

JACK BYRNE FORD EMPLOYEE SECURITY PLAN

ERISA 404 Retirement Plan and Investment Information

08/14/2016

Contract/Plan ID Number 4-59993

This document uses these defined words and phrases:

Plan means **JACK BYRNE FORD EMPLOYEE SECURITY PLAN**.

Plan Fiduciary means the individual(s) holding authority over the operation and administration of the Plan and its retirement funds. The Plan Sponsor is typically the Plan Fiduciary. Contact the Plan Administrator for further details.

Plan Sponsor means **JACK BYRNE FORD**.

You means the Plan participant or beneficiary.

Plan Administrator is a Plan Fiduciary that has authority over operation and administration of the Plan. You should contact the Plan Administrator if you have any questions about the investment options under the Plan or if you would like paper copies of additional investment information that is available online at principal.com.

The Plan Administrator is:

JACK BYRNE FORD
1003 HUDSON RIVER ROAD
MECHANICVILLE, NY 12118-3805
518-664-9841

Information about ERISA Section 404(c)

The Employee Retirement Income Security Act (ERISA) provides rules about the investment of retirement funds. The Plan Sponsor chose to qualify the Plan as an ERISA 404(c) plan and intends to comply with ERISA Section 404(c) requirements by providing information for you to make informed 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.

How does this affect you?

The Plan Fiduciary makes certain investment options available under the Plan. You decide which of those options works best for you according to your age and circumstances. This means that you are responsible for directing the investment in the account the Plan holds for your benefit (your account).

Directing or Transferring Between Investment Options

You can direct or transfer retirement funds between the different investment options at least quarterly. The Plan may allow for more frequent transfers. To transfer retirement funds, you can call the automated phone system of the Principal Financial Group® at 1-800-547-7754 or log in to your account at principal.com.

A description of the exercise of voting, tender and similar rights for an investment alternative and any restrictions on these rights is located in the relevant plan document or trustee powers section of the trust agreement. Contact the Plan Administrator to obtain the plan document or the trust agreement, if applicable.

Fees and Expenses

An annual Plan administrative expense of 0.20 percent applies to each participant's account balance. One twelfth of this annual amount will be charged on a monthly basis. The dollar amount of the expense can be found by logging in to the secure website at principal.com and on participant statements. Plan administrative expenses typically include items such as recordkeeping, participant website access, participant statements, Plan compliance services and financial professional services.

From time to time, Plan expenses may be incurred in the course of normal Plan operation for Plan services such as legal, auditing, third-party administration, consulting, investment advice to the Plan, etc. If allowed by the Plan document, the Plan Fiduciary may direct that these expenses be paid by the Plan. The Plan Fiduciary determines how these expenses are allocated among participants at the time the expenses are paid. These expenses are typically allocated based on participant account balance but may be allocated by dividing the total expense to be deducted by the total number of participants in the Plan. If such expenses are charged to participant accounts, the dollar amount of such expenses will be disclosed on the secure principal.com website and on participant statements (if applicable) for the quarter in which they are paid.

The following participant-level services have additional fees. These participant transaction fees will be charged to your account balance for the services you elect to use. Participant transaction fees for the Plan include:

- Distribution fee: \$40.00
- Distribution In-kind fee: \$40.00
- Loan Maintenance fee for new loans: \$12.00 per quarter
- Loan Setup fee: \$50.00
- 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.

The Plan Administrator can provide the following additional information in paper form, without charge and upon request:

- 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

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.

How your quarterly statements will be delivered

This notice is to inform you that statements are provided through The Principal Retirement Service Center® at www.principal.com. The benefit statement includes any fees deducted on your retirement account and is being delivered electronically based on your continuous access to the website. You have the right to request and receive, free of charge, a paper statement. If you wish to receive a paper benefit statement, please call 1-800-547-7754, 7 am – 9 pm (Monday – Friday) Central Time.

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.

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: 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-Term Bond													
Inv Manager or Sub-Advisor : Delaware Management Company													
Investment Option Name	Average Annual Total Return												
Delaware Diversified Income R Fund ^{13,20,24,E}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>						
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date		
	4.89	3.14	3.34	3.18	5.88	5.51	-1.50	2.82	5.47	5.33	6/2003		
Benchmark: Barclays Aggregate Bond Index	5.31	6.00	4.06	3.76	5.13	-	0.55	3.25	4.51	-	-		
Description: The investment seeks maximum long-term total return, consistent with reasonable risk. The fund invests in the following four sectors of the fixed income securities markets: the U.S. investment grade sector, the U.S. high yield sector, the international developed markets sector, and the emerging markets sector. It normally invests at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in fixed income securities. The fund's investments in emerging markets will, in the aggregate, be limited to no more than 25% of the fund's total assets.													
Composition (% of Assets) as of 05/31/2016				Fees & Expenses			# of Transfers Allowed/Time Period						
Cash	8.72	U.S. Stocks	0.14	Total Inv Exp Net %			1/20 business day period						
Non-U.S. Bonds	16.46	Convertibles	1.51	Contractual Cap Expiration Date			N/A						
Preferred	0.77	U.S. Bonds	83.27	Waiver Expiration Date			N/A						
Other	-10.87				Total Inv Exp Gross %			1.15					
				Total Inv Exp Gross Per \$1,000 Invested			\$11.50						
				Redemption Fee			-						
Investment Category: Inflation-Protected Bond													
Inv Manager or Sub-Advisor : PIMCO													
Investment Option Name	Average Annual Total Return												
PIMCO Real Return R Fund ^{13,20,24}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>						
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date		
	5.74	2.64	1.21	1.70	4.19	4.29	-3.38	1.54	3.42	4.01	12/2002		
Benchmark: Barclays US Treas TIPS Index	6.24	4.35	2.31	2.63	4.75	-	-1.44	2.55	3.93	-	-		
Description: The investment seeks maximum real return, consistent with preservation of capital and prudent investment management. The fund normally invests at least 80% of its net assets in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, their agencies or instrumentalities, and corporations, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements. It invests primarily in investment grade securities, but may invest up to 10% of its total assets in high yield securities ("junk bonds") rated B or higher.													
Composition (% of Assets) as of 03/31/2016				Fees & Expenses			# of Transfers Allowed/Time Period						
Cash	-11.15	Non-U.S. Bonds	3.75	Total Inv Exp Net %			-						
Convertibles	0.03	Preferred	0.10	Contractual Cap Expiration Date			N/A						
U.S. Bonds	105.31	Other	1.96	Waiver Expiration Date			N/A						
				Total Inv Exp Gross %			1.12						
				Total Inv Exp Gross Per \$1,000 Invested			\$11.20						
				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: Corporate Bond

Inv Manager or Sub-Advisor : Lord Abbett & Co, LLC

Investment Option Name	Average Annual Total Return										
	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
Lord Abbett Income R3 Fund ^{13,20,24}	7.38	3.86	4.40	4.87	6.55	6.74	-3.35	4.26	5.66	6.19	7/2008
Benchmark: Barclays US Corporate Investment Grade Index	7.68	7.94	5.42	5.43	6.24	-	-0.68	4.53	5.29	-	-

Description: The investment seeks a high level of income consistent with preservation of capital. Under normal conditions, the fund pursues its investment objective by investing at least 65% of its net assets in investment grade debt (or fixed income) securities including Corporate debt securities of U.S. issuers; Corporate debt securities of non-U.S. (including emerging market) issuers that are denominated in U.S. dollars; Mortgage-backed, mortgage-related and other asset-backed securities; Securities issued or guaranteed by the U.S. government, its agencies or government-sponsored enterprises; and Inflation-linked investments.

