



Southeast Health Group
401k
2021 Annual Notices

Safe Harbor Participant Notice

SOUTHEAST BEHAVIORAL HEALTH GROUP DBA SOUTHEAST HEALTH GROUP
711 BARNES AVENUE
LA JUNTA, CO 81050-2138
(800) 511-5446

You are eligible to make salary deferral contributions to the Southeast Health Group Retirement Plan for the 2021 plan year. This notice provides you with information to consider before deciding to take no action or to start, continue or change your salary deferral agreement.

Eligibility and Entry Requirements

You are eligible to join the plan if you:

- Have completed 1 year of service with the company, in which you worked 1,000 hours.

Salary Deferral Contribution Plan Provision

You may elect to defer a percentage of your pay each pay period. Your current taxable income is reduced by the amount you contribute through salary deferral. This lets you reduce your current federal and most state income taxes. The Safe Harbor plan allows you to defer 100% of your pay.

- You may also elect to defer a percentage of your pay each pay period as Roth deferrals, which are after-tax contributions.
- This plan allows you to defer 100% of your pay as pre-tax or after-tax salary deferral contributions.

You can enter into an agreement to make or change your salary deferral contribution on any monthly date. These dates are 3/1, 4/1, 5/1, 6/1, 7/1, 8/1, 9/1, 10/1, 11/1, 12/1, 1/1, and 2/1. You will need to complete and sign the salary deferral agreement on or before the date on which it is effective. Once an agreement is in effect, salary deferrals will be payroll deducted from your future checks. You can terminate your agreement at any time.

Pay is defined under the plan as follows: Wages, Tips and Other Compensation Box on Form W-2.

Internal Revenue Service (IRS) regulations or the retirement plan may limit the annual amount of your salary deferral contributions. The IRS and plan limits are described in the Plan's Summary Plan Description (SPD) or can be obtained from your employer.

If you meet the salary deferral contribution limit, you may continue to defer up to the catch-up contribution limit if you are eligible to defer catch-up contributions.

Safe Harbor Employer Contribution Plan Provision

For the 2021 Plan Year, SOUTHEAST BEHAVIORAL HEALTH GROUP DBA SOUTHEAST HEALTH GROUP will be making the following contribution to the Safe Harbor Plan:

Please note that the plan document may be amended to reduce or suspend the safe harbor match or non-elective contribution at any point during the plan year. If this occurs, a supplemental notice will be provided at least 30 days prior to the reduction or suspension.

Qualified Nonelective Contribution:

A qualified nonelective contribution equal to 3% of your pay for the plan year. Your pay may be restricted to the annual pay limit announced by the IRS¹. The plan counts pay only for the period in which the employee is an eligible employee.

¹ This limit will be adjusted to reflect any annual cost-of-living increases announced by the IRS.

Other Employer Contribution Plan Provision

In addition to the above, other employer contributions may be made to the Plan. You should review the Plan's SPD for details regarding these other contributions.

Vesting Plan Provision

You are always 100% vested in the part of the account resulting from the following:

- Elect Deferral
- Roth Elect Def
- Elec Def CthUp
- Roth Def CthUp
- Rollover
- Rollover In-Plan Roth
- Qual Nonelect Safe Harbor
- Rollover Roth
- Qual Nonelect Buyback

You may be vested in a percentage of the account from the following contributions:

- ER Discretion
- ER Other Buyback
- ER Match in M

The schedule below determines your vesting percentage:

Years of Vesting Service	Vesting Percentage
2	20%
3	40%
4	60%
5	100%

Withdrawal Plan Provisions

The following withdrawals are allowed on the plan. Please note that there are rules and requirements that must be met prior to taking a withdrawal.

- Severance from employment
- Death
- Disability
- Attainment of age 59½
- Plan termination
- Hardship withdrawal
- Qualified Reservist withdrawal
- Active Military - Deemed Severance withdrawal
- Active Member
- Rollover

Additional Information

For additional information about the Safe Harbor plan, please contact:

JEANNIE LARSEN, CHRO
711 BARNES AVENUE
LA JUNTA, CO 81050-2138
(719)383-5428
jlarsen@shgco.org

An additional copy of the Summary Plan Description can also be obtained from the above stated contact.

This is a brief summary of the Safe Harbor plan. If there are any discrepancies between this summary and the plan document, the plan document will govern.

Important Participant Notice Regarding Qualified Default Investment Alternative and Automatic Contribution Arrangement

SOUTHEAST BEHAVIORAL HEALTH GROUP DBA SOUTHEAST HEALTH GROUP
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(800) 511-5446

You have the right to direct the investment of retirement plan contributions among the investment options or asset allocation choices offered under the retirement plan. Properly investing retirement contributions is important for planning your future retirement income. You should consider your investment direction decision carefully. This notice provides information regarding where contributions submitted to the retirement plan for your benefit will be directed in the absence of your investment election. You may direct the investment of the retirement funds by visiting www.principal.com.

Automatic Enrollment

This retirement plan includes an automatic contribution arrangement that applies to new participants or re-hired participants as they enter the plan. If you are a new participant, you will be automatically enrolled in the retirement plan, meaning 2% of your pay will be deducted from paychecks and contributed to the retirement plan on your behalf unless you elect a different salary deferral percentage. If you are currently eligible for the plan, you will maintain your current salary deferral amount unless you elect a different salary deferral percentage.

If you do not wish to be automatically enrolled, you may elect not to defer or to defer another percentage. If you affirmatively elect to make salary deferral contributions, or if you are automatically enrolled, and you do not provide an investment direction as to how contributions made on your behalf should be directed, then the contributions will be directed to the plan's investment option default discussed below.

Investment Alternative Default

If you have not provided complete, up-to-date direction as to how the account set up for you under the retirement plan is to be invested, the account will be invested under automatic rules. You need to understand these rules and make sure that you are comfortable with them or that you take action to direct the investment of that account according to your preferences. These rules state that, if we do not have complete investment directions from you, the retirement funds in the account and new contributions for which we do not have direction will be directed according to the populated RetireView® asset allocation model based on the chart below. (The model is populated by investment options available under the retirement plan that were selected by an appropriate plan fiduciary and not by Principal Life Insurance Company (Principal Life) or an affiliate.) Your directions must be received at the Corporate Center of Principal Life Insurance Company.

Since these defaulted amounts will be allocated according to the plan's Populated RetireView Model, the account holding such amounts will be rebalanced periodically in accordance with the Populated RetireView Model. As you get closer to your anticipated retirement age, there can be an automatic age adjustment to the RetireView asset allocation model to adjust, or "age" to a more conservative strategy.

Please note: If records at Principal Life show an investment direction (that does not specifically cover the defaulting amount) or the defaulting amount is due to the closing of an investment option that is not part of a Populated Model (and no new direction is provided for these funds) amounts will be allocated as follows:

- If you have not elected to use rebalancing or a Populated RetireView Model with regard to any portion of the account, the amounts will be allocated according to the plan level default chosen by an appropriate plan fiduciary. This may not be a populated RetireView model.
- If you have elected to use rebalancing, the unallocated amounts will be allocated according to the Populated RetireView Model described in the chart below.
- If you have already elected to allocate a portion of the account according to a Populated Model, any other amounts for which you have not provided an investment direction will be allocated according to that Populated Model rather than according to the chart below.

