Your future, your way

Helpful online and mobile resources
For illustrative purposes only.
Log in to your account at **principal.com** to see all of the tools and resources you can use at home or on the go to help plan for your future.

1. **Retirement Wellness Score:** Your score is an educational and personalized representation of your financial health in retirement based on your account balance, salary and other details. Unlock your score to see how ready you may be for retirement.

2. **My Virtual Coach:** This fun, interactive resource helps break down complex financial topics into easy to understand conversations. Explore each one to help make sure you’re moving toward the retirement you’ve imagined.

3. **Guided Tour:** Get to know all the resources at your fingertips. Click anytime for a guided tour of your account. Learn how to update your profile, get account information, view your statement, access the Education Hub and more.

4. **Improve your score:** Explore how changes to your contribution rate can make a big difference for your financial future. Go even further by launching the Retirement Wellness Planner to see your full retirement snapshot.
By launching the Retirement Wellness Planner, you can see more features and discover all of the ways you can personalize your score.

5 **Visualize your projected progress**: Take a look at the graph to see your estimated retirement savings and monthly income in retirement through the years.

6 **Retirement Outlook Report**: Use this real-time report to identify any potential gaps in retirement income and see how small changes to your deferral could help. You can even print your personalized report to take with you when you meet with your advisor.

7 **Unlock your Household Retirement Wellness Score**: Get a better idea of your total financial picture by calculating your Household Score. Just add your spouse or partner’s salary information and retirement goals to see how your joint household stacks up.

**Did you know?**

**You can adjust your desired retirement age**: Update your retirement age under “Advanced Planning Inputs” to see how it could impact your score.

**Did you know?**

**You can enter information on outside accounts to get a holistic view of your retirement readiness**: Add information on accounts outside Principal® under “External Accounts” to get a more holistic picture of your retirement readiness. You can link your account information and we’ll keep it updated for you or you can manually enter the amounts.
Retirement Wellness Planner

Ever considered using your health savings account (HSA) to help pay for future healthcare costs? Add or link your HSA on the external accounts page to see what it can do for your Retirement Wellness Score.

Working on your plan for retirement is a great idea, Franklin! 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.

All amounts illustrated in this chart are estimates.

FREQUENTLY ASKED QUESTIONS
If you have a question about this chart, check out our frequently asked questions.
Stay connected to your account — anytime, anywhere

Planning for retirement has never been easier. Access your account information 24/7 from your device. Whether you download the Principal® App or visit our mobile-friendly website, we make it easy to access your account. Quickly see how you’re doing with your retirement savings goals no matter where you are.

Visit principal.com/OnTheGo to download the Principal® App. Or, search for it on Google Play and the Apple App store.

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Principal® Milestones

With the right knowledge, you can live well today and plan well for tomorrow. Principal® Milestones can help you prioritize your goals and make more informed decisions by giving you access to financial resources in one convenient place at no additional cost to you. Powered by Principal, Enrich and ARAG, resources include webinars, videos, worksheets, calculators, courses and articles. You can even prepare a will or other legal documents at no cost.

**Use the resources to help learn about:**
- Building a budget
- Downsizing debt
- Understanding your credit score
- Saving for retirement
- Saving for learning
- Covering your health
- Building emergency savings

Visit [principal.com/Milestones](http://principal.com/Milestones) to explore how these resources can help you today and tomorrow.

While you’re there, enable our Principal Flash Briefing skill via Amazon Alexa. Each week you’ll get retirement planning tidbits and financial tips all by just asking Alexa.

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**See it in action**

Take a quick tour and check out all of the features of your account with our web demo. Just visit [principal.com/WebDemo](http://principal.com/WebDemo) to watch it now.

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**See what the future may bring!**

We’re always evolving to make it easier for you to plan the future you want. Get financial tips and education from Principal by providing an updated email address and mobile phone number under My Profile when you log into your account at [principal.com](http://principal.com).
The subject matter in this communication is educational only and provided with the understanding that Principal® is not rendering legal, accounting, investment advice or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, investment or accounting obligations and requirements.

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 decision 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.

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