



Welcome!

We're so glad you're here.

There's a retirement plan waiting for you! In just a few steps, you'll be on your way. Here's what to expect.



Get your account set up

Visit principal.com/Welcome to get started.

Begin by:

- Setting security preferences
- Reading important plan notices



Set your contribution

Contributions are one way to help your savings work hard for you. To learn more, visit principal.com/MatchEnrollmentWebinar.



Check out the plan's investments

Each one is different and you can choose based on your goals and how you feel about risk. You can also pick from the plan's investment options later. But by picking it later, you understand that until you make a new investment selection, you're directing contributions to the plan's default.*

For a full listing, refer to the **Investment Option Summary**.



*The plan's participant level default is: Principal LifeTime Separate Accounts. See Investment Option Summary for important information. If the default is a target date fund series, the applicable target date fund will be based on the plan's normal retirement date.



The subject matter in this communication is educational only and provided with the understanding that Principal® is not rendering legal, accounting, investment advice or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, investment or accounting obligations and requirements.

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**.

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Keep going!

You've got this and we've got your back when it comes to educational resources.

Visit principal.com/Welcome to learn more.



See your retirement savings in one place

We'll help you roll eligible outside retirement savings into your retirement account.



Designate a beneficiary

Don't leave the decision up to someone else if something happens to you before retirement. Always designate a beneficiary to ensure the money in your account goes to a loved one.



Keep in touch

Staying in the know when it comes to retirement planning is a pretty good idea. We'll send you educational information about what's important to you.



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Plan Summary

Am I eligible for CELEBRATION RESTAURANT GROUP 401(K) PLAN?

You are eligible to join the plan if you:

- are at least age 20.5
- have completed 6 month(s) of service with the company

You enter the plan on the yearly date on or after you meet the eligibility requirements.

Are there limits to my contributions?

You may choose to contribute up to 100% of your total pay.

Your taxable income is reduced by the amount you contribute pre-tax through salary deferral. This lets you reduce your taxable income.

Your maximum contribution percentage and/or dollar amount may also be limited by Internal Revenue Service regulations. Current employee contribution limits may be found by searching for 401(k) contribution limits on the Internal Revenue Service's website at www.irs.gov.

If you are 50 years old or older during the plan year and you have met the annual IRS deferral limit (or the specified plan limit for deferrals), you may contribute a catch-up deferral. If you qualify and are interested in making catch-up contributions, the current limit may be found on the Internal Revenue Service's website at www.irs.gov.

Can I make after-tax, Roth salary deferral contributions?

Roth salary deferral contributions are another option to designate your salary deferral contributions.

Roth salary deferral contributions are made on an after-tax basis. You may designate any amount of the available salary deferral limit for a plan calendar year as Roth salary deferral contributions.

Roth salary deferral contributions plus your pre-tax salary deferral contributions are counted toward the annual salary deferral contribution amount and salary deferral contribution percentage mentioned above.

Distributions from your Roth salary deferral contribution account will generally be tax-free if the distribution meets the qualified distribution requirements, death or disability and you have maintained the Roth salary deferral account for at least 5 taxable years.

Plan Summary

Can I change my contributions to my employer's retirement plan?

You may stop making salary deferral contributions at any time. You may change your salary deferral amount daily. Changes will be implemented as soon as administratively feasible.

Employer contributions

Your employer may match part of the pay you contribute to the plan through salary deferral.

If a matching contribution is made to the plan, it will be calculated based on salary deferrals and pay as of the end of the pay period.

The conditions you have to meet may include an hours requirement and/or require you to be an active participant during or at the end of the plan year.

Your employer may make a discretionary contribution at the end of the plan year if you meet the requirements below.

You will receive contributions if you are an active participant on the last day of the plan year during the latest accrual service.

Employer contributions may change in the future.

I have a retirement account with a previous employer. Can I combine the two?

You may be allowed to roll over into this plan all or a portion of the retirement funds you have outside this plan. You may then withdraw all or a portion of your rollover contributions. The number of withdrawals may be limited. Refer to your Summary Plan Description for more details.

To receive additional information, contact your Plan Administrator, visit us at principal.com or call 1-800-547-7754.

When am I vested in the retirement plan funds?

You are always 100% vested in the contributions **you** choose to defer. You cannot forfeit these contributions.

You are vested in employer contributions based on years of vesting service with your employer as shown below.

The vesting schedule is:

Plan Summary

4 Years Graded Custom

< 1 Years	1 Years	2 Years	3 Years	4 Years
0%	25%	50%	75%	100%

The vesting schedule applies to the following contribution(s):

Employer Match in M	Employer Discretionary

How can I access my account information, including fees and investment information?

You may obtain account information through:

- Our automated phone system at 1-800-547-7754
- Principal.com

Can I take money from the plan?

Yes, you may receive funds from your account for the following reasons:

- Retirement (age 65)
- Early retirement (age 59.5)*
- Age 59-1/2 and still working
- Qualified reservist
- Death
- Disability*
- Termination of employment
- Financial hardship

Please refer to the participant notice or Summary Plan Description provided to you by your plan sponsor about withdrawal benefits.

*You must have ceased employment to receive this benefit.

Plan Summary

If I need to take a loan from the plan, what are the guidelines?

You may borrow up to 50% of the vested account balance or \$50,000.00 (whichever is less). Amount available is reduced by an outstanding balance or by the highest outstanding balance in the past 12 months. This includes all loans (new loans taken in the past 12 months, loans paid off in the last 12 months, and all defaulted loan balances, no matter how old the loan).

The minimum loan amount is \$1,000.00.

Up to 1 loan(s) can be approved in a 12-month period. You may have 1 loan(s) outstanding at any time.

The interest rate will be determined when you apply for your loan. You pay back both the principal and interest directly to the account held for you in the plan through payroll deduction.

Loans must be repaid within a five-year period. See your loan administrator for additional details.

Refer to your Summary Plan Description for more details on contributions available for a plan loan.

Other Information

Your salary deferral contributions are included in the wages used to determine your Social Security tax.

This plan summary includes a brief description of your employer's retirement plan features. While this plan summary outlines many of the major provisions of your employer's retirement plan, this summary does not provide you with every plan detail. The legal plan document, which governs this plan, provides full details. If there are any discrepancies between this plan summary and the legal plan document, the legal plan document will govern.

From time to time, your employer may elect to amend the retirement plan provisions. This plan summary may be updated to reflect proposed amendments to the plan document provisions. Until a plan amendment is adopted, however, the legal plan document will govern. Contact your plan sponsor if you would like more details regarding applicable retirement plan provisions.

Most withdrawals/distributions are subject to taxation and required withholding. Check with your financial/tax advisor on how this may affect you.

The Principal® is required by the IRS to withhold 20% of the portion of a distribution that is eligible for rollover if it is not directly rolled over to another eligible retirement plan, including an IRA, or used to purchase an annuity to be paid over a minimum period of the lesser of 10 years or the participant's life expectancy. This withholding will offset a portion of federal income taxes you owe on the distribution.

The retirement account may be affected differently by individual state taxation rules. Contact your tax advisor with questions.

Plan Summary

If you have questions about the retirement plan call 1-800-547-7754 Monday through Friday, 7 a.m. - 9 p.m. (Central time), to speak to a retirement specialist at The Principal®.

To learn more about The Principal®, visit principal.com.

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group® (The Principal®), Des Moines, IA 50392.

Important Participant Notice Regarding Qualified Default Investment Alternative

You have the right to direct the investment of retirement plan contributions among the investment options offered under the retirement plan. Properly investing retirement contributions is important for planning your future retirement income. You should consider your investment direction decision carefully. This notice provides information regarding where contributions submitted to the retirement plan for your benefit will be directed in the absence of your investment election. You may direct the investment of the retirement funds by visiting principal.com.

Investment Option Default

If you have not provided complete, up-to-date direction as to how the account set up for you under the retirement plan is to be invested, the account will be invested under automatic rules. You need to understand these rules and make sure that you are comfortable with them or that you take action to direct the investment of the account according to your preferences. These rules state that, if we do not have complete investment directions from you, the retirement funds in the account and new contributions for which we do not have direction will be directed to the applicable Principal LifeTime portfolio (advised by Principal Global Investors). The applicable portfolio will be determined based on your current age and the definition of normal retirement date under the plan. Your directions must be received at the Corporate Center of Principal Life Insurance Company.

See the table below to identify the Principal LifeTime portfolio that will apply based on your current age and when you will reach the plan's normal retirement date. For information on how you may make an investment direction election, please see the "Right to Direct" section below.

Normal Retirement Date	Principal LifeTime Portfolio
2004 or earlier	Principal LifeTime Strategic Income Separate Account
Between 2005 and end of 2012	Principal LifeTime 2010 Separate Account
Between 2013 and end of 2017	Principal LifeTime 2015 Separate Account
Between 2018 and end of 2022	Principal LifeTime 2020 Separate Account
Between 2023 and end of 2027	Principal LifeTime 2025 Separate Account
Between 2028 and end of 2032	Principal LifeTime 2030 Separate Account
Between 2033 and end of 2037	Principal LifeTime 2035 Separate Account
Between 2038 and end of 2042	Principal LifeTime 2040 Separate Account
Between 2043 and end of 2047	Principal LifeTime 2045 Separate Account
Between 2048 and end of 2052	Principal LifeTime 2050 Separate Account
Between 2053 and end of 2057	Principal LifeTime 2055 Separate Account
Between 2058 and end of 2062	Principal LifeTime 2060 Separate Account
2063 or later	Principal LifeTime 2065 Separate Account

Note: Neither the principal nor the underlying assets of the Principal LifeTime portfolios are guaranteed at any time, including the target date. Investment risk remains at all times.