If you would like additional information about how RetireView works see RetireView Terms and Conditions by visiting The Principal web site at principal.com and logging into your account. If you do not want the retirement funds to be directed in

this manner, then you must provide investment direction to the Corporate Center of Principal Life. (See Right to Direct below for more information).

Investment Options Populating RetireView Model*	Moderate (0-5 Years)	Moderate (6-10 Years)	Moderate (11-15 Years)	Moderate (16+ Years)
Short-Term Fixed Income Principal Stable Value Z Fund	33.00%	28.00%	25.00%	21.00%
Fixed Income Metropolitan West Total Return Bond Plan Fund	27.00%	27.00%	23.00%	19.00%
Large U.S. Value Vanguard Equity-Income Adm Fund	9.00%	9.00%	11.00%	11.00%
Large U.S. Blend Vanguard 500 Index Admiral Fund	5.00%	5.00%	5.00%	6.00%
Large U.S. Growth T. Rowe Price Blue Chip Growth I Fund	7.00%	8.00%	8.00%	8.00%
Small or Mid U.S. Value Victory Sycamore Established Value R6 Fund	4.00%	4.00%	5.00%	6.00%
Small or Mid U.S. Blend Vanguard Small Cap Index Admiral Fund	2.00%	4.00%	5.00%	7.00%
Small or Mid U.S. Growth Carillon Eagle Mid Cap Growth R6 Fund	2.00%	2.00%	3.00%	4.00%
International Equity American Funds Euro Pacific Growth R6 Fund	11.00%	13.00%	15.00%	18.00%

*Note: Allocations are based on current asset allocation targets. They will change over time.

There are additional plan investment options that are not included in the RetireView populated model that have similar risk and return characteristics to the investment options contained in the models. You may obtain additional information regarding investment choices on our secure website at principal.com.

Other Similar Investment Options Not Populated in RetireView Model
Fixed Income JP Morgan Government Bond R6 Fund
Small/Mid U.S. Equity American Beacon Small Cap Value R6 Fund
Small/Mid U.S. Equity DFA Real Estate Securities I Fund
Small/Mid U.S. Equity JP Morgan Small Cap Growth R6 Fund
Small/Mid U.S. Equity Vanguard Mid Cap Index Admiral Fund

The plan fiduciary is responsible for selecting the investment options that populate the RetireView models and is able to replace or change the investment options at any time or discontinue the use of the RetireView modes. Changes will occur to the specific asset class allocations as directed and agreed to by the plan fiduciary. Also, the plan fiduciary selects certain features of RetireView including the age adjustment feature; these features can be changed by the plan fiduciary at any time. Visit the secure website at www.principal.com for the most current information and details on the RetireView asset allocation models.

Please see the attached investment alternative information or Investment Option Summary included in the enrollment workbook or access investment information on our secured website at principal.com to learn about the default investment alternative's investment objectives, risk and return characteristics, and associated fees and expenses.

Right to Direct

if you do not want retirement funds to be directed as indicated above, then you may elect to direct the retirement funds to investment options under the retirement plan by visiting The Principal Web site at www.principal.com and logging into the account or by calling 1-800-547-7754.

You may make changes to your investment direction as allowed under the retirement plan. This includes transferring any contributions from the applicable investment option default to another investment option. Transfers out of the investment option default are not subject to restrictions, fees or expenses¹ for a 90-day period, unless the fees and expenses are charged on an ongoing basis for the operation of the investment². See the attached investment information for information regarding restrictions, fees or expenses after the 90-day period.

Additional Information

For additional information about the investment option default or other investment alternatives under the plan please visit www.principal.com or contact:

JEANNIE LARSEN, CHRO
711 BARNES AVENUE
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(719)383-5428
jlarsen@shgco.org

¹ Includes surrender charges, liquidation or exchange fees, redemption fees and similar expenses charged in connection with the liquidation of, or transfer from, the investment option default.

² Includes investment management fees, distribution and/or service fees, "12b-1" fees, or legal, accounting, transfer agent and similar administrative expenses.



PRIVACY NOTICE

This Notice is provided on behalf of the following companies of the Principal Financial Group®:
Principal Life Insurance Company
Principal National Life Insurance Company
Principal Trust Company
Principal Life Insurance Company Variable Life Separate Account
Principal National Life Insurance Company Variable Life Separate Account
Principal Life Insurance Company Separate Account B
Employers Dental Services, Inc. / Principal Dental Services, Inc.

Protecting your privacy

This Notice is required by law. It tells how we handle personal information.

This Notice applies to:

- people who own or apply for our products or services for personal use.
- employee benefit plan participants and beneficiaries.

Please note that in this Notice, “you” refers to only these people. The Notice does not apply to an employer plan sponsor or group policyholder.

We protect information we collect about you

We follow strict standards to safeguard personal information. These standards include limiting access to data and regularly testing our security technology.

How we collect information

We collect data about you as we do business with you. Some of the sources of this data are as follows:

- **Information we obtain when you apply or enroll for products or services.** You may provide facts such as your name; address; Social Security number; financial status; and, when applicable, health history.
- **Information we obtain from others.** This may include claim reports, medical records, when applicable, credit reports, property values and similar data.
- **Information we obtain through our transactions and experience with you.** This includes your claims history, payment and investment records, and account values and balances.
- **Information we obtain through the Internet.** This includes data from online forms you complete. It also includes data we collect when you visit our websites.

How we share information

We may share personal information about you or about former customers, plan participants or beneficiaries among companies within the Principal Financial Group or with others for several reasons, including:

- to assist us in servicing your account;
- to help design and improve products;
- to protect against potential identity theft or unauthorized transactions;
- in response to a subpoena or for other legal purposes;
- to prevent fraud;
- to comply with inquiries from government agencies or other regulators;
- with others that service your account, or that perform services on our behalf; and
- with your consent, at your request or as allowed by law.

Medical information

We do not share medical information among companies of the Principal Financial Group or with others except:

- when needed to service your policies, accounts, claims or contracts;
- when laws protecting your privacy permit it; or
- when you consent.

Accuracy of information

We strive for accurate records. Please tell us if you receive any incorrect materials from us. We will make the appropriate changes.

Companies within the Principal Financial Group

Several companies within the Principal Financial Group are listed at the top of this Notice. The companies of the Principal Financial Group are leading providers of retirement savings, investment, and insurance products.

More information

This Privacy Notice governs information that you provide to Principal (or that we otherwise receive) when you apply for or receive a product or service used primarily for personal, family or household purposes. We may collect additional information depending on the nature of your relationship with Principal or if you interact with us through our website or other digital technologies. Details about how we protect and use this additional information, including information about your privacy rights under California law such as the California Consumer Privacy Act, are available online at www.principal.com/privacy-policies.

If you do not have access to www.principal.com/privacy-policies, please contact us at 1-800-986-3343 to have a copy mailed to you.

