

Retirement that's personal

Putting your employees at the heart of what we do

For plan sponsor use only.

A participant experience designed with **real people** in mind

To build a path to retirement, every person needs information and resources to help them decide what to do and when to do it. That includes service and support from the day they enroll in a retirement plan, all the way through retirement.

The robust Principal® participant experience helps people figure out how to build retirement savings and strengthen financial wellness so they can feel more certain about their tomorrow, right now.



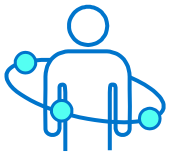
An approach that goes beyond

Financial progress happens one decision at a time. That's why we've designed a participant experience that goes beyond simple personalization. We use relevant data to ground helpful, timely messages tailored to participants' goals, behaviors, and life stages.

Our approach includes:

12.3M*[1]
participants inform the experience

Unique needs.
Unique behaviors.
Unique barriers.



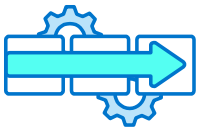
Behavioral science

Communications designed to connect and prompt action.



Data and predictive modeling

Identifies individual needs and meaningful moments.



Automated journeys

Delivers relevant education, guidance, and planning resources.

GETTING STARTED

A personalized welcome

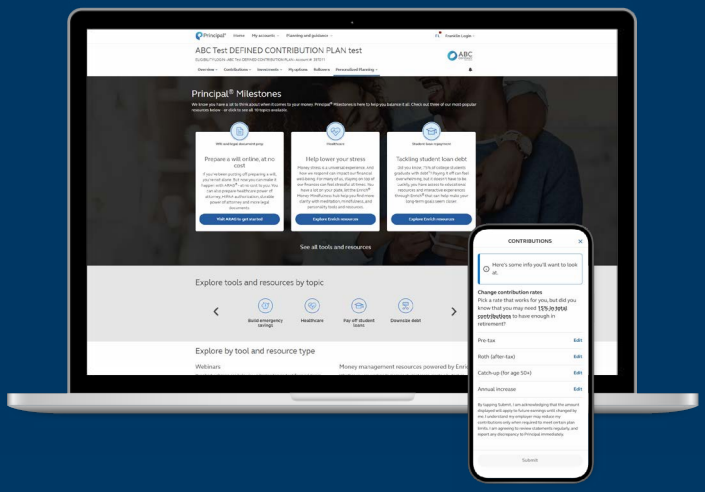
Principal offers a seamless experience, starting with an easy enrollment process. As individuals become eligible, they'll encounter Principal® Real Start.

Through **principal.com/welcome**, they can set up their online access and get started in the plan. The experience is available on the web (mobile-friendly), in the Principal® app, and in English or Spanish—making it easy to enroll the way they prefer.

We know not everyone enrolls right away, so we'll send timely reminders to individuals who may need an extra nudge to get started.

Our enrollment experience seeks to drive better outcomes*[2]:

- **Nearly 8% average deferral**
- **1 in 3 saving 10% or more**
- **Nearly 30% electing annual increase**



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ENGAGING AND MOTIVATING

The right message at the right time

Through the use of behavioral science, we help build a person's financial confidence and offer support so they stay engaged and motivated.



2x
increase in participant engagement[*5]



+80%
more participants increasing savings rate[*4]



Top-rated defined contribution participant experience[*3]

Financial education and wellness resources

Participant website and online tools

Mobile app

Intuitive messaging

We use data and AI predictive modeling to segment and target communications. Continuous improvement of our participant engagement comes from our regular message testing.

Financial wellness through education

Personalized offerings help people find the resources, tools, and solutions they need at different points in their life. Our touchpoints include:

- **Principal® Milestones** with personalized education and financial wellness experiences, including:
  - Monthly virtual workshops
  - Enrich® financial wellness platform for unbiased financial education
  - ARAG® to prepare a standard will and other legal documents at no additional cost.
- Our top-rated **website and mobile app.**[*6,*7]
- Our award-winning monthly **participant newsletter** delivering relevant, tailored content.[*8]
- **A Retirement Wellness Score and Planner**, offering each individual a holistic picture of the progress they may be making toward their goals.
- A newly integrated financial wellness **digital experience**, including account aggregation, simplified budgeting, and investment tools and resources.
- Personalized **advisory services** with clear next steps.[*9]

ENGAGING AND MOTIVATING

Elevating financial wellness

Our monthly virtual workshop series—30 minutes with live Q&A, plus on-demand replays—helps your employees elevate their financial wellness with helpful tips and strategies on important financial topics.