Composition (% of Assets) as of 03/31/2016				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	0.46	Non-U.S. Bonds	16.81	Total Inv Exp Net %			-		
Convertibles	0.06	Preferred	1.06	Contractual Cap Expiration Date			N/A		
U.S. Bonds	80.34	Other	1.26	Waiver Expiration Date			03/31/2017		
				Total Inv Exp Gross %			1.20		
				Total Inv Exp Gross Per \$1,000 Invested			\$12.00		
				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 Retirement

Inv Manager or Sub-Advisor : Multiple Sub-Advisors

Investment Option Name	Average Annual Total Return										
	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
Principal Trust(SM) Income Fund ^{11,20,21,22,26,27,F}	3.79	1.93	3.35	3.59	-	5.74	-1.45	3.53	-	5.59	7/2009
Benchmark: S&P Target Date Retirement Income Index	4.09	3.07	4.55	4.56	4.52	-	-0.18	4.46	4.25	-	-
Benchmark: Morningstar Lifetime Moderate Income Index	4.87	2.55	4.29	4.46	5.31	-	-1.30	4.38	5.03	6.74	-

Description: The investment option seeks current income and, as a secondary objective, capital appreciation. To pursue its goal, this Target Date Fund generally invests in affiliated and may invest in nonaffiliated open-ended mutual funds, insurance company separate accounts, and collective trust funds that Principal Trust considers appropriate based on investors who have reached their investment time horizon.

Composition (% of Assets) as of 05/31/2016				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	5.47	U.S. Stocks	15.09	Total Inv Exp Net %			1/30 day period		
Non-U.S. Stocks	6.69	Non-U.S. Bonds	7.53	Contractual Cap Expiration Date			N/A		
Convertibles	0.04	Preferred	0.52	Waiver Expiration Date			N/A		
U.S. Bonds	64.35	Other	0.31	Total Inv Exp Gross %			1.18		
				Total Inv Exp Gross Per \$1,000 Invested			\$11.80		
				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 2000-2010

Inv Manager or Sub-Advisor : Multiple Sub-Advisors

Investment Option Name	Average Annual Total Return										
	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				
Principal Trust(SM) Target 2010 Fund ^{11,20,21,22,26,27,F}	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	3.63	1.10	4.36	4.80	-	8.26	-1.70	4.98	-	8.33	7/2009
Benchmark: S&P Target Date 2010 Index	3.96	2.51	5.13	5.08	4.86	-	-0.21	5.10	4.66	-	-
Benchmark: Morningstar Lifetime Moderate 2010 Index	5.37	2.89	5.13	5.36	5.78	-	-1.58	5.22	5.55	8.24	-

Description: The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 05/31/2016				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	4.82	U.S. Stocks	25.49	Total Inv Exp Net %	1.18		1/30 day period		
Non-U.S. Stocks	11.15	Non-U.S. Bonds	6.26	Contractual Cap Expiration Date	N/A				
Convertibles	0.03	Preferred	0.44	Waiver Expiration Date	N/A				
U.S. Bonds	51.23	Other	0.57	Total Inv Exp Gross %	1.18				
				Total Inv Exp Gross Per \$1,000 Invested	\$11.80				
				Redemption Fee	-				

Investment Category: Target-Date 2015

Inv Manager or Sub-Advisor : Multiple Sub-Advisors

Investment Option Name	Average Annual Total Return										
	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				
Principal Trust(SM) Target 2015 Fund ^{11,20,21,22,26,27,F}	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	3.60	0.82	4.91	5.30	-	9.16	-1.71	5.51	-	9.29	7/2009
Benchmark: S&P Target Date 2015 Index	3.90	2.21	5.73	5.65	5.15	-	-0.16	5.76	5.01	-	-
Benchmark: Morningstar Lifetime Moderate 2015 Index	5.49	2.82	5.56	5.76	5.90	-	-1.73	5.63	5.72	9.00	-

Description: The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 05/31/2016				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	4.11	U.S. Stocks	31.46	Total Inv Exp Net %	1.17		1/30 day period		
Non-U.S. Stocks	13.64	Non-U.S. Bonds	5.61	Contractual Cap Expiration Date	N/A				
Convertibles	0.03	Preferred	0.34	Waiver Expiration Date	N/A				
U.S. Bonds	44.23	Other	0.58	Total Inv Exp Gross %	1.17				
				Total Inv Exp Gross Per \$1,000 Invested	\$11.70				
				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 2020												
Inv Manager or Sub-Advisor : Multiple Sub-Advisors												
Investment Option Name	Average Annual Total Return											
Principal Trust(SM) Target 2020 Fund ^{11,20,21,22,26,27,F}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	3.52	0.74	5.64	5.91	-	9.72	-1.49	6.18	-	9.91	7/2009	
Benchmark: S&P Target Date 2020 Index	3.79	1.77	6.19	6.09	5.33	-	-0.19	6.30	5.24	-	-	
Benchmark: Morningstar Lifetime Moderate 2020 Index	5.48	2.50	6.02	6.17	5.95	-	-1.88	6.09	5.86	9.92	-	
Description: The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.												
Composition (% of Assets) as of 05/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	3.34	U.S. Stocks	38.21	Total Inv Exp Net %			1.17		1/30 day period			
Non-U.S. Stocks	16.83	Non-U.S. Bonds	4.76	Contractual Cap Expiration Date			N/A					
Convertibles	0.03	Preferred	0.26	Waiver Expiration Date			N/A					
U.S. Bonds	36.00	Other	0.57	Total Inv Exp Gross %			1.17					
				Total Inv Exp Gross Per \$1,000 Invested			\$11.70					
				Redemption Fee			-					
Investment Category: Target-Date 2025												
Inv Manager or Sub-Advisor : Multiple Sub-Advisors												
Investment Option Name	Average Annual Total Return											
Principal Trust(SM) Target 2025 Fund ^{11,20,21,22,26,27,F}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	3.45	0.45	6.17	6.28	-	10.50	-1.52	6.57	-	10.76	7/2009	
Benchmark: S&P Target Date 2025 Index	3.68	1.36	6.48	6.41	5.42	-	-0.25	6.69	5.39	-	-	
Benchmark: Morningstar Lifetime Moderate 2025 Index	5.27	1.79	6.49	6.57	5.98	-	-2.06	6.59	5.98	10.88	-	
Description: The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.												
Composition (% of Assets) as of 05/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	2.82	U.S. Stocks	43.90	Total Inv Exp Net %			1.17		1/30 day period			
Non-U.S. Stocks	19.46	Non-U.S. Bonds	4.08	Contractual Cap Expiration Date			N/A					
Convertibles	0.02	Preferred	0.16	Waiver Expiration Date			N/A					
U.S. Bonds	28.97	Other	0.58	Total Inv Exp Gross %			1.17					
				Total Inv Exp Gross Per \$1,000 Invested			\$11.70					
				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 2030

Inv Manager or Sub-Advisor : Multiple Sub-Advisors

Investment Option Name	Average Annual Total Return										
	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				
Principal Trust(SM) Target 2030 Fund ^{11,20,21,22,26,27,F}	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	3.30	0.19	6.33	6.60	-	10.93	-1.48	6.95	-	11.25	7/2009
Benchmark: S&P Target Date 2030 Index	3.57	0.98	6.80	6.71	5.46	-	-0.30	7.06	5.47	-	-
Benchmark: Morningstar Lifetime Moderate 2030 Index	4.87	0.74	6.83	6.86	6.00	-	-2.30	7.02	6.09	11.65	-

