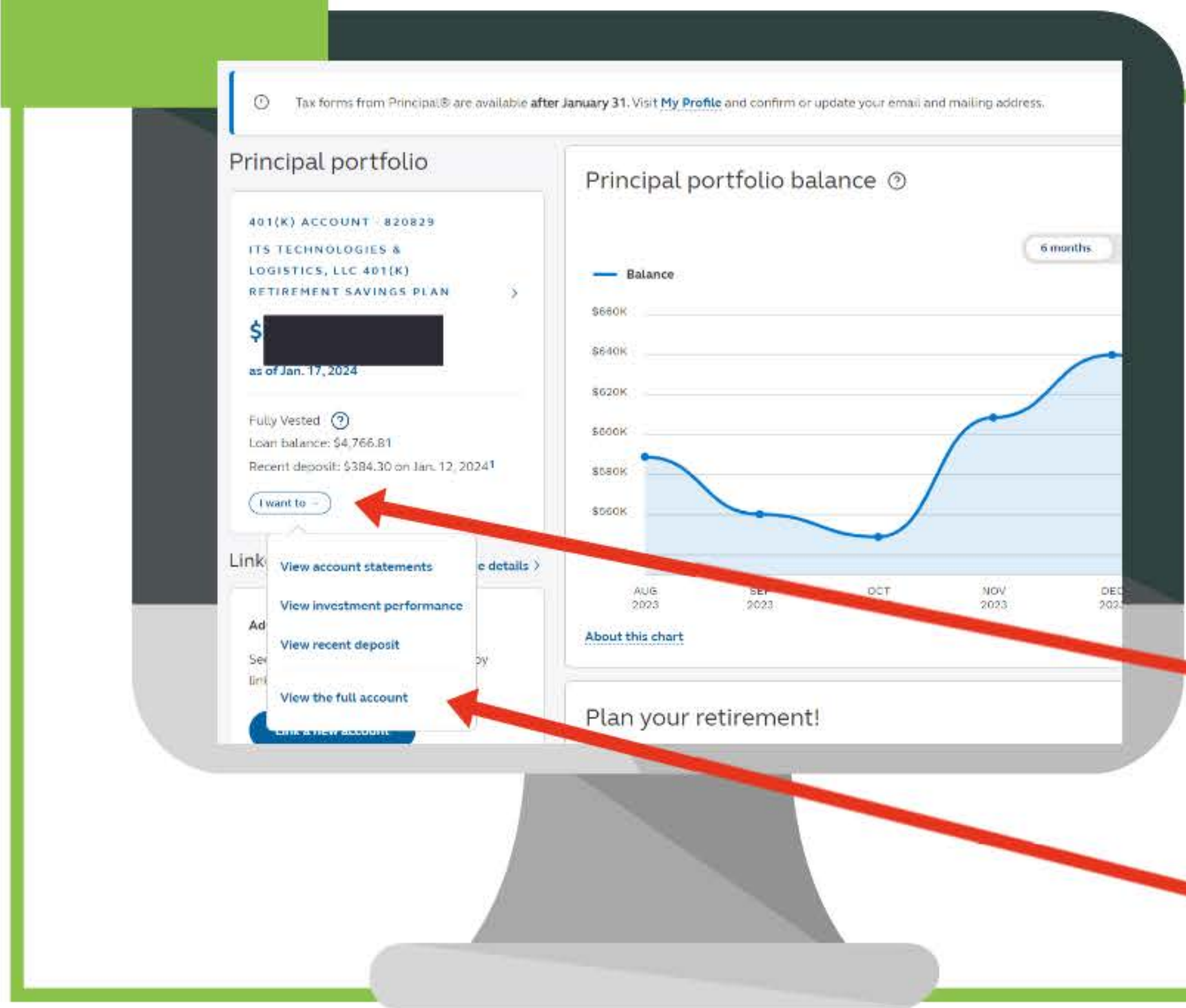


Managing Your 401(k) Contribution Rate

The following shows how you can change your 401(k) salary deferral rate online.

