

Welcome!

We're so glad you're here.

There's a retirement plan waiting for you! In just a few steps, you'll be on your way. Here's what to expect.



Get your account set up

Visit principal.com/Welcome or complete the enclosed forms to get started.

Begin by:

- Setting security preferences
- Reading important plan notices



Set your contribution

Contributions are one way to help your savings work hard for you. To learn more, visit principal.com/EnrollmentWebinar.



Check out the plan's investments

Each one is different and you can choose based on your goals and how you feel about risk. You can also pick from the plan's investment options later. But by picking it later, you understand that until you make a new investment selection, you're directing contributions to the plan's default.*

For a full listing, refer to the **Investment Option Summary**.



FAMILY HEALTH CENTERS
OF SAN DIEGO



*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.



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

Investing involves risk, including possible loss of principal.

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**.

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Keep going!

You've got this and we've got your back when it comes to educational resources.

Visit principal.com/Welcome to learn more.



See your retirement savings in one place

We'll help you roll eligible outside retirement savings into your retirement account.



Designate a beneficiary

Don't leave the decision up to someone else if something happens to you before retirement. Always designate a beneficiary to ensure the money in your account goes to a loved one.



Keep in touch

Staying in the know when it comes to retirement planning is a pretty good idea. We'll send you educational information about what's important to you.



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Plan Summary



Eligibility and entry

Requirements for all contributions

Age	None
Service	90 days of service
Hours of service	Not applicable
Entry service period	Not applicable
Entry date	Immediate



Employee contributions

Elective deferral contributions		Elective deferral (pre-tax)
Minimum deferral	1.00%	
Maximum deferral	100.00%	
When deferrals can be stopped	Any date	



Employer contributions

Discretionary contributions	Allowed Vesting schedule: Immediate
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Retirement and other benefits

Normal retirement age	65	
Normal retirement date	Last day of the plan year after you reach your normal retirement age	
Small amounts force out limit	\$5,000	Rollovers are included in this amount

Plan Summary continued

Retirement and other benefits continued

Deemed severance for military service	Allowed	
Distribution at termination of employment	Allowed	
Distribution at death	Required	

Other information

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.

If you have questions about the retirement plan or your account information 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® or to access your account information, visit 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)

Name			Phone number		Email address
_____	_____	_____	-	-	_____
Last	First	MI	<input type="radio"/> Home	<input type="radio"/> Mobile	
Address					
_____	_____	_____	_____	_____	_____
Street	City	State	Zip	Country	
Social Security number		Date of birth		Gender	
_____	_____	_____	_____		
-	-	/	/	<input type="radio"/> Male	<input type="radio"/> Female
Expected retirement age			Original date of employment		
_____	_____	_____	_____		
_____	/	/			
If you were rehired, complete these dates:		Date of termination		Date of rehire	
_____		_____		_____	
		/		/	

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

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^A

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.

^A Elective deferral contributions are limited to the lesser of the plan or IRS Limit for the current calendar year.

2 My investment choices

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

(If you're already enrolled and want to make changes to how future contributions are directed, visit principal.com or call 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

Capital Research and Mgmt Co

American Funds Inflation Linked Bond R6 Fund _____%

PGIM Investments, LLC

PGIM High Yield R6 Fund _____%

PGIM Total Return Bond R6 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 _____%

American Funds Target Date Retirement 2065 R6 Fund _____%

Large U.S. Equity

Fidelity Management & Research

Fidelity Advisor Growth Opportunities Z Fund _____%

Massachusetts Financial Svc Co

MFS Value R6 Fund _____%

Vanguard Group

Vanguard 500 Index Admiral Fund _____%

Small/Mid U.S. Equity

American Century Inv. Mgmt.

American Century Mid-Cap Value R6 Fund _____%

Cohen & Steers Mutual Funds

Cohen & Steers Real Estate Securities Z Fund _____%

Fidelity Management & Research

Fidelity Advisor Small Cap Growth Z Fund _____%

Franklin Mutual Advisers, LLC

Franklin Small Cap Value R6 Fund _____%

Pioneer Mutual Funds

Pioneer Select Mid Cap Growth K 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	_____ %
MFS Investment Management	
MFS Research International R6 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 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**

Return your completed form to your benefits representative.

Important information

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The subject matter in this communication is educational only and provided with the understanding that 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.

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

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

This enrollment form 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 for current retirement plan and investment option information including a prospectus if applicable. The member companies of the Principal Financial Group® prohibit the manipulation of this enrollment form content. If your plan sponsor elects to provide this enrollment form electronically, Principal® is not responsible for any unauthorized changes.

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Retirement plan beneficiary designation without QPSA requirement

FAMILY HEALTH CENTERS OF SAN DIEGO 457(B) PLAN
Contract/Plan ID Number: 610033
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)

Name		Phone number		Social Security number	
_____	_____	____-____	____-____	____-____	____-____
Last	First	MI			
Address			Email address		
_____	_____	_____	_____	_____	_____
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.

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

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.

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

Beneficiary form

Contract/Plan ID Number: 610033

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 the 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
One primary beneficiary	Mary M. Doe	Sister	###-##-####	XXXXXXXXXXXX	100%
Two primary beneficiaries	Jane J. Doe John J. Doe or to the survivor	Mother Father	###-##-#### ###-##-####	XXXXXXXXXXXX XXXXXXXXXXXX	50% 50%
One primary beneficiary and one contingent	Jane J. Doe if living; otherwise to John J. Doe	Spouse Son	###-##-#### ###-##-####	XXXXXXXXXXXX XXXXXXXXXXXX	100% 100%
Estate	My Estate				100%
Trust	ABC Bank and Trust Co.	Trustee or successor in trust under (trust name) established (date of trust agreement)		XXXXXXXXXXXX	100%
Testamentary trust (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%
Children & grandchildren (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%
Minor children (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 by 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.				

