

KBA Meeting 3/2/2020

PRESENTED BY LBG ADVISORS LLC
AND PRINCIPAL



3/2/20 Agenda

- **Move to Principal Timeline**
 - Newport Accounts Being Closed
 - Black-out Period
- **Fund Mapping**
 - New Target Date Funds
 - New Additional Funds
 - Same Funds
 - Fund Removal
- **About flexPATH** (replaces T.Rowe Price Target Date Funds)
- **Principal Account Access and Additional Resources**

Important Timelines

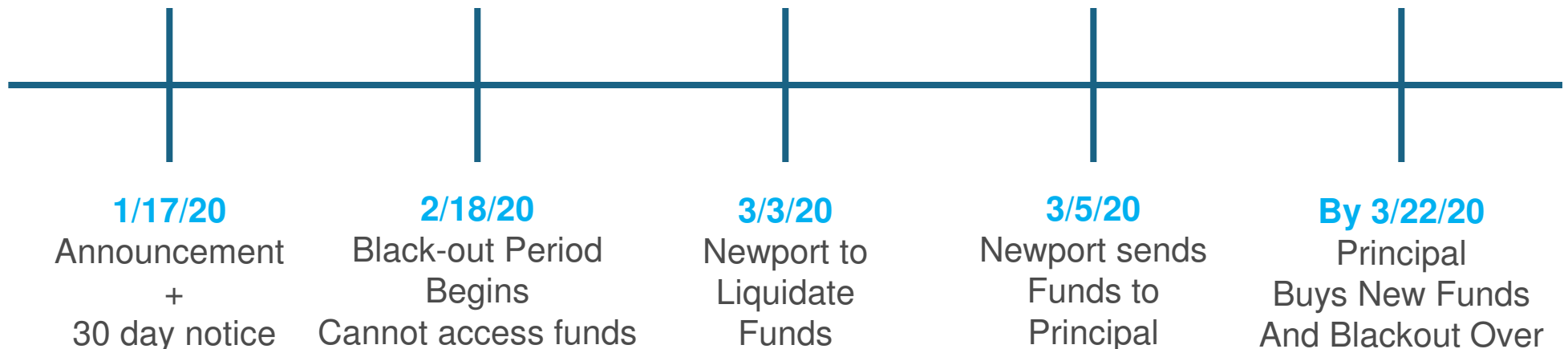
Important dates:

- Announcement:
- Black-out Start
- Blackout End:

Communication dates:

- 1/17/20
- Starts 2/18/20
- By 3/22/20

Communication plan:



Fund Mapping

- **T. Rowe Target Date Funds**

- All T. Rowe Target Date Funds will map to Moderate FlexPath Funds Closest to Retirement Age (Retirement Account, 2025, 2035 , 2045, 2055)
- Please login to Principal to Change to Conservative or Aggressive Fund if Applicable

- **7 Funds Being Removed**

Specialty- Bear	Federated Prudent Bear A
• Short Govt	American Century Zero Coupon 2020 Inv
High Yield	Federated Instl High Yield Bond Instl
Natural Resources	Fidelity Select Materials
Specialty- gold	Invesco Gold & Precious Metals Y
Global Fixed Income	PIMCO Global Bond Opps (Unhedged) Instl
Core Fixed (Int Bond)	Vanguard Interm-Term Bond Index Adm

- **Remaining 20 Funds**

- 14 New Funds (Like Categories as old plan. i.e. Small Value to Small Value)
- 6 Same Funds

Additional Information- Principal Online



My Accounts ▾

Help

My Profile



Messages **3**

Log Out

401(k) Account

Julie Campbell - KBA, Inc. 401(k) and Profit Sharing Plan

Overview ▾

Contributions ▾

Investments ▾

Loans & Withdrawals ▾

Rollovers

Planning Resources ▾

Plan Information & Forms

*Your Plan Sponsor cares about your retirement education and may be notified of your participation in this resource.

Plan Related Documents

The following information will help you to understand how this retirement plan is set up.

- [Plan Summary](#)
- [Summary Plan Description \(booklet\)](#)

Forms

- [Beneficiary form](#) (PDF)
- [Transfer Assets form](#)
- [Authorization for Release of Information and Transactional Authority form](#)

Notices

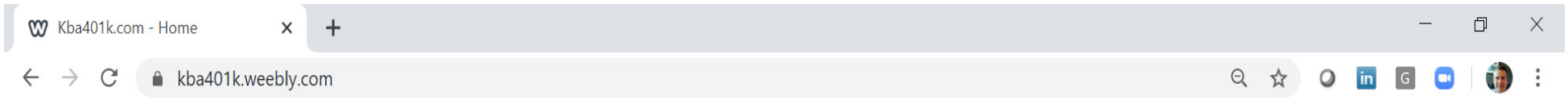
Plan Transition

- [Sarbanes Oxley Notice - 02/01/2020](#)
- [Mapping Strategy-Participant Level - 02/01/2020](#)

Annual

- [ERISA 404 Participant Fee Disclosure - 02/19/2020](#)
- [Qualified Default Investment Alternative \(QDIA\) Notice - 02/01/2020](#)

Additional Info: www.KBA401k.com



KBA401K.COM

- HOME
- MOVE TO PRINCIPAL MARCH 2020
- FUND FACT SHEETS
- NEWPORT GROUP FORMS
- TARGET DATE FUNDS
- MORE...



KBA Construction Management 401(k) Plan 2020

This web site is not a legal document. This web site is not a guarantee of coverage, eligibility, or provider status and is designed for informational illustration only. Benefits outlined on this web site are subject to change at any time. Please consult your benefit plan provider(s) or administrator(s) for legal documents regarding your plan and to check coverage and/or eligibility.

POWERED BY **weebly**

flexPATH®

Simplifying the *PATH* to saving for retirement.

Presented by Ron Kirkpatrick, LBG Advisors



How Target Date Funds Work

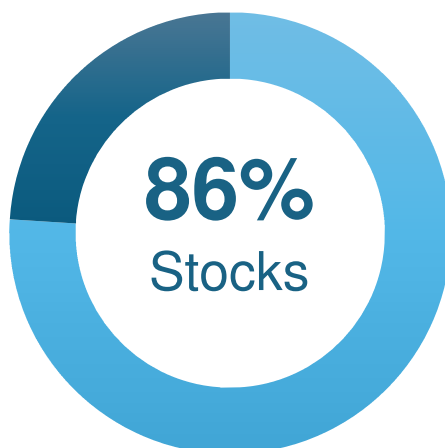
- Target date funds are professionally managed, diversified investment portfolios
- Each portfolio consists of a mix of investments appropriate to its target date – so investing in only one portfolio can provide a robust investment solution

How target date funds adjust over time:

