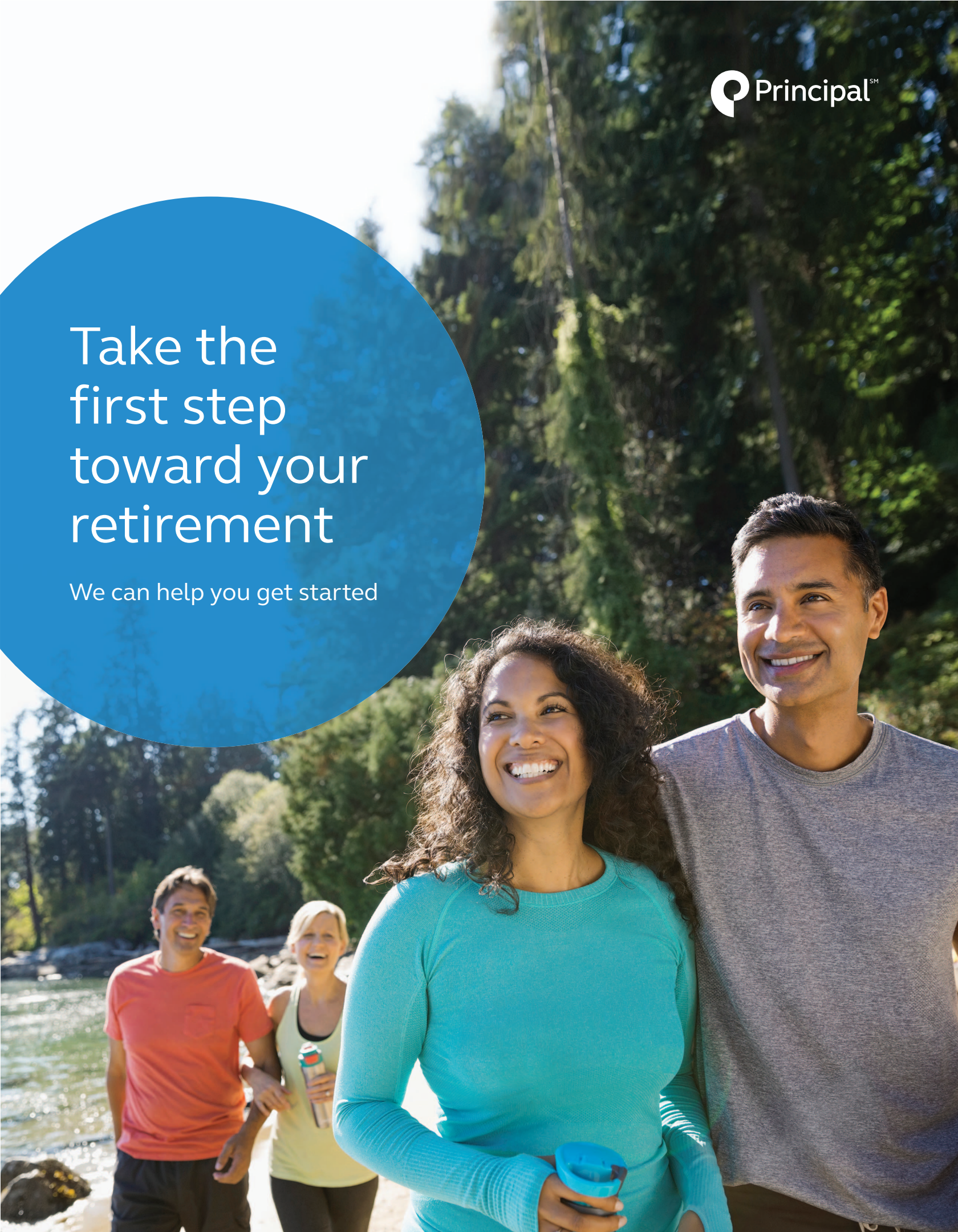


# Take the first step toward your retirement

We can help you get started



This workbook content is current as of the production date noted below. If there are any discrepancies between this information and the legal plan document, the legal plan document will govern. If the production date is older than three months or past an investment performance quarter end, you should contact your plan sponsor or log in to [principal.com](http://principal.com) for current retirement plan and investment option information. The member companies of the Principal Financial Group® prohibit the manipulation of this workbook content. If your plan sponsor elects to provide this workbook electronically, Principal® is not responsible for any unauthorized changes.

02/02/2018



# 1 Start saving for retirement

What's the number one most important thing you can do when it comes to retirement? Here's a hint – it's very simple. **Get started.** We know that doesn't sound simple to some of you, so stick with us, it's easier than you think.

Pick one of these options to begin saving for retirement.



Call for assistance  
1-800-547-7754

or



Complete  
the enclosed  
enrollment form

# 2 How much will you put aside today?

How you plan to live out your retirement determines how much you may need to save today. Are your goals to travel, downsize, or pay for your grandkids' college? Planning how much you need to put aside today can help ensure you have the funds needed for your future.

**Still have enrollment questions?** Register at [principal.com/enrollmentwebinar](https://principal.com/enrollmentwebinar) for an upcoming Enrollment Webinar or watch a replay when it works for your schedule.

# 3 Select or review your plan's investments

As part of your employer's retirement plan, investment options are available for you to allocate money to. Make sure the investment options chosen are right for you while you're logged in. Not sure? **Asking these two questions can help:**

- 1 **How comfortable are you with risk?**
- 2 **How long do you have until you retire?**

If you know the answers to these you'll be able to make more well-informed choices about where you put the money.

For a full listing of investment options, refer to the **Investment Option Summary** included. Unless you make a different investment election prior to your first contribution received by Principal, your contributions will be directed to the Plan's default investment option as selected by the plan sponsor.\*

Find out your comfort level with risk by taking our investor profile quiz at [principal.com/investorprofilequiz](https://principal.com/investorprofilequiz)

\*The plan's participant level default is: American Funds Target Retirement Fund R6. See Investment option summary for important information. If the default is a target date fund series, the applicable target date fund will be based on the plan's normal retirement date.

# Get the resources you need, when and where you want them

Once you've enrolled, log in to your account at [principal.com](https://principal.com) to take advantage of these helpful resources.



Use **My Virtual Coach** to make complex topics and decisions less scary and easier to understand. It's like having a retirement assistant at your fingertips 24/7.

---



Get your **Retirement Wellness Score** to see if you're on track for the retirement you want. Then, head over to the **Retirement Wellness Planner** to visualize how your actions may impact your plans for retirement<sup>1</sup>

---



Stay up-to-date on your **investments** and explore our **investment information**.

---



**Get education and insight** with monthly webinars at [principal.com/learnnow](https://principal.com/learnnow) to help you make informed decisions on topics like tax strategies, retirement income, Social Security and more.

---



**Manage your account on-the-go** with text alerts and mobile account access from our app.

---



**Give us a call at 800.547.7754**, Monday through Friday from 7 a.m. – 9 p.m. Central Time.

---

## About Target Date investment options:

Target date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Asset allocation and diversification do not ensure a profit or protect against a loss. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option including determination of when the portfolio achieves its most conservative allocation.

<sup>1</sup> 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 decisions 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.



Principal Life Insurance Company  
Des Moines, IA 50306-9394

# Plan Summary

.....

## **Am I eligible for FAMILY HEALTH CENTERS OF SAN DIEGO 457(B) PLAN?**

You are eligible to join the plan if you are: An individual in the Service of the Employer if the relationship between the individual and the Employer is the legal relationship of employer and employee and if the individual is in a select group of highly compensated or management employee of the Emp

.....

## **From where do my contributions come from?**

Contributions in general are from total pay from FAMILY HEALTH CENTERS OF SAN DIEGO including salary deferral contributions.

Your benefits representative can provide more detailed information.

.....

## **Are there limits to my contributions?**

You may choose to contribute from 1% to 100% of your total pay.

Your taxable income is reduced by the amount you contribute pre-tax through salary deferral. This lets you reduce your taxable income. Your total contribution in 2018 may not be more that \$18,500.00.

Your maximum contribution percentage and/or dollar amount may also be limited by Internal Revenue Service regulations.

.....

## **Can I change my contributions to my employer's retirement plan?**

You may stop making salary deferral contributions at any time. You may change your salary deferral amount monthly. Changes will be implemented as soon as administratively feasible.

The salary deferral agreement must be completed before the beginning of the month in which your salary deferral contributions are to begin.

# Plan Summary

---

## Employer contributions

Your employer may make a discretionary contribution at the end of the plan year if you meet the requirements below.

You will receive contributions if you are an active participant on the last day of the plan year during the latest accrual service.

Employer contributions may change in the future.

---

## When am I vested in the retirement plan funds?

You are always 100% vested in the contributions **you** choose to defer and in the discretionary contributions.

---

## Investment options

You are able to direct the investment of the retirement account balance by choosing among several investment options.

In order for you to make informed investment decisions, it is important that you read the investment material (including prospectuses if applicable) available from your plan sponsor.

You may also obtain this information by calling The Principal® at 1-800-547-7754.

For detailed information about your investment options, please visit us at [principal.com](http://principal.com) or contact The Principal® at 1-800-547-7754.

---

## How often can I make changes to the investment options in the retirement plan?

- anytime

Note that when transferring existing balances from one investment option to another, redemption fees or restrictions on transfer frequency may apply. Refer to the redemption fee and transfer restriction policy at [principal.com](http://principal.com) or contact your plan administrator.

Changes can be made through [principal.com](http://principal.com).

# Plan Summary

---

## How can I access my account information?

You may obtain account information through:

- Participant statement (quarterly)
- Visit [principal.com](http://principal.com) to access the account.

---

## How are the fees for the retirement plan paid?

Plan administrative expenses are paid from the total investment expense of one or more of the plan's investment options.

---

## When can I begin receiving benefits from the retirement plan?

Benefits are payable at:

- Death
- Disability
- Termination of employment
- Age 70-1/2
- Plan termination

---

## Other Information

Your contributions are included in the wages used to determine your Social Security tax.