1



Log on to the Principal website.

<https://login.principal.com/login>
Enter your name and password.

Your landing page should look similar to this.

1.1 Then click on the downward facing arrow on the right side of "I want to" to review the drop-down menu

1.2 Click on "View the full account"

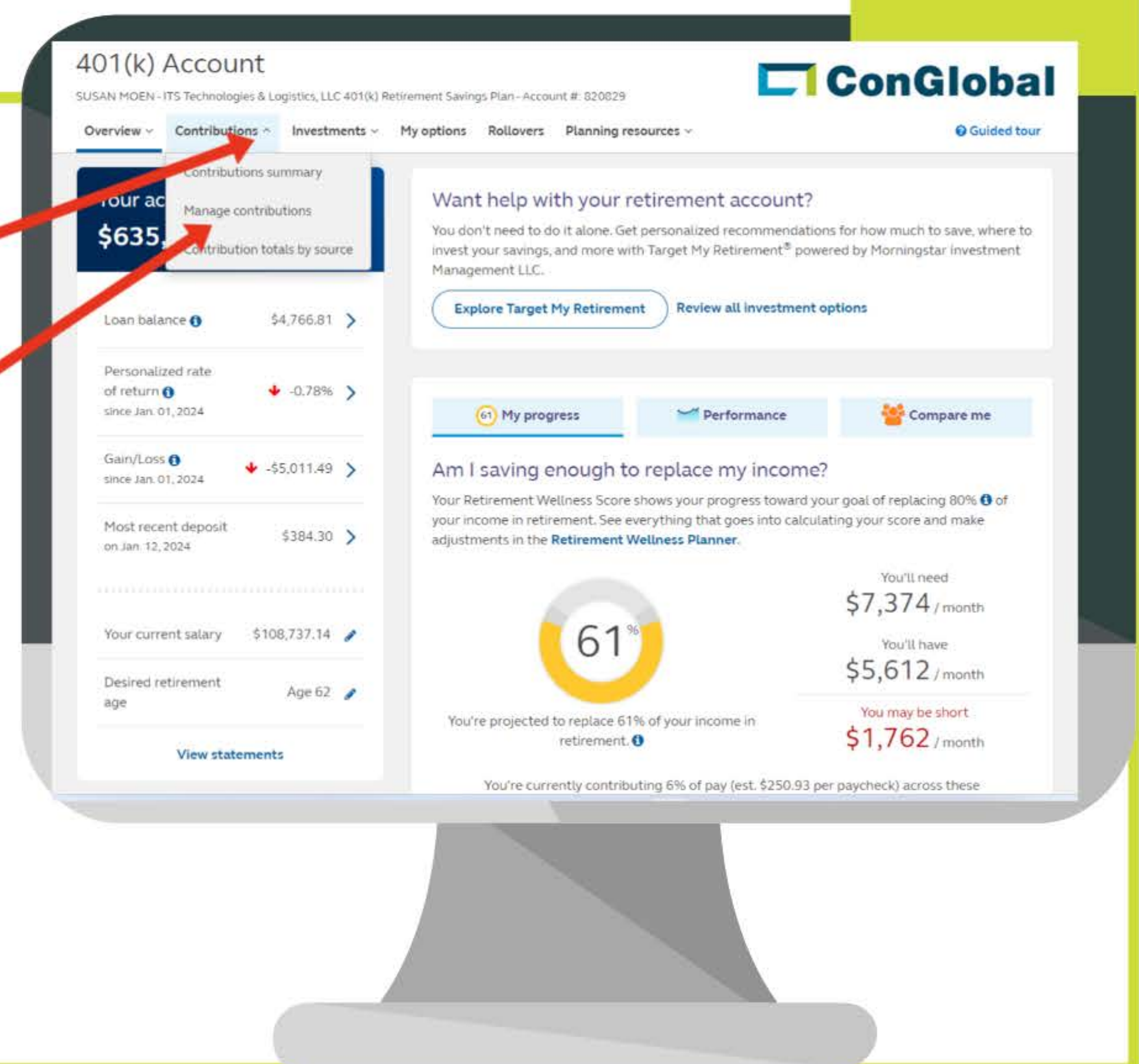
2

Navigate to the Contributions drop-down menu.

