

## ENROLLMENT INSTRUCTIONS

Enroll today in your organization's retirement plan quickly by visiting [principal.com](https://principal.com) or calling **1-800-547-7754**.

### ONLINE INSTRUCTIONS

#### 1 ESTABLISH YOUR USERNAME AND PASSWORD

- Under Account Login, select **PERSONAL** as the login type, and click **GO**.
- Click the **ESTABLISH YOUR USERNAME AND PASSWORD** link.
- Enter your **SOCIAL SECURITY NUMBER** and the **ACCOUNT/CONTRACT NUMBER: 524474**.
- Verify your identity, create your username and password, enter your email address, and select and answer your online security questions.

#### 2 SET YOUR LOGIN IMAGE AND PHRASE

- Log back in to **PRINCIPAL.COM**.
- Follow the prompts to choose a login image and phrase.

#### 3 CHOOSE YOUR CONTRIBUTION AMOUNT

- Click the **ENROLL NOW** link.
- Follow the prompts to choose your contribution percentage, and click **SAVE AND CONTINUE**.

#### 4 ELECT INVESTMENT OPTIONS

- Follow the prompts to choose your investment direction, and click **SAVE AND CONTINUE**.

#### 5 REVIEW AND SUBMIT

- Review the elections you made.
- If everything is correct, click the confirmation box, then click **SUBMIT**.

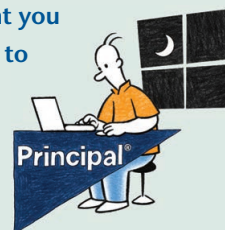
#### 6 DESIGNATE YOUR BENEFICIARY

- Select the **DESIGNATE YOUR BENEFICIARY** link on the **CONFIRMATION PAGE**.
- Follow the prompts to elect your beneficiary, then click **SUBMIT**.

### IT'S EASY TO MAKE CHANGES

If at any time you would like to make changes to this retirement account, simply log on to **principal.com**.

You'll be able to choose from a wide array of actions, from electing future investment options to changing the amount you contribute to the plan.



Or, to make your changes over the telephone, call our automated phone system at **1-800-547-7754**.

### Give us a call ...

You can also enroll over the phone. Simply call **1-800-547-7754** to reach our automated phone system, or talk to one of our retirement specialists.





**My Personal Information** *(please print with black ink)*

Name (Last)		(First)	(MI)	Phone Number	
_____		_____	_____	(____)____ - _____	
Street Address				Email Address	
_____				_____	
City	State	Zip	Country	Gender	
_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Social Security Number		Date of Birth		Marital Status	
____ - ____ - ____		____ / ____ / ____		<input type="checkbox"/> Single <input type="checkbox"/> Married	
Expected Retirement Age		Original Date of Employment			
_____		____ / ____ / ____			
<i>If you were rehired, complete these dates:</i>		Date of Termination		Date of Rehire	
_____		____ / ____ / ____		____ / ____ / ____	

NOTE: The email address you submit will be used for services provided by the Principal Financial Group®, unless otherwise elected. We will not provide your email to third parties. For more information, see your privacy policy at principal.com.

**Rollover Funds**

▶ Complete if you would like to consolidate retirement savings.

**YES! Tell me how The Principal can help me roll over retirement savings from a previous employer's retirement plan.** Please call me at (\_\_\_\_)\_\_\_\_ - \_\_\_\_\_ to discuss my options. The best time to call is \_\_\_\_ a.m. \_\_\_\_ p.m. My estimated rollover balance is \$ \_\_\_\_\_.

*To learn about rollover opportunities now, call The Principal at 1-800-547-7754, Monday – Friday, 7 a.m. - 9 p.m. CT.*

**Complete all 3 STEPS** **1** **2** **3** *to enroll in the retirement savings plan, or to make changes to your contribution percentage.*

**1 My Contributions**

**Enroll me! (pick one)**

- I elect to contribute \_\_\_\_% (0% to 90%) of my current and future pay per pay period. This will also apply for my current and future bonus unless I indicate a different percentage here \_\_\_\_% (0.00% to 90.00%).
- I am already enrolled, but I want to change my contribution to \_\_\_\_% (0% to 90%) of my current and future pay per pay period.
- I choose **not to contribute** to the retirement plan at this time.

**2 My Investment Choices**

Please elect **ONE OF THE TWO CHOICES** by checking the box(es) and completing the applicable information for the choice. *(If you are already enrolled and want to make changes to how future contributions are directed, visit principal.com or call 1-800-547-7754.)*

## CHOICE A: Do-it-for-Me — Principal LifeTime portfolio

I elect a **Principal LifeTime portfolio**

I understand contributions will be directed to the applicable Principal LifeTime portfolio based on my Expected Retirement Age entered within the Personal Information section, or current age and the plan's normal retirement age.<sup>1</sup> I have read the applicable information enclosed regarding the Principal LifeTime portfolios. *I do not want to make another investment election at this time, and this will be treated as my investment option direction.*

*(Please refer to the Investment Option Summary for more information.)*

▶ If you've completed this section, move ahead to **My Signature!** 3

## CHOICE B: Do-it-Myself — Choose your own asset allocation

I elect the following investment options (enter percentages below.)

*(Please refer to the Investment Option Summary for more information.)*

NEW  
CONTRIBUTIONS

### Short-Term Fixed Income

#### Morley Financial Services, Inc

Principal Stable Value Sig Fund <sup>A</sup> \_\_\_\_\_ %

### Fixed Income

#### American Century Inv. Mgmt.

American Century Inflation Adjusted Bond R Fund \_\_\_\_\_ %

#### Fidelity Management & Research

Fidelity Advisor Strategic Income T Fund \_\_\_\_\_ %

#### Mellon Capital Mgmt

Bond Market Index Separate Account <sup>A</sup> \_\_\_\_\_ %

#### Neuberger Berman Mgmt. Inc.

Neuberger Berman High Income Bond R3 Fund \_\_\_\_\_ %

### Balanced/Asset Allocation

#### Multiple Sub-Advisors

Principal LifeTime Strategic Income Separate Account <sup>A</sup> \_\_\_\_\_ %

Principal LifeTime 2010 Separate Account <sup>A</sup> \_\_\_\_\_ %

Principal LifeTime 2015 Separate Account <sup>A</sup> \_\_\_\_\_ %

Principal LifeTime 2020 Separate Account <sup>A</sup> \_\_\_\_\_ %

Principal LifeTime 2025 Separate Account <sup>A</sup> \_\_\_\_\_ %

Principal LifeTime 2030 Separate Account <sup>A</sup> \_\_\_\_\_ %

Principal LifeTime 2035 Separate Account <sup>A</sup> \_\_\_\_\_ %

Principal LifeTime 2040 Separate Account <sup>A</sup> \_\_\_\_\_ %

Principal LifeTime 2045 Separate Account <sup>A</sup> \_\_\_\_\_ %

Principal LifeTime 2050 Separate Account <sup>A</sup> \_\_\_\_\_ %

Principal LifeTime 2055 Separate Account <sup>A</sup> \_\_\_\_\_ %

### Large U.S. Equity

#### BlackRock Advisors, LLC

BlackRock Equity Dividend R Fund \_\_\_\_\_ %

#### Edge Asset Management, Inc.

Capital Appreciation Separate Account <sup>A</sup> \_\_\_\_\_ %

#### Principal Global Investors

LargeCap S&P 500 Index Separate Account <sup>A</sup> \_\_\_\_\_ %

#### T. Rowe Price/Brown Advisory

LargeCap Growth I Separate Account <sup>A</sup> \_\_\_\_\_ %

My Investment Choices

NEW  
CONTRIBUTIONS

Small/Mid U.S. Equity	
<b>Delaware Management Company</b>	
Delaware Small Cap Value R Fund	_____ %
<b>Janus</b>	
Janus Triton R Fund	_____ %
<b>Principal Global Investors</b>	
MidCap Blend Separate Account <sup>A</sup>	_____ %
MidCap S&P 400 Index Separate Account <sup>A</sup>	_____ %
SmallCap S&P 600 Index Separate Account <sup>A</sup>	_____ %
<b>Principal Real Estate Inv</b>	
Real Estate Securities Sep Acct <sup>A</sup>	_____ %
<b>Prudential Investments, LLC</b>	
Prudential Jennison Mid Cap Growth R Fund	_____ %
<b>Victory Capital Management</b>	
Victory Established Value R Fund	_____ %
International Equity	
<b>Capital Research and Mgmt Co</b>	
American Funds EuroPacific Growth R3 Fund	_____ %
American Funds New Perspective R3 Fund	_____ %
<b>Lord Abnett &amp; Co, LLC</b>	
Lord Abnett International Dividend Income R3 Fund	_____ %
<b>OppenheimerFunds, Inc.</b>	
Oppenheimer Developing Markets N Fund	_____ %
<b>TOTAL of all lines:</b>	<b>100 %</b>

Your investment election will be effective when it is received in the Corporate Center of The Principal by the close of market. Forms received after the close of market will be processed on the next open market date. If no investment election is received, or contributions are received prior to your investment election, contributions will be directed according to the plan's default investment option(s).

▶ *If you've completed this section, move ahead to **My Signature!*** **3**

**3 My Signature**

Please sign, then give this completed form to your benefits representative.

This agreement applies to amounts earned until changed by me in writing. I understand my plan sponsor may reduce my contributions only when required to meet certain plan limits. I will review all statements regularly and report any discrepancy to The Principal immediately.

Signature

Date

X \_\_\_\_\_ / \_\_\_\_\_

**Be sure you have completed all 3 STEPS. 1 2 3**

## Disclosures

<sup>A</sup>For more information about this investment option, including the full name of the Separate Account, please visit [principal.com](http://principal.com) or call 1-800-547-7754 for assistance from a retirement specialist.

Your plan sponsor has chosen to make available to you all of the investment options listed on this enrollment form.

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group® (The Principal®), Des Moines, IA 50392.

<sup>1</sup>The "Do-It-For-Me" section is designed just to give you an easier way of enrolling in the retirement plan. Principal LifeTime portfolios are available as another way to use an asset allocation strategy that may be right for you. There are other investment options available under the retirement plan, and you should review them all. Reviewing all investment options can help you decide whether you wish to design your own mix of investment options. Please note that your contribution will be directed to the Principal LifeTime portfolio based on a particular target date or retirement date. If you would rather choose your own mix of investment options, you may do so by completing the "Do-It-Myself" section of this form or visiting [principal.com](http://principal.com).

Information in this enrollment form/worksheet should not be construed as investment advice.

This workbook content is current as of the production date noted below. If there are any discrepancies between this information and the legal plan document, the legal plan document will govern. If the production date is older than six months, you should contact your plan sponsor or log in to [principal.com](http://principal.com) for current retirement plan and investment option information. The member companies of the Principal Financial Group® prohibit the manipulation of this workbook content. If your plan sponsor elects to provide this workbook electronically, The Principal® is not responsible for any unauthorized changes.