This plan summary includes a brief description of your employer's retirement plan features. While this plan summary outlines many of the major provisions of your employer's retirement plan, this summary does not provide you with every plan detail. The legal plan document, which governs this plan, provides full details. If there are any discrepancies between this plan summary and the legal plan document, the legal plan document will govern.

From time to time, your employer may elect to amend the retirement plan provisions. This plan summary may be updated to reflect proposed amendments to the plan document provisions. Until a plan amendment is adopted, however, the legal plan document will govern. Contact your plan sponsor if you would like more details regarding applicable retirement plan provisions.

Since this is a tax-exempt 457(b) plan, contributions must be unsecured. As an unsecured interest, amounts contributed on your behalf plus earnings are an asset of your employer and are subject to the rights of the general creditors of the organization. The retirement account may be affected differently by individual state taxation rules. Contact your tax advisor with questions.

Withdrawals/distributions are subject to W-2 wage reporting and require withholding. Check with your financial/tax advisor on how this may affect you.

# Plan Summary

The retirement account may be affected differently by individual state taxation rules. Contact your tax advisor with questions.

If you have questions about the retirement plan call 1-800-547-7754 Monday through Friday, 7 a.m. - 9 p.m. (Central time), to speak to a retirement specialist at The Principal®.

**To learn more about The Principal®, visit [principal.com](http://principal.com).**

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group® (The Principal®), Des Moines, IA 50392.





Principal Life Insurance Company  
Des Moines, IA 50306-9394

My personal information (please print with black ink)

<b>Name</b>	<b>Phone number</b>	<b>Email address</b>
_____	____ - ____ - _____	_____
Last	First	MI

Address

Street	City	State	Zip	Country
_____	_____	_____	_____	_____

<b>Social Security number</b>	<b>Date of birth</b>	<b>Gender</b>	<b>Marital status</b>
____ - ____ - _____	____ / ____ / _____	<input type="radio"/> Male <input type="radio"/> Female	<input type="radio"/> Single <input type="radio"/> Married

<b>Expected retirement age</b>	<b>Original date of employment</b>
_____	____ / ____ / _____

**NOTE:** The email address you submit will be used for services provided by Principal Group®, unless otherwise elected. We will not provide your email to third parties. For more information, see your privacy policy at principal.com.

If you were rehired, complete these dates:	<b>Date of termination</b>	<b>Date of rehire</b>
	____ / ____ / _____	____ / ____ / _____

Complete all 3 Steps **1** **2** **3** to enroll in the retirement savings plan, or to make changes to your contribution percentage.

**1** My contributions<sup>A</sup>

Enroll me! (pick one)

- I elect to contribute \_\_\_\_% (1% to 100%) of my current and future pay per pay period.
- I am already enrolled, but I want to change my contribution to \_\_\_\_% (1% to 100%) of my current and future pay per pay period.
- I choose **not to contribute** to the retirement plan at this time.

<sup>A</sup> Elective deferral contributions are limited to the lesser of the plan or IRS Limit for the current calendar year. See plan summary or your employer for limits.

**2** My investment choices

Please elect **your choice** by checking the box and completing the applicable information for your choice.

(If you are already enrolled and want to make changes to how future contributions are directed, visit principal.com or call 1-800-547-7754.)

Build my own portfolio

I elect the following investment options (enter percentages below.)  
 (Please refer to the Investment Option Summary for more information.)

New contributions

Short-Term Fixed Income

Fixed Income Option deferred comp \_\_\_\_\_%

Fixed Income

Lord Abbett & Co, LLC

Lord Abbett High Yield R6 Fund \_\_\_\_\_%

Prudential Investments, LLC

Prudential Total Return Bond Q Fund \_\_\_\_\_%

Vanguard Group

Vanguard Total Bond Market Index Admiral Fund \_\_\_\_\_%

Balanced/Asset Allocation

Capital Research and Mgmt Co

American Funds Target Date Retirement 2010 R6 Fund \_\_\_\_\_%

American Funds Target Date Retirement 2015 R6 Fund \_\_\_\_\_%

American Funds Target Date Retirement 2020 R6 Fund \_\_\_\_\_%

American Funds Target Date Retirement 2025 R6 Fund \_\_\_\_\_%

American Funds Target Date Retirement 2030 R6 Fund \_\_\_\_\_%

American Funds Target Date Retirement 2035 R6 Fund \_\_\_\_\_%

American Funds Target Date Retirement 2040 R6 Fund \_\_\_\_\_%

American Funds Target Date Retirement 2045 R6 Fund \_\_\_\_\_%

American Funds Target Date Retirement 2050 R6 Fund \_\_\_\_\_%

American Funds Target Date Retirement 2055 R6 Fund \_\_\_\_\_%

American Funds Target Date Retirement 2060 R6 Fund \_\_\_\_\_%

Large U.S. Equity

Legg Mason Institutional Funds

ClearBridge Large Cap Growth IS Fund \_\_\_\_\_%

Massachusetts Financial Svc Co

MFS Value R6 Fund \_\_\_\_\_%

Vanguard Group

Vanguard 500 Index Admiral Fund \_\_\_\_\_%

Small/Mid U.S. Equity

American Beacon

American Beacon Small Cap Value Institutional Fund \_\_\_\_\_%

American Century Inv. Mgmt.

American Century Mid-Cap Value R6 Fund \_\_\_\_\_%

Cohen & Steers Mutual Funds

Cohen & Steers Real Estate Securities Z Fund \_\_\_\_\_%

Janus Henderson

Janus Henderson Triton N Fund \_\_\_\_\_%

MassMutual

MassMutual Select Mid Cap Growth Instl Fund \_\_\_\_\_%

My investment choices

New contributions

Vanguard Group

Vanguard Mid Cap Index Admiral Fund \_\_\_\_\_%
Vanguard Small Cap Index Admiral Fund \_\_\_\_\_%

International Equity

American Century Inv. Mgmt.

American Century Emerging Markets R6 Fund \_\_\_\_\_%

Capital Research and Mgmt Co

American Funds New Perspective R6 Fund \_\_\_\_\_%

Harris Associates L.P.

Oakmark International Instl Fund \_\_\_\_\_%

Vanguard Group

Vanguard Developed Markets Index Admiral Fund \_\_\_\_\_%

TOTAL of all lines: 100 %

Your investment election will be effective when it is received in the Corporate Center of The Principal by the close of market. Forms received after the close of market will be processed on the next open market date. If no investment election is received, or contributions are received prior to your investment election, contributions will be directed according to the plan's default investment alternative(s): American Funds Target Retirement Fund R6 <based on your current age and the plan's normal retirement date>.

I understand that deferred compensation remains a general asset of my employer and is available to general creditors. Please log in to principal.com for more details.

If you've completed this section, move ahead to My signature! 3

3 My signature

Please sign, then give this completed form to your benefits representative.

This agreement applies to amounts earned until changed by me in writing. I understand my plan sponsor may reduce my contributions only when required to meet certain plan limits. I will review all statements regularly and report any discrepancy to Principal immediately.

Signature

Date

X \_\_\_\_\_

\_\_\_\_\_

Be sure you have completed all 3 steps 1 2 3

## Important Information

The subject matter in this communication is provided with the understanding that The Principal® is not rendering legal, accounting, or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, or accounting obligations and requirements.

Your plan sponsor has chosen to make available to you all of the investment options listed on this enrollment form.

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group® (The Principal®), Des Moines, IA 50392.

Information in this enrollment form should not be construed as investment advice.

This workbook content is current as of the production date noted below. If there are any discrepancies between this information and the legal plan document, the legal plan document will govern. If the production date is older than three months or has passed a quarter end, you should contact your plan sponsor or log in to [principal.com](http://principal.com) for current retirement plan and investment option information. The member companies of the Principal Financial Group® prohibit the manipulation of this workbook content. If your plan sponsor elects to provide this workbook electronically, The Principal® is not responsible for any unauthorized changes.

© 2017 Principal Financial Services, Inc.

PG4711-13 | 08/2017 | t1604060421



Retirement plan beneficiary designation without QPSA requirement

Contract/Plan ID Number: 6-10033  
CTD01304

Follow these steps to name your beneficiary(ies): 1) Complete the Personal Information section.

**Note:** Only use this form if the plan does not allow Life Annuities or is a Governmental 457 Plan.

2) Name your beneficiary(ies). See page 3 for more detailed instructions and examples. 3) Sign the form at the bottom of Page 2. 4) Return your beneficiary form to your plan sponsor (typically your employer).

My personal information (please print with black ink)

<b>Name</b>			<b>Phone number</b>		<b>Social Security number</b>	
_____	_____	_____	_____	_____	_____	_____
Last	First	MI	-	-	-	-
<b>Address</b>					<b>Email address</b>	
_____	_____	_____	_____	_____	_____	
Street	City	State	Zip			

Naming my beneficiary(ies)

Before completing, please read the instructions, examples and Qualified Preretirement Survivor Annuity information on this form. You may name one or more primary and/or contingent beneficiaries. If you need more space to name beneficiaries or name a Trust, Testamentary Trust, or minor children (custodian for minors), please attach a separate list that you have signed and dated. Note: Unless otherwise provided, if two or more beneficiaries are named, the proceeds shall be paid to the named beneficiaries, or to the survivor or survivors, in equal shares.

<b>Name</b> [primary beneficiary(ies)]	<b>Date of birth</b>	<b>Relationship</b>	<b>Social Security number</b>	<b>Percent</b>
_____	___/___/___	_____	_____	_____
<b>Address</b>	<b>City</b>	<b>State</b>	<b>ZIP</b>	
_____	_____	_____	_____	

<b>Name</b> [primary beneficiary(ies)]	<b>Date of birth</b>	<b>Relationship</b>	<b>Social Security number</b>	<b>Percent</b>
_____	___/___/___	_____	_____	_____
<b>Address</b>	<b>City</b>	<b>State</b>	<b>ZIP</b>	
_____	_____	_____	_____	

If primary beneficiary(ies) is not living, pay death benefits to:

In most circumstances, your contingent beneficiary(ies) will only receive a death benefit if the primary beneficiary predeceases you and the death benefit has not been paid in full.

