

Retirement Savings

Helping you Manage Your Retirement Goals



Questions? Contact Rich Ericson @ 720.213.0583

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/Welcome

- › Select **Get Started**
- › Enter your first name, last name, date of birth, mobile phone number (this is the quickest way to verify your identity), 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**
- › If you don't provide your mobile phone number, you'll need to answer a few personal questions as an alternative way to confirm it's really you
- › Create a **unique username**, set a secure **password** and add your **email address**
- › Select and answer **three 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, voice call, or authentication app) and how often you want to use them

Ongoing account access

Go to principal.com

- › Click **Log In**
- › 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, voice call, or authentication app
- › Enter the security code and click **Verify**



Questions?

Having trouble setting up your login? Give us a call at **800-986-3343**.

Stay up to date!

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

- › Click on the **Retirement Plan** link of the account you want to access. Use the tabs at the top of the page to navigate the website.

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Your account

Available options include:

Not all options are available for certain plans. Check with your human resources contact to find out what is available.

- › Plan info & forms
- › Statements
- › Contributions
- › Investments
- › Loans & withdrawals
- › Rollovers
- › Retirement Wellness Planner

Education Hub

- › 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® App — Available for iPhone® and Android™*
- › Text message
- › Email

Phone

First-time users

Call **800-547-7754**

- › Enter your **Social Security number** when prompted
- › Listen to the menu and select an option
- › When prompted, establish your **personal identification number (PIN)** using your **Account/Contract Number**

Ongoing account access

Call **800-547-7754**

- › Enter your **Social Security number** when prompted
- › Listen to the menu and select an option
- › If prompted, enter your **(PIN)**
(Note: Some options do not require you to enter your PIN.)

Follow the prompts to:

(Not all options are available for certain plans. Check with your human resources contact to find out what is available.)

- › 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® (operating systems 11.0 or higher) and Android™ (operating systems 6.0 or higher).



[principal.com](https://www.principal.com)

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Plan Summary

Am I eligible for ET Investments, LLC 401(k) Plan?

You are eligible to join the plan if you:

- are at least age 21

You enter the plan on the first day of the month on or after you meet the eligibility requirements.

Are there limits to my contributions?

The retirement plan includes an automatic contribution arrangement. Please refer to the notice provided to you by your plan sponsor for details.

You may choose to contribute up to 100% of your total pay.

Your taxable income is reduced by the amount you contribute pre-tax through salary deferral. This lets you reduce your taxable income.

Your maximum contribution percentage and/or dollar amount may also be limited by Internal Revenue Service regulations. Current employee contribution limits may be found by searching for 401(k) contribution limits on the Internal Revenue Service's website at www.irs.gov.

If you are 50 years old or older during the plan year and you have met the annual IRS deferral limit (or the specified plan limit for deferrals), you may contribute a catch-up deferral. If you qualify and are interested in making catch-up contributions, the current limit may be found on the Internal Revenue Service's website at www.irs.gov.

Can I change my contributions to my employer's retirement plan?

You may stop making salary deferral contributions at any time. You may change your salary deferral amount monthly. Changes will be implemented as soon as administratively feasible.

Employer contributions

Your employer may match part of the pay you contribute to the plan through salary deferral.

If a matching contribution is made to the plan, it will be calculated based on salary deferrals and pay as of the end of the plan year.

The conditions you have to meet may include an hours requirement and/or require you to be an active participant during or at the end of the plan year.

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Plan Summary

Your employer may make a qualified nonelective contribution at the end of the plan year if you were active at any time during the plan year.

Your employer may make a discretionary contribution at the end of the plan year if you meet the requirements below.

You will receive contributions if you are an active participant on the last day of the plan year during the latest accrual service.

Employer contributions may change in the future.

I have a retirement account with a previous employer. Can I combine the two?

You may be allowed to roll over into this plan all or a portion of the retirement funds you have outside this plan. You may then withdraw all or a portion of your rollover contributions. The number of withdrawals may be limited. Refer to your Summary Plan Description for more details.

To receive additional information, contact your Plan Administrator, visit us at principal.com or call 1-800-547-7754.

When am I vested in the retirement plan funds?

You are always 100% vested in the contributions **you** choose to defer and in the qualified nonelective contributions. You cannot forfeit these contributions.

You are vested in employer contributions based on years of vesting service with your employer as shown below.

The vesting schedule is:

5 Years Graded Custom

< 1 Years	1 Years	2 Years	3 Years	4 Years
0%	20%	40%	60%	80%
<hr/>				
5 Years				
100%				

The vesting schedule applies to the following contribution(s):

Employer Match in M	Employer Discretionary
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Plan Summary

How can I access my account information, including fees and investment information?

You may obtain account information through:

- Our automated phone system at 1-800-547-7754
 - Principal.com
-

Can I take money from the plan?

Yes, you may receive funds from your account for the following reasons:

- Retirement (age 65)
- Age 59-1/2 and still working
- Death
- Disability*
- Termination of employment

Please refer to the participant notice or Summary Plan Description provided to you by your plan sponsor about withdrawal benefits.

*You must have ceased employment to receive this benefit.

If I need to take a loan from the plan, what are the guidelines?

You may borrow up to 50% of the vested account balance or \$50,000.00 (whichever is less). Amount available is reduced by an outstanding balance or by the highest outstanding balance in the past 12 months. This includes all loans (new loans taken in the past 12 months, loans paid off in the last 12 months, and all defaulted loan balances, no matter how old the loan).

The minimum loan amount is \$1,000.00.

Up to 1 loan(s) can be approved in a 12-month period. You may have 1 loan(s) outstanding at any time.

The interest rate will be determined when you apply for your loan. You pay back both the principal and interest directly to the account held for you in the plan through payroll deduction.

Loans must be repaid within a five-year period. See your loan administrator for additional details.

Refer to your Summary Plan Description for more details on contributions available for a plan loan.

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Plan Summary

Other Information

Your salary deferral contributions are included in the wages used to determine your Social Security tax.

This plan summary includes a brief description of your employer's retirement plan features. While this plan summary outlines many of the major provisions of your employer's retirement plan, this summary does not provide you with every plan detail. The legal plan document, which governs this plan, provides full details. If there are any discrepancies between this plan summary and the legal plan document, the legal plan document will govern.

From time to time, your employer may elect to amend the retirement plan provisions. This plan summary may be updated to reflect proposed amendments to the plan document provisions. Until a plan amendment is adopted, however, the legal plan document will govern. Contact your plan sponsor if you would like more details regarding applicable retirement plan provisions.

Most withdrawals/distributions are subject to taxation and required withholding. Check with your financial/tax advisor on how this may affect you.

The Principal® is required by the IRS to withhold 20% of the portion of a distribution that is eligible for rollover if it is not directly rolled over to another eligible retirement plan, including an IRA, or used to purchase an annuity to be paid over a minimum period of the lesser of 10 years or the participant's life expectancy. This withholding will offset a portion of federal income taxes you owe on the distribution.

The retirement account may be affected differently by individual state taxation rules. Contact your tax advisor with questions.

If you have questions about the retirement plan call 1-800-547-7754 Monday through Friday, 7 a.m. - 9 p.m. (Central time), to speak to a retirement specialist at The Principal®.

To learn more about The Principal®, visit principal.com.

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group® (The Principal®), Des Moines, IA 50392.