



Mapping Strategy-Employer Level

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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.

The gross total investment expense figure does not reflect any waivers or caps on the mutual fund or underlying mutual fund in which a Separate Account invests. Returns displayed are always based on net total investment expense.

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This section may compare the performance of Mutual Funds, Collective Investment Trusts and Separate Accounts. For full discussion of the similarities and differences between these investment vehicles see the end of this document.

Average Annual Total Returns through 12/31/2019										
Inv Manager or Sub-Advisor Investment Option	YTD	1 yr.	3 yr.	5 yr.	10 yr.	Since Inception	Inception Date	Total Inv. Exp. Net / Gross	Contractual Cap/Waiver Expire Date	Ticker Symbol
<b>Large U.S. Equity</b>										
<b>Large Value</b>										
Vanguard Group Vanguard Value Index Admiral Fund <sup>2</sup>	25.82	25.82	11.70	10.06	12.48	6.91	11/13/2000	0.05 / 0.05	-	VVIAX
<i>Vanguard Equity-Income Adm</i>	25.35	25.35	11.91	10.17	13.02	8.33	08/13/2001	0.18 / 0.18	-	VEIRX
<b>Large Blend</b>										
BlackRock Advisors, LLC BlackRock Equity Index Fund Class 1	31.52	31.52	15.09	11.24	13.05	13.92	07/24/2017	0.02 / 0.02	-	-
<i>Vanguard 500 Index Admiral</i>	31.46	31.46	15.23	11.66	13.52	6.73	11/13/2000	0.04 / 0.04	-	VFIAX
<b>Large Growth</b>										
Vanguard Group Vanguard Growth Index Admiral Fund	37.23	37.23	19.24	13.20	14.59	6.83	11/13/2000	0.05 / 0.05	-	VIGAX
<i>Vanguard Growth Index Admiral</i>	37.23	37.23	19.24	13.20	14.59	6.83	11/13/2000	0.05 / 0.05	-	VIGAX
<b>Small/Mid U.S. Equity</b>										
<b>Mid Cap Blend</b>										
Fidelity Management & Research Fidelity Mid Cap Index Fund <sup>1,2</sup>	30.51	30.51	12.03	9.33	-	13.74	09/08/2011	0.03 / 0.03	-	FSMDX
<i>Columbia Mid Cap Index Inst</i>	25.95	25.95	9.00	8.79	12.49	8.74	03/31/2000	0.20 / 0.33	-	NMPAX
<b>Small Value</b>										
Vanguard Group Vanguard Small Cap Value Index Admiral Fund	22.76	22.76	6.40	7.46	11.89	13.41	09/27/2011	0.07 / 0.07	-	VSIAX
<i>Vanguard Small Cap Value Index Inv</i>	22.61	22.61	6.27	7.34	11.77	8.45	05/21/1998	0.19 / 0.19	-	VISVX
<b>Small Blend</b>										
Vanguard Group Vanguard Small Cap Index Admiral Fund <sup>1,2,12</sup>	27.37	27.37	10.32	8.88	12.81	9.21	11/13/2000	0.05 / 0.05	-	VSMAX
<i>Vanguard Small Cap Index Adm</i>	27.37	27.37	10.32	8.88	12.81	9.21	11/13/2000	0.05 / 0.05	-	VSMAX
<b>Small Growth</b>										
Vanguard Group Vanguard Small Cap Growth Index Admiral Fund	32.76	32.76	15.14	10.51	13.63	14.27	09/27/2011	0.07 / 0.07	-	VSGAX
<i>Vanguard Small Cap Growth Index Admiral</i>	32.76	32.76	15.14	10.51	13.63	14.27	09/27/2011	0.07 / 0.07	-	VSGAX