Description: The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 05/31/2016				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	2.66	U.S. Stocks	48.74	Total Inv Exp Net %	1.17		1/30 day period		
Non-U.S. Stocks	21.54	Non-U.S. Bonds	3.22	Contractual Cap Expiration Date	N/A				
Convertibles	0.02	Preferred	0.13	Waiver Expiration Date	N/A				
U.S. Bonds	23.10	Other	0.58	Total Inv Exp Gross %	1.17				
				Total Inv Exp Gross Per \$1,000 Invested	\$11.70				
				Redemption Fee	-				

Investment Category: Target-Date 2035

Inv Manager or Sub-Advisor : Multiple Sub-Advisors

Investment Option Name	Average Annual Total Return										
	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				
Principal Trust(SM) Target 2035 Fund ^{11,20,21,22,26,27,F}	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	3.13	-0.10	6.67	6.83	-	11.01	-1.37	7.24	-	11.37	7/2009
Benchmark: S&P Target Date 2035 Index	3.44	0.61	7.07	6.97	5.48	-	-0.35	7.38	5.52	-	-
Benchmark: Morningstar Lifetime Moderate 2035 Index	4.43	-0.33	6.93	6.96	6.00	-	-2.58	7.24	6.17	12.06	-

Description: The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 05/31/2016				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	2.46	U.S. Stocks	52.69	Total Inv Exp Net %	1.16		1/30 day period		
Non-U.S. Stocks	23.17	Non-U.S. Bonds	1.95	Contractual Cap Expiration Date	N/A				
Convertibles	0.01	Preferred	0.01	Waiver Expiration Date	N/A				
U.S. Bonds	19.12	Other	0.60	Total Inv Exp Gross %	1.16				
				Total Inv Exp Gross Per \$1,000 Invested	\$11.60				
				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 2040												
Inv Manager or Sub-Advisor : Multiple Sub-Advisors												
Investment Option Name	Average Annual Total Return											
Principal Trust(SM) Target 2040 Fund ^{11,20,21,22,26,27,F}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	3.07	-0.28	6.93	7.08	-	11.31	-1.39	7.51	-	11.70	7/2009	
Benchmark: S&P Target Date 2040 Index	3.36	0.32	7.25	7.15	5.52	-	-0.40	7.60	5.59	-	-	
Benchmark: Morningstar Lifetime Moderate 2040 Index	4.14	-1.10	6.85	6.90	5.98	-	-2.83	7.24	6.19	12.15	-	
Description: The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.												
Composition (% of Assets) as of 05/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	2.38	U.S. Stocks	56.09	Total Inv Exp Net %			1.17		1/30 day period			
Non-U.S. Stocks	24.72	Non-U.S. Bonds	1.52	Contractual Cap Expiration Date			N/A					
Convertibles	0.01	Preferred	0.01	Waiver Expiration Date			N/A					
U.S. Bonds	14.67	Other	0.61	Total Inv Exp Gross %			1.17					
				Total Inv Exp Gross Per \$1,000 Invested			\$11.70					
				Redemption Fee			-					
Investment Category: Target-Date 2045												
Inv Manager or Sub-Advisor : Multiple Sub-Advisors												
Investment Option Name	Average Annual Total Return											
Principal Trust(SM) Target 2045 Fund ^{11,20,21,22,26,27,F}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	2.92	-0.51	7.11	7.22	-	11.57	-1.32	7.70	-	12.01	7/2009	
Benchmark: S&P Target Date 2045 Index	3.28	0.06	7.38	7.29	5.47	-	-0.46	7.76	5.56	-	-	
Benchmark: Morningstar Lifetime Moderate 2045 Index	4.03	-1.49	6.70	6.73	5.92	-	-3.03	7.09	6.16	12.07	-	
Description: The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.												
Composition (% of Assets) as of 05/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	2.22	U.S. Stocks	58.94	Total Inv Exp Net %			1.18		1/30 day period			
Non-U.S. Stocks	25.99	Non-U.S. Bonds	1.18	Contractual Cap Expiration Date			N/A					
Convertibles	0.01	Preferred	0.01	Waiver Expiration Date			N/A					
U.S. Bonds	11.06	Other	0.61	Total Inv Exp Gross %			1.18					
				Total Inv Exp Gross Per \$1,000 Invested			\$11.80					
				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 2050

Inv Manager or Sub-Advisor : Multiple Sub-Advisors

Investment Option Name	Average Annual Total Return										
	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				
Principal Trust(SM) Target 2050 Fund ^{11,20,21,22,26,27,F}	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	2.87	-0.59	7.20	7.36	-	11.84	-1.30	7.87	-	12.30	7/2009
Benchmark: S&P Target Date 2050 Index	3.14	-0.18	7.54	7.43	5.54	-	-0.47	7.93	-	-	-
Benchmark: Morningstar Lifetime Moderate 2050 Index	4.02	-1.70	6.55	6.56	5.86	-	-3.19	6.92	6.12	11.95	-

Description: The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 05/31/2016				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	2.22	U.S. Stocks	60.87	Total Inv Exp Net %	1.18		1/30 day period		
Non-U.S. Stocks	26.88	Non-U.S. Bonds	0.93	Contractual Cap Expiration Date	N/A				
Convertibles	0.01	Preferred	0.01	Waiver Expiration Date	N/A				
U.S. Bonds	8.48	Other	0.62	Total Inv Exp Gross %	1.18				
				Total Inv Exp Gross Per \$1,000 Invested	\$11.80				
				Redemption Fee	-				

Investment Category: Target-Date 2055

Inv Manager or Sub-Advisor : Multiple Sub-Advisors

Investment Option Name	Average Annual Total Return										
	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				
Principal Trust(SM) Target 2055 Fund ^{11,20,21,22,26,27,F}	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
	2.80	-0.72	7.17	7.38	-	11.97	-1.29	7.89	-	12.47	7/2009
Benchmark: S&P Target Date 2055+ Index	3.07	-0.38	7.64	7.60	-	-	-0.54	8.11	-	-	-
Benchmark: Morningstar Lifetime Moderate 2055 Index	4.04	-1.86	6.40	6.38	5.79	-	-3.34	6.72	6.05	11.79	-

Description: The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.

