Principal Financial Group

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Plans & Services

- Multiple Plans
- Defined Contribution Plans
- Defined Benefit Plans
- Employee Stock Ownership Plans
- Nonqualified Plans
- Not-For-Profit Plans
- TPA Plans
- Taft-Hartley Plans

The Principal® Difference

- Range of Capabilities
- **Fiduciary Support**
- Breadth of Investment Options
- Exceptional Customer Service
- Understanding Fees
- Leaders in Retirement

Quick Links

- Visit The Principal Research Center
- Contact a Local Representative
- Report Unethical or Fraudulent Activity

Tools

The Principal® Difference: Fiduciary Support

As a fiduciary, you need to:

- Understand your responsibilities
- Select and monitor investment options
- Communicate and educate
- Manage prudently

The Principal can't assume the role of fiduciary on your retirement plan, but we can support you in a number of ways to make your role as a fiduciary easier.

We will help you understand your fiduciary responsibilities and give you the tools and services to help complete the tasks at hand.

Understanding your responsibilities

You can use our Fiduciary Handbook to help you get familiar with your role and up-to-speed on the necessary responsibilities. View a sample. (PDF: 198 KB)

Annual fiduciary file

As a fiduciary, you are required to log your actions with regard to the retirement plan and keep a record of pertinent documents. To help you perform these tasks, each year we provide you with a tool called the Annual Fiduciary File. (PDF: 128 KB)

Select and monitor investment options

You are responsible for selecting and monitoring your organization's investment options. We offer

Learn More

Need help understanding the **complex rules governing qualified retirement plans**?

View a sample of the Fiduciary Handbook. (PDF: 198 KB)

Investment Section

Want to know more about **Investment selection and monitoring**?

Watch this short video. (3.7 MB)

- Forms Library
- Office Locations
- Calculators
- Rates & Values
- Tour Online Retirement Services

a wide variety of investment options and the Principal Due Diligence Program[SM]. (PDF: 308 KB)

Guiding you through legislative changes

Interpreting retirement plan laws and regulations can be a confusing and time-consuming task, and the laws that govern retirement plans are constantly changing. You can rely on us to:

- Analyze the legislation and help you understand what it all means
- Advocate to help ensure regulations are feasible for you and sensible for your participants
- Promote positive change through participation and leadership in industry trade organizations

Communicate and educate

We also help you communicate effectively with your participants/employees, by providing required participant communications, including:

- Summary Plan Descriptions
- Summary of Material Modifications
- New materials for investment option changes
- Assistance with or samples of most employee notices.

Prudent oversight and management

We perform standard plan compliance tests for you and help you correct any issues. Specifically, we provide the following testing for your approval, if needed:

- Nondiscrimination (ADP/ACP)[1]
- Top-heavy
- 415 limits
- Minimum coverage 410(b)

Form 5500 audit support

We offer extensive audit support (Form 5500), including:

- Audit package
- SAS 70 report
- Audit support line
- Summary annual report

If you partner with a third-party administrator

(TPA), we will work with your TPA on these services.

Have questions? Contact a local representative today for more information or to find a financial professional in your area.

Fiduciary responsibilities apply only to ERISA plans.

[1]

ADP is not applicable for not-for-profit organizations.

Have a question? Call us at 1.800.986.3343

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