



Important information
for retirement plan participants

How do I change my contribution rate?

1. [Start by logging in](#). Look for the account you want to review.
2. Select “Contributions” and go to “Manage Contributions.”

Principal® Home My Accounts ▾ Planning and guidance ▾

DC Plan John Customer - Sample Group Defined Contribution Plan

Overview ▾ Contributions ▾ Investments ▾ My options Rollovers Planning Resources ▾

Contributions Summary
Manage Contributions
Contributions By Source

Need investment help?
We know not everyone is an investment pro, and that's why your plan has wide range of options. See what kind of help you can get when it comes to your investment options.
[Check out your options now >](#)

3. Edit your “Pre-Tax” and “Roth” contributions following the prompts, you can contribute by percentage or by dollar amount.

DC Plan John Customer - Sample Group Defined Contribution Plan

Overview ▾ Contributions ▾ Investments ▾ My options Rollovers Planning Resources ▾

Contributions > Manage Contributions

Manage Contributions

• Your election of catch-up deferrals will be reset to zero as of 12/31/2025. After this date you'll need to re-elect your elective deferral catch-up amount.

Pre-tax	▼
Pre-tax catch-up	▼
Roth (after-tax)	▼

You're saving a total of 5% of your paycheck ⓘ

Pre-tax 3.00% per paycheck Est. \$46.04 every other week
Pre-tax Catch-Up \$0 per paycheck
Roth (after-tax) 2.00% per paycheck Est. \$30.69 every other week

Estimated \$76.73 saved every other week
Could total \$1,995.00 annually (26 paychecks)

[Review & submit changes >](#)

4. You can also turn the “Auto-Increase” feature on and off in this window.
5. Once completed, select “Review & submit changes”

Manage Contributions

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Pre-tax

A contribution that's deducted from your paycheck. You're 100% vested from day one and you don't pay taxes on the money when you contribute it. Instead, you pay taxes on your contributions (and any earnings) when you take money out of the plan.

Est. \$46.04 every other week - [edit](#)

%

[Contribute by dollar amt.](#)

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

Bump up my contribution by

%

Every year on - You must use the same date for your pre-tax and Roth automatic increase dates.

▼

▼

And stop when my contribution reaches

%

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

You're saving a total of 5% of your paycheck [i](#)

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If you need help, contact Principal at 1-800-986-3343