<b>Name</b> [contingent beneficiary(ies)]	<b>Date of birth</b>	<b>Relationship</b>	<b>Social Security number</b>	<b>Percent</b>
_____	___/___/___	_____	_____	_____
<b>Address</b>	<b>City</b>	<b>State</b>	<b>ZIP</b>	
_____	_____	_____	_____	

<b>Name</b> [contingent beneficiary(ies)]	<b>Date of birth</b>	<b>Relationship</b>	<b>Social Security number</b>	<b>Percent</b>
_____	___/___/___	_____	_____	_____
<b>Address</b>	<b>City</b>	<b>State</b>	<b>ZIP</b>	
_____	_____	_____	_____	



# Beneficiary form

Contract/Plan ID Number: 6-10033

---

## Name change

Change my name from: \_\_\_\_\_ Change my name to: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Reason:  Married  Divorce  Other - provide reason: \_\_\_\_\_

---

## My signature

This designation revokes all prior designations made under the retirement plan.

My signature (required) \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

X \_\_\_\_\_

Under penalties of perjury, I certify by my signature that all of the information on this beneficiary designation form is true, current and complete.

## Instructions

**Read carefully before completing this form.** To be sure death benefits are paid as you wish, follow these guidelines:

**You may name one or more contingent beneficiaries.** If you need more space to name beneficiaries or name a Trust, Testamentary Trust, or minor children (custodian for minors), please attach a separate list that you have signed and dated.

**Be sure you sign and date the form.** Keep a copy of this form for your records. If you do not date the form, the designation will become effective the day it's received by your plan sponsor or Principal Life Insurance Company depending upon plan provisions.

## Examples of naming beneficiaries

Be sure to use given names such as "Mary M. Doe," not "Mrs. John Doe," and include the address and relationship of the beneficiary or beneficiaries to the participant. If you need more space to name beneficiaries or name a Trust, Testamentary Trust, or minor children (custodian for minors), please attach a separate list that you have signed and dated. The following examples may be helpful to you.

	Name	Relationship	Social Security number	Address	Amount/percent
<b>One primary beneficiary</b>	Mary M. Doe	Sister	###-##-####	XXXXXXXXXXXX	100%
<b>Two primary beneficiaries</b>	Jane J. Doe John J. Doe or to the survivor	Mother Father	###-##-#### ###-##-####	XXXXXXXXXXXX XXXXXXXXXXXX	50% 50%
<b>One primary beneficiary and one contingent</b>	Jane J. Doe if living; otherwise to John J. Doe	Spouse Son	###-##-#### ###-##-####	XXXXXXXXXXXX XXXXXXXXXXXX	100% 100%
<b>Estate</b>	My Estate				100%
<b>Trust</b>	ABC Bank and Trust Co.	Trustee or successor in trust under (trust name) established (date of trust agreement)		XXXXXXXXXXXX	100%
<b>Testamentary trust</b> (Trust established within the participant's will)	John J. Doe/ Trust created by the Last Will and ABC Bank Testament of the participant			XXXXXXXXXXXX	100%
<b>Children &amp; grandchildren</b> (if beneficiary is a minor, use sample wording shown below)	John J. Doe Jane J. Doe William J. Doe If any of my children predecease me, the surviving children of any such child shall receive in the share their parent would have received, if living. If no child of a deceased child survives, the share of that child of mine shall go to the survivor or survivors of my children, equally.	Son Daughter Son	###-##-#### ###-##-#### ###-##-####	XXXXXXXXXXXX XXXXXXXXXXXX XXXXXXXXXXXX	33.4% 33.3% 33.3%
<b>Minor Children</b> (custodian for minor)	John J. Doe, son, and Jane J. Doe, daughter, equally, or to the survivor. However, if any proceeds become payable to a beneficiary who is a minor as defined in the Iowa Uniform Transfers to Minors Act(UTMA), such proceeds shall be paid to Frank Doe as custodian for John Doe under the Iowa UTMA, and Frank Doe as custodian for Jane Doe under the Iowa UTMA.				



# Retirement plan and investment information

---

02/02/2018

This document uses these defined words and phrases:

**Plan** means **FAMILY HEALTH CENTERS OF SAN DIEGO 457(B) PLAN.**

**Plan Fiduciary** means the individual(s) holding authority over the operation and administration of the Plan and retirement funds. The Plan Sponsor is typically the Plan Fiduciary. Contact the Plan Administrator for further details.

**Plan Sponsor** means **FAMILY HEALTH CENTERS OF SAN DIEGO.**

**You** means the Plan participant or beneficiary.

**Plan Administrator** is a Plan Fiduciary that has authority over operation and administration of the Plan. You should contact the Plan Administrator if you have any questions about the investment options under the Plan or if you would like paper copies of additional investment information that is available online at [principal.com](http://principal.com).

The Plan Administrator is:

**FAMILY HEALTH CENTERS OF SAN DIEGO  
823 GATEWAY CENTER WAY  
SAN DIEGO, CA 92102-4541  
619-515-2321**

## How does this affect you?

The Plan Fiduciary makes certain investment options available under the Plan. You decide which of those options works best for you according to your age and circumstances. This means that you are responsible for directing the investment in the account the Plan holds for your benefit (your account).

## Directing or Transferring Between Investment Options

You can direct or transfer retirement funds between the different investment options at least quarterly. The Plan may allow for more frequent transfers. To transfer retirement funds, you can call the automated phone system of the Principal Financial Group® at 1-800-547-7754 or log in to your account at [principal.com](http://principal.com).

A description of the exercise of voting, tender and similar rights for an investment alternative and any restrictions on these rights is located in the relevant plan document or trustee powers section of the trust agreement. Contact the Plan Administrator to obtain the plan document or the trust agreement, if applicable.

FAMILY HEALTH CENTERS OF SAN DIEGO 457(B) [Contract/Plan ID Number: 6-10033](#)  
PLAN

**The Plan Administrator can provide the following additional information in paper form, without charge and upon request:**

- Copies of prospectuses (or any short-form or summary prospectuses) for the investment options
- Copies of any financial statements or reports, such as statements of additional information and shareholder reports, and of any other similar materials relating to the Plan's designated investment options
- A statement of the value of a share or unit of each designated investment option and the date of the valuation
- A list of the assets comprising the portfolio of each investment option which constitute Plan assets and the value of each asset (or the proportion of the investment which it comprises)
- The following information about each investment option (including fixed-return investment options) available under the Plan: issuer name, investment objective, principal strategies and risks, turnover rate, performance, and fee and expense information
- To the extent a group annuity contract under the Plan permits you to select an annuity guaranteed by an insurance company, a statement that the guarantee provided by the insurance company is subject to its long-term financial strength and claims-paying ability

.....  
To help you make informed investment choices and for more information about the investment options available to you, including investment objectives, performance and fees, please review the enclosed materials or visit [principal.com](http://principal.com).

**How your quarterly statements will be delivered**

This notice is to inform you that statements are provided through The Principal Retirement Service Center® at [www.principal.com](http://www.principal.com). The benefit statement includes any fees deducted on your retirement account and is being delivered electronically based on your continuous access to the website. You have the right to request and receive, free of charge, a paper statement. If you wish to receive a paper benefit statement, please call 1-800-547-7754, 7 am – 9 pm (Monday – Friday) Central Time.



# Investment Option Summary

**As of 12/31/2017**

This document provides important information to help you compare the investment options available to you under the retirement plan.

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. For additional information on the investment options, including most recent month-end performance, log in to the Principal Financial Group® website at principal.com or call our automated phone system at 1-800-547-7754.

Additional information available online includes, if applicable, the name of the investment option's issuer; the investment option's objectives or goals; the investment option's principal strategies, including a general description of the types of assets held by the investment option; the portfolio turnover rate; and the investment option's performance data and fee and expense information.

In situations where the net and gross total investment expense figures are different, the mutual fund or the underlying fund in which a Separate Account invests has waived/capped a portion of its management fees through the date displayed in the waiver expiration date or contractual cap expiration date column. Differences may also be shown due to the fund family choosing to pay certain expenses that would normally be payable by the fund. Returns displayed are based on total investment expense net.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration's website for an example demonstrating the long-term effect of fees and expenses.

For a glossary of terms to assist you in understanding the designated investment options, log in to your account at principal.com.

## Asset Class: Fixed Income

This asset class is generally composed of investment options that invest in bonds, or debt of a company or government entity (including U.S. and Non-U.S.). It may also include real estate investment options that directly own property. These investment options typically carry more risk than short-term fixed income investment options (including, for real estate investment options, liquidity risk), but less overall risk than equities. All investment options in this category have the potential to lose value.

Investment Category: **High Yield Bond**

Inv Manager or Sub-Advisor: **Lord Abbett & Co, LLC**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>Lord Abbett High Yield R6 Fund</b> <sup>14,17,23</sup>	<b>8.78</b>	<b>8.78</b>	<b>7.41</b>	<b>7.06</b>	<b>8.33</b>	<b>7.27</b>	<b>8.78</b>	<b>7.06</b>	<b>8.33</b>	<b>7.27</b>	<b>6/2015</b>
Benchmark: <b>Merrill Lynch U.S. High Yield Master II Index</b>	7.48	7.48	6.39	5.80	7.89	-	7.48	5.80	7.89	-	-

**Description:** The investment seeks a high current income and the opportunity for capital appreciation to produce a high total return. The fund normally pursues its investment objective by investing at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in lower-rated debt securities, including corporate debt securities and securities that are convertible into common stock or have warrants to purchase common stock. It may invest up to 20% of its net assets in foreign securities that primarily are traded outside of the U.S. The fund may invest up to 20% of its net assets in municipal securities.

Composition (% of Assets) as of 10/31/2017				Fees & Expenses		# of Transfers Allowed/Time Period
U.S. Stocks	4.27	Non-U.S. Stocks	1.14	Total Inv Exp Net %	0.62	-
Non-U.S. Bonds	16.51	Convertibles	1.98	Contractual Cap Expiration Date	N/A	
Preferred	1.60	U.S. Bonds	67.49	Waiver Expiration Date	N/A	
Other	7.02			Total Inv Exp Gross %	0.62	
				Total Inv Exp Gross Per \$1,000 Invested	\$6.20	
				Redemption Fee	-	
				Revenue Sharing %	0.00	

## Asset Class: Fixed Income

This asset class is generally composed of investment options that invest in bonds, or debt of a company or government entity (including U.S. and Non- U.S.). It may also include real estate investment options that directly own property. These investment options typically carry more risk than short-term fixed income investment options (including, for real estate investment options, liquidity risk), but less overall risk than equities. All investment options in this category have the potential to lose value.