Start of your career*



Halfway*



At retirement*



**Assuming age 25 at the start, 45 at halfway and 65 at retirement*

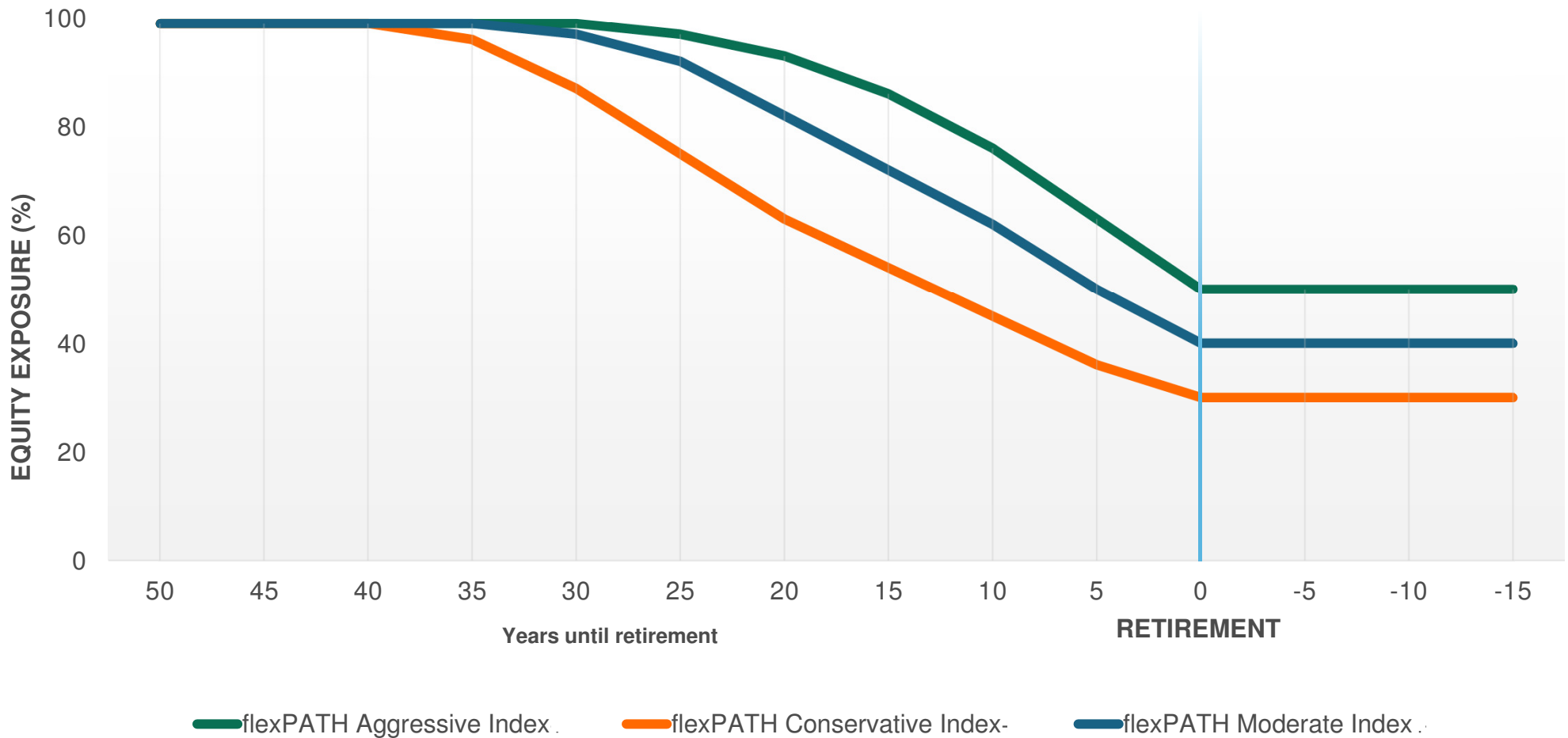
For illustrative purposes only. Allocations as of 12/31/2017. Allocations are subject to change. Asset allocation illustrations also include allocation to real assets such as commodities and REITs.

These investments are intended to help manage inflation and add additional diversification.

Diversification does not protect against loss of principal.

The target date is the approximate date when investors plan to start withdrawing their money. Generally, the asset allocation of each fund will change on an annual basis with the asset allocation becoming more conservative as the fund nears the target retirement date.

Step 2 - Choose Your Risk Level



Actual results may differ materially from those projected in these materials due to factors including, without limitation, economic and market conditions, political events and investor sentiments, liquidity of secondary markets, level and volatility of interest rates, currency exchange rates, and competitive conditions. Investing involves risk, including possible loss of principal. The funds are not FDIC insured and there is no bank guarantee. The principal value of the funds is not guaranteed at any time including at and after the target date. Investment return and principal value will fluctuate. Upon redemption, shares may be worth more or less than their original cost. Asset allocation models and diversification do not promise any level of performance or guarantee against loss of principal. Investment in the funds is subject to the risks of the underlying funds. flexPATH Strategies are Collective Investment Trusts available only to qualified plans and governmental 457(b) plans. They are not mutual funds and are not registered with the Securities and Exchange Commission.

For illustrative purposes only. Actual allocations may vary.



flexPATH Conservative

Conservative Path Characteristics

- Risk is limited compared to Moderate and Aggressive
- Goal is to reduce volatility and maintain a steadier account balance

Investor Profile

- Total savings rate (deferral rate plus employer match) greater than 12 percent
- High account balance
- Emphasis on stability

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flexPATH Moderate

Moderate Path Characteristics

- Risk is moderate compared to Aggressive and Conservative
- Some additional risk may help reach an adequate account balance at retirement

Investor Profile

- Savings rate between 6-12 percent
- Average account balance
- Balance of stability and long-term return

Actual results may differ materially from those projected in these materials due to factors including, without limitation, market conditions, secondary markets, level and volatility of interest rates, currency exchange rates, and competitive conditions. There is no bank guarantee. The principal value of the funds is not guaranteed at any time including at and after maturity. Investments may be worth more or less than their original cost. Asset allocation models and diversification do not promise or protect against a loss of principal due to the risks of the underlying funds. flexPATH Strategies are Collective Investment Trusts available only to qualified investors and are registered with the Securities and Exchange Commission.



Investor sentiments, liquidity of funds are not FDIC insured and may vary. Upon redemption, shares of investment in the funds is subject to market conditions and are not registered with the Securities and Exchange Commission.

A photograph of a person's legs and arms as they climb a dark, textured rock face. The person is wearing shorts and climbing shoes. The background is a bright, hazy sky, suggesting a sunset or sunrise. The image is positioned on the left side of the slide.

flexPATH Aggressive

Aggressive Path Characteristics

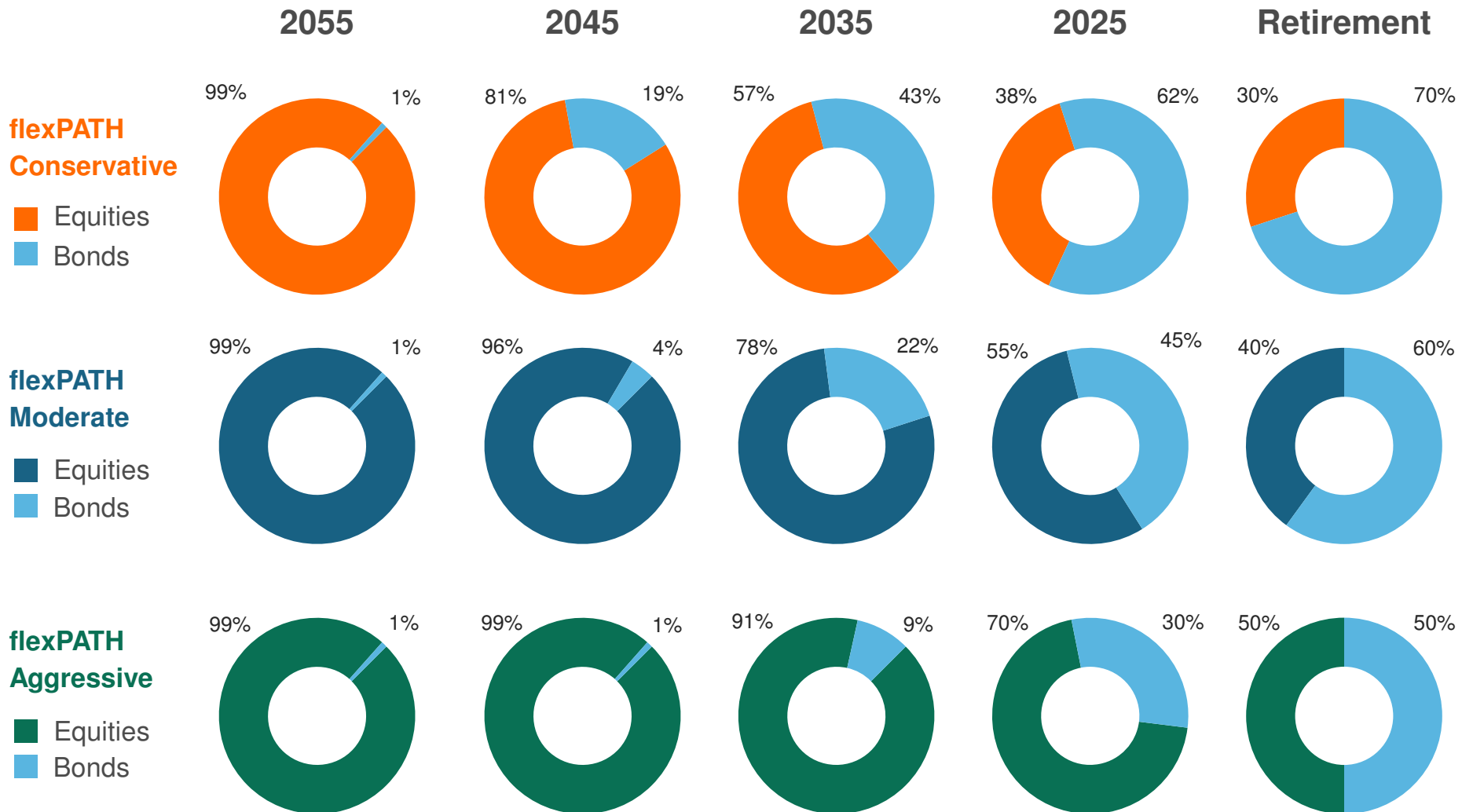
- Risk is higher compared to Conservative and Moderate
- Goal is to generate greater expected return through riskier investments