Average Annual Total Returns through 12/31/2019										
<i>Inv Manager or Sub-Advisor Investment Option</i>	YTD	1 yr.	3 yr.	5 yr.	10 yr.	Since Inception	Inception Date	Total Inv. Exp. Net / Gross	Contractual Cap/Waiver Expire Date	Ticker Symbol
<b>Real Estate</b>										
Dimensional Fund Advisors DFA Real Estate Securities I Fund <sup>6</sup>	28.10	28.10	9.52	8.01	12.40	10.18	01/05/1993	0.18 / 0.19	- 02/28/2020	DFREX
<i>Vanguard Real Estate Index Admiral</i>	<i>28.94</i>	<i>28.94</i>	<i>8.37</i>	<i>7.17</i>	<i>11.97</i>	<i>10.65</i>	<i>11/12/2001</i>	<i>0.12 / 0.12</i>	-	VGSLX
<b>International Equity</b>										
<b>Diversified Emerging Markets</b>										
Capital Research and Mgmt Co American Funds New World R6 Fund <sup>4, 12</sup>	28.03	28.03	14.46	8.10	6.76	9.79	05/01/2009	0.60 / 0.60	- -	RNWGX
<i>Invesco Oppenheimer Developing Markets Y</i>	<i>24.31</i>	<i>24.31</i>	<i>13.93</i>	<i>6.43</i>	<i>6.04</i>	<i>8.95</i>	<i>09/07/2005</i>	<i>1.00 / 1.00</i>	-	ODVYX
<b>Foreign Large Blend</b>										
BlackRock Advisors, LLC BlackRock EAFE Equity Index Fund Class 1	22.42	22.42	9.88	6.10	5.49	5.53	08/14/2017	0.06 / 0.06	- -	-
<i>Artisan International Value Investor</i>	<i>23.96</i>	<i>23.96</i>	<i>8.99</i>	<i>6.06</i>	<i>8.97</i>	<i>12.03</i>	<i>09/23/2002</i>	<i>1.24 / 1.24</i>	-	ARTKX
<b>Balanced/Asset Allocation</b>										
<b>Allocation--15% to 30% Equity</b>										
Vanguard Group Vanguard LifeStrategy Income Inv Fund <sup>7, 8, 10, 43</sup>	12.05	12.05	5.85	4.45	5.18	6.24	09/30/1994	0.11 / 0.11	- -	VASIX
<i>JHancock Multimanager Lifestyle Cnsv R6</i>	<i>12.04</i>	<i>12.04</i>	<i>5.23</i>	<i>4.01</i>	<i>5.28</i>	<i>4.86</i>	<i>09/01/2011</i>	<i>0.90 / 0.90</i>	-	JULCX
<b>Allocation--50% to 70% Equity</b>										
Vanguard Group Vanguard Balanced Index Admiral Fund <sup>8</sup>	21.79	21.79	10.45	8.05	9.68	6.54	11/13/2000	0.07 / 0.07	- -	VBIAX
<b>Allocation--70% to 85% Equity</b>										
Vanguard Group Vanguard Lifestrategy Growth Inv Fund <sup>7, 8, 10, 43</sup>	23.13	23.13	10.97	7.91	9.35	8.18	09/30/1994	0.14 / 0.14	- -	VASGX
<i>JHancock Multimanager Lifestyle Gr R6</i>	<i>22.39</i>	<i>22.39</i>	<i>10.20</i>	<i>7.25</i>	<i>8.73</i>	<i>9.30</i>	<i>09/01/2011</i>	<i>0.94 / 0.94</i>	-	JULGX
<b>Target-Date Retirement</b>										
flexPATH Strategies flexPATH Index Aggressive Retirement R1 <sup>7, 8, 10</sup>	17.41	17.41	7.87	-	-	7.42	05/02/2016	0.15 / 0.15	- -	-
flexPATH Strategies flexPATH Index Conservative Retirement R1 <sup>7, 8, 10</sup>	13.74	13.74	6.14	-	-	5.58	05/02/2016	0.15 / 0.15	- -	-
flexPATH Strategies flexPATH Index Moderate Retirement R1 <sup>7, 8, 10</sup>	15.57	15.57	7.05	-	-	5.00	05/18/2015	0.15 / 0.15	- -	-
<b>Target-Date 2025</b>										
flexPATH Strategies flexPATH Index Aggressive 2025 R1 <sup>7, 8, 10</sup>	21.20	21.20	9.86	-	-	9.52	05/02/2016	0.15 / 0.15	- -	-
flexPATH Strategies flexPATH Index Conservative 2025 R1 <sup>7, 8, 10</sup>	15.54	15.54	7.22	-	-	6.78	05/02/2016	0.15 / 0.15	- -	-
flexPATH Strategies flexPATH Index Moderate 2025 R1 <sup>7, 8, 10</sup>	18.50	18.50	8.61	-	-	5.85	05/18/2015	0.15 / 0.15	- -	-
<i>T. Rowe Price Retirement 2025</i>	<i>20.95</i>	<i>20.95</i>	<i>10.34</i>	<i>7.60</i>	<i>9.23</i>	<i>7.36</i>	<i>02/27/2004</i>	<i>0.63 / 0.63</i>	-	TRRHX

