Important information about the retirement plan

You have the opportunity to save for retirement through the retirement plan. You have previously received a notice with information about fees associated with this retirement plan. This notice contains an update for you regarding those fees.

Transaction-based fees will be adjusted effective 1/1/2019. It's important to note that these fees are only charged for the services you choose to utilize and the fee(s) for such services will be paid from your account, unless an alternative agreement with your plan sponsor exists. If you do not use these services, you will not be assessed a fee for them. Fees will be charged based on the method established by the plan, or as indicated below:

- **Participant distributions (including in-kind distributions if available under the plan)**:
    - A $50 fee will be incurred each time a distribution is processed.
    - An annual $50 fee (collected quarterly) will apply to new Installment elections, if available, under the plan.
- **Loan set up fee**: The fee to set up a new plan loan will be $75.

To learn more
To learn more about the retirement plan, fees, and the investment options available under the plan, visit principal.com.