To learn about the retirement plan's default investment option and related objectives, risk and return characteristics, and associated fees and expenses, please see the following description and attached investment information or Investment Option Summary included in the enrollment workbook for the Principal LifeTime portfolios that will apply.

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.

Right to Direct

If you do not want retirement funds to be directed as indicated above, then you may elect to direct the retirement funds to investment options under the retirement plan by visiting The Principal Web site at principal.com and logging into the account or by calling 1-800-547-7754.

You may make changes to your investment direction as allowed under the retirement plan. This includes transferring any contributions from the applicable investment option default to another investment option. Transfers out of the investment option default are not subject to restrictions, fees or expenses¹ for a 90-day period, unless the fees and expenses are charged on an ongoing basis for the operation of the investment². See the attached investment information for information regarding restrictions, fees or expenses after the 90-day period.

Additional Information

For additional information about the investment option default or other investment alternatives under the plan please visit principal.com or contact:

JANET STEWART, CHIEF PEOPLE OFFICER
1146 CELEBRATION BLVD
CELEBRATION, FL 34747-4605
(321)939-2924 1155
JSTEWART@celebrationrg.com

¹ Includes surrender charges, liquidation or exchange fees, redemption fees and similar expenses charged in connection with the liquidation of, or transfer from, the investment option default.

² Includes investment management fees, distribution and/or service fees, "12b-1" fees, or legal, accounting, transfer agent and similar administrative expenses.

ERISA 404 retirement plan and investment information

10/16/2021

The retirement savings plan offered by CELEBRATION RESTAURANT GROUP LLC is a great way to help you save for the life you want in retirement. CELEBRATION RESTAURANT GROUP 401(K) PLAN (the Plan) has fees associated with the services and resources provided by the Plan.

Plan Fiduciary

The Plan Fiduciary is the individual(s) who has authority over the operation and administration of the Plan and its retirement funds. The Plan Fiduciary is typically your employer, and may also be called the Plan Sponsor.

Plan Administrator

The Plan Administrator, who is also a Plan Fiduciary, has the authority over the operation and administration of the Plan. If you have questions about the investment options available under the Plan or would like paper copies of additional investment information, you can obtain this information on principal.com or by contacting the Plan Administrator:

CELEBRATION RESTAURANT GROUP LLC
1170 CELEBRATION BLVD
SUITE 102
CELEBRATION, FL 34747-4605
321-969-2924

Information about ERISA Section 404(c)

The Employee Retirement Income Security Act (ERISA) provides rules on the investment of retirement funds. CELEBRATION RESTAURANT GROUP LLC has chosen to qualify the Plan as an ERISA 404(c) plan and intends to comply by providing information for you to make educated investment decisions and by letting you:

- Direct the investment of individual retirement accounts
- Choose from at least three diverse investment options
- Change investment choices at least quarterly

This means the Plan Fiduciary should not be liable for any investment losses that result from a participant's investment control.

Your future, your choice

The Plan Fiduciary makes certain investment options available to you under the Plan. But you are responsible for directing the retirement funds to the options available in the Plan that work best for you. You can make changes to your investment mix by logging into your account at principal.com. Learn more about the investment options available under the Plan online and in the Investment Option Summary.

Directing or transferring between investment options

Certain investment options may have restrictions. See the Investment Option Summary for details.

You can direct or transfer retirement funds between the different investment options at least quarterly, but the Plan may allow for more frequent transfers and changes. To update investment elections for your current balance or future contributions, log in to your account at principal.com or call us at 800.547.7754.

Voting rights

A description of the exercise of voting, tender and similar rights for an investment alternative and any restrictions on these rights can be found in the relevant Plan document or trustee powers section of the trust agreement. If you would like copies of these documents, contact the Plan Administrator, if applicable.

Fees and expenses⁺

An annual Plan administrative expense of 0.1100% applies to your account balance. One-twelfth of the total amount will be deducted from your account balance each month. Any remaining expense(s) will be paid by CELEBRATION RESTAURANT GROUP LLC.

Plan administrative expenses typically cover items such as recordkeeping, participant website access, participant statements, Plan compliance services and financial professional services.

Occasionally, there may be additional Plan expenses during normal Plan operation for services such as legal, auditing, other service provider, consulting or investment advice. The Plan Fiduciary determines how these expenses are allocated at the time the expenses are paid. These expenses are typically allocated among participants based on participant account balance, but may be allocated by dividing the total expenses to be deducted by the total number of participants in the Plan. You can view the dollar amount of applicable expenses under your account at principal.com and on your statement.

Participant-level fees

Participant transaction fees will be charged to your account balance for the services you choose to use. Participant transaction fees for the Plan include:

- **Distribution fee:** \$50.00
- **Distribution in-kind fee:** \$50.00
- **Distribution installment fee:** \$12.50 per quarter
- **Loan maintenance fee for new loans:** \$12.00 per quarter
- **Loan setup fee:** \$75.00
- **Qualified Domestic Relations Order processing fee:** \$350.00 for each Domestic Relations Order processed. The fee is divided equally between the participant and the alternate payee involved unless specified differently within the Domestic Relations Order or the Plan's Administrative Procedures.
- **Wire transfer fee:** \$25.00
- **Fee for overnight mailing a check:** \$25.00
- **Stop payment fee:** \$25.00
- **402(g) refund fee (deferral contributions made in excess of IRS limit):** \$50.00

⁺ If you have a balance in an investment that is excluded from the collection of expenses, we will collect the expense from the balances in other investments, beginning with the investment with the largest balance.

The following information is available upon request from the Plan Administrator (at no charge):

- Copies of prospectuses (or any short-form or summary prospectuses) for the investment options
- Copies of any financial statements or reports, such as statements of additional information and shareholder reports, and of any other similar materials relating to the Plan's designated investment options
- A statement of the value of a share or unit of each designated investment option and the date of the valuation
- A list of the assets comprising the portfolio of each investment option which constitute Plan assets and the value of each asset (or the proportion of the investment which it comprises)
- The following information about each investment option (including fixed-return investment options) available under the Plan: issuer name, investment objective, principal strategies and risks, turnover rate, performance, and fee and expense information
- To the extent a group annuity contract under the Plan permits you to select an annuity guaranteed by an insurance company, a statement that the guarantee provided by the insurance company is subject to its long-term financial strength and claims-paying ability

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To help you make informed investment choices and for more information about the investment options available to you, including investment objectives, performance and fees, please review the enclosed materials or visit principal.com.

For important information on the plan's investment options, see the Investment Option Summary.

Insurance products and plan administrative services provided through Principal Life Insurance Co. Securities are offered through Principal Securities, Inc, 800-547-7754, [member SIPC](#) and/or independent brokerdealers. Securities sold by a Principal Securities Registered Representative are offered through Principal Securities, Inc., Principal Securities and Principal Life are members of the Principal Financial Group, Des Moines, Iowa, 50392. Certain investment options may not be available in all states or U.S. commonwealths.

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Investment Option Summary

As of 09/30/2021

This document provides important information to help you compare the investment options available to you under the retirement plan.

Investment results shown represent historical performance and do not guarantee future results. Investment returns and principal values fluctuate with changes in interest rates and other market conditions so the value, when redeemed, may be worth more or less than original costs. Current performance may be lower or higher than the performance data shown. For additional information on the investment options, including most recent month-end performance, log in to the Principal Financial Group® website at principal.com or call our automated phone system at 1-800-547-7754.

Additional information available online includes, if applicable, the name of the investment option's issuer; the investment option's objectives or goals; the investment option's principal strategies, including a general description of the types of assets held by the investment option; the portfolio turnover rate; and the investment option's performance data and fee and expense information.

In situations where the net and gross total investment expense figures are different, the mutual fund or the underlying fund in which a Separate Account invests has waived/capped a portion of its management fees through the date displayed in the waiver expiration date or contractual cap expiration date column. Differences may also be shown due to the fund family choosing to pay certain expenses that would normally be payable by the fund. Returns displayed are based on total investment expense net.

Total Investment Expense - Gross is the current maximum expense ratio, as a percentage of assets that can be applied to this investment option. This does not represent the recordkeeping or individual transactional fees that can be deducted from or reduce the earnings for an investment under your account. However, it does include operating expenses, management fees, including 12b-1 fees, and administrative fees.

Total Investment Expense - Net; you will be responsible for this expense and it will be automatically taken prior to calculating performance. Total Investment Expense - Net is the Total Investment Expense - Gross expense ratio less any fee waivers, reimbursements or caps, if applicable. The expenses ratio, as a percentage of net assets, includes operating expenses, management fees, including 12b-1 fees, and administrative fees.

Expense Waiver/Contractual Cap - When gross and net expense ratios differ, the investment adviser may have agreed to waive certain expenses that would normally be payable by the fund or contractually agreed to limit the investment option's expenses.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. Some or all of the Plan administrative expenses are paid from the total investment expense of one or more of the Plan's investment options. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Participants and beneficiaries can visit the Employee Benefit Security Administration's website for an example demonstrating the long-term effect of fees and expenses.

For a glossary of terms to assist you in understanding the designated investment options, log in to your account at principal.com.

