included in the Total Investment Expense. Performance results shown for the Principal LifeTime Fund reflect the application of these expenses.
- ^E Investment option limits the number of transfers allowed into the investment option. All participant investment transfers and non-scheduled rebalancing activity are counted toward the number of transfers allowed. When the number of allowed transfers into the investment option is met, no additional investment transfers into the investment option will be allowed until the holding period elapses. Contributions into the investment option are not impacted.
- ^F Investment option limits transfer activity. Once the number of allowed transfers is met, participants are not allowed to transfer back into an investment option which they have transferred out of until the holding period elapses. All participant investment transfers and non-scheduled rebalancing activity are counted toward the number of transfers allowed. Contributions into the investment option are not impacted. Participants may still transfer out to different investment options or to money market or Guaranteed options.
- ^G Investment option limits transfer activity. Once the number of allowed transfers is met, participants are not allowed to transfer amounts valued at the threshold amount or more back into the investment option which they have transferred out of until the holding period elapses. All participant investment transfers and non-scheduled rebalancing activity valued at the threshold amount or more are counted toward the number of transfers allowed. Contributions into the investment option are not impacted. Participant transfers made for less than the threshold amount do not count and are not limited.
- Principal Life works with each fund family to implement each funds' policy and establish frequent trading guidelines that best mirror Prospectus language. Mutual Fund Network investment managers have the ability to monitor for excessive trading and may enforce frequent purchase limitations in addition to or in lieu of policy monitored by Principal Life Insurance Company. Please refer to the Prospectus for verification.

Benchmark Descriptions

Morningstar Lifetime Moderate 2035 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 25 years away from retirement.

S&P Target Date 2060 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

Morningstar Lifetime Moderate 2025 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 15 years away from retirement.

MCSI ACWI Ex USA Growth Index captures large and mid-cap securities exhibiting overall growth style characteristics across 22 Developed Markets countries and 23 Emerging Markets countries.

Bloomberg Barclays U.S. Government Index is the U.S. Government component of the U.S. Government/Credit Index.

Morningstar Lifetime Moderate 2060 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 50 years away from retirement.

Bloomberg Barclays U.S. Universal Index represents the union of the U.S. Aggregate Bond Index, the U.S. High Yield Corporate Index, the 144A Index, the Eurodollar Index, the Emerging Markets Index, the non-ERISA portion of the CMBS Index, and the CMBS High Yield Index.

Morningstar Lifetime Moderate 2045 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 35 years away from retirement.

S&P Target Date 2015 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date 2010 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

Bloomberg Barclays Aggregate Bond Index represents securities that are domestic, taxable, and dollar denominated. The index covers the U.S. investment grade fixed rate bond market, with index components for government and corporate securities, mortgage pass-through securities, and asset-backed securities. These major sectors are subdivided into more specific indices that are calculated and reported on a regular basis.

S&P Target Date Retirement Income Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date 2045 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date 2040 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date 2050 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date 2025 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date 2020 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date 2035 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

Russell 2000 Value Index is a market-weighted total return index that measures the performance of companies within the Russell 2000 Index having lower price-to-book ratios and lower forecasted growth values.

S&P Target Date 2030 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

Russell 1000 Growth Index is a market-capitalization weighted index of those firms in the Russell 1000 with higher price-to-book ratios and higher forecasted growth values.

Russell 1000 Value Index is a market-capitalization weighted index of those firms in the Russell 1000 with lower price-to-book ratios and lower forecasted growth values.

Russell 2000 Growth Index is a market-weighted total return index that measures the performance of companies within the Russell 2000 Index having higher price-to-book ratio and higher forecasted growth values.

Morningstar Lifetime Moderate 2015 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about five years away from retirement.

Citigroup Non-\$ World Govt Bond Index covers thirteen government-bond markets: Austria, Belgium, Canada, Denmark, France, Germany, Italy, Japan, the Netherlands, Spain, Sweden and the United Kingdom.

S&P Target Date 2055 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

Russell Midcap Growth Index is a market-weighted total return index that measures the performance of companies within the Russell Midcap Index having higher price-to-book ratios and higher forecasted growth values.

Russell Midcap Value Index is a market-weighted total return index that measures the performance of companies within the Russell Midcap index having lower price-to-book ratios and lower forecasted growth values.

Standard & Poor's 400 MidCap Stock Index includes approximately 10% of the capitalization of U.S. equity securities. These are comprised of stocks in the middle capitalization range.

Standard & Poor's 600 Stock Index is a small cap index that consists of 600 domestic stocks chosen for market size, liquidity, and industry group representation.

Standard & Poor's 500 Index is a market capitalization-weighted index of 500 widely held stocks often used as a proxy for the stock market.

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Designate a beneficiary

Thinking about death certainly isn't a fun topic. But it's necessary to make sure your hard-earned savings are distributed according to your wishes should something happen to you prior to retirement. Make sure the money in your account gets transferred to a loved one of your choosing.

Designate a beneficiary at **principal.com/beneficiary** or request a beneficiary form through your employer.



Make sense of rollovers

As you change jobs during your career, it's easy to forget about retirement accounts you leave behind and to lose track of how your investments are doing.

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Learn how you can rollover your retirement savings at **principal.com/simplify**.²



Access your account

> Online access

- Select **Log In** and choose **Personal**.
- Click on the **Create an account** link.
- Enter your first and last name, date of birth and your ID number (this is either your Social Security number or a specific ID provided by your employer) or Zip code.
- Agree to do business electronically and click **Continue**.
- Answer a few personal questions so we can confirm it's really you.
- Create a **unique username**, set a secure **password** and add your email address.
- Select and answer **two security questions** to use if you need to call us.
- You now have access to your online account, and you'll get a confirmation email within a few minutes.
- The first time you log in, you'll need to choose where we send you **verification codes** (text message or email) and how often you want to use them.

Get 24/7 access to your retirement savings account information at **principal.com** or give us a call at **1-800-547-7754**.

> Phone access

- Enter your **Social Security number**.
- Listen to the menu and select the option that fits with your request.
- If prompted, enter/establish your **PIN**.

² You should consider the differences in investment options and risks, fees and expenses, tax implications, services and penalty-free withdrawals for your various options. There may be other factors to consider due to your specific needs and situation. You may wish to consult your tax advisor or legal counsel.



Important Information

Asset allocation and diversification does not ensure a profit or protect against a loss. **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. **International and global investing** involves greater risks such as currency fluctuations, political/social instability and differing accounting standards. These risks are magnified in **emerging markets**.

See Investment Option Summary for additional Important Information.

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