Average Annual Total Returns through 12/31/2019										
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<b>Target-Date 2035</b>										
flexPATH Strategies flexPATH Index Aggressive 2035 R1 <sup>7, 8, 10</sup>	25.00	25.00	11.40	-	-	9.87	05/02/2016	0.15 / 0.15	- -	-
flexPATH Strategies flexPATH Index Conservative 2035 R1 <sup>7, 8, 10</sup>	18.89	18.89	8.74	-	-	8.35	05/02/2016	0.15 / 0.15	- -	-
flexPATH Strategies flexPATH Index Moderate 2035 R1 <sup>7, 8, 10</sup>	22.76	22.76	10.49	-	-	6.92	05/18/2015	0.15 / 0.15	- -	-
<i>T. Rowe Price Retirement 2035</i>	23.70	23.70	11.67	8.46	10.13	7.83	02/27/2004	0.68 / 0.68	-	TRRJX
<b>Target-Date 2045</b>										
flexPATH Strategies flexPATH Index Aggressive 2045 R1 <sup>7, 8, 10</sup>	26.51	26.51	11.94	-	-	11.60	05/02/2016	0.15 / 0.15	- -	-
flexPATH Strategies flexPATH Index Conservative 2045 R1 <sup>7, 8, 10</sup>	23.33	23.33	10.72	-	-	10.43	05/02/2016	0.15 / 0.15	- -	-
flexPATH Strategies flexPATH Index Moderate 2045 R1 <sup>7, 8, 10</sup>	25.95	25.95	11.77	-	-	7.63	05/18/2015	0.15 / 0.15	- -	-
<i>T. Rowe Price Retirement 2045</i>	25.39	25.39	12.37	8.88	10.46	8.14	05/31/2005	0.71 / 0.71	-	TRRKX
<b>Target-Date 2055</b>										
flexPATH Strategies flexPATH Index Aggressive 2055 R1 <sup>7, 8, 10</sup>	26.59	26.59	11.94	-	-	11.63	05/02/2016	0.15 / 0.15	- -	-
flexPATH Strategies flexPATH Index Conservative 2055 R1 <sup>7, 8, 10</sup>	26.55	26.55	11.90	-	-	11.60	05/02/2016	0.15 / 0.15	- -	-
flexPATH Strategies flexPATH Index Moderate 2055 R1 <sup>7, 8, 10</sup>	26.58	26.58	11.94	-	-	7.76	05/18/2015	0.15 / 0.15	- -	-
<i>T. Rowe Price Retirement 2055</i>	25.38	25.38	12.32	8.86	10.46	7.14	12/29/2006	0.72 / 0.72	-	TRRNX
<b>Short-Term Fixed Income</b>										
<b>Short Term Bond</b>										
Vanguard Group Vanguard Short-Term Bond Index Admiral Fund <sup>2, 9</sup>	4.86	4.86	2.45	1.95	2.03	2.92	11/12/2001	0.07 / 0.07	- -	VBIRX
<i>Vanguard Short-Term Bond Index Adm</i>	4.86	4.86	2.45	1.95	2.03	2.92	11/12/2001	0.07 / 0.07	-	VBIRX
<b>Money Market</b>										
Vanguard Group Vanguard Federal Money Market Investor Fund <sup>41</sup>	2.14	2.14	1.58	1.01	0.51	4.13	07/13/1981	0.11 / 0.11	- -	VMFXX
<b>Fixed Income</b>										
<b>Intermediate Core Bond</b>										
BlackRock Advisors, LLC BlackRock US Debt Index Fund Class 1	8.84	8.84	4.05	3.06	3.66	3.79	08/14/2017	0.04 / 0.04	- -	-
<i>Vanguard Interm-Term Bond Index Adm</i>	10.18	10.18	4.53	3.53	4.77	5.07	11/12/2001	0.07 / 0.07	-	VBILX
<b>Long Term Bond</b>										
Vanguard Group Vanguard Long-Term Investment-Grade Bond Admiral Fund <sup>12</sup>	20.52	20.52	8.33	6.07	8.08	7.38	02/12/2001	0.12 / 0.12	- -	VWETX
<i>Vanguard Long-Term Investment-Grade Adm</i>	20.52	20.52	8.33	6.07	8.08	7.38	02/12/2001	0.12 / 0.12	-	VWETX