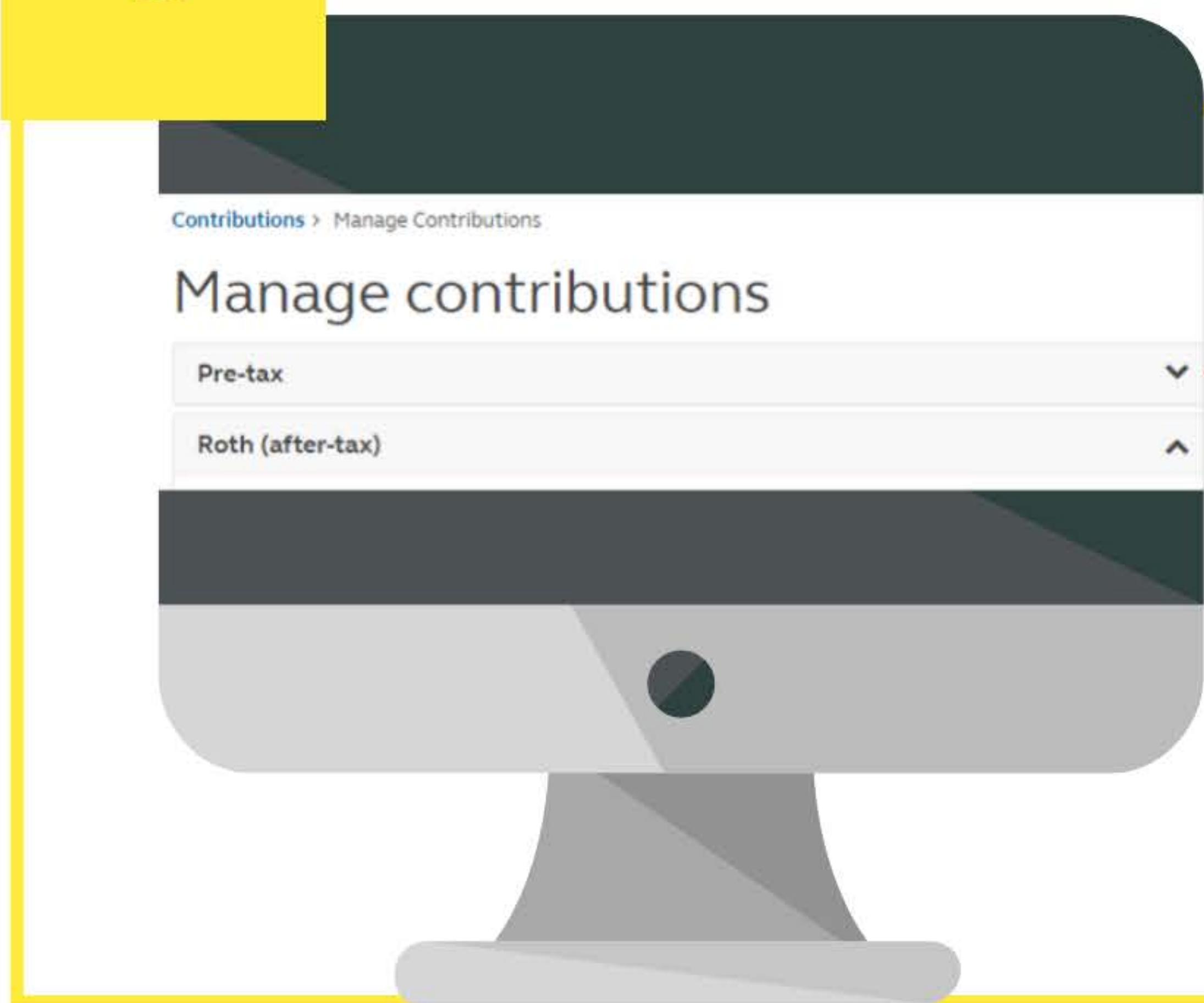
After completing Step 1, your screen should be similar to this.