Investment Option Summary

As of 09/30/2021

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.

Total Investment Expense - Gross is the current maximum expense ratio, as a percentage of assets that can be applied to this investment option. This does not represent the recordkeeping or individual transactional fees that can be deducted from or reduce the earnings for an investment under your account. However, it does include operating expenses, management fees, including 12b-1 fees, and administrative fees.

Total Investment Expense - Net; you will be responsible for this expense and it will be automatically taken prior to calculating performance. Total Investment Expense -Net is the Total Investment Expense - Gross expense ratio less any fee waivers, reimbursements or caps, if applicable. The expenses ratio, as a percentage of net assets, includes operating expenses, management fees, including 12b-1 fees, and administrative fees.

Expense Waiver/Contractual Cap - When gross and net expense ratios differ, the investment adviser may have agreed to waive certain expenses that would normally be payable by the fund or contractually agreed to limit the investment option's expenses.

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 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
Lord Abbett High Yield R6 Fund ^{14,17,22}	5.77	13.51	6.23	6.25	7.74	6.13	4.93	7.80	6.88	5.91	6/2015
Benchmark: ICE Bofa US High Yield Index	4.67	11.46	6.62	6.35	7.30	-	6.17	8.43	6.62	-	-

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 (including emerging market securities and American Depository Receipts ("ADRs")). The fund may invest up to 20% of its net assets in municipal securities.

Composition (% of Assets) as of 07/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Bonds	81.05	Non-U.S. Bonds	13.89	Total Inv Exp Net %			-	
Convertibles	2.35	U.S. Stocks	2.09	Contractual Cap Expiration Date			N/A	
Non-U.S. Stocks	0.27	Preferred	0.26	Waiver Expiration Date			N/A	
Other	0.09			Total Inv Exp Gross %			0.61	
				Total Inv Exp Gross Per \$1,000 Invested			\$6.10	
				Redemption Fee			-	

Investment Category: **Intermediate Core Bond**Inv Manager or Sub-Advisor: **Vanguard Group**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
Vanguard Total Bond Market Index Admiral Fund ^{2,14,F}	-1.58	-0.92	5.41	2.93	2.96	4.13	7.72	4.46	3.80	4.39	11/2001
Benchmark: Bloomberg US Aggregate Bond Index	-1.55	-0.90	5.36	2.94	3.01	-	7.51	4.44	3.84	-	-

Description: The investment seeks to track the performance of the Bloomberg Barclays U.S. Aggregate Float Adjusted Index. This index measures the performance of 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 the fund's 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 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Bonds	91.68	Non-U.S. Bonds	7.33	Total Inv Exp Net %			1/30 day period	
Convertibles	0.88	Cash	0.11	Contractual Cap Expiration Date			N/A	
				Waiver Expiration Date			N/A	
				Total Inv Exp Gross %			0.05	
				Total Inv Exp Gross Per \$1,000 Invested			\$0.50	
				Redemption Fee			-	

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 Core-Plus Bond**

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

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
PGIM Total Return Bond R6 Fund 14,17,22,E	-1.45	0.90	6.27	4.02	4.58	4.88	8.10	5.95	5.36	5.41	12/2010
Benchmark: Bloomberg US Universal Index	-1.07	0.20	5.57	3.30	3.46	-	7.58	4.87	4.16	-	-

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 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 speculative, high risk, below investment-grade securities. It may invest up to 30% of its investable assets in foreign debt securities, including emerging market debt securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Bonds	65.14	Non-U.S. Bonds	32.12	Total Inv Exp Net %			2/90 day period	
Other	1.66	Convertibles	1.31	Contractual Cap Expiration Date			N/A	
U.S. Stocks	0.90	Preferred	0.04	Waiver Expiration Date			02/28/2022	
Cash	-1.16			Total Inv Exp Gross %			0.41	
				Total Inv Exp Gross Per \$1,000 Invested			\$4.10	
				Redemption Fee			-	

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 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
American Funds Target Date Retirement 2010 R6 Fund 11,12,17,28,29	5.26	11.52	8.06	7.11	7.72	8.39	9.25	7.55	6.99	8.48	7/2009
Benchmark: Morningstar Lifetime Moderate 2010 Index	4.75	12.03	8.67	7.37	7.20	-	11.78	7.93	6.57	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past 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, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Bonds	42.75	U.S. Stocks	29.35	Total Inv Exp Net %			-	
Non-U.S. Stocks	11.02	Cash	8.77	Contractual Cap Expiration Date			N/A	
Non-U.S. Bonds	7.12	Convertibles	0.69	Waiver Expiration Date			N/A	
Preferred	0.31			Total Inv Exp Gross %			0.30	
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00	
				Redemption Fee			-	

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 2015**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2015 R6 Fund ^{11,12,17,28,29}	5.92	13.04	8.64	7.68	8.48	8.96	9.96	8.01	7.49	9.03	7/2009
Benchmark: Morningstar Lifetime Moderate 2015 Index	4.87	12.85	9.21	7.94	7.86	-	12.67	8.56	7.08	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past 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, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Bonds	38.96	U.S. Stocks	31.91	Total Inv Exp Net %			-				
Non-U.S. Stocks	12.04	Cash	8.78	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	7.40	Convertibles	0.62	Waiver Expiration Date			N/A				
Preferred	0.30			Total Inv Exp Gross %			0.30				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.00				
				Redemption Fee			-				

