

# Your future, your way

.....  
Helpful online and mobile resources



## 401(k) Account

Franklin Login - ABC DEFINED CONTRIBUTION PLAN

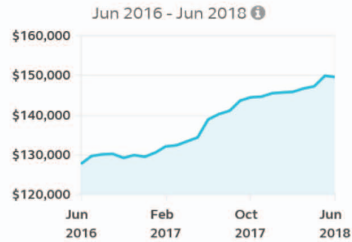
[Overview ▾](#) [Contributions ▾](#) [Investments ▾](#) [Loans & Withdrawals ▾](#) [Rollovers ▾](#) [Retirement Planning ▾](#)3 [Guided Tour](#)

## Account Balance

June 28, 2018

**\$149,508.03**

Vested Balance ⓘ \$92,012.81

Estimated Income Each Month  
in Retirement ⓘ \$3,037Personalized Rate of Return ⓘ 2.31%  
since 01/01/2018Gain/Loss ⓘ \$3,360.29  
since 01/01/2018[View Statements >](#)

## Take Action

Have other retirement accounts or IRAs to rollover?

[Transfer Other Accounts](#)

## 2 My Virtual Coach



Franklin, make your retirement planning interactive and fun.

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

## 1 Retirement Wellness Score ⓘ

73

Your retirement wellness score shows you're on track! Well done.

Retirement Wellness Score represents an estimate of the percentage of your pre-retirement income available once you retire. Studies suggest achieving a score of at least 70-85 to be on track for retirement.

[Retirement Wellness Planner >](#)

## 4 Contributions

Pre-Tax Contribution Amount ⓘ  
\$105.00 every two weeks

## Roth (after-tax) Contributions

Your retirement plan allows you to make both pre-tax and Roth (after-tax) contributions, which means you have some options when it comes to saving for retirement.

Are you familiar with these options?

[Yes](#)[Somewhat](#)[No, tell me more](#)

## Manage Other Contributions

[Clear Changes](#)[Save Changes](#)

You Need ⓘ

\$2,895/month

in retirement

If you spend this much, your savings may run out by age 87.

We Estimate You Will Have ⓘ

\$3,037/month

in retirement

You Are On Track!

\$142/month

extra in retirement

This calculator is made available as a self-help resource for your planning convenience. The results from the calculator are based on your inputs and are not intended to be a financial plan or investment advice from your current or former employer or the Principal Financial Group® but may be used as general guidelines to help you make retirement planning or other personal financial decisions.... [\(show more\)](#)



Want to dig deeper to see how all of your detailed parameters — such as salary, employer match and desired retirement age — may affect your retirement planning? Try our Retirement Wellness Planner and take control of variables to help you achieve your retirement goals.

[Launch The Planner](#)

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.

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- 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.

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- 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.





## 401(k) Account

Franklin Login - ABC DEFINED CONTRIBUTION PLAN

[Overview](#) ▾ [Contributions](#) ▾ [Investments](#) ▾ [Loans & Withdrawals](#) ▾ [Rollovers](#) ▾ [Retirement Planning](#) ▾

## Retirement Wellness Planner

6

[Retirement Outlook Report](#)

Print

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.

## Planning &amp; Account Inputs ▾

## External Accounts ▾

## Additional Principal Accounts ▾

## 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 ⓘ

\$ 0

## Their Defined Benefit Monthly Income ⓘ

\$ 0

[Clear Changes](#)[Save Changes](#)

## Advanced Planning Inputs ▾

## Retirement Wellness Score ⓘ



## 7 Household Score ⓘ

## You Need ⓘ

\$2,895/month  
in retirement

If you spend this much,  
your savings may run out  
by age 87.