You may write to us if you have questions about our Privacy Notice. Contact our Privacy Officer at P.O. Box 14582, Des Moines, Iowa 50306-3582.

Receipt of this notice does not mean your application has been accepted.

We may change our privacy practices at times. We will give you a revised notice when required by law.

Our privacy practices comply with all applicable laws. If a state's privacy laws are more restrictive than those stated in this Notice, we comply with those laws.

Your agent, broker, registered representative, consultant or advisor may have a different privacy policy.





Preretirement death benefit explanation

Notice to plan participants:

This document is meant to clarify how death benefits are distributed if you pass away before retirement. If you are married, and have been for at least a year (some plans may specify a shorter time period), your spouse has the right to receive a payment for the rest of his/her life beginning after your death. This special death benefit is often called a Qualified Preretirement Survivor Annuity (QPSA) and the person you choose to receive it is usually called the beneficiary. You may choose to have someone other than your spouse receive preretirement death benefits; *however, your spouse must give his or her consent in writing*. This is called a nonspouse beneficiary designation. You may need to complete a beneficiary designation form more than once if you are under age 35.

Nonspouse beneficiary designation — Over age 35

Your spouse can change their mind with respect to giving up their right to this benefit until the date of your death. After that date, your spouse cannot change this designation. If your spouse changes their mind, he/she must notify the plan administrator in writing to revoke consent.

Nonspouse beneficiary designation — Under age 35

If you are under age 35 and want to keep a nonspouse beneficiary designation in place, your spouse will have to give written consent again at the beginning of the year you turn age 35.

Forms to elect or change a beneficiary and, if needed, obtain your spouse's written consent are available at principal.com/Beneficiary or from your plan administrator.

Qualified Preretirement Survivor Annuity (QPSA) explanation

If you have a vested account in a retirement plan, federal law requires that your spouse receive a special death benefit if you pass away before receiving any retirement benefits (or, before the beginning of the period for which the retirement benefits are paid).

If you have been married to your spouse for at least one year (some plans may specify a shorter time period), your spouse has the right to receive this payment for his/her life beginning after your death. This death benefit will automatically be paid in a lump sum rather than as a QPSA if the value of the death benefit is \$5,000* or less.

*Your plan can specify a lower dollar amount.

If the lump sum value of the death benefit is greater than \$5,000, the death benefit will be paid in the form of a QPSA unless the beneficiary elects otherwise. **Other options may be available.** The actual amount of the QPSA benefit will vary depending on the vested account balance, your spouse's age and the cost to purchase the benefit.

You can change your beneficiary any time before you begin receiving benefits or before your death. Your spouse's right to the QPSA benefit provided by federal law cannot be taken away unless he/she agrees to give up that benefit. If your spouse agrees, you can choose to have all or part of the death benefits paid to someone else. Your spouse also has the right to consent in writing to allow you to select only a particular beneficiary. As an example, if your spouse agrees, you can have the death benefits paid to your children.

Your spouse's choice to give up the QPSA benefit must be voluntary. It is your spouse's personal decision whether they want to give up that right. Your spouse can agree to give up all or part of the QPSA benefit. If your spouse does so, the plan will pay him/her the part of the benefit he/she did not give up and pay the remaining part of the benefit to the person(s) selected by you.

Your spouse can change their mind with respect to giving up their right to the QPSA benefit until the date of your death. After that date, your spouse cannot change this agreement. If your spouse changes their mind, he/she must notify the plan administrator in writing that they want to revoke the consent they previously provided.

Your spouse may lose their right to the QPSA benefit if your spouse and you become legally separated or divorced even if your spouse does not sign a nonspouse beneficiary designation.

Questions?

Visit principal.com/Beneficiary for more information about your preretirement death benefits.

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.

Insurance products and plan administrative services provided through Principal Life Insurance Co., a member of the Principal Financial Group®, Des Moines, IA 50392.

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ERISA 404 retirement plan and investment information supplement

October 18, 2020

In addition to the Fees and Expenses identified in the Southeast Health Group Retirement Plan ERISA 404 retirement plan and investment information notice (Notice), fees for services provided by another service provider may also apply.

IMA WEALTH INC charges our Plan an annual fee for Advisory Services pursuant to the terms and conditions of the agreement between IMA WEALTH INC and the plan sponsor. The annual fee to the Plan for this service is 0.50%. One fourth of the annual amount will be applied on a quarterly basis.

You can view the dollar amount of any Plan administrative expenses taken from your account at principal.com and on your statements.

This concludes information about the above-named firm's services and fees. No person or entity affiliated with Principal is responsible for any part of the content of this supplement and it is provided solely as an accommodation to the plan and at the request of the Plan Administrator.

ERISA 404 retirement plan and investment information

01/10/2021

The retirement savings plan offered by SOUTHEAST BEHAVIORAL HEALTH GROUP DBA SOUTHEAST HEALTH GROUP is a great way to help you save for the life you want in retirement. Southeast Health Group Retirement Plan (the Plan) has fees associated with the services and resources provided by the Plan.

Plan Fiduciary

The Plan Fiduciary is the individual(s) who has authority over the operation and administration of the Plan and its retirement funds. The Plan Fiduciary is typically your employer, and may also be called the Plan Sponsor.

Plan Administrator

The Plan Administrator, who is also a Plan Fiduciary, has the authority over the operation and administration of the Plan. If you have questions about the investment options available under the Plan or would like paper copies of additional investment information, you can obtain this information on principal.com or by contacting the Plan Administrator:

SOUTHEAST BEHAVIORAL HEALTH GROUP DBA SOUTHEAST HEALTH GROUP
711 BARNES AVENUE
LA JUNTA, CO 81050-2138
800-511-5446

Information about ERISA Section 404(c)

The Employee Retirement Income Security Act (ERISA) provides rules on the investment of retirement funds. SOUTHEAST BEHAVIORAL HEALTH GROUP DBA SOUTHEAST HEALTH GROUP has chosen to qualify the Plan as an ERISA 404(c) plan and intends to comply by providing information for you to make educated investment decisions and by letting you:

- Direct the investment of individual retirement accounts
- Choose from at least three diverse investment options
- Change investment choices at least quarterly

This means the Plan Fiduciary should not be liable for any investment losses that result from a participant's investment control.

Your future, your choice

The Plan Fiduciary makes certain investment options available to you under the Plan. But you are responsible for directing the retirement funds to the options available in the Plan that work best for you. You can make changes to your investment mix by logging into your account at principal.com. Learn more about the investment options available under the Plan online and in the Investment Option Summary.

Directing or transferring between investment options

Certain investment options may have restrictions. See the Investment Option Summary for details.

You can direct or transfer retirement funds between the different investment options at least quarterly, but the Plan may allow for more frequent transfers and changes. To update investment elections for your current balance or future contributions, log in to your account at principal.com or call us at 800.547.7754.

Voting rights

A description of the exercise of voting, tender and similar rights for an investment alternative and any restrictions on these rights can be found in the relevant Plan document or trustee powers section of the trust agreement. If you would like copies of these documents, contact the Plan Administrator, if applicable.

