

Target date funds

Taking a streamlined approach to investing.



You may think you need to know a lot about investing to reach your retirement goals. But with target date funds, you may be able to reach them while taking a streamlined approach.

Pick your retirement date.

Target date funds can help take some of the stress out of planning for retirement. They automatically shift your money to diversified, more conservative investments as you get closer to the date you expect to retire — while you stay in the driver's seat.

Here's how they may help your investment approach:



Clearer decisions

The target date fund you pick will contain a diversified mix of investments with different risk levels that change over time based on the target year. And you have the option to choose from other portfolios within the target date fund series too.



Help from trusted experts

Professional investment managers are committed to helping you make informed investment decisions that align with your retirement goals. Knowing that your investments are overseen by professionals can help you plan for retirement.



Automatic fund shifting

When you're further from retirement, your funds are placed in typically higher risk investments that seek to maximize your rate of return. When you get closer to retirement or the target date of the investment, your funds automatically move to generally more conservative investment options.

Interested in learning more about the plan's target date funds?

Contact your financial professional or log in to [principal.com](https://www.principal.com) to explore your available investment options today.

About target date fund options: Target date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Neither asset allocation nor diversification can assure a profit or protect against a loss in down markets. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option, including determination of when the portfolio achieves its most conservative allocation.

Important information

Carefully consider the Fund's objectives, risks, charges and expenses. Contact your financial professional or visit principal.com for a prospectus, or summary prospectus if available, containing this and other information. Please read it carefully before investing.

Before directing retirement funds to a separate account, investors should carefully consider the investment objectives, risks, charges and expenses of the separate account as well as their individual risk tolerance, time horizon and goals. For additional information, contact us at 800.547.7754 or by visiting principal.com.



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Investing involves risk, including possible loss of principal.

Asset allocation and diversification does not ensure a profit or protect against a loss. Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. Fixed-income investments are subject to interest rate risk; as interest rates rise, their value will decline. International and global investing involves greater risks such as currency fluctuations, political/social instability and differing accounting standards. These risks are magnified in emerging markets.

There is no guarantee that a target date investment will provide adequate income at or through retirement.

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