2.1 Click on the Contributions drop-down menu downward-facing arrow here.

2.2 Click on "Manage contributions"



3



Notice there are two options within the Manage Contributions tab: Pre-tax and Roth

Click on the arrow for your preferred option (Pre-tax or Roth) to further expand the option.

The following shows how you can change your 401(k) salary deferral rate online.

4

Manage contributions

This shows the screen if you select the Pre-tax option. Select this option if you wish to make a pre-tax salary deferral.

Note there are three pre-tax deferral categories:

- A regular deferral,
- Automatic annual increases, and
- One for Pre-tax Bonus pay (the last one on the screen)

You may make your pre-tax regular and bonus pay deferrals using a percentage or amount of pay.

Pre-tax

This contribution is made before taxes are deducted from your paycheck.

Amount per paycheck

Contribute by percent

Automatic Annual Increase - Increase your contribution percentage once a year up to a maximum percentage you select.

Bump up my contribution by

Every year on - You must use the same date for your Pre-tax and Roth (after-tax) automatic increase dates.

January

And stop when my contribution reaches

Increase for a set number of years

Pre-tax Bonus pay - Contribute some of your bonus or incentive pay to your retirement.

 %

Contribute by dollar amt.

5

Manage contributions

Roth (after-tax)

This contribution is made after taxes have been taken from your paycheck, so you're essentially paying taxes now so that you can withdraw your money tax-free in retirement, if certain requirements are met.

Provide your pay information for a contribution dollar estimate

 %

Contribute by dollar amt.

This shows the screen if you select the Roth (after-tax) option. Select this option if you wish to make a Roth salary deferral.

As with the pre-tax deferral categories, there are three Roth deferral categories:

- A regular deferral,
- Automatic annual increases, and
- One for Roth Bonus pay (the last one on the screen)

You may make your pre-tax regular and bonus pay deferrals using a percentage or amount of pay.

Automatic Annual Increase - Increase your contribution percentage once a year up to a maximum percentage you select.

Bump up my contribution by

 %

Every year on - You must use the same date for your Pre-tax and Roth (after-tax) automatic increase dates.

January

And stop when my contribution reaches

 %

Increase for a set number of years

Roth (after-tax) Bonus pay - Contribute some of your bonus or incentive pay to your retirement.