Investor Profile

- Savings rate less than 6 percent
- Low account balance
- Emphasis on long-term return

Actual results may differ materially from those projected in these materials due to factors including, without limitation, economic and market conditions, political events and investor sentiments, liquidity of secondary markets, level and volatility of interest rates, currency exchange rates, and competitive conditions. Investing involves risk, including possible loss of principal. The funds are not FDIC insured and there is no bank guarantee. The principal value of the funds is not guaranteed at any time including at and after the target date. Investment return and principal value will fluctuate. Upon redemption, shares may be worth more or less than their original cost. Asset allocation models and diversification do not promise any level of performance or guarantee against loss of principal. Investment in the funds is subject to the risks of the underlying funds. flexPATH Strategies are Collective Investment Trusts available only to qualified plans and governmental 457(b) plans. They are not mutual funds and are not registered with the Securities and Exchange Commission.

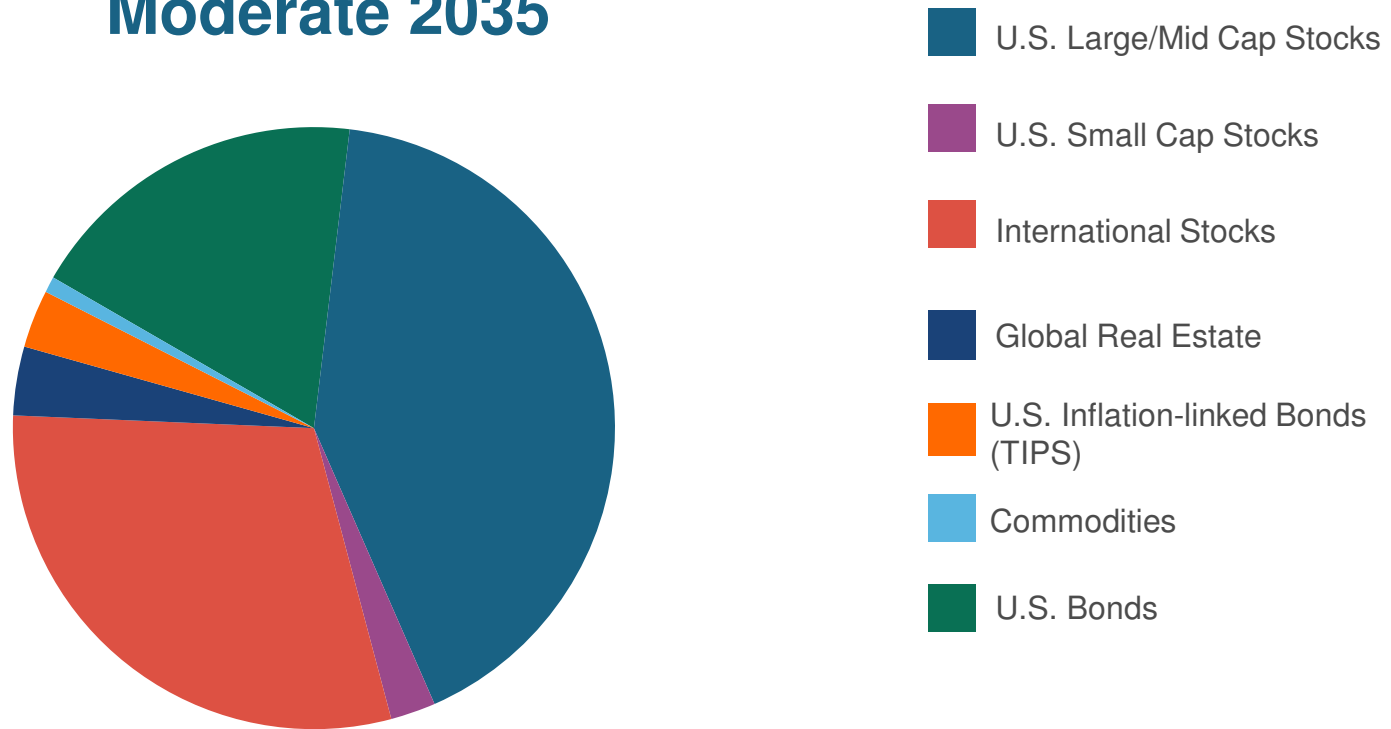
flexPATH Glidepaths



For illustrative purposes only. Actual allocations may vary.

Each Fund is Diversified Based on its Time Horizon

flexPATH Index Moderate 2035



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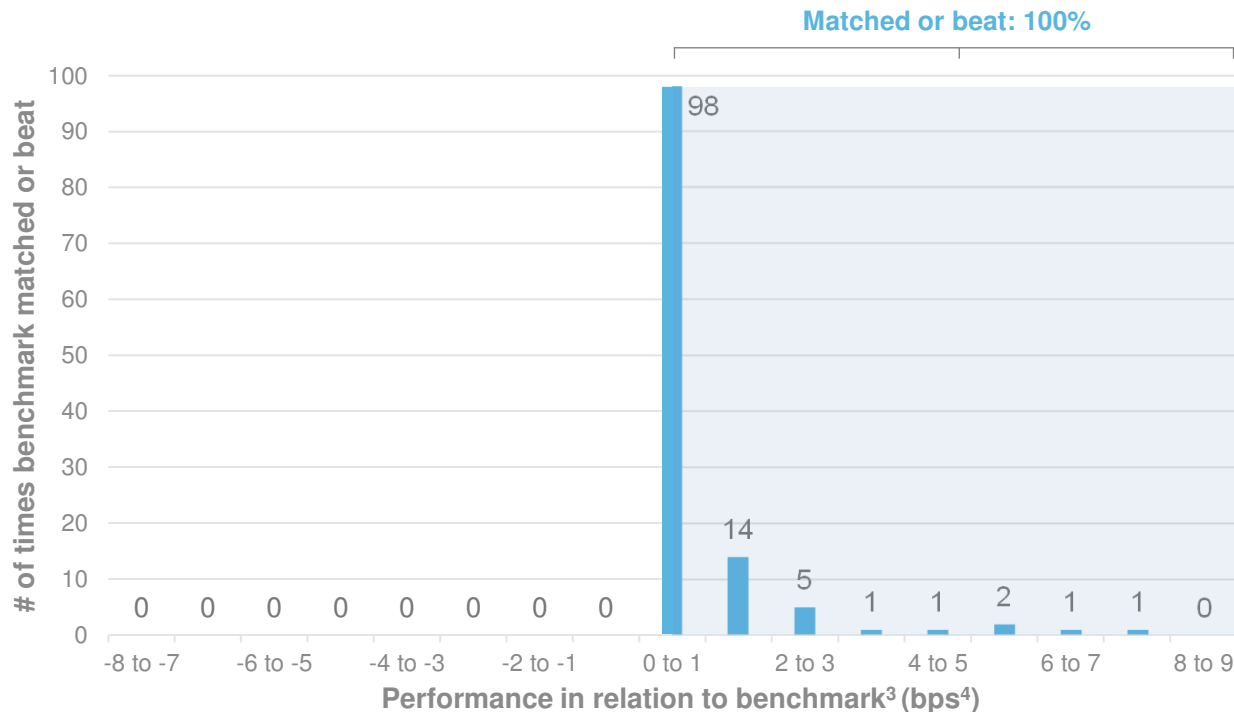
Index Management