Investment Category: **Target-Date 2020**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2020 R6 Fund ^{11,12,17,28,29}	6.09	13.39	8.99	8.36	9.36	9.71	10.99	8.57	8.14	9.81	7/2009
Benchmark: Morningstar Lifetime Moderate 2020 Index	5.24	14.14	9.71	8.58	8.65	-	13.32	9.20	7.63	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past 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, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Bonds	37.20	U.S. Stocks	33.11	Total Inv Exp Net %			0.31				
Non-U.S. Stocks	12.97	Cash	8.84	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	7.05	Convertibles	0.57	Waiver Expiration Date			N/A				
Preferred	0.27			Total Inv Exp Gross %			0.31				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.10				
				Redemption Fee			-				

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 2025**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2025 R6 Fund ^{11,12,17,28,29}	6.60	15.29	10.19	9.73	10.87	10.92	13.67	9.87	9.25	11.05	7/2009
Benchmark: Morningstar Lifetime Moderate 2025 Index	5.93	16.07	10.15	9.35	9.57	-	13.67	9.88	8.22	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, 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, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	38.15	U.S. Bonds	30.86	Total Inv Exp Net %			0.33				
Non-U.S. Stocks	15.28	Cash	8.75	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	6.28	Convertibles	0.43	Waiver Expiration Date			N/A				
Preferred	0.24	Other	0.01	Total Inv Exp Gross %			0.33				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.30				
				Redemption Fee			-				

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

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2030 R6 Fund ^{11,12,17,28,29}	7.65	18.14	11.10	11.12	11.94	11.82	15.16	11.06	10.08	11.92	7/2009
Benchmark: Morningstar Lifetime Moderate 2030 Index	7.09	18.97	10.57	10.26	10.49	-	13.69	10.58	8.79	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, 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, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	44.97	U.S. Bonds	22.73	Total Inv Exp Net %			0.35				
Non-U.S. Stocks	18.18	Cash	8.29	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	5.27	Convertibles	0.28	Waiver Expiration Date			N/A				
Preferred	0.27	Other	0.01	Total Inv Exp Gross %			0.35				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.50				
				Redemption Fee			-				

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 2035**

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

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
American Funds Target Date Retirement 2035 R6 Fund 11,12,17,28,29	9.21	22.19	12.62	12.79	12.85	12.55	17.55	12.44	10.77	12.56	7/2009
Benchmark: Morningstar Lifetime Moderate 2035 Index	8.58	22.53	10.90	11.10	11.20	-	13.38	11.14	9.17	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, 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, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	53.47	Non-U.S. Stocks	22.53	Total Inv Exp Net %			-				
U.S. Bonds	14.05	Cash	6.90	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	2.53	Preferred	0.34	Waiver Expiration Date			N/A				
Convertibles	0.15	Other	0.02	Total Inv Exp Gross %			0.37				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.70				
				Redemption Fee			-				

Investment Category: **Target-Date 2040**

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

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
American Funds Target Date Retirement 2040 R6 Fund 11,12,17,28,29	10.08	24.39	13.37	13.52	13.30	12.22	18.77	12.99	11.09	12.12	7/2009
Benchmark: Morningstar Lifetime Moderate 2040 Index	9.89	25.71	11.17	11.69	11.58	-	13.09	11.48	9.34	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, 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, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	58.18	Non-U.S. Stocks	25.45	Total Inv Exp Net %			-				
U.S. Bonds	8.55	Cash	5.89	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	1.40	Preferred	0.38	Waiver Expiration Date			N/A				
Convertibles	0.12	Other	0.03	Total Inv Exp Gross %			0.38				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.80				
				Redemption Fee			-				

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 2045**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2045 R6 Fund ^{11,12,17,28,29}	10.31	25.02	13.57	13.79	13.45	13.03	19.21	13.22	11.21	12.96	7/2009
Benchmark: Morningstar Lifetime Moderate 2045 Index	10.65	27.69	11.32	11.96	11.68	-	12.95	11.61	9.33	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, 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, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	59.52	Non-U.S. Stocks	26.13	Total Inv Exp Net %			0.39				
U.S. Bonds	6.86	Cash	5.68	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	1.29	Preferred	0.38	Waiver Expiration Date			N/A				
Convertibles	0.10	Other	0.03	Total Inv Exp Gross %			0.39				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.90				
				Redemption Fee			-				

Investment Category: **Target-Date 2050**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2050 R6 Fund ^{11,12,17,28,29}	10.58	25.44	13.76	13.99	13.56	13.11	19.42	13.36	11.29	13.03	7/2009
Benchmark: Morningstar Lifetime Moderate 2050 Index	10.87	28.42	11.36	11.99	11.64	-	12.91	11.62	9.24	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, 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, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	60.08	Non-U.S. Stocks	26.75	Total Inv Exp Net %			0.39				
U.S. Bonds	5.83	Cash	5.68	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	1.17	Preferred	0.38	Waiver Expiration Date			N/A				
Convertibles	0.08	Other	0.03	Total Inv Exp Gross %			0.39				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.90				
				Redemption Fee			-				