Fees and expenses⁺

For the current year, an annual Plan administrative expense of 0.39% applies to your account balance. One-twelfth of the total amount will be deducted from your account balance each month.

Plan administrative expenses typically cover items such as recordkeeping, participant website access, participant statements, Plan compliance services and financial professional services.

Occasionally, there may be additional Plan expenses during normal Plan operation for services such as legal, auditing, other service provider, consulting or investment advice. The Plan Fiduciary determines how these expenses are allocated at the time the expenses are paid. These expenses are typically allocated among participants based on participant account balance, but may be allocated by dividing the total expenses to be deducted by the total number of participants in the Plan. You can view the dollar amount of applicable expenses under your account at principal.com and on your statement.

Participant-level fees

Participant transaction fees will be charged to your account balance for the services you choose to use. Participant transaction fees for the Plan include:

- **Distribution fee:** \$50.00
- **Distribution in-kind fee:** \$50.00
- **Distribution installment fee:** \$12.50 per quarter
- **Qualified Domestic Relations Order processing fee:** \$350.00 for each Domestic Relations Order processed. The fee is divided equally between the participant and the alternate payee involved unless specified differently within the Domestic Relations Order or the Plan's Administrative Procedures.
- **Wire transfer fee:** \$25.00
- **Fee for overnight mailing a check:** \$25.00
- **Stop payment fee:** \$25.00
- **402(g) refund fee (deferral contributions made in excess of IRS limit):** \$50.00

⁺ If you have a balance in an investment that is excluded from the collection of expenses, we will collect the expense from the balances in other investments, beginning with the investment with the largest balance.

The following information is available upon request from the Plan Administrator (at no charge):

- Copies of prospectuses (or any short-form or summary prospectuses) for the investment options
- Copies of any financial statements or reports, such as statements of additional information and shareholder reports, and of any other similar materials relating to the Plan's designated investment options
- A statement of the value of a share or unit of each designated investment option and the date of the valuation
- A list of the assets comprising the portfolio of each investment option which constitute Plan assets and the value of each asset (or the proportion of the investment which it comprises)
- The following information about each investment option (including fixed-return investment options) available under the Plan: issuer name, investment objective, principal strategies and risks, turnover rate, performance, and fee and expense information

- To the extent a group annuity contract under the Plan permits you to select an annuity guaranteed by an insurance company, a statement that the guarantee provided by the insurance company is subject to its long-term financial strength and claims-paying ability

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

Delivery of statements

This is a notice that your benefit statements are provided quarterly and are available by logging in to your account at principal.com. The statement includes any fees deducted on your retirement account and is being delivered electronically based on your continuous access to the website. You have the right to receive paper statements, free of charge, which you can elect that preference under your account, or by calling 800.547.7754 Monday through Friday, 7 a.m.-9 p.m. CT.

For important information on the plan's investment options, see the Investment Option Summary.

Insurance products and plan administrative services provided through Principal Life Insurance Co. Securities are offered through Principal Securities, Inc, 800-547-7754, [member SIPC](#) and/or independent brokerdealers. Securities sold by a Principal Securities Registered Representative are offered through Principal Securities, Inc., Principal Securities and Principal Life are members of the Principal Financial Group, Des Moines, Iowa, 50392. Certain investment options may not be available in all states or U.S. commonwealths.

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Investment Option Summary

As of 12/31/2020

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.

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 applicable operating expenses, management fees, including 12b-1 fees, and administrative fees.

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: **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 Category: **Stable Value**Inv Manager or Sub-Advisor: **Morley Capital Management**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2020 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
Principal Stable Value Z Fund ¹⁶	2.01	2.01	2.14	1.96	1.78	3.49	2.01	1.96	1.78	3.49	1/1997
Benchmark: Bloomberg Barclays US Government 1-3 Year Index	3.14	3.14	2.77	1.92	1.32	-	3.14	1.92	1.32	-	-

Description: The objective of the Fund is to provide preservation of capital, relatively stable returns consistent with its comparatively low risk profile, and liquidity for benefit responsive plan or participant payments.

Composition (% of Assets) as of 09/30/2020				Fees & Expenses			# of Transfers Allowed/Time Period					
U.S. Bonds	91.74	Cash	4.46	Total Inv Exp Net %			-					
Other	3.80				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A					
				Total Inv Exp Gross %			0.34					
				Total Inv Exp Gross Per \$1,000 Invested			\$3.40					
				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: **Metropolitan Management**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2020 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
Metropolitan West Total Return Bond Plan Fund ^{10,11}	9.18	9.18	6.15	4.89	4.73	4.61	9.18	4.89	4.73	4.61	7/2011
Benchmark: Bloomberg Barclays U.S. Universal Index	7.58	7.58	5.45	4.87	4.16	-	7.58	4.87	4.16	-	-

Description: The investment seeks to maximize long-term total return. The fund pursues its objective by investing, under normal circumstances, at least 80% of its net assets in investment grade fixed income securities or unrated securities determined by the Adviser to be of comparable quality. Up to 20% of the fund's net assets may be invested in securities rated below investment grade or unrated securities determined by the Adviser to be of comparable quality. The fund also invests at least 80% of its net assets plus borrowings for investment purposes in fixed income securities it regards as bonds.

Composition (% of Assets) as of 11/30/2020				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Bonds	95.49	Non-U.S. Bonds	5.65	Total Inv Exp Net %			0.38				
Convertibles	0.67	Cash	-1.80	Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			0.38				
				Total Inv Exp Gross Per \$1,000 Invested			\$3.80				
				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 Government**

Inv Manager or Sub-Advisor: **JP Morgan Investment Mgmt Inc.**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2020 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
JP Morgan Government Bond R6 Fund 10,11,12,E	7.08	7.08	4.89	3.74	3.53	3.13	7.08	3.74	3.53	3.13	8/2016
Benchmark: Bloomberg Barclays U.S. Government Index	7.94	7.94	5.17	3.76	3.26	-	7.94	3.76	3.26	-	-

Description: The investment seeks a high level of current income with liquidity and safety of principal. The fund principally invests in securities issued by the U.S. government and its agencies and instrumentalities and related to securities issued by the U.S. government and its agencies and instrumentalities. It mainly invests in government bonds with intermediate to long remaining maturities. The fund's average weighted maturity will ordinarily range between three and 15 years, taking into account expected prepayment of principal on certain investments.

Composition (% of Assets) as of 11/30/2020				Fees & Expenses		# of Transfers Allowed/Time Period	
U.S. Bonds	93.08	Cash	6.92	Total Inv Exp Net %	0.35	2/60 day period	
				Contractual Cap Expiration Date	N/A		
				Waiver Expiration Date	06/30/2021		
				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: **Allocation--50% to 70% Equity**

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

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2020 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 American Balanced R6 Fund 8,9,11	11.22	11.22	9.07	10.36	10.27	11.77	11.22	10.36	10.27	11.77	5/2009
Benchmark: Morningstar Moderate Target Risk Index	12.82	12.82	8.55	9.75	7.77	-	12.82	9.75	7.77	-	-

Description: The investment seeks conservation of capital, current income and long-term growth of capital and income. The fund uses a balanced approach to invest in a broad range of securities, including common stocks and investment-grade bonds. It also invests in securities issued and guaranteed by the U.S. government and by federal agencies and instrumentalities. In addition, the fund may invest a portion of its assets in common stocks, most of which have a history of paying dividends, bonds and other securities of issuers domiciled outside the United States.

