Important information about the retirement plan

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

The following participant-level fees will be effective 1/1/2020. It's important to note that these fees are only charged for the services you choose to utilize and the fee(s) for such services will be paid from your account, unless an alternative agreement with your plan sponsor exists. If you do not use these services, you will not be assessed a fee for them. Fees will be charged based on the method established by the plan, or as indicated below:

• Wire transfers: \$25.00

Overnight mail for checks: \$25.00Stop payments on checks: \$25.00

• 402(g) refunds (deferral contributions made in excess of IRS limit): \$50.00

To learn more

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