Composition (% of Assets) as of 05/31/2016				Fees & Expenses			# of Transfers Allowed/Time Period		
Cash	2.23	U.S. Stocks	62.35	Total Inv Exp Net %	1.19		1/30 day period		
Non-U.S. Stocks	27.44	Non-U.S. Bonds	0.75	Contractual Cap Expiration Date	N/A				
Convertibles	0.01	Preferred	0.01	Waiver Expiration Date	N/A				
U.S. Bonds	6.60	Other	0.62	Total Inv Exp Gross %	1.19				
				Total Inv Exp Gross Per \$1,000 Invested	\$11.90				
				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 2060+														
Inv Manager or Sub-Advisor : Multiple Sub-Advisors														
Investment Option Name			Average Annual Total Return											
Principal Trust(SM) Target 2060 Fund ^{11,12,20,21,22,26,27,F}			<i>(as of 06/30/2016 quarter end)</i>					<i>(as of 12/31/2015 year end)</i>						
			YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
			2.82	-0.73	-	-	-	3.63	-1.30	-	-	3.10	1/2014	
Benchmark: S&P Target Date 2055+ Index			3.07	-0.38	7.64	7.60	-	-	-0.54	8.11	-	-	-	
Benchmark: Morningstar Lifetime Moderate 2055 Index			4.04	-1.86	6.40	6.38	5.79	-	-3.34	6.72	6.05	1.06	-	
Description: The investment option seeks a total return consisting of long-term growth of capital and current income. To pursue its goal, this Target Date Fund generally invests in affiliated open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds, and unaffiliated collective trust funds that Principal Trust considers appropriate based on the remaining time horizon of a particular Target Date Fund.														
Composition (% of Assets) as of 05/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period						
Cash	2.23	U.S. Stocks	62.59	Total Inv Exp Net %				1/30 day period						
Non-U.S. Stocks	27.59	Non-U.S. Bonds	0.71	Contractual Cap Expiration Date				N/A						
Convertibles	0.01	Preferred	0.01	Waiver Expiration Date				N/A						
U.S. Bonds	6.25	Other	0.62	Total Inv Exp Gross %				1.19						
				Total Inv Exp Gross Per \$1,000 Invested				\$11.90						
				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 : Invesco														
Investment Option Name			Average Annual Total Return											
Invesco Comstock R Fund ^{23,24}			<i>(as of 06/30/2016 quarter end)</i>					<i>(as of 12/31/2015 year end)</i>						
			YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
			-0.16	-6.93	5.47	8.59	5.20	8.23	-6.18	9.83	5.60	8.57	10/2002	
Benchmark: Russell 1000 Value Index			6.30	2.86	9.87	11.35	6.13	-	-3.83	11.27	6.16	-	-	
Description: The investment seeks total return through growth of capital and current income. The fund invests, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in common stocks, and in derivatives and other instruments that have economic characteristics similar to such securities. It may invest in securities of issuers of any market capitalization; however, a substantial number of the issuers in which the fund invests are large-capitalization issuers. The fund may invest up to 10% of its net assets in real estate investment trusts (REITs).														
Composition (% of Assets) as of 03/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period						
Cash	4.58	U.S. Stocks	83.96	Total Inv Exp Net %				-						
Non-U.S. Stocks	11.47					Contractual Cap Expiration Date				N/A				
				Waiver Expiration Date				06/30/2017						
				Total Inv Exp Gross %				1.09						
				Total Inv Exp Gross Per \$1,000 Invested				\$10.90						
				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 : OppenheimerFunds, Inc.

Investment Option Name

Average Annual Total Return

Oppenheimer Equity Income R Fund ^{2,24,E}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	-0.13	-9.93	3.88	6.38	5.84	6.15	-10.07	7.44	6.12	6.38	

Benchmark:

Russell 1000 Value Index

Description: The investment seeks total return. The fund mainly invests in common stocks of U.S. companies that the portfolio manager believes are undervalued. It will invest at least 80% of its net assets, plus borrowings for investment purposes, in equity securities. The fund may invest in equity securities issued by companies of different capitalization ranges, but will typically focus on larger capitalization stocks. The portfolio manager does not intend to invest more than 25% of its net assets in securities of issuers in any single foreign country or more than 5% of its net assets in companies or government issuers in emerging market countries.

Composition (% of Assets) as of 05/31/2016				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	0.04	U.S. Stocks	85.10	Total Inv Exp Net %	1.26		1/30 day period	
Non-U.S. Stocks	4.04	Convertibles	4.81	Contractual Cap Expiration Date	N/A			
Preferred	5.47	U.S. Bonds	0.54	Waiver Expiration Date	N/A			
Other	0.01			Total Inv Exp Gross %	1.26			
				Total Inv Exp Gross Per \$1,000 Invested	\$12.60			
				Redemption Fee	-			

Investment Category: Large Blend

Inv Manager or Sub-Advisor : Capital Research and Mgmt Co

Investment Option Name

Average Annual Total Return

American Funds Fundamental Investors R3 Fund ^{24,G}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	3.72	3.99	10.62	10.38	6.91	8.02	3.04	10.86	7.41	8.04	

Benchmark:

Russell 1000 Index

Description: The investment seeks long-term growth of capital and income. The fund invests primarily in common stocks of companies that appear to offer superior opportunities for capital growth and most of which have a history of paying dividends. It may invest significantly in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio managers in managing the fund's assets.

Composition (% of Assets) as of 03/31/2016				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	4.80	U.S. Stocks	84.82	Total Inv Exp Net %	0.96		1/30 day period	
Non-U.S. Stocks	10.28	U.S. Bonds	0.10	Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.96			
				Total Inv Exp Gross Per \$1,000 Invested	\$9.60			
				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,2,6,25,F}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	3.48	3.27	10.82	11.27	6.66	8.44	0.67	11.73	6.54	8.47	

Benchmark:

Standard & Poor's 500 Index

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 05/31/2016				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	3.59	U.S. Stocks	95.85	Total Inv Exp Net %	0.72		1/30 day period	
Non-U.S. Stocks	0.56			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	0.72			
				Total Inv Exp Gross Per \$1,000 Invested	\$7.20			
				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 Growth

Inv Manager or Sub-Advisor : Capital Research and Mgmt Co

Investment Option Name

Average Annual Total Return

American Funds New Economy R3 Fund ^{24,G}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	-5.01	-9.21	8.54	9.89	7.39	8.50	3.46	12.37	7.98	9.24	

Benchmark:

Russell 1000 Growth Index

Description: The investment seeks long term growth of capital; current income is a secondary consideration. The fund invests primarily in common stocks that the investment adviser believes have the potential for growth. It normally invests in securities of companies that can benefit from innovation, exploit new technologies or provide products and services that meet the demands of an evolving global economy. The fund may invest a significant portion of its assets in issuers based outside the United States, including those based in developing countries.

Composition (% of Assets) as of 03/31/2016				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	6.12	U.S. Stocks	59.48	Total Inv Exp Net %	1.12		1/30 day period	
Non-U.S. Stocks	29.63	Preferred	0.29	Contractual Cap Expiration Date	N/A			
U.S. Bonds	0.55	Other	3.93	Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	1.12			
				Total Inv Exp Gross Per \$1,000 Invested	\$11.20			
				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 : Principal Global/Barrow Hanley

Investment Option Name

Average Annual Total Return

MidCap Value III Separate Account ^{A,1,F}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				Incept Date
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	
	1.65	-4.85	8.16	9.72	6.65	9.84	-4.71	11.40	6.89	9.98	

Benchmark:

Russell Midcap Value Index

Description: The investment seeks long-term growth of capital and normally invests the majority of assets in companies with market capitalizations similar to those of companies in the Russell MidCap Value Index. Management selects investments primarily on the basis of fundamental security analysis, focusing on the company's financial stability, sales, earnings, dividend trends, return on equity and industry trends. It may invest up to 25% of assets in foreign securities.

