

Important notice – retirement plan investment option changes

Are you taking advantage of your organization's retirement plan? It's a great way to help you save for the life you want in retirement. Plus, it offers a wide-range of investment options to choose from. There are some changes to the GOODWILL OF CENTRAL AND NORTHERN ARIZONA plan investment options you should be aware of.

What this means for you

Closed investment option(s) — effective 01/02/2020

Inv Manager or Sub-Advisor	Investment options
Capital Research and Mgmt Co	American Funds AMCAP R4 Fund

New investment option(s) — effective 01/02/2020

Inv Manager or Sub-Advisor	Investment options
T. Rowe Price Associates, Inc.	T. Rowe Price Blue Chip Growth Adv Fund

Complete list of the Plan's available investment options — effective 01/02/2020

Inv Manager or Sub-Advisor	Investment options
AB/Brown/Emerald	SmallCap Growth I Separate Account ^A
American Beacon	American Beacon Small Cap Value Advisor Fund
BlackRock Advisors, LLC	iShares Russell 2000 Small-Cap Index Investor A Fund
BlackRock Advisors, LLC	iShares Russell Mid-Cap Index Investor A Fund
BlackRock Advisors, LLC	iShares S&P 500 Index Investor A Fund
Capital Research and Mgmt Co	American Funds American Mutual R4 Fund
JP Morgan Investment Mgmt Inc.	JP Morgan Core Plus Bond A Fund
LA Capital Mgmt/Victory	MidCap Value I Separate Account ^A
Morley Capital Management	Principal Stable Value Fund
Origin Asset Management LLP	International I Separate Account ^A
Principal Global Investors	Core Plus Bond Separate Account ^A
Principal Global Investors	International Emerging Markets Separate Account ^A
T. Rowe Price Associates, Inc.	T. Rowe Price Blue Chip Growth Adv Fund
TIAA-CREF Mutual Funds	TIAA-CREF Lifecycle Index 2010 Retirement Fund
TIAA-CREF Mutual Funds	TIAA-CREF Lifecycle Index 2015 Retirement Fund
TIAA-CREF Mutual Funds	TIAA-CREF Lifecycle Index 2020 Retirement Fund
TIAA-CREF Mutual Funds	TIAA-CREF Lifecycle Index 2025 Retirement Fund


Complete list of the Plan's available investment options continued

Inv Manager or Sub-Advisor	Investment options
TIAA-CREF Mutual Funds	TIAA-CREF Lifecycle Index 2030 Retirement Fund
TIAA-CREF Mutual Funds	TIAA-CREF Lifecycle Index 2035 Retirement Fund
TIAA-CREF Mutual Funds	TIAA-CREF Lifecycle Index 2040 Retirement Fund
TIAA-CREF Mutual Funds	TIAA-CREF Lifecycle Index 2045 Retirement Fund
TIAA-CREF Mutual Funds	TIAA-CREF Lifecycle Index 2050 Retirement Fund
TIAA-CREF Mutual Funds	TIAA-CREF Lifecycle Index 2055 Retirement Fund
TIAA-CREF Mutual Funds	TIAA-CREF Lifecycle Index 2060 Retirement Fund
TIAA-CREF Mutual Funds	TIAA-CREF Lifecycle Index Retirement Income Retirement Fund

Effective **01/02/2020**, one or more investment options will no longer be available. If you're currently directing contributions to the affected investment option(s), your future contributions and current funds will be directed to the new investment option(s) outlined below unless you elect other available investment options. See the Investment Option Summary for more details on the current and new investment options.

If you're currently contributing to the retirement plan but have not made an investment election, future contributions will be directed to TIAA-CREF Lfcycl Index Ret Fd, unless you make your own investment election.

If the effective date is a closed market date, retirement funds will be redirected on the next open market date.

Closed investment option		New investment options		
Investment Manager or Sub-Advisor	Existing investment option	Redirected to	Investment Manager or Sub-Advisor	New investment options
Capital Research and Mgmt Co	American Funds AMCAP R4 Fund		T. Rowe Price Associates, Inc.	T. Rowe Price Blue Chip Growth Adv Fund ^G

More information

To review or make changes to your investment elections, log in to your account at principal.com. Or, give us a call at **800.547.7754** to speak with a retirement specialist.

Target date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Asset allocation and diversification do not ensure a profit or protect against a loss. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option including determination of when the portfolio achieves its most conservative allocation.

Important information

Carefully consider the Fund's objectives, risks, charges, and expenses. Contact your financial professional or visit principal.com for a prospectus, or summary prospectus if available, containing this and other information. Please read it 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 800.547.7754 or by visiting principal.com.

Investing involves risk, including possible loss of principal.

For more information on this or other investment options, visit principal.com, or call 800.547.7754.

Asset allocation and diversification do not ensure a profit or protect against a loss.

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 us at the Principal Retirement Service Center® at principal.com.

Separate Accounts are available through a group annuity contract with Principal Life Insurance Company. Insurance products and plan administrative, if applicable, services 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.

As allowed by their prospectuses, several mutual fund 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 us at The Principal Retirement Service Center® at principal.com.

Insurance products and plan administrative services are provided by Principal Life Insurance Company. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Securities are offered through Principal Securities, Inc., 800.547.7754, member SIPC and/or independent broker/dealers. Securities sold by a Principal Securities Registered Representative are offered through Principal Securities. Principal Funds Distributor, Principal Securities and Principal Life 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.

^A Sub-advised Investment Options include Separate Accounts available through a group annuity contract with the 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.

^B See Principal Stable Value Fund Participation Agreement for the full name of this investment option.

^G Mapping Balances and Future Contributions

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.

High-yield investment options are subject to greater credit risk associated with high yield bonds.

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.

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.

Specialty investment options may experience greater volatility than funds with a broader investment strategy due to sector focus. These investment options are not intended to serve as a complete investment program by itself.

Real estate investment options are subject to some risks inherent in real estate and Real Estate Investment Trusts, such as risks associated with general and local economic conditions.

An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it

cannot guarantee it will do so. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Each index-based investment option is invested in the stocks or bonds of the index it tracks. Performance of indexes reflects the unmanaged result 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.

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.

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 risk. Additionally there is no guarantee an asset allocation investment option will provide adequate income at or through retirement.

Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.

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