



Principal Life Insurance Company  
Mason City, IA 50402-2000

## Plan Summary CDD 403(b) Plan

Plan ID: 7-10784

### **Eligibility and Entry**

You are eligible to make salary deferral contributions if you normally work at least 20 hour per week.

You are eligible to make salary deferral contributions immediately.

You are eligible to receive employer contributions, if you:

- have completed 2 years of service with the company in which you have worked at least 1000 hours

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

### **Pay**

In general, pay is total pay from The Center for Developmental Disabilities, Inc. including salary deferral contributions.

Your employer can provide more detailed information.

### **Salary Deferral Contributions**

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

Your taxable income is reduced by the amount you contribute through salary deferral. This lets you reduce your current income taxes. Your total salary deferral in 2009 may not be more than \$16,500. Your maximum deferral percentage and/or dollar amount may also be limited by IRS regulations.

### **Salary Deferral Changes**

You may stop making salary deferral contributions or change your salary deferral amount at any time.

### **Employer Contributions**

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

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

Employer contributions may change in the future.

### **Rollover Contributions**

You may be allowed to rollover into this plan all or a portion of the retirement funds you have outside this plan. You may then withdraw all or a portion of your rollover contributions. The number of withdrawals may be limited. To receive additional information, contact your Plan Administrator or visit us at [www.principal.com](http://www.principal.com) or call 1-800-547-7754.

### **Vesting**

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

### **Investments**

Your retirement benefit plan intends to qualify as an ERISA §404(c) plan. This means that the Plan Fiduciary has transferred some responsibility for investing the retirement account to you. You are able to direct the investment of the retirement account balance by choosing among several fund options.

For the plan to qualify under ERISA §404(c), you must be given:

- the opportunity to diversify your investment, and
- the ability to make an informed decision

In order for you to make informed investment decisions, it is important that you read the investment material (including prospectuses if applicable) available from your employer. You may also obtain this information by calling our Client Contact Center at 1-800-547-7754.

Contributions will be automatically directed to the plan's investment default if you do not choose any investment options. Please see your employer for more details.

You may invest your contributions and employer contributions in any of the investment options offered by the plan. For detailed information about your investment options, please visit us at [www.principal.com](http://www.principal.com) or contact us at 1-800-547-7754.

Please review the §404(c) information included in your enrollment kit. If you have questions about the investment options under the Plan your 404(c) contact can assist you. The contact is:

ALAN HEITNER  
72 S WOODS DR  
WOODBURY, NY 11797-1024

### **Investment Mix Changes**

You may change your investment direction for future contributions anytime.

Note that when transferring existing balances from one investment option to another, redemption fees or restrictions on transfer frequency may apply. Refer to the redemption fee and transfer restriction policy on the Principal Retirement Service Center or contact your Plan Administrator. Changes made through TeleTouch® (1-800-547-7754) and the Internet are free. A charge will apply to all paper requests.

### **Account Information**

You may obtain account information through:

- Retirement Plan Statement (quarterly)
- TeleTouch®
- Internet

### **Expenses**

Plan administrative expenses reduce the credited investment return.

### **When You Receive Benefits**

Benefits are payable at:

- Retirement (age 65)
- Age 59½ and still working
- Death
- Disability \*
- Termination of employment

\*Must cease employment to receive this benefit.

### **Financial Hardship**

You may withdraw all or part of your salary deferral contributions (not earnings) if you can prove financial hardship and are unable to meet your financial needs another way.

The plan defines hardship as an "immediate and severe financial need" along with establishing the allowable reasons to receive such a withdrawal. Please see your Summary Plan Description for more details regarding hardship withdrawals.

Salary deferral contributions will be suspended for six months after your withdrawal.

### **Loans**

You may borrow up to 50% of the vested account balance or \$50,000 (whichever is less). The minimum loan amount is \$1,000. 1 loan can be approved in a 12-month period. You may have 1 loan outstanding at any time. The interest rate will be determined when you apply for your loan. You pay back both the principal and interest directly to the account held for you in the plan through payroll deduction. You will also pay a loan set-up and recordkeeping fee. Loans must be repaid within a 5-year period. See your loan administrator for additional details.

### **Other Information**

Your salary deferral contributions are included in the wages used to determine your social security tax.