Composition (% of Assets) as of 05/31/2016				Fees & Expenses			# of Transfers Allowed/Time Period	
Cash	4.44	U.S. Stocks	93.55	Total Inv Exp Net %	1.22		1/30 day period	
Non-U.S. Stocks	2.01			Contractual Cap Expiration Date	N/A			
				Waiver Expiration Date	N/A			
				Total Inv Exp Gross %	1.22			
				Total Inv Exp Gross Per \$1,000 Invested	\$12.20			
				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 : Victory Capital Management												
Investment Option Name	Average Annual Total Return											
Victory Sycamore Established Value R Fund ^{1,F}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	9.51	6.56	13.34	11.41	9.57	11.73	0.48	11.01	9.12	11.61	8/1983	
Benchmark: Russell Midcap Value Index	8.87	3.25	11.00	11.70	7.79	-	-4.78	11.25	7.61	-	-	
Description: The investment seeks long-term capital growth by investing primarily in common stocks. The fund pursues its investment objective by investing, under normal circumstances, at least 80% of its net assets in equity securities of companies with market capitalizations, at the time of purchase, within the range of companies comprising the Russell MidCap(R) Value Index. The fund may invest a portion of its assets in equity securities of foreign companies traded on U.S. exchanges, including American and Global Depository Receipts (ADRs and GDRs).												
Composition (% of Assets) as of 03/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	6.43	U.S. Stocks	92.68	Total Inv Exp Net %			1.16		3/90 day period			
Non-U.S. Stocks	0.88				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A					
				Total Inv Exp Gross %			1.16					
				Total Inv Exp Gross Per \$1,000 Invested			\$11.60					
				Redemption Fee			-					
Investment Category: Mid Cap Blend												
Inv Manager or Sub-Advisor : OppenheimerFunds, Inc.												
Investment Option Name	Average Annual Total Return											
Oppenheimer Main Street Mid Cap R Fund ^{1,24,E}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	5.85	-4.08	8.65	8.94	5.89	8.28	-7.50	9.27	6.08	8.16	3/2001	
Benchmark: Russell Midcap Index	5.50	0.56	10.80	10.90	8.07	-	-2.44	11.44	8.00	-	-	
Description: The investment seeks capital appreciation. Under normal market conditions, the fund will invest at least 80% of its net assets, including any borrowings for investment purposes, in securities of "mid cap" companies. The fund managers consider mid cap companies to be those having a market capitalization in the range of the Russell Midcap(R) Index, a measure of mid cap issuers. The fund primarily invests in common stock but may also invest in other types of securities, such as units of master limited partnerships or other securities that are consistent with its investment objective.												
Composition (% of Assets) as of 05/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	3.06	U.S. Stocks	94.12	Total Inv Exp Net %			1.35		1/30 day period			
Non-U.S. Stocks	2.82				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A					
				Total Inv Exp Gross %			1.35					
				Total Inv Exp Gross Per \$1,000 Invested			\$13.50					
				Redemption Fee			-					
Inv Manager or Sub-Advisor : Principal Global Investors												
Investment Option Name	Average Annual Total Return											
MidCap S&P 400 Index Separate Account ^{A,1,2,8,25,F}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	7.50	0.55	9.68	9.71	7.74	8.75	-2.89	9.84	7.37	8.55	8/1999	
Benchmark: Standard & Poor's 400 MidCap Stock Index	7.93	1.33	10.53	10.55	8.55	-	-2.18	10.68	8.18	-	-	
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 05/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	3.45	U.S. Stocks	96.41	Total Inv Exp Net %			0.72		1/30 day period			
Non-U.S. Stocks	0.14				Contractual Cap Expiration Date			N/A				
				Waiver Expiration Date			N/A					
				Total Inv Exp Gross %			0.72					
				Total Inv Exp Gross Per \$1,000 Invested			\$7.20					
				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 : Janus													
Investment Option Name		Average Annual Total Return											
Janus Enterprise R Fund ^{1,24,E}		<i>(as of 06/30/2016 quarter end)</i>					<i>(as of 12/31/2015 year end)</i>						
		YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
		5.25	2.36	11.84	11.00	9.20	16.38	2.79	11.20	8.86	16.82	7/2009	
Benchmark: Russell Midcap Growth Index		2.15	-2.14	10.52	9.98	8.12	-	-0.20	11.54	8.16	-	-	
Description: The investment seeks long-term growth of capital. The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential, and normally invests at least 50% of its equity assets in medium-sized companies. Medium-sized companies are those whose market capitalization falls within the range of companies in the Russell Midcap(R) Growth Index. Market capitalization is a commonly used measure of the size and value of a company. It may also invest in foreign securities, which may include investments in emerging markets.													
Composition (% of Assets) as of 03/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period					
Cash	5.68	U.S. Stocks	81.83	Total Inv Exp Net %			1.42	1/90 day period					
Non-U.S. Stocks	11.46	Other	1.04	Contractual Cap Expiration Date			N/A						
				Waiver Expiration Date			N/A						
				Total Inv Exp Gross %			1.42						
				Total Inv Exp Gross Per \$1,000 Invested			\$14.20						
				Redemption Fee			-						
Inv Manager or Sub-Advisor : Neuberger Berman Mgmt. Inc.													
Investment Option Name		Average Annual Total Return											
Neuberger Berman Mid Cap Growth R3 Fund ^{1,24}		<i>(as of 06/30/2016 quarter end)</i>					<i>(as of 12/31/2015 year end)</i>						
		YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
		-2.36	-10.38	7.71	7.62	6.93	13.79	0.96	9.98	7.90	15.33	5/2009	
Benchmark: Russell Midcap Growth Index		2.15	-2.14	10.52	9.98	8.12	-	-0.20	11.54	8.16	-	-	
Description: The investment seeks growth of capital. The fund normally invests at least 80% of its net assets in common stocks of mid-capitalization companies, which it defines as those with a total market capitalization within the market capitalization range of the Russell Midcap Index at the time of purchase. It seeks to reduce risk by diversifying among many companies, sectors and industries.													
Composition (% of Assets) as of 04/30/2016				Fees & Expenses				# of Transfers Allowed/Time Period					
Cash	2.60	U.S. Stocks	95.34	Total Inv Exp Net %			1.37	-					
Non-U.S. Stocks	2.06				Contractual Cap Expiration Date			N/A					
				Waiver Expiration Date			08/31/2019						
				Total Inv Exp Gross %			1.38						
				Total Inv Exp Gross Per \$1,000 Invested			\$13.80						
				Redemption Fee			-						
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,1,2,7,25,F}		<i>(as of 06/30/2016 quarter end)</i>					<i>(as of 12/31/2015 year end)</i>						
		YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
		5.80	-0.90	9.39	10.34	7.10	8.86	-2.74	10.61	7.26	8.77	8/1999	
Benchmark: Standard & Poor's 600 Stock Index		6.23	-0.03	10.23	11.20	7.86	-	-1.97	11.48	8.01	-	-	
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 05/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period					
Cash	2.68	U.S. Stocks	97.05	Total Inv Exp Net %			0.72	1/30 day period					
Non-U.S. Stocks	0.28				Contractual Cap Expiration Date			N/A					
				Waiver Expiration Date			N/A						
				Total Inv Exp Gross %			0.72						
				Total Inv Exp Gross Per \$1,000 Invested			\$7.20						
				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 Growth													
Inv Manager or Sub-Advisor : Janus													
Investment Option Name			Average Annual Total Return										
Janus Triton R Fund ^{1,24,E}			<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				
			YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
			2.72	-3.62	10.93	10.48	10.83	16.90	0.67	11.95	10.89	17.83	7/2009
Benchmark: Russell 2000 Growth Index			-1.59	-10.75	7.74	8.51	7.14	-	-1.38	10.67	7.95	-	-
Description: The investment seeks long-term growth of capital. The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential. In pursuing that objective, it invests in equity securities of small- and medium-sized companies. Generally, small- and medium-sized companies have a market capitalization of less than \$10 billion. Market capitalization is a commonly used measure of the size and value of a company. The fund may also invest in foreign securities, which may include investments in emerging markets.													
Composition (% of Assets) as of 03/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period					
Cash	4.44	U.S. Stocks	91.93	Total Inv Exp Net %				1/90 day period					
Non-U.S. Stocks	2.54	Other	1.09	Contractual Cap Expiration Date				N/A					
				Waiver Expiration Date				N/A					
				Total Inv Exp Gross %				1.42					
				Total Inv Exp Gross Per \$1,000 Invested				\$14.20					
				Redemption Fee				-					
Investment Category: Real Estate													
Inv Manager or Sub-Advisor : Neuberger Berman Mgmt. Inc.													
Investment Option Name			Average Annual Total Return										
Neuberger Berman Real Estate R3 Fund ⁵			<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				
			YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
			10.43	21.23	11.14	9.79	7.27	11.77	2.69	9.77	7.78	10.89	6/2010
Benchmark: Standard & Poor's United States REIT Index			13.29	23.71	13.34	12.45	7.27	-	2.54	11.85	7.29	-	-
Description: The investment seeks total return through investment in real estate securities, emphasizing both capital appreciation and current income. The fund normally invests at least 80% of its net assets in equity securities issued by real estate investment trusts ("REITs") and common stocks and other securities issued by other real estate companies. The managers define a real estate company as one that derives at least 50% of its revenue from, or has at least 50% of its assets in, real estate. The fund may invest up to 20% of its net assets in debt securities. It may also invest up to 15% of its net assets in illiquid securities. The fund is non-diversified.													
Composition (% of Assets) as of 04/30/2016				Fees & Expenses				# of Transfers Allowed/Time Period					
Cash	3.00	U.S. Stocks	95.20	Total Inv Exp Net %				-					
Non-U.S. Stocks	1.80					Contractual Cap Expiration Date				N/A			
				Waiver Expiration Date				08/31/2019					
				Total Inv Exp Gross %				1.66					
				Total Inv Exp Gross Per \$1,000 Invested				\$16.60					
				Redemption Fee				-					
Inv Manager or Sub-Advisor : Principal Real Estate Inv													
Investment Option Name			Average Annual Total Return										
Real Estate Securities Sep Acct ^{A,3,5,9,F}			<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>				
			YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date
			10.89	21.85	13.87	12.13	7.21	11.89	3.49	12.14	7.62	11.54	12/2002
Benchmark: MSCI US REIT Index			13.56	24.10	13.51	12.53	7.35	-	2.52	11.88	7.35	-	-
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 each purchase. It invests in equity securities of small, medium, and large market capitalization companies. 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 05/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period					
Cash	1.89	U.S. Stocks	96.82	Total Inv Exp Net %				1/30 day period					
Non-U.S. Stocks	1.29					Contractual Cap Expiration Date				N/A			
				Waiver Expiration Date				N/A					
				Total Inv Exp Gross %				1.60					
				Total Inv Exp Gross Per \$1,000 Invested				\$16.00					
				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: Diversified Emerging Markets												
Inv Manager or Sub-Advisor : Capital Research and Mgmt Co												
Investment Option Name	Average Annual Total Return											
American Funds New World R3 Fund ^{4,24,G}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	2.09	-6.67	0.89	0.26	4.75	8.52	-6.26	0.19	5.36	8.68	6/2002	
Benchmark: MSCI - Emerging Markets NDTR D Index	6.41	-12.06	-1.56	-3.78	3.54	-	-14.92	-4.81	3.61	-	-	
Description: The investment seeks long-term capital appreciation. The fund invests primarily in common stocks of companies with significant exposure to countries with developing economies and/or markets. Under normal market conditions, the fund will invest at least 35% of its assets in equity and debt securities of issuers primarily based in qualified countries that have developing economies and/or markets.												
Composition (% of Assets) as of 03/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	2.94	U.S. Stocks	12.85	Total Inv Exp Net %			1.34		1/30 day period			
Non-U.S. Stocks	67.19	Non-U.S. Bonds	7.26	Contractual Cap Expiration Date			N/A					
Preferred	0.59	U.S. Bonds	0.07	Waiver Expiration Date			N/A					
Other	9.10			Total Inv Exp Gross %			1.34					
				Total Inv Exp Gross Per \$1,000 Invested			\$13.40					
				Redemption Fee			-					
Investment Category: Foreign Large Growth												
Inv Manager or Sub-Advisor : Capital Research and Mgmt Co												
Investment Option Name	Average Annual Total Return											
American Funds EuroPacific Growth R3 Fund ^{4,24,G}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	-2.92	-10.15	3.10	1.84	3.31	6.26	-1.12	3.33	4.28	6.73	5/2002	
Benchmark: MSCI ACWI Ex USA Growth Index	0.13	-6.20	3.11	1.52	2.81	-	-1.25	2.13	3.68	-	-	
Description: The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.												
Composition (% of Assets) as of 03/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	7.96	U.S. Stocks	0.74	Total Inv Exp Net %			1.14		1/30 day period			
Non-U.S. Stocks	85.36	Non-U.S. Bonds	0.22	Contractual Cap Expiration Date			N/A					
Preferred	0.15	U.S. Bonds	0.34	Waiver Expiration Date			N/A					
Other	5.24			Total Inv Exp Gross %			1.14					
				Total Inv Exp Gross Per \$1,000 Invested			\$11.40					
				Redemption Fee			-					
Inv Manager or Sub-Advisor : OppenheimerFunds, Inc.												
Investment Option Name	Average Annual Total Return											
Oppenheimer International Growth R Fund ^{24,E}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	-2.70	-6.06	2.97	3.80	4.72	4.73	2.93	5.82	5.82	5.09	3/2001	
Benchmark: MSCI ACWI Ex USA Growth Index	0.13	-6.20	3.11	1.52	2.81	-	-1.25	2.13	3.68	-	-	
Description: The investment seeks capital appreciation. The fund mainly invests in the common stock of growth companies that are domiciled or have their primary operations outside of the United States. It may invest 100% of its assets in securities of foreign companies. The fund may invest in emerging markets as well as in developed markets throughout the world. It normally will invest at least 65% of its total assets in common and preferred stocks of issuers in at least three different countries outside of the United States, and emphasize investments in common stocks of issuers that the portfolio managers consider to be "growth" companies.												
Composition (% of Assets) as of 05/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	2.18	U.S. Stocks	3.67	Total Inv Exp Net %			1.39		1/30 day period			
Non-U.S. Stocks	92.15	Preferred	1.19	Contractual Cap Expiration Date			N/A					
Other	0.82			Waiver Expiration Date			N/A					
				Total Inv Exp Gross %			1.39					
				Total Inv Exp Gross Per \$1,000 Invested			\$13.90					
				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 Growth												
Inv Manager or Sub-Advisor : Thornburg Mutual Funds												
Investment Option Name	Average Annual Total Return											
Thornburg International Growth R3 Fund ^{1,4,24}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	-8.46	-8.32	1.21	4.26	-	4.06	6.25	8.38	-	5.49	2/2008	
Benchmark: MSCI World Ex USA SMID Index	-1.19	-4.69	5.22	3.08	3.11	-	3.15	4.13	4.24	2.50	-	
Description: The investment seeks long-term growth of capital by investing in equity securities selected for their growth potential. The adviser expects to invest primarily in equity securities from issuers around the world (primarily common stocks) selected for their growth potential and, under normal market conditions, invests at least 75% of its assets in foreign securities or depository receipts of foreign securities. However, the fund may own a variety of securities, including domestic equity securities and partnership interests. The fund may invest in developing countries.												
Composition (% of Assets) as of 05/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	7.54	U.S. Stocks	16.25	Total Inv Exp Net %	1.50			-				
Non-U.S. Stocks	74.73	Other	1.48	Contractual Cap Expiration Date	N/A							
				Waiver Expiration Date	02/01/2017							
				Total Inv Exp Gross %	1.98							
				Total Inv Exp Gross Per \$1,000 Invested	\$19.80							
				Redemption Fee	-							
Investment Category: World Stock												
Inv Manager or Sub-Advisor : Capital Research and Mgmt Co												
Investment Option Name	Average Annual Total Return											
American Funds Capital World Growth & Income R3 Fund ^{4,24,G}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	1.49	-3.71	6.01	5.86	5.02	7.87	-2.49	6.62	5.51	8.05	5/2002	
Benchmark: MSCI All Country World Index	1.23	-3.73	6.03	5.38	4.26	-	-2.36	6.09	4.76	-	-	
Description: The investment seeks long-term growth of capital while providing current income. The fund invests primarily in common stocks of well-established companies located around the world, many of which have the potential to pay dividends. It invests, on a global basis, in common stocks that are denominated in U.S. dollars or other currencies. Under normal market circumstances, the fund will invest a significant portion of its assets in securities of issuers domiciled outside the United States, including those based in developing countries.												
Composition (% of Assets) as of 03/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	1.64	U.S. Stocks	41.40	Total Inv Exp Net %	1.09			1/30 day period				
Non-U.S. Stocks	51.38	Non-U.S. Bonds	0.40	Contractual Cap Expiration Date	N/A							
Preferred	0.20	U.S. Bonds	0.64	Waiver Expiration Date	N/A							
Other	4.34			Total Inv Exp Gross %	1.09							
				Total Inv Exp Gross Per \$1,000 Invested	\$10.90							
				Redemption Fee	-							
Inv Manager or Sub-Advisor : Capital Research and Mgmt Co												
Investment Option Name	Average Annual Total Return											
American Funds New Perspective R3 Fund ^{4,24,G}	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	-1.90	-2.24	7.51	7.35	6.32	7.77	5.00	8.64	7.15	8.22	6/2002	
Benchmark: MSCI All Country World Index	1.23	-3.73	6.03	5.38	4.26	-	-2.36	6.09	4.76	-	-	
Description: The investment seeks long-term growth of capital; future income is a secondary objective. The fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world. In pursuing its primary investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth. In pursuing its secondary objective, the fund invests in common stocks of companies with the potential to pay dividends in the future.												
Composition (% of Assets) as of 03/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	9.37	U.S. Stocks	46.34	Total Inv Exp Net %	1.10			1/30 day period				
Non-U.S. Stocks	43.49	Convertibles	0.01	Contractual Cap Expiration Date	N/A							
Preferred	0.46	U.S. Bonds	0.16	Waiver Expiration Date	N/A							
Other	0.18			Total Inv Exp Gross %	1.10							
				Total Inv Exp Gross Per \$1,000 Invested	\$11.00							
				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: World Stock												
Inv Manager or Sub-Advisor : OppenheimerFunds, Inc.												
Investment Option Name	Average Annual Total Return											
Oppenheimer Global Opportunities R Fund ²⁴	<i>(as of 06/30/2016 quarter end)</i>						<i>(as of 12/31/2015 year end)</i>					
	YTD Ret	1-Year	3-Year	5-Year	10-Year	Since Incept	1-Year	5-Year	10-Year	Since Incept	Incept Date	
	-0.81	5.67	10.46	7.84	6.43	7.55	13.65	8.81	7.08	7.87	3/2001	
Benchmark: MSCI All Country World Index	1.23	-3.73	6.03	5.38	4.26	-	-2.36	6.09	4.76	-	-	
Description: The investment seeks capital appreciation. The fund invests mainly in equity securities of issuers in the U.S. and foreign countries. It currently emphasizes investments in equities, but it may also invest in debt securities and may invest up to 25% of its assets in "below-investment-grade" securities, commonly known as "junk bonds." The fund typically invests in a number of different countries and can invest in any country, including countries with developing or emerging markets. It invests a substantial portion of its assets in small- and mid-sized companies.												
Composition (% of Assets) as of 05/31/2016				Fees & Expenses				# of Transfers Allowed/Time Period				
Cash	6.33	U.S. Stocks	41.10	Total Inv Exp Net %			1.43					
Non-U.S. Stocks	52.56			Contractual Cap Expiration Date			N/A					
				Waiver Expiration Date			N/A					
				Total Inv Exp Gross %			1.43					
				Total Inv Exp Gross Per \$1,000 Invested			\$14.30					
				Redemption Fee			-					