Composition (% of Assets) as of 09/30/2020				Fees & Expenses		# of Transfers Allowed/Time Period	
U.S. Stocks	48.54	U.S. Bonds	28.77	Total Inv Exp Net %	0.26		
Cash	9.29	Non-U.S. Stocks	8.82	Contractual Cap Expiration Date	N/A		
Non-U.S. Bonds	3.85	Convertibles	0.61	Waiver Expiration Date	N/A		
Preferred	0.12			Total Inv Exp Gross %	0.26		
				Total Inv Exp Gross Per \$1,000 Invested	\$2.60		
				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: **Vanguard Group**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2020 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 Equity-Income Adm Fund ^{12,F}	3.13	3.13	6.85	10.66	11.80	8.05	3.13	10.66	11.80	8.05	8/2001
Benchmark: Russell 1000 Value Index	2.80	2.80	6.07	9.74	10.50	-	2.80	9.74	10.50	-	-

Description: The investment seeks to provide an above-average level of current income and reasonable long-term capital appreciation. The fund invests mainly in common stocks of mid-size and large companies whose stocks typically pay above-average levels of dividend income and are, in the opinion of the purchasing advisor, undervalued relative to similar stocks. In addition, the advisors generally look for companies that they believe are committed to paying dividends consistently. Under normal circumstances, it will invest at least 80% of its assets in equity securities. The fund uses multiple investment advisors.

Composition (% of Assets) as of 09/30/2020				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	92.51	Non-U.S. Stocks	5.33	Total Inv Exp Net %	0.18		1/30 day period	
Cash	2.06	U.S. Bonds	0.10	Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.18			
				Total Inv Exp Gross Per \$1,000 Invested	\$1.80			
				Redemption Fee				

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

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2020 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}	18.37	18.37	14.14	15.18	13.85	7.28	18.37	15.18	13.85	7.28	11/2000
Benchmark: Russell 1000 Index	20.96	20.96	14.82	15.60	14.01	-	20.96	15.60	14.01	-	-

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

Composition (% of Assets) as of 11/30/2020				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	99.04	Non-U.S. Stocks	0.93	Total Inv Exp Net %	0.04		1/30 day period	
Cash	0.03			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.04			
				Total Inv Exp Gross Per \$1,000 Invested	\$0.40			
				Redemption Fee				

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 Growth**Inv Manager or Sub-Advisor: **T. Rowe Price Associates, Inc.**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2020 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
T. Rowe Price Blue Chip Growth I Fund 12,6	34.90	34.90	21.49	19.91	17.75	19.73	34.90	19.91	17.75	19.73	12/2015
Benchmark: Russell 1000 Growth Index	38.49	38.49	22.99	21.00	17.21	-	38.49	21.00	17.21	-	-

Description: The investment seeks long-term capital growth; income is a secondary objective. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in the common stocks of large and medium-sized blue chip growth companies. It focuses on companies with leading market positions, seasoned management, and strong financial fundamentals. The fund may sell securities for a variety of reasons, such as to secure gains, limit losses, or redeploy assets into more promising opportunities.

Composition (% of Assets) as of 09/30/2020				Fees & Expenses			# of Transfers Allowed/Time Period		
U.S. Stocks	89.18	Non-U.S. Stocks	10.80	Total Inv Exp Net %			0.56		
Cash	0.03				Contractual Cap Expiration Date			N/A	
				Waiver Expiration Date			N/A		
				Total Inv Exp Gross %			0.56		
				Total Inv Exp Gross Per \$1,000 Invested			\$5.60		
				Redemption Fee			-		
							1/30 day period		

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: **Victory Capital Management**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2020 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
Victory Sycamore Established Value R6 Fund 1,F	8.16	8.16	7.86	12.02	11.62	10.31	8.16	12.02	11.62	10.31	3/2014
Benchmark: Russell Midcap Value Index	4.96	4.96	5.37	9.73	10.49	-	4.96	9.73	10.49	-	-

Description: The investment seeks long-term capital growth by investing primarily in common stocks. The fund pursues its investment objective by investing, under normal circumstances, at least 80% of its assets in equity securities of companies with market capitalizations, at the time of purchase, within the range of companies comprising the Russell MidCap(R) Value Index. The fund may invest a portion of its assets in equity securities of foreign companies traded in the U.S., including American Depository Receipts and Global Depository Receipts (ADRs and GDRs).

Composition (% of Assets) as of 09/30/2020				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	95.22	Non-U.S. Stocks	3.39	Total Inv Exp Net %			0.58	
Cash	1.36	Other	0.03	Contractual Cap Expiration Date			N/A	
				Waiver Expiration Date			N/A	
				Total Inv Exp Gross %			0.58	
				Total Inv Exp Gross Per \$1,000 Invested			\$5.80	
				Redemption Fee			-	
							3/90 day period	

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 Blend**

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

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2020 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 Mid Cap Index Admiral Fund 1,F	18.24	18.24	12.04	13.28	12.40	10.53	18.24	13.28	12.40	10.53	11/2001
Benchmark: Russell Midcap Index	17.10	17.10	11.61	13.40	12.41	-	17.10	13.40	12.41	-	-

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

Composition (% of Assets) as of 11/30/2020				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	97.68	Non-U.S. Stocks	2.09	Total Inv Exp Net %	0.05		1/30 day period	
Cash	0.03	U.S. Bonds	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	-			

Investment Category: **Mid Cap Growth**

Inv Manager or Sub-Advisor: **Carillon Tower Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2020 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
Carillon Eagle Mid Cap Growth R6 Fund 1,12	40.34	40.34	21.22	20.02	15.23	17.25	40.34	20.02	15.23	17.25	8/2011
Benchmark: Russell Midcap Growth Index	35.59	35.59	20.50	18.66	15.04	-	35.59	18.66	15.04	-	-

Description: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in the equity securities of mid-capitalization companies. The fund will invest primarily in the equity securities of companies that the portfolio managers believe have the potential for above-average earnings or sales growth, reasonable valuations and acceptable debt levels.