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 2055**

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

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2055 R6 Fund 11,12,17,28,29	10.65	25.54	13.77	13.98	13.55	11.96	19.39	13.35	11.27	11.79	2/2010
Benchmark: Morningstar Lifetime Moderate 2055 Index	10.83	28.59	11.32	11.96	11.55	-	12.91	11.61	9.14	-	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, 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, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	60.21	Non-U.S. Stocks	26.96	Total Inv Exp Net %			0.39	
Cash	5.71	U.S. Bonds	5.49	Contractual Cap Expiration Date			N/A	
Non-U.S. Bonds	1.13	Preferred	0.39	Waiver Expiration Date			N/A	
Convertibles	0.08	Other	0.03	Total Inv Exp Gross %			0.39	
				Total Inv Exp Gross Per \$1,000 Invested			\$3.90	
				Redemption Fee			-	

Investment Category: **Target-Date 2060**

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

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2060 R6 Fund 11,12,17,28,29	10.68	25.65	13.78	13.97	-	11.55	19.44	13.35	-	11.16	3/2015
Benchmark: Morningstar Lifetime Moderate 2060 Index	10.73	28.62	11.27	11.89	11.45	-	12.89	11.57	9.00	8.91	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, 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, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	60.20	Non-U.S. Stocks	26.90	Total Inv Exp Net %			0.40	
Cash	5.74	U.S. Bonds	5.53	Contractual Cap Expiration Date			N/A	
Non-U.S. Bonds	1.13	Preferred	0.39	Waiver Expiration Date			N/A	
Convertibles	0.08	Other	0.03	Total Inv Exp Gross %			0.40	
				Total Inv Exp Gross Per \$1,000 Invested			\$4.00	
				Redemption Fee			-	

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 2065+**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds Target Date Retirement 2065 R6 Fund ^{28,29}	10.75	25.67	-	-	-	38.09	-	-	-	47.06	3/2020
Benchmark: Morningstar Lifetime Moderate 2060 Index	10.73	28.62	11.27	11.89	11.45	-	12.89	11.57	9.00	47.18	-

Description: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, 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, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Composition (% of Assets) as of 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	60.13	Non-U.S. Stocks	26.98	Total Inv Exp Net %			-	
Cash	5.73	U.S. Bonds	5.53	Contractual Cap Expiration Date			N/A	
Non-U.S. Bonds	1.13	Preferred	0.39	Waiver Expiration Date			01/31/2022	
Convertibles	0.08	Other	0.03	Total Inv Exp Gross %			0.45	
				Total Inv Exp Gross Per \$1,000 Invested			\$4.50	
				Redemption Fee			-	

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 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
MFS Value R6 Fund ^{22,6}	15.61	30.18	11.47	11.71	14.02	8.72	4.03	10.47	11.13	8.11	4/2006
Benchmark: Russell 1000 Value Index	16.14	35.01	10.07	10.94	13.51	-	2.80	9.74	10.50	-	-

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 the advisor believes are undervalued compared to their perceived worth (value companies).

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	91.32	Non-U.S. Stocks	7.40	Total Inv Exp Net %			0.47	
Cash	1.28				Contractual Cap Expiration Date			N/A
				Waiver Expiration Date			N/A	
				Total Inv Exp Gross %			0.47	
				Total Inv Exp Gross Per \$1,000 Invested			\$4.70	
				Redemption Fee			-	

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 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
Vanguard 500 Index Admiral Fund ^{2,F}	15.90	29.98	15.96	16.86	16.60	7.77	18.37	15.18	13.85	7.28	11/2000
Benchmark: Russell 1000 Index	15.19	30.96	16.43	17.11	16.76	-	20.96	15.60	14.01	-	-

Description: The investment seeks to track the performance of the Standard & Poor's 500 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 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	98.95	Non-U.S. Stocks	1.04	Total Inv Exp Net %	0.04		1/30 day period	
Cash	0.01			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	-			

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

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
ClearBridge Large Cap Growth IS Fund ²²	11.90	21.87	18.96	19.74	19.42	17.85	31.31	18.52	16.85	18.01	3/2013
Benchmark: Russell 1000 Growth Index	14.30	27.32	22.00	22.84	19.68	-	38.49	21.00	17.21	-	-

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 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	91.09	Non-U.S. Stocks	7.98	Total Inv Exp Net %	0.62		-	
Cash	0.93			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.62			
				Total Inv Exp Gross Per \$1,000 Invested	\$6.20			
				Redemption Fee	-			

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 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Century Mid-Cap Value R6 Fund 1,22	15.16	34.52	8.93	9.79	13.60	10.56	1.97	9.70	10.68	9.58	7/2013
Benchmark: Russell Midcap Value Index	18.24	42.40	10.28	10.59	13.93	-	4.96	9.73	10.49	-	-

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 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	85.02	Non-U.S. Stocks	13.74	Total Inv Exp Net %	0.63		-	
Cash	1.24			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.63			
				Total Inv Exp Gross Per \$1,000 Invested	\$6.30			
				Redemption Fee	-			

Investment Category: **Mid Cap Blend**

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

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Vanguard Mid Cap Index Admiral Fund 1,F	15.32	36.09	14.74	14.59	15.55	10.91	18.24	13.28	12.40	10.53	11/2001
Benchmark: Russell Midcap Index	15.17	38.11	14.22	14.39	15.52	-	17.10	13.40	12.41	-	-