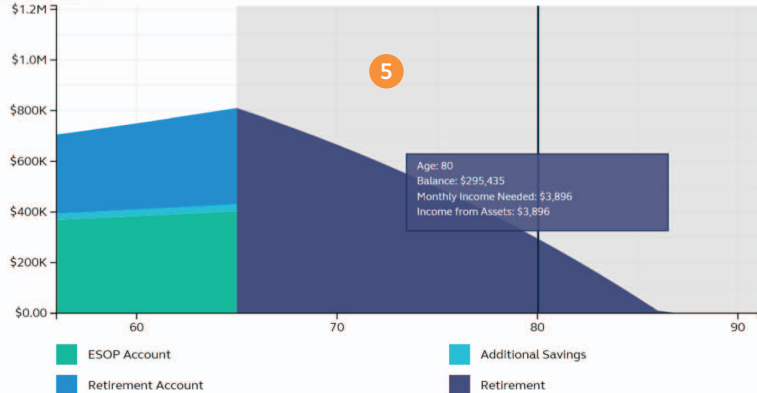
## We Estimate You Will Have ⓘ

\$3,037/month  
in retirement

## You Are On Track!

\$142/month  
extra in retirement

Account Balance



All amounts illustrated in this chart are estimates.

[Asset View](#)[Income View](#)[Today's Dollars](#)[Future Dollars](#)

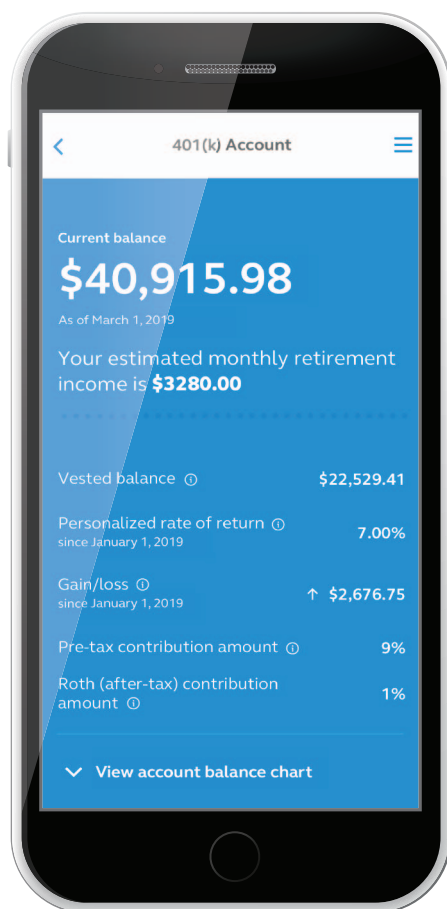
## FREQUENTLY ASKED QUESTIONS

If you have a question about this chart, check out our [frequently asked questions](#).

# Stay connected to your account — anytime, anywhere

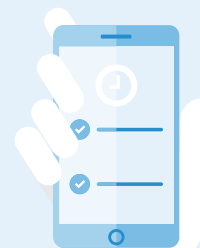
Planning for retirement has never been easier. Access your account information 24/7 from your device. Whether you download the Principal® App or visit our mobile-friendly website, we make it easy to access your account. Quickly see how you're doing with your retirement savings goals no matter where you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

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Visit [principal.com/OnTheGo](https://principal.com/OnTheGo) to download the Principal® App. Or, search for it on Google Play and the Apple App store.

24/7  
account access



For illustrative purposes only.

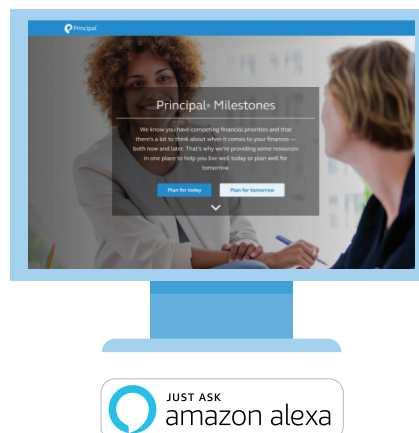
# Principal® Milestones

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



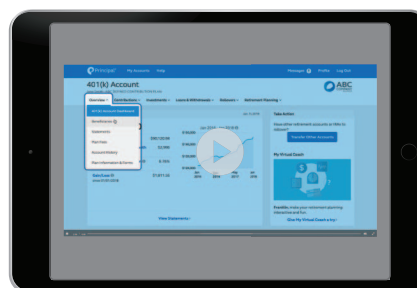
While you're there, enable our Principal Flash Briefing skill via Amazon Alexa. Each week you'll get retirement planning tid bits and financial tips all by just asking Alexa.

## 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](https://principal.com/WebDemo) to watch it now.

### 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](https://principal.com).



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