Average Annual Total Returns through 12/31/2019										
Inv Manager or Sub-Advisor Investment Option	YTD	1 yr.	3 yr.	5 yr.	10 yr.	Since Inception	Inception Date	Total Inv. Exp. Net / Gross	Contractual Cap/Waiver Expire Date	Ticker Symbol
<b>Health</b>										
T. Rowe Price Associates, Inc. T. Rowe Price Health Sciences Fund <sup>3</sup>	29.11	29.11	18.69	11.11	19.14	14.61	12/29/1995	0.77 / 0.77	-	PRHSX
<i>T. Rowe Price Health Sciences</i>	<i>29.11</i>	<i>29.11</i>	<i>18.69</i>	<i>11.11</i>	<i>19.14</i>	<i>14.61</i>	<i>12/29/1995</i>	<i>0.77 / 0.77</i>	-	<i>PRHSX</i>
<b>Utilities</b>										
Vanguard Group Vanguard Utilities Index Admiral Fund <sup>3, 4, 16</sup>	24.95	24.95	13.66	10.42	12.00	10.66	04/28/2004	0.10 / 0.10	-	VUIAX
<i>Franklin Utilities Adv</i>	<i>26.93</i>	<i>26.93</i>	<i>13.09</i>	<i>9.60</i>	<i>11.84</i>	<i>9.66</i>	<i>12/31/1996</i>	<i>0.59 / 0.59</i>	-	<i>FRUAX</i>
<b>Technology</b>										
Vanguard Group Vanguard Information Technology Index Admiral Fund <sup>2, 3, 16</sup>	48.71	48.71	27.85	20.08	17.43	12.25	03/25/2004	0.10 / 0.10	-	VITAX
<i>Fidelity Select Software &amp; IT Svcs Port</i>	<i>38.87</i>	<i>38.87</i>	<i>26.08</i>	<i>19.56</i>	<i>19.08</i>	<i>16.24</i>	<i>07/29/1985</i>	<i>0.72 / 0.72</i>	-	<i>FSCSX</i>
<b>Non-Matching Investment Options</b>										
<b>Short Government</b>										
<i>American Century Zero Coupon 2020 Inv</i>	<i>2.56</i>	<i>2.56</i>	<i>1.35</i>	<i>1.49</i>	<i>4.27</i>	<i>8.63</i>	<i>12/29/1989</i>	<i>0.55 / 0.55</i>	-	<i>BTTTX</i>
<b>High Yield Bond</b>										
<i>Federated Instl High Yield Bond Instl</i>	<i>14.97</i>	<i>14.97</i>	<i>6.18</i>	<i>6.13</i>	<i>7.60</i>	<i>8.60</i>	<i>11/01/2002</i>	<i>0.50 / 0.55</i>	-	<i>FIH BX</i>
<b>Bear Market</b>										
<i>Federated Prudent Bear A</i>	<i>-19.96</i>	<i>-19.96</i>	<i>-14.09</i>	<i>-12.11</i>	<i>-14.22</i>	<i>-6.37</i>	<i>12/28/1995</i>	<i>2.89 / 2.98</i>	-	<i>BEARX</i>
<b>Natural Resources</b>										
<i>Fidelity Select Materials</i>	<i>12.40</i>	<i>12.40</i>	<i>2.70</i>	<i>2.07</i>	<i>6.67</i>	<i>9.07</i>	<i>09/29/1986</i>	<i>0.79 / 0.79</i>	-	<i>FSDPX</i>
<b>Equity Precious Metals</b>										
<i>Invesco Gold &amp; Precious Metals Y</i>	<i>35.80</i>	<i>35.80</i>	<i>4.29</i>	<i>5.88</i>	<i>-3.21</i>	<i>1.42</i>	<i>10/03/2008</i>	<i>1.24 / 1.24</i>	-	<i>IGDYX</i>
<b>Allocation--30% to 50% Equity</b>										
<i>JHancock Multimanager Lifestyle Mod R6</i>	<i>15.65</i>	<i>15.65</i>	<i>6.92</i>	<i>5.24</i>	<i>6.62</i>	<i>6.43</i>	<i>09/01/2011</i>	<i>0.91 / 0.91</i>	-	<i>JULMX</i>
<b>World Bond</b>										
<i>PIMCO Global Bond Opps (Unhedged) Instl</i>	<i>6.67</i>	<i>6.67</i>	<i>3.86</i>	<i>2.41</i>	<i>3.63</i>	<i>5.69</i>	<i>11/23/1993</i>	<i>0.72 / 0.72</i>	-	<i>PIGLX</i>
<b>Inflation-Protected Bond</b>										
<i>PIMCO Real Return Instl</i>	<i>8.52</i>	<i>8.52</i>	<i>3.40</i>	<i>2.46</i>	<i>3.39</i>	<i>5.66</i>	<i>01/29/1997</i>	<i>0.98 / 0.98</i>	-	<i>PRRIX</i>
<b>Stable Value</b>										
<i>Standard Stable Value Fund</i>	-	-	-	-	-	-	-	-	-	
<b>Target-Date 2015</b>										
<i>T. Rowe Price Retirement 2015</i>	<i>17.40</i>	<i>17.40</i>	<i>8.44</i>	<i>6.35</i>	<i>7.86</i>	<i>6.60</i>	<i>02/27/2004</i>	<i>0.56 / 0.56</i>	-	<i>TRRGX</i>
<b>Target-Date 2020</b>										
<i>T. Rowe Price Retirement 2020</i>	<i>19.37</i>	<i>19.37</i>	<i>9.51</i>	<i>7.06</i>	<i>8.62</i>	<i>8.58</i>	<i>09/30/2002</i>	<i>0.59 / 0.59</i>	-	<i>TRRBX</i>
<b>Target-Date 2030</b>										
<i>T. Rowe Price Retirement 2030</i>	<i>22.48</i>	<i>22.48</i>	<i>11.09</i>	<i>8.10</i>	<i>9.77</i>	<i>9.37</i>	<i>09/30/2002</i>	<i>0.66 / 0.66</i>	-	<i>TRRCX</i>
<b>Target-Date 2040</b>										
<i>T. Rowe Price Retirement 2040</i>	<i>24.68</i>	<i>24.68</i>	<i>12.14</i>	<i>8.74</i>	<i>10.39</i>	<i>9.68</i>	<i>09/30/2002</i>	<i>0.70 / 0.70</i>	-	<i>TRRDY</i>
<b>Target-Date 2050</b>										
<i>T. Rowe Price Retirement 2050</i>	<i>25.32</i>	<i>25.32</i>	<i>12.33</i>	<i>8.87</i>	<i>10.46</i>	<i>7.15</i>	<i>12/29/2006</i>	<i>0.71 / 0.71</i>	-	<i>TRRMX</i>

Please see important information at the end of this presentation.