Description: The investment seeks to track the performance of the CRSP US Mid Cap 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 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	98.48	Non-U.S. Stocks	1.51	Total Inv Exp Net %	0.05		1/30 day period	
Cash	0.01			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.05			
				Total Inv Exp Gross Per \$1,000 Invested	\$0.50			
				Redemption Fee	-			

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 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
MassMutual Mid Cap Growth I Fund ^{1,22}	10.51	29.52	16.76	17.46	17.20	15.24	26.20	16.44	14.69	15.31	11/2010
Benchmark: Russell Midcap Growth Index	9.60	30.45	19.14	19.27	17.54	-	35.59	18.66	15.04	-	-

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 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	92.15	Non-U.S. Stocks	4.70	Total Inv Exp Net %			-				
Cash	1.87	Other	1.12	Contractual Cap Expiration Date			N/A				
Preferred	0.16			Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			0.71				
				Total Inv Exp Gross Per \$1,000 Invested			\$7.10				
				Redemption Fee			-				

Investment Category: **Small Value**

Inv Manager or Sub-Advisor: **Franklin Mutual Advisers, LLC**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
Franklin Small Cap Value R6 Fund	19.37	51.95	10.64	11.29	13.76	11.01	5.83	11.19	9.33	9.58	5/2013
Benchmark: Russell 2000 Value Index	22.92	63.92	8.58	11.03	13.22	-	4.63	9.65	8.66	-	-

Description: The investment seeks long-term total return. The fund normally invests at least 80% of its net assets in investments of small-capitalization (small-cap) companies. Small-cap companies are companies with market capitalizations not exceeding either: 1) the highest market capitalization in the Russell 2000 Index; or 2) the 12-month average of the highest market capitalization in the Russell 2000 Index. It generally invests in equity securities that the fund's investment manager believes are undervalued at the time of purchase and have the potential for capital appreciation. It may invest up to 25% of its total assets in foreign securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	88.27	Non-U.S. Stocks	10.88	Total Inv Exp Net %			-				
Cash	0.85			Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			02/28/2022				
				Total Inv Exp Gross %			0.69				
				Total Inv Exp Gross Per \$1,000 Invested			\$6.90				
				Redemption Fee			-				

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 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Vanguard Small Cap Index Admiral Fund 1,2,22,F	13.35	44.06	11.98	13.97	15.33	9.97	19.11	13.60	12.01	9.68	11/2000
Benchmark: Russell 2000 Index	12.41	47.68	10.54	13.45	14.63	-	19.96	13.26	11.20	-	-

Description: The investment seeks to track the performance of the CRSP US Small Cap 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 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period			
U.S. Stocks	99.37	Non-U.S. Stocks	0.63	Total Inv Exp Net %	0.05		1/30 day period			
				Contractual Cap Expiration Date	N/A					
				Waiver Expiration Date	N/A					
				Total Inv Exp Gross %	0.05					
				Total Inv Exp Gross Per \$1,000 Invested	\$0.50					
				Redemption Fee	-					

Investment Category: **Small Growth**

Inv Manager or Sub-Advisor: **Janus Henderson**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Janus Henderson Triton N Fund 1,22	3.58	34.04	11.25	15.90	16.52	15.50	28.66	17.21	14.96	16.48	5/2012
Benchmark: Russell 2000 Growth Index	2.82	33.27	11.70	15.34	15.74	-	34.63	16.36	13.48	-	-

Description: The investment seeks long-term growth of capital. The fund pursues its investment objective by investing at least 50% of its equity assets in small- and medium-sized companies. It may also invest in larger companies with strong growth potential. Small- and medium-sized companies are defined by the portfolio managers as those companies whose market capitalization falls within the range of companies in the Russell 2500(R) Growth Index at the time of initial purchase. The fund may also invest in foreign securities, which may include investments in emerging markets.

Composition (% of Assets) as of 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period			
U.S. Stocks	91.94	Non-U.S. Stocks	3.20	Total Inv Exp Net %	0.66		-			
Cash	2.98	Other	1.88	Contractual Cap Expiration Date	N/A					
				Waiver Expiration Date	N/A					
				Total Inv Exp Gross %	0.66					
				Total Inv Exp Gross Per \$1,000 Invested	\$6.60					
				Redemption Fee	-					

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 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Cohen & Steers Real Estate Securities Z Fund ^{5,22,F}	23.05	36.03	14.20	9.86	13.48	12.12	-1.66	7.71	10.35	9.95	10/2014
Benchmark: Standard & Poor's United States REIT Index	22.89	37.03	9.92	6.61	11.10	-	-7.52	4.62	8.17	-	-

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 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period					
U.S. Stocks	98.17	Cash	1.36	Total Inv Exp Net %			2/60 day period					
Other	0.47				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A					
				Total Inv Exp Gross %			0.78					
				Total Inv Exp Gross Per \$1,000 Invested			\$7.80					
				Redemption Fee			-					

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

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Century Emerging Markets R6 Fund ³	-3.36	15.19	10.98	10.41	8.59	7.74	25.37	14.49	5.81	9.05	7/2013
Benchmark: MSCI Emerging Markets NR Index	-1.25	18.20	8.58	9.23	6.09	-	18.31	12.81	3.63	-	-

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. The manager considers an emerging market country to be any country other than a developed country. The fund invests in securities denominated in foreign currencies and in foreign securities that are represented in the U.S. securities markets by American Depositary Receipts (ADRs) or similar depositary arrangements.

