

Enroll into Immanuel's 401k Plan:

1. Go to <https://www.principal.com/>
Click Log in > Personal (right hand corner):



Search

2. Click "Create an account":

Personal login

Username

[Forgot username?](#)

Password

[Forgot password?](#)

New User? [Create an account.](#)

3. The next few pages will ask for some identifying information to create your account:

Create your account

First name

Be sure to use your legal first name here. And nice to meet you!

Last name

We'll need your legal last name as well.

Date of birth

Dotting the 'i's and crossing the 't's.

ID number

If your employer provided a Privacy Id or Alternate ID use it here. If not, you can use your Social Security Number. No dashes or spaces, please.

Primary ZIP code

Be sure to use your primary ZIP code here. Shout out to the home town!

I consent to doing business electronically.

Choose a username and password

Create a username

To create a unique username, it must be 8-32 characters and include at least 2 numbers. No special characters or spaces.

Enter a unique password

You know the drill, between 8-32 characters, at least 1 number, 1 letter and no spaces. Not the same as your username, and it's case sensitive.

Confirm password

Juuust to be sure.

Email address

We'll also need an email address for security and communication purposes.

Confirm email address

Once more for good measure.

Enroll into Immanuel's 401k Plan:

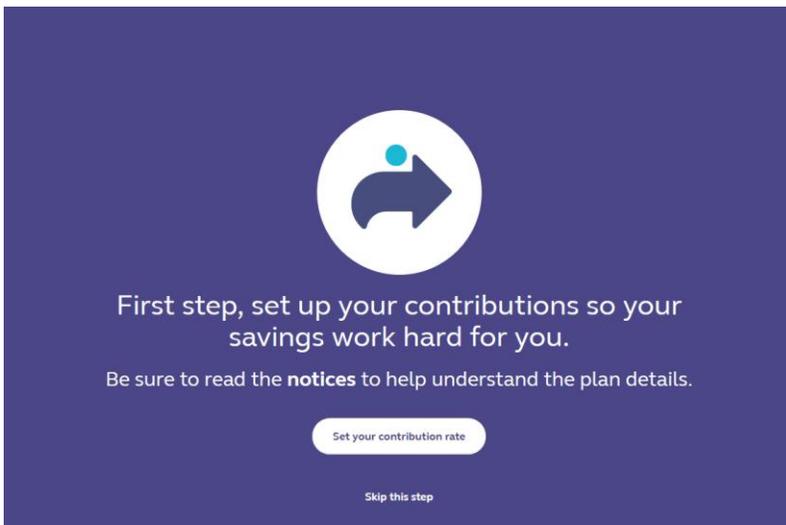
- Once you have entered all your identifying information, user name, security questions, and hit submit you will need to check your email to authenticate your account:

Your account will be ready soon

Success! You have created your new Principal account.

We'll send you an email within the next few minutes when your account is ready. You can get to the login page by clicking the button below.

- Once you are logged in, you can start by setting up your contribution rate:



First step, set up your contributions so your savings work hard for you.

Be sure to read the **notices** to help understand the plan details.

[Set your contribution rate](#)

[Skip this step](#)



[Back](#)

[Plan notices and information](#)

Set your contribution rate

Contributions are a great way to help your retirement savings work harder for you over time. The amount you choose below will be automatically deducted from each paycheck.

10%

6%

with annual 1% increase up to 10%

You're making progress—that's great. Studies show that you may need to save 10%, plus other contributions throughout your career to have enough income in retirement. An annual increase may help.

[I want to set a different rate](#)

Set your Pre-tax and Roth (after-tax) contributions

Your retirement account allows you to make both Pre-tax and Roth (after-tax) contributions, which means you have some options when it comes to saving for retirement.

Pre-tax contribution amount

This contribution is made before taxes are deducted from your paycheck.

[-](#) 4% [+](#)

[Are you familiar with these options?](#)

Roth (after-tax) contribution amount

This contribution is made after taxes have been taken from your paycheck, so you're essentially paying taxes now so that you can withdraw your money tax-free in retirement, if certain requirements are met.