# Investment Mapping Strategy

## Options to be mapped to a matching Investment Category

Current Investment Option	Investment Category	Redirected To	Investment Advisor	Mapped to Investment Option	Investment Category
Artisan International Value Investor	Foreign Large Blend		BlackRock Advisors, LLC	BlackRock EAFE Equity Index Fund Class 1	Foreign Large Blend
Invesco Oppenheimer Developing Markets Y	Diversified Emerging Markets		Capital Research and Mgmt Co	American Funds New World R6 Fund <sup>4, 12</sup>	Diversified Emerging Markets
JHancock Multimanager Lifestyle Cnsrv R6	Allocation--15% to 30% Equity		Vanguard Group	Vanguard LifeStrategy Income Inv Fund <sup>7, 8, 10, 43</sup>	Allocation--15% to 30% Equity
JHancock Multimanager Lifestyle Gr R6	Allocation--70% to 85% Equity		Vanguard Group	Vanguard Lifestrategy Growth Inv Fund <sup>7, 8, 10, 43</sup>	Allocation--70% to 85% Equity
Vanguard 500 Index Admiral	Large Blend		BlackRock Advisors, LLC	BlackRock Equity Index Fund Class 1	Large Blend
Vanguard Equity-Income Adm	Large Value		Vanguard Group	Vanguard Value Index Admiral Fund <sup>2</sup>	Large Value
Vanguard Growth Index Admiral	Large Growth		Vanguard Group	Vanguard Growth Index Admiral Fund	Large Growth
Vanguard Long-Term Investment-Grade Adm	Long-Term Bond		Vanguard Group	Vanguard Long-Term Investment-Grade Bond Admiral Fund <sup>12</sup>	Long Term Bond
Vanguard Real Estate Index Admiral	Real Estate		Dimensional Fund Advisors	DFA Real Estate Securities I Fund <sup>6</sup>	Real Estate
Vanguard Short-Term Bond Index Adm	Short-Term Bond		Vanguard Group	Vanguard Short-Term Bond Index Admiral Fund <sup>2, 9</sup>	Short Term Bond
Vanguard Small Cap Growth Index Admiral	Small Growth		Vanguard Group	Vanguard Small Cap Growth Index Admiral Fund	Small Growth
Vanguard Small Cap Index Adm	Small Blend		Vanguard Group	Vanguard Small Cap Index Admiral Fund <sup>1, 2, 12</sup>	Small Blend
Vanguard Small Cap Value Index Inv	Small Value		Vanguard Group	Vanguard Small Cap Value Index Admiral Fund	Small Value
Fidelity Select Software & IT Svcs Port	Technology		Vanguard Group	Vanguard Information Technology Index Admiral Fund <sup>2, 3, 16</sup>	Technology
Franklin Utilities Adv	Utilities		Vanguard Group	Vanguard Utilities Index Admiral Fund <sup>3, 4</sup>	Utilities
T. Rowe Price Health Sciences	Health		T. Rowe Price Associates, Inc.	T. Rowe Price Health Sciences Fund <sup>3</sup>	Health