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 Option Name: Fixed Income Guaranteed Option ^{10,15}		
Description:		
This group annuity contract provides an interest rate guaranteed for a set period of time by the Principal Life Insurance Company. It is supported by the multi-billion dollar general account of Principal Life, which invests in private market bonds, commercial mortgages and mortgage-backed securities. However, money you allocate to this investment does not entitle you to participate in the investment experience or performance of the General Account. The rate credited to participant accounts is a composite weighted average of underlying guarantees provided in the contract. Each underlying guarantee is in effect for its full maturity. The maturity of each guarantee varies from 2 to 10 years at the establishment of the guarantee. Each guarantee matures at a different time. The term shown in the Term column represents the average maturity of the underlying guarantees. The composite rate (crediting rate) is reset every 6 months based on the changing weighted average of the underlying guarantees and applies prospectively (moving forward). The crediting rate is an effective annual rate and is displayed here as the rate guaranteed by Principal Life net of the Rate Level Service Fee. The crediting rate is subject to a minimum guaranteed rate that is determined through a formula determined according to state insurance regulations which utilizes Treasury rates and is outlined in the group annuity contract. The minimum will range between 1% and 3% depending on prevailing market conditions. The contract provides for benefit payments at book value (i.e., no market value adjustments or surrender charge adjustments) for withdrawals due to retirement, termination of employment, disability, loans, plan termination, or death, including participant-directed transfers. If the retirement program provides you access to the Fixed Income Guaranteed Option and Competing Plan Investment Options, participant transfers, either directly or indirectly, to Competing Plan Investment Options will generally 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 Plan Investment Option. Competing Plan Investment Options include other guaranteed investment options or fixed income, money market or bond funds that ever had an average duration of three years or less. A plan fiduciary-directed surrender or transfer will be subject to 12 months' advance notice or a 5% surrender charge (subject to additional contractual limitations), whichever the plan sponsor chooses. For more information, call the automated phone system at 1-800-547-7754 or see the applicable fact sheet on principal.com for a more complete description of this investment option and the crediting rate.		
Rate Level Service Fee: 0.65		
Crediting Rate (credited to participants)	Crediting Period	Term (underlying guarantees)
1.15	06/01/2016-11/30/2016	9.20 years