Investment Category: **Intermediate-Term Bond**

Inv Manager or Sub-Advisor: **Prudential Investments, LLC**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>Prudential Total Return Bond Q Fund 14,17,23,E</b>	<b>6.71</b>	<b>6.71</b>	<b>3.84</b>	<b>3.54</b>	<b>5.99</b>	<b>5.13</b>	<b>6.71</b>	<b>3.54</b>	<b>5.99</b>	<b>5.13</b>	<b>12/2010</b>
Benchmark: <b>Bloomberg Barclays Aggregate Bond Index</b>	3.54	3.54	2.24	2.10	4.01	-	3.54	2.10	4.01	-	-

**Description:** The investment seeks total return. The fund will seek to achieve its objective through a mix of current income and capital appreciation as determined by the fund's investment subadvisor. It invests, under normal circumstances, at least 80% of the fund's investable assets in bonds. For purposes of this policy, bonds include all fixed-income securities, other than preferred stock, with a maturity at date of issue of greater than one year. The fund may invest up to 30% of its investable assets in high risk, below investment-grade securities having a rating of not lower than CCC. It may invest up to 30% of its investable assets in foreign debt securities.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	0.73	Non-U.S. Stocks	0.01	Total Inv Exp Net %	0.41		2/90 day period	
Non-U.S. Bonds	20.55	Preferred	1.02	Contractual Cap Expiration Date	N/A			
U.S. Bonds	77.08	Other	0.61	Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.41			
				Total Inv Exp Gross Per \$1,000 Invested	\$4.10			
				Redemption Fee	-			
				Revenue Sharing %	0.00			

Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>Vanguard Total Bond Market Index Admiral Fund 2,14,F</b>	<b>3.57</b>	<b>3.57</b>	<b>2.18</b>	<b>2.02</b>	<b>3.95</b>	<b>4.20</b>	<b>3.57</b>	<b>2.02</b>	<b>3.95</b>	<b>4.20</b>	<b>11/2001</b>
Benchmark: <b>Bloomberg Barclays Aggregate Bond Index</b>	3.54	3.54	2.24	2.10	4.01	-	3.54	2.10	4.01	-	-

**Description:** The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Bloomberg Barclays U.S. Aggregate Float Adjusted Index represents a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	2.59	Non-U.S. Bonds	8.88	Total Inv Exp Net %	0.05		1/30 day period	
Convertibles	0.05	Preferred	0.01	Contractual Cap Expiration Date	N/A			
U.S. Bonds	88.47			Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.05			
				Total Inv Exp Gross Per \$1,000 Invested	\$0.50			
				Redemption Fee	-			
				Revenue Sharing %	0.00			

**Asset Class: Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2000-2010**

Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>American Funds Target Date Retirement 2010 R6 Fund</b> 11,12,17	<b>10.41</b>	<b>10.41</b>	<b>5.56</b>	<b>7.17</b>	<b>4.84</b>	<b>9.13</b>	<b>10.41</b>	<b>7.17</b>	<b>4.84</b>	<b>9.13</b>	<b>7/2009</b>
Benchmark: <b>Morningstar Lifetime Moderate 2010 Index</b>	10.19	10.19	4.97	5.75	5.14	-	10.19	5.75	5.14	-	-

**Description:** The investment seeks growth, income and conservation of capital. The adviser will attempt to achieve the fund's investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth-and-income funds, equity-income funds and a balanced fund and bond funds. Equity-income and balanced funds generally strive for income and growth through stocks and/or bond investments, while bond funds seek current income through bond investments.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	6.07	U.S. Stocks	28.34	Total Inv Exp Net %			0.34				
Non-U.S. Stocks	13.41	Non-U.S. Bonds	7.53	Contractual Cap Expiration Date			N/A				
Convertibles	0.09	Preferred	0.33	Waiver Expiration Date			N/A				
U.S. Bonds	43.87	Other	0.36	Total Inv Exp Gross %			0.34				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.40				
				Redemption Fee			-				
				Revenue Sharing %			0.00				

Investment Category: **Target-Date 2015**

Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>American Funds Target Date Retirement 2015 R6 Fund</b> 11,12,17	<b>11.19</b>	<b>11.19</b>	<b>5.92</b>	<b>7.96</b>	<b>5.08</b>	<b>9.71</b>	<b>11.19</b>	<b>7.96</b>	<b>5.08</b>	<b>9.71</b>	<b>7/2009</b>
Benchmark: <b>Morningstar Lifetime Moderate 2015 Index</b>	11.39	11.39	5.45	6.46	5.31	-	11.39	6.46	5.31	-	-

**Description:** The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	6.25	U.S. Stocks	30.59	Total Inv Exp Net %			0.33				
Non-U.S. Stocks	13.97	Non-U.S. Bonds	6.83	Contractual Cap Expiration Date			N/A				
Convertibles	0.10	Preferred	0.31	Waiver Expiration Date			N/A				
U.S. Bonds	41.58	Other	0.37	Total Inv Exp Gross %			0.33				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.30				
				Redemption Fee			-				
				Revenue Sharing %			0.00				

**Asset Class: Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2020**

Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>American Funds Target Date Retirement 2020 R6 Fund</b> 11,12,17	<b>12.87</b>	<b>12.87</b>	<b>6.58</b>	<b>8.93</b>	<b>5.33</b>	<b>10.57</b>	<b>12.87</b>	<b>8.93</b>	<b>5.33</b>	<b>10.57</b>	<b>7/2009</b>	
Benchmark: <b>Morningstar Lifetime Moderate 2020 Index</b>	12.79	12.79	6.01	7.34	5.47	-	12.79	7.34	5.47	-	-	

**Description:** The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	6.40	U.S. Stocks	33.24	Total Inv Exp Net %			0.35	
Non-U.S. Stocks	16.03	Non-U.S. Bonds	6.57	Contractual Cap Expiration Date			N/A	
Convertibles	0.09	Preferred	0.24	Waiver Expiration Date			N/A	
U.S. Bonds	37.00	Other	0.43	Total Inv Exp Gross %			0.35	
				Total Inv Exp Gross Per \$1,000 Invested			\$3.50	
				Redemption Fee			-	
				Revenue Sharing %			0.00	

Investment Category: **Target-Date 2025**

Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>American Funds Target Date Retirement 2025 R6 Fund</b> 11,12,17	<b>15.32</b>	<b>15.32</b>	<b>7.43</b>	<b>10.36</b>	<b>6.02</b>	<b>11.80</b>	<b>15.32</b>	<b>10.36</b>	<b>6.02</b>	<b>11.80</b>	<b>7/2009</b>	
Benchmark: <b>Morningstar Lifetime Moderate 2025 Index</b>	14.54	14.54	6.73	8.44	5.68	-	14.54	8.44	5.68	-	-	

**Description:** The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	6.42	U.S. Stocks	38.25	Total Inv Exp Net %			0.37	
Non-U.S. Stocks	20.33	Non-U.S. Bonds	5.85	Contractual Cap Expiration Date			N/A	
Convertibles	0.08	Preferred	0.20	Waiver Expiration Date			N/A	
U.S. Bonds	28.37	Other	0.50	Total Inv Exp Gross %			0.37	
				Total Inv Exp Gross Per \$1,000 Invested			\$3.70	
				Redemption Fee			-	
				Revenue Sharing %			0.00	

Asset Class: **Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2030**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>American Funds Target Date Retirement 2030 R6 Fund</b> 11,12,17	<b>18.40</b>	<b>18.40</b>	<b>8.61</b>	<b>11.50</b>	<b>6.64</b>	<b>12.66</b>	<b>18.40</b>	<b>11.50</b>	<b>6.64</b>	<b>12.66</b>	<b>7/2009</b>	
Benchmark: <b>Morningstar Lifetime Moderate 2030 Index</b>	16.59	16.59	7.57	9.56	5.95	-	16.59	9.56	5.95	-	-	

**Description:** The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	6.26	U.S. Stocks	44.37	Total Inv Exp Net %			-				
Non-U.S. Stocks	25.27	Non-U.S. Bonds	3.75	Contractual Cap Expiration Date			N/A				
Convertibles	0.10	Preferred	0.22	Waiver Expiration Date			N/A				
U.S. Bonds	19.58	Other	0.44	Total Inv Exp Gross %			0.39				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.90				
				Redemption Fee			-				
				Revenue Sharing %			0.00				

Investment Category: **Target-Date 2035**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>American Funds Target Date Retirement 2035 R6 Fund</b> 11,12,17	<b>21.04</b>	<b>21.04</b>	<b>9.56</b>	<b>12.13</b>	<b>6.89</b>	<b>13.05</b>	<b>21.04</b>	<b>12.13</b>	<b>6.89</b>	<b>13.05</b>	<b>7/2009</b>	
Benchmark: <b>Morningstar Lifetime Moderate 2035 Index</b>	18.52	18.52	8.32	10.41	6.22	-	18.52	10.41	6.22	-	-	

**Description:** The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	6.10	U.S. Stocks	49.39	Total Inv Exp Net %			-				
Non-U.S. Stocks	29.62	Non-U.S. Bonds	1.86	Contractual Cap Expiration Date			N/A				
Convertibles	0.10	Preferred	0.25	Waiver Expiration Date			N/A				
U.S. Bonds	12.31	Other	0.37	Total Inv Exp Gross %			0.40				
				Total Inv Exp Gross Per \$1,000 Invested			\$4.00				
				Redemption Fee			-				
				Revenue Sharing %			0.00				