### Options to be mapped to a non-matching Investment Category

Current Investment Option	Investment Category	Redirected To	Investment Advisor	Mapped to Investment Option	Investment Category
American Century Zero Coupon 2020 Inv	Short Government		flexPATH Strategies	flexPATH Index Moderate Retirement R1 7, 8, 10	Target-Date Retirement
Columbia Mid Cap Index Inst	Mid-Cap Blend		<i>Fidelity Management &amp; Research</i>	<i>Fidelity Mid Cap Index Fund</i> <sup>##,1,2</sup>	Mid Cap Blend
Federated Instl High Yield Bond Instl	High Yield Bond		flexPATH Strategies	flexPATH Index Moderate Retirement R1 7, 8, 10	Target-Date Retirement
Federated Prudent Bear A	Bear Market		flexPATH Strategies	flexPATH Index Moderate Retirement R1 7, 8, 10	Target-Date Retirement
Fidelity Select Materials	Natural Resources		flexPATH Strategies	flexPATH Index Moderate Retirement R1 7, 8, 10	Target-Date Retirement
Invesco Gold & Precious Metals Y	Equity Precious Metals		flexPATH Strategies	flexPATH Index Moderate Retirement R1 7, 8, 10	Target-Date Retirement
JHancock Multimanager Lifestyle Mod R6	Allocation--30% to 50% Equity		<i>Vanguard Group</i>	<i>Vanguard Balanced Index Admiral Fund</i> ##,8	Allocation--50% to 70% Equity
PIMCO Global Bond Opps (Unhedged) Instl	World Bond		flexPATH Strategies	flexPATH Index Moderate Retirement R1	Target-Date Retirement
PIMCO Real Return Instl	Inflation-Protected Bond		BlackRock Advisors, LLC	BlackRock US Debt Index Fund	Intermediate Core Bond
Standard Stable Value Fund	Stable Value		Vanguard Group	Vanguard Federal Money Market Inv Fd	Money Market
T. Rowe Price Retirement 2015	Target-Date 2015		flexPATH Strategies	flexPATH Index Moderate Retirement R1 7, 8, 10	Target-Date Retirement
T. Rowe Price Retirement 2020	Target-Date 2020		flexPATH Strategies	flexPATH Index Moderate Retirement R1	Target-Date Retirement
T. Rowe Price Retirement 2025	Target-Date 2025		flexPATH Strategies	flexPATH Index Moderate 2025 R1	Target-Date Retirement
T. Rowe Price Retirement 2030	Target-Date 2030		flexPATH Strategies	flexPATH Index Moderate 2025 R1	Target-Date Retirement
T. Rowe Price Retirement 2035	Target-Date 2035		flexPATH Strategies	flexPATH Index Moderate 2035 R1	Target-Date Retirement
T. Rowe Price Retirement 2040	Target-Date 2040		flexPATH Strategies	flexPATH Index Moderate 2035 R1	Target-Date Retirement
T. Rowe Price Retirement 2045	Target-Date 2045		flexPATH Strategies	flexPATH Index Moderate 2045 R1	Target-Date Retirement
T. Rowe Price Retirement 2050	Target-Date 2050		flexPATH Strategies	flexPATH Index Moderate 2045 R1	Target-Date Retirement
T. Rowe Price Retirement 2055	Target-Date 2055		flexPATH Strategies	flexPATH Index Moderate 2055 R1	Target-Date Retirement
Vanguard Interm-Term Bond Index Adm	Intermediate Core Bond		flexPATH Strategies	flexPATH Index Moderate Retirement R1	Target-Date Retirement

## A similar investment was not identified for this investment option so the default option would have applied. Another investment option was selected instead. See below for information regarding ERISA fiduciary protection.

ERISA §404(c) may provide fiduciary protection for fiduciaries of participant-directed retirement funds when there is a qualified change in investment options. Protection may also be available when a plan fiduciary directs retirement funds to a qualified default investment alternative for those participants who have not provided investment direction. In both instances, the participant will be treated as having exercised control over the retirement funds, and a fiduciary of the plan will not be held liable for investment outcomes that may occur as a result of how retirement funds were directed, if certain requirements are met. Please consult with your ERISA counsel to determine how this protection could apply for your retirement plan situation. NOTE: this protection only applies to those plans subject to ERISA; laws applicable to non-ERISA plans may impose their own fiduciary requirements and limitations. For more information on the requirements contact your service representative.

Plan sponsor/named fiduciary ("we") agree this document serves as written instruction authorizing and directing Principal Life Insurance Company (Principal Life) to use the mapping plan described above for all transfer assets transferred to Principal Life. We direct the investment of all transfer assets shall follow the above mapping strategy. We understand any adjustments made to the investment mapping strategy were made at our direction. We understand the plan participant will be responsible for rebalancing account and/or redirecting their future contributions through the Principal Life interactive voice response system or the participant Web site after the plan transfer is complete.

Unless you have directed otherwise above, for investment options that do not have a similar matching investment option or are not listed within this mapping strategy, the default will be flexPATH Index Moderate Retirement R1.

Both the wire and the investment summary report must be received by 11:00 a.m. CT, at which time the retirement funds will be deposited according to this signed mapping strategy. In situations where retirement funds are received but the investment summary report is not received by 11:00 a.m. CT, if you have not already provided direction, you will be asked to direct Principal Life where to hold the funds pending receipt of the investment summary. Principal Life will hold the retirement funds in a transitional holding arrangement if you have authorized us to do so. If Principal Life does not have a signed authorization for a transition holding arrangement on file, funds will default to your plan-level default. If no plan-level default is on file, the funds will default to the contract default, if applicable. Upon receipt of the investment summary report, retirement funds will be deposited and mapped according to this signed mapping strategy. Any earnings accrued while in the transitional holding arrangement will be allocated pro-rata. Retirement funds received prior to establishment of our plan and participant-level records will be returned to the prior service provider.

If we are the plan administrator, we agree to provide all our plan participants and beneficiaries with at least 30 days notice (30 days prior to the black out beginning date) of the plan transfer and related mapping plan. This notice will provide the participant and beneficiary with information concerning any black-out period and the mapping plan, including investment options and information as well as the opportunity for plan participants to rebalance their current investments and redirect future contributions prior to the plan transfer. Principal Life will provide us with sample notices. We understand that while Principal Life will assist us in this process, Principal Life does not have any discretionary authority regarding the plan transfer or related mapping process.

