Principal℠

Get the most out of your Principal Retire Secure℠ 1 on 1 education meetings.

A little prep work can go a long way.

Thanks for signing up for your Retire Secure 1 on 1 education meeting. We're excited you're serious about planning for your future. Now please take a moment to make sure this meeting is as helpful as it can be. These details are important so the Principal Retire Secure retirement professional can help you make a clearer and more realistic plan for retirement.

Follow these simple steps:

Before your meeting, consider the following steps to help you prepare. If you don't have all of this information that's OK too. We'll still have plenty to discuss.

Set up a username and password at **principal.com**. Your retirement professional will then be able to personalize your discussion to your needs.

Fill out the worksheet on the back of this flier.

Gather these financial records:

- Salary or pay stub info
- Retirement plan statements from previous employers
- IRA or other savings account statements
- Social Security statements from **ssa.gov**
- Individual insurance policies
- Your spouse's retirement account statements
- Estimated rate of return on outside investments

Save the date for your 1 on 1 education meeting.

Date:

Time:

Complete this worksheet before your 1 on 1 meeting:

Income		
	Gross annual income (before taxes or bonuses)	Total monthly spendable income (take-home pay and other income)
You		
Your spouse		

Retirement and savings account sources			
	Employee-sponsored retirement plan(s)	Individual retirement account(s)	Other (mutual funds, CDs, savings)
You			
Your spouse			

Retirement income sources (projected income per year)			
	Social Security (available at ssa.gov)	Defined benefit/pension	Other
You			
Your spouse			

Individual insurance policies		
	Face amount of personal life insurance	Benefit amount of personal disability insurance
You		
Your spouse		

Household budget	
Total monthly expenses	

What do you want to get out of your meeting?

Write down your financial priorities, concerns and questions to talk about with your retirement professional.

Retirement professionals provide education, which may be helpful in making personal retirement decisions. Responsibility for those decisions is assumed by the participant, not Principal®. Participants should regularly review their savings progress and post-retirement needs.

Insurance products and plan administrative services provided through Principal Life Insurance Co. Securities offered through Principal Securities, Inc., 800.547.7754, member SIPC and/or independent broker-dealers. Principal Life and Principal Securities® are members of the Principal Financial Group®, Des Moines, IA 50392. Certain investment options may not be available in all states or U.S. commonwealths.