 %

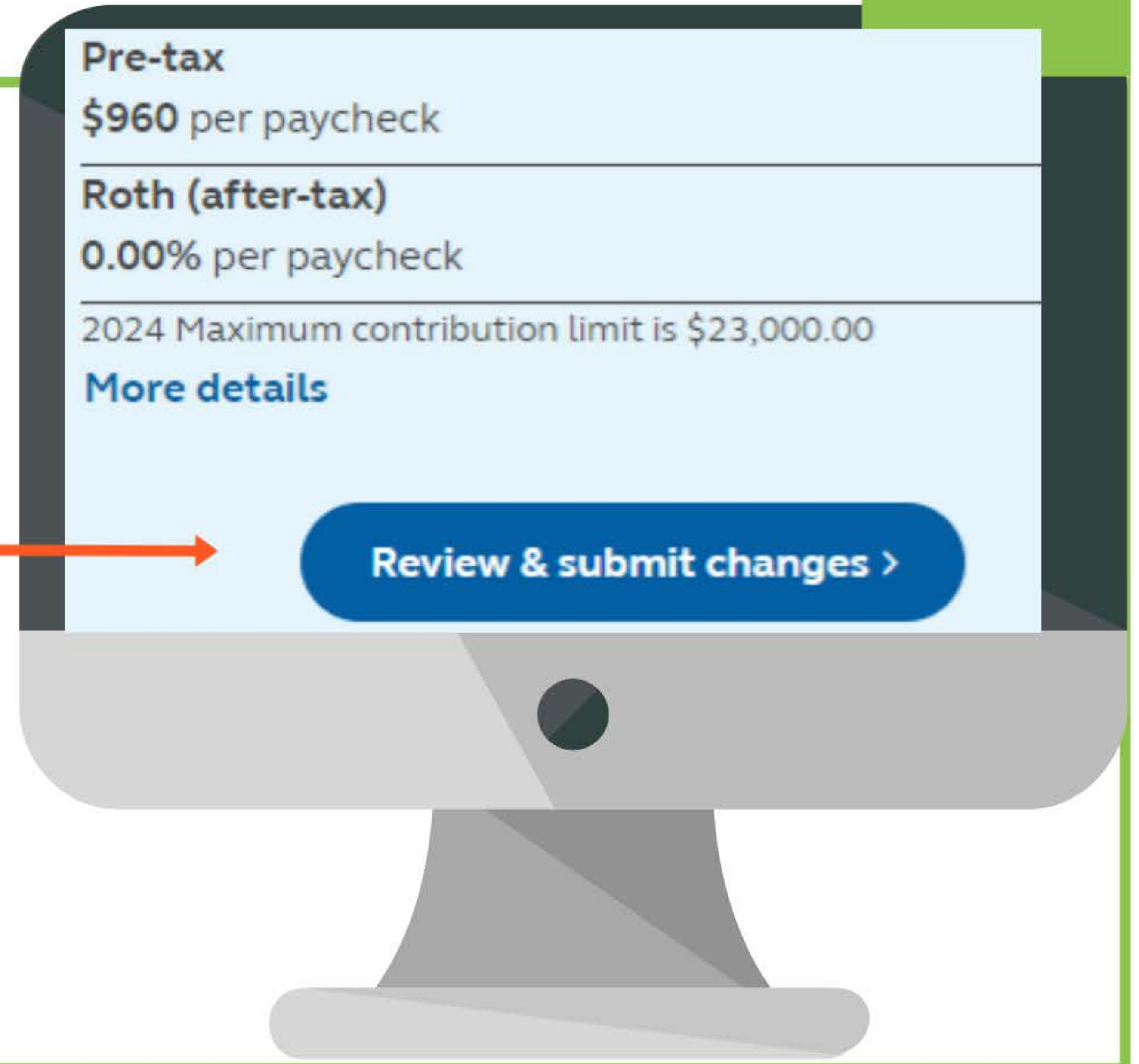
Contribute by dollar amt.

The following shows how you can change your 401(k) salary deferral rate online.

6

After you've entered your desired deferral rates or amounts, you should see a screen that shows this same information.

Click here



7

Manage Contributions

Pre-tax

Contribution rate	\$960.00
Automatic Annual Increase	Not elected
Annual Bonus pay rate	0%

Roth (after-tax)

Contribution rate	0%
Automatic Annual Increase	Not elected
Annual Bonus pay rate	0%

Status updates will be sent to:

[Redacted]

The details of this transaction will be available in your Message Center.

By clicking Submit I am acknowledging that the amount displayed will apply to future earnings until changed by me. I understand my employer may reduce my contributions only when required to meet certain plan limits. I am agreeing to review statements regularly, and report any discrepancy to Principal immediately.

[Back](#) [Cancel](#)

[Submit contribution changes >](#)

Next you should see a screen that includes all of your salary deferral elections.

VERY IMPORTANT: Be sure to click Submit Contribution Changes.

Please note that you can make only one contribution election per day. If, after you've submitted your changes, you decide to make another change, you will need to do so on a following day.

Need help? Please contact a Principal service representative at 800-547-7754. Available Monday through Friday, 7am-9pm central.