Asset Class: Short-Term Fixed Income

This asset class is generally composed of short-term, fixed-income investment options that are largely liquid and are designed to not lose much value. These investment options may include stable value, money market, short-term bond, and guaranteed interest accounts. They are considered to be among the least risky forms of investment options. However, they typically have a lower rate of return than equities or longer-term fixed income investment options over long periods of time. Depending on the objectives of the investment options, they may experience price fluctuations and may lose value.

Investment Category: **Stable Value**

Inv Manager or Sub-Advisor: **Morley Capital Management**

Investment Option Name	Average Annual Total Return										
Principal Stable Value Sig Fund ²⁶	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	0.67	0.94	1.32	1.23	1.00	2.69	1.28	1.23	1.05	2.75	
Benchmark: Bloomberg US Government 1-3 Year Index	-0.02	0.03	2.67	1.65	1.18	-	3.14	1.92	1.32	-	-

Description: The objective of the Fund is to provide preservation of capital, relatively stable returns consistent with its comparatively low risk profile, and liquidity for benefit responsive plan or participant payments. The Fund primarily consists of a diversified portfolio of Stable Value Investment Contracts (Investment Contracts) issued by life insurance companies, banks and other financial institutions, the performance of which may be predicated on underlying fixed income investments. The principal value of these assets is designed to remain stable regardless of stock and bond market fluctuations. The Fund is typically appropriate for investors who desire low volatility, stable principal value, and returns commensurate with a capital preservation objective for a component of their retirement savings. The Fund is designed for long-term retirement investing. If the retirement program provides access to the Fund and competing investment options, then participant transfers, either directly or indirectly, to competing investment options will be subject to an Equity Wash. An Equity Wash requires that transfers must be directed to a non-competing investment option under the plan for 90 days before such transferred amounts may be directed to any other competing investment option. Competing investment options include other guaranteed investment options, and cash account, money market, other short-term fixed income investment options with an average duration of less than two years, or investment options where the principal amount is guaranteed to Plan participants. For more information, see the applicable fact sheet on principal.com for a more complete description of this investment.

Composition (% of Assets) as of 06/30/2021				Fees & Expenses		# of Transfers Allowed/Time Period
U.S. Bonds	93.38	Other	4.97	Total Inv Exp Net %	1.05	-
Cash	1.65			Contractual Cap Expiration Date	N/A	
				Waiver Expiration Date	N/A	
				Total Inv Exp Gross %	1.05	
				Total Inv Exp Gross Per \$1,000 Invested	\$10.50	
				Redemption Fee	-	

Asset Class: Fixed Income

This asset class is generally composed of investment options that invest in bonds, or debt of a company or government entity (including U.S. and Non- U.S.). It may also include real estate investment options that directly own property. These investment options typically carry more risk than short-term fixed income investment options (including, for real estate investment options, liquidity risk), but less overall risk than equities. All investment options in this category have the potential to lose value.

Investment Category: **High Yield Bond**Inv Manager or Sub-Advisor: **DDJ/Insight/Post**

Investment Option Name	Average Annual Total Return										
High Income Separate Account A,3,5,14,15,24,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	3.63	9.58	4.43	4.13	5.37	5.67	4.50	5.76	4.60	5.71	12/2004
Benchmark: Bloomberg US High Yld 2% Issuer Capped Index	4.54	11.27	6.89	6.50	7.42	-	7.05	8.57	6.79	-	-
Benchmark: ICE Bofa US High Yield Index	4.67	11.46	6.62	6.35	7.30	-	6.17	8.43	6.62	-	-

Description: The investment seeks high current income. Under normal circumstances, the fund invests primarily in below investment grade bonds and bank loans which are rated, at the time of purchase, Ba1 or lower by Moody's Investors Service, Inc. ("Moody's") and BB+ or lower by S&P Global Ratings ("S&P Global") (if the bond or bank loan has been rated by only one of those agencies, that rating will determine whether it is below investment grade; if the bond or bank loan has not been rated by either of those agencies, those selecting such investments will determine whether it is of a quality comparable to those rated below investment grade).

Composition (% of Assets) as of 08/31/2021				Fees & Expenses		# of Transfers Allowed/Time Period
U.S. Bonds	84.62	Non-U.S. Bonds	9.86	Total Inv Exp Net %	1.49	1/30 day period
Cash	4.41	Convertibles	0.73	Contractual Cap Expiration Date	N/A	
U.S. Stocks	0.35	Non-U.S. Stocks	0.02	Waiver Expiration Date	02/28/2022	
Preferred	0.02			Total Inv Exp Gross %	1.51	
				Total Inv Exp Gross Per \$1,000 Invested	\$15.10	
				Redemption Fee	-	

Investment Category: **Intermediate Core Bond**Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
Core Fixed Income Separate Account A,3,10,14,15,25,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	-1.98	-0.88	4.44	2.77	3.27	6.38	7.34	4.55	3.79	6.54	6/2009
Benchmark: Bloomberg US Aggregate Bond Index	-1.55	-0.90	5.36	2.94	3.01	-	7.51	4.44	3.84	-	-

Description: The investment seeks to provide a high level of current income consistent with preservation of capital. The fund invests primarily in a diversified pool of investment-grade fixed-income securities, including corporate securities, U.S. government securities, asset-backed securities and mortgage-backed securities. It maintains an average portfolio duration that is within from 75% to 125% of the duration of the Bloomberg Barclays US Aggregate Bond Index.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses		# of Transfers Allowed/Time Period
U.S. Bonds	92.25	Cash	3.63	Total Inv Exp Net %	1.30	1/30 day period
Non-U.S. Bonds	3.56	U.S. Stocks	0.37	Contractual Cap Expiration Date	N/A	
Preferred	0.19			Waiver Expiration Date	N/A	
				Total Inv Exp Gross %	1.30	
				Total Inv Exp Gross Per \$1,000 Invested	\$13.00	
				Redemption Fee	-	

Asset Class: Fixed Income

This asset class is generally composed of investment options that invest in bonds, or debt of a company or government entity (including U.S. and Non- U.S.). It may also include real estate investment options that directly own property. These investment options typically carry more risk than short-term fixed income investment options (including, for real estate investment options, liquidity risk), but less overall risk than equities. All investment options in this category have the potential to lose value.

Investment Category: **Intermediate Government**

Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
Government & High Quality Bond Sep Acct A,14,15,25,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	-1.02	-1.31	2.80	1.03	1.51	3.16	1.89	1.88	2.07	3.29	7/1993
Benchmark: Bloomberg US Agency Fixed Rate MBS Index	-0.67	-0.43	3.85	2.17	2.41	-	3.87	3.06	3.02	-	-

Description: The investment seeks to achieve its investment objective by investing primarily in securities that are AAA rated or issued by the U.S. government, its agencies or instrumentalities. The investment may invest in mortgage-backed securities representing an interest in a pool of mortgage loans. These securities are rated AAA by Standard & Poor's Corporation or Aaa by Moody's Investor Services, Inc. or, if unrated, determined by the sub-advisor to be of equivalent quality. Management seeks undervalued securities that represent good long-term investment opportunities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Bonds	105.03	Cash	-5.03	Total Inv Exp Net %			1.31	1/30 day period			
				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			1.31				
				Total Inv Exp Gross Per \$1,000 Invested			\$13.10				
				Redemption Fee			-				

Investment Category: **Inflation-Protected Bond**

Inv Manager or Sub-Advisor: **BlackRock Financial Mgmt, Inc.**

Investment Option Name	Average Annual Total Return										
Inflation Protection Separate Account A,3,14,15,21,24,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	2.49	3.97	6.01	3.13	1.90	1.46	9.62	3.78	2.52	1.37	12/2004
Benchmark: Bloomberg US Treasury Tips Index	3.51	5.19	7.45	4.34	3.12	-	10.99	5.08	3.81	-	-

Description: The investment seeks to provide current income and real (after inflation) total returns. The fund invests primarily in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, their agencies or instrumentalities, and U.S. and non-U.S. corporations. It normally maintains an average portfolio duration that is within from 80% to 120% of the duration of the Bloomberg Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index. The fund also invests in foreign securities, U.S. Treasuries and agency securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Bonds	57.77	Cash	33.26	Total Inv Exp Net %			1.27	1/30 day period			
Non-U.S. Bonds	7.59	U.S. Stocks	1.38	Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			1.27				
				Total Inv Exp Gross Per \$1,000 Invested			\$12.70				
				Redemption Fee			-				

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date Retirement**

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime Strategic Income Separate Account A,11,15,17,18,22,23,29,31,32,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	2.18	6.85	6.14	4.98	4.82	4.05	9.22	5.58	4.52	4.10	3/2001
Benchmark: S&P Target Date Retirement Income Index	3.06	8.14	6.88	5.94	5.80	-	8.81	6.50	5.47	-	-

Description: The investment seeks current income, and as a secondary objective, capital appreciation. The fund is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities. Its asset allocation is designed for investors who are approximately 15 years beyond the normal retirement age of 65.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Bonds	62.46	U.S. Stocks	16.84	Total Inv Exp Net %			1.34	1/30 day period			
Non-U.S. Stocks	10.15	Cash	5.55	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	4.26	Convertibles	0.51	Waiver Expiration Date			N/A				
Preferred	0.13	Other	0.10	Total Inv Exp Gross %			1.34				
				Total Inv Exp Gross Per \$1,000 Invested			\$13.40				
				Redemption Fee			-				