Asset Class: **Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2040**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>American Funds Target Date Retirement 2040 R6 Fund</b> <sup>11,12,17</sup>	<b>21.98</b>	<b>21.98</b>	<b>9.89</b>	<b>12.45</b>	<b>7.05</b>	<b>12.25</b>	<b>21.98</b>	<b>12.45</b>	<b>7.05</b>	<b>12.25</b>	<b>7/2009</b>	
Benchmark: <b>Morningstar Lifetime Moderate 2040 Index</b>	19.87	19.87	8.81	10.84	6.36	-	19.87	10.84	6.36	-	-	

**Description:** The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	6.13	U.S. Stocks	51.17	Total Inv Exp Net %			0.41	
Non-U.S. Stocks	30.82	Non-U.S. Bonds	1.72	Contractual Cap Expiration Date			N/A	
Convertibles	0.11	Preferred	0.24	Waiver Expiration Date			N/A	
U.S. Bonds	9.44	Other	0.38	Total Inv Exp Gross %			0.41	
				Total Inv Exp Gross Per \$1,000 Invested			\$4.10	
				Redemption Fee			-	
				Revenue Sharing %			0.00	

Investment Category: **Target-Date 2045**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>American Funds Target Date Retirement 2045 R6 Fund</b> <sup>11,12,17</sup>	<b>22.44</b>	<b>22.44</b>	<b>10.09</b>	<b>12.57</b>	<b>7.10</b>	<b>13.32</b>	<b>22.44</b>	<b>12.57</b>	<b>7.10</b>	<b>13.32</b>	<b>7/2009</b>	
Benchmark: <b>Morningstar Lifetime Moderate 2045 Index</b>	20.53	20.53	9.01	10.91	6.36	-	20.53	10.91	6.36	-	-	

**Description:** The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	6.19	U.S. Stocks	52.22	Total Inv Exp Net %			0.41	
Non-U.S. Stocks	30.98	Non-U.S. Bonds	1.52	Contractual Cap Expiration Date			N/A	
Convertibles	0.11	Preferred	0.22	Waiver Expiration Date			N/A	
U.S. Bonds	8.39	Other	0.38	Total Inv Exp Gross %			0.41	
				Total Inv Exp Gross Per \$1,000 Invested			\$4.10	
				Redemption Fee			-	
				Revenue Sharing %			0.00	

**Asset Class: Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2050**

Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>American Funds Target Date Retirement 2050 R6 Fund</b> <sup>11,12,17</sup>	<b>22.61</b>	<b>22.61</b>	<b>10.16</b>	<b>12.62</b>	<b>7.11</b>	<b>13.35</b>	<b>22.61</b>	<b>12.62</b>	<b>7.11</b>	<b>13.35</b>	<b>7/2009</b>	
Benchmark: <b>Morningstar Lifetime Moderate 2050 Index</b>	20.78	20.78	9.04	10.83	6.30	-	20.78	10.83	6.30	-	-	

**Description:** The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	6.22	U.S. Stocks	52.96	Total Inv Exp Net %			-	
Non-U.S. Stocks	30.91	Non-U.S. Bonds	1.46	Contractual Cap Expiration Date			N/A	
Convertibles	0.11	Preferred	0.20	Waiver Expiration Date			N/A	
U.S. Bonds	7.76	Other	0.38	Total Inv Exp Gross %			0.42	
				Total Inv Exp Gross Per \$1,000 Invested			\$4.20	
				Redemption Fee			-	
				Revenue Sharing %			0.00	

Investment Category: **Target-Date 2055**

Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>American Funds Target Date Retirement 2055 R6 Fund</b> <sup>11,12,17</sup>	<b>22.63</b>	<b>22.63</b>	<b>10.15</b>	<b>12.60</b>	-	<b>11.66</b>	<b>22.63</b>	<b>12.60</b>	-	<b>11.66</b>	<b>2/2010</b>	
Benchmark: <b>Morningstar Lifetime Moderate 2055 Index</b>	20.95	20.95	9.04	10.71	6.23	-	20.95	10.71	6.23	10.67	-	

**Description:** The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	6.22	U.S. Stocks	52.97	Total Inv Exp Net %			-	
Non-U.S. Stocks	30.90	Non-U.S. Bonds	1.46	Contractual Cap Expiration Date			N/A	
Convertibles	0.11	Preferred	0.20	Waiver Expiration Date			N/A	
U.S. Bonds	7.77	Other	0.38	Total Inv Exp Gross %			0.42	
				Total Inv Exp Gross Per \$1,000 Invested			\$4.20	
				Redemption Fee			-	
				Revenue Sharing %			0.00	

**Asset Class: Balanced/Asset Allocation**

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2060+**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>American Funds Target Date Retirement 2060 R6 Fund</b> <sup>11,12,17</sup>	<b>22.49</b>	<b>22.49</b>	-	-	-	<b>10.15</b>	<b>22.49</b>	-	-	<b>10.15</b>	<b>3/2015</b>
Benchmark: <b>Morningstar Lifetime Moderate 2060 Index</b>	21.06	21.06	9.01	10.60	6.22	-	21.06	10.60	6.22	9.03	-

**Description:** The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	6.22	U.S. Stocks	52.98	Total Inv Exp Net %			0.45	
Non-U.S. Stocks	30.88	Non-U.S. Bonds	1.46	Contractual Cap Expiration Date			N/A	
Convertibles	0.11	Preferred	0.20	Waiver Expiration Date			01/01/2019	
U.S. Bonds	7.77	Other	0.38	Total Inv Exp Gross %			0.49	
				Total Inv Exp Gross Per \$1,000 Invested			\$4.90	
				Redemption Fee			-	
				Revenue Sharing %			0.00	

**Asset Class: Large U.S. Equity**

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in large, well-established, U.S. companies. These investment options typically carry more risk than fixed income investment options but have the potential for higher returns over longer time periods. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Large Value**Inv Manager or Sub-Advisor: **Massachusetts Financial Svc Co**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>MFS Value R6 Fund</b> <sup>23,G</sup>	<b>17.86</b>	<b>17.86</b>	<b>10.27</b>	<b>15.07</b>	<b>7.85</b>	<b>8.42</b>	<b>17.86</b>	<b>15.07</b>	<b>7.85</b>	<b>8.42</b>	<b>4/2006</b>
Benchmark: <b>Russell 1000 Value Index</b>	13.66	13.66	8.65	14.04	7.10	-	13.66	14.04	7.10	-	-

**Description:** The investment seeks capital appreciation. The fund normally invests the fund's assets primarily in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. MFS focuses on investing the fund's assets in the stocks of companies it believes are undervalued compared to their perceived worth (value companies).

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	1.56	U.S. Stocks	91.67	Total Inv Exp Net %			0.49		
Non-U.S. Stocks	6.77				Contractual Cap Expiration Date			N/A	
				Waiver Expiration Date			N/A		
				Total Inv Exp Gross %			0.49		
				Total Inv Exp Gross Per \$1,000 Invested			\$4.90		
				Redemption Fee			-		
				Revenue Sharing %			0.00		

## Asset Class: Large U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in large, well-established, U.S. companies. These investment options typically carry more risk than fixed income investment options but have the potential for higher returns over longer time periods. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Large Blend**Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>Vanguard 500 Index Admiral Fund <sup>2,F</sup></b>	<b>21.79</b>	<b>21.79</b>	<b>11.38</b>	<b>15.75</b>	<b>8.49</b>	<b>6.12</b>	<b>21.79</b>	<b>15.75</b>	<b>8.49</b>	<b>6.12</b>	<b>11/2000</b>
Benchmark: <b>Russell 1000 Index</b>	21.69	21.69	11.23	15.71	8.59	-	21.69	15.71	8.59	-	-

**Description:** The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	0.33	U.S. Stocks	98.63	Total Inv Exp Net %	0.04		1/30 day period	
Non-U.S. Stocks	1.03			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.04			
				Total Inv Exp Gross Per \$1,000 Invested	\$0.40			
				Redemption Fee	-			
				Revenue Sharing %	0.00			

Investment Category: **Large Growth**Inv Manager or Sub-Advisor: **Legg Mason Institutional Funds**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>ClearBridge Large Cap Growth IS Fund <sup>23</sup></b>	<b>25.53</b>	<b>25.53</b>	<b>13.82</b>	<b>18.23</b>	<b>10.20</b>	<b>16.66</b>	<b>25.53</b>	<b>18.23</b>	<b>10.20</b>	<b>16.66</b>	<b>3/2013</b>
Benchmark: <b>Russell 1000 Growth Index</b>	30.21	30.21	13.79	17.33	10.00	-	30.21	17.33	10.00	-	-

**Description:** The investment seeks long-term capital growth. Under normal circumstances, the fund invests at least 80% of its net assets, plus borrowings for investment purposes, if any, in equity securities or other instruments with similar economic characteristics of U.S. companies with large market capitalizations.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	1.24	U.S. Stocks	95.02	Total Inv Exp Net %	0.69		-	
Non-U.S. Stocks	3.74			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.69			
				Total Inv Exp Gross Per \$1,000 Invested	\$6.90			
				Redemption Fee	-			
				Revenue Sharing %	0.00			

Asset Class: **Small/Mid U.S. Equity**

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Mid Cap Value**Inv Manager or Sub-Advisor: **American Century Inv. Mgmt.**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>American Century Mid-Cap Value R6 Fund 1,23</b>	<b>11.96</b>	<b>11.96</b>	<b>10.86</b>	<b>15.68</b>	<b>10.91</b>	<b>12.92</b>	<b>11.96</b>	<b>15.68</b>	<b>10.91</b>	<b>12.92</b>	<b>7/2013</b>
Benchmark: <b>Russell Midcap Value Index</b>	13.34	13.34	9.00	14.68	9.10	-	13.34	14.68	9.10	-	-

**Description:** The investment seeks long-term capital growth; income is a secondary consideration. Under normal market conditions, the portfolio managers will invest at least 80% of the fund's net assets in medium size companies. The portfolio managers consider medium size companies to include those whose market capitalizations at the time of purchase are within the capitalization range of the Russell 3000(R) Index, excluding the largest 100 such companies.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	2.49	U.S. Stocks	92.32	Total Inv Exp Net %	0.61		-	
Non-U.S. Stocks	5.18			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	07/31/2018			
				Total Inv Exp Gross %	0.66			
				Total Inv Exp Gross Per \$1,000 Invested	\$6.60			
				Redemption Fee	-			
				Revenue Sharing %	0.00			

