

COVID-19: Simple steps to help minimize impacts on your retirement savings

It can be hard to ride out a volatile market hoping it will pass soon. While you can't control the uncertainty, you can take simple steps now to potentially minimize its impact on your retirement plan.

Challenge yourself to tackle one step each day or pick and choose the ones that fit your life right now.

1 Access your account



- ✓ **Log in** to your retirement savings account and find the current balance. If it's your first time you'll set up a 2-factor authentication, creating an extra layer of security and qualifying you for the **Customer Protection Guarantee**¹.
- ✓ **Review your preferences** to make sure we're reaching out in the ways you prefer.
- ✓ **Download the Principal[®] app** to check in anytime, anywhere.

2 Review savings goals



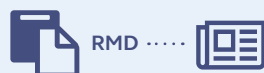
- ✓ Find your personalized **Retirement Wellness Score** to know where you stand.
- ✓ **Visit the Retirement Wellness Planner** to get a holistic view.
- ✓ **Determine or update** who will get your retirement funds if something unexpected happens.

3 Understand investing strategies



- ✓ Read up on **ideas to help you stay in control** and **navigate bumpy markets**.
- ✓ **Take this short quiz** to see if your investment strategy could use an update.

4 Prepare for retirement



- ✓ Turning 72 this year? **Understand the new RMD rules** before deciding to take the waiver or pass.
- ✓ **Discover articles and information** including a planning checklist, about preparing for and living in retirement.

¹The guarantee applies to employer-sponsored retirement plans, defined benefit or defined contribution and is effective for unauthorized activity that occurs on or after Aug. 10, 2017, and after a participant has activated two-factor authentication. Exclusions to the policy may apply.



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The Retirement Wellness Planner information and Retirement Wellness Score are limited only to the inputs and other financial assumptions and is not intended to be a financial plan or investment advice from any company of the Principal Financial Group® or plan sponsor. This calculator only provides education which may be helpful in making personal financial decisions. Responsibility for those decisions is assumed by the participant, not the plan sponsor and not by any member of Principal®. Individual results will vary. Participants should regularly review their savings progress and post-retirement needs.

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