Our Index Management Process is Anything but Passive

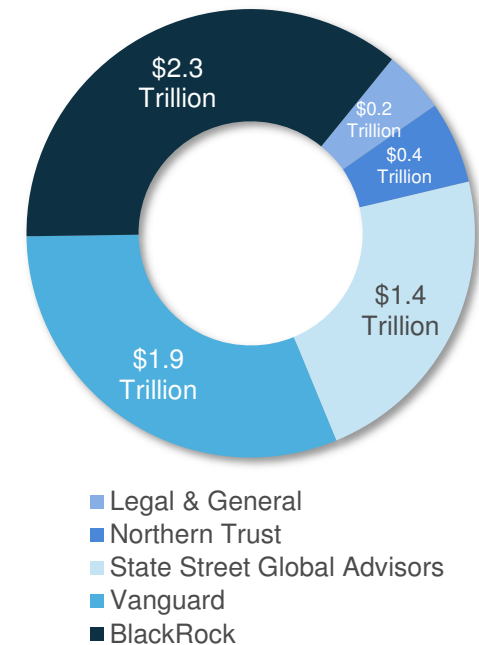
flexPATH Strategies has selected BlackRock as the manager of the passive/index funds within the underlying portfolios. We selected BlackRock based on their deep expertise in passively managed funds, size, scale and low fees.

- ▶ BlackRock is the **largest** index manager worldwide in indexed assets.¹
- ▶ BlackRock manages **31 percent of all indexed assets worldwide**.²
- ▶ The top five managers manage **87 percent of global indexed equity assets** totaling \$7.3 trillion.

S&P 500 Index Fund A annualized performance — Excess gross returns³



Managed Indexed Assets³



¹ Pension & Investment Online Research Center

² Source: BlackRock, Inc. and S&P, as of 31 March 2017. Reported on an annual basis and gross of fees.

³ Compared to the S&P 500 benchmark.

⁴ Basis points

The Fund's net asset value does not include an accrual for the investment management fee but does include an accrual for fund level administrative costs and, if applicable, certain third party acquired fund fees and expenses. If the Fund's net asset value did include an accrual for the investment management fee, the Fund's returns would be lower. Past performance is not necessarily an indicator of future performance.

³ Source: Pensions & Investments (AUM data as of 6/30/2016)

ARE YOU ON THE RIGHT PATH FOR RETIREMENT?

Our efficient and personalized investment path selection process offers participants a flexible, yet simple step toward achieving their highest retirement savings potential.

About flexPATH Strategies



flexPATH is the first custom, target date solution with multiple glidepaths as well as both index and index+management styles.



flexPATH offers open architecture manager selection.



flexPATH is a cost-effective solution that gives participants a new level of choice for their target date funds.

Are you ready to build a path to your retirement future?

Choose the flexPATH fund that's right for you

Your Details



Years Until Retirement

30

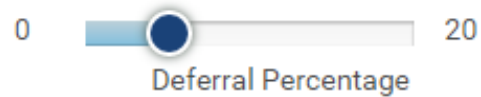
Your flexPATH Fund

Moderate
2045

[Visit the Choose Your Path calculator](#)

Choose Your Path Tool

Your Details



Annual Income:

Current Retirement Savings:

Years Until Retirement

25

Your flexPATH™ Fund

Aggressive
2045

Select Your Provider ▼

Go To Provider Website



Thank You!



Disclosure

Index Definitions:

US Aggregate Index. The Barclays US Aggregate Bond Index is a broad-based flagship benchmark that measures the investment grade, US dollar-denominated, fixed-rate taxable bond market. The index includes Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM pass-throughs), ABS and CMBS (agency and non-agency). Provided the necessary inclusion rules are met, US Aggregate eligible securities also contribute to the multi-currency Global Aggregate Index and the US Universal Index, which includes high yield and emerging markets debt. The US Aggregate Index was created in 1986 with history backfilled to January 1, 1976.

S&P 500. The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. There is over USD 7.8 trillion benchmarked to the index, with index assets comprising approximately USD 2.2 trillion of this total. The index includes 500 leading companies and captures approximately 80% coverage of available market capitalization.

Dow Jones US Completion Total Stock Market Index. To represent all U.S. equity issues with readily available prices, excluding components of the S&P 500. To be included in the index, a security must be the primary equity issue of a U.S. company. Excluded are bulletin-board issues, because in general they do not have consistently readily available prices. — The index is weighted by float-adjusted market capitalization. — The Dow Jones U.S. Completion Total Stock Market Index was first calculated on January 30, 1987.

MSCI ACWI Ex USA IMI. The MSCI ACWI ex USA Investable Market Index (IMI) captures large, mid and small cap representation across 22 of 23 Developed Markets (DM) countries (excluding the United States) and 23 Emerging Markets (EM) countries*. With 6,056 constituents, the index covers approximately 99% of the global equity opportunity set outside the US.

FTSE EPRA/NAREIT Developed Index. The FTSE EPRA/NAREIT Developed Index is designed to track the performance of listed real estate companies and REITS worldwide. By making the index constituents free-float adjusted, liquidity, size and revenue screened, the series is suitable for use as the basis for investment products, such as derivatives and Exchange Traded Funds (ETFs).

US Tips. The Barclays US Government Inflation-Linked Bond Index measures the performance of the US Treasury Inflation Protected Securities ("TIPS") market. The index includes TIPS with one or more years remaining maturity with total outstanding issue size of \$500m or more. History for the TIPS index goes back to the inception of the market (1997) and returns are available in local currency and in most major currencies hedged or un-hedged. Sub indices are available by maturity. The TIPS index is the largest component of World Government inflation-linked index and is widely used to benchmark the asset class.

Bloomberg Commodities Index. The index is made up of 22 exchange-traded futures on physical commodities. » The index currently represents 20 commodities, which are weighted to account for economic significance and market liquidity. » Weighting restrictions on individual commodities and commodity groups promote diversification.

Russell 1000 Index. The Russell 1000 Index measures the performance of the large-cap segment of the U.S. equity universe. It is a subset of the Russell 3000® Index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership. The Russell 1000 represents approximately 92% of the U.S. market. The Russell 1000 Index is constructed to provide a comprehensive and unbiased barometer for the large-cap segment and is completely reconstituted annually to ensure new and growing equities are reflected.

Russell 2000 Index. The Russell 2000 Index measures the performance of the small-cap segment of the U.S. equity universe. The Russell 2000 Index is a subset of the Russell 3000® Index representing approximately 10% of the total market capitalization of that index. It includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership. The Russell 2000 is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not distort the performance and characteristics of the true small-cap opportunity set.

U.S. Large Cap Stocks. Primarily large capitalization companies.

U.S. Mid/Small Cap Stocks. Primarily small and mid capitalization companies.

International Stocks. Primarily foreign companies.

U.S. Bonds. A government bond that offers a fixed rate of interest over a fixed period of time.

U.S. Inflation-linked Bonds. Securities designed to help protect investors from inflation.

Global Real Estate. Investments that seek to track an index related to the purchase of global real estate investment trusts (a company that owns or finances income-producing real estate).

Commodities. Basic goods used in commerce that are interchangeable with other commodities of the same type.

Disclosure

U.S. Equity. Large capitalization domestic companies displaying both value and growth-like characteristics.

International Equity. Large capitalization domestic and foreign companies displaying both value and growth-like characteristics.

Fixed Income. Domestic fixed income securities representing a broad array of fixed income securities including government, credit and mortgage backed securities.

Real Assets. A broad category of investment options that are characterized by the fact that they are tangible.

International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards.

No representation regarding the suitability of these instruments and strategies for a particular investor or plan participant is made. Separately managed account and bank collective fund guidelines and strategies may differ and may involve different asset classes and different degrees and types of risks. Eligible plans should consider whether an investment in one or more of the Funds satisfies the diversification requirements and prudence requirements of ERISA and/or other applicable law and regulations thereunder applied to the plans' own circumstances and should inform themselves as to any other applicable legal requirements, and taxation and exchange control regulations in the countries of their sponsors' or participants' citizenship, residence or domicile which might be relevant.

