



Keeping You Informed

Disclosure Regulation

Next month, you will receive a Retirement Plan Information and Investment Notice. Due to a new Department of Labor regulation on retirement plan fee disclosure, this notice is now required to be provided annually.

Intended to provide you with information needed to make informed decisions about the savings in your employer's retirement plan, the notice includes three main components:

- 1. Plan Information** – including any restrictions or limitations on investment transfers, a list of available investment options, and instruction for providing investment direction.
- 2. Investment Information** – including performance data and comparison to a benchmark, total operating expense as a percentage of assets and as a dollar amount if the return is not fixed, and annual rate of return and term of the investment if the return is fixed.
- 3. Fee information** – including any plan- or participant-level fees that may be charged to participant accounts. Quarterly, the actual dollar amount for fees charged against participant accounts, if applicable, will be disclosed.

You will be notified in the event of changes to the plan, investment, or fee information.

If you have questions regarding the retirement plan, please contact the Plan Administrator or visit principal.com.