Principal.com/learnnowondemand



● Getting started (ages <35) ● Finding balance (ages 35-54) ● Nearing retirement (ages 55+)

Quarterly Spanish videos

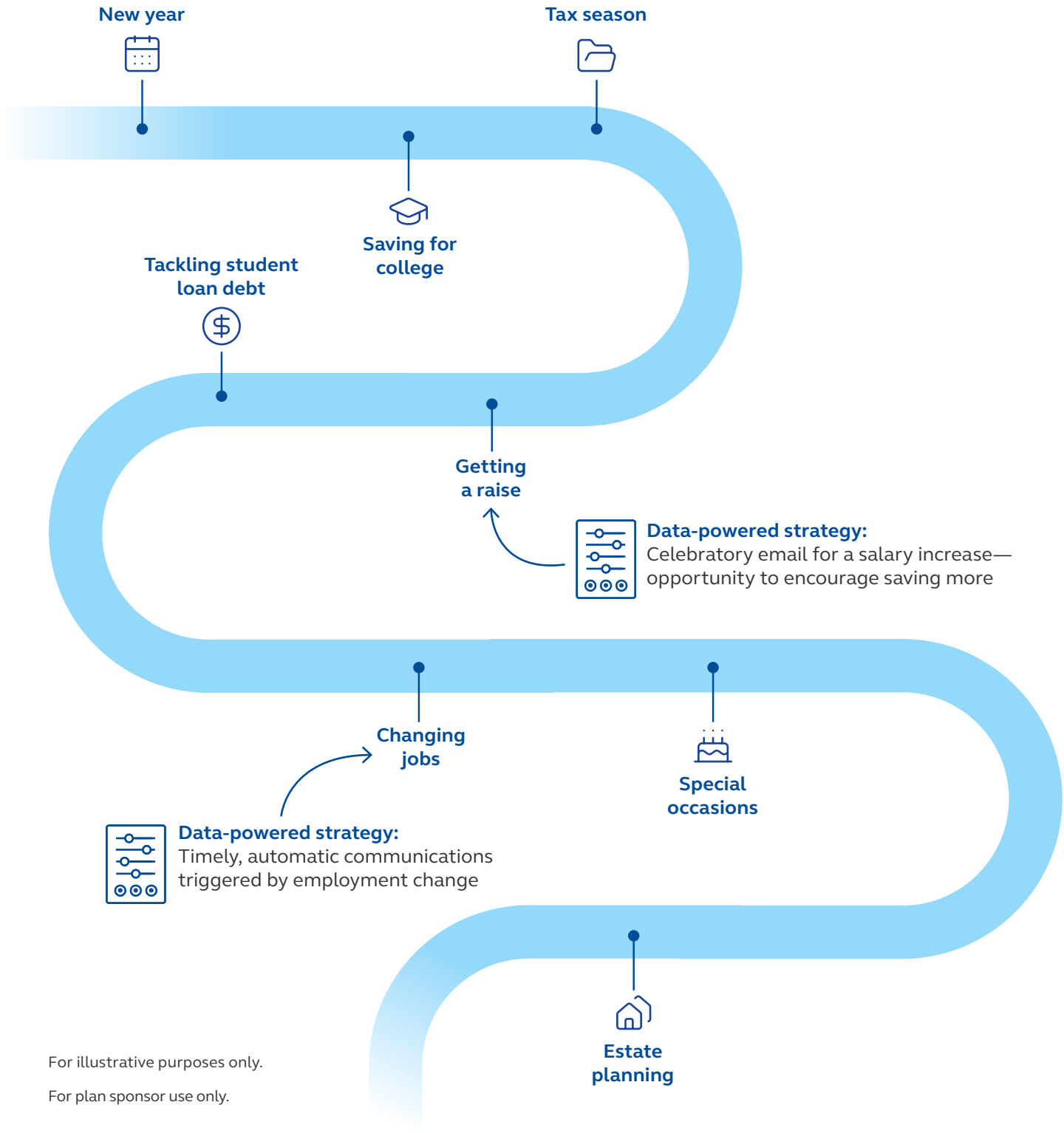
- **Q1** **Setting goals for your financial future**
- **Q2** **Unlock the power of your retirement plan**
- **Q3** **Coverage, costs, and smart planning for healthcare in retirement**
- **Q4** **Estate planning essentials: Why it matters at any age**