This summary includes a brief description of your employer's retirement plan. If there are any discrepancies between this summary and the plan document, the plan document will govern. Contact your employer if you would like to see the plan document.

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

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

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

The Retirement and Investor Services - Client Contact Center at The Principal is available to answer questions about the retirement plan, too. Please call 1-800-547-7754 Monday through Friday, 7 am - 9 pm (Central Time), to speak with a counselor.

To find out more information about the Principal Financial Group®, visit our home page at [www.principal.com](http://www.principal.com).

11/03/2009

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

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





CDD 403(b) Plan

# Easy Enrollment

Patent Pending

Plan ID 7-10784

Location Number \_\_\_\_\_

CTD01321

## Personal Information (Please print or type with black ink)

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

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

### Smart Start *The Fastest and Easiest Way to Start Saving Now!*

I understand that 5% of my current and future salary will be deducted per pay period, and these pre-tax dollars will be invested as I elect in Step 3.

OR

### Custom Start *Choose Your Own Savings Approach!*

I understand that my current and future salary will be deducted per pay period as follows: \_\_\_\_% (0% to 100%) before tax deferral. These contributions will be invested as I elect in Step 3.

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

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

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

**Step 2: Principal Step Ahead Retirement Option.** You may also want to increase your pre-tax retirement savings each year by checking the Step Ahead box and entering a percentage to increase each year as well as the number of years to increase. (Does not apply to Roth contributions.)

### Step Ahead *Increase Salary Deferrals Automatically*

I recognize the long-term benefit of automatically increasing my deferral rate. Increase my deferral rate by \_\_\_\_% each year for the next \_\_\_\_ years. This will be reported to my plan sponsor on each 01/01.

**Step 3: Select Your Investment Election.** Choose option 1 or 2. Your investment election will be effective when it is received in our Corporate Center. If no investment election is received or contributions are received prior to your investment election, contributions will be directed according to the provisions of the plan or contract, as appropriate. You may transfer your contributions or change investment election as allowed by the plan.

**Signature Required on Last Page.**

**Do-it-for-me**

**Option 1: Principal LifeTime Portfolio** *An Easier Way to Elect a Mix of Investment Options!* Please refer to Principal LifeTime article PQ3515/A for more information.

I understand contributions will be directed within the Principal LifeTime Portfolio based on my expected retirement age entered or as defined by my employer's retirement plan if no age is entered in the Personal Information section.  
You can also go online to [www.principal.com/investorquiz](http://www.principal.com/investorquiz) and complete the Quiz.

**Do-it-myself**

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

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

**Option 2: Customized Choices**

	New Contributions
<b>Short-Term Fixed Income</b>	
Fixed Income Guaranteed Option	_____ %
<b>Fixed Income</b>	
<b>Principal Global Investors</b>	
Bond & Mortgage Securities R2 Fund	_____ %
<b>PIMCO</b>	
Core Plus Bond I R2 Fund	_____ %
<b>Edge Asset Management, Inc.</b>	
Government & High Quality Bond R2 Fund	_____ %
<b>BlackRock Financial Mgmt, Inc.</b>	
Inflation Protection R2 Fund	_____ %
<b>Balanced/Asset Allocation</b>	
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2010 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2015 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2020 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2025 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2030 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2035 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2040 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2045 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2050 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2055 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime Strategic Income R2 Fund	_____ %
<b>Large U.S. Equity</b>	
<b>T.Rowe / Clearbridge Advisors</b>	
LargeCap Blend II R2 Fund	_____ %
<b>T. Rowe Price/Brown Advisory</b>	
LargeCap Growth I R2 Fund	_____ %
<b>Columbus Circle Investors</b>	
LargeCap Growth R2 Fund	_____ %
<b>Principal Global Investors</b>	
LargeCap S&P 500 Index R2 Fund	_____ %