Agreed to:

\_\_\_\_\_

Plan Sponsor/Named Fiduciary

\_\_\_\_\_









Date












# Current Investment Options Summary

Large U.S. Equity		
Large Value	Large Blend	Large Growth
Vanguard Equity-Income Adm	Vanguard 500 Index Admiral	Vanguard Growth Index Admiral
Small/Mid U.S. Equity		
Mid Cap Value	Mid Cap Blend	Mid Cap Growth
Small Value	Small Blend	Small Growth
Vanguard Small Cap Value Index Inv	Vanguard Small Cap Index Adm	Vanguard Small Cap Growth Index Admiral
Real Estate		
Vanguard Real Estate Index Admiral		
International Equity	Balanced/Asset Allocation	Short-Term Fixed Income
Artisan International Value Investor Invesco Oppenheimer Developing Markets Y	JHancock Multimanager Lifestyle Mod R6 T. Rowe Price Retirement 2015 T. Rowe Price Retirement 2020 T. Rowe Price Retirement 2025 T. Rowe Price Retirement 2030 T. Rowe Price Retirement 2035 T. Rowe Price Retirement 2040 T. Rowe Price Retirement 2045 T. Rowe Price Retirement 2055	Vanguard Short-Term Bond Index Adm Standard Stable Value Fund
Fixed Income	Other	
American Century Zero Coupon 2020 Inv Federated Instl High Yield Bond Instl PIMCO Global Bond Opps (Unhedged) Instl PIMCO Real Return Instl Vanguard Interm-Term Bond Index Adm Vanguard Long-Term Investment-Grade Adm	Federated Prudent Bear A Fidelity Select Materials Fidelity Select Software & IT Svcs Port Franklin Utilities Adv Invesco Gold & Precious Metals Y T. Rowe Price Health Sciences	

# Principal Investment Options Summary

Large U.S. Equity		
Large Value	Large Blend	Large Growth
Vanguard Value Index Admiral Fund <sup>2</sup> 	BlackRock Equity Index Fund Class 1 	Vanguard Growth Index Admiral Fund 
Small/Mid U.S. Equity		
Mid Cap Value	Mid Cap Blend	Mid Cap Growth
	Fidelity Mid Cap Index Fund <sup>1,2</sup> 	
Small Value	Small Blend	Small Growth
Vanguard Small Cap Value Index Admiral Fund 	Vanguard Small Cap Index Admiral Fund <sup>1,2,12</sup> 	Vanguard Small Cap Growth Index Admiral Fund 
Real Estate		
DFA Real Estate Securities I Fund <sup>6</sup> 		

# Principal Investment Options Summary

International Equity	Balanced/Asset Allocation	Short-Term Fixed Income
<p>BlackRock EAFE Equity Index Fund Class 1</p>  <p>American Funds New World R6 Fund<sup>4, 12</sup></p> 	<p>flexPATH Index Aggressive Retirement R1<sup>7, 8, 10</sup></p> <p>flexPATH Index Aggressive 2025 R1<sup>7, 8, 10</sup></p> <p>flexPATH Index Aggressive 2035 R1<sup>7, 8, 10</sup></p> <p>flexPATH Index Aggressive 2045 R1<sup>7, 8, 10</sup></p> <p>flexPATH Index Aggressive 2055 R1<sup>7, 8, 10</sup></p> <p>flexPATH Index Conservative Retirement R1<sup>7, 8, 10</sup></p> <p>flexPATH Index Conservative 2025 R1<sup>7, 8, 10</sup></p> <p>flexPATH Index Conservative 2035 R1<sup>7, 8, 10</sup></p> <p>flexPATH Index Conservative 2045 R1<sup>7, 8, 10</sup></p> <p>flexPATH Index Conservative 2055 R1<sup>7, 8, 10</sup></p> <p>flexPATH Index Moderate Retirement R1<sup>7, 8, 10</sup></p> <p>flexPATH Index Moderate 2025 R1<sup>7, 8, 10</sup></p> <p>flexPATH Index Moderate 2035 R1<sup>7, 8, 10</sup></p> <p>flexPATH Index Moderate 2045 R1<sup>7, 8, 10</sup></p> <p>flexPATH Index Moderate 2055 R1<sup>7, 8, 10</sup></p>  <p>Vanguard Balanced Index Admiral Fund<sup>8</sup></p> <p>Vanguard Lifestrategy Growth Inv Fund<sup>7, 8, 10, 43</sup></p> <p>Vanguard LifeStrategy Income Inv Fund<sup>7, 8, 10, 43</sup></p> 	<p>Vanguard Federal Money Market Investor Fund<sup>41</sup></p> <p>Vanguard Short-Term Bond Index Admiral Fund<sup>2, 9</sup></p> 
Fixed Income	Other	
<p>BlackRock US Debt Index Fund Class 1</p>  <p>Vanguard Long-Term Investment-Grade Bond Admiral Fund<sup>12</sup></p> 	<p>T. Rowe Price Health Sciences Fund<sup>3</sup></p>  <p>Vanguard Information Technology Index Admiral Fund<sup>2, 3, 16</sup></p> <p>Vanguard Utilities Index Admiral Fund<sup>3, 4, 16</sup></p> 	

# Current Investment Options Important Information

**Index investment Options** - Each index-based investment option is invested in the stocks of the index it tracks. Performance of indexes reflects the unmanaged result for the market segment the selected stocks represent. There is no assurance an index based investment option will match the performance of the index tracked.

