Helping you manage your retirement goals

With 24/7 account access

Planning for retirement doesn't have to be complicated. Set up your account to stay on track with your retirement savings goals. And since your life is busy enough, we've made getting to your information simple and convenient. Use these resources to access your account when and how you want.

Online

First-time users

Go to **principal.com**

- Select **Log In** and choose **Personal**
- Click on the **Create an account** link
- Enter your first name, last name, date of birth and your ID number (this is either your Social Security number or a specific ID provided by your employer) or ZIP code
- Agree to do business electronically and click **Continue**
- Answer a few personal questions so we can confirm it's really you
- Create a **unique username**, set a secure **password** and add your **email address**
- Select and answer **two security questions** to use if you need to call us
- You now have access to your online account, and you'll get a confirmation email within a few minutes
- The first time you log in, you'll need to choose where we send you **verification codes** (text message or email) and how often you want to use them

Ongoing account access

Go to **principal.com**

- Select **Log In** and choose **Personal**
- Enter your **username** and **password** (Click **Forgot Username or Forgot Password** if you need to reset) and click **Log in**
- If you're logging in from a new device, resetting your username or password, or you've opted to use verification codes every time you log in, you'll receive a security code via text message or email
- Enter the security code and click **Verify**

Questions?

Having trouble setting up your login, or have other questions? Give us a call at **800.547.7754.**

Stay up to date!

Keeping your email address current helps you stay in the know with communications tailored to you.

- Click on **RUAN EMPLOYEES' PROFIT SHARING AND SAVINGS PLAN**
Use the tabs at the top of the page to navigate the website.

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	Your account	Education Hub
Available options include:	› Plan info & forms › Statements › Contributions › Investments › Loans & withdrawals › Rollovers › Retirement Wellness Planner	› Overview › My Virtual Coach › Monthly webinars › Retirement planning › Managing money › Life event planning › Calculators & tools

Mobile

Check your account balance and rate of return on the go.

› Principal® Mobile — Available for iPhone® and Android™* › Text message › Email

Phone

First-time users	Ongoing account access
Call **800.547.7754**	Call **800.547.7754**
› Enter your **Social Security number** when prompted	› Enter your **Social Security number** when prompted
› Listen to the menu and select an option	› Listen to the menu and select an option
› When prompted, establish your **personal identification number (PIN)** using your **Account/Contract number** 381756	› If prompted, enter your **(PIN)** *(Note: some options do not require you to enter your PIN)*

Follow the prompts to:

- Check your account balance
- Check investment performance
- Request or review loan information
- Review investment options
- Manage your rollover funds
- Transfer retirement funds between available investment options
- Hear information regarding an expected form 1099-R

*The mobile application offered by Principal to view account information is currently supported on iPhone® (all operating systems) and Android™ (operating systems 1.6 or higher).

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Insurance products and plan administrative services provided through Principal Life Insurance Co., a member of the Principal Financial Group®, Des Moines, IA 50392.

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