[-](#) 0% [+](#)

[Are you familiar with these options?](#)



How do you know if you'll have enough in retirement?

[Enter your salary](#)

Contribution rate

4%

[Edit](#)

Read and review



Enroll into Immanuel's 401k Plan:

- You are able to set up an automatic yearly increase to your 401k. Increases are applied to be effective 07/01 of every year:**

Set an annual increase

An annual increase helps you ease your way into building a savings plan and progress toward the retirement you want.

Pre-tax annual increase

Increase my contribution by

Every year, your contribution will increase by this amount.

⊖ 0% ⊕

Until my contribution rate is

Your contribution will stay steady once it reaches this amount. Studies say you may need to save 10% plus other contributions. ⓘ

⊖ 0% ⊕

Roth (after-tax) annual increase

Increase my contribution by

Every year, your contribution will increase by this amount.

⊖ 0% ⊕

Until my contribution rate is

Your contribution will stay steady once it reaches this amount. Studies say you may need to save 10% plus other contributions. ⓘ

⊖ 0% ⊕

Effective date

- Once you have set up your contributions can move into the investment page:**

Your contributions are all set up!

Review the information below. And if you have no changes, let's move on.

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8. The next following page will explain Investments. You have the option to choice "Do-It-For-Me" (Principal Trust Target Date Fund portfolio) or "Do-It-Myself" (Choose your own asset allocations):



Ready to check out the plan's investment options?

Each one is different, and you can choose based on your goals and how you feel about risk. You can also pick from the plan's investment options later. But by picking it later, you understand that until you make a new investment election, you're directing contributions to the plan's quick option.

Yep, I understand

No, I want to learn more about all the plan's investment options

9. If you have a previous 401k(s) you are able to start the processing of rolling them over to your Principal account:



See retirement savings in one place.

We'll help you roll eligible outside retirement savings into your retirement account.

Let's get started

I have the funds to roll in but I don't want to do it right now

I don't have funds to roll in

Enroll into Immanuel's 401k Plan:

10. The last piece is adding in your beneficiaries:

Plan notices and information

You made it!

You did great and your reward is making it to your Dashboard. That's fun! This is where you'll see what you did and other things you could do to keep setting up your account. Plus, there's more info about saving for retirement.



Working toward your savings goals

[Set communication preferences](#) >

^ Hide completed items

[Set or review contribution rate](#) >

[Set or review investment options](#) >

[Rollover other retirement savings](#) >

[Set or review annual increase](#) >

[Add or review beneficiary](#) >

Designate a Beneficiary

[Beneficiary Overview](#) > [Your Beneficiaries](#) > [Review & Submit](#) > [Confirmation](#)

Designate a beneficiary to receive the proceeds from this account when you pass away. Review and update this information from time retirement benefits will be quickly paid how you intend.

1. How many total beneficiaries (primary and contingent) would you like to name?

i A contingent beneficiary, also known as an alternate or secondary beneficiary, is someone who would receive benefits if your primary beneficiary is deceased at the time of your death.

1 2 3 4 5 6 [7 or more. Continue with paper form >](#)

2. Are you married?

No Yes

3. Will your beneficiary designation include any kind of legal trust (living or testamentary)?

No [Yes. Continue with paper form >](#)

Designate a Beneficiary: Your Beneficiaries

[Beneficiary Overview](#) > [Your Beneficiaries](#) > [Review & Submit](#) > [Confirmation](#)

To be sure death benefits are paid as you wish, accurately complete the following information:

*Required fields

I am not married and designate the following person(s) to receive any death benefits from the plan/contract. I understand if I marry, the designation is void one year after my marriage (some plans/contracts specify a shorter period).

Note: If changing your beneficiary designation due to legal separation or divorce, you must complete a paper [Beneficiary Designation form](#) and attach a copy of the Court Decree.

Beneficiary 1

*Relationship:

*Full Name:

Example: John S. Smith

*Date of Birth: Format: mm/dd/yyyy

Social Security Number: Format: XXXXXXXXX