Investment Category: **Target-Date 2000-2010**

Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2010 Separate Account A,11,15,17,18,22,23,29,31,32,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	2.95	8.72	6.62	5.99	6.29	4.73	9.93	6.44	5.49	4.76	3/2001
Benchmark: S&P Target Date 2010 Index	4.00	10.20	7.55	6.78	6.84	-	9.95	7.22	6.15	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2010. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Bonds	55.79	U.S. Stocks	21.86	Total Inv Exp Net %			1.36	1/30 day period			
Non-U.S. Stocks	12.72	Cash	5.14	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	3.80	Convertibles	0.45	Waiver Expiration Date			N/A				
Preferred	0.13	Other	0.11	Total Inv Exp Gross %			1.36				
				Total Inv Exp Gross Per \$1,000 Invested			\$13.60				
				Redemption Fee			-				

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2015**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Principal LifeTime 2015 Separate Account A,11,15,17,18,22,23,29,31,32,F	3.97	11.05	7.42	6.98	7.26	4.92	10.89	7.22	6.10	4.89	2/2008
Benchmark: S&P Target Date 2015 Index	4.81	11.93	7.94	7.46	7.77	-	10.28	7.79	6.77	-	-
Benchmark: Morningstar Lifetime Moderate 2015 Index	4.87	12.85	9.21	7.94	7.86	-	12.67	8.56	7.08	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2015. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Bonds	48.88	U.S. Stocks	26.95	Total Inv Exp Net %			1.39	1/30 day period			
Non-U.S. Stocks	15.61	Cash	4.69	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	3.26	Convertibles	0.36	Waiver Expiration Date			N/A				
Preferred	0.15	Other	0.10	Total Inv Exp Gross %			1.39				
				Total Inv Exp Gross Per \$1,000 Invested			\$13.90				
				Redemption Fee			-				

Investment Category: **Target-Date 2020**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Principal LifeTime 2020 Separate Account A,11,15,17,18,22,23,29,31,32,F	5.04	13.53	8.13	7.88	8.25	5.65	11.71	7.93	6.76	5.60	3/2001
Benchmark: S&P Target Date 2020 Index	5.17	12.92	8.10	7.98	8.51	-	10.24	8.29	7.29	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2020. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Bonds	41.15	U.S. Stocks	32.74	Total Inv Exp Net %			1.39	1/30 day period			
Non-U.S. Stocks	18.75	Cash	4.17	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	2.65	Convertibles	0.26	Waiver Expiration Date			N/A				
Preferred	0.16	Other	0.12	Total Inv Exp Gross %			1.39				
				Total Inv Exp Gross Per \$1,000 Invested			\$13.90				
				Redemption Fee			-				

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2025**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2025 Separate Account A,11,15,17,18,22,23,29,31,32,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	6.21	16.31	9.05	8.89	9.03	5.80	12.70	8.72	7.30	5.66	
Benchmark: S&P Target Date 2025 Index	6.57	16.17	8.95	9.01	9.42	-	11.22	9.08	7.88	-	-
Benchmark: Morningstar Lifetime Moderate 2025 Index	5.93	16.07	10.15	9.35	9.57	-	13.67	9.88	8.22	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2025. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	38.27	U.S. Bonds	33.78	Total Inv Exp Net %			1.42	1/30 day period			
Non-U.S. Stocks	21.94	Cash	3.50	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	2.05	Preferred	0.17	Waiver Expiration Date			N/A				
Convertibles	0.15	Other	0.14	Total Inv Exp Gross %			1.42				
				Total Inv Exp Gross Per \$1,000 Invested			\$14.20				
				Redemption Fee			-				

Investment Category: **Target-Date 2030**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2030 Separate Account A,11,15,17,18,22,23,29,31,32,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	7.30	18.95	9.74	9.78	9.69	6.17	13.70	9.30	7.76	6.03	
Benchmark: S&P Target Date 2030 Index	7.82	19.16	9.64	9.93	10.25	-	11.91	9.78	8.41	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2030. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	43.77	U.S. Bonds	26.86	Total Inv Exp Net %			1.45	1/30 day period			
Non-U.S. Stocks	24.69	Cash	2.83	Contractual Cap Expiration Date			N/A				
Non-U.S. Bonds	1.46	Preferred	0.18	Waiver Expiration Date			N/A				
Other	0.16	Convertibles	0.04	Total Inv Exp Gross %			1.45				
				Total Inv Exp Gross Per \$1,000 Invested			\$14.50				
				Redemption Fee			-				

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2035**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	8.21	21.23	10.41	10.64	10.35	6.53	14.69	9.82	8.21	6.26	
Principal LifeTime 2035 Separate Account A,11,15,17,18,22,23,29,31,32,F											2/2008
Benchmark: S&P Target Date 2035 Index	9.24	22.56	10.43	10.88	11.01	-	12.79	10.47	8.91	-	-
Benchmark: Morningstar Lifetime Moderate 2035 Index	8.58	22.53	10.90	11.10	11.20	-	13.38	11.14	9.17	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2035. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period		
U.S. Stocks	48.99	Non-U.S. Stocks	26.24	Total Inv Exp Net %			1.48		
U.S. Bonds	21.22	Cash	2.10	Contractual Cap Expiration Date			N/A		
Non-U.S. Bonds	1.07	Preferred	0.18	Waiver Expiration Date			N/A		
Other	0.17	Convertibles	0.04	Total Inv Exp Gross %			1.48		
				Total Inv Exp Gross Per \$1,000 Invested			\$14.80		
				Redemption Fee			-		

Investment Category: **Target-Date 2040**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	9.07	23.17	10.87	11.22	10.80	6.58	15.02	10.21	8.49	6.37	
Principal LifeTime 2040 Separate Account A,11,15,17,18,22,23,29,31,32,F											3/2001
Benchmark: S&P Target Date 2040 Index	10.23	24.96	10.98	11.54	11.55	-	13.37	10.95	9.26	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2040. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period		
U.S. Stocks	52.85	Non-U.S. Stocks	28.53	Total Inv Exp Net %			1.50		
U.S. Bonds	15.47	Cash	1.94	Contractual Cap Expiration Date			N/A		
Non-U.S. Bonds	0.80	Other	0.18	Waiver Expiration Date			N/A		
Preferred	0.18	Convertibles	0.03	Total Inv Exp Gross %			1.50		
				Total Inv Exp Gross Per \$1,000 Invested			\$15.00		
				Redemption Fee			-		

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2045**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2045 Separate Account A,11,15,17,18,22,23,29,31,32,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	9.74	24.78	11.20	11.64	11.13	6.95	15.32	10.48	8.71	6.59	2/2008
Benchmark: S&P Target Date 2045 Index	10.82	26.36	11.29	11.93	11.90	-	13.66	11.24	9.49	-	-
Benchmark: Morningstar Lifetime Moderate 2045 Index	10.65	27.69	11.32	11.96	11.68	-	12.95	11.61	9.33	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2045. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period		
U.S. Stocks	56.35	Non-U.S. Stocks	29.92	Total Inv Exp Net %			1/30 day period		
U.S. Bonds	10.91	Cash	1.82	Contractual Cap Expiration Date			N/A		
Non-U.S. Bonds	0.59	Other	0.19	Waiver Expiration Date			N/A		
Preferred	0.18	Convertibles	0.03	Total Inv Exp Gross %			1.52		
				Total Inv Exp Gross Per \$1,000 Invested			\$15.20		
				Redemption Fee			-		

Investment Category: **Target-Date 2050**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2050 Separate Account A,11,15,17,18,22,23,29,31,32,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	10.07	25.83	11.39	11.95	11.42	6.64	15.54	10.71	8.89	6.39	3/2001
Benchmark: S&P Target Date 2050 Index	11.10	27.11	11.43	12.19	12.16	-	13.86	11.44	9.67	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2050. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period		
U.S. Stocks	58.09	Non-U.S. Stocks	31.14	Total Inv Exp Net %			1/30 day period		
U.S. Bonds	8.18	Cash	1.75	Contractual Cap Expiration Date			N/A		
Non-U.S. Bonds	0.45	Other	0.19	Waiver Expiration Date			N/A		
Preferred	0.18	Convertibles	0.03	Total Inv Exp Gross %			1.53		
				Total Inv Exp Gross Per \$1,000 Invested			\$15.30		
				Redemption Fee			-		

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2055**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Principal LifeTime 2055 Separate Account A,11,15,17,18,22,23,29,31,32,F	10.48	26.76	11.50	12.15	11.50	7.10	15.45	10.82	8.90	6.70	2/2008
Benchmark: S&P Target Date 2055 Index	11.27	27.47	11.50	12.33	12.33	-	13.86	11.55	9.82	-	-
Benchmark: Morningstar Lifetime Moderate 2055 Index	10.83	28.59	11.32	11.96	11.55	-	12.91	11.61	9.14	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2055. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period		
U.S. Stocks	59.90	Non-U.S. Stocks	32.12	Total Inv Exp Net %			1/30 day period		
U.S. Bonds	5.59	Cash	1.68	Contractual Cap Expiration Date			N/A		
Non-U.S. Bonds	0.31	Other	0.20	Waiver Expiration Date			N/A		
Preferred	0.18	Convertibles	0.02	Total Inv Exp Gross %			1.55		
				Total Inv Exp Gross Per \$1,000 Invested			\$15.50		
				Redemption Fee			-		

Investment Category: **Target-Date 2060**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
Principal LifeTime 2060 Separate Account A,11,12,15,17,18,22,23,29,31,32,F	10.71	27.25	11.62	12.23	-	10.06	15.58	10.87	-	9.64	3/2013
Benchmark: S&P Target Date 2060+ Index	11.15	27.33	11.53	12.46	12.38	-	13.99	11.71	9.88	-	-
Benchmark: Morningstar Lifetime Moderate 2060 Index	10.73	28.62	11.27	11.89	11.45	-	12.89	11.57	9.00	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2060. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. ("PFI"). Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period		
U.S. Stocks	60.88	Non-U.S. Stocks	32.80	Total Inv Exp Net %			1/30 day period		
U.S. Bonds	4.05	Cash	1.64	Contractual Cap Expiration Date			N/A		
Non-U.S. Bonds	0.23	Other	0.20	Waiver Expiration Date			N/A		
Preferred	0.18	Convertibles	0.02	Total Inv Exp Gross %			1.56		
				Total Inv Exp Gross Per \$1,000 Invested			\$15.60		
				Redemption Fee			-		

Asset Class: Balanced/Asset Allocation

This asset class is generally composed of a combination of fixed income and equity investment options. These investment options may include balanced, asset allocation, target-date, and target-risk investment options. Although typically lower risk than investment options that invest solely in equities, all investment options in this category have the potential to lose value.

