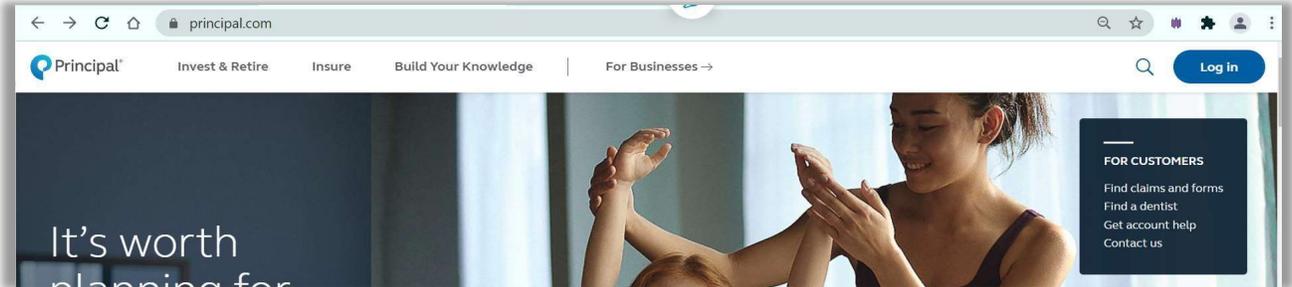


# 401K OPT OUT GUIDE



STEP 1: Go to [www.principal.com](http://www.principal.com) and click **Log In** on the top right hand side of the screen.

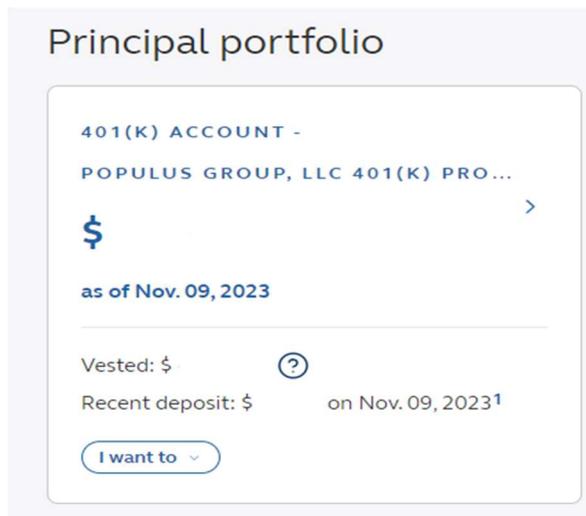


STEP 2: Enter your login credentials and click **login**.

**NOTE:** If you do not have an account, you will need to create one by selecting **Create Account** at the bottom of the screen

A screenshot of the Principal login page. The heading is "Log in to your account." Below this are two input fields: "Username" and "Password". The "Password" field has a toggle icon for visibility. A blue "Log in" button is centered below the fields. At the bottom of the form, there are links for "Forgot username" and "Forgot password", and a link for "New user? Create an account".

STEP 3: Once logged in, Go to your **Principal Portfolio** section, and click **401(k) Account**



# 401K OPT OUT GUIDE



STEP 4: On the following screen, click **Contributions** and then **Manage contributions**

## 401(k) Account

Populus Group, LLC 401(k) Profit Sharing Plan and Trust - Account #

Overview ▾ **Contributions** ^ Investments ▾ My options Rollovers Planning resources ▾

Your account balance: **\$7,450**

- Contributions summary
- Manage contributions**
- Contribution totals by source

Discover what a managed account can do for you  
Get personalized recommendations for how much to save, where to invest you more with Target My Retirement<sup>®</sup> powered by Morningstar Investment Mana

STEP 5: Ensure all contributions on the following screen are set to **\$0.00** and click **Review and Submit changes**

Contributions > Manage Contributions

## Manage contributions

### Pre-tax

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

Est. **\$0.00** every week - [edit](#)

 %

**Automatic Annual Increase** - Increase your contribution percentage once a year up to a maximum percentage you select.

**Bump up my contribution by**

 %

The first Automatic Annual Increase will take place on **1/1**

**And stop when my contribution reaches**

 %

[Increase for a set number of years](#)

### Roth (after-tax)

You're saving a total of **0.00%** of your paycheck

---

**Pre-tax**  
0.00% per paycheck  
Est. **\$0.00** every week

---

**Roth (after-tax)**  
0.00% per paycheck  
Est. **\$0.00** every week

---

**Estimated \$0.00 saved every week**  
**Could total \$0.00 annually (52 paychecks)**

2023 Maximum contribution limit is \$22,500.00  
[More details](#)

[Review & submit changes >](#)

# 401K OPT OUT GUIDE



STEP 6: Review to confirm all your contributions are listed at **\$0.00** and click **Submit contribution changes**.

## Manage Contributions

### Pre-tax

Contribution rate	0%
Automatic Annual Increase	Not elected

### Roth (after-tax)

Contribution rate	0%
Automatic Annual Increase	Not elected

Status updates will be sent to:



[Want to change your delivery preference?](#)

The details of this transaction will be available in your Message Center.

By clicking Submit I am acknowledging that the amount displayed will apply to future earnings until changed by me. I understand my employer may reduce my contributions only when required to meet certain plan limits. I am agreeing to review statements regularly, and report any discrepancy to Principal immediately.

[< Back](#)   [Cancel](#)

[Submit contribution changes >](#)