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Market indexes are included in this report only as context reflecting general market results during the period. flexPATH Strategies may provide research on funds that are not represented by such market indexes. Accordingly, no representations are made that the performance or volatility of any fund where flexPATH Strategies provides research will track or reflect any particular index. Market index performance calculations are gross of management and performance incentive fees.

Scorecard System evaluates funds based proprietary research. Scorecard System results may vary with each use and over time. The use of the Scorecard System does not guarantee results. It is an investment analysis tool intended to aid in the investment decision making process. Any decision to invest in a fund should be made in consultation with qualified tax, legal or investment professional advice.

The performance data used in this material represents past performance. Past performance does not guarantee future results.

A mutual fund's investment return and principal value will fluctuate. Upon redemption, shares may be worth more or less than their original cost.

This material was created to provide accurate and reliable information on the subjects covered but should not be regarded as a complete analysis of these subjects. It is not intended to provide specific legal, tax or other professional advice. The services of an appropriate professional should be sought regarding your individual situation. Neither NFP nor its subsidiaries or affiliates offer tax or legal advice.

Mutual funds are sold by prospectus only. Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of a mutual fund. The fund prospectus provides this and other important information. Please contact your representative or the Company to obtain a prospectus. Please read the prospectus carefully before investing or sending money.

Disclosure

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This material is qualified in its entirety by the flexPATH Target Date Funds (“the Funds”) offering memoranda and any supplements thereto, which may be obtained from flexPATH by calling 800.974.0188. Please refer to the offering documentation and Fund documents for further important information regarding the Funds, including the risks and costs associated with making investments in the Funds.

Investing involves risk, including possible loss of principal. The funds are not FDIC insured and there is no bank guarantee. The principal value of the funds is not guaranteed at any time including at and after the target date. Asset allocation models and diversification do not promise any level of performance or guarantee against loss of principal. Investment in the funds is subject to the risks of the underlying funds.

flexPATH Strategies are Collective Investment Trusts available only to qualified plans and governmental 457(b) plans. They are not mutual funds and are not registered with the Securities and Exchange Commission. Wilmington Trust Retirement and Institutional Services Company serves as Trustee and is responsible for maintaining and administering the funds.

Investment Advisory Services offered through flexPATH Strategies, LLC.

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FLEX-2018-10 ACR#319426 07/19



It's your retirement –
we'll help you get there.

Let's connect.

Set up your account

1

Visit: principal.com/Welcome

2

Provide: Name | Birth date | ZIP code | ID number

3

Create your username and password

Keeping your information safe

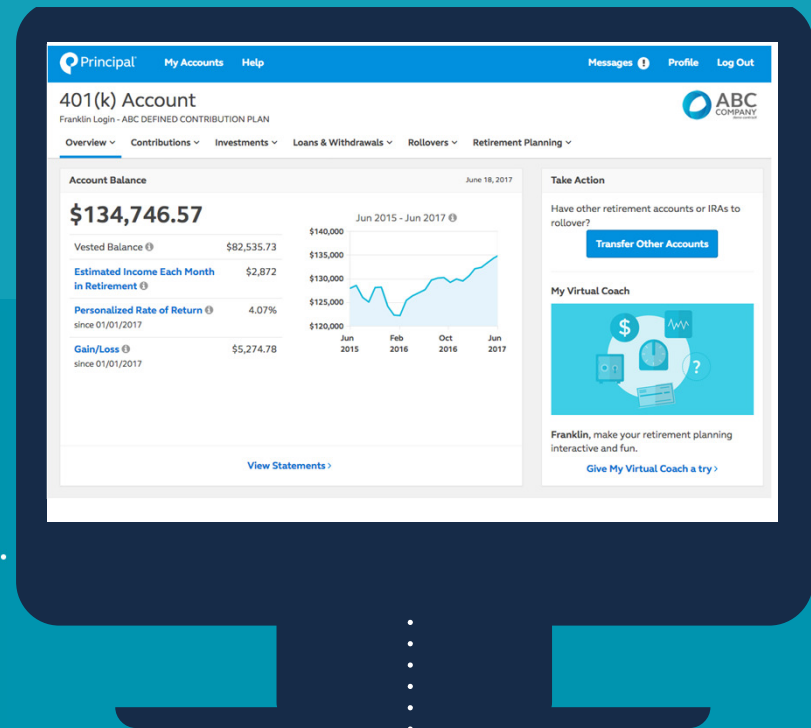
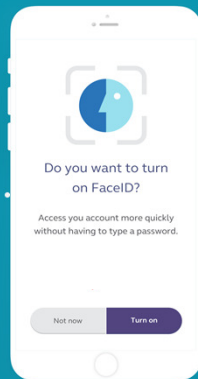
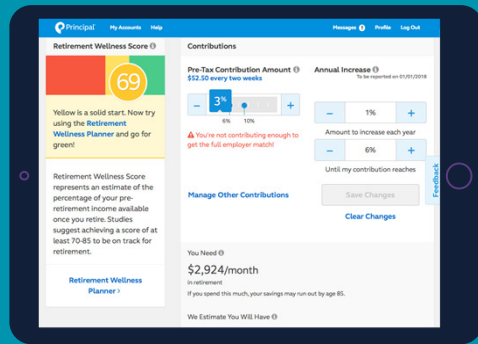
**Add your email
address**



**Enable two-factor
authentication**

**Set three online
security questions and
answers**

On-the-go account management



principal.com/OnTheGo

For illustrative purposes only.

Subscriptions and Delivery Preferences

Let us know how you want to receive account service subscriptions.

Delivery options:

Email address

yourname@email.com

Mobile number

515-555-4455

[Update email address or mobile number](#)

We want to make sure you have the right info ... you can do that here

Account Services

News & Information

Retirement & Investment

Retirement Plan Notices

Receive email notification that plan notices are available online

- On paper through the mail
- Email notification of online availability

Retirement Plan Statement

Receive email notification that defined contribution plan statements are available online.

- On paper through the mail
- Email notification of online availability

Regulatory Information

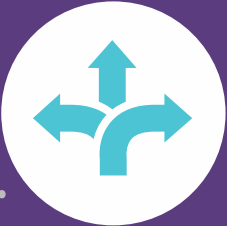
Tax Forms

Select how you want to receive your tax forms.

- On paper through the mail
- Email notification of online availability



Get started



Navigate



Seek out



Learn



See the big picture

For illustrative purposes only.

Principal My Accounts Help Messages Profile Log Out

401(k) Account

Franklin Login - ABC DEFINED CONTRIBUTION PLAN

Overview Contributions Investments Loans & Withdrawals Rollovers Retirement Planning

Account Balance

June 18, 2017

\$134,746.57

Vested Balance	\$82,535.73
Estimated Income Each Month in Retirement	\$2,872
Personalized Rate of Return	4.07%
Gain/Loss	\$5,274.78

since 01/01/2017

View Statements >

Take Action

Have other retirement accounts or IRAs to rollover?

[Transfer Other Accounts](#)

My Virtual Coach

Franklin, make your retirement planning interactive and fun.

[Give My Virtual Coach a try >](#)

Retirement Wellness Score

56

Yellow is a solid start. Now try using the Retirement Wellness Planner and go for green!

Contributions

Pre-Tax Contribution Amount \$52.50 every two weeks

Annual Increase 3%

Amount to increase each year 1%

Until my contribution reaches 6%

You're not contributing enough to get the full

Feedback

For illustrative purposes only.

Are you on track?



401(k) Account

Alex Murphy - ABC COMPANY RETIREMENT PLAN (397011)



- Overview ▾
- Contributions ▾
- Investments ▾
- Loans & Withdrawals ▾
- Rollovers ▾
- Retirement Planning ▾**

Retirement Wellness Planner

Retirement Outlook Report

Print

Retirement planning just got a little easier. You can [add outside retirement accounts](#) to see a more complete financial picture!