Investment Category: **Target-Date 2065+**Inv Manager or Sub-Advisor: **Multiple Sub-Advisors**

Investment Option Name	Average Annual Total Return										
Principal LifeTime 2065 Separate Account A,11,12,15,17,18,22,23,27,29,31,32,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	10.75	27.46	11.66	-	-	11.68	15.84	-	-	11.03	12/2017
Benchmark: S&P Target Date 2060+ Index	11.15	27.33	11.53	12.46	12.38	-	13.99	11.71	9.88	-	-
Benchmark: Morningstar Lifetime Moderate 2060 Index	10.73	28.62	11.27	11.89	11.45	-	12.89	11.57	9.00	-	-

Description: The investment seeks a total return consisting of long-term growth of capital and current income. The fund operates as a "target date fund" that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in 2065. It is a fund of funds and invests in underlying funds of Principal Funds, Inc. Its underlying funds consist of domestic and foreign equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	60.92	Non-U.S. Stocks	32.80	Total Inv Exp Net %			1.62	1/30 day period			
U.S. Bonds	4.01	Cash	1.64	Contractual Cap Expiration Date			02/28/2022				
Non-U.S. Bonds	0.23	Other	0.21	Waiver Expiration Date			N/A				
Preferred	0.18	Convertibles	0.02	Total Inv Exp Gross %			1.72				
				Total Inv Exp Gross Per \$1,000 Invested			\$17.20				
				Redemption Fee			-				

Asset Class: Large U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in large, well-established, U.S. companies. These investment options typically carry more risk than fixed income investment options but have the potential for higher returns over longer time periods. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Large Value**Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
Equity Income Separate Account A,3,10,25,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	10.45	27.48	9.93	12.03	12.52	7.97	5.60	11.79	10.62	7.91	6/2009
Benchmark: Russell 1000 Value Index	16.14	35.01	10.07	10.94	13.51	-	2.80	9.74	10.50	-	-

Description: The investment seeks to provide current income and long-term growth of income and capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in dividend-paying equity securities at the time of purchase. It usually invests in equity securities of companies with large and medium market capitalizations. The fund invests in value equity securities, an investment strategy that emphasizes buying equity securities that appear to be undervalued.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	83.84	Non-U.S. Stocks	14.08	Total Inv Exp Net %			1.40	1/30 day period			
Cash	2.08				Contractual Cap Expiration Date			02/28/2022			
				Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			1.42				
				Total Inv Exp Gross Per \$1,000 Invested			\$14.20				
				Redemption Fee			-				

Asset Class: **Large U.S. Equity**

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in large, well-established, U.S. companies. These investment options typically carry more risk than fixed income investment options but have the potential for higher returns over longer time periods. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Large Blend**Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
Capital Appreciation Separate Account A,3,10,13,25,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	13.99	26.44	15.63	15.88	15.33	12.00	17.77	14.08	12.49	11.85	6/2009
Benchmark: Russell 3000 Index	14.99	31.88	16.00	16.85	16.60	-	20.89	15.43	13.79	-	-

Description: The investment seeks to provide long-term growth of capital. The fund invests primarily in equity securities of companies with any market capitalization, but it has a greater exposure to large market capitalization companies than small or medium market capitalization companies. The managers seek to invest in securities of businesses that they believe are trading at a discount to their private market value (i.e., the value of the business if it was sold), have a competitive advantage, and/or that have barriers to entry in their respective industries.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses		# of Transfers Allowed/Time Period
U.S. Stocks	96.04	Non-U.S. Stocks	2.50	Total Inv Exp Net %	1.39	1/30 day period
Cash	1.46			Contractual Cap Expiration Date	N/A	
				Waiver Expiration Date	N/A	
				Total Inv Exp Gross %	1.39	
				Total Inv Exp Gross Per \$1,000 Invested	\$13.90	
				Redemption Fee	-	

Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
LargeCap S&P 500 Index Separate Account A,2,7,21,23,28,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	15.01	28.64	14.80	15.69	15.41	9.33	17.20	14.03	12.70	9.07	1/1990
Benchmark: Standard & Poor's 500 Index	15.92	30.00	15.99	16.90	16.63	-	18.40	15.22	13.88	-	-

Description: The investment option normally invests the majority of assets in common stocks of companies that compose the S&P 500 Index. Management attempts to mirror the investment performance of the index by allocating assets in approximately the same weightings as the S&P 500 Index. Over the long-term, management seeks a very close correlation between the performance of the Separate Account before expenses and that of the S&P 500 Index.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses		# of Transfers Allowed/Time Period
U.S. Stocks	96.68	Cash	2.31	Total Inv Exp Net %	1.03	1/30 day period
Non-U.S. Stocks	1.01			Contractual Cap Expiration Date	N/A	
				Waiver Expiration Date	N/A	
				Total Inv Exp Gross %	1.03	
				Total Inv Exp Gross Per \$1,000 Invested	\$10.30	
				Redemption Fee	-	

Asset Class: Large U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in large, well-established, U.S. companies. These investment options typically carry more risk than fixed income investment options but have the potential for higher returns over longer time periods. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Large Growth**Inv Manager or Sub-Advisor: **T. Rowe Price/Brown Advisory**

Investment Option Name	Average Annual Total Return										
LargeCap Growth I Separate Account A,3,16,24,30,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	13.70	25.32	20.81	22.54	18.78	8.25	34.93	19.77	15.97	7.87	12/2000
Benchmark: Russell 1000 Growth Index	14.30	27.32	22.00	22.84	19.68	-	38.49	21.00	17.21	-	-

Description: The investment seeks long-term growth of capital. The fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with large market capitalizations at the time of purchase. It invests in growth equity securities, an investment strategy that emphasizes buying equity securities of companies whose potential for growth of capital and earnings is expected to be above average. The fund is non-diversified.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	91.96	Non-U.S. Stocks	5.41	Total Inv Exp Net %			1.47				
Preferred	1.76	Cash	0.83	Contractual Cap Expiration Date			N/A				
Other	0.03			Waiver Expiration Date			02/28/2022				
				Total Inv Exp Gross %			1.49				
				Total Inv Exp Gross Per \$1,000 Invested			\$14.90				
				Redemption Fee			-				

Asset Class: Small/Mid U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Mid Cap Value**Inv Manager or Sub-Advisor: **LA Capital Mgmt/Victory**

Investment Option Name	Average Annual Total Return										
MidCap Value I Separate Account A,1,3,16,24,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	20.23	43.41	10.62	11.00	12.66	8.29	5.66	8.79	8.80	7.66	7/1999
Benchmark: Russell Midcap Value Index	18.24	42.40	10.28	10.59	13.93	-	4.96	9.73	10.49	-	-

Description: The investment seeks long-term growth of capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with medium market capitalizations at the time of purchase. It invests in value equity securities, an investment strategy that emphasizes buying equity securities that appear to be undervalued. The fund also invests in real estate investment trusts.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	96.02	Non-U.S. Stocks	2.23	Total Inv Exp Net %			1.52				
Cash	1.74			Contractual Cap Expiration Date			02/28/2022				
				Waiver Expiration Date			02/28/2022				
				Total Inv Exp Gross %			1.54				
				Total Inv Exp Gross Per \$1,000 Invested			\$15.40				
				Redemption Fee			-				

Asset Class: Small/Mid U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Mid Cap Blend**Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
MidCap S&P 400 Index Separate Account A,1,2,9,21,23,28,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	14.60	42.14	9.91	11.77	13.49	9.26	12.44	11.16	10.32	8.90	8/1999
Benchmark: Standard & Poor's 400 MidCap Stock Index	15.52	43.68	11.08	12.97	14.72	-	13.66	12.35	11.51	-	-

Description: The investment option normally invests the majority of assets in common stocks of companies that compose the S&P MidCap 400 Index. Management attempts to mirror the investment performance of the index by allocating assets in approximately the same weightings as the S&P MidCap 400 Index. Over the long-term, management seeks a very close correlation between the performance of the Separate Account before expenses and that of the S&P MidCap 400 Index.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses		# of Transfers Allowed/Time Period
U.S. Stocks	96.10	Cash	3.30	Total Inv Exp Net %	1.03	1/30 day period
Non-U.S. Stocks	0.60			Contractual Cap Expiration Date	N/A	
				Waiver Expiration Date	N/A	
				Total Inv Exp Gross %	1.03	
				Total Inv Exp Gross Per \$1,000 Invested	\$10.30	
				Redemption Fee	-	