Investment Category: **Mid Cap Blend**Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
<b>Vanguard Mid Cap Index Admiral Fund 1,F</b>	<b>19.25</b>	<b>19.25</b>	<b>9.38</b>	<b>15.01</b>	<b>8.92</b>	<b>10.25</b>	<b>19.25</b>	<b>15.01</b>	<b>8.92</b>	<b>10.25</b>	<b>11/2001</b>
Benchmark: <b>Russell Midcap Index</b>	18.52	18.52	9.58	14.96	9.11	-	18.52	14.96	9.11	-	-

**Description:** The investment seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	0.36	U.S. Stocks	98.55	Total Inv Exp Net %	0.06		1/30 day period	
Non-U.S. Stocks	1.09			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.06			
				Total Inv Exp Gross Per \$1,000 Invested	\$0.60			
				Redemption Fee	-			
				Revenue Sharing %	0.00			

**Asset Class: Small/Mid U.S. Equity**

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Mid Cap Growth**

Inv Manager or Sub-Advisor: **MassMutual**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>MassMutual Select Mid Cap Growth Instl Fund 1,2,3</b>	<b>24.66</b>	<b>24.66</b>	<b>11.94</b>	<b>16.66</b>	<b>10.31</b>	<b>14.46</b>	<b>24.66</b>	<b>16.66</b>	<b>10.31</b>	<b>14.46</b>	<b>11/2010</b>
Benchmark: <b>Russell Midcap Growth Index</b>	25.27	25.27	10.30	15.30	9.10	-	25.27	15.30	9.10	-	-

**Description:** The investment seeks growth of capital over the long-term. The fund invests primarily in equity securities of mid-capitalization companies that the fund's subadvisers believe offer the potential for long-term growth. It invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in a broadly diversified portfolio of common stocks of mid-cap companies whose earnings the subadvisers expect to grow at a faster rate than the average company.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	3.70	U.S. Stocks	91.56	Total Inv Exp Net %	0.73		-	
Non-U.S. Stocks	2.00	Other	2.74	Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.73			
				Total Inv Exp Gross Per \$1,000 Invested	\$7.30			
				Redemption Fee	-			
				Revenue Sharing %	0.00			

Investment Category: **Small Value**

Inv Manager or Sub-Advisor: **American Beacon**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>American Beacon Small Cap Value Institutional Fund 1,F</b>	<b>8.67</b>	<b>8.67</b>	<b>9.37</b>	<b>13.92</b>	<b>9.57</b>	<b>10.93</b>	<b>8.67</b>	<b>13.92</b>	<b>9.57</b>	<b>10.93</b>	<b>12/1998</b>
Benchmark: <b>Russell 2000 Value Index</b>	7.84	7.84	9.55	13.01	8.17	-	7.84	13.01	8.17	-	-

**Description:** The investment seeks long-term capital appreciation and current income. Under normal circumstances, at least 80% of the fund's net assets (plus the amount of any borrowings for investment purposes) are invested in equity securities of small market capitalization companies. These companies have market capitalizations of \$5 billion or less at the time of investment. The fund's investments may include common stocks, real estate investment trusts ("REITs"), American Depositary Receipts ("ADRs") and U.S. dollar-denominated foreign stocks traded on U.S. exchanges (collectively, "stocks").

Composition (% of Assets) as of 10/31/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	3.04	U.S. Stocks	94.23	Total Inv Exp Net %	0.84		1/90 day period	
Non-U.S. Stocks	2.73			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.84			
				Total Inv Exp Gross Per \$1,000 Invested	\$8.40			
				Redemption Fee	-			
				Revenue Sharing %	0.00			

Asset Class: **Small/Mid U.S. Equity**

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Small Blend**Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>Vanguard Small Cap Index Admiral Fund 1,2,23,F</b>	<b>16.24</b>	<b>16.24</b>	<b>9.84</b>	<b>14.44</b>	<b>9.68</b>	<b>9.41</b>	<b>16.24</b>	<b>14.44</b>	<b>9.68</b>	<b>9.41</b>	<b>11/2000</b>	
Benchmark: <b>Russell 2000 Index</b>	14.65	14.65	9.96	14.12	8.71	-	14.65	14.12	8.71	-	-	

**Description:** The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	2.16	U.S. Stocks	97.22	Total Inv Exp Net %	0.06		1/30 day period	
Non-U.S. Stocks	0.62			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.06			
				Total Inv Exp Gross Per \$1,000 Invested	\$0.60			
				Redemption Fee	-			
				Revenue Sharing %	0.00			

Investment Category: **Small Growth**Inv Manager or Sub-Advisor: **Janus Henderson**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>Janus Henderson Triton N Fund 1,23</b>	<b>27.24</b>	<b>27.24</b>	<b>12.62</b>	<b>16.46</b>	<b>11.65</b>	<b>16.61</b>	<b>27.24</b>	<b>16.46</b>	<b>11.65</b>	<b>16.61</b>	<b>5/2012</b>	
Benchmark: <b>Russell 2000 Growth Index</b>	22.17	22.17	10.28	15.21	9.19	-	22.17	15.21	9.19	-	-	

**Description:** The investment seeks long-term growth of capital. The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential. In pursuing that objective, it invests in equity securities of small- and medium-sized companies. Generally, small- and medium-sized companies have a market capitalization of less than \$10 billion. Market capitalization is a commonly used measure of the size and value of a company. The fund may also invest in foreign securities, which may include investments in emerging markets.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	6.22	U.S. Stocks	92.13	Total Inv Exp Net %	0.68		-	
Non-U.S. Stocks	1.22	Other	0.43	Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.68			
				Total Inv Exp Gross Per \$1,000 Invested	\$6.80			
				Redemption Fee	-			
				Revenue Sharing %	0.00			

**Asset Class: Small/Mid U.S. Equity**

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Real Estate**

Inv Manager or Sub-Advisor: **Cohen & Steers Mutual Funds**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
<b>Cohen &amp; Steers Real Estate Securities Z Fund 5,23,F</b>	<b>8.17</b>	<b>8.17</b>	<b>7.97</b>	<b>11.71</b>	<b>9.16</b>	<b>12.34</b>	<b>8.17</b>	<b>11.71</b>	<b>9.16</b>	<b>12.34</b>	<b>10/2014</b>
Benchmark: <b>Standard &amp; Poor's United States REIT Index</b>	4.33	4.33	5.09	9.13	7.28	-	4.33	9.13	7.28	-	-

**Description:** The investment seeks total return through investment in real estate securities. The fund invests at least 80% of its total assets in income-producing common stocks and other equity securities issued by real estate companies, such as real estate investment trusts ("REITs"). It may invest up to 20% of its total assets in securities of foreign issuers (including emerging market issuers) which meet the same criteria for investment as domestic companies, including investments in such companies in the form of American Depositary Receipts ("ADRs"), Global Depositary Receipts ("GDRs") and European Depositary Receipts ("EDRs"). The fund is non-diversified.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses		# of Transfers Allowed/Time Period
Cash	0.33	U.S. Stocks	99.63	Total Inv Exp Net %	0.84	2/60 day period
Other	0.03			Contractual Cap Expiration Date	N/A	
				Waiver Expiration Date	N/A	
				Total Inv Exp Gross %	0.84	
				Total Inv Exp Gross Per \$1,000 Invested	\$8.40	
				Redemption Fee	-	
				Revenue Sharing %	0.00	



**Asset Class: International Equity**

This asset class is composed of investment options that invest in stocks, or shares of ownership in companies with their principal place of business or office outside the United States. These investment options often carry more risk than U.S. equity investment options but may have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Diversified Emerging Markets**

Inv Manager or Sub-Advisor: **American Century Inv. Mgmt.**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>American Century Emerging Markets R6 Fund <sup>3</sup></b>	<b>46.36</b>	<b>46.36</b>	<b>13.31</b>	<b>7.62</b>	<b>1.26</b>	<b>10.05</b>	<b>46.36</b>	<b>7.62</b>	<b>1.26</b>	<b>10.05</b>	<b>7/2013</b>	
Benchmark: <b>MSCI Emerging Markets NR Index</b>	37.28	37.28	9.10	4.35	1.68	-	37.28	4.35	1.68	-	-	

**Description:** The investment seeks capital growth. The fund invests at least 80% of its net assets in equity securities of companies located in emerging market countries. It generally invests in equity securities denominated in foreign currencies. The fund's manager considers an emerging market country to be any country other than a developed country.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period					
Cash	4.92	Non-U.S. Stocks	92.76	Total Inv Exp Net %			-					
Other	2.32				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			04/09/2018					
				Total Inv Exp Gross %			1.29					
				Total Inv Exp Gross Per \$1,000 Invested			\$12.90					
				Redemption Fee			-					
				Revenue Sharing %			0.00					

Investment Category: **Foreign Large Blend**

Inv Manager or Sub-Advisor: **Harris Associates L.P.**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>Oakmark International Instl Fund <sup>3,23</sup></b>	<b>30.00</b>	<b>30.00</b>	<b>10.51</b>	<b>10.55</b>	<b>6.98</b>	<b>31.38</b>	<b>30.00</b>	<b>10.55</b>	<b>6.98</b>	<b>31.38</b>	<b>11/2016</b>	
Benchmark: <b>MSCI ACWI Ex USA Index</b>	27.19	27.19	7.83	6.80	1.84	-	27.19	6.80	1.84	-	-	

**Description:** The investment seeks long-term capital appreciation. The fund invests primarily in a diversified portfolio of common stocks of non-U.S. companies. It may invest in non-U.S. markets throughout the world, including emerging markets. Ordinarily, the fund will invest in the securities of at least five countries outside of the U.S. There are no geographic limits on the fund's non-U.S. investments. The fund may invest in securities of large-, mid-, and small- capitalization companies.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period					
Cash	3.02	U.S. Stocks	5.19	Total Inv Exp Net %			-					
Non-U.S. Stocks	86.56	U.S. Bonds	0.06	Contractual Cap Expiration Date			N/A					
Other	5.17				Waiver Expiration Date			01/28/2018				
				Total Inv Exp Gross %			0.86					
				Total Inv Exp Gross Per \$1,000 Invested			\$8.60					
				Redemption Fee			-					
				Revenue Sharing %			0.00					

