Voluntary Savings Plan (VSP)

Principal Financial Group

Helpful Information Regarding VSP Benefits

- Please allow 2 weeks from your retirement/separation date to ensure the date is reflected in their system. Please also reference the attached options document from Principal regarding options.

- You may also contact Principal Financial Group directly by calling 800-547-7754 and Representatives are available to help you Monday through Friday 7 a.m. — 9 p.m. CT.

Note: When calling Principal, you will be required to complete a two-step authentication for security. You may be asked for the plan number 302702 and to validate your personal information on file with Principal.

Accessing your VSP Account Online

- Log into your account online: [Principal Financial Group – Welcome]
- First time Accessing your Account – Click register follow registration ID and PIN instructions below.

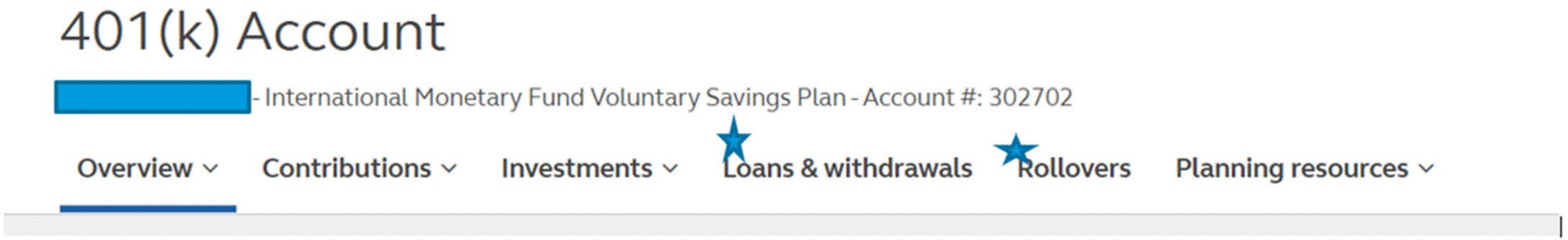
If you have a social security number (SSN) on file with the Fund	Call or go **online** to enroll. Your registration ID is the same as your SSN. Your PIN is the last four digits of your SSN
If you don't have a SSN on file with the Fund	Call the Retirement Service Center to enroll. **If your employee ID contains a character** (i.e., 12345A): Your registration ID is 790 followed by your employee ID, replacing the character with zero. For example, if your employee ID is 12345A, your registration ID will be "790-" followed by "12-3450". Your PIN is the last 4 digits of your registration ID. **If your employee ID does not contain a character** (i.e., 123456): Your registration ID is 797 followed by your employee ID. For example, if your employee ID is 123456, your registration ID will be "797-" followed by "12-3456". Your PIN is the last 4 digits of your registration ID.

Accessing VSP distribution options after Separation

From the menu click on either:

- 'Loans & withdrawals' – To withdrawal your account balance.

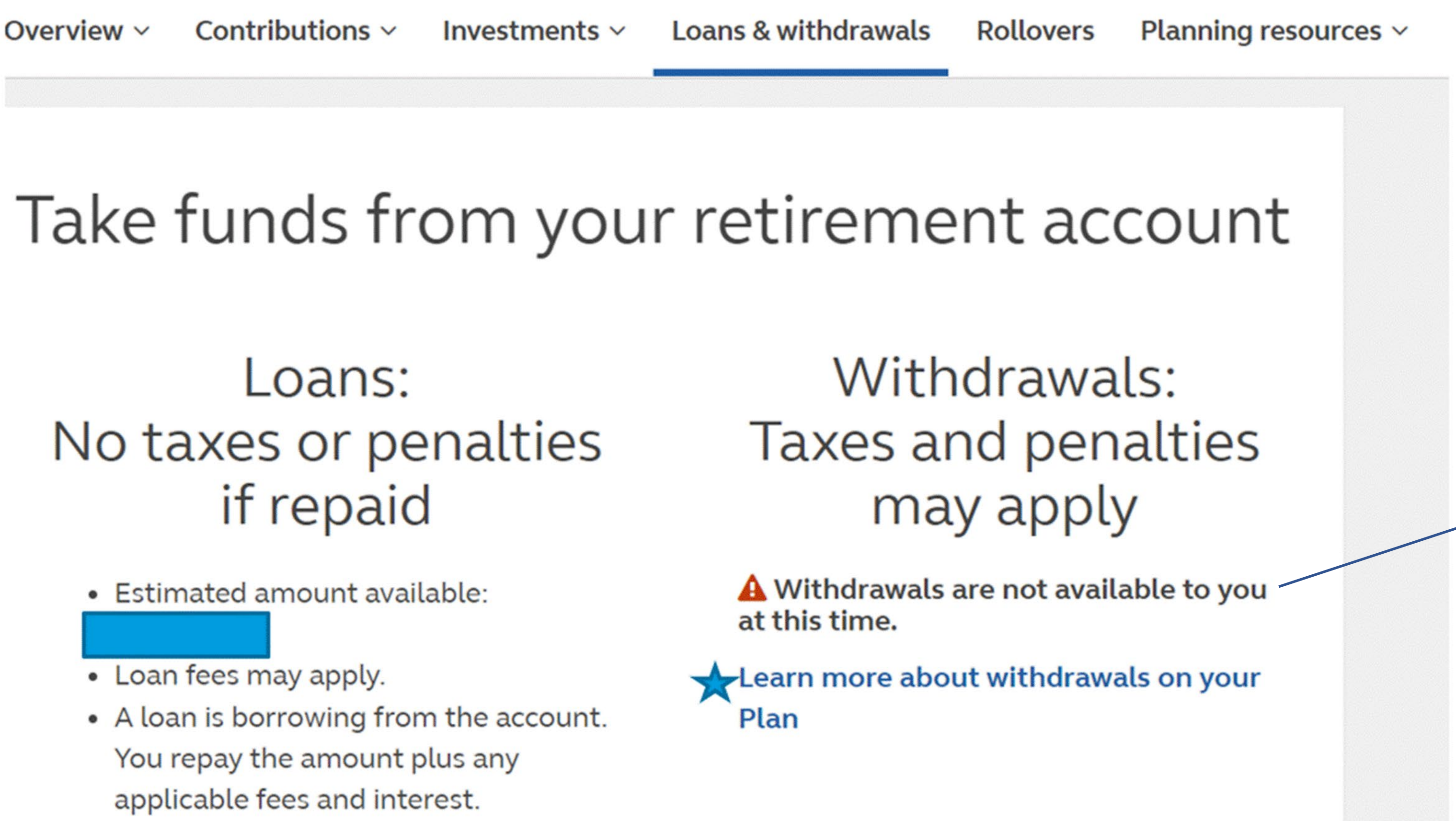
- ‘Rollovers’ – To transfer your account balance to another employer’s account or to a personal IRA.