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 Collective Investment Funds offered by Principal Trust will fluctuate so that when redeemed, shares or units may be worth more or less than the original cost. Past performance is no guarantee of future results.

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.

For the Principal Trust (SM) Target Date Funds, Principal Management Corporation provides nondiscretionary advisory services with respect to this target date fund.

- ⁴ 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 deferral 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.

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.

For a Mutual Fund investment option, Total Investment Expense gross equals the sum of (a) the total fund operating expenses plus (b) if the 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 Total Investment Expense may change if the mutual fund investment option's allocation of assets to other mutual funds changes.

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Insurance products and plan administrative services are provided by Principal Life Insurance Company. Securities are offered through Principal Securities, Inc., 1-800-547-7754, member SIPC, and/or independent broker/dealers. Securities sold by a Principal Securities, Inc. Registered Representative are offered through Principal Securities. Principal Securities, Inc. and Principal Life are members of the Principal Financial Group, Des Moines, IA 50392.

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.

Any operating expenses of a mutual fund or underlying mutual fund that are part of net Total Investment Expense are obtained from the mutual fund's most recent prospectus. The operating expenses shown as part of net Total Investment Expense include voluntary expense limits and fee credit.

This report includes investment options that contain information from a variety of sources. Morningstar generally provides holdings information, operations data, and rankings or statistics proprietary to Morningstar. Morningstar is also the source of information on certain mutual funds.