Working on your plan for retirement is a great idea, Alex! Simply adjust information below and watch how your Retirement Wellness Score can improve. It only takes a few minutes to see how simple changes now can help boost your financial security in retirement.

Planning & Account Inputs

Pre-Tax Contribution Amount ⓘ

150.00 every two weeks

Slider control showing 5% contribution rate.

✓ A positive start! Your saving is off on the right foot. Now aim for 10%!

[View Roth Contribution Amount](#)

Your Current Annual Pay ⓘ

[Paid Hourly? Calculate Annual Pay](#)

Input field for annual pay: \$

How Often Are You Paid?

Dropdown menu showing Per Week

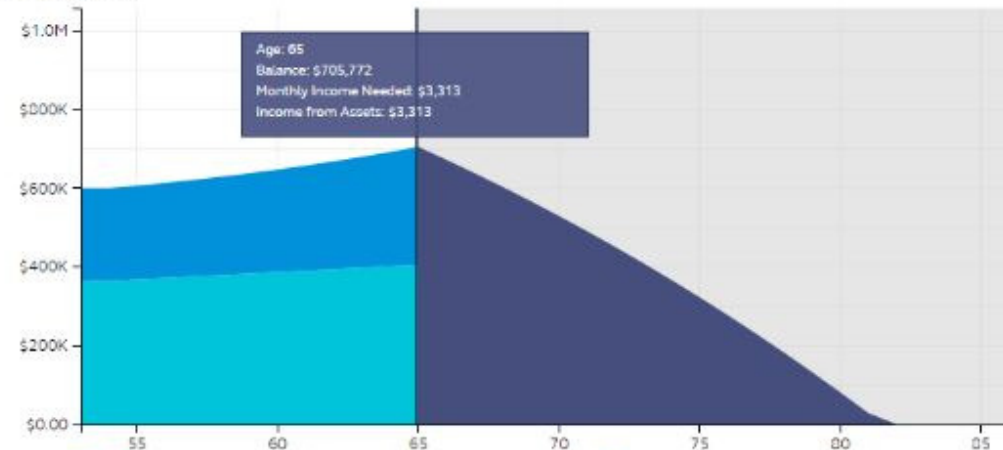
Clear Changes

Save Changes

Retirement Wellness Score ⓘ

<p>Household Score ⓘ</p>	<p>You Need ⓘ</p> <p>\$3,313/month</p> <p>In retirement</p> <p>If you spend this much, your savings may run out by age 82.</p>	<p>We Estimate You Will Have ⓘ</p> <p>\$2,657/month</p> <p>In retirement</p>	<p>You May Be SHORT</p> <p>\$656/month</p> <p>In retirement</p>
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Account Balance



For illustrative purposes only.

401(k) Account

Alex Murphy - ABC COMPANY RETIREMENT PLAN (397011)



- Overview ▾
- Contributions ▾
- Investments ▾
- Loans & Withdrawals ▾
- Rollovers ▾
- Retirement Planning ▾

Planning & account inputs

Planner

Retirement Outlook Report

Print

You can add outside retirement accounts to see a more complete financial picture!

Working on your plan for retirement is a great idea, Alex! Simply adjust information below and watch how your Retirement Wellness Score can improve. It only takes a few minutes to see how simple changes now can help boost your financial security in retirement.

Planning & Account Inputs

Pre-Tax Contribution Amount

150.00 every two weeks

✔ A positive start! Your saving is off on the right foot. Now aim for 10%!

View Roth Contribution Amount

Your Current Annual Pay

Paid Hourly? Calculate Annual Pay

\$

How Often Are You Paid?

Per Week ▾

Clear Changes

Save Changes

Retirement Wellness Score



You Need

\$3,313/month

In retirement
if you spend this much, your savings may run out by age 82.

We Estimate You Will Have

\$2,657/month

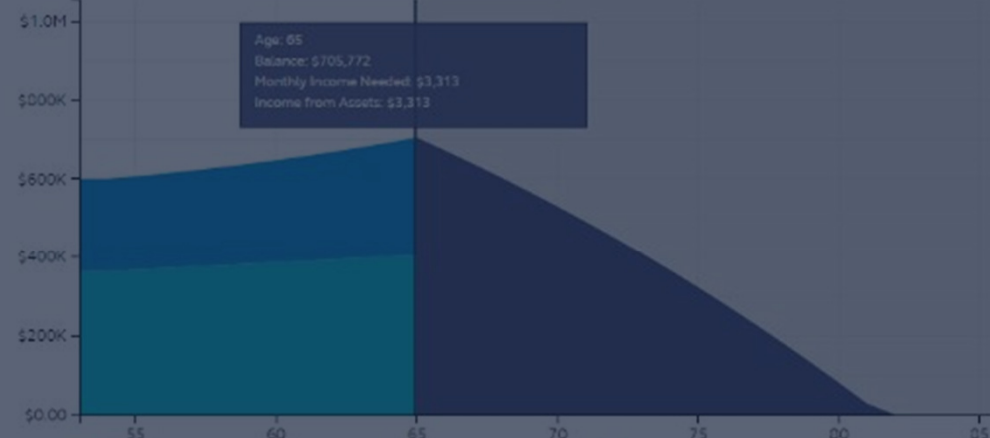
In retirement

You May Be SHORT

\$656/month

In retirement

Account Balance



- ESOP Account
- Retirement Account
- Retirement

External Accounts ▾

Principal Accounts ▾

Household Inputs ▾

For illustrative purposes only.

Asset View

Income View

Today's Dollars

Future Dollars

401(k) Account

Alex Murphy - ABC COMPANY RETIREMENT PLAN (397011)



- Overview ▾
- Contributions ▾
- Investments ▾
- Loans & Withdrawals ▾
- Rollovers ▾
- Retirement Planning ▾

External accounts

Planner

Retirement Outlook Report

Print

You can add outside retirement accounts to see a more complete financial picture!

Working on your plan for retirement is a great idea, Alex! Simply adjust information below and watch how your Retirement Wellness Score can improve. It only takes a few minutes to see how simple changes now can help boost your financial security in retirement.

External Accounts ⌵

[Add and manage external accounts >](#)

Get a total view of your retirement wellness. Just add an external account and see what it does to your retirement wellness score!

[Add Account >](#)

Asset Total ⓘ
\$0.00 /month

Monthly Income Total ⓘ
\$0.00

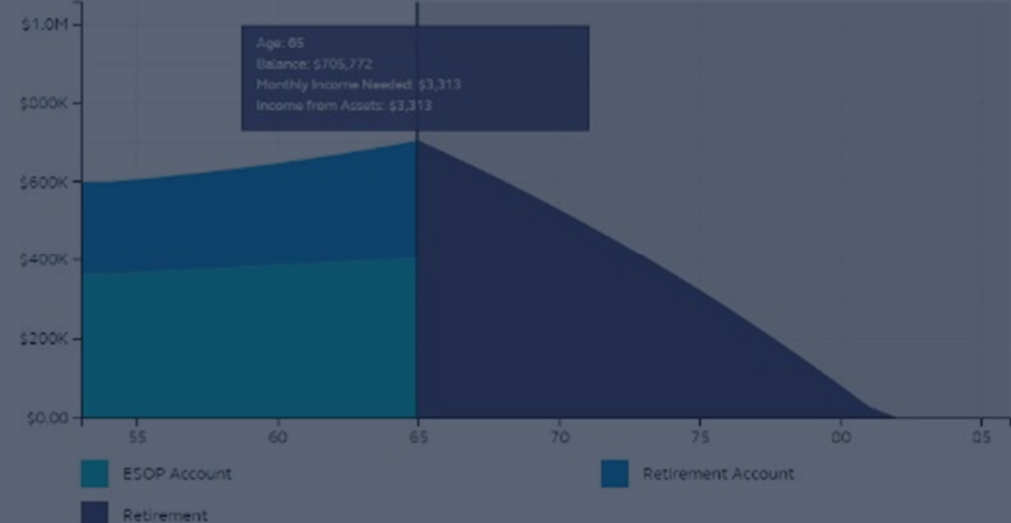
Social Security ⓘ
\$5,000.00 /month

[Add and manage external accounts >](#)

Retirement Wellness Score ⓘ



Account Balance



Clear Changes

Save Changes

External Accounts ▾

Principal Accounts ▾

Household Inputs ▾

For illustrative purposes only.

