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 available to choose from. There are some changes to the 401(K) EMPLOYEES SAVINGS PLAN OF GUEST SVCS INC Plan investment options you should be aware of.

What this means for you

Closed investment option(s) — effective 12/31/2018

Inv Manager or Sub-Advisor	Investment options
Multiple Sub-Advisors	Principal LifeTime 2010 Separate Account [A]
Multiple Sub-Advisors	Principal LifeTime 2020 Separate Account [A]
Multiple Sub-Advisors	Principal LifeTime 2030 Separate Account [A]
Multiple Sub-Advisors	Principal LifeTime 2040 Separate Account [A]
Multiple Sub-Advisors	Principal LifeTime 2050 Separate Account [A]
Multiple Sub-Advisors	Principal LifeTime 2060 Separate Account [A]
Multiple Sub-Advisors	Principal LifeTime Strategic Income Separate Account [A]

New investment option(s) — effective 12/31/2018

Inv Manager or Sub-Advisor	Investment options
Capital Research and Mgmt Co	American Funds Target Date Retirement 2010 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2015 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2020 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2025 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2030 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2035 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2040 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2045 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2050 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2055 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2060 R6 Fund

Complete list of the Plan's available investment options — effective 12/31/2018

Inv Manager or Sub-Advisor	Investment options
American Century Inv. Mgmt.	American Century Mid-Cap Value R6 Fund
Capital Research and Mgmt Co	American Funds American Mutual R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2010 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2015 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2020 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2025 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2030 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2035 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2040 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2045 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2050 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2055 R6 Fund
Capital Research and Mgmt Co	American Funds Target Date Retirement 2060 R6 Fund
JP Morgan Investment Mgmt Inc.	Undiscovered Managers Behavioral Value R6 Fund
Legg Mason Institutional Funds	ClearBridge Large Cap Growth IS Fund
Lord Abbett & Co, LLC	Lord Abbett High Yield R6 Fund
MFS Investment Management	MFS Blended Research Core Equity R4 Fund
MFS Investment Management	MFS Growth R4 Fund
Morley Capital Management	Morley Stable Value Fund
OppenheimerFunds, Inc.	Oppenheimer Developing Markets Institutional Fund
PGIM Investments, LLC	PGIM Total Return Bond A Fund
Pioneer Mutual Funds	Pioneer Bond Y Fund
Principal Global Investors	Diversified International Separate Account [A]
Principal Global Investors	Equity Income Separate Account [A]
Principal Global Investors	LargeCap S&P 500 Index Separate Account [A]
Principal Global Investors	MidCap S&P 400 Index Separate Account [A]
Principal Global Investors	SmallCap S&P 600 Index Separate Account [A]
Principal Real Estate Inv	Real Estate Securities Separate Account [A]
Wells Fargo Fund Management	Wells Fargo Discovery Institutional Fund

Effective **12/31/2018**, 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 made an investment election, future contributions will be directed to American Funds Target Date Retirement Funds, unless you make your own investment election.

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

Closed investment option		New investment options		
Investment Manager or Sub-Advisor	**Existing investment option**	**Redirected to**	**Investment Manager or Sub-Advisor**	**New investment options**
Multiple Sub-Advisors	Principal LifeTime 2010 Separate Account[A]	→	Capital Research and Mgmt Co	American Funds Target Date Retirement R6 Fund*** [G]
Multiple Sub-Advisors	Principal LifeTime 2020 Separate Account[A]	→	Capital Research and Mgmt Co	American Funds Target Date Retirement R6 Fund*** [G]
Multiple Sub-Advisors	Principal LifeTime 2030 Separate Account[A]	→	Capital Research and Mgmt Co	American Funds Target Date Retirement R6 Fund*** [G]
Multiple Sub-Advisors	Principal LifeTime 2040 Separate Account[A]	→	Capital Research and Mgmt Co	American Funds Target Date Retirement R6 Fund*** [G]
Multiple Sub-Advisors	Principal LifeTime 2050 Separate Account[A]	→	Capital Research and Mgmt Co	American Funds Target Date Retirement R6 Fund*** [G]
Multiple Sub-Advisors	Principal LifeTime 2060 Separate Account[A]	→	Capital Research and Mgmt Co	American Funds Target Date Retirement R6 Fund*** [G]
Multiple Sub-Advisors	Principal LifeTime Strategic Income Separate Account[A]	→	Capital Research and Mgmt Co	American Funds Target Date Retirement R6 Fund*** [G]

***According to participant's normal retirement date

Expense ratio information

Effective **12/31/2018**, there will be changes to the share class or rate level for some of the Plan's investment options, as shown in the chart below. This will not change your investment elections, but it may impact the number of shares or units and the total investment expense.

You don't need to take any action at this time. After the change, future contributions will be invested based on your current direction, unless you make a new election.

If you currently have a balance in any of the investment options noted, you'll see a different number of shares, and or units when you view your account on or after the effective date.