# Beneficiary Form

**Retirement Plan Beneficiary  
 Designation Without  
 QPSA Requirement**

Contract/Plan ID Number 5-24474  
 CTD01304

Follow these steps to name your beneficiary(ies): 1) Complete the Personal Information section. 2) Select one of the beneficiary choices (Choice A, Choice B, or Choice C). See Page 3 for more detailed instructions and examples. 3) Name your beneficiary(ies) on Page 2. 4) Sign the form at the bottom of Page 2. 5) Return the beneficiary form to Principal Life Insurance Company and keep a copy for your records.

**Note: Only use this form if the plan does not allow Life Annuities or is a Governmental 457 Plan.**

## Personal Information *(please print with black ink)*

Name (Last) \_\_\_\_\_ (First) \_\_\_\_\_ (MI) \_\_\_\_\_ Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Address \_\_\_\_\_ Phone Number \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Email Address \_\_\_\_\_

Company \_\_\_\_\_

## My Beneficiary Choices *(pick one)*

**Choice A: Single Participant** *(includes widowed, divorced or legally separated)*

I am not married and designate the individual(s) named on Page 2 of this form to receive death benefits from the plan. I understand if I marry, this designation is void one year after my marriage (some plans specify a shorter period).

**Note: If changing your beneficiary due to a legal separation or divorce, you must attach a copy of the court decree.**

**Choice B: Married with Spouse as Sole Beneficiary** *(spouse's signature is not required)*

I am married and designate my spouse named on Page 2 of this form to receive all death benefits from the plan/contract.

**Choice C: Married with Spouse Not as Sole Primary Beneficiary** *[Spouse's signature REQUIRED — review the Qualified Preretirement Survivor Annuity (QPSA) consent at the end of this form.]*

By checking this box, I agree only to the beneficiary designation on this form. My spouse cannot change the beneficiary without my consent.

**Spouse's Signature (must be witnessed by plan representative or notary public)** \_\_\_\_\_ **Date** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**The spouse appeared before me and signed the consent on:** \_\_\_\_\_ **Plan Representative or Notary Public Signature** \_\_\_\_\_ **Date** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

(Check if applicable) I certify that my spouse cannot be located to sign this consent. I will notify the plan sponsor if my spouse is located. **Note: If your spouse cannot be located, check this box and have it witnessed by the plan representative. It must be established to the satisfaction of the plan representative that your spouse cannot be located.**

I certify that spousal consent cannot be obtained because spouse cannot be located.  
**Plan Representative Signature** \_\_\_\_\_ **Date** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

## Naming My Beneficiary(ies)

Before completing, please read the instructions, examples and Qualified Preretirement Survivor Annuity notice information on this form. You may name one or more primary and/or contingent beneficiaries. If you need more space to name beneficiaries, please attach a separate list that you have signed and dated. Note: Unless otherwise provided, if two or more beneficiaries are named, the proceeds shall be paid to the named beneficiaries, or to the survivor or survivors, in equal shares.

Name (primary beneficiary[ies])	Date of Birth	Relationship	Social Security Number	Percent
_____	___/___/___	_____	____-____-____	_____
Address _____	_____	City _____	_____	State _____ ZIP _____

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Name (primary beneficiary[ies])	Date of Birth	Relationship	Social Security Number	Percent
_____	___/___/___	_____	____-____-____	_____
Address _____	_____	City _____	_____	State _____ ZIP _____

### If primary beneficiary(ies) is not living, pay death benefits to:

In most circumstances, your contingent beneficiary(ies) will only receive a death benefit if the primary beneficiary predeceases you and the death benefit has not been paid in full.

Name (contingent beneficiary[ies])	Date of Birth	Relationship	Social Security Number	Percent
_____	___/___/___	_____	____-____-____	_____
Address _____	_____	City _____	_____	State _____ ZIP _____

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Name (contingent beneficiary[ies])	Date of Birth	Relationship	Social Security Number	Percent
_____	___/___/___	_____	____-____-____	_____
Address _____	_____	City _____	_____	State _____ ZIP _____

## Name Change

Change my name from: \_\_\_\_\_ Change my name to: \_\_\_\_\_ Date \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Reason:  Married  Divorced - must attach divorce decree  
 Other - provide reason: \_\_\_\_\_

## My Signature

This designation revokes all prior designations made under the retirement plan.

My Signature (Required) \_\_\_\_\_ Date \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

**X** UNDER THE PENALTIES OF PERJURY, I certify by my signature that all of the information on this beneficiary designation form is true, current and complete.

## Instructions

Read carefully before completing this form. To be sure death benefits are paid as you wish, follow these guidelines:

**Use Choice A** If you are not married.

**Use Choice B** If you are married and want all death benefits from the plan paid to your spouse. Your spouse does not have to sign the form.

**Use Choice C** If you are married and want death benefits paid to someone other than your spouse, in addition to your spouse, or to a trust or estate. Your spouse must sign the spouse's consent on this form. This signature must be witnessed by a plan representative or notary public.

**You may name one or more contingent beneficiaries.** If you need more space to name beneficiaries, please attach a separate list that you have signed and dated.

**Be sure you sign and date the form.** Keep a copy of this form for your records. Return the original to your plan sponsor. If you do not date the form, the designation will become effective the day it's received by your plan sponsor or Principal Life Insurance Company depending upon plan provisions.

If your marital status changes, review your beneficiary designation to be sure it meets these requirements. If your name changes, complete the Name Change section of this form.

## Examples of Naming Beneficiaries

Be sure to use given names such as "Mary M. Doe," not "Mrs. John Doe," and include the address and relationship of the beneficiary or beneficiaries to the participant. The following examples may be helpful to you:

	Name	Relationship	Social Security Number	Address	Amount/Percent
<b>One Primary Beneficiary</b>	Mary M. Doe	Sister	###-##-####	XXXXXXXXXXXX	100%
<b>Two Primary Beneficiaries</b>	Jane J. Doe John J. Doe or to the survivor	Mother Father	###-##-#### ###-##-####	XXXXXXXXXXXX XXXXXXXXXXXX	50% 50%
<b>One Primary Beneficiary and One Contingent</b>	Jane J. Doe if living; otherwise to John J. Doe	Wife Son	###-##-#### ###-##-####	XXXXXXXXXXXX XXXXXXXXXXXX	100% 100%
<b>Estate</b>	My Estate				100%
<b>Trust</b>	ABC Bank and Trust Co.	Trustee or successor in trust under (Trust Name) established (Date of Trust Agreement)		XXXXXXXXXXXX	100%
<b>Testamentary Trust (Trust established within the participant's will)</b>	John J. Doe/ Trust created by the Last Will and ABC Bank Testament of the participant			XXXXXXXXXXXX	100%
<b>Children &amp; Grandchildren (if beneficiary is a minor, use sample wording shown below)</b>	John J. Doe Jane J. Doe William J. Doe	Son Daughter Son	###-##-#### ###-##-#### ###-##-####	XXXXXXXXXXXX XXXXXXXXXXXX XXXXXXXXXXXX	33.4% 33.3% 33.3%
<b>Minor Children (custodian for minor)</b>	John J. Doe, son, and Jane J. Doe, daughter, equally, or to the survivor. However, if any proceeds become payable to a beneficiary who is a minor as defined in the Iowa Uniform Transfers to Minors Act (UTMA), such proceeds shall be paid to Frank Doe as custodian for John Doe under the Iowa UTMA, and Frank Doe as custodian for Jane Doe under the Iowa UTMA.				



Instructions: Complete all numbered steps on this form to combine balances from previous employer's plan or Individual Retirement Account (IRA) with the current plan.

NOTE: Be sure to obtain all the signatures required on the form. The rollover cannot be processed without the appropriate signatures.

### 1 Personal Information *(please print with black ink)*

Name (Last) \_\_\_\_\_ (First) \_\_\_\_\_ (MI) \_\_\_\_\_

Single  Male  
 Married  Female

Address \_\_\_\_\_

Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Country \_\_\_\_\_

Phone Number \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Company \_\_\_\_\_

Email Address \_\_\_\_\_

Date of Birth \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Date of Hire \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

*NOTE: The email address you submit will be used for all services provided by The Principal Financial Group®. We will not provide your email to third parties. For more information, see our privacy policy at principal.com.*

### 2 Request Rollover Funds From Prior Financial Institution

Contact the financial institution that currently holds your retirement funds to request a rollover:

**Instruct them to complete the rollover check as follows:**

**Checks must be made payable to:**

Principal Life Insurance Company  
FBO: Your Name  
Contract/Plan ID Number 5-24474

**Check must be mailed to:**

The Principal Financial Group  
P.O. Box 9394  
Des Moines, IA 50306-9394

*If you have questions or would like assistance in contacting the financial institution to obtain your rollover funds, please call us at 1-800-547-7754.*

### 3 Rollover Information

The retirement funds you are rolling over are from the following type of plan (please check the applicable box):

401(k) or other qualified plan  SIMPLE IRA  Governmental 457 plan  
 Simplified Employee Pension Plan (SEP)  IRA (pre-tax contributions)  403(b) plan

▶ Name of financial institution from where funds are transferring (required): \_\_\_\_\_

The rollover is assumed to be a pre-tax distribution unless specified below:

Amount of non-Roth after-tax contributions\* \$ \_\_\_\_\_  
 Amount of Roth after-tax contributions\* \$ \_\_\_\_\_  
 Amount of earnings on Roth after-tax contributions \$ \_\_\_\_\_  
 Year first Roth after-tax contributions was made \_\_\_\_\_

\* Report the amount of contributions, not including any earnings/losses. You may need to contact your prior employer for this information.

You may roll over a distribution from a traditional IRA to a plan qualified under Internal Revenue Code §401(a) or (b), an annuity or a Governmental 457(b) plan to the extent that the distribution would be taxable if not rolled over. After-tax contributions in an IRA (including non-deductible contributions to a traditional IRA) may not be rolled over to one of these plans. Amounts rolled into a Governmental 457(b) plan other than another Governmental 457(b) plan are subject to a 10 percent early withdrawal tax.

Note: You may roll over a Roth account only into a plan that allows Roth contributions. Please check your Summary Plan Description or Plan Document before rolling over Roth accounts to make sure Roth contributions are available.

## 4 My Customized Investment Options

Make your investment election(s) by writing the percentage you want directed to each investment option. The column must add up to 100 percent. This investment direction applies only to your rollover contribution. If this section is not completed, we will invest your rollover contribution based on your current investment election, if available, or the plan's default investment option.

### Short-Term Fixed Income

Morley Financial Services, Inc

Principal Stable Value Sig Fund <sup>▲</sup> \_\_\_\_\_ %

### Fixed Income

American Century Inv. Mgmt.