**Small-Cap and Mid-Cap Investment Options** - These 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.

**International Stock investment Options** - These investment options are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments.

**High-Yield Bond investment Options** - These investment options are subject to greater credit risk associated with high yield bonds.

**Government Bond investment Options** - While the underlying securities of these investment options may be guaranteed by the U.S. government as to timely payment of principal and interest, these investment options are not guaranteed.

**Real Estate Investment Trust investment Options** - These investment options are subject to some risks inherent in real estate and Real Estate Investment Trusts, such as risks associated with general and local economic conditions.

**Specialty investment Options** - Due to the sector focus of these investment options, they may experience greater volatility than funds with a broader investment strategy. These investment options are not intended to serve as a complete investment program by itself.

# Principal Investment Options Important Information

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

For a Separate Account investment option, Total Investment Expense gross equals the sum of these expenses: (a) the amount of money, expressed as a percentage, deducted for the costs of managing a separate account where applicable, fees for plan administrative services and agent compensation, plus (b) if the separate account invests in an underlying mutual fund, the total fund operating expenses of the underlying mutual fund, plus (c) if an underlying 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 an underlying mutual fund's allocation of assets to other mutual funds changes.

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Insurance products and plan administrative services, if applicable, are provided by Principal Life Insurance Company. Securities are offered through Principal Securities, Inc., 1.800.547.7754, member SIPC and/or independent broker/dealers. Securities sold by a Principal Securities Registered Representative are offered through Principal Securities. Principal Securities and Principal Life are members of the Principal Financial Group®, Des Moines, IA 50392. Certain investment options may not be available in all states or U.S. commonwealths. Principal Life Insurance Company reserves the right to defer payments or transfers from Principal Life Separate Accounts as described in the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets; investment conditions which do not allow for orderly investment transactions; or investment, liquidity, and other risks inherent in (such as those associated with general and local economic conditions). If you elect to allocate funds to a Separate Account, you may not be able to immediately withdraw them.

**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](http://principal.com), or calling 1-800-547-7754. Read the prospectus carefully before investing.**

Investment options are subject to investment risk. Shares or unit values will fluctuate and investments, when redeemed, may be worth more or less than their original cost. This does not apply, however, to the guaranteed portions of group annuity contracts issued by Principal Life that constitute guaranteed benefit policies as defined in ERISA §401(b)(2)(B).

Some of the investment options in this comparison may be separate accounts of Group Variable annuity Contracts, some may be Collective Investment Trusts and some may be mutual funds. Different expenses and fees may apply. These differences were not considered in this comparison.

A separate account is a pooled fund created by an insurance company which is segregated from the general funds maintained by the company for the purpose of paying claims. Separate accounts invest in a variety of securities and funds often contain retirement funds.

A mutual fund is an open-ended fund operated by an investment company which raises money from shareholders and invests in a group of assets in accordance with a stated set of objectives. Benefits include diversification and professional money management. Shares are issued and redeemed on demand, based on the fund's net asset value which is determined at the end of each trading session.

A Collective Investment Trust is a pooled investment vehicle maintained by a bank or trust company, for use with Qualified Retirement plans, and governmental 457(b) plans. A Collective Investment Trust is not a mutual fund and is regulated by the state banking authority or the Office of the Comptroller of the Currency.

Compliance number: t1703220868

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.
4. 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.
6. Real Estate investment options are subject to investment and liquidity risk and other risks inherent in real estate such as those associated with general and local economic conditions. Property values can decline due to environmental and other reasons. In addition, fluctuation in interest rates can negatively impact the performance of real estate investment options.

7. *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.*

8. *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.*

9. *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.*

10. *Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.*

12. *For 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 investment, 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 or if CIT, the offering document for more information on specific expenses, and the investment options most recent shareholder report for actual date of first sale. For a CIT, you may need to contact the plan sponsor or plan advisor, if applicable. Expenses are deducted from income earned by the investment option. As a result, dividends and investment results will differ for each share class.*

41. *Liquid asset investment options are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC), or any other government agency. Although the investment option may seek to preserve the value of an investment, it is possible to lose money by investing in the portfolio.*

43. *This fund indirectly bears its pro rata share of the management fees incurred by the underlying funds in which it invests. The operating expenses of the underlying mutual funds are part of total investment expense. Performance results reflect the application of these expenses.*