

Personal Information (Please print or type with black)

Last Name	First Name	Middle Initial	<input type="checkbox"/> Male	Marital Status	<input type="checkbox"/> Single
			<input type="checkbox"/> Female	<input type="checkbox"/> Married	
Address (Street)			(City, State, Zip)		Phone
					() -
Email Address		Expected Retirement Age	If you have been rehired, complete these dates:		
Social Security Number	Date of Birth	Date of Original Employment	Date of Termination	Date of Rehire	
- -	/ /	/ /	/ /	/ /	

Step 1: Select Your Deferral Percentage This agreement applies to amounts earned until changed by me in writing. I understand my plan sponsor may reduce my deferral only when required to meet certain plan limits.

Custom Start *Choose Your Own Savings Approach!*

I understand that my current and future salary will be deducted per pay period as follows: _____% (0% to 100%) before tax deferral. These contributions will be invested as I elect in Step 2.

Decline Deferrals to the Plan *Think twice before selecting this option.*

STOP! You are choosing not to save for retirement through participation in your employer sponsored retirement plan.

I recognize the financial impact of not contributing to the plan and the effect this decision may have on my retirement income. I choose not to contribute to my employer's retirement plan and understand that because of this, I am not entitled to any employer matching contributions. This election does not affect my ability or right to receive other employer contributions or benefits under the plan for which I am eligible.

Step 2: Select Your Investment Election. Choose option 1 or 2. Your investment election will be effective when it is received in our Corporate Center. If no investment election is received or contributions are received prior to your investment election, contributions will be directed according to the provisions of the plan or contract, as appropriate. You may transfer your contributions or change investment election as allowed by the plan.

Do-it-for-me

Option 1: Principal LifeTime Portfolio *The Fastest and Easiest Way to Start Saving Now!* Please refer to Principal LifeTime article PQ3515 for more information.

I understand contributions will be directed within the Principal LifeTime Portfolio based on my expected retirement age entered or as defined by my employer's retirement plan if no age is entered in the Personal Information section.

Do-it-myself

Option 2: Custom Investment Election *Design your own approach*

Invest all of my contributions made to this plan as I designate in the Customized Choices section of this form.

Option 2: Customized Choices

	New Contributions
Guaranteed Interest Account 5 year	_____ %
Principal Global Investors	
Money Market Sep Acct ⁴	_____ %

Please continue on the next page.

Principal Global Investors		
Government & High Quality Bond Sep Acct ^A	_____	%
UBS Global Asset Mgmt (NY)		
LargeCap Value I Sep Acct ^A	_____	%
American Century Inv. Mgmt.		
LargeCap Value II Separate Account ^A	_____	%
Goldman Sachs/LA Capital Mgmt		
Mid-Cap Value I Sep Acct ^A	_____	%
Principal Global Investors		
Principal LifeTime Strategic Income Separate Account	_____	%
Principal Global Investors		
Principal LifeTime 2010 Separate Account	_____	%
Principal Global Investors		
Principal LifeTime 2020 Separate Account	_____	%
Principal Global Investors		
Principal LifeTime 2030 Separate Account	_____	%
Principal Global Investors		
Principal LifeTime 2040 Separate Account	_____	%
Principal Global Investors		
Principal LifeTime 2050 Separate Account	_____	%
Principal Financial Advisors		
Stock Emphasis Balanced Sep Acct ^A	_____	%
American Century Inv. Mgmt.		
LargeCap Growth II Sep Acct ^A	_____	%
Principal Global Investors		
Real Estate Securities Sep Acct ^A	_____	%
Mellon Equity		
SmallCap Blend Sep Acct ^A	_____	%
Ark Asset Mgmt/LA Capital Mgmt		
SmallCap Value Sep Acct ^A	_____	%
JP Morgan Investment Mgmt Inc.		
Global Equity Separate Account ^A	_____	%
Principal Global Investors		
International Small Company Sep Acct ^A	_____	%

TOTAL **100%**

Rollover Funds (Complete if you would like to consolidate your retirement funds)

Yes! Tell me how The Principal can help me benefit from rolling over my retirement investments. Please call me at (____) ____-____ to discuss my options. The best time to call is ____am ____pm. My estimated rollover balance is _____. If I want to learn about rollover opportunities now, I will call The Principal at 1-800-547-7754.

Step 3 - Signature (Please sign below after you have completed this form)

Note: To help ensure you receive accurate reports that reflect the correct investment of the contributions made to the plan on your behalf, please review all reports regularly and report any discrepancy to us immediately.

Participant signature:

X

Date

____/____/____

^AFor more information about this investment option, including its full name, please visit The Principal Retirement Service Center ® at www.principal.com or call 1-800-547-7754 for assistance from a retirement specialist.

Before investing in mutual funds, investors should carefully consider the investment objectives, risks, charges and expenses of the funds. This and other information is contained in the free prospectus, which can be obtained from your local representative. Please read the prospectus carefully before investing.

Insurance products and plan administrative services are provided by Principal Life Insurance Company. Principal Investors Fund is distributed by and securities are offered through Princor Financial Services Corporation, 1-800-247-4123, member SIPC. Princor and Principal Life are members of the Principal Financial Group, Des Moines, IA 50392.