American Century Inflation Adjusted Bond R Fund \_\_\_\_\_ %

Fidelity Management & Research

Fidelity Advisor Strategic Income T Fund \_\_\_\_\_ %

Mellon Capital Mgmt

Bond Market Index Separate Account <sup>▲</sup> \_\_\_\_\_ %

Neuberger Berman Mgmt. Inc.

Neuberger Berman High Income Bond R3 Fund \_\_\_\_\_ %

### Balanced/Asset Allocation

Multiple Sub-Advisors

Principal LifeTime Strategic Income Separate Account <sup>▲</sup> \_\_\_\_\_ %

Principal LifeTime 2010 Separate Account <sup>▲</sup> \_\_\_\_\_ %

Principal LifeTime 2015 Separate Account <sup>▲</sup> \_\_\_\_\_ %

Principal LifeTime 2020 Separate Account <sup>▲</sup> \_\_\_\_\_ %

Principal LifeTime 2025 Separate Account <sup>A</sup>	_____	%
Principal LifeTime 2030 Separate Account <sup>A</sup>	_____	%
Principal LifeTime 2035 Separate Account <sup>A</sup>	_____	%
Principal LifeTime 2040 Separate Account <sup>A</sup>	_____	%
Principal LifeTime 2045 Separate Account <sup>A</sup>	_____	%
Principal LifeTime 2050 Separate Account <sup>A</sup>	_____	%
Principal LifeTime 2055 Separate Account <sup>A</sup>	_____	%

## Large U.S. Equity

### BlackRock Advisors, LLC

BlackRock Equity Dividend R Fund	_____	%
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### Edge Asset Management, Inc.

Capital Appreciation Separate Account <sup>A</sup>	_____	%
--	-------	---

### Principal Global Investors

LargeCap S&P 500 Index Separate Account <sup>A</sup>	_____	%
--	-------	---

### T. Rowe Price/Brown Advisory

LargeCap Growth I Separate Account <sup>A</sup>	_____	%
---	-------	---

## Small/Mid U.S. Equity

### Delaware Management Company

Delaware Small Cap Value R Fund	_____	%
---------------------------------	-------	---

### Janus

Janus Triton R Fund	_____	%
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### Principal Global Investors

MidCap Blend Separate Account <sup>A</sup>	_____	%
--	-------	---

MidCap S&P 400 Index Separate Account <sup>A</sup>	_____	%
--	-------	---

SmallCap S&P 600 Index Separate Account <sup>A</sup>	_____	%
--	-------	---

### Principal Real Estate Inv

Real Estate Securities Sep Acct <sup>A</sup>	_____	%
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### Prudential Investments, LLC

Prudential Jennison Mid Cap Growth R Fund	_____	%
---	-------	---

### Victory Capital Management

Victory Established Value R Fund	_____	%
----------------------------------	-------	---

## International Equity

### Capital Research and Mgmt Co

American Funds EuroPacific Growth R3 Fund	_____	%
---	-------	---

American Funds New Perspective R3 Fund	_____	%
--	-------	---

### Lord Abbett & Co, LLC

Lord Abbett International Dividend Income R3 Fund	_____	%
---	-------	---

### OppenheimerFunds, Inc.

Oppenheimer Developing Markets N Fund	_____	%
---------------------------------------	-------	---

**TOTAL of All lines should equal:** 100%

## 5 My Signature (Your signature is **required** to complete the rollover.)

I may roll over only retirement funds that are allowed under the retirement plan. I have verified with my benefits representative that these funds can be deposited according to plan provisions.

**By signing below you declare this information is correct.**

My Signature

Date

X \_\_\_\_\_ /\_\_\_\_\_/\_\_\_\_\_

## 6 Plan Sponsor Signature

[The plan sponsor's (typically your employer's) signature is **required** to complete the rollover.]

Based on the information above, this rollover contribution is acceptable according to the plan provisions. Principal Life Insurance Company is directed to accept this rollover contribution, and keep the appropriate records and accounts.

**Plan Sponsor or Trustee Name**

X \_\_\_\_\_

**Plan Sponsor or Trustee Signature**

**Date**

X \_\_\_\_\_ /\_\_\_\_\_/\_\_\_\_\_

## 7 Submit Rollover Form and Check

**Check enclosed**

**Prior financial institution will forward**

Check enclosed NOTE: If we do not receive the rollover form within five days of receiving the check, the funds will be returned.

**Mail the completed form and/or check to:**

Principal Life Insurance Company  
P.O. Box 9394  
Des Moines, IA 50306-9394

If the prior financial institution is mailing the check to The Principal, you may fax your completed form to: **1-866-704-3481**

For more information about this investment option, including its full name, please visit The Principal Web site at [www.principal.com](http://www.principal.com) or call 1-800-547-7754 for assistance from a retirement specialist.

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# NEOS CONSULTING GROUP, LLC 401(K) PLAN

## ERISA 404 Retirement Plan and Investment Information

01/15/2013

Contract/Plan ID Number 5-24474

### This document uses these defined words and phrases:

**Plan** means **NEOS CONSULTING GROUP, LLC 401(K) PLAN.**

**Plan Fiduciary** means the individual(s) holding authority over the operation and administration of the Plan and its retirement funds. The Plan Sponsor is typically the Plan Fiduciary. Contact the Plan Administrator for further details.

**Plan Sponsor** means **NEOS CONSULTING GROUP, LLC.**

**You** means the Plan participant or beneficiary.

**Plan Administrator** is a Plan Fiduciary that has authority over operation and administration of the Plan. You should contact the Plan Administrator if you have any questions about the investment options under the Plan or if you would like paper copies of additional investment information that is available online at principal.com.

The Plan Administrator is:

NEOS CONSULTING GROUP, LLC  
106 E 6TH ST STE 900  
AUSTIN, TX 78701-3665  
512-913-5450

### Information about ERISA Section 404(c)

The Employee Retirement Income Security Act (ERISA) provides rules about the investment of retirement funds. The Plan Sponsor chose to qualify the Plan as an ERISA 404(c) plan and intends to comply with ERISA Section 404(c) requirements by providing information for you to make informed 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.

### How does this affect you?

The Plan Fiduciary makes certain investment options available under the Plan. You decide which of those options works best for you according to your age and circumstances. This means that you are responsible for directing the investment in the account the Plan holds for your benefit (your account).

### Directing or Transferring Between Investment Options

You can direct or transfer retirement funds between the different investment options at least quarterly. The Plan may allow for more frequent transfers. To transfer retirement funds, you can call the automated phone system of the Principal Financial Group® at 1-800-547-7754 or log in to your account at principal.com.

A description of the exercise of voting, tender and similar rights for an investment alternative and any restrictions on these rights is located in the relevant plan document or trustee powers section of the trust agreement. Contact the Plan Administrator to obtain the plan document or the trust agreement, if applicable.

### Fees and Expenses

An annual Plan administrative expense of 0.55 percent applies to each participant's account balance. One twelfth of this annual amount will be charged on a monthly basis. The dollar amount of the expense can be found by logging in to the secure website at principal.com and on participant statements. Plan administrative expenses typically include items such as recordkeeping, participant website access, participant statements, Plan compliance services and financial professional services.

From time to time, Plan expenses may be incurred in the course of normal Plan operation for Plan services such as legal, auditing, third-party administration, consulting, investment advice to the Plan, etc. If allowed by the Plan document, the Plan Fiduciary may direct that these expenses be paid by the Plan. The Plan Fiduciary determines how these expenses are allocated among participants at the time the expenses are paid. These expenses are typically allocated based on participant account balance but may be allocated by dividing the total expense to be deducted by the total number of participants in the Plan. If such expenses are charged to participant accounts, the dollar amount of such expenses will be disclosed on the secure principal.com website and on participant statements (if applicable) for the quarter in which they are paid.

The following participant-level services have additional fees. These participant transaction fees will be charged to your account balance for the services you elect to use. Participant transaction fees for the Plan include:

- Distribution fee: \$35.00
- Distribution In-kind fee: \$45.00
- Distribution Installment fee: \$2.00 per installment payment
- Loan Maintenance fee for new loans: \$8.00 per quarter
- Loan Setup fee: \$40.00
- Qualified Domestic Relations Order fee: \$350.00 for each Qualified Domestic Relations Order. The fee is equally divided between the participant and the alternate payee involved unless specified differently within the Domestic Relations Order or the Plan's Administrative Procedures.

Please see the Investment Option Summary for fees and expenses that may be charged against your account based on investment-level transactions.

**The Plan Administrator can provide the following additional information in paper form, without charge and upon request:**

- 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](http://principal.com).

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.

A contractual limitation in the group annuity contract that provides access to the Separate Accounts may be implemented based on unstable or disorderly market conditions. This limitation may delay withdrawals from most Separate Accounts for up to 270 days.

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.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. Some or all of the Plan administrative expenses are paid from the total investment expense of one or more of the Plan's investment options. 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 Financial Services, Inc												
Investment Option Name	Average Annual Total Return											
Principal Stable Value Sig Fund	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	1.02	1.02	1.50	1.97	2.70	3.65	1.02	1.97	2.70	3.65	1/1997	
<b>Benchmark:</b> Barclays 1-3 Yr Government Index	0.51	0.51	1.49	2.49	2.83	-	0.51	2.49	2.83	-	-	
<b>Description:</b> The objective of the Fund is to provide a low-risk, moderate-yield investment. The Fund is managed to earn a consistent level of return, while providing for preservation of capital, high credit quality and liquidity to pay plan benefits.												
Composition (% of Assets) as of 09/30/2012				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	10.50	U.S. Bonds	83.78	Total Inv Exp Net %			1.11		-			
Other	5.72				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A					
				Total Inv Exp Gross %			1.11					
				Total Inv Exp Gross Per \$1,000 Invested			\$11.10					
				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: Multisector Bond

Inv Manager or Sub-Advisor : Fidelity Management & Research

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
Fidelity Advisor Strategic Income T Fund <sup>13,14,H</sup>	10.48	10.48	8.13	8.18	8.39	8.50	10.48	8.18	8.39	8.50	10/1994

**Benchmark:**  
Barclays U.S. Universal Index

5.53	5.53	6.70	6.19	5.59	-	5.53	6.19	5.59	-	-
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**Description:** The investment seeks a high level of current income; it may also seek capital appreciation. The fund invests primarily in debt securities, including lower-quality debt securities. It allocates its assets among four general investment categories: high yield securities, U.S. government and investment-grade securities, emerging market securities, and foreign developed market securities. The fund uses a neutral mix of approximately 40% high yield, 30% U.S. government and investment-grade, 15% emerging markets, and 15% foreign developed markets.