Investment Category: **Mid Cap Growth**Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
MidCap Separate Account A,1,23,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	13.20	29.90	17.60	16.83	16.79	11.99	17.17	15.86	14.73	11.85	1/1991
Benchmark: Russell Midcap Index	15.17	38.11	14.22	14.39	15.52	-	17.10	13.40	12.41	-	-

Description: The investment option invests primarily in common stocks and other equity securities of medium capitalization companies. It normally invests the majority of assets in companies with market capitalizations similar to those companies in the Russell MidCap Index. Management's securities selection is based on stocks with value and/or growth characteristics, and management constructs an investment portfolio that has a blend of stocks with these characteristics. It may invest up to 25% of assets in foreign securities.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses		# of Transfers Allowed/Time Period
U.S. Stocks	91.50	Non-U.S. Stocks	8.34	Total Inv Exp Net %	1.54	1/30 day period
Cash	0.17			Contractual Cap Expiration Date	N/A	
				Waiver Expiration Date	N/A	
				Total Inv Exp Gross %	1.54	
				Total Inv Exp Gross Per \$1,000 Invested	\$15.40	
				Redemption Fee	-	

Asset Class: Small/Mid U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Mid Cap Growth**Inv Manager or Sub-Advisor: **Robert Baird/Eagle Asset Mgmt**

Investment Option Name	Average Annual Total Return										
MidCap Growth III Separate Account A,1,3,16,24,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	10.01	30.11	17.99	18.46	14.82	7.44	35.25	17.08	12.15	7.22	10/1999
Benchmark: Russell Midcap Growth Index	9.60	30.45	19.14	19.27	17.54	-	35.59	18.66	15.04	-	-

Description: The investment seeks long-term growth of capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with medium market capitalizations at the time of purchase. It invests in growth equity securities, an investment strategy that emphasizes buying equity securities of companies whose potential for growth of capital and earnings is expected to be above average.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses		# of Transfers Allowed/Time Period	
U.S. Stocks	94.89	Non-U.S. Stocks	2.91	Total Inv Exp Net %	1.75	1/30 day period	
Cash	2.20			Contractual Cap Expiration Date	N/A		
				Waiver Expiration Date	02/28/2022		
				Total Inv Exp Gross %	1.77		
				Total Inv Exp Gross Per \$1,000 Invested	\$17.70		
				Redemption Fee	-		

Investment Category: **Small Value**Inv Manager or Sub-Advisor: **Vaughan Nelson/LA Capital/H&W**

Investment Option Name	Average Annual Total Return										
SmallCap Value II Separate Account A,1,3,16,24,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	22.40	60.29	7.54	9.11	12.29	7.60	2.73	7.00	7.75	6.65	6/2004
Benchmark: Russell 2000 Value Index	22.92	63.92	8.58	11.03	13.22	-	4.63	9.65	8.66	-	-

Description: The investment seeks long-term growth of capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with small market capitalizations at the time of purchase. It invests in value equity securities, an investment strategy that emphasizes buying equity securities that appear to be undervalued. The fund also invests in real estate investment trusts ("REITs").

Composition (% of Assets) as of 08/31/2021				Fees & Expenses		# of Transfers Allowed/Time Period
U.S. Stocks	95.53	Non-U.S. Stocks	2.35	Total Inv Exp Net %	1.82	1/30 day period
Cash	2.12			Contractual Cap Expiration Date	02/28/2022	
				Waiver Expiration Date	02/28/2022	
				Total Inv Exp Gross %	1.84	
				Total Inv Exp Gross Per \$1,000 Invested	\$18.40	
				Redemption Fee	-	

Asset Class: Small/Mid U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Small Blend**Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
SmallCap S&P 600 Index Separate Account A,1,2,8,21,23,28,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	18.88	55.69	8.29	12.38	14.47	9.62	10.25	11.24	10.75	9.09	8/1999
Benchmark: Standard & Poor's 600 Stock Index	20.05	57.64	9.44	13.57	15.69	-	11.29	12.37	11.92	-	-

Description: The investment seeks long-term growth of capital and normally invests the majority of assets in common stocks of companies that compose the S&P SmallCap 600 Index. Management attempts to mirror the investment performance of the index by allocating assets in approximately the same weightings as the S&P 600 Index. Over the long-term, management seeks a very close correlation between the performance of the Separate Account before expenses and that of the S&P 600 Index.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses		# of Transfers Allowed/Time Period	
U.S. Stocks	96.18	Cash	2.63	Total Inv Exp Net %	1.03	1/30 day period	
Non-U.S. Stocks	1.20			Contractual Cap Expiration Date	N/A		
				Waiver Expiration Date	N/A		
				Total Inv Exp Gross %	1.03		
				Total Inv Exp Gross Per \$1,000 Invested	\$10.30		
				Redemption Fee	-		

Investment Category: **Small Growth**Inv Manager or Sub-Advisor: **AB/Brown/Emerald**

Investment Option Name	Average Annual Total Return										
SmallCap Growth I Separate Account A,1,3,16,24,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	5.41	31.54	15.63	18.71	16.73	7.60	41.02	18.89	14.43	7.61	12/2000
Benchmark: Russell 2000 Growth Index	2.82	33.27	11.70	15.34	15.74	-	34.63	16.36	13.48	-	-

Description: The investment seeks long-term growth of capital. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with small market capitalizations at the time of purchase. The fund may invest up to 30% of the fund's assets using an index sampling strategy designed to match the performance of the Russell 2000(R) Growth Index.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses		# of Transfers Allowed/Time Period
U.S. Stocks	92.90	Non-U.S. Stocks	4.13	Total Inv Exp Net %	1.72	1/30 day period
Cash	2.97			Contractual Cap Expiration Date	02/28/2022	
				Waiver Expiration Date	02/28/2022	
				Total Inv Exp Gross %	1.74	
				Total Inv Exp Gross Per \$1,000 Invested	\$17.40	
				Redemption Fee	-	

Asset Class: Small/Mid U.S. Equity

This asset class is generally composed of investment options that invest in stocks, or shares of ownership in small- to medium-sized U.S. companies. These investment options typically carry more risk than larger U.S. equity investment options but have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Real Estate**Inv Manager or Sub-Advisor: **Principal Real Estate Inv**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	20.89	31.58	11.96	8.21	11.67	10.50	-4.11	5.98	8.85	9.87	
Benchmark: MSCI US REIT Index	23.00	37.16	10.10	6.84	11.22	-	-7.57	4.84	8.30	-	-

Description: The investment seeks to generate a total return. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies principally engaged in the real estate industry at the time of purchase. It invests in equity securities regardless of market capitalization (small, medium or large). The fund concentrates its investments (invest more than 25% of its net assets) in securities in the real estate industry. It is non-diversified.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
U.S. Stocks	98.83	Cash	1.17	Total Inv Exp Net %	1.83		1/30 day period				
				Contractual Cap Expiration Date	N/A						
				Waiver Expiration Date	N/A						
				Total Inv Exp Gross %	1.83						
				Total Inv Exp Gross Per \$1,000 Invested	\$18.30						
				Redemption Fee	-						

Asset Class: International Equity

This asset class is composed of investment options that invest in stocks, or shares of ownership in companies with their principal place of business or office outside the United States. These investment options often carry more risk than U.S. equity investment options but may have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Diversified Emerging Mkts**Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	0.60	19.23	7.14	7.46	4.66	7.18	18.55	10.05	2.06	7.37	
Benchmark: MSCI Emerging Markets NR Index	-1.25	18.20	8.58	9.23	6.09	-	18.31	12.81	3.63	-	-

Description: The investment option normally invests the majority of assets in equities of companies in emerging market countries. It invests in securities of companies with their principal place of business or principal office in emerging market countries; companies for which the principal securities trade in an emerging market; or companies, regardless of where their securities are traded, that derive 50% of their total revenue from either goods or services produced in emerging market countries. The fund may invest in securities of companies with small to medium market capitalizations.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses		# of Transfers Allowed/Time Period	
Non-U.S. Stocks	98.56	Cash	1.14	Total Inv Exp Net %	2.30	1/30 day period	
U.S. Stocks	0.30			Contractual Cap Expiration Date	N/A		
				Waiver Expiration Date	N/A		
				Total Inv Exp Gross %	2.30		
				Total Inv Exp Gross Per \$1,000 Invested	\$23.00		
				Redemption Fee	-		

Asset Class: International Equity

This asset class is composed of investment options that invest in stocks, or shares of ownership in companies with their principal place of business or office outside the United States. These investment options often carry more risk than U.S. equity investment options but may have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Foreign Large Blend**

Inv Manager or Sub-Advisor: **Origin Asset Management LLP**

Investment Option Name	Average Annual Total Return										
International I Separate Account A,3,4,16,23,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	7.11	21.16	9.46	9.01	8.83	4.34	13.10	7.88	5.82	4.16	7/1999
Benchmark: MSCI ACWI Ex USA Index	5.90	23.92	8.03	8.94	7.48	-	10.65	8.93	4.92	-	-