Composition (% of Assets) as of 06/30/2021				Fees & Expenses			# of Transfers Allowed/Time Period					
Non-U.S. Stocks	97.01	Cash	1.94	Total Inv Exp Net %			-					
U.S. Stocks	1.04				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A					
				Total Inv Exp Gross %			0.91					
				Total Inv Exp Gross Per \$1,000 Invested			\$9.10					
				Redemption Fee			-					

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: **MFS Investment Management**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
MFS Research International R6 Fund 3,22,G	7.92	21.33	10.61	10.94	8.63	4.73	13.29	9.77	6.17	4.43	4/2006
Benchmark: MSCI ACWI Ex USA Index	5.90	23.92	8.03	8.94	7.48	-	10.65	8.93	4.92	-	-

Description: The investment seeks capital appreciation. The fund normally invests its assets primarily in foreign equity securities, including emerging market 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 normally invests the fund's assets across different industries, sectors, countries, and regions, but MFS may invest a significant percentage of the fund's assets in issuers in a single industry, sector, country, or region.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
Non-U.S. Stocks	93.08	U.S. Stocks	5.77	Total Inv Exp Net %			2/calendar quarter				
Cash	1.14				Contractual Cap Expiration Date			N/A			
				Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			0.71				
				Total Inv Exp Gross Per \$1,000 Invested			\$7.10				
				Redemption Fee			-				

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

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Vanguard Developed Markets Index Admiral Fund 3,22,F	8.20	26.51	8.18	9.18	8.62	4.81	10.26	8.31	5.92	4.60	8/1999
Benchmark: MSCI ACWI Ex USA Index	5.90	23.92	8.03	8.94	7.48	-	10.65	8.93	4.92	-	-

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 3865 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 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period			
Non-U.S. Stocks	98.83	U.S. Stocks	0.91	Total Inv Exp Net %			1/30 day period			
Cash	0.15	Other	0.11	Contractual Cap Expiration Date			N/A			
				Waiver Expiration Date			N/A			
				Total Inv Exp Gross %			0.07			
				Total Inv Exp Gross Per \$1,000 Invested			\$0.70			
				Redemption Fee			-			

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: **World Large-Stock Growth**

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

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
American Funds New Perspective R6 Fund 3,22	10.66	29.71	18.83	18.28	15.77	15.13	33.81	16.85	13.04	15.17	5/2009
Benchmark: MSCI ACWI Growth Index	9.49	23.83	18.33	17.76	14.73	-	33.60	16.94	12.04	-	-

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 investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth.

Composition (% of Assets) as of 06/30/2021			Fees & Expenses				# of Transfers Allowed/Time Period			
U.S. Stocks	53.25	Non-U.S. Stocks 41.82	Total Inv Exp Net %				-			
Cash	4.92		Contractual Cap Expiration Date				N/A			
			Waiver Expiration Date				N/A			
			Total Inv Exp Gross %				0.42			
			Total Inv Exp Gross Per \$1,000 Invested				\$4.20			
			Redemption Fee				-			

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 ^{16,0}**

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 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 a stable value, money market, or other short term fixed income investment option with an average duration of less than two years. 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.

Crediting Rate (credited to participants)	Crediting Period	Term (underlying guarantees)
1.25	07/01/2021-12/31/2021	10.00 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, 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.

Investment Options may charge a short-term trading or redemption fee to protect the interests of long-term Contractholders.

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.

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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.

- ¹ Small-cap and mid-cap investment options are subject to more fluctuation in value and may have additional risks than other investment options with stocks of larger, more stable companies.
- ² Each index based investment option is invested in the stocks or bonds of the index it tracks. Performance of indexes reflects the unmanaged results for the market segment the selected stocks or bonds represent. There is no assurance an index based investment option will match the performance of the index tracked.
- ³ 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.
- ⁴ High yield investment options are subject to greater credit risk and volatility that is associated with high yield bonds.
- ⁵ 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.
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- ⁹ This investment option is closed to new investors.
- ¹¹ 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.
- ¹² 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.
- ¹³ Small-cap and mid-cap stocks may have additional risks, including greater price volatility.
- ¹⁴ 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.
- ¹⁵ 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.
- ¹⁶ 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.
- ¹⁷ Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.
- ¹⁸ Instances of high double-digit returns were achieved primarily during favorable market conditions and may not be sustainable over time.
- ¹⁹ 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.
- ²⁰ 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.
- ²¹ 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.
- ²² For investment options, returns for all time periods, except the Since Inception time frame, may include the historical performance of the oldest share class of the investment, adjusted to reflect a portion of the fees and expenses of this share class. Since Inception returns display the actual return of this share class and do not reflect the adjusted returns of the oldest share class. Please see the fund's prospectus or if CIT, the offering document for more information on specific expenses, and the investment options most recent shareholder report for actual date of first sale. For a CIT, you may need to contact the plan sponsor or plan advisor, if applicable. Expenses are deducted from income earned by the investment option. As a result, dividends and investment results will differ for each share class.
- ²³ 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.
- ²⁴ International and global investing involves greater risks such as currency fluctuations, political/social instability and differing accounting standards.
- ²⁵ Additional target date portfolios may be added to the Principal LifeTime portfolios series to accommodate plan participants with later normal retirement dates as they enter the workforce. Participants may also choose a portfolio with a target date that does not match the intended retirement date. Compare the different portfolios to see how the mix of investments might shift.
- ²⁶ Asset Based Fees Paid by Fund are fees that are paid by the fund company for mutual funds. These fees are taken out of the fund prior to the calculation of the net asset value (NAV) for the fund. For Plan assets invested in funds, these are a part of those fees already paid by the shareholders of the applicable fund to the fund/affiliated party as disclosed in the offering document. The portion being disclosed by the plans recordkeeper are only those fees received by the recordkeeper from the fund companies' parties for certain shareholder services performed by the recordkeeper. Any such fees are part of the funds expense ratio and do not result in an increased payment by the Plan. Ongoing asset based fees are stated as annual rates and are calculated by the fund's investment manager pursuant to its established practice and procedure. Certain funds may also pay one-time asset based fees to the plans recordkeeper which are calculated based on the value invested in a fund by an individual who was not previously an investor in the fund and are calculated in accordance with the investment manager's procedures. Asset based fees may be paid by the fund family from one or more sources and under one or more programs provided for in the offering document of the funds, such as sub-transfer agency fees, 12b-1 fees, shareholder and administrative services fees, and distribution related fees.
- ²⁷ This investment option is considered non-diversified, which means it, or the underlying mutual fund, can invest a higher percentage of its assets in of fewer individual issuers than a diversified investment. As a result, changes in the value of a single investment could cause greater fluctuations, gain or loss, in the net asset value than would occur if it was more diversified.