Topics and dates are subject to change.
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MOMENTS THAT MATTER

Navigating life events

We use data and automated journeys to help ensure participants receive timely, relevant reminders and suggestions during important moments in their lives—big or small. That may include information on topics such as estate planning, how to save more for retirement after a raise, or resources on college scholarships and financial aid.



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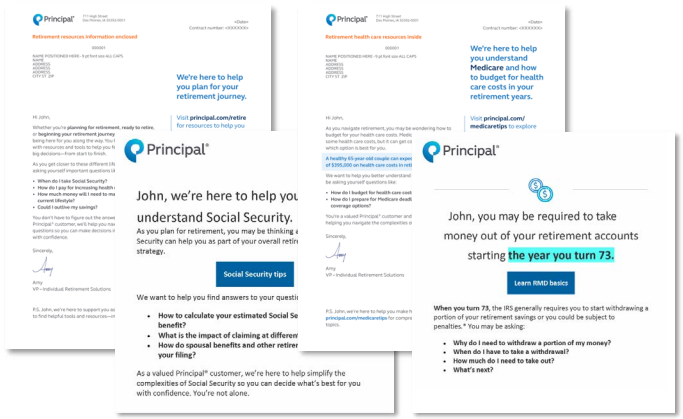
NEARING RETIREMENT AND BEYOND

Transitioning into retirement

As participants get closer to or transition into retirement, they may have new questions and needs. Through our Retirement Transition Program, we begin an automated communication journey when a participant reaches age 55—starting with a retirement readiness mailer, followed by annual planning messages.

We focus on topics designed to build confidence during this important transition:

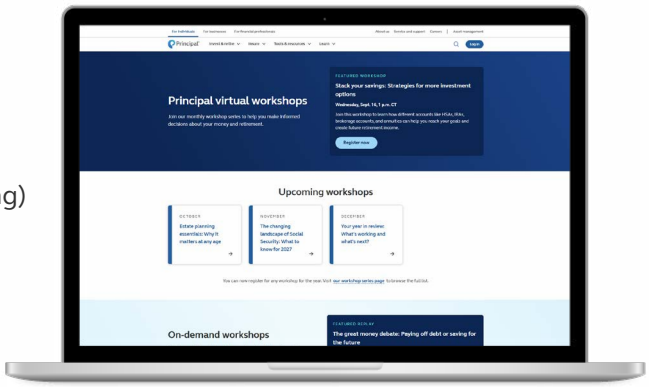
- Retirement readiness
- Retirement income planning
- Social Security
- Health care/Medicare/Long-term care planning
- Required minimum distributions
- Estate planning and legacy building



Participants also have convenient access to online resources:

- Retirement Transition Program landing page
- Resource hubs (Social Security and estate planning)

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Our commitment

We're there for the moments that matter, working to help ensure each milestone brings every person one step closer to a fulfilling retirement.

Whether you're supporting a multi-generational workforce, increasing participation, or encouraging employees to stay engaged with their retirement goals, we're here to help.

Ready to learn more?

Contact your Principal representative or visit **principal.com/participant-education**.

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[*1] Defined contribution and defined benefit participants and retirees, as of Dec. 31, 2025.

[*2] Principal reporting April 1-June 30, 2026.

[*3] Principal Reporting, Deferral campaign, October 2025-2026.

[*4] Principal Reporting, Deferral campaign, October 2025-2026.

[*5] 2024 PLANADVISER Retirement Plan Advisor Survey, February 2025. Principal ranked top in 3 noted categories.

[*6] 2024 PLANADVISER Retirement Plan Advisor Survey, February 2025. Principal ranked top in 3 noted categories.

[*7] DALBAR's 2025 Pyramid of Communications Excellence, August 2025.

[*8] 2025 Gramercy Institute Financial Content Marketing Award.

[*9] Not all advice services are available to all workplace retirement plans and individuals.



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