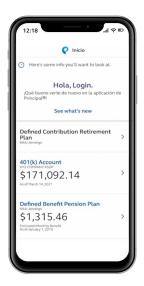


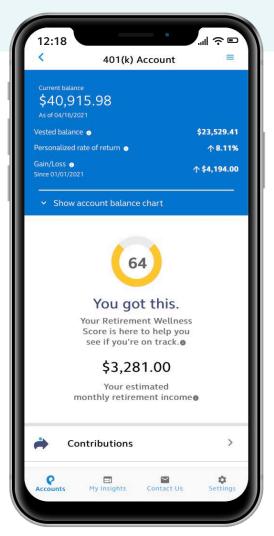
The future starts here.

It's saving and planning for the future, on the go. Meet the Principal® app.

The Principal® app is designed to save participants time while they save money. Whether it's the intuitive interface or easily understood transactions, the distance between planning future success and your participants just got a few taps closer.



Principal® app in
English and Spanish –
Intuitively designed for access to all Principal accounts on the go.



Awards



Rated 4.8 out of 5 stars!1

It's all just a download away.

Available for iOS and Android





¹ iOS App Store rating as of December 21, 2020.

Here's how it works.

The Principal® app is streamlined for convenience and speed. It puts participants in control, getting them the answers they want quickly and letting them make changes within their accounts efficiently. It's all about helping them plan for the future, while getting them back to living their lives as quickly as possible.

On the go access to retirement savings progress and more



Update paycheck contributions



Manage investments



roll in outside funds² (and upload a check)



Keep track of loan balances or quote a loan³

For illustrative purposes only.

It's all just a download away.

Available for iOS and Android





Visit **principal.com/OnTheGo** to download the Principal® app. Or, search for it on Google Play and the Apple App store. Available in Spanish.

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You should consider the differences in investment options and risks, fees and expenses, tax implications, services and penalty-free withdrawals for your various options. There may be other factors to consider due to your specific needs and situation. You may wish to consult your tax advisor or legal counsel.

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² As allowed by the plan.

 $^{^{\}rm 3}$ Loan options are based on retirement account plan features.