



# Ways to simplify your retirement planning

Completing a rollover may allow you to manage all your savings in a single account.



Keeping track of your retirement funds can get confusing, especially if you have more than one account. A rollover can give you the option to combine your accounts—and could make your retirement planning simpler.

### A more complete picture

You can see whether you're on track to meet your retirement goals and take immediate action toward improving your savings strategy if you need to.

### One spot to manage your money

One website, one statement, and one dedicated team help you make saving for retirement less complicated.

### Get started

> Go to [principal.com/Simplify](https://principal.com/Simplify) for more information on rollovers.



Or, download the Principal® app from the Apple App Store or the Google Play store to complete a rollover request from start to finish while on the go. The check upload feature provides convenience you didn't know you needed.



Principal® app is available for iPhone® and Android™. Apple and iPhone are registered trademarks of Apple Inc. Android is a trademark of Google LLC.

You should consider the differences in investment options and risks, fees and expenses, tax implications, services and penalty-free withdrawals for your various options. There may be other factors to consider due to your specific needs and situation. You may wish to consult your tax advisor or legal counsel.

Insurance products and plan administrative services provided through Principal Life Insurance Co. Securities offered through Principal Securities, Inc., 800-547-7754, member SIPC and/or independent broker-dealers. Principal Life, and Principal Securities are members of the Principal Financial Group®, Des Moines, Iowa 50392.

Principal, Principal and symbol design, and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.

PT383K-08 | © 2021 Principal Financial Services, Inc. | 1838073-092021 | 09/2021

## A rollover into your employer's retirement plan may be an option when:

- You have savings in a retirement plan offered by a former employer
- You have an individual retirement account (IRA)
- You want to avoid some costs associated with cashing out old accounts

You should carefully review all your options and decide what is best for you based on your individual situation.

### Have questions? We can help.

Call 855-808-0698 ext. 611 to talk to a rollover specialist.