Accessing VSP distribution options after Separation - Withdrawals

After clicking on the 'Learn more about your withdrawals' you will see the screen below:

Allows you to initiate a lump sum withdrawal

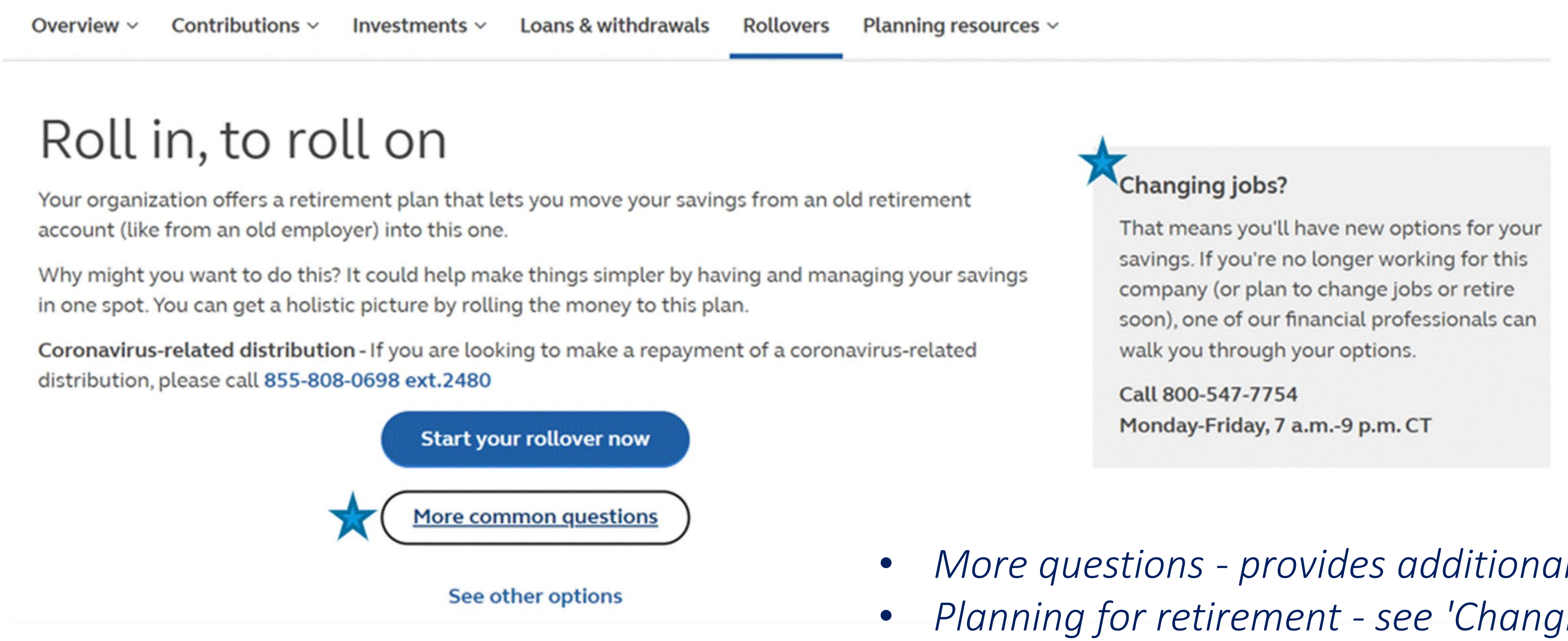


This message will only appear if your retirement/separation date is not updated in Principal's records.

Accessing VSP distribution options after Separation – Rollovers

After clicking on 'Rollovers' you will see the screen below.

Allows you to initiate the transfer of your VSP benefit to another employer's 401(k) account or to a personal IRA



- *More questions - provides additional information*
- *Planning for retirement - see 'Changing jobs'*