Asset View

Income View

Today's Dollars

Future Dollars

401(k) Account

Alex Murphy - ABC COMPANY RETIREMENT PLAN (397011)

[Overview ▾](#) [Contributions ▾](#) [Investments ▾](#) [Loans & Withdrawals ▾](#) [Rollovers ▾](#) [Retirement Planning ▾](#)[My Accounts](#) > [401\(k\) Account](#) > Retirement Planning: External Accounts

External Accounts

Do you have retirement accounts outside of Principal? Maybe from a previous employer? What about other investments? Simply adding these accounts can make a big impact on your Retirement Wellness Score. Go ahead – try it out!

56

See how these accounts affect Your Wellness Score.

[Retirement Wellness Planner](#)[+ Link New Account](#)

Retirement asset accounts

Account Name	Balance	Actions
Additional retirement savings ⓘ	<input type="text" value="\$"/>	Save
External asset total ⓘ	\$77,485.49	Automatically included in planner

Retirement income accounts

Account Name	Monthly Income	Actions
Other income ⓘ	<input type="text" value="\$"/> Estimated Monthly Amount	Save
External income total ⓘ	\$635,139.04	Automatically included in planner
Social Security ⓘ	<input type="text" value="\$ 5,000.00"/> Estimated Monthly Amount	Save

For illustrative purposes only.

401(k) Account

Alex Murphy - ABC COMPANY RETIREMENT PLAN (397011)



Overview ▾ Contributions ▾ Investments ▾ Loans & Withdrawals ▾ Rollovers ▾ Retirement Planning ▾

Link Accounts



1. SELECT A SITE

2. VERIFY CREDENTIALS

3. VIEW ACCOUNTS

CONGRATULATIONS! ✓

Principal

SUB-CATEGORY?

ABC Company \$4,690.00
⚙️ [Account Type] | [Account #]

ABC Company \$4,690.00
⚙️ [Account Type] | [Account #]

ABC Company \$4,690.00
⚙️ [Account Type] | [Account #]

ADDITIONAL SUB-GROUP??

ABC Company \$4,690.00
⚙️ [Account Type] | [Account #]

ALL DONE

LINK ANOTHER SITE

TIPS

ACCOUNT TYPES

You can link all sorts of accounts
Some examples are:

- Checking
- Savings
- Credit Card
- Rewards
- Investments
- Retirement
- Bills (e.g., utilities, cable, phone, insurance)



Customer's: [Privacy Policy](#) | [Security Policy](#) | [T+C's](#)

For illustrative purposes only.

401(k) Account

Alex Murphy - ABC COMPANY RETIREMENT PLAN (397011)



- Overview ▾
- Contributions ▾
- Investments ▾
- Loans & Withdrawals ▾
- Rollovers ▾
- Retirement Planning ▾

Principal accounts

Planner

Retirement Outlook Report Print

add outside retirement accounts to see a more complete financial picture!

Working on your plan for retirement is a great idea, Alex! Simply adjust information below and watch how your Retirement Wellness Score can improve. It only takes a few minutes to see how simple changes now can help boost your financial security in retirement.

Principal Accounts ^

Principal Defined Benefit Pension Plan ⓘ

\$ 0
Estimated Monthly Amount

Nonqualified Pension Plan ⓘ

\$ 0
Estimated Monthly Amount

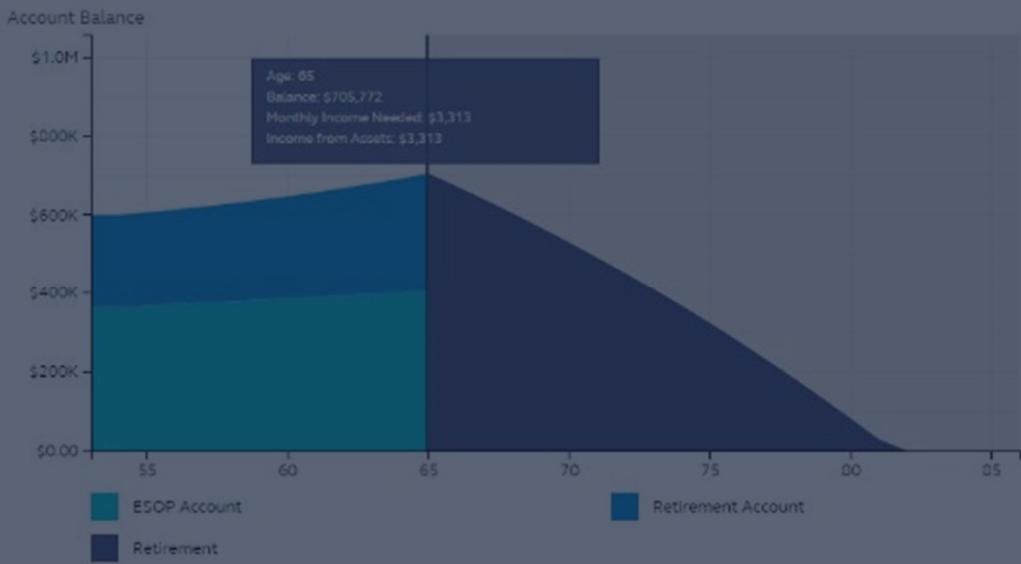
Nonqualified Retirement Savings ⓘ

\$ 0
Total Savings

ABC COMPANY KSOP ⓘ
\$110,095.07

ABC COMPANY ESOP ⓘ
\$364,767.15

Clear Changes Save Changes



For illustrative purposes only.

401(k) Account

Alex Murphy - ABC COMPANY RETIREMENT PLAN (397011)



- Overview ▾
- Contributions ▾
- Investments ▾
- Loans & Withdrawals ▾
- Rollovers ▾
- Retirement Planning ▾

Household inputs

Planner

Retirement Outlook Report

Print

add outside retirement accounts to see a more complete financial picture!

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Household Inputs ⤴

Enter your spouse or domestic partner's information to see your Household Retirement Wellness Score.

Their Current Age ⓘ

18

Their Desired Retirement Age ⓘ

65

Their Ongoing Contribution Amount ⓘ

0%

Their Current Annual Pay ⓘ

\$

Their Retirement Savings Balance ⓘ

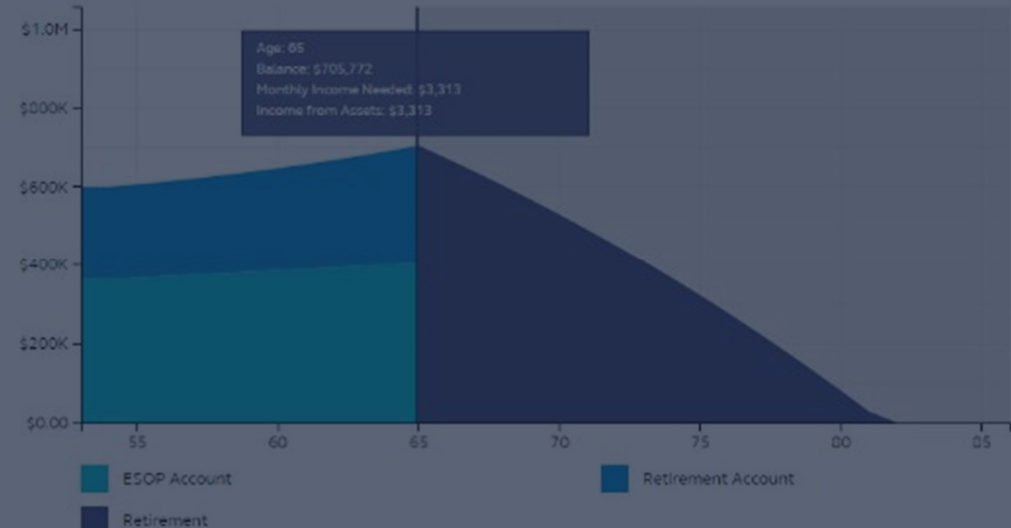
\$ 0

Their Social Security Monthly Income ⓘ

Retirement Wellness Score ⓘ



Account Balance



For illustrative purposes only.