- ²⁸ Selecting a target date fund series is also authorizing any additional vintage which is launched by the investment provider for the series, and included in their associated materials, to be added to the plan after proper notification.
- ²⁹ There is no guarantee that a target date investment will provide adequate income at or through retirement. A target date fund's (TDF) glidepath is typically set to align with a retirement age of 65, which maybe your plan's normal retirement date (NRD). If your plan's NRD/age is different, the plan may default you to a TDF based on the plans NRD/Age. Participants may choose a TDF that does not match the plan's intended retirement date but instead aligns more to their investment risk. Compare the different TDF's to see how the mix of investments shift based on the TDF glide path.
- ^E 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.
- ^F 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.
- ^G 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.
- ^O 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.
- 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

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.

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

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

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.

Morningstar Lifetime Moderate 2060 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2060. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Moderate 2055 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2055. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

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.

The Bloomberg US Aggregate Bond Index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.

Morningstar Lifetime Moderate 2010 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2010. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Moderate 2015 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2015. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

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 measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2020. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Moderate 2025 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2025. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Moderate 2030 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2030. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Moderate 2035 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2035. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

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 2040 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2040. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

The Bloomberg US Universal Index measures the performance of USD-denominated, taxable bonds that are rated either investment grade or high-yield. It represents the union of the U.S. Aggregate Index, U.S. Corporate High Yield Index, Investment Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, and the non-ERISA eligible portion of the CMBS Index.

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.

Morningstar Lifetime Moderate 2045 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2045. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

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.

Morningstar Lifetime Moderate 2050 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2050. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

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

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What type of investor are you?

Not sure what type of investor you are? No problem.

These two simple 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 to put the money in your account.* That's important because how the money is invested can have a big impact on how you may live in retirement.

Take this short quiz to help you determine where to allocate the money.



1. How much do you know about investing?

- Just learning the ropes 0 Points
- Somewhat knowledgeable 6 Points
- An expert 12 Points

Points

2. When you are planning for your retirement and want to invest some money, what is your main goal?

- Not losing money 0 Points
- Keeping your money and making more money 8 Points
- Making as much money as possible 17 points

Points

3. How likely are you to put money in investments that earn stable, but lower returns?

- Very likely 0 Points
- Likely 5 Points
- Unlikely 9 Points
- Very unlikely 14 Points

Points

4. How comfortable are you with the value of your investments rising and falling over time?

- Not comfortable 0 Points
- Neutral 6 Points
- Comfortable 12 Points

Points

*Your account—the account the plan holds for your benefit.

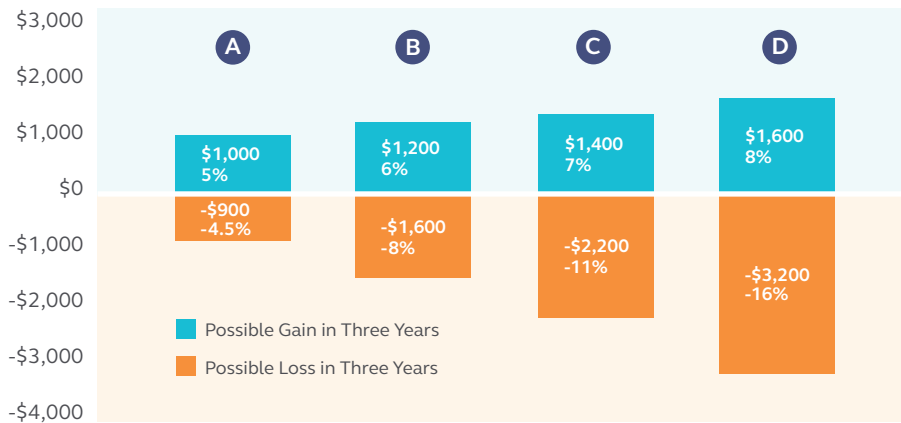
5. One of your investments is suddenly underperforming and you are showing a loss—what would you do?

- Immediately move to a less risky investment
- Wait it out at least a year before changing your investment
- Stick with the current investment

0 Points
7 Points
13 Points

Points

6. You were given \$20,000 to invest in one of the four scenarios shown below. The chart below shows the best-case and worst-case returns of each investment over the past three years. You would invest your money in which scenario:



- A 0 points
- B 5 points
- C 9 points
- D 14 points

Percentage of the total value gain/loss.
These figures are hypothetical and do not guarantee any future returns nor represent the performance of any particular investment. This is for illustrative purposes only.