Composition (% of Assets) as of 09/30/2020				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	93.56	Non-U.S. Stocks	5.70	Total Inv Exp Net %	0.65		-	
Cash	0.74			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.65			
				Total Inv Exp Gross Per \$1,000 Invested	\$6.50			
				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: **Small Value**Inv Manager or Sub-Advisor: **American Beacon**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2020 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 Beacon Small Cap Value R6 Fund 1,12	4.03	4.03	2.74	8.37	8.81	3.99	4.03	8.37	8.81	3.99	2/2017
Benchmark: Russell 2000 Value Index	4.63	4.63	3.72	9.65	8.66	-	4.63	9.65	8.66	-	-

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

Composition (% of Assets) as of 10/31/2020				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	94.54	Non-U.S. Stocks	2.84	Total Inv Exp Net %	0.80			
Cash	2.60	Preferred	0.02	Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.80			
				Total Inv Exp Gross Per \$1,000 Invested	\$8.00			
				Redemption Fee	-			

Inv Manager or Sub-Advisor: **Goldman Sachs Asset Mgt**

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2020 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
Goldman Sachs Small Cap Value Insights R6 Fund 1,12,E	0.35	0.35	3.46	9.40	8.75	7.75	0.35	9.40	8.75	7.75	7/2015
Benchmark: Russell 2000 Value Index	4.63	4.63	3.72	9.65	8.66	-	4.63	9.65	8.66	-	-

Description: The investment seeks long-term growth of capital. The fund invests at least 80% of its net assets plus any borrowings for investment purposes (measured at time of purchase) ("Net Assets") in a broadly diversified portfolio of equity investments in small-cap U.S. issuers, including foreign issuers that are traded in the United States. For the purposes of this restriction, "small-cap U.S. issuers" have public stock market capitalizations of companies constituting the Russell 2000(R) Index.

Composition (% of Assets) as of 10/31/2020				Fees & Expenses			# of Transfers Allowed/Time Period	
U.S. Stocks	97.25	Non-U.S. Stocks	1.57	Total Inv Exp Net %	0.83		2/90 day period	
Cash	1.18			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	02/28/2021			
				Total Inv Exp Gross %	0.96			
				Total Inv Exp Gross Per \$1,000 Invested	\$9.60			
				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: **Small Blend**

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

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2020 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 1,2,12,F	19.11	19.11	11.22	13.60	12.01	9.68	19.11	13.60	12.01	9.68	11/2000	
Benchmark: Russell 2000 Index	19.96	19.96	10.25	13.26	11.20	-	19.96	13.26	11.20	-	-	

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

Composition (% of Assets) as of 11/30/2020				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	99.35	Non-U.S. Stocks	0.64	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							

Investment Category: **Small Growth**

Inv Manager or Sub-Advisor: **JP Morgan Investment Mgmt Inc.**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2020 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		
JP Morgan Small Cap Growth R6 Fund 1,12,E	59.96	59.96	28.24	26.50	17.90	18.53	59.96	26.50	17.90	18.53	11/2010	
Benchmark: Russell 2000 Growth Index	34.63	34.63	16.20	16.36	13.48	-	34.63	16.36	13.48	-	-	

Description: The investment seeks long-term capital growth primarily by investing in a portfolio of equity securities of small-capitalization and emerging growth companies. Under normal circumstances, at least 80% of the fund's assets will be invested in the securities of small capitalization companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Small cap companies are companies with market capitalizations equal to those within the universe of the Russell 2000(R) Growth Index stocks and/or with market capitalizations of less than \$4 billion at the time of purchase.

Composition (% of Assets) as of 11/30/2020				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	96.97	Cash	1.98	Total Inv Exp Net %	0.75		2/60 day period				
Non-U.S. Stocks	1.05			Contractual Cap Expiration Date	N/A						
				Waiver Expiration Date	10/31/2021						
				Total Inv Exp Gross %	0.77						
				Total Inv Exp Gross Per \$1,000 Invested	\$7.70						
				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: **Dimensional Fund Advisors**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2020 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		
DFA Real Estate Securities I Fund 4,E	-5.04	-5.04	5.68	6.22	9.04	9.60	-5.04	6.22	9.04	9.60	1/1993	
Benchmark: Standard & Poor's United States REIT Index	-7.52	-7.52	3.45	4.62	8.17	-	-7.52	4.62	8.17	-	-	

Description: The investment seeks long-term capital appreciation. The fund, using a market capitalization weighted approach, purchases readily marketable equity securities of companies whose principal activities include ownership, management, development, construction, or sale of residential, commercial or industrial real estate. It will principally invest in equity securities of companies in certain real estate investment trusts and companies engaged in residential construction and firms, except partnerships, whose principal business is to develop commercial property.

Composition (% of Assets) as of 11/30/2020				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	97.53	Cash	2.44	Total Inv Exp Net %	0.18		1/30 day period				
Non-U.S. Stocks	0.04			Contractual Cap Expiration Date	N/A						
				Waiver Expiration Date	02/28/2021						
				Total Inv Exp Gross %	0.20						
				Total Inv Exp Gross Per \$1,000 Invested	\$2.00						
				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 Growth**Inv Manager or Sub-Advisor: **Capital Research and Mgmt Co**

Investment Option Name	Average Annual Total Return											
	(as of 12/31/2020 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 Euro Pacific Growth R6 Fund 3,12	25.27	25.27	10.74	12.47	8.14	10.70	25.27	12.47	8.14	10.70	5/2009	
Benchmark: MSCI ACWI Ex USA Growth Index	22.20	22.20	10.02	11.97	6.94	-	22.20	11.97	6.94	-	-	

Description: The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Composition (% of Assets) as of 09/30/2020				Fees & Expenses			# of Transfers Allowed/Time Period				
Non-U.S. Stocks	94.87	Cash	4.45	Total Inv Exp Net %	0.46						
U.S. Stocks	0.60	U.S. Bonds	0.06	Contractual Cap Expiration Date	N/A						
Other	0.02			Waiver Expiration Date	N/A						
				Total Inv Exp Gross %	0.46						
				Total Inv Exp Gross Per \$1,000 Invested	\$4.60						
				Redemption Fee	-						

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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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 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.
- ⁵ S&P 500 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
- ⁶ S&P 600 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
- ⁷ S&P 400 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
- ⁸ 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.

- ⁹ 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.
- ¹⁰ 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.
- ¹¹ Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.
- ¹² 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.
- ¹³ 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.
- ¹⁴ Investment manager/sub-advisor means either the Investment Advisor or Sub-Advisor to the investment option or the underlying asset(s). Principal Life Insurance Company is the Investment Manager as defined by ERISA, with regard to the assets of the Separate Accounts. Principal Global Investors is a member of the Principal Financial Group.
- ¹⁵ Investment manager/sub-advisor means either the Investment Advisor or Sub-Advisor to the investment option or the underlying asset(s). Principal Life Insurance Company is the Investment Manager as defined by ERISA, with regard to the assets of the Separate Accounts. Principal Global Investors is a member of the Principal Financial Group. Edge Asset Management is an internal investment boutique of Principal Global Investors.
- ¹⁶ The Principal Stable Value Fund (the Fund), is a collective investment trust maintained by Principal Global Investors Trust Company, (the Trust Company). The Trust Company has retained Morley Capital Management (the Adviser), to serve as investment adviser with respect to the Fund, subject to the Trust Company's supervision and review. The Adviser is a specialized investment boutique of Principal Global Investors and is under common control with the Trust Company. The Fund is not a mutual fund and is not registered with the Securities and Exchange Commission, the State of Oregon, or any other regulatory body. Units of the Fund are not deposits or obligations of, guaranteed by, or insured by the Trust Company or any affiliate, and are not insured by the FDIC or any other federal or state government agency. The value of the Fund may fluctuate so that when redeemed, units may be worth more or less than the original cost. The declaration of trust, participation agreement, and disclosure documents contain important information about investment objectives, risks, fees and expenses associated with investment in the Fund and should be read carefully before investing. Direct investment in the Fund is limited to participating trusts (also known as investing plan/trust) that meet certain requirements described in the declaration of trust, that enter into a participation agreement with the Trust Company. The Fund cannot accept investment directly from individuals and is subject to restrictions regarding transfer and withdrawal of assets including potential deferral of withdrawal requests by up to 12 months, as defined in the applicable declaration of trust.
- ¹⁷ For the NE Rate level, Principal Life Insurance Company (Principal Life) 1. pays the Sub-Adviser the management fee and compensation for services provided to the separate account, and 2. pays the separate account the expected operating expenses proportionally attributable to the NE Rate level in the maintenance of the Separate Account. Operating expenses may be greater or less than expected in any given period. The NE Rate level is only available to Contract holders who meet certain requirements and select certain additional products and services made available by Principal Life or an affiliate. Ask your Principal representative for additional details.
- ^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.
- 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

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.