Asset View

Income View

Today's Dollars

Future Dollars

401(k) Account

Franklin Login - ABC DEFINED CONTRIBUTION PLAN

- Overview
- Contributions
- Investments**
- Loans & Withdrawals
- Rollovers
- Retirement Planning

How Your Current Account Balance Is Invested

June 25, 2017

- Current Investment Mix**
- Future Paycheck Contributions

Your Investment Mix:

[View Investment Details](#)

4.17%

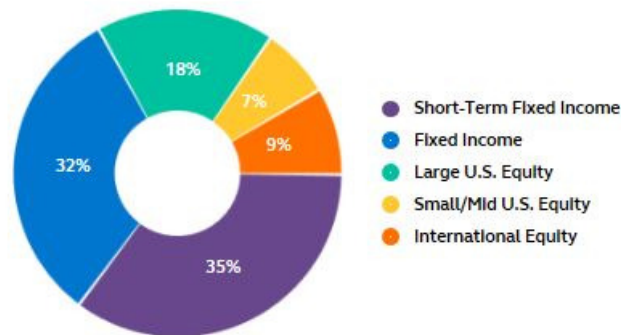
Personalized Rate of Return

since Jan. 01, 2017

\$5,393.67

Investment Gain/Loss

since Jan. 01, 2017



[Change Investments](#)

My Investment Information

Investor Profile Quiz Results
 Moderate Conservative Investor - Taken
 June 24, 2017
[Retake Quiz](#)

Rebalance
 Investments drift due to normal market fluctuations.
[Rebalance Investments](#)

Coping With Market Volatility
 Get three quick tips to help you through the market ups and downs.

MyVirtualCoach



Investing can be complicated. Learn about investment allocation options available to you.

For illustrative purposes only

401(k) Account

Franklin Login - ABC DEFINED CONTRI

Overview Contributions Invest

Take our investor profile quiz

4 of 8



Back

How comfortable are you with the value of your investments rising and falling over time?

- Not comfortable
- Neutral
- Comfortable

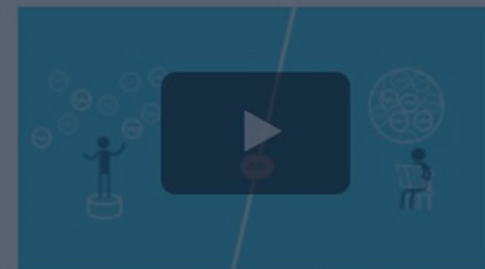


Next

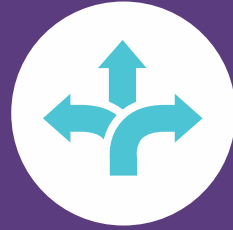
since Jan. 01, 2017

Change Investments

MyVirtualCoach



Investing can be complicated. Learn about investment allocation options available to you.



Personalize planning

MyVirtualCoach



Learn about savings



Make sense of rollovers



Investment choices



Set up beneficiaries



Learn about loans



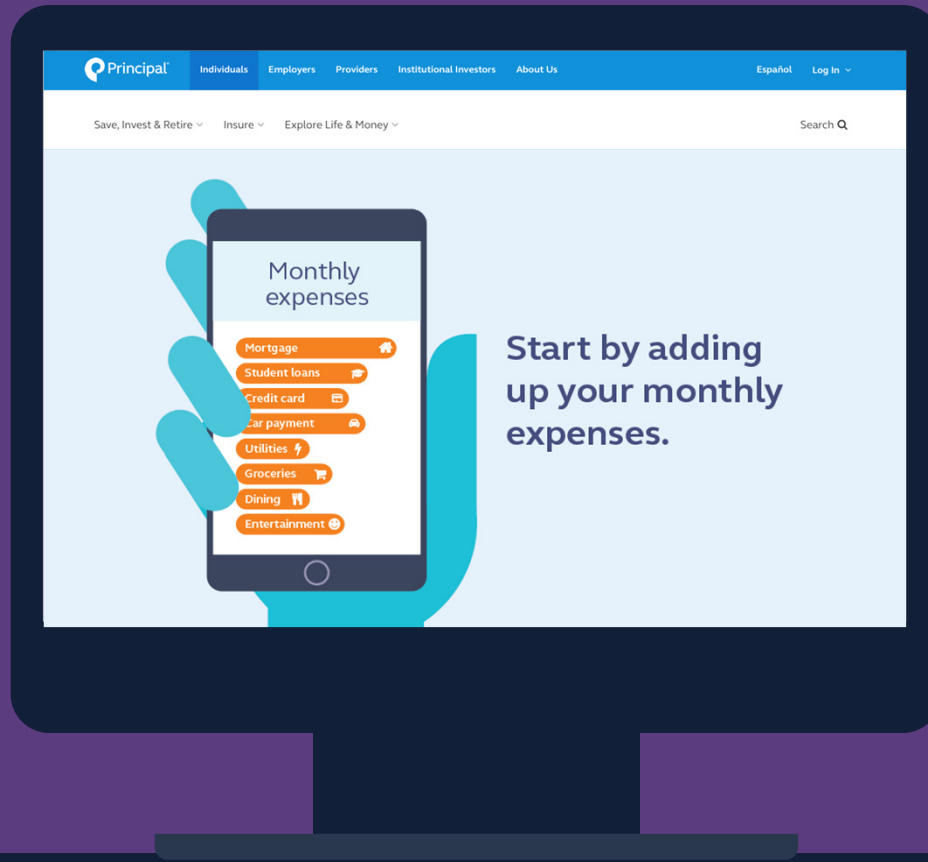
Review your goals



principal.com/MyVirtualCoach-all

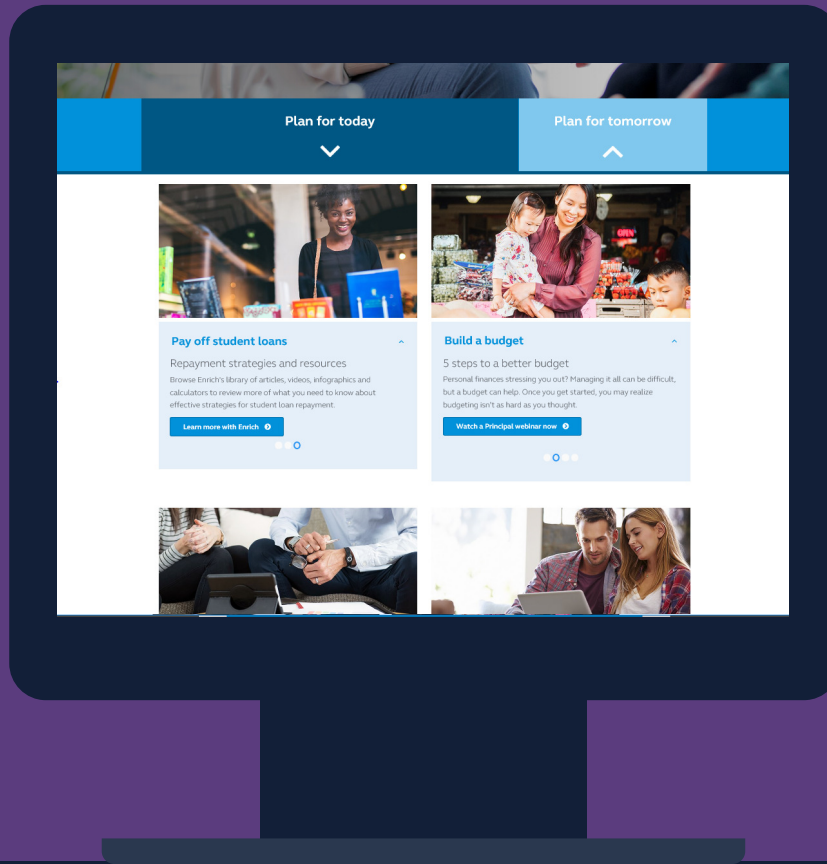


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what matters



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