Points

7. You put \$5,000 in one of your investments and plan to keep it for 10 years. During the first year, the overall stock market loses value—including the money you invested. Are you more likely to:

- Sell all of your investment
- Sell some of your investment
- Leave your investment alone
- Buy more of your investment

0 Points
6 Points
12 Points
17 Points

Points:

Total points

Years to retirement



When do you plan to begin taking money out of your account?

- 16 years or more
- 11-15 years
- 6-10 years
- 5 years or less

Where did you land?

Based on your answers to the quiz, let's determine which investor profile best describes you. Your investor profile can help you figure out what mix of investment options may be right for you by showing how money could be allocated into the plan's various types of investments across different levels of risk.

First, find your quiz score. > **Then**, find your years to retirement. > **Next**, determine where these two meet on the chart below.

The color of the box where these intersect will match one of the five investor profiles below.

Years to retirement:	Score 0-17	Score 18-41	Score 42-61	Score 62-83	Score 84-100
≤5 years					
6-10 years					
11-15 years					
≥16 years					

A Conservative

B Moderate Conservative

C Moderate

D Moderate Aggressive

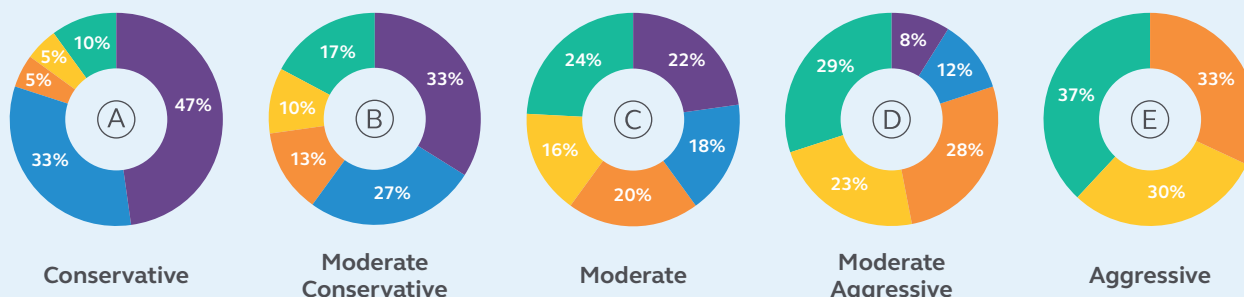
E Aggressive

Please keep in mind that this is simply a guideline and for educational purposes only. It is not intended to tell you how to invest. We do suggest that you review your investment profile at least annually or as life changes occur to help ensure you are still meeting your goals.

Does this sound like you?



Investor profiles



Low Risk/Return <----- Levels of Risk -----> High Risk/Return

● Short-Term Fixed Income
 ● Fixed Income
 ● Large U.S. Equity
 ● Small/Mid U.S. Equity
 ● International Equity

Depending on the objectives of the investment options selected in each asset class, they may experience price fluctuations and have the potential to lose value. **Asset allocation and diversification do not ensure a profit or protect against a loss.** Visit principal.com/assetclass for asset class descriptions.

Log on to principal.com to make or modify your investment selection.

Profile descriptions

Whether you're taking this quiz to help select your mix of investments or to verify if your own education model aligns, the five pie charts represent a mix of risk levels that apply to investments that fit within each profile description. Based on the quiz results, consider if the investor profile and description match what type of investor you are.

Conservative This allocation is designed for the more cautious investor, one with sensitivity to short-term losses and/or a shorter time horizon. It is targeted toward the investor seeking investment stability from the investable assets but still seeking to beat inflation over the long term. The main objective of this investor is to preserve capital while providing income potential. Investors may expect fluctuations in the values of this portfolio to be smaller and less frequent than in more aggressive portfolios.

Moderate Conservative This allocation may be appropriate for the investor who seeks both modest capital appreciation and income potential from his or her portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than the most conservative investors. While this allocation is still designed to preserve capital, fluctuations in the values of this portfolio may occur from year to year.

Moderate This allocation may suit the investor who seeks relatively stable growth with a lower level of income potential. An investor in the moderate risk range will have a higher tolerance for risk and/or a longer time horizon than more conservative investors. The main objective of this investor is to achieve steady growth while limiting fluctuation to less than that of the overall stock markets.

Moderate Aggressive This allocation is designed for investors with a relatively high tolerance for risk and a longer time horizon. These investors have little need for current income and seek above-average growth from the investable assets. The main objective of this profile is capital appreciation, and its investors should be able to tolerate moderate fluctuations in their portfolio values.

Aggressive This allocation may be appropriate for investors who have both a high tolerance for risk and a long investment time horizon. The main objective of this profile is to provide high growth, which means the investor is not as concerned with receiving current income. This portfolio may have larger and more frequent fluctuations from year to year, making it potentially less desirable for investors who do not have both a high tolerance for risk and an extended investment horizon.

Morningstar Investment Management LLC, periodically reviews and adjusts profile asset allocation model percentages based upon their economic outlook and current market conditions.

Investing involves risk, including possible loss of principal. Asset allocation and diversification do 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.

Lower-rated securities are subject to additional credit and default risks.

Small and mid-cap stocks may have additional risks including greater price volatility.

International and global investing involves greater risks such as currency fluctuations, political/social instability and differing accounting standards.

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