<b>UBS / TS&amp;W</b>	
LargeCap Value I R2 Fund	_____ %
<b>Principal Global Investors</b>	
LargeCap Value R2 Fund	_____ %
<b>Small/Mid U.S. Equity</b>	
<b>Turner/Mellon/Jacobs Levy</b>	
MidCap Growth III R2 Fund	_____ %
<b>Columbus Circle Investors</b>	
MidCap Growth R2 Fund	_____ %
<b>Principal Global Investors</b>	
MidCap S&P 400 Index R2 Fund	_____ %
<b>Goldman Sachs/LA Capital Mgmt</b>	
MidCap Value I R2 Fund	_____ %
<b>Principal Global/Barrow Hanley</b>	
MidCap Value III R2 Fund	_____ %
<b>Principal Real Estate Inv</b>	
Real Estate Securities R2 Fund	_____ %
<b>AllianceBernstein/CCI</b>	
SmallCap Growth I R2 Fund	_____ %
<b>Emerald / Essex</b>	
SmallCap Growth II R2 Fund	_____ %
<b>Principal Global Investors</b>	
SmallCap S&P 600 Index R2 Fund	_____ %
<b>JP Morgan/Mellon Capital Mgmt</b>	
SmallCap Value I R2 Fund	_____ %
<b>DFA/Vaughan Nelson/LA Capital</b>	
SmallCap Value II R2 Fund	_____ %
<b>International Equity</b>	
<b>Fidelity (Pyramis Global Adv)</b>	
International I R2 Fund	_____ %
<b>TOTAL</b>	<b>100%</b>

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

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

**Step 4 - Signature (Please sign below after you have completed this form)**

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

Participant signature:

**X**

Date

\_\_\_\_/\_\_\_\_/\_\_\_\_

For more information about this investment option, including its full name, please see The Principal Fund, Inc. Profile or visit the Principal Retirement Service Center® at [www.principal.com](http://www.principal.com).

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

Insurance products and plan administrative services are provided by Principal Life Insurance Company. Principal mutual funds are part of the Principal Funds, Inc. series. Principal Funds, Inc is distributed by Principal Funds Distributor, Inc. Securities are offered through Princor Financial Services Corporation, 800-547-7754, member SIPC and/or independent brokers/dealers. Securities sold by Princor® Registered Representatives are offered through Princor. Principal Funds Distributor, Princor and Principal Life are members of the Principal Financial Group®, Des Moines, IA 50392.





**Follow the steps below to roll funds into your employer's retirement plan.**

**Step 1: Personal Information (Please print or type with black ink)**

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

**Step 2: Select Your Investment Election**

Make your investment election(s) by showing the percentage you want directed to each investment option. The column must add up to 100%. This investment direction applies only to your rollover contribution. If we receive the rollover contribution before receiving this completed form, the rollover contribution may be allocated based on your current investment election or the plan's default investment option.

Investment Option(s)	Rollover Contribution
<b>Short-Term Fixed Income</b>	
Fixed Income Guaranteed Option	_____ %
<b>Fixed Income</b>	
<b>Principal Global Investors</b>	
Bond & Mortgage Securities R2 Fund	_____ %
<b>PIMCO</b>	
Core Plus Bond I R2 Fund	_____ %
<b>Edge Asset Management, Inc.</b>	
Government & High Quality Bond R2 Fund	_____ %
<b>BlackRock Financial Mgmt, Inc.</b>	
Inflation Protection R2 Fund	_____ %
<b>Balanced/Asset Allocation</b>	
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2010 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2015 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2020 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2025 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2030 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2035 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2040 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2045 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2050 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime 2055 R2 Fund	_____ %
<b>Prin Mgmt Corp/Prin Global Inv</b>	
Principal LifeTime Strategic Income R2 Fund	_____ %

