

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.

401(k) Account

 - International Monetary Fund Voluntary Savings Plan - Account #: 302702

Overview ▾

Contributions ▾

Investments ▾



Loans & withdrawals



Rollovers

Planning resources ▾

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

Overview ▾ Contributions ▾ Investments ▾ **Loans & withdrawals** Rollovers Planning resources ▾

Take funds from your retirement account

Loans:
No taxes or penalties
if repaid

- Estimated amount available:
[REDACTED]
- Loan fees may apply.
- A loan is borrowing from the account.
You repay the amount plus any
applicable fees and interest.

Withdrawals:
Taxes and penalties
may apply

⚠ Withdrawals are not available to you
at this time.

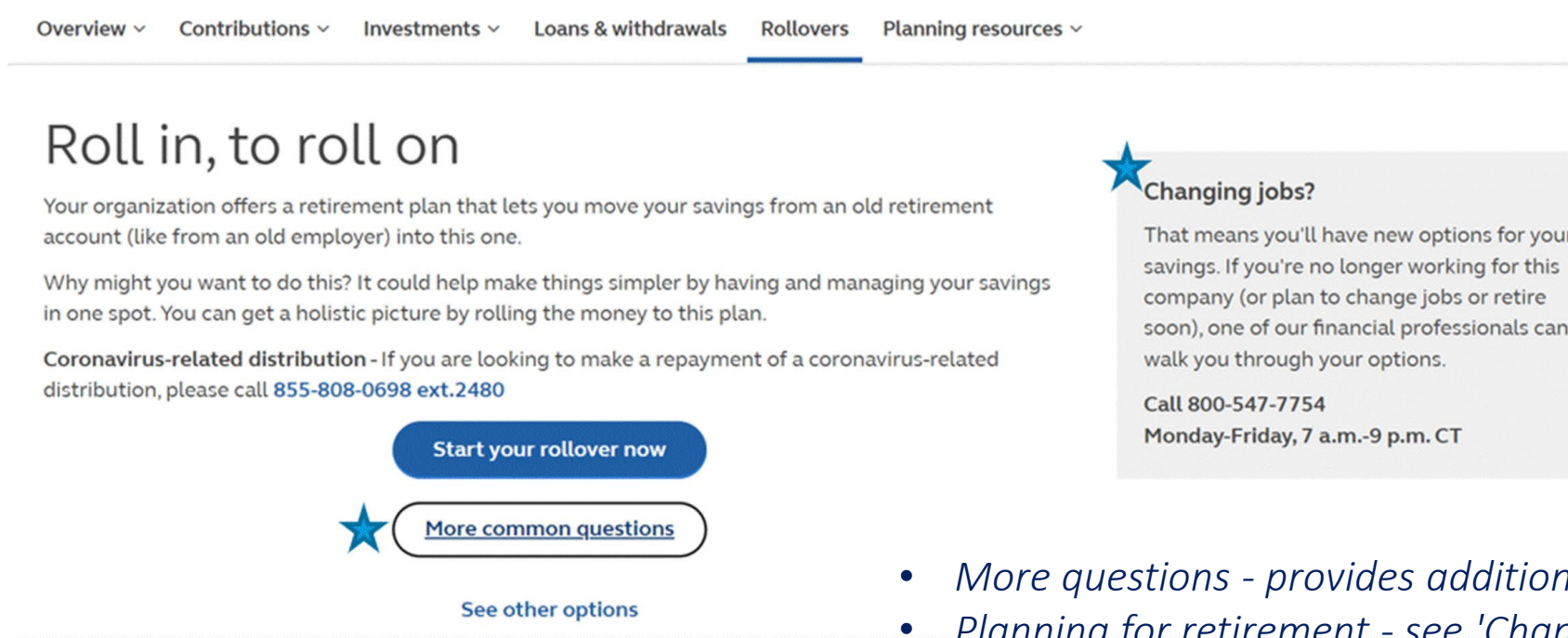
★ [Learn more about withdrawals on your Plan](#)

*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



The screenshot shows a web interface for VSP Rollovers. At the top is a navigation bar with links: Overview, Contributions, Investments, Loans & withdrawals, Rollovers (highlighted with a blue underline), and Planning resources. Below the navigation bar is a section titled 'Roll in, to roll on'. This section contains three paragraphs of text explaining the rollover process and a 'Coronavirus-related distribution' notice. Below the text are two buttons: 'Start your rollover now' (a solid blue button) and 'More common questions' (a button with a blue star icon and a blue border). Below the 'More common questions' button is a link 'See other options'. To the right of the main text is a grey box with a blue star icon and the title 'Changing jobs?'. This box contains text about new options for savings and a contact number (800-547-7754) with hours of service (Monday-Friday, 7 a.m.-9 p.m. CT).

Overview ▾ Contributions ▾ Investments ▾ Loans & withdrawals Rollovers Planning resources ▾

Roll in, to roll on

Your organization offers a retirement plan that lets you move your savings from an old retirement account (like from an old employer) into this one.

Why might you want to do this? It could help make things simpler by having and managing your savings in one spot. You can get a holistic picture by rolling the money to this plan.

Coronavirus-related distribution - If you are looking to make a repayment of a coronavirus-related distribution, please call [855-808-0698 ext.2480](tel:855-808-0698)

[Start your rollover now](#)

 [More common questions](#)

[See other options](#)

 **Changing jobs?**

That means you'll have new options for your savings. If you're no longer working for this company (or plan to change jobs or retire soon), one of our financial professionals can walk you through your options.

Call 800-547-7754
Monday-Friday, 7 a.m.-9 p.m. CT

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