## Asset Class: International Equity

This asset class is composed of investment options that invest in stocks, or shares of ownership in companies with their principal place of business or office outside the United States. These investment options often carry more risk than U.S. equity investment options but may have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Foreign Large Blend**Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>Vanguard Developed Markets Index Admiral Fund</b> 3,23,F	<b>26.40</b>	<b>26.40</b>	<b>8.93</b>	<b>8.28</b>	<b>2.34</b>	<b>4.56</b>	<b>26.40</b>	<b>8.28</b>	<b>2.34</b>	<b>4.56</b>	<b>8/1999</b>	
Benchmark: <b>MSCI ACWI Ex USA Index</b>	27.19	27.19	7.83	6.80	1.84	-	27.19	6.80	1.84	-	-	

**Description:** The investment seeks to track the performance of the FTSE Developed All Cap ex US Index. The fund employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex US Index, a market-capitalization-weighted index that is made up of approximately 3,700 common stocks of large-, mid-, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. The adviser attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Composition (% of Assets) as of 11/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	2.65	U.S. Stocks	1.07	Total Inv Exp Net %	0.07		1/30 day period	
Non-U.S. Stocks	95.20	Preferred	0.06	Contractual Cap Expiration Date	N/A			
U.S. Bonds	0.01	Other	1.01	Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.07			
				Total Inv Exp Gross Per \$1,000 Invested	\$0.70			
				Redemption Fee	-			
				Revenue Sharing %	0.00			

Investment Category: **World Large Stock**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2017 quarter end)						(as of 12/31/2017 year end)					Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept		
<b>American Funds New Perspective R6 Fund</b> 3,23,G	<b>29.30</b>	<b>29.30</b>	<b>11.76</b>	<b>12.96</b>	<b>7.18</b>	<b>14.16</b>	<b>29.30</b>	<b>12.96</b>	<b>7.18</b>	<b>14.16</b>	<b>5/2009</b>	
Benchmark: <b>MSCI ACWI Large Cap NR Index</b>	23.87	23.87	9.25	10.71	4.49	-	23.87	10.71	4.49	-	-	

**Description:** The investment seeks long-term growth of capital; future income is a secondary objective. The fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world. In pursuing its primary investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth. In pursuing its secondary objective, the fund invests in common stocks of companies with the potential to pay dividends in the future.

Composition (% of Assets) as of 09/30/2017				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	6.08	U.S. Stocks	45.85	Total Inv Exp Net %	0.45		1/30 day period	
Non-U.S. Stocks	47.42	Convertibles	0.33	Contractual Cap Expiration Date	N/A			
Preferred	0.12	U.S. Bonds	0.21	Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.45			
				Total Inv Exp Gross Per \$1,000 Invested	\$4.50			
				Redemption Fee	-			
				Revenue Sharing %	0.00			

**Asset Class: Short-Term Fixed Income**

This asset class is generally composed of short-term, fixed-income investment options that are largely liquid and are designed to not lose much value. These investment options may include stable value, money market, short-term bond, and guaranteed interest accounts. They are considered to be among the least risky forms of investment options. However, they typically have a lower rate of return than equities or longer-term fixed income investment options over long periods of time. Depending on the objectives of the investment options, they may experience price fluctuations and may lose value.

Investment Option Name: **Fixed Income Option deferred comp** <sup>16,0</sup>

**Description:** This group annuity contract provides an interest rate guaranteed for a set period of time by the Principal Life Insurance Company. It is supported by the multi-billion dollar general account of Principal Life, which invests in private market bonds, commercial mortgages and mortgage-backed securities. However, money you allocate to this investment does not entitle you to participate in the investment experience or performance of the General Account. The rate credited to participant accounts is a composite weighted average of the underlying guarantees provided in the contract. Each underlying guarantee is in effect for its full maturity. The maturity of each guarantee varies from 2 to 10 years at the establishment of the guarantee. Each guarantee matures at a different time. The term shown in the Term column represents the average maturity of the underlying guarantees. The composite rate (crediting rate) is reset every 6 months based on the changing weighted average of the underlying guarantees and applies prospectively (moving forward). The crediting rate is subject to a minimum guaranteed rate that is determined through a formula determined according to state insurance regulations which utilizes Treasury rates and is outlined in the group annuity contract. The minimum will range between 1% and 3% depending on prevailing market conditions. The contract provides for benefit payments at book value (i.e., no market value adjustments or surrender charge adjustments) for withdrawals due to retirement, termination of employment, disability, loans or death, including participant-directed transfers. If the retirement program provides you access to the Fixed Income Option and Competing Investment Options, then participant transfers, either directly or indirectly, to Competing Investment Options will generally be subject to an Equity Wash. An Equity Wash requires that transfers must be directed to a non-competing investment option under the plan for 90 days before such transferred amounts may be directed to any other Competing Investment Option. Competing Investment Options include other guaranteed investment options or fixed income, money market or bond funds that ever had an average duration of three years or less. A plan fiduciary-directed surrender or transfer will be subject to 12 months' advance notice or a 5% surrender charge. For more information, call the automated phone system at 1-800-547-7754 or see the applicable fact sheet on principal.com for a more complete description of this investment option and the crediting rate.

**Revenue Sharing:** 0.65

Crediting Rate (credited to participants)	Crediting Period	Term (underlying guarantees)
1.75	01/01/2018-06/30/2018	9.90 years

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.

The value of the investment options will fluctuate so that when redeemed, shares or units may be worth more or less than the original cost.

An investment's past performance is not necessarily an indication of how the investment will perform in the future.

Since inception benchmark returns are displayed on the Investment Option Summary for investments that are less than 10 years old. The benchmark reflecting the Since Inception return is the Morningstar Category index. For some Sub-Advised investment options, two benchmarks will be displayed on the Investment Option Summary and the secondary index reflecting the Since Inception Return is the Morningstar Category index.

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

For a Mutual Fund investment option, Total Investment Expense gross equals the sum of (a) the total fund operating expenses plus (b) if the 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 the mutual fund investment option's allocation of assets to other mutual funds changes.

2016 Morningstar, Inc. All Rights Reserved. Part of the mutual fund data contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Insurance products and plan administrative services are provided by Principal Life Insurance Company. Principal mutual funds are part of the Principal Funds, Inc. series. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Securities are offered through Principal Securities, Inc., 1-800-547-7754, member SIPC and/or independent broker/dealers. Securities sold by a Principal Securities, Inc. Registered Representative are offered through Principal Securities, Inc. Principal Funds Distributor, Principal Securities, Inc. and Principal Life are members of the Principal Financial Group (The Principal), Des Moines, IA 50392.

As allowed by their prospectuses several mutual fund companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, visit The Principal Web site at principal.com.

Any operating expenses of a mutual fund or underlying mutual fund that are part of net Total Investment Expense are obtained from the mutual fund's most recent prospectus. The operating expenses shown as part of net Total Investment Expense include voluntary expense limits and fee credit.

This report includes investment options that contain information from a variety of sources. Morningstar generally provides holdings information, operations data, and rankings or statistics proprietary to Morningstar. Morningstar is also the source of information on certain mutual funds.

These results are for the investment options available through your Plan Sponsor's retirement plan, and may be different from the results for other retirement plans. Past performance is not a guarantee of future results. Principal values and investment returns will fluctuate so that values upon redemption may be worth more or less than original costs. Total returns illustrated are net of investment expenses and management fees.

Since inception returns are only shown for funds/accounts in existence for less than 10 years.

- <sup>1</sup> 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.
- <sup>2</sup> 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.
- <sup>3</sup> 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.
- <sup>4</sup> High yield investment options are subject to greater credit risk and volatility that is associated with high yield bonds.
- <sup>5</sup> 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.
- <sup>6</sup> S&P 500 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
- <sup>7</sup> S&P 600 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
- <sup>8</sup> S&P 400 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
- <sup>9</sup> This investment option is closed to new investors.
- <sup>11</sup> 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.
- <sup>12</sup> 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.
- <sup>13</sup> Small-cap and mid-cap stocks may have additional risks, including greater price volatility.
- <sup>14</sup> 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.
- <sup>15</sup> 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.
- <sup>16</sup> The Principal Fixed Income Option is an insurance product that provides a guaranteed crediting rate for specified periods of time. As an insurance product, this option does not have a fixed investment management fee or expense ratio; those are concepts unique to investment products. Rather, the product provides a guarantee that is backed by the General Account of Principal Life Insurance Company. The calculation of each guarantee includes some amount of expected costs and expenses. While we target a certain level of expense, there are many factors that can change our actual cost of providing the guarantee. This can include factors such as changes in the interest rate environment. While it is impossible to know the actual expense due to these factors, Principal Life Insurance Company, as a provider of administrative services to the plan, assumes that it will receive 65 basis points (from the expense built into the Principal Fixed Income Option) as part of the overall fee arrangement a plan pays for services from Principal Life.
- <sup>17</sup> Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.
- <sup>18</sup> Instances of high double-digit returns were achieved primarily during favorable market conditions and may not be sustainable over time.
- <sup>19</sup> The manager of the Fund, Principal Global Investors, invests between 10% and 40% of the Fund's assets in common stocks in an attempt to match or exceed the performance of the Fund's benchmark index for performance.
- <sup>20</sup> Asset allocation and diversification do not ensure a profit or protect against a loss. Additionally there is no guarantee this investment option will provide adequate income at or through retirement.