Description: The investment seeks long-term growth of capital. The fund invests primarily in foreign equity securities, including emerging market securities. It typically invests in foreign securities of at least ten countries. The fund invests in equity securities of small, medium, and large market capitalization companies. It invests in value equity securities, an investment strategy that emphasizes buying equity securities that appear to be undervalued.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses		# of Transfers Allowed/Time Period	
Non-U.S. Stocks	97.17	Cash	2.30	Total Inv Exp Net %	1.67	1/30 day period	
U.S. Stocks	0.53			Contractual Cap Expiration Date	02/28/2022		
				Waiver Expiration Date	N/A		
				Total Inv Exp Gross %	1.67		
				Total Inv Exp Gross Per \$1,000 Invested	\$16.70		
				Redemption Fee	-		

Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
International Equity Index Separate Account A,2,3,4,19,20,21,23,F	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	7.02	23.60	6.39	7.50	6.97	4.75	6.91	6.42	4.36	4.44	12/2009
Benchmark: MSCI EAFE NR Index	8.35	25.73	7.62	8.81	8.10	-	7.82	7.45	5.51	-	-
Benchmark: MSCI ACWI Ex USA Index	5.90	23.92	8.03	8.94	7.48	-	10.65	8.93	4.92	-	-

Description: The investment seeks long-term growth of capital. The fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in securities that compose the MSCI EAFE NTR Index at the time of purchase. The index is a market-weighted equity index designed to measure the equity performance of developed markets, excluding the United States and Canada. The advisor employs a passive investment approach designed to attempt to track the performance of the index.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period				
Non-U.S. Stocks	98.38	U.S. Stocks	1.09	Total Inv Exp Net %			1/30 day period				
Cash	0.43	Other	0.10	Contractual Cap Expiration Date			12/30/2021				
				Waiver Expiration Date			N/A				
				Total Inv Exp Gross %			1.19				
				Total Inv Exp Gross Per \$1,000 Invested			\$11.90				
				Redemption Fee			-				

Asset Class: International Equity

This asset class is composed of investment options that invest in stocks, or shares of ownership in companies with their principal place of business or office outside the United States. These investment options often carry more risk than U.S. equity investment options but may have the potential for higher returns. They may be an appropriate choice for long-term investors who are seeking the potential for growth. All investment options in this category have the potential to lose value.

Investment Category: **Foreign Small/Mid Blend**

Inv Manager or Sub-Advisor: **Principal Global Investors**

Investment Option Name	Average Annual Total Return										
	(as of 09/30/2021 quarter end)						(as of 12/31/2020 year end)				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	7.33	21.89	4.89	7.11	8.79	9.72	4.79	6.75	6.25	9.71	
Benchmark: MSCI World Ex US Small Cap Index	10.71	30.14	9.50	10.33	10.03	-	12.78	9.63	6.98	-	-

Description: The investment seeks long-term growth of capital by investing primarily in stocks of non-US companies with relatively small capitalizations. It invests in securities of companies with their principal place of business or principal office outside the US; companies for which the principal securities market is outside the US; or companies, regardless of where their securities are traded, that derive 50% of their total revenue outside of the US. Under normal market conditions, it invests at least 80% in companies similar in size to companies included in the Citigroup Extended Market Index (EMI) World ex US.

Composition (% of Assets) as of 08/31/2021				Fees & Expenses			# of Transfers Allowed/Time Period		
Non-U.S. Stocks	97.39	Cash	1.53	Total Inv Exp Net %		2.21	1/30 day period		
U.S. Stocks	1.08			Contractual Cap Expiration Date		N/A			
				Waiver Expiration Date		N/A			
				Total Inv Exp Gross %		2.21			
				Total Inv Exp Gross Per \$1,000 Invested		\$22.10			
				Redemption Fee		-			

Investors should carefully consider a mutual fund's investment objectives, risks, charges, and expenses prior to investing. A prospectus, or summary prospectus if available, containing this and other information can be obtained by contacting a financial professional, visiting principal.com, or calling 1-800-547-7754. Read the prospectus 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 1-800-547-7754.

The value of the investment options will fluctuate so that when redeemed, shares or units may be worth more or less than the original cost.

An investment's past performance is not necessarily an indication of how the investment will perform in the future.

Since inception benchmark returns are displayed on the Investment Option Summary for investments that are less than 10 years old. The benchmark reflecting the Since Inception return is the Morningstar Category index. For some Sub-Advised investment options, two benchmarks will be displayed on the Investment Option Summary and the secondary index reflecting the Since Inception Return is the Morningstar Category index.

Investment Options may charge a short-term trading or redemption fee to protect the interests of long-term Contractholders.

^A Separate Accounts are available through a group annuity contract with Principal Life Insurance Company. Insurance products and plan administrative services, if applicable, are provided by Principal Life Insurance Company, a member of the Principal Financial Group, Des Moines, IA 50392. See the fact sheet for the full name of the Separate Account. Certain investment options may not be available in all states or U.S. commonwealths. Principal Life Insurance Company reserves the right to defer payments or transfers from Principal Life Separate Accounts as described in the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets; investment conditions which do not allow for orderly investment transactions; or investment, liquidity, and other risks inherent in real estate (such as those associated with general and local economic conditions). If you elect to allocate funds to a Separate Account, you may not be able to immediately withdraw them.

Returns shown for periods of less than one year are not annualized. All returns displayed here are after net Total Investment Expense of the investment option.

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group® (The Principal®), Des Moines, IA 50392.

For a Separate Account investment option, Total Investment Expense net equals the sum of these expenses: (a) the amount of money, expressed as a percentage, deducted for the costs of managing a separate account where applicable, fees for plan administrative services and agent compensation, plus (b) if the separate account invests in an underlying mutual fund, the total fund operating expenses of the underlying mutual fund, plus (c) if an underlying mutual fund invests in other mutual funds, the weighted-average management fee of those other mutual funds, as listed in the most recent prospectus. The actual gross Total Investment Expense may change if an underlying mutual fund's allocation of assets to other mutual funds changes.

Several investment companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, visit The Principal Web site at principal.com.

These results are for the investment options available through your Plan Sponsor's retirement plan, and may be different from the results for other retirement plans. Past performance is not a guarantee of future results. Principal values and investment returns will fluctuate so that values upon redemption may be worth more or less than original costs. Total returns illustrated are net of investment expenses and management fees.

Principal Life is an investment manager as defined in ERISA with regard to its Separate Accounts.

Since inception returns are only shown for funds/accounts in existence for less than 10 years.

- ¹ Small-cap and mid-cap investment options are subject to more fluctuation in value and may have additional risks than other investment options with stocks of larger, more stable companies.
- ² Each index based investment option is invested in the stocks or bonds of the index it tracks. Performance of indexes reflects the unmanaged results for the market segment the selected stocks or bonds represent. There is no assurance an index based investment option will match the performance of the index tracked.
- ³ This Separate Account invests solely in the least expensive share class of the Principal Funds. All voting rights associated with ownership of shares in the mutual fund are the rights of the Separate Account, not of contract holders investing in the Separate Account. For further information on the underlying mutual fund, see the prospectus of the fund.
- ⁴ International and global investment options are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments.
- ⁵ High yield investment options are subject to greater credit risk and volatility that is associated with high yield bonds.
- ⁶ Real Estate investment options are subject to investment and liquidity risk and other risks inherent in real estate such as those associated with general and local economic conditions. Property values can decline due to environmental and other reasons. In addition, fluctuation in interest rates can negatively impact the performance of real estate investment options.
- ⁷ S&P 500 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
- ⁸ S&P 600 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
- ⁹ S&P 400 is a trademark of S&P Global and is used under license. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.
- ¹⁰ These calculated returns reflect the historical performance of the oldest share class of the fund, adjusted to reflect a portion of the fees and expenses of this share class. For time periods prior to inception date of the fund, predecessor performance is reflected. Please see the fund's prospectus for more information on specific expenses, and the fund's most recent shareholder report for actual date of first sale. Expenses are deducted from income earned by the fund. As a result, dividends and investment results will differ for each share class.
- ¹¹ Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise.
- ¹² Asset allocation does not guarantee a profit or protect against a loss. Investing in real estate, small-cap, international, and high-yield investment options involves additional risks.
- ¹³ Small-cap and mid-cap stocks may have additional risks, including greater price volatility.
- ¹⁴ Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise. Neither the principal of bond investment options nor their yields are guaranteed by the U.S. government.
- ¹⁵ Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.
- ¹⁶ This Separate Account invests solely in the least expensive share class of a mutual fund (Fund) from Principal Funds, Inc. Principal Global Investors, LLC invests up to 30% of the Fund's assets in equity securities in an attempt to match the performance of the Fund's benchmark index. The Fund's remaining assets are managed by the sub-advisors.