MCSI ACWI Ex USA Growth Index captures large and mid-cap securities exhibiting overall growth style characteristics across 22 Developed Markets countries and 23 Emerging Markets countries.

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.

Bloomberg Barclays U.S. Government Index is the U.S. Government component of the U.S. Government/Credit Index.

Bloomberg Barclays 1-3 Yr Government Index is comprised of both the Treasury Bond Index and the Agency Bond Index.

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.

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.

Bloomberg Barclays U.S. Universal Index represents the union of the U.S. Aggregate Bond Index, the U.S. High Yield Corporate Index, the 144A Index, the Eurodollar Index, the Emerging Markets Index, the non-ERISA portion of the CMBS Index, and the CMBS High Yield Index.

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.

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Important notice – retirement plan investment option changes

Are you taking advantage of your organization's retirement plan? It's a great way to help you save for the life you want in retirement. Plus, it offers a wide-range of investment options to choose from. There are some changes to the Southeast Behavioral Health Group dba Southeast plan investment options you should be aware of.

What this means for you

Closed investment option(s) — effective 02/22/2021

Inv Manager or Sub-Advisor	Investment options
American Beacon	American Beacon Small Cap Value R6 Fund

New investment option(s) — effective 02/22/2021

Inv Manager or Sub-Advisor	Investment options
Goldman Sachs Asset Mgt	Goldman Sachs Small Cap Value Insights R6 Fund

Complete list of the Plan's available investment options — effective 02/22/2021

Inv Manager or Sub-Advisor	Investment options
Capital Research and Mgmt Co	American Funds American Balanced R6 Fund
Capital Research and Mgmt Co	American Funds Euro Pacific Growth R6 Fund
Carillon Tower Advisors	Carillon Eagle Mid Cap Growth R6 Fund
Dimensional Fund Advisors	DFA Real Estate Securities I Fund
Goldman Sachs Asset Mgt	Goldman Sachs Small Cap Value Insights R6 Fund
JP Morgan Investment Mgmt Inc.	JP Morgan Government Bond R6 Fund
JP Morgan Investment Mgmt Inc.	JP Morgan Small Cap Growth R6 Fund
Metropolitan Management	Metropolitan West Total Return Bond Plan Fund
Morley Capital Management	Principal Stable Value Z Fund
T. Rowe Price Associates, Inc.	T. Rowe Price Blue Chip Growth i Fund
Vanguard Group	Vanguard 500 Index Admiral Fund
Vanguard Group	Vanguard Equity-Income Adm Fund
Vanguard Group	Vanguard Mid Cap Index Admiral Fund
Vanguard Group	Vanguard Small Cap Index Admiral Fund
Victory Capital Management	Victory Sycamore Established Value R6 Fund

Effective **02/22/2021**, one or more investment options will no longer be available. If you're currently directing contributions to the affected investment option(s), your future contributions and current funds will be directed to the new investment option(s) outlined below unless you elect other available investment options. See the Investment Option Summary for more details on the current and new investment options.

If you're currently contributing to the retirement plan, but have not elected an investment direction, your current funds and future contributions will be directed according to RetireView® Moderate, unless you make your own investment election. The model is based on your normal retirement date as stated in the Summary Plan Description. See the Investment Option Summary for more details on the investment options that populate the model.


RetireView features:

- Automatic age adjustment — the model will automatically adjust the investment mix as you get closer to retirement, unless you elect otherwise.
- Rebalancing — your investments will automatically rebalance on a quarterly basis to keep your investment mix in line. You have the ability to adjust the rebalance frequency.

You can opt out of the RetireView asset allocation education service and choose from the Plan's other investment options. For additional information on the RetireView asset allocation education service visit principal.com.

if the effective date is a closed market date, retirement funds will be redirected on the next open market date.

How investments will be redirected

Closed investment option		New investment options		
Investment Manager or Sub-Advisor	Existing investment option	Redirected to	Investment Manager or Sub-Advisor	New investment options
American Beacon	American Beacon Small Cap Value R6 Fund		Goldman Sachs Asset Mgt	Goldman Sachs Small Cap Value Insights R6 Fund ^G

More information

To review or make changes to your investment elections, log in to your account at principal.com. Or, give us a call at **800.547.7754** to speak with a retirement specialist.

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

Important information

Carefully consider the Fund's objectives, risks, charges, and expenses. Contact your financial professional or visit principal.com for a prospectus, or summary prospectus if available, containing this and other information. Please read it carefully before investing.

Investing involves risk, including possible loss of principal.

For more information on this or other investment options, visit principal.com, or call 800.547.7754.

Asset allocation and diversification do not ensure a profit or protect against a loss.

^B See Principal Stable Value Fund Participation Agreement for the full name of this investment option.

^G Mapping Balances and Future Contributions

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.

High-yield investment options are subject to greater credit risk associated with high yield bonds.

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.

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.

Specialty investment options may experience greater volatility than funds with a broader investment strategy due to sector focus. These investment options are not intended to serve as a complete investment program by itself.

Real estate investment options are subject to some risks inherent in real estate and Real Estate Investment Trusts, such as risks associated with general and local economic conditions.

An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Each index-based investment option is invested in the stocks or bonds of the index it tracks. Performance of indexes reflects the unmanaged result 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.

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.

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 risk. Additionally there is no guarantee an asset allocation investment option will provide adequate income at or through retirement.

Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.

Risk/age tolerance models are created by Morningstar Investment Management LLC. Morningstar begins by analyzing asset classes and constructs long-term expected returns, standard deviations, and correlation coefficients. These form the inputs for the mean-variance optimization, a statistical technique. Because forecasting is a critical and pivotal step in the asset allocation process, Morningstar develops proprietary capital market forecasts for each asset class using a combination of historical data, current market information and additional analysis. Each forecast becomes an input in portfolio creation.