- <sup>21</sup> The Investment Advisor will display "Multiple Sub-Advisors" for certain target-date, target-risk and specialty investment options where the assets are directed by the Investment Manager to multiple underlying investment options. These underlying investment options may use multiple sub-advisors who are responsible for the day-to-day management responsibilities.
- <sup>22</sup> This investment option has experienced a name change.
- <sup>23</sup> For Mutual Fund Network 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 fund, 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 for more information on specific expenses, and the fund's most recent shareholder report for actual date of first sale. Expenses are deducted from income earned by the fund. As a result, dividends and investment results will differ for each share class.
- <sup>24</sup> The risks associated with derivative investments include that the underlying security, interest rate, market index, or other financial asset will not move in the direction the Investment Adviser and/or Sub-Advisor anticipated, the possibility that there may be no liquid secondary market, the risk that adverse price movements in an instrument can result in a loss substantially greater than a fund's initial investment, the possibility that the counterparty may fail to perform its obligations; and the inability to close out certain hedged positions to avoid adverse tax consequences.
- <sup>26</sup> This investment option has closed to new investors, effective June 14, 2013. Retirement plans in transition will have until August 15, 2013 to direct assets to the investment option. Existing investors and participants in retirement plans using the investment option may continue to make purchases and elect to use the investment option.
- <sup>27</sup> International and global investing involves greater risks such as currency fluctuations, political/social instability and differing accounting standards.
- <sup>28</sup> Effective September 30, 2016, this portfolio is sub-advised by AB LP, Brown Advisory and Emerald Advisors, Inc. Prior to September 30, 2016, the portfolio was sub-advised by AB LP, Brown Advisory, Emerald Advisors, Inc. and Columbus Circle Investors. The portfolio has had various sub-advisors since its inception. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.
- <sup>29</sup> This Principal LifeTime Fund indirectly bears its pro rata share of the management fees incurred by the underlying Principal Funds in which this fund invests. Based on the asset allocation of the Principal LifeTime Funds outlined in the prospectus dated March 1, 2017, the weighted average operating expenses of the underlying funds are: Principal LifeTime Strategic Income, 0.61%; Principal LifeTime 2010, 0.65%; Principal LifeTime 2015, 0.67%; Principal LifeTime 2020, 0.70%; Principal LifeTime 2025, 0.72%; Principal LifeTime 2030, 0.72%; Principal LifeTime 2035, 0.68%; Principal LifeTime 2040, 0.70%; Principal LifeTime 2045, 0.71%; Principal LifeTime 2050, 0.72%; Principal LifeTime 2055, 0.72%; Principal LifeTime 2060, 0.73%. While the operating expenses of the underlying mutual funds are not part of the Principal LifeTime Fund's operating expenses they are included in the Total Investment Expense. Performance results shown for the Principal LifeTime Fund reflect the application of these expenses.
- <sup>E</sup> Investment option limits the number of transfers allowed into the investment option. All participant investment transfers and non-scheduled rebalancing activity are counted toward the number of transfers allowed. When the number of allowed transfers into the investment option is met, no additional investment transfers into the investment option will be allowed until the holding period elapses. Contributions into the investment option are not impacted.
- <sup>F</sup> Investment option limits transfer activity. Once the number of allowed transfers is met, participants are not allowed to transfer back into an investment option which they have transferred out of until the holding period elapses. All participant investment transfers and non-scheduled rebalancing activity are counted toward the number of transfers allowed. Contributions into the investment option are not impacted. Participants may still transfer out to different investment options or to money market or Guaranteed options.
- <sup>G</sup> Investment option limits transfer activity. Once the number of allowed transfers is met, participants are not allowed to transfer amounts valued at the threshold amount or more back into the investment option which they have transferred out of until the holding period elapses. All participant investment transfers and non-scheduled rebalancing activity valued at the threshold amount or more are counted toward the number of transfers allowed. Contributions into the investment option are not impacted. Participant transfers made for less than the threshold amount do not count and are not limited.
- <sup>O</sup> Principal Fixed Income Option is either or both 1) Group Annuity Contract - Custodial Guaranteed Fund Contract 2) Group Annuity Contract - Custodial Guaranteed Contract, as applicable to your situation. Both are available through Principal Life Insurance Company, a member of the Principal Financial Group, Des Moines, Iowa, 50392.
- <sup>-</sup> Principal Life works with each fund family to implement each funds' policy and establish frequent trading guidelines that best mirror Prospectus language. Mutual Fund Network investment managers have the ability to monitor for excessive trading and may enforce frequent purchase limitations in addition to or in lieu of policy monitored by Principal Life Insurance Company. Please refer to the Prospectus for verification.

#### Benchmark Descriptions

Morningstar Lifetime Moderate 2035 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 25 years away from retirement.

Morningstar Lifetime Moderate 2030 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 20 years away from retirement.

Morningstar Lifetime Moderate 2025 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 15 years away from retirement.

Russell 1000 Index consists of the 1000 largest companies within the Russell 3000 index. Also known as the Market-Oriented Index, because it represents the group of stocks from which most active money managers choose.

Morningstar Lifetime Moderate 2020 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about ten years away from retirement.

Russell 2000 Value Index is a market-weighted total return index that measures the performance of companies within the Russell 2000 Index having lower price-to-book ratios and lower forecasted growth values.

Russell 1000 Growth Index is a market-capitalization weighted index of those firms in the Russell 1000 with higher price-to-book ratios and higher forecasted growth values.

Morningstar Lifetime Moderate 2010 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is near retirement.

Russell 1000 Value Index is a market-capitalization weighted index of those firms in the Russell 1000 with lower price-to-book ratios and lower forecasted growth values.

Russell 2000 Growth Index is a market-weighted total return index that measures the performance of companies within the Russell 2000 Index having higher price-to-book ratio and higher forecasted growth values.

Merrill Lynch U.S. High Yield Master II Index measures the performance of high yield bonds.

Morningstar Lifetime Moderate 2060 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 50 years away from retirement.

Morningstar Lifetime Moderate 2015 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about five years away from retirement.

MSCI Emerging Markets NR Index measures equity market performance in the global emerging markets. It consists of 26 emerging market countries in Europe, Latin America and the Pacific Basin.

Morningstar Lifetime Moderate 2050 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 40 years away from retirement.

Morningstar Lifetime Moderate 2045 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 35 years away from retirement.

Morningstar Lifetime Moderate 2040 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 30 years away from retirement.

MSCI ACWI Ex USA Index is a free float-adjusted market capitalization index that is designed to measure the combined equity market performance of developed and emerging market countries excluding the US.

Bloomberg Barclays Aggregate Bond Index represents securities that are domestic, taxable, and dollar denominated. The index covers the U.S. investment grade fixed rate bond market, with index components for government and corporate securities, mortgage pass-through securities, and asset-backed securities. These major sectors are subdivided into more specific indices that are calculated and reported on a regular basis.

Russell Midcap Index includes firms 201 through 1000, based on market capitalization, from the Russell 3000 Index.

Russell Midcap Growth Index is a market-weighted total return index that measures the performance of companies within the Russell Midcap Index having higher price-to-book ratios and higher forecasted growth values.

Russell Midcap Value Index is a market-weighted total return index that measures the performance of companies within the Russell Midcap index having lower price-to-book ratios and lower forecasted growth values.

Russell 2000 Index consists of the smallest 2000 companies in the Russell 3000 Index, representing approximately 10% of the Russell 3000 total market capitalization.

t16083102t2





## Designate a beneficiary

Thinking about death certainly isn't a fun topic. But it's necessary to make sure your hard-earned savings are distributed according to your wishes should something happen to you prior to retirement. Make sure the money in your account gets transferred to a loved one of your choosing.

Designate a beneficiary at [principal.com/beneficiary](https://principal.com/beneficiary) or request a beneficiary form through your employer.



## Access your account

### > Online access

- Select **Log In** and choose **Personal**.
- Click on the **Create an account** link.
- Enter your first and last name, date of birth and your ID number (this is either your Social Security number or a specific ID provided by your employer) or Zip code.

Get 24/7 access to your retirement savings account information at [principal.com](https://principal.com) or give us a call at **1-800-547-7754**.



- Agree to do business electronically and click **Continue**.
- Answer a few personal questions so we can confirm it's really you.
- Create a **unique username**, set a secure **password** and add your email address.
- Select and answer **two security questions** to use if you need to call us.
- You now have access to your online account, and you'll get a confirmation email within a few minutes.
- The first time you log in, you'll need to choose where we send you **verification codes** (text message or email) and how often you want to use them.

### > Phone access

- Enter your **Social Security number**.
- Listen to the menu and select the option that fits with your request.
- If prompted, enter/establish your **PIN**.





## Important Information

**Asset allocation** and diversification does not ensure a profit or protect against a loss. **Equity** investment options involve greater risk, including heightened volatility, than fixed-income investment options. **Fixed-income** investments are subject to interest rate risk; as interest rates rise their value will decline. **International and global investing** involves greater risks such as currency fluctuations, political/social instability and differing accounting standards. These risks are magnified in **emerging markets**.

**See Investment Option Summary for additional Important Information.**

The subject matter in this communication is educational only and is not intended to be taken as a recommendation from Principal. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, investment or accounting obligations and requirements. This material was prepared for general distribution and is not directed to a specific individual.

Principal Financial Group®, Des Moines, Iowa 50392-0001, [principal.com](http://principal.com)

Insurance products and plan administrative services provided through Principal Life Insurance Co. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Securities offered through Principal Securities, Inc., 800-547-7754, member SIPC and/or independent broker/dealers. Principal Life, Principal Funds Distributor, Inc. and Principal Securities are members of the Principal Financial Group®, Des Moines, IA 50392. Certain investment options and contract riders may not be available in all states or U.S. commonwealths. Separate Accounts are available through a group annuity contract with Principal Life Insurance Company. See the group annuity contract for the full name of the Separate Account. Principal Life Insurance Company reserves the right to defer payments or transfers from Principal Life Separate Accounts as permitted by 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 real estate (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.

This workbook content is current as of the production date noted below. If there are any discrepancies between this information and the legal plan document, the legal plan document will govern. If the production date is older than three months or past an investment performance end, you should contact your plan sponsor or log in to [principal.com](http://principal.com) for current retirement plan and investment option information. The member companies of Principal Financial Group® prohibit the manipulation of this workbook content. If your plan sponsor elects to provide this workbook electronically, Principal® is not responsible for any unauthorized changes.

6-10033/FAMILY HEALTH CENTERS OF SAN DIEGO 457(B) PLAN

PQ12087 | 06/2016 | t1604060421

©2017 Principal Financial Services, Inc.

02/02/2018