Composition (% of Assets) as of 09/30/2012				Fees & Expenses		# of Transfers Allowed/Time Period	
Cash	11.03	Non-U.S. Stocks	0.01	Total Inv Exp Net %	0.98	1/60 day period	
Non-U.S. Bonds	45.00	Convertibles	0.13	Contractual Cap Expiration Date	N/A		
U.S. Bonds	43.09	Other	0.74	Waiver Expiration Date	N/A		
				Total Inv Exp Gross %	0.98		
				Total Inv Exp Gross Per \$1,000 Invested	\$9.80		
				Redemption Fee	-		

Investment Category: High Yield Bond

Inv Manager or Sub-Advisor : Neuberger Berman Mgmt. Inc.

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
Neuberger Berman High Income Bond R3 Fund <sup>5,13,14,20</sup>	13.91	13.91	9.99	10.11	7.81	15.08	13.91	10.11	7.81	15.08	5/2009

**Benchmark:**  
Merrill Lynch U.S. High Yield Master II Index

15.59	15.59	11.60	10.01	10.39	-	15.59	10.01	10.39	-	-
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**Description:** The investment seeks high total return consistent with capital preservation. The fund normally invests at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in High-Yield Bonds. It normally expects to have a weighted averaged maturity between five and ten years. The fund does not normally invest in or continue to hold securities that are in default or have defaulted with respect to the payment of interest or repayment of principal, but may do so depending on market conditions. It may invest in securities whose ratings imply an imminent risk of default with respect to such payments.

Composition (% of Assets) as of 10/31/2012				Fees & Expenses		# of Transfers Allowed/Time Period	
Cash	5.04	Non-U.S. Bonds	14.03	Total Inv Exp Net %	1.38	-	
U.S. Bonds	76.65	Other	4.28	Contractual Cap Expiration Date	N/A		
				Waiver Expiration Date	N/A		
				Total Inv Exp Gross %	1.38		
				Total Inv Exp Gross Per \$1,000 Invested	\$13.80		
				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-Term Bond

Inv Manager or Sub-Advisor : Mellon Capital Mgmt

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)				
Bond Market Index Separate Account <sup>A,2,3,13,14,F</sup>	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	3.30	3.30	5.15	-	-	5.10	3.30	-	-	5.10	12/2009
<b>Benchmark:</b> Barclays Aggregate Bond Index	4.21	4.21	6.19	5.95	5.18	-	4.21	5.95	5.18	-	-
<b>Benchmark:</b> Barclays U.S. Government/Credit 5-10 Year Index	7.21	7.21	9.13	7.78	6.31	-	7.21	7.78	6.31	9.02	-

**Description:** The investment seeks to provide current income. The fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in debt securities held by the Barclays U.S. Aggregate Bond Index at the time of purchase. The index is composed of investment grade, fixed rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities, with maturities of one year or more. It employs a passive investment approach designed to attempt to track the performance of the index.

Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	2.37	Non-U.S. Bonds	11.54	Total Inv Exp Net %	0.83		1/30 day period	
U.S. Bonds	86.08	Other	0.01	Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.83			
				Total Inv Exp Gross Per \$1,000 Invested	\$8.30			
				Redemption Fee	-			

Investment Category: Inflation-Protected Bond

Inv Manager or Sub-Advisor : American Century Inv. Mgmt.

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)				
American Century Inflation Adjusted Bond R Fund <sup>13,14,20</sup>	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	6.24	6.24	7.79	6.30	5.72	8.28	6.24	6.30	5.72	8.28	3/2010
<b>Benchmark:</b> Barclays US Treas TIPS Index	6.98	6.98	8.90	7.04	6.65	-	6.98	7.04	6.65	-	-

**Description:** The investment seeks total return and inflation protection consistent with investment in inflation-indexed securities. Under normal market conditions, the fund invests at least 80% of its assets in inflation-adjusted debt securities. It may invest up to 20% of its assets in traditional U.S. Treasury, U.S. government agency or other non-U.S. government securities that are not inflation-indexed.

Composition (% of Assets) as of 09/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	0.06	Non-U.S. Bonds	0.55	Total Inv Exp Net %	0.98		-	
U.S. Bonds	98.98	Other	0.41	Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.98			
				Total Inv Exp Gross Per \$1,000 Invested	\$9.80			
				Redemption Fee	-			

<b>Asset Class: Balanced/Asset Allocation</b>												
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: Retirement Income												
Inv Manager or Sub-Advisor : Multiple Sub-Advisors												
Investment Option Name	Average Annual Total Return											
Principal LifeTime Strategic Income Separate Account A,11,14,18,19,21,F	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	8.84	8.84	7.41	2.44	4.97	4.07	8.84	2.44	4.97	4.07	3/2001	
<b>Benchmark:</b> Principal LifeTime Strategic Income Blended Index	7.05	7.05	7.31	5.03	6.67	-	7.05	5.03	6.67	-	-	
<b>Benchmark:</b> Morningstar Lifetime Moderate Income Index	8.78	8.78	7.61	4.68	7.34	-	8.78	4.68	7.34	-	-	
<b>Description:</b> The investment seeks current income, and as a secondary objective, capital appreciation. The fund invests in underlying Principal Funds, Inc. ("PFI") domestic and foreign equity, real estate investments, and fixed-income funds according to an asset allocation strategy designed for investors primarily seeking current income and secondarily capital appreciation. Its asset allocation is designed for investors who are approximately 15 years beyond the normal retirement age of 65. The fund invests in PFI Institutional Class shares of underlying funds.												
Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period					
Cash	-0.62	U.S. Stocks	15.92	Total Inv Exp Net %			1/30 day period					
Non-U.S. Stocks	8.25	Non-U.S. Bonds	17.99	Contractual Cap Expiration Date			N/A					
Convertibles	0.10	Preferred	1.04	Waiver Expiration Date			N/A					
U.S. Bonds	55.93	Other	1.40	Total Inv Exp Gross %			1.19					
				Total Inv Exp Gross Per \$1,000 Invested			\$11.90					
				Redemption Fee			-					
Investment Category: Target Date 2000-2010												
Inv Manager or Sub-Advisor : Multiple Sub-Advisors												
Investment Option Name	Average Annual Total Return											
Principal LifeTime 2010 Separate Account A,11,14,18,19,21,F	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	11.40	11.40	8.27	1.79	5.63	4.40	11.40	1.79	5.63	4.40	3/2001	
<b>Benchmark:</b> Principal LifeTime 2010 Blended Index	9.41	9.41	8.37	3.39	6.51	-	9.41	3.39	6.51	-	-	
<b>Benchmark:</b> Morningstar Lifetime Moderate 2010 Index	10.61	10.61	8.67	4.54	8.56	-	10.61	4.54	8.56	-	-	
<b>Description:</b> The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund." It invests in underlying Principal Funds, Inc. ("PFI") domestic and foreign equity, real estate investments, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. The fund invests in PFI Institutional Class shares of underlying funds. Within 10 to 15 years after its target year, the fund's underlying fund allocation is expected to match that of the Principal LifeTime Strategic Income Fund.												
Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period					
Cash	-1.06	U.S. Stocks	28.60	Total Inv Exp Net %			1/30 day period					
Non-U.S. Stocks	15.44	Non-U.S. Bonds	13.68	Contractual Cap Expiration Date			N/A					
Convertibles	0.08	Preferred	0.81	Waiver Expiration Date			N/A					
U.S. Bonds	40.89	Other	1.55	Total Inv Exp Gross %			1.26					
				Total Inv Exp Gross Per \$1,000 Invested			\$12.60					
				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: Target Date 2011-2015

Inv Manager or Sub-Advisor : Multiple Sub-Advisors

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2012 quarter end)						(as of 12/31/2012 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 LifeTime 2015 Separate Account <sup>A,11,14,18,19,21,F</sup>	12.43	12.43	8.36	-	-	2.97	12.43	-	-	2.97	2/2008

**Benchmark:** Principal LifeTime 2015 Blended Index  
 11.20 11.20 8.48 2.90 - - 11.20 2.90 - - -

**Benchmark:** Morningstar Lifetime Moderate 2015 Index  
 11.49 11.49 9.01 4.18 9.04 - 11.49 4.18 9.04 4.91 -

**Description:** The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund." It invests in underlying Principal Funds, Inc. ("PFI") domestic and foreign equity, real estate investments, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. The fund invests in PFI Institutional Class shares of underlying funds. Within 10 to 15 years after its target year, the fund's underlying fund allocation is expected to match that of the Principal LifeTime Strategic Income Fund.

Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	-1.98	U.S. Stocks	35.60	Total Inv Exp Net %	1.28		1/30 day period		
Non-U.S. Stocks	18.46	Non-U.S. Bonds	11.78	Contractual Cap Expiration Date	02/28/2013				
Convertibles	0.08	Preferred	0.60	Waiver Expiration Date	02/28/2013				
U.S. Bonds	33.73	Other	1.74	Total Inv Exp Gross %	1.28				
				Total Inv Exp Gross Per \$1,000 Invested	\$12.80				
				Redemption Fee	-				

Investment Category: Target Date 2016-2020

Inv Manager or Sub-Advisor : Multiple Sub-Advisors

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2012 quarter end)						(as of 12/31/2012 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 LifeTime 2020 Separate Account <sup>A,11,14,18,19,21,F</sup>	14.06	14.06	8.60	1.36	6.28	4.71	14.06	1.36	6.28	4.71	3/2001

**Benchmark:** Principal LifeTime 2020 Blended Index  
 12.87 12.87 8.48 2.46 6.77 - 12.87 2.46 6.77 - -

**Benchmark:** Morningstar Lifetime Moderate 2020 Index  
 12.53 12.53 9.29 3.62 9.41 - 12.53 3.62 9.41 - -

**Description:** The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund." It invests in underlying Principal Funds, Inc. ("PFI") domestic and foreign equity, real estate investments, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. The fund invests in PFI Institutional Class shares of underlying funds. Within 10 to 15 years after its target year, the fund's underlying fund allocation is expected to match that of the Principal LifeTime Strategic Income Fund.

Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	-2.61	U.S. Stocks	41.68	Total Inv Exp Net %	1.31		1/30 day period		
Non-U.S. Stocks	23.07	Non-U.S. Bonds	9.69	Contractual Cap Expiration Date	N/A				
Convertibles	0.08	Preferred	0.41	Waiver Expiration Date	N/A				
U.S. Bonds	25.79	Other	1.91	Total Inv Exp Gross %	1.31				
				Total Inv Exp Gross Per \$1,000 Invested	\$13.10				
				Redemption Fee	-				

<b>Asset Class: Balanced/Asset Allocation</b>												
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: Target Date 2021-2025												
Inv Manager or Sub-Advisor : Multiple Sub-Advisors												
Investment Option Name	Average Annual Total Return											
Principal LifeTime 2025 Separate Account <sup>A,11,14,18,19,21,F</sup>	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	14.57	14.57	8.60	-	-	2.59	14.57	-	-	2.59	2/2008	
<b>Benchmark:</b> Principal LifeTime 2025 Blended Index	13.61	13.61	8.57	2.12	-	-	13.61	2.12	-	-	-	
<b>Benchmark:</b> Morningstar Lifetime Moderate 2025 Index	13.67	13.67	9.48	2.98	9.61	-	13.67	2.98	9.61	4.19	-	
<b>Description:</b> The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund." It invests in underlying Principal Funds, Inc. ("PFI") domestic and foreign equity, real estate investments, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. The fund invests in PFI Institutional Class shares of underlying funds. Within 10 to 15 years after its target year, the fund's underlying fund allocation is expected to match that of the Principal LifeTime Strategic Income Fund.												
Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period					
Cash	-2.16	U.S. Stocks	44.88	Total Inv Exp Net %			1/30 day period					
Non-U.S. Stocks	23.89	Non-U.S. Bonds	8.20	Contractual Cap Expiration Date			02/28/2013					
Convertibles	0.09	Preferred	1.44	Waiver Expiration Date			02/28/2013					
U.S. Bonds	21.89	Other	1.76	Total Inv Exp Gross %			1.32					
				Total Inv Exp Gross Per \$1,000 Invested			\$13.20					
				Redemption Fee			-					
Investment Category: Target Date 2026-2030												
Inv Manager or Sub-Advisor : Multiple Sub-Advisors												
Investment Option Name	Average Annual Total Return											
Principal LifeTime 2030 Separate Account <sup>A,11,14,18,19,21,F</sup>	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	15.00	15.00	8.70	0.84	6.48	4.62	15.00	0.84	6.48	4.62	3/2001	
<b>Benchmark:</b> Principal LifeTime 2030 Blended Index	13.85	13.85	8.68	1.87	6.90	-	13.85	1.87	6.90	-	-	
<b>Benchmark:</b> Morningstar Lifetime Moderate 2030 Index	14.68	14.68	9.54	2.46	9.67	-	14.68	2.46	9.67	-	-	
<b>Description:</b> The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund." It invests in underlying Principal Funds, Inc. ("PFI") domestic and foreign equity, real estate investments, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. The fund invests in PFI Institutional Class shares of underlying funds. Within 10 to 15 years after its target year, the fund's underlying fund allocation is expected to match that of the Principal LifeTime Strategic Income Fund.												
Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period					
Cash	-1.69	U.S. Stocks	48.25	Total Inv Exp Net %			1/30 day period					
Non-U.S. Stocks	25.70	Non-U.S. Bonds	6.63	Contractual Cap Expiration Date			N/A					
Convertibles	0.09	Preferred	1.45	Waiver Expiration Date			N/A					
U.S. Bonds	17.87	Other	1.70	Total Inv Exp Gross %			1.33					
				Total Inv Exp Gross Per \$1,000 Invested			\$13.30					
				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: Target Date 2031-2035

Inv Manager or Sub-Advisor : Multiple Sub-Advisors

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2012 quarter end)						(as of 12/31/2012 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 LifeTime 2035 Separate Account <sup>A,11,14,18,19,21,F</sup>	15.70	15.70	8.70	-	-	2.33	15.70	-	-	2.33	2/2008
<b>Benchmark:</b> Principal LifeTime 2035 Blended Index	14.35	14.35	8.74	1.60	-	-	14.35	1.60	-	-	-
<b>Benchmark:</b> Morningstar Lifetime Moderate 2035 Index	15.36	15.36	9.52	2.18	9.71	-	15.36	2.18	9.71	3.60	-

**Description:** The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund." It invests in underlying Principal Funds, Inc. ("PFI") domestic and foreign equity, real estate investments, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. The fund invests in PFI Institutional Class shares of underlying funds. Within 10 to 15 years after its target year, the fund's underlying fund allocation is expected to match that of the Principal LifeTime Strategic Income Fund.

Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	-1.22	U.S. Stocks	51.59	Total Inv Exp Net %	1.35		1/30 day period	
Non-U.S. Stocks	28.49	Non-U.S. Bonds	5.01	Contractual Cap Expiration Date	02/28/2013			
Convertibles	0.09	Preferred	1.19	Waiver Expiration Date	02/28/2013			
U.S. Bonds	13.24	Other	1.61	Total Inv Exp Gross %	1.35			
				Total Inv Exp Gross Per \$1,000 Invested	\$13.50			
				Redemption Fee	-			

Investment Category: Target Date 2036-2040

Inv Manager or Sub-Advisor : Multiple Sub-Advisors

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2012 quarter end)						(as of 12/31/2012 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 LifeTime 2040 Separate Account <sup>A,11,14,18,19,21,F</sup>	15.99	15.99	8.68	0.34	6.48	4.38	15.99	0.34	6.48	4.38	3/2001
<b>Benchmark:</b> Principal LifeTime 2040 Blended Index	14.78	14.78	8.76	1.38	7.07	-	14.78	1.38	7.07	-	-
<b>Benchmark:</b> Morningstar Lifetime Moderate 2040 Index	15.71	15.71	9.47	2.07	9.79	-	15.71	2.07	9.79	-	-

**Description:** The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund." It invests in underlying Principal Funds, Inc. ("PFI") domestic and foreign equity, real estate investments, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. The fund invests in PFI Institutional Class shares of underlying funds. Within 10 to 15 years after its target year, the fund's underlying fund allocation is expected to match that of the Principal LifeTime Strategic Income Fund.

Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	-0.94	U.S. Stocks	53.53	Total Inv Exp Net %	1.35		1/30 day period	
Non-U.S. Stocks	30.88	Non-U.S. Bonds	4.01	Contractual Cap Expiration Date	N/A			
Convertibles	0.08	Preferred	1.15	Waiver Expiration Date	N/A			
U.S. Bonds	9.70	Other	1.59	Total Inv Exp Gross %	1.35			
				Total Inv Exp Gross Per \$1,000 Invested	\$13.50			
				Redemption Fee	-			

<b>Asset Class: Balanced/Asset Allocation</b>												
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: Target Date 2041-2045												
Inv Manager or Sub-Advisor : Multiple Sub-Advisors												
Investment Option Name	Average Annual Total Return											
Principal LifeTime 2045 Separate Account <sup>A,11,14,18,19,21,F</sup>	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	16.40	16.40	8.71	-	-	2.15	16.40	-	-	2.15	2/2008	
<b>Benchmark:</b> Principal LifeTime 2045 Blended Index	15.12	15.12	8.77	1.19	-	-	15.12	1.19	-	-	-	
<b>Benchmark:</b> Morningstar Lifetime Moderate 2045 Index	15.84	15.84	9.41	2.00	9.88	-	15.84	2.00	9.88	3.46	-	
<b>Description:</b> The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund." It invests in underlying Principal Funds, Inc. ("PFI") domestic and foreign equity, real estate investments, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. The fund invests in PFI Institutional Class shares of underlying funds. Within 10 to 15 years after its target year, the fund's underlying fund allocation is expected to match that of the Principal LifeTime Strategic Income Fund.												
Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period					
Cash	-0.64	U.S. Stocks	54.69	Total Inv Exp Net %			1/30 day period					
Non-U.S. Stocks	31.70	Non-U.S. Bonds	3.25	Contractual Cap Expiration Date			02/28/2013					
Convertibles	0.09	Preferred	1.46	Waiver Expiration Date			02/28/2013					
U.S. Bonds	7.89	Other	1.57	Total Inv Exp Gross %			1.38					
				Total Inv Exp Gross Per \$1,000 Invested			\$13.80					
				Redemption Fee			-					
Investment Category: Target Date 2046-2050												
Inv Manager or Sub-Advisor : Multiple Sub-Advisors												
Investment Option Name	Average Annual Total Return											
Principal LifeTime 2050 Separate Account <sup>A,11,14,18,19,21,F</sup>	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	16.75	16.75	8.73	0.11	6.66	4.24	16.75	0.11	6.66	4.24	3/2001	
<b>Benchmark:</b> Principal LifeTime 2050 Blended Index	15.49	15.49	8.74	1.10	7.37	-	15.49	1.10	7.37	-	-	
<b>Benchmark:</b> Morningstar Lifetime Moderate 2050 Index	15.94	15.94	9.33	1.96	9.96	-	15.94	1.96	9.96	-	-	
<b>Description:</b> The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund." It invests in underlying Principal Funds, Inc. ("PFI") domestic and foreign equity, real estate investments, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. The fund invests in PFI Institutional Class shares of underlying funds. Within 10 to 15 years after its target year, the fund's underlying fund allocation is expected to match that of the Principal LifeTime Strategic Income Fund.												
Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period					
Cash	-0.45	U.S. Stocks	56.17	Total Inv Exp Net %			1/30 day period					
Non-U.S. Stocks	33.39	Non-U.S. Bonds	2.49	Contractual Cap Expiration Date			N/A					
Convertibles	0.09	Preferred	1.48	Waiver Expiration Date			N/A					
U.S. Bonds	5.29	Other	1.54	Total Inv Exp Gross %			1.36					
				Total Inv Exp Gross Per \$1,000 Invested			\$13.60					
				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: Target Date 2051+

Inv Manager or Sub-Advisor : Multiple Sub-Advisors

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2012 quarter end)						(as of 12/31/2012 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 LifeTime 2055 Separate Account <sup>A,11,14,18,19,21,F</sup>	16.74	16.74	8.51	-	-	1.95	16.74	-	-	1.95	2/2008
<b>Benchmark:</b> Principal LifeTime 2055 Blended Index	15.77	15.77	8.67	1.06	-	-	15.77	1.06	-	-	-
<b>Benchmark:</b> Morningstar Lifetime Moderate 2050 Index	15.94	15.94	9.33	1.96	9.96	-	15.94	1.96	9.96	-	-

**Description:** The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund." It invests in underlying Principal Funds, Inc. ("PFI") domestic and foreign equity, real estate investments, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. The fund invests in PFI Institutional Class shares of underlying funds. Within 10 to 15 years after its target year, the fund's underlying fund allocation is expected to match that of the Principal LifeTime Strategic Income Fund.

Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	-0.46	U.S. Stocks	55.94	Total Inv Exp Net %	1.40		1/30 day period	
Non-U.S. Stocks	33.60	Non-U.S. Bonds	2.47	Contractual Cap Expiration Date	02/28/2013			
Convertibles	0.09	Preferred	1.39	Waiver Expiration Date	02/28/2013			
U.S. Bonds	5.43	Other	1.54	Total Inv Exp Gross %	1.48			
				Total Inv Exp Gross Per \$1,000 Invested	\$14.80			
				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 : BlackRock Advisors, LLC

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
BlackRock Equity Dividend R Fund	11.53	11.53	9.75	1.48	9.01	8.79	11.53	1.48	9.01	8.79	1/2003
<b>Benchmark:</b> Russell 1000 Value Index	17.51	17.51	10.86	0.59	7.38	-	17.51	0.59	7.38	-	-

**Description:** The investment seeks long-term total return and current income. The fund seeks to achieve its objective by investing primarily in a diversified portfolio of equity securities. Under normal circumstances, it will invest at least 80% of its assets in equity securities and at least 80% of its assets in dividend paying securities. The fund may invest in securities of companies with any market capitalization, but will generally focus on large cap securities. It may also invest in convertible securities and non-convertible preferred stock. The fund may invest up to 25% of its total assets in securities of foreign issuers.

Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	4.08	U.S. Stocks	81.93	Total Inv Exp Net %	1.32		-	
Non-U.S. Stocks	13.94	Preferred	0.04	Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	1.32			
				Total Inv Exp Gross Per \$1,000 Invested	\$13.20			
				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 Blend

Inv Manager or Sub-Advisor : Edge Asset Management, Inc.

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
Capital Appreciation Separate Account <sup>A,3,10,12,F</sup>	13.35	13.35	9.02	2.15	8.73	11.48	13.35	2.15	8.73	11.48	6/2009
<b>Benchmark:</b> Russell 3000 Index	16.42	16.42	11.20	2.04	7.68	-	16.42	2.04	7.68	-	-

**Description:** The investment seeks to provide long-term growth of capital. The fund invests primarily in equity securities of companies with any market capitalization, but may have a greater exposure to large market capitalization companies than small or medium capitalization companies. It invests in equity securities with value and/or growth characteristics and constructs an investment portfolio that has a "blend" of equity securities with these characteristics. Investing in value equity securities is an investment strategy that emphasizes buying equity securities that appear to be undervalued.

Composition (% of Assets) as of 11/30/2012				Fees & Expenses		# of Transfers Allowed/Time Period	
Cash	1.82	U.S. Stocks	93.87	Total Inv Exp Net %	1.09	1/30 day period	
Non-U.S. Stocks	3.69	Other	0.62	Contractual Cap Expiration Date	N/A		
				Waiver Expiration Date	N/A		
				Total Inv Exp Gross %	1.09		
				Total Inv Exp Gross Per \$1,000 Invested	\$10.90		
				Redemption Fee	-		

Inv Manager or Sub-Advisor : Principal Global Investors

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
LargeCap S&P 500 Index Separate Account <sup>A,2,7,22,F</sup>	15.16	15.16	10.07	0.96	6.33	7.74	15.16	0.96	6.33	7.74	1/1990
<b>Benchmark:</b> Standard & Poor's 500 Index	16.00	16.00	10.87	1.66	7.10	-	16.00	1.66	7.10	-	-

**Description:** The investment option normally invests the majority of assets in common stocks of companies that compose the S&P 500 Index. Management attempts to mirror the investment performance of the index by allocating assets in approximately the same weightings as the S&P 500 Index. Over the long-term, management seeks a very close correlation between the performance of the Separate Account before expenses and that of the S&P 500 Index.

Composition (% of Assets) as of 11/30/2012				Fees & Expenses		# of Transfers Allowed/Time Period	
Cash	0.02	U.S. Stocks	96.93	Total Inv Exp Net %	0.72	1/30 day period	
Non-U.S. Stocks	0.84	Other	2.21	Contractual Cap Expiration Date	N/A		
				Waiver Expiration Date	N/A		
				Total Inv Exp Gross %	0.72		
				Total Inv Exp Gross Per \$1,000 Invested	\$7.20		
				Redemption Fee	-		

Investment Category: Large Growth

Inv Manager or Sub-Advisor : T. Rowe Price/Brown Advisory

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
LargeCap Growth I Separate Account <sup>A,3,15,16,17,F</sup>	15.85	15.85	11.04	4.12	7.16	1.80	15.85	4.12	7.16	1.80	12/2000
<b>Benchmark:</b> Russell 1000 Growth Index	15.26	15.26	11.35	3.12	7.52	-	15.26	3.12	7.52	-	-

**Description:** The investment seeks long-term growth of capital. The fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with large market capitalizations (those with market capitalization ranges similar to the companies in the Russell 1000(R) Growth Index) at the time of purchase. It invests in growth equity securities; growth orientation emphasizes buying equity securities of companies whose potential for growth of capital and earnings is expected to be above average. The fund may also invest in securities of foreign companies.

Composition (% of Assets) as of 11/30/2012				Fees & Expenses		# of Transfers Allowed/Time Period	
Cash	-0.82	U.S. Stocks	93.10	Total Inv Exp Net %	1.18	1/30 day period	
Non-U.S. Stocks	6.80	Other	0.92	Contractual Cap Expiration Date	02/28/2013		
				Waiver Expiration Date	02/28/2013		
				Total Inv Exp Gross %	1.20		
				Total Inv Exp Gross Per \$1,000 Invested	\$12.00		
				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: Mid Cap Value												
Inv Manager or Sub-Advisor : Victory Capital Management												
Investment Option Name	Average Annual Total Return											
Victory Established Value R Fund <sup>1,F</sup>	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	11.91	11.91	10.68	5.22	10.76	11.30	11.91	5.22	10.76	11.30	8/1983	
<b>Benchmark:</b> Russell Midcap Value Index	18.51	18.51	13.39	3.79	10.63	-	18.51	3.79	10.63	-	-	
<b>Description:</b> 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 net 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. It may invest a portion of its assets in American Depository Receipts. The adviser seeks to invest in the stock of companies that are expected to benefit from either macroeconomic or company-specific factors, and that are attractively priced relative to their fundamentals.												
Composition (% of Assets) as of 09/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period					
Cash	3.22	U.S. Stocks	94.13	Total Inv Exp Net %	1.25		3/90 day period					
Non-U.S. Stocks	2.65			Contractual Cap Expiration Date	N/A							
				Waiver Expiration Date	N/A							
				Total Inv Exp Gross %	1.25							
				Total Inv Exp Gross Per \$1,000 Invested	\$12.50							
				Redemption Fee	-							
Investment Category: Mid Cap Blend												
Inv Manager or Sub-Advisor : Principal Global Investors												
Investment Option Name	Average Annual Total Return											
MidCap S&P 400 Index Separate Account <sup>A,1,2,9,22,F</sup>	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	16.98	16.98	12.75	4.35	9.68	7.81	16.98	4.35	9.68	7.81	8/1999	
<b>Benchmark:</b> Standard & Poor's 400 MidCap Stock Index	17.88	17.88	13.62	5.15	10.53	-	17.88	5.15	10.53	-	-	
<b>Description:</b> The investment option normally invests the majority of assets in common stocks of companies that compose the S&P MidCap 400 Index. Management attempts to mirror the investment performance of the index by allocating assets in approximately the same weightings as the S&P MidCap 400 Index. Over the long-term, management seeks a very close correlation between the performance of the Separate Account before expenses and that of the S&P MidCap 400 Index.												
Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period					
Cash	0.12	U.S. Stocks	97.10	Total Inv Exp Net %	0.72		1/30 day period					
Other	2.77			Contractual Cap Expiration Date	N/A							
				Waiver Expiration Date	N/A							
				Total Inv Exp Gross %	0.72							
				Total Inv Exp Gross Per \$1,000 Invested	\$7.20							
				Redemption Fee	-							
Investment Category: Mid Cap Growth												
Inv Manager or Sub-Advisor : Principal Global Investors												
Investment Option Name	Average Annual Total Return											
MidCap Blend Separate Account <sup>A,1,F</sup>	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	18.62	18.62	16.23	6.41	10.98	10.95	18.62	6.41	10.98	10.95	1/1991	
<b>Benchmark:</b> Russell Midcap Index	17.28	17.28	13.15	3.57	10.65	-	17.28	3.57	10.65	-	-	
<b>Description:</b> The investment option invests primarily in common stocks and other equity securities of medium capitalization companies. It normally invests the majority of assets in companies with market capitalizations similar to those companies in the Russell MidCap Index. Management's securities selection is based on stocks with value and/or growth characteristics, and management constructs an investment portfolio that has a blend of stocks with these characteristics. It may invest up to 25% of assets in foreign securities.												
Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period					
U.S. Stocks	89.80	Non-U.S. Stocks	9.66	Total Inv Exp Net %	1.22		1/30 day period					
Other	0.55			Contractual Cap Expiration Date	N/A							
				Waiver Expiration Date	N/A							
				Total Inv Exp Gross %	1.22							
				Total Inv Exp Gross Per \$1,000 Invested	\$12.20							
				Redemption Fee	-							

<b>Asset Class: Small/Mid U.S. Equity</b>													
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 Growth													
Inv Manager or Sub-Advisor : Prudential Investments, LLC													
<b>Investment Option Name</b>			<b>Average Annual Total Return</b>										
Prudential Jennison Mid Cap Growth R Fund <sup>1,20,E</sup>			(as of 12/31/2012 quarter end)					(as of 12/31/2012 year end)					
			YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
			15.69	15.69	12.18	4.75	12.16	8.65	15.69	4.75	12.16	8.65	6/2005
<b>Benchmark:</b> Russell Midcap Growth Index			15.81	15.81	12.91	3.23	10.32	-	15.81	3.23	10.32	-	-
<b>Description:</b> The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its investable assets in equity and equity-related securities of medium-sized companies with the potential for above-average growth. In deciding which equities to buy, it uses what is known as a growth investment style. The fund's investable assets will be less than its total assets to the extent that it has borrowed money for non-investment purposes, such as to meet anticipated redemptions.													
<b>Composition (% of Assets) as of 11/30/2012</b>				<b>Fees &amp; Expenses</b>				<b># of Transfers Allowed/Time Period</b>					
Cash	3.45	U.S. Stocks	89.66	Total Inv Exp Net %				2/90 day period					
Non-U.S. Stocks	6.88					Contractual Cap Expiration Date				N/A			
				Waiver Expiration Date				12/31/2013					
				Total Inv Exp Gross %				1.51					
				Total Inv Exp Gross Per \$1,000 Invested				\$15.10					
				Redemption Fee				-					
Investment Category: Small Value													
Inv Manager or Sub-Advisor : Delaware Management Company													
<b>Investment Option Name</b>			<b>Average Annual Total Return</b>										
Delaware Small Cap Value R Fund <sup>1,20,E</sup>			(as of 12/31/2012 quarter end)					(as of 12/31/2012 year end)					
			YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
			12.78	12.78	13.26	5.80	10.04	9.02	12.78	5.80	10.04	9.02	6/2003
<b>Benchmark:</b> Russell 2000 Value Index			18.05	18.05	11.57	3.55	9.50	-	18.05	3.55	9.50	-	-
<b>Description:</b> The investment seeks capital appreciation. The fund invests primarily in investments of small companies whose stock prices appear low relative to their underlying value or future potential. It invests at least 80% of assets in investments of small-capitalization companies. The adviser considers small-capitalization companies to be companies with a market capitalization generally less than 3.5 times the dollar-weighted, median market capitalization of the Russell 2000(R) Index at the time of purchase.													
<b>Composition (% of Assets) as of 11/30/2012</b>				<b>Fees &amp; Expenses</b>				<b># of Transfers Allowed/Time Period</b>					
Cash	4.59	U.S. Stocks	94.72	Total Inv Exp Net %				1/20 business day period					
Non-U.S. Stocks	0.68					Contractual Cap Expiration Date				03/29/2013			
				Waiver Expiration Date				03/29/2013					
				Total Inv Exp Gross %				1.72					
				Total Inv Exp Gross Per \$1,000 Invested				\$17.20					
				Redemption Fee				-					
Investment Category: Small Blend													
Inv Manager or Sub-Advisor : Principal Global Investors													
<b>Investment Option Name</b>			<b>Average Annual Total Return</b>										
SmallCap S&P 600 Index Separate Account <sup>A,1,2,8,22,F</sup>			(as of 12/31/2012 quarter end)					(as of 12/31/2012 year end)					
			YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
			15.47	15.47	13.16	4.43	9.67	7.90	15.47	4.43	9.67	7.90	8/1999
<b>Benchmark:</b> Standard & Poor's 600 Stock Index			16.33	16.33	14.07	5.14	10.45	-	16.33	5.14	10.45	-	-
<b>Description:</b> The investment seeks long-term growth of capital and normally invests the majority of assets in common stocks of companies that compose the S&P SmallCap 600 Index. Management attempts to mirror the investment performance of the index by allocating assets in approximately the same weightings as the S&P 600 Index. Over the long-term, management seeks a very close correlation between the performance of the Separate Account before expenses and that of the S&P 600 Index.													
<b>Composition (% of Assets) as of 11/30/2012</b>				<b>Fees &amp; Expenses</b>				<b># of Transfers Allowed/Time Period</b>					
Cash	0.07	U.S. Stocks	97.58	Total Inv Exp Net %				1/30 day period					
Non-U.S. Stocks	0.06	Preferred	0.15	Contractual Cap Expiration Date				N/A					
Other	2.13					Waiver Expiration Date				N/A			
				Total Inv Exp Gross %				0.72					
				Total Inv Exp Gross Per \$1,000 Invested				\$7.20					
				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 Growth