The risk tolerance models (models) are intended to be used as an additional information source for retirement plan participants making investment allocation decisions. Pursuant to the Department of Labor Definition of Investment Education 29 C.F.R. §2510.3-21(b)(2)(iv), such models (taken alone or in conjunction with this document) do not constitute investment advice for purposes of the Employee Retirement Income Security Act (ERISA), and there is no agreement or understanding between Morningstar and us or any plan or plan fiduciary, or any participant who uses this Service, under which the latter receives information, recommendations or advice concerning investments that are to be used for any investment decisions relating to the plan. Accordingly, neither we nor Morningstar are a fiduciary with respect to your plan sponsor's plan for purposes of this Service, including the features of rebalancing and aging. Following an asset allocation model does not ensure a profit or protect against a loss. Performance of the individual models may fluctuate and will be influenced by many factors. In applying particular asset allocation models to their individual situations, participants or beneficiaries should consider their other assets, income and investments (e.g., equity in a home, Social Security benefits, IRA investments, savings accounts and interests in other qualified and nonqualified plans) in addition to their interests in the plan.

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RetireView® populated models

Here are the populated allocation models for further illustration. Models use the investment options available under your organization's plan.

		RetireView® populated models				
		Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
5 Years or less to Retirement		C1	MC1	M1	MA1	A1
RetireView Category	Investment option					
Short-Term Fixed Income	Principal Stable Value Z Fund	53.0%	43.0%	33.0%	26.0%	21.0%
Fixed Income	Metropolitan West Total Return Bond Plan Fund	37.0%	32.0%	27.0%	24.0%	19.0%
Large U.S. Value	Vanguard Equity-Income Adm Fund	3.0%	6.0%	9.0%	11.0%	10.0%
Large U.S. Blend	Vanguard 500 Index Admiral Fund	2.0%	3.0%	5.0%	5.0%	5.0%
Large U.S. Growth	T. Rowe Price Blue Chip Growth I Fund	1.0%	4.0%	7.0%	9.0%	8.0%
Small or Mid U.S. Value	Victory Sycamore Established Value R6 Fund	0.0%	3.0%	4.0%	4.0%	7.0%
Small or Mid U.S. Blend	Vanguard Small Cap Index Admiral Fund	2.0%	2.0%	2.0%	5.0%	7.0%
Small or Mid U.S. Growth	Carillon Eagle Mid Cap Growth R6 Fund	0.0%	2.0%	2.0%	3.0%	5.0%
International Equity	American Funds Euro Pacific Growth R6 Fund	2.0%	5.0%	11.0%	13.0%	18.0%
6-10 Years to Retirement		C2	MC2	M2	MA2	A2
RetireView Category	Investment option					
Short-Term Fixed Income	Principal Stable Value Z Fund	49.0%	41.0%	28.0%	18.0%	12.0%
Fixed Income	Metropolitan West Total Return Bond Plan Fund	37.0%	31.0%	27.0%	22.0%	15.0%
Large U.S. Value	Vanguard Equity-Income Adm Fund	3.0%	5.0%	9.0%	10.0%	13.0%
Large U.S. Blend	Vanguard 500 Index Admiral Fund	3.0%	4.0%	5.0%	5.0%	6.0%
Large U.S. Growth	T. Rowe Price Blue Chip Growth I Fund	2.0%	3.0%	8.0%	8.0%	10.0%
Small or Mid U.S. Value	Victory Sycamore Established Value R6 Fund	0.0%	3.0%	4.0%	7.0%	8.0%
Small or Mid U.S. Blend	Vanguard Small Cap Index Admiral Fund	3.0%	3.0%	4.0%	5.0%	6.0%
Small or Mid U.S. Growth	Carillon Eagle Mid Cap Growth R6 Fund	0.0%	2.0%	2.0%	5.0%	7.0%
International Equity	American Funds Euro Pacific Growth R6 Fund	3.0%	8.0%	13.0%	20.0%	23.0%
11-15 Years to Retirement		C3	MC3	M3	MA3	A3
RetireView Category	Investment option					
Short-Term Fixed Income	Principal Stable Value Z Fund	48.0%	38.0%	25.0%	13.0%	5.0%
Fixed Income	Metropolitan West Total Return Bond Plan Fund	35.0%	28.0%	23.0%	16.0%	9.0%
Large U.S. Value	Vanguard Equity-Income Adm Fund	3.0%	6.0%	11.0%	14.0%	16.0%
Large U.S. Blend	Vanguard 500 Index Admiral Fund	3.0%	4.0%	5.0%	5.0%	6.0%
Large U.S. Growth	T. Rowe Price Blue Chip Growth I Fund	2.0%	4.0%	8.0%	10.0%	13.0%
Small or Mid U.S. Value	Victory Sycamore Established Value R6 Fund	2.0%	4.0%	5.0%	7.0%	9.0%
Small or Mid U.S. Blend	Vanguard Small Cap Index Admiral Fund	3.0%	4.0%	5.0%	6.0%	8.0%
Small or Mid U.S. Growth	Carillon Eagle Mid Cap Growth R6 Fund	0.0%	2.0%	3.0%	6.0%	8.0%
International Equity	American Funds Euro Pacific Growth R6 Fund	4.0%	10.0%	15.0%	23.0%	26.0%
16+ Years to Retirement		C4	MC4	M4	MA4	A4
RetireView Category	Investment option					
Short-Term Fixed Income	Principal Stable Value Z Fund	47.0%	34.0%	21.0%	7.0%	0.0%
Fixed Income	Metropolitan West Total Return Bond Plan Fund	33.0%	26.0%	19.0%	13.0%	0.0%
Large U.S. Value	Vanguard Equity-Income Adm Fund	4.0%	7.0%	11.0%	13.0%	15.0%
Large U.S. Blend	Vanguard 500 Index Admiral Fund	4.0%	5.0%	6.0%	7.0%	8.0%
Large U.S. Growth	T. Rowe Price Blue Chip Growth I Fund	2.0%	5.0%	8.0%	10.0%	13.0%
Small or Mid U.S. Value	Victory Sycamore Established Value R6 Fund	2.0%	4.0%	6.0%	9.0%	12.0%
Small or Mid U.S. Blend	Vanguard Small Cap Index Admiral Fund	3.0%	5.0%	7.0%	9.0%	10.0%
Small or Mid U.S. Growth	Carillon Eagle Mid Cap Growth R6 Fund	0.0%	2.0%	4.0%	7.0%	10.0%
International Equity	American Funds Euro Pacific Growth R6 Fund	5.0%	12.0%	18.0%	25.0%	32.0%

Other similar investment options not populating RetireView® Model

There are additional plan investment options that are not included in the RetireView populated models that are similar in risk and return characteristics to the investment options contained in the models. You may obtain additional information regarding investment choices on our secure website at principal.com.

RetireView® category	Investment Manager or Sub-Advisor	Investment options
Fixed Income	JP Morgan Investment Mgmt Inc.	JP Morgan Government Bond R6 Fund
Small or Mid U.S. Value	Goldman Sachs Asset Mgt	Goldman Sachs Small Cap Value Insights R6 Fund
Small or Mid U.S. Blend	Vanguard Group	Vanguard Mid Cap index Admiral Fund
Small or Mid U.S. Growth	JP Morgan Investment Mgmt Inc.	JP Morgan Small Cap Growth R6 Fund