

Retirement outlook

Review your estimated progress



Retirement Wellness Score



Estimated monthly retirement income:

You are here:

1% deferral rate

\$5,384.00

-\$1,150.00 short in retirement

You could be here:

8% deferral

\$6,744.00

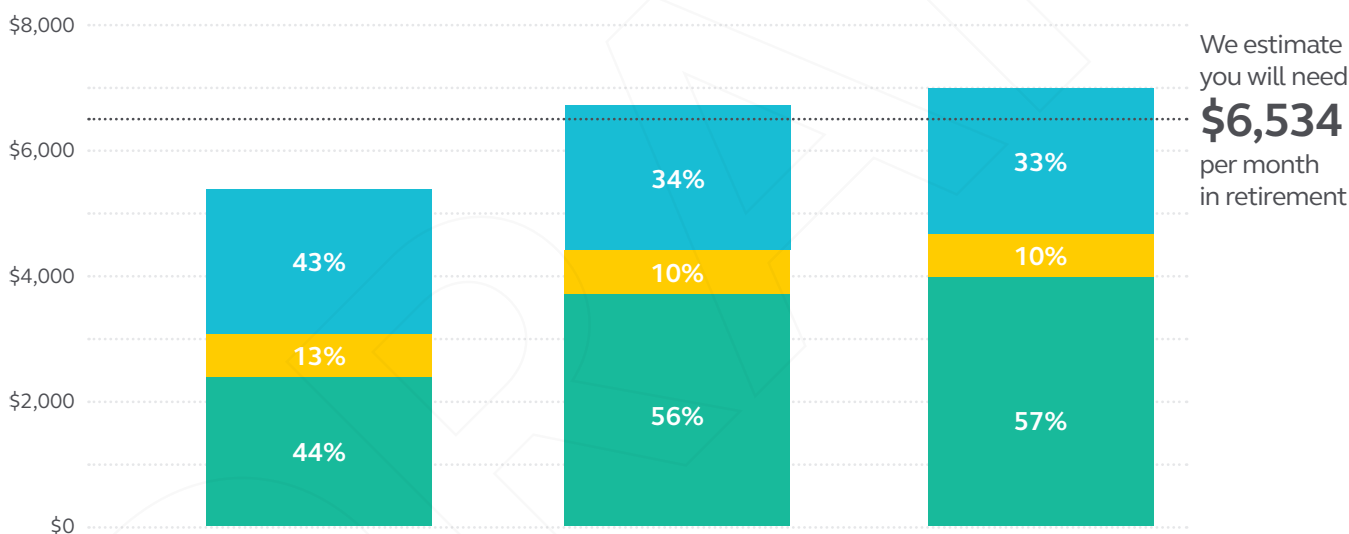
\$210.00 extra in retirement

Or here:

+10% increased deferral

\$7,002.00

\$468.00 extra in retirement



Figures are rounded to the nearest whole percentage and may not add up to 100% due to rounding.

	Income from assets	Defined Benefit	Social Security
Account value	\$186,951.79		
Estimated account value	\$632,960.00		
Estimated monthly benefit	\$2,373.00	\$702.00	\$2,309.00

Income From Assets could include assets from your organization's 401k plan, 403b plan, ESOP and any outside assets you've added to the Retirement Wellness Planner.



What else can I do?

Have more than one retirement account or IRA? Simplify retirement planning with a rollover. Visit principal.com/simplify to get started.

Notes

Estimated and projected amounts displayed are for illustration purposes only and do not in any way guarantee the benefit shown. Since the amounts shown are estimates, actual retirement account values and benefits will be different from the amounts shown. The assumed rate of return is hypothetical and does not represent the return of any particular investment. Amounts shown represent total account values/ monthly benefits. Plan vesting provisions may apply. Please refer to your individual plan reports for vested account values. This statement has been prepared carefully. Any discrepancies will not alter the terms of the Plan document. Benefits are dependent on the provisions of the Plan(s). In the event of any inconsistency between this statement and the Plan(s), the terms of the Plan(s) are controlling. For a more complete explanation, please refer to each Plan booklet, copies of which may be obtained from your employer.

Defined Contribution Estimated Account Values/Monthly Benefits are based on the current account balance and assume:

- Rate of return remains constant, and all retirement funds remain in the Plan until NRA.
- You remain employed with annual pay increase shown until NRA.
- The purchase rates used to figure the Estimated Monthly Benefit at NRA remain in effect.
- The cost of providing the Estimated Monthly Benefit at NRA remains the same.
- At retirement, you choose monthly income guaranteed for life, with total income to you and/or your beneficiary at least equal to the retirement account value.
- The assumed rate of return shown.

Plan Name	Normal retirement age (NRA)	Pay increase assumption	Rate of return percent
Plan Sponsor Name	65	3%	8%

Defined Benefit Estimated Monthly Benefit amounts assume the following:

- Terms of the Pension Plan do not change.
- You remain employed with annual pay increase shown until NRA.
- The current regulatory limits do not change.

Plan Name	Normal retirement age (NRA)	Pay increase assumption
DB Plan	65	3%

The pension benefit has been calculated based on the most recent data available, including existing plan provisions and current interest rates. It assumes you will retire at the Normal Retirement Age (shown above) and start receiving monthly payments under the normal form of income as defined in your summary plan description booklet. If you are married when you begin receiving payments, federal law requires your benefits to be paid in the form of a joint and survivor benefit, unless you specifically choose another form of payment offered under the plan and your spouse consents in writing. The joint and survivor benefit pays you a monthly benefit during your lifetime. When you die, your spouse will receive at least 50% of the amount of your payment for his or her lifetime. If you elect another form of payment, the monthly benefit will be adjusted accordingly. The exact amount of your benefit will be determined when you actually begin receiving payments and may vary from this estimate.

Certain calculations are based on the Pay amount displayed in the “Your Current Annual Pay” section of the Retirement Wellness Planner on the date shown on page one.

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

Your estimated need represents an estimate of the monthly income amount you may need in retirement. This amount is determined by projecting what your current pay may be at your specified retirement age (including any salary increase assumption) and then applying the percentage of income you wish to replace (e.g.: 85%) in retirement to this projected pay amount to come up with an estimated annual income amount needed in retirement.

This data is for informational purposes only. It is intended only to assist you in evaluating your financial products, and does not supersede statements as source documents. This data has neither been audited nor verified by Principal Life or Principal Securities, Inc., but has been compiled from sources believed to be reliable. Unless otherwise noted, insurance products and plan administrative services provided through Principal Life Insurance Co. Securities offered through Principal Securities, Inc., 800-547-7754, member [SIPC](#) and/or independent broker/dealers. Principal Life, and Principal Securities are members of the Principal Financial Group®, Des Moines, IA 50392.

Social Security Estimated Benefit does not include any other earnings subject to Social Security tax received from other employers. Earnings used in the projection calculation may not include your complete compensation history. For complete information regarding your Social Security Benefit, you can contact the Social Security Administration at 1-800-772-1213 or www.ssa.gov/mystatement.

The Retirement Wellness Planner information and Retirement Wellness Score are limited only to the inputs and other financial assumptions and is not intended to be a financial plan or investment advice from any company of the Principal Financial Group® or plan sponsor. This calculator only provides education which may be helpful in making personal financial decisions. Responsibility for those decisions is assumed by the participant, not the plan sponsor and not by any member of Principal®. Individual results will vary. Participants should regularly review their savings progress and post-retirement needs.

This document is intended to be educational in nature and is not intended to be taken as a recommendation.

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