

|                                                     |                                     |                       |                                          |                                        |
|-----------------------------------------------------|-------------------------------------|-----------------------|------------------------------------------|----------------------------------------|
| <b>B</b>                                            | <b>I</b>                            | <b>N</b>              | <b>G</b>                                 | <b>O</b>                               |
| esop                                                | 1 Year of<br>service=eligibility    | Employee<br>benefit   | Trust                                    | Principal<br>Financial<br>Group        |
| Employee<br>Ownership<br>Month                      | esop                                | Share<br>Value        | 3 Years<br>100%<br>Vested                | Teamwork                               |
| communication<br>is key to<br>success               | esop                                | <b>FREE</b>           | Contribute<br>to<br>Company's<br>success | Own<br>What<br>You Do                  |
| Ownership<br>Culture                                | Vested                              | Pride of<br>Ownership | Leadership                               | Retirement<br>Benefit                  |
| Great Customer<br>Service=increase<br>profitability | ESOP<br>Communications<br>Committee | Succeed<br>as One     | esop                                     | Employee<br>Stock<br>Ownership<br>Plan |

|                       |                                          |                                       |                                        |                                                     |
|-----------------------|------------------------------------------|---------------------------------------|----------------------------------------|-----------------------------------------------------|
| <b>B</b>              | <b>I</b>                                 | <b>N</b>                              | <b>G</b>                               | <b>O</b>                                            |
| esop                  | 3 Years<br>100%<br>Vested                | Trust                                 | Employee<br>Ownership<br>Month         | Share<br>Value                                      |
| Employee<br>benefit   | esop                                     | Principal<br>Financial<br>Group       | ESOP<br>Communications<br>Committee    | Teamwork                                            |
| Ownership<br>Culture  | Contribute<br>to<br>Company's<br>success | <b>FREE</b>                           | Own<br>What<br>You Do                  | 1 Year of<br>service=eligibility                    |
| Leadership            | Succeed<br>as One                        | esop                                  | Employee<br>Stock<br>Ownership<br>Plan | Vested                                              |
| Pride of<br>Ownership | Retirement<br>Benefit                    | communication<br>is key to<br>success | esop                                   | Great Customer<br>Service=increase<br>profitability |

|                                       |                                        |                           |                                |                                                     |
|---------------------------------------|----------------------------------------|---------------------------|--------------------------------|-----------------------------------------------------|
| <b>B</b>                              | <b>I</b>                               | <b>N</b>                  | <b>G</b>                       | <b>O</b>                                            |
| ESOP<br>Communications<br>Committee   | Succeed<br>as One                      | 3 Years<br>100%<br>Vested | Retirement<br>Benefit          | Contribute<br>to<br>Company's<br>success            |
| esop                                  | Ownership<br>Culture                   | Pride of<br>Ownership     | esop                           | Principal<br>Financial<br>Group                     |
| communication<br>is key to<br>success | Employee<br>Stock<br>Ownership<br>Plan | <b>FREE</b>               | Vested                         | Leadership                                          |
| esop                                  | Teamwork                               | Trust                     | esop                           | Employee<br>benefit                                 |
| Own<br>What<br>You Do                 | 1 Year of<br>service=eligibility       | Share<br>Value            | Employee<br>Ownership<br>Month | Great Customer<br>Service=increase<br>profitability |