Investment Manager or Sub-Advisor	Current total investment expense information				New total investment expense information				
	Investment option name	Total investment expense		Contractual cap/waiver expiration date	Investment option name	Total investment expense			Contractual cap/waiver expiration date
		Gross	Net			Gross	*Gross per	Net	
American Century Inv. Mgmt.	American Century Mid-Cap Value Investor Fund	1.01	0.98	- 07/31/2019	American Century Mid-Cap Value R6 Fund	0.66	$6.60	0.63	- 07/31/2019
Capital Research and Mgmt Co	American Funds American Mutual R3 Fund	0.95	0.95	- -	American Funds American Mutual R6 Fund	0.30	$3.00	0.30	- -
Principal Global Investors	Diversified International Separate Account-R5	1.18	1.18	- -	Diversified International Separate Account-Z[1,A]	0.44	$4.40	0.44	- -

*Gross per $1,000 invested

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Investment Manager or Sub-Advisor	Current total investment expense information				New total investment expense information				
	Investment option name	Total investment expense		Contractual cap/waiver expiration date	Investment option name	Total investment expense			Contractual cap/waiver expiration date
		Gross	Net			Gross	*Gross per	Net	
Principal Global Investors	LargeCap S&P 500 Index Separate Account-R5	0.41	0.41	- -	LargeCap S&P 500 Index Separate Account-Z[1,A]	0.05	$0.50	0.05	- -
Principal Global Investors	MidCap S&P 400 Index Separate Account-R5	0.41	0.41	- -	MidCap S&P 400 Index Separate Account-Z[1,A]	0.05	$0.50	0.05	- -
Morley Capital Management	Morley Stable Value I Fund	1.04	1.04	- -	Morley Stable Value Fund	0.54	$5.40	0.54	- -
MFS Investment Management	MFS Blended Research Core Equity R3 Fund	0.83	0.74	- 01/31/2019	MFS Blended Research Core Equity R4 Fund	0.58	$5.80	0.49	- 01/31/2019
Principal Global Investors	Equity Income Separate Account-R5	0.78	0.78	02/28/2019 02/28/2019	Equity Income Separate Account-Z[1,A]	0.30	$3.00	0.30	02/28/2019 02/28/2019
Legg Mason Institutional Funds	ClearBridge Large Cap Growth I Fund	0.78	0.78	- -	ClearBridge Large Cap Growth IS Fund	0.68	$6.80	0.68	- -
Lord Abbett & Co, LLC	Lord Abbett High Yield A Fund	0.89	0.89	- -	Lord Abbett High Yield R6 Fund	0.60	$6.00	0.60	- -
JP Morgan Investment Mgmt Inc.	Undiscovered Managers Behavioral Value A Fund	1.46	1.39	- 12/31/2018	Undiscovered Managers Behavioral Value R6 Fund	0.96	$9.60	0.89	- 12/31/2018
MFS Investment Management	MFS Growth R3 Fund	0.94	0.94	- -	MFS Growth R4 Fund	0.69	$6.90	0.69	- -
OppenheimerFunds, Inc.	Oppenheimer Developing Markets A Fund	1.32	1.32	- -	Oppenheimer Developing Markets Institutional Fund	0.88	$8.80	0.88	- -
Pioneer Mutual Funds	Pioneer Bond A Fund	0.99	0.85	- 11/01/2019	Pioneer Bond Y Fund	0.59	$5.90	0.58	- 11/01/2019
Principal Real Estate Inv	Real Estate Securities Separate Account-R5	1.22	1.22	02/28/2019 02/28/2019	Real Estate Securities Separate Account-Z[1,A]	0.72	$7.20	0.72	02/28/2019 02/28/2019
Principal Global Investors	SmallCap S&P 600 Index Separate Account-R5	0.41	0.41	- -	SmallCap S&P 600 Index Separate Account-Z[1,A]	0.05	$0.50	0.05	- -
Wells Fargo Fund Management	Wells Fargo Discovery A Fund	1.21	1.21	- -	Wells Fargo Discovery Institutional Fund	0.88	$8.80	0.88	- -

*Gross per $1,000 invested

Investment expense information displayed is as of 10/31/2018.

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.

Before directing retirement funds to a separate account, investors should carefully consider the investment objectives, risks, charges and expenses of the separate account as well as their individual risk tolerance, time horizon and goals. For additional information contact us at 800.547.7754 or by visiting principal.com.

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.

Several investment companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, visit us at the Principal Retirement Service Center® at principal.com.

Separate Accounts are available through a group annuity contract with Principal Life Insurance Company. Insurance products and plan administrative, if applicable, services are provided by Principal Life Insurance Company, a member of the Principal Financial Group, Des Moines, IA 50392. See the fact sheet for the full name of the Separate Account. Certain investment options may not be available in all states or U.S. commonwealths.

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

Insurance products and plan administrative services are provided by Principal Life Insurance Company. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Securities are offered through Principal Securities, Inc., 800.547.7754, member SIPC and/or independent broker/dealers. Securities sold by a Principal Securities Registered Representative are offered through Principal Securities. Principal Funds Distributor, Principal Securities and Principal Life are members of the Principal Financial Group®, Des Moines, IA 50392. Certain investment options may not be available in all states or U.S. commonwealths.

[A] Sub-advised Investment Options include Separate Accounts available through a group annuity contract with the Principal Life Insurance Company. Insurance products and plan administrative services, if applicable, are provided by Principal Life Insurance Company a member of the Principal Financial Group, Des Moines, IA 50392. See the fact sheet for the full name of the Separate Account. Certain investment options may not be available in all states or U.S. commonwealths. Principal Life Insurance Company reserves the right to defer payments or transfers from Principal Life Separate Accounts as described in the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets; investment conditions which do not allow for orderly investment transactions; or investment, liquidity, and other risks inherent in real estate (such as those associated with general and local economic conditions). If you elect to allocate funds to a Separate Account, you may not be able to immediately withdraw them.

[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.

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