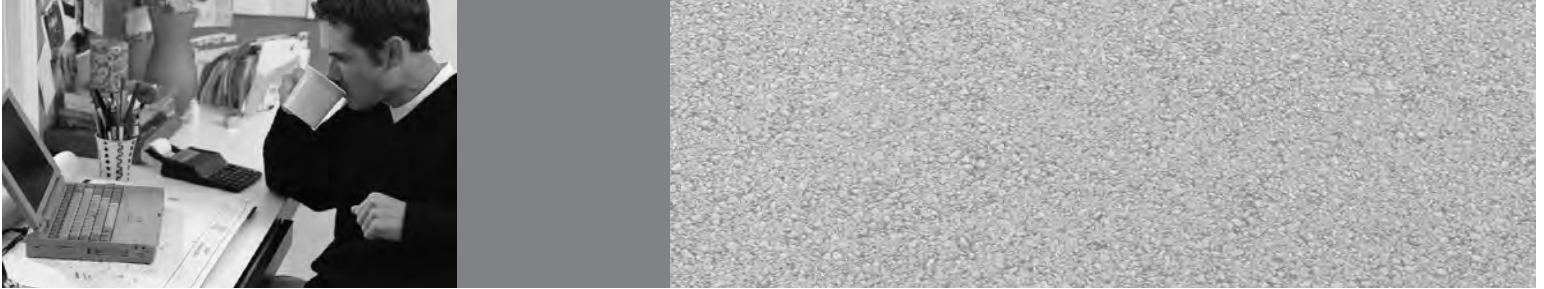


Online access to benefit and health information



At the Principal Financial Group® (The Principal®), we're always looking for ways to make your life simpler. That's why we've included valuable information specifically for you on our Internet site – www.principal.com.

Our site allows you to access detailed information about your employee benefits whenever it's convenient for you. Simply log on to www.principal.com and click on "Login." You will be able to access information regarding all your personal accounts with The Principal, including health benefits, retirement plans, life insurance, banking and investments. Use the site to:

- Access a summary of your benefits, including deductible, coinsurance and out-of-pocket amounts
- View provider directories*
- Monitor your claims activity
- Find common questions and answers about employee benefits

- Obtain a list of covered dependents
- View Flexible Spending Account balances, if applicable
- Access information specific to expectant mothers
- Contact The Principal

LOGIN TODAY

To ensure the security of your personal information, you will need a username and password for access. You can obtain these by:

- Calling our toll-free help line at 800-986-3343, 7:00 a.m. to 7:00 p.m., Monday through Friday, CST.
- Selecting the *Establish your new username and password* link on the *Login* screen and then following the ensuing instructions.

Once Principal Life has entered your information into the system and you have received a username and password, you'll be able to use the site whenever you choose.

* Not all networks are included on the website. As networks constantly change without notice, it's always best to verify your provider's membership.

HEALTH NEWS AT YOUR FINGERTIPS

You also have access to Principal Health News on www.principal.com. It's your one-stop shop for:

- Health-related news articles
- Preventive care tips
- Daily highlights on topics such as nutrition and fitness, alternative health, pregnancy, and disease and illness
- Helpful interactive tools

So what are you waiting for? Log on to www.principal.com and get the information you need, right when you need it! For your personal information, click on the Login button. For Principal Health News, go to the page for Individuals and click on the link at the right, or go directly to www.principalhealthnews.com.

Principal Health News, created by Consumer Health Interactive, is made available for the sole purpose of providing general education information on health-related issues and access to health-related resources. It is not intended as medical advice. Consult your own physician or health care provider for answers to personal health concerns. The companies of the Principal Financial Group are affiliated with Consumer Health Interactive and are not responsible for the content, services or information Consumer Health Interactive provides.