

YOU HAVE A LOT OF POWER...



RIGHT IN YOUR HANDS!

How confident are you when it comes to your retirement savings?

People are living longer. Health care costs are rising. Social Security may not be enough to cover your costs during retirement.

However – the amount you contribute has the potential to make a big difference in the retirement account balance over time.

Taking full advantage of the Retirement Plan of Creighton University (the Plan) may help you save more for retirement. Find out how:

Maximize the match

Creighton University is increasing the match to the Plan effective January 1, 2013! It's a good time to review your current salary deferral rate and make sure you aren't missing out on an opportunity to receive the full employer matching contribution.

Stay on track

In addition, Creighton University recently added the Principal Step Ahead Retirement Optionsm (Principal Step Ahead) which can help you step up your retirement goals. The Principal Step Ahead Retirement Option provides you with:

- Ø the opportunity to set your contribution amount increase,
- Ø set a number of years you wish to have the increase take place, and
- Ø select the date each year you wish to have the increase take effect

Once set, the increase will happen per your schedule automatically. Even a small increase in your annual contribution can potentially help you take a step up for the long term. What if things change? We all know they do! No problem - you always have the ability to adjust your step ahead schedule.

Are you making the most of what the *Retirement Plan of Creighton University* has to offer?

To make changes or for more information, go online to principal.com or call the Principal Financial Group® at 1-800-547-7754. Retirement specialists are available Monday through Friday, 7 a.m. to 9 p.m. CT.

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