- 17 Asset allocation and diversification do not ensure a profit or protect against a loss. Additionally there is no guarantee this investment option will provide adequate income at or through retirement.
- 18 The Investment Advisor will display "Multiple Sub-Advisors" for certain target-date, target-risk and specialty investment options where the assets are directed by the Investment Manager to multiple underlying investment options. These underlying investment options may use multiple sub-advisors who are responsible for the day-to-day management responsibilities.
- 19 The International Equity Index investment option described herein is indexed to an MSCI index.
- 20 The Statement of Additional Information for the underlying mutual fund contains a more detailed description of the limited relationship MSCI has with Principal and any related investments.
- 21 The risks associated with derivative investments include that the underlying security, interest rate, market index, or other financial asset will not move in the direction the Investment Adviser and/or Sub-Advisor anticipated, the possibility that there may be no liquid secondary market, the risk that adverse price movements in an instrument can result in a loss substantially greater than a fund's initial investment, the possibility that the counterparty may fail to perform its obligations; and the inability to close out certain hedged positions to avoid adverse tax consequences.
- 22 International and global investing involves greater risks such as currency fluctuations, political/social instability and differing accounting standards.
- 23 Investment manager/sub-advisor means either the Investment Advisor or Sub-Advisor to the investment option or the underlying asset(s). Principal Life Insurance Company is the Investment Manager as defined by ERISA, with regard to the assets of the Separate Accounts. Principal Global Investors is a member of the Principal Financial Group.
- 24 Investment manager/sub-advisor means either the Investment Advisor or Sub-Advisor to the investment option or the underlying asset(s).
- 25 Investment manager/sub-advisor means either the Investment Advisor or Sub-Advisor to the investment option or the underlying asset(s). Principal Life Insurance Company is the Investment Manager as defined by ERISA, with regard to the assets of the Separate Accounts. Principal Global Investors is a member of the Principal Financial Group.
- 26 The Principal Stable Value Fund (the Fund), is a collective investment trust maintained by Principal Global Investors Trust Company, (the Trust Company). Morley Capital Management (Morley), a specialized investment boutique of Principal Global Investors, LLC (the Adviser), serves as investment manager with respect to the Fund, subject to the Trust Company's supervision and review. The Adviser is an indirect wholly owned subsidiary of Principal Financial Group and is under common control with the Trust Company. The Fund is not a mutual fund and is not registered with the Securities and Exchange Commission, the State of Oregon, or any other regulatory body. Units of the Fund are not deposits or obligations of, guaranteed by, or insured by the Trust Company or any affiliate, and are not insured by the FDIC or any other federal or state government agency. The value of the Fund may fluctuate so that when redeemed, units may be worth more or less than the original cost. The declaration of trust, participation agreement, and disclosure documents contain important information about investment objectives, risks, fees and expenses associated with investment in the Fund and should be read carefully before investing. Direct investment in the Fund is limited to participating trusts (also known as investing plan/trust) that meet certain requirements described in the declaration of trust, that enter into a participation agreement with the Trust Company. The Fund cannot accept investment directly from individuals and is subject to restrictions regarding transfer and withdrawal of assets including potential deferral of withdrawal requests by up to 12 months, as defined in the applicable declaration of trust.
- 27 This Separate Account invests solely in the Principal LifeTime 2065 Inst Fund. Performance results and investment expenses shown prior to December 29, 2017 are of the mutual fund only, adjusted for the fees and expenses of the rate level displayed, because the Separate Account was not available. Any voting rights associated with ownership of shares in the mutual fund are the rights of the Separate Account, not of contract holders investing in the Separate Account. For further information on the underlying mutual fund, see the prospectus of the fund.
- 28 For the NE Rate level, Principal Life Insurance Company (Principal Life) 1. pays the Sub-Adviser the management fee and compensation for services provided to the separate account, and 2. pays the separate account the expected operating expenses proportionally attributable to the NE Rate level in the maintenance of the Separate Account. Operating expenses may be greater or less than expected in any given period. The NE Rate level is only available to Contract holders who meet certain requirements and select certain additional products and services made available by Principal Life or an affiliate. Ask your Principal representative for additional details.
- 29 Additional target date portfolios may be added to the Principal LifeTime portfolios series to accommodate plan participants with later normal retirement dates as they enter the workforce. Participants may also choose a portfolio with a target date that does not match the intended retirement date. Compare the different portfolios to see how the mix of investments might shift.
- 30 This investment option is considered non-diversified, which means it, or the underlying mutual fund, can invest a higher percentage of its assets in of fewer individual issuers than a diversified investment. As a result, changes in the value of a single investment could cause greater fluctuations, gain or loss, in the net asset value than would occur if it was more diversified.
- 31 Selecting a target date fund series is also authorizing any additional vintage which is launched by the investment provider for the series, and included in their associated materials, to be added to the plan after proper notification.
- 32 There is no guarantee that a target date investment will provide adequate income at or through retirement. A target date fund's (TDF) glidepath is typically set to align with a retirement age of 65, which maybe your plan's normal retirement date (NRD). If your plan's NRD/age is different, the plan may default you to a TDF based on the plans NRD/Age. Participants may choose a TDF that does not match the plan's intended retirement date but instead aligns more to their investment risk. Compare the different TDF's to see how the mix of investments shift based on the TDF glide path.
- F Investment option limits transfer activity. Once the number of allowed transfers is met, participants are not allowed to transfer back into an investment option which they have transferred out of until the holding period elapses. All participant investment transfers and non-scheduled rebalancing activity are counted toward the number of transfers allowed. Contributions into the investment option are not impacted. Participants may still transfer out to different investment options or to money market or Guaranteed options.

- Principal Life works with each fund family to implement each funds' policy and establish frequent trading guidelines that best mirror Prospectus language. Mutual Fund Network investment managers have the ability to monitor for excessive trading and may enforce frequent purchase limitations in addition to or in lieu of policy monitored by Principal Life Insurance Company. Please refer to the Prospectus for verification.

Benchmark Descriptions

MSCI Emerging Markets NR Index measures equity market performance in the global emerging markets. It consists of 26 emerging market countries in Europe, Latin America and the Pacific Basin.

S&P Target Date 2055 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

MSCI US REIT Index is a capitalization-weighted benchmark index of most actively traded Real Estate Investment Trusts (REITs), designed to measure real estate performance.

Russell 2000 Value Index is a market-weighted total return index that measures the performance of companies within the Russell 2000 Index having lower price-to-book ratios and lower forecasted growth values.

Russell Midcap Growth Index is a market-weighted total return index that measures the performance of companies within the Russell Midcap Index having higher price-to-book ratios and higher forecasted growth values.

S&P Target Date 2050 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

Russell Midcap Index includes firms 201 through 1000, based on market capitalization, from the Russell 3000 Index.

S&P Target Date 2045 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

Russell Midcap Value Index is a market-weighted total return index that measures the performance of companies within the Russell Midcap index having lower price-to-book ratios and lower forecasted growth values.

Morningstar Lifetime Moderate 2060 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2060. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

S&P Target Date 2040 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

Morningstar Lifetime Moderate 2055 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2055. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

S&P Target Date 2035 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

MSCI ACWI Ex USA Index is a free float-adjusted market capitalization index that is designed to measure the combined equity market performance of developed and emerging market countries excluding the US.

S&P Target Date 2030 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

Standard & Poor's 400 MidCap Stock Index includes approximately 10% of the capitalization of U.S. equity securities. These are comprised of stocks in the middle capitalization range.

MSCI World Ex US Small Cap Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed markets. It offers an exhaustive representation of the Small Cap segment by targeting companies that are in the Investable Market Index but not in the Standard Index in a particular market.

Standard & Poor's 500 Index is a market capitalization-weighted index of 500 widely held stocks often used as a proxy for the stock market.

S&P Target Date 2025 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date 2020 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

Standard & Poor's 600 Stock Index is a small cap index that consists of 600 domestic stocks chosen for market size, liquidity, and industry group representation.

The Bloomberg US Aggregate Bond Index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.

Bloomberg US Agency Fixed Rate MBS Index covers the fixed-rate mortgage-backed pass-through securities issued by GinnieMae (GNMA), Fannie Mae (FNMA), and Freddie Mae (FHLMC).

Morningstar Lifetime Moderate 2015 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2015. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

S&P Target Date 2015 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date 2060 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date 2010 Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

S&P Target Date Retirement Income Index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

The Russell 3000 Index is constructed to provide a comprehensive barometer of the broad market and accounts for nearly 98% of the total value of all equity traded on the U.S. exchanges. It measures the stocks that are also members of either the Russell 1000 or the Russell 2000 indexes.

The Bloomberg US Treasury Tips Index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).

The Bloomberg US High Yld 2% Issuer Capped Index measures the performance of USD-denominated, non-investment grade, fixed-rate, taxable corporate bonds. It follows the same rules as the uncapped index but limits the exposure of each issuer to 2% of the total market value and redistributes any excess market value index-wide on a pro-rata basis.

MSCI EAFE NR Index is listed for foreign stock funds (EAFE refers to Europe, Australia, and Far East). Widely accepted as a benchmark for international stock performance, the EAFE Index is an aggregate of 21 individual country indexes.

Morningstar Lifetime Moderate 2025 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2025. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Morningstar Lifetime Moderate 2035 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2035. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

The Bloomberg US Government 1-3 Year Index measures the performance of the U.S. Treasury and U.S. Agency Indices with maturities of 1-3 years, including Treasuries and U.S. agency debentures. It is a component of the U.S. Government/Credit Index and the U.S. Aggregate Index.

Russell 1000 Growth Index is a market-capitalization weighted index of those firms in the Russell 1000 with higher price-to-book ratios and higher forecasted growth values.

Russell 1000 Value Index is a market-capitalization weighted index of those firms in the Russell 1000 with lower price-to-book ratios and lower forecasted growth values.

Morningstar Lifetime Moderate 2045 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2045. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. This Index does not incorporate Environmental, Social, or Governance (ESG) criteria.

Russell 2000 Growth Index is a market-weighted total return index that measures the performance of companies within the Russell 2000 Index having higher price-to-book ratio and higher forecasted growth values.

Merrill Lynch U.S. High Yield Master II Index measures the performance of high yield bonds.

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6-16610/CELEBRATION RESTAURANT GROUP 401(K) PLAN

11/30/2021