Inv Manager or Sub-Advisor : Janus

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
Janus Triton R Fund <sup>1,20,E</sup>	15.91	15.91	15.64	6.43	-	21.08	15.91	6.43	-	21.08	7/2009

<b>Benchmark:</b> Russell 2000 Growth Index	14.59	14.59	12.82	3.49	9.80	-	14.59	3.49	9.80	18.18	-
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**Description:** The investment seeks long-term growth of capital. The fund invests primarily in common stocks selected for their growth potential. It invests in equity securities of small- and medium-sized companies. Generally, small- and medium-sized companies have a market capitalization of less than \$10 billion. The fund may invest in foreign equity and debt securities, which may include investments in emerging markets.

Composition (% of Assets) as of 09/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	9.75	U.S. Stocks	85.87	Total Inv Exp Net %	1.44		1/90 day period				
Non-U.S. Stocks	4.37			Contractual Cap Expiration Date	N/A						
				Waiver Expiration Date	N/A						
				Total Inv Exp Gross %	1.44						
				Total Inv Exp Gross Per \$1,000 Invested	\$14.40						
				Redemption Fee	-						

Investment Category: Real Estate

Inv Manager or Sub-Advisor : Principal Real Estate Inv

Investment Option Name	Average Annual Total Return										
	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
Real Estate Securities Sep Acct <sup>A,3,6,10,F</sup>	16.32	16.32	16.27	5.96	12.04	11.43	16.32	5.96	12.04	11.43	12/2002

<b>Benchmark:</b> MSCI US REIT Index	17.77	17.77	18.04	5.58	11.58	-	17.77	5.58	11.58	-	-
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**Description:** The investment seeks to generate a total return. The fund normally invests at least 80% of its net assets in equity securities of companies principally engaged in the real estate industry. For this fund's investment policies, a real estate company has at least 50% of its assets, income or profits derived from products or services related to the real estate industry. It will invest in equity securities of small, medium, and large capitalization companies. The fund will concentrate its investments (invest more than 25% of its net assets) in securities in the real estate industry. It is non-diversified.

Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period				
Cash	1.37	U.S. Stocks	98.20	Total Inv Exp Net %	1.56		1/30 day period				
Other	0.43			Contractual Cap Expiration Date	N/A						
				Waiver Expiration Date	N/A						
				Total Inv Exp Gross %	1.56						
				Total Inv Exp Gross Per \$1,000 Invested	\$15.60						
				Redemption Fee	-						

<b>Asset Class: International Equity</b>												
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: Diversified Emerging Markets												
Inv Manager or Sub-Advisor : OppenheimerFunds, Inc.												
Investment Option Name	Average Annual Total Return											
Oppenheimer Developing Markets N Fund <sup>4,20,E</sup>	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	20.46	20.46	7.52	3.12	19.53	14.86	20.46	3.12	19.53	14.86	3/2001	
<b>Benchmark:</b> MSCI - Emerging Markets NDTR D Index	18.22	18.22	4.66	-0.92	16.52	-	18.22	-0.92	16.52	-	-	
<b>Description:</b> The investment seeks aggressively seeks capital appreciation. The fund mainly invests in common stocks of issuers in developing and emerging markets throughout the world and at times it may invest up to 100% of its total assets in foreign securities. Under normal market conditions, it will invest at least 80% of its net assets, plus borrowings for investment purposes, in equity securities of issuers whose principal activities are in a developing market, i.e. are in a developing market or are economically tied to a developing market country. The fund will invest in at least three developing markets.												
Composition (% of Assets) as of 11/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period					
Cash	4.95	Non-U.S. Stocks	94.29	Total Inv Exp Net %	1.70		1/30 day period					
Other	0.76			Contractual Cap Expiration Date	N/A							
				Waiver Expiration Date	N/A							
				Total Inv Exp Gross %	1.87							
				Total Inv Exp Gross Per \$1,000 Invested	\$18.70							
				Redemption Fee	-							
Investment Category: Foreign Large Value												
Inv Manager or Sub-Advisor : Lord Abbett & Co, LLC												
Investment Option Name	Average Annual Total Return											
Lord Abbett International Dividend Income R3 Fund <sup>4,H</sup>	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	15.29	15.29	2.91	-	-	0.25	15.29	-	-	0.25	6/2008	
<b>Benchmark:</b> MSCI EAFE Value Index	17.69	17.69	2.19	-4.34	8.57	-	17.69	-4.34	8.57	-1.62	-	
<b>Description:</b> The investment seeks a high level of total return. The fund primarily invests in a diversified portfolio of dividend paying equity securities of foreign companies that are believed to be undervalued. It normally diversifies investments among a number of different countries throughout the world, including emerging market countries, and invests at least 80% of net assets, plus the amount of any borrowings for investment purposes, in dividend paying securities.												
Composition (% of Assets) as of 09/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period					
Cash	3.52	Non-U.S. Stocks	94.69	Total Inv Exp Net %	1.27		1/30 day period					
Other	1.79			Contractual Cap Expiration Date	N/A							
				Waiver Expiration Date	02/28/2013							
				Total Inv Exp Gross %	1.58							
				Total Inv Exp Gross Per \$1,000 Invested	\$15.80							
				Redemption Fee	-							
Investment Category: Foreign Large Blend												
Inv Manager or Sub-Advisor : Capital Research and Mgmt Co												
Investment Option Name	Average Annual Total Return											
American Funds EuroPacific Growth R3 Fund <sup>4,20,G</sup>	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	18.89	18.89	3.76	-1.68	9.69	7.29	18.89	-1.68	9.69	7.29	5/2002	
<b>Benchmark:</b> MSCI ACWI Ex USA Index	16.83	16.83	3.87	-2.89	9.74	-	16.83	-2.89	9.74	-	-	
<b>Description:</b> 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 invests at least 80% of 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 countries with developing economies and/or markets.												
Composition (% of Assets) as of 09/30/2012				Fees & Expenses			# of Transfers Allowed/Time Period					
Cash	8.31	U.S. Stocks	0.10	Total Inv Exp Net %	1.14		1/30 day period					
Non-U.S. Stocks	89.64	Preferred	0.04	Contractual Cap Expiration Date	N/A							
U.S. Bonds	0.63	Other	1.28	Waiver Expiration Date	N/A							
				Total Inv Exp Gross %	1.14							
				Total Inv Exp Gross Per \$1,000 Invested	\$11.40							
				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: World Stock												
Inv Manager or Sub-Advisor : Capital Research and Mgmt Co												
Investment Option Name	Average Annual Total Return											
American Funds New Perspective R3 Fund <sup>4,20,G</sup>	(as of 12/31/2012 quarter end)						(as of 12/31/2012 year end)					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	20.40	20.40	7.59	1.12	9.65	7.45	20.40	1.12	9.65	7.45	6/2002	
<b>Benchmark:</b> MSCI World NDTR D Index	15.83	15.83	6.93	-1.18	7.51	-	15.83	-1.18	7.51	-	-	
<b>Description:</b> The investment seeks long-term growth of capital; future income is a secondary objective. The fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world. In pursuing its primary investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth. In pursuing its secondary objective, the fund invests in common stocks of companies with the potential to pay dividends in the future.												
Composition (% of Assets) as of 09/30/2012				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	7.74	U.S. Stocks	38.69	Total Inv Exp Net %			1.12	1/30 day period				
Non-U.S. Stocks	51.85	U.S. Bonds	0.16	Contractual Cap Expiration Date			N/A					
Other	1.55			Waiver Expiration Date			N/A					
				Total Inv Exp Gross %			1.12					
				Total Inv Exp Gross Per \$1,000 Invested			\$11.20					
				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.**

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 1-800-547-7754.

**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.

<sup>A</sup> Separate Accounts are available through a group annuity contract with 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.

Principal Life is an investment manager as defined in ERISA with regard to its Separate Accounts.

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.

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 Separate Account investment option, Total Investment Expense net equals the sum of these expenses: (a) the amount of money, expressed as a percentage, deducted for the costs of managing a separate account where applicable, fees for plan administrative services and agent compensation, plus (b) if the separate account invests in an underlying mutual fund, the total fund operating expenses of the underlying mutual fund, plus (c) if an underlying 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 gross Total Investment Expense may change if an underlying mutual fund's allocation of assets to other mutual funds changes.

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.

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.

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 The Principal Web site at [principal.com](http://principal.com).

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Since inception returns are only shown for funds/accounts in existence for less than 10 years.