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 Institutional class shares 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 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.
- ⁶ S&P 500 is a trademark of The McGraw-Hill Companies, Inc., and has been licensed for use by Principal Life Insurance Company and Principal Management Corporation. 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.
- ⁷ S&P SmallCap 600 is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Principal Life Insurance Company and Principal Management Corporation. 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 MidCap 400 is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Principal Life Insurance Company and Principal Management Corporation. 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 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.
- ¹⁰ Principal® Fixed Income Guaranteed Option is the Group Annuity Contract - Custodial Guaranteed Interest Contract available through Principal Life Insurance Company, a member of the Principal Financial Group®, Des Moines Iowa 50392. May not be available in all states.
- 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 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 The Fixed Income Guaranteed Option is a guarantee backed by the general account of Principal Life Insurance Company(Principal Life). As a guarantee, it does not have an investment management fee or expense ratio; those are concepts unique to investment products. The Rate Level Service Fee illustrated here represents the part of the overall fee arrangement that the plan pays for services from Principal Life as a provider of administrative services to the plan, as agreed to in the Service and Expense Agreement for the plan.
- ²⁰ Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.
- ²¹ 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.
- ²² 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.
- ²³ This investment option has experienced a name change.
- ²⁴ For Mutual Fund Network investment options, returns for all time periods, except the Since Inception time frame, may include 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. Since Inception returns display the actual return of this share class and do not reflect the adjusted returns of the oldest share class. 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.
- ²⁵ 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.
- ²⁶ International and global investing involves greater risks such as currency fluctuations, political/social instability and differing accounting standards.
- ²⁷ This Principal Trust Target Date Fund indirectly bears its pro rata share of the Total Investment Expense incurred by the underlying investment options in which this fund invests. Based on the asset allocation of the Principal Trust Target Date Funds as of March 31, 2016, the weighted average operating expenses of the underlying investment options are: Principal Trust Income, 0.33%; Principal Trust Target 2010, 0.33%; Principal Trust Target 2015, 0.32%; Principal Trust Target 2020, 0.32%; Principal Trust Target 2025, 0.32%; Principal Trust Target 2030, 0.32%; Principal Trust Target 2035, 0.32%; Principal Trust Target 2040, 0.32%; Principal Trust Target 2045, 0.33%; Principal Trust Target 2050, 0.33%; Principal Trust Target 2055, 0.34%; Principal Trust Target 2060, 0.34%. This fund may invest in underlying mutual funds. For more information on the underlying funds and their expenses, see the prospectus for those funds.
- ^E Investment option limits the number of transfers allowed into the investment option. All participant investment transfers and non-scheduled rebalancing activity are counted toward the number of transfers allowed. When the number of allowed transfers into the investment option is met, no additional investment transfers into the investment option will be allowed until the holding period elapses. Contributions into the investment option are not impacted.
- ^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.

- Investment option limits transfer activity. Once the number of allowed transfers is met, participants are not allowed to transfer amounts valued at the threshold amount or more back into the investment option which they have transferred out of until the holding period elapses. All participant investment transfers and non-scheduled rebalancing activity valued at the threshold amount or more are counted toward the number of transfers allowed. Contributions into the investment option are not impacted. Participant transfers made for less than the threshold amount do not count and are not limited.
- 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

Morningstar Lifetime Moderate 2035 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 25 years away from retirement.

Morningstar Lifetime Moderate 2030 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 20 years away from retirement.

Morningstar Lifetime Moderate 2025 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 15 years away from retirement.

Russell 1000 Index consists of the 1000 largest companies within the Russell 3000 index. Also known as the Market-Oriented Index, because it represents the group of stocks from which most active money managers choose.

Morningstar Lifetime Moderate 2020 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about ten years away from retirement.

MCSI ACWI Ex USA Growth Index captures large and mid-cap securities exhibiting overall growth style characteristics across 22 Developed Markets countries and 23 Emerging Markets countries.

MSCI All Country World Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets.

Morningstar Lifetime Moderate 2050 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 40 years away from retirement.

Morningstar Lifetime Moderate 2045 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 35 years away from retirement.

Morningstar Lifetime Moderate 2040 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 30 years away from retirement.

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 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.

Barclays Aggregate Bond Index represents securities that are domestic, taxable, and dollar denominated. The index covers the U.S. investment grade fixed rate bond market, with index components for government and corporate securities, mortgage pass-through securities, and asset-backed securities. These major sectors are subdivided into more specific indices that are calculated and reported on a regular basis.

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.

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.

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.

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.

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.

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.

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.

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.

Morningstar Lifetime Moderate 2010 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is near retirement.

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.

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.

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.

Morningstar Lifetime Moderate Income Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is at least ten years into retirement.

Morningstar Lifetime Moderate 2015 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about five years away from retirement.

MSCI - Emerging Markets NDTR D 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.

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

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.

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.

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.

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.

Barclays US Treas TIPS Index consists of inflation-protected securities issued by the U.S. Treasury.

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.

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.

PMC also manages portfolios of Principal Funds, Inc., ("Principal Funds") a series mutual fund, which may be included as underlying investments in the Collective Investment Funds maintained by Principal Trust. PMC receives management fees from Principal Funds. The Collective Investment Funds maintained by Principal Trust may also include group annuity separate accounts ("Separate Accounts") managed by Principal Life Insurance Company ("Principal Life"), an affiliate of Principal Trust. Principal Life receives management fees from the Separate Accounts. PMC, Principal Life, or other affiliates of Principal Trust may provide services with respect to Principal Funds or Separate Accounts and may receive fees for such services.

Delaware Charter Guarantee & Trust Company, conducting business as Principal Trust SM Company ("Principal Trust") is a member of the Principal Financial Group[®]. Principal Trust maintains various Collective Investment funds, as trustee, under certain plan and declaration of trust documents, which may be amended from time to time. Principal Trust has discretion over the investment of the Collective Investment Funds. Principal Management Corporation ("PMC"), an affiliate of Principal Trust, provides nondiscretionary advisory services to Principal Trust with respect to the Collective Investment Funds. Principal Trust and PMC are fiduciaries subject to the Employee Retirement Income Security Act of 1974, as amended.

The Collective Investment Funds offered and maintained by Principal Trust are available only to qualified plans and governmental 457(b) plans. They are not mutual funds and are not registered with the Securities and Exchange Commission, the State of Delaware or any other regulatory body. The Collective Investment Funds are not guaranteed by Principal Trust, PMC, any of their affiliates, the FDIC or any other governmental agency.

Participation in Collective Investment Funds offered by Principal Trust is governed by the terms of the applicable Trust and a Participation Agreement, which is signed by the retirement plan's fiduciary at the time the plan invests in the Collective Investment Funds. If the Collective Investment Funds invest in Principal Funds, the retirement plan's fiduciary is also provided with a Principal Funds, Inc. Institutional Class Shares Prospectus ("Prospectus") before the plan invests in the Collective Investment Funds. The Trust and Prospectus are available from Principal Trust or Principal Life by visiting us at principal.com. A copy of the Participation Agreement can be obtained from your plan administrator.

The Trust, Participation Agreement, and the Prospectus contain important information about Trust fees and investment objectives, risks, and expenses of the underlying investments in the Collective Investment Funds managed by Principal Trust and should be read carefully before investing.

The Collective Investment Funds are operated by Principal Trust Company, which has claimed an exclusion from the definition of the term "commodity pool operator" under the Commodity Exchange Act (the "Act") and, therefore, is not subject to registration or regulation as a pool operator under the Act.

Insurance products and plan administrative services are provided by Principal Life Insurance Company. If applicable, Mutual Fund Network Funds are mutual funds offered through Principal Securities, Inc., 1-800-547-7754, member SIPC. Principal Securities and Principal Life are members of The Principal Financial Group, Des Moines, IA 50392.)