- <sup>1</sup> 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.
- <sup>2</sup> 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.
- <sup>3</sup> This Separate Account invests solely in the Institutional class shares of the Principal Funds. All voting rights associated with ownership of shares in the mutual fund are the rights of the Separate Account, not of contract holders investing in the Separate Account. For further information on the underlying mutual fund, see the prospectus of the fund.
- <sup>4</sup> 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.
- <sup>5</sup> High yield investment options are subject to greater credit risk and volatility that is associated with high yield bonds.
- <sup>6</sup> 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.
- <sup>7</sup> S&P 500 is a trademark of The McGraw-Hill Companies, Inc., and has been licensed for use by Principal Life Insurance Company and Principal Management Corporation. 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.
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- <sup>10</sup> These calculated returns reflect the historical performance of the oldest share class of the fund, adjusted to reflect a portion of the fees and expenses of this share class. For time periods prior to inception date of the fund, predecessor performance is reflected. Please see the fund's prospectus for more information on specific expenses, and the fund's most recent shareholder report for actual date of first sale. Expenses are deducted from income earned by the fund. As a result, dividends and investment results will differ for each share class.
- <sup>11</sup> 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.
- <sup>12</sup> Small-cap and mid-cap stocks may have additional risks, including greater price volatility.
- <sup>13</sup> 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.

- <sup>14</sup> Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.
- <sup>15</sup> This investment option maintains a voluntary waiver which is reflected in the value displayed for Total Investment Expense - Net. This waiver may be discontinued at any time.
- <sup>16</sup> This Separate Account invests solely in the Institutional class share of a mutual fund (Fund) from Principal Funds, Inc. The manager of the Fund, Principal Management Corporation, invests between 10% and 40% of the Fund's assets in common stocks in an attempt to match or exceed the performance of the Fund's benchmark index for performance.
- <sup>17</sup> Effective July 14, 2009, Brown Advisory was added as an additional sub-advisor. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.
- <sup>18</sup> 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. Additionally there is no guarantee this investment option will provide adequate income at or through retirement.
- <sup>19</sup> The Investment Advisor will display "Multiple Sub-Advisors" for certain target-date, target-risk and specialty investment options where the assets are directed by the Investment Manager to multiple underlying investment options. These underlying investment options may use multiple sub-advisors who are responsible for the day-to-day management responsibilities.
- <sup>20</sup> For Mutual Fund Network 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 fund, 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 for more information on specific expenses, and the fund's most recent shareholder report for actual date of first sale. Expenses are deducted from income earned by the fund. As a result, dividends and investment results will differ for each share class.
- <sup>21</sup> This Separate Account invests directly in the Institutional class shares of a Principal LifeTime Fund. The mutual fund operating expenses for each Principal LifeTime Fund are reflected in the Total Investment Expense of the Separate Accounts well as the operating expenses of the underlying funds in which the Principal LifeTime Fund invests. Based on the asset allocation of the Principal LifeTime Funds as in the prospectus dated February 29, 2012, the weighted average operating expenses of the underlying funds are: Principal LifeTime Strategic Income, 0.58%; Principal LifeTime 2010, 0.65%; Principal LifeTime 2015, 0.67%; Principal LifeTime 2020, 0.70%; Principal LifeTime 2025, 0.71%; Principal LifeTime 2030, 0.72%; Principal LifeTime 2035, 0.73%; Principal LifeTime 2040, 0.74%; Principal LifeTime 2045, 0.75%; Principal LifeTime 2050, 0.75%; Principal LifeTime 2055, 0.75%. For further information on all mutual fund expenses, see the prospectus of the underlying Principal LifeTime Fund. All voting rights associated with ownership of shares in the mutual fund are the rights of the Separate Account, not of contract holders investing in the Separate Account.
- <sup>22</sup> 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.
- <sup>E</sup> 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.
- <sup>F</sup> 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.
- <sup>G</sup> 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.
- <sup>H</sup> 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 more than the threshold amount until the holding period elapses. All participant investment transfers and non-scheduled rebalancing activity more than the threshold amount 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, money market, or Guaranteed options.
- Frequent trading policies applied to Mutual Fund Network investment options may not exactly match the mutual fund's Prospectus. Principal Life works with each fund family to implement appropriate policies and guidelines. Mutual Fund Network fund families may also monitor for excessive trading and enforce limitations in addition to or in lieu of policy implemented by Principal Life Insurance Company. Please refer to the prospectus for details. See the offering documents for details on transfer limitations for investment options that are not classified as mutual funds.

### Benchmark Descriptions

MSCI - Emerging Markets NDTR D Index measures equity market performance in the global emerging markets. It consists of 26 emerging market countries in Europe, Latin America and the Pacific Basin.

MSCI US REIT Index is a capitalization-weighted benchmark index of most actively traded Real Estate Investment Trusts (REITs), designed to measure real estate performance.

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 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.

MSCI EAFE Value Index is a subset of the MSCI EAFE Index, which is an unmanaged index that measures the stock returns of companies in developed economies outside of North America. The MSCI EAFE Value Index consists of securities classified by MSCI as most representing the value style.

MSCI ACWI Ex USA Index is a free float-adjusted market capitalization index that is designed to measure the combined equity market performance of developed and emerging market countries excluding the US.

Standard & Poor's 400 MidCap Stock Index includes approximately 10% of the capitalization of U.S. equity securities. These are comprised of stocks in the middle capitalization range.

Standard & Poor's 500 Index is a market capitalization-weighted index of 500 widely held stocks often used as a proxy for the stock market.

Standard & Poor's 600 Stock Index is a small cap index that consists of 600 domestic stocks chosen for market size, liquidity, and industry group representation.

Barclays Aggregate Bond Index represents securities that are domestic, taxable, and dollar denominated. The index covers the U.S. investment grade fixed rate bond market, with index components for government and corporate securities, mortgage pass-through securities, and asset-backed securities. These major sectors are subdivided into more specific indices that are calculated and reported on a regular basis.

Morningstar Lifetime Moderate Income Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is at least ten years into retirement.

Barclays U.S. Government/Credit 5-10 Year Index tracks the return of the U.S. Government/Credit with a maturity window of 5-10 years.

Morningstar Lifetime Moderate 2010 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is near retirement.

Principal LifeTime 2010 Blended Index is composed of underlying indexes that represent the target asset allocation weights of the Principal LifeTime 2010 portfolio. The index weightings adjust over time as the portfolio changes to become gradually more conservative. The weightings as of March 31, 2012 are 32.40% Russell 3000 Index, 11.60% MSCI EAFE Index, and 56.00% Barclays Aggregate Index.

Morningstar Lifetime Moderate 2015 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about five years away from retirement.

Principal LifeTime 2015 Blended Index is composed of underlying indexes that represent the target asset allocation weights of the Principal LifeTime 2015 portfolio. The index weightings adjust over time as the portfolio changes to become gradually more conservative. The weightings as of March 31, 2012 are 39.25% Russell 3000 Index, 14.50% MSCI EAFE Index, and 46.25% Barclays Aggregate Index.

Principal LifeTime 2020 Blended Index is composed of underlying indexes that represent the target asset allocation weights of the Principal LifeTime 2020 portfolio. The index weightings adjust over time as the portfolio changes to become gradually more conservative. The weightings as of March 31, 2012 are 47.45% Russell 3000 Index, 17.55% MSCI EAFE Index, and 35.00% Barclays Aggregate Index.

The Russell 3000 Index is constructed to provide a comprehensive barometer of the broad market and accounts for nearly 98% of the total value of all equity traded on the U.S. exchanges. It measures the stocks that are also members of either the Russell 1000 or the Russell 2000 indexes.

Barclays US Treas TIPS Index consists of inflation-protected securities issued by the U.S. Treasury.

Morningstar Lifetime Moderate 2020 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about ten years away from retirement.

Morningstar Lifetime Moderate 2025 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 15 years away from retirement.

MSCI World NDTR D Index includes all 23 MSCI developed market countries. The "ND" indicates that the index is listed in U.S. dollars, with net dividends reinvested.

Principal LifeTime 2025 Blended Index is composed of underlying indexes that represent the target asset allocation weights of the Principal LifeTime 2025 portfolio. The index weightings adjust over time as the portfolio changes to become gradually more conservative. The weightings as of March 31, 2012 are 51.65% Russell 3000 Index, 19.25% MSCI EAFE Index, and 29.10% Barclays Aggregate Index.

Principal LifeTime 2030 Blended Index is composed of underlying indexes that represent the target asset allocation weights of the Principal LifeTime 2030 portfolio. The index weightings adjust over time as the portfolio changes to become gradually more conservative. The weightings as of March 31, 2012 are 56.25% Russell 3000 Index, 21.00% MSCI EAFE Index, and 22.75% Barclays Aggregate Index.

Morningstar Lifetime Moderate 2030 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 20 years away from retirement.

Principal LifeTime 2035 Blended Index is composed of underlying indexes that represent the target asset allocation weights of the Principal LifeTime 2035 portfolio. The index weightings adjust over time as the portfolio changes to become gradually more conservative. The weightings as of March 31, 2012 are 59.65% Russell 3000 Index, 23.00% MSCI EAFE Index, and 17.35% Barclays Aggregate Index.

Morningstar Lifetime Moderate 2035 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 25 years away from retirement.

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.

Principal LifeTime 2040 Blended Index is composed of underlying indexes that represent the target asset allocation weights of the Principal LifeTime 2040 portfolio. The index weightings adjust over time as the portfolio changes to become gradually more conservative. The weightings as of March 31, 2012 are 62.80% Russell 3000 Index, 25.00% MSCI EAFE Index, and 12.20% Barclays Aggregate Index.

Morningstar Lifetime Moderate 2040 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 30 years away from retirement.

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 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.

Principal LifeTime 2045 Blended Index is composed of underlying indexes that represent the target asset allocation weights of the Principal LifeTime 2045 portfolio. The index weightings adjust over time as the portfolio changes to become gradually more conservative. The weightings as of March 31, 2012 are 64.35% Russell 3000 Index, 26.30% MSCI EAFE Index, and 9.35% Barclays Aggregate Index.

Morningstar Lifetime Moderate 2045 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 35 years away from retirement.

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.

Principal LifeTime 2050 Blended Index is composed of underlying indexes that represent the target asset allocation weights of the Principal LifeTime 2050 portfolio. The index weightings adjust over time as the portfolio changes to become gradually more conservative. The weightings as of March 31, 2012 are 65.90% Russell 3000 Index, 27.60% MSCI EAFE Index, and 6.50% Barclays Aggregate Index.

Morningstar Lifetime Moderate 2050 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 40 years away from retirement.

Merrill Lynch U.S. High Yield Master II Index measures the performance of high yield bonds.

Principal LifeTime 2055 Blended Index is composed of underlying indexes that represent the target asset allocation weights of the Principal LifeTime 2055 portfolio. The index weightings adjust over time as the portfolio changes to become gradually more conservative. The weightings as of March 31, 2012 are 65.90% Russell 3000 Index, 27.60% MSCI EAFE Index, and 6.50% Barclays Aggregate Index.

Principal LifeTime Strategic Income Blended Index is composed of underlying indexes that represent the target asset allocation weights of the Principal LifeTime Strategic Income portfolio. The weightings as of March 31, 2012 are 19.40% Russell 3000 Index, 5.60% MSCI EAFE Index, and 75.00% Barclays Aggregate Index.