<b>Large U.S. Equity</b>	
<b>T.Rowe / Clearbridge Advisors</b> LargeCap Blend II R2 Fund	_____ %
<b>T. Rowe Price/Brown Advisory</b> LargeCap Growth I R2 Fund	_____ %
<b>Columbus Circle Investors</b> LargeCap Growth R2 Fund	_____ %
<b>Principal Global Investors</b> LargeCap S&P 500 Index R2 Fund	_____ %
<b>UBS / TS&amp;W</b> LargeCap Value I R2 Fund	_____ %
<b>Principal Global Investors</b> LargeCap Value R2 Fund	_____ %
<b>Small/Mid U.S. Equity</b>	
<b>Turner/Mellon/Jacobs Levy</b> MidCap Growth III R2 Fund	_____ %
<b>Columbus Circle Investors</b> MidCap Growth R2 Fund	_____ %
<b>Principal Global Investors</b> MidCap S&P 400 Index R2 Fund	_____ %
<b>Goldman Sachs/LA Capital Mgmt</b> MidCap Value I R2 Fund	_____ %
<b>Principal Global/Barrow Hanley</b> MidCap Value III R2 Fund	_____ %
<b>Principal Real Estate Inv</b> Real Estate Securities R2 Fund	_____ %
<b>AllianceBernstein/CCI</b> SmallCap Growth I R2 Fund	_____ %
<b>Emerald / Essex</b> SmallCap Growth II R2 Fund	_____ %
<b>Principal Global Investors</b> SmallCap S&P 600 Index R2 Fund	_____ %
<b>JP Morgan/Mellon Capital Mgmt</b> SmallCap Value I R2 Fund	_____ %
<b>DFA/Vaughan Nelson/LA Capital</b> SmallCap Value II R2 Fund	_____ %
<b>International Equity</b>	
<b>Fidelity (Pyramis Global Adv)</b> International I R2 Fund	_____ %
<b>TOTAL</b>	<b>100%</b>

### Step 3: Rollover Information

The assets rolled over into this plan result from a distribution from a: (please check applicable boxes).

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> 401(a) Qualified Plan (pre-tax contributions) | <input type="checkbox"/> SIMPLE IRA                             | <input type="checkbox"/> 401(a) Qualified Plan (after tax contributions)** |
| <input type="checkbox"/> IRA* (pre-tax contributions)                  | <input type="checkbox"/> Simplified Employee Pension Plan (SEP) | <input type="checkbox"/> Roth 401(k) Contributions                         |
| <input type="checkbox"/> Governmental 457 Plan                         | <input type="checkbox"/> 403(b) Plan                            |  |

Name of Financial Institution (where funds were held)		Previous Plan/Account Name and Number	
Amount of Pre Tax Distribution	Amount of After Tax Distribution**	Amount of Roth 401(k) Distribution	Year 1st Roth 401(k) Contribution was made
\$	\$	\$	/ /

\*After tax contributions from an IRA may not be rolled to an employer sponsored retirement plan.

\*\*After tax contributions can only be rolled over as a direct Trustee to Trustee transfer.

You may rollover a distribution from an IRA into an eligible retirement plan other than an IRA if part of the rollover is considered to come first from amounts other than after-tax contributions in any of your traditional IRAs and the rollover is from an IRA with after-tax income and the pre-tax amounts in other IRAs are sufficient to cover any after-tax amounts included in the IRA .

An eligible retirement plan for these purposes means:

- Plans Qualified under 401(a)
- 403(a or b) Annuity
- Governmental 457 plan

### Step 4: Request Rollover From Prior Financial Institution

- Contact the financial institution that currently holds your retirement funds to request a rollover.
- Instruct them to complete the rollover check as follows:

Checks must be made payable to:

Delaware Charter Guarantee & Trust Company (d.b.a. Principal Trust Company) as Trustee for Retirement Plan Clients  
 FBO Your Name  
 Contract Number of the Retirement plan at Principal.

Please mail this completed form with your check to:

The Principal Financial Group  
 P.O. Box 9394  
 Des Moines, IA 50306-9394

**If you have questions or would like assistance in contacting the financial institution to obtain your rollover funds, please call our Client Contact Center at 1-800-547-7754.**

**Step 5: Participant Signature/Declaration (Please sign below after you have completed the form)**

I may deposit only retirement funds that are allowed under my current employer's plan. I have verified with my current employer that these funds can be deposited according to plan provisions.

**By signing below you declare this information is correct.**

Participant Signature:

**X**

Date

\_\_\_\_/\_\_\_\_/\_\_\_\_

**Step 6: Plan Sponsor Signature (Please sign below after you have reviewed the form)**

Based on the information above, this rollover contribution is acceptable according to the plan provisions. Principal Life Insurance Company is directed to accept this rollover contribution and keep the appropriated records and accounts.

Plan Sponsor or Trustee Signature

**X**

Date

\_\_\_\_/\_\_\_\_/\_\_\_\_

**Step 7: Submit Rollover Declaration Form and Check**

You or your current plan sponsor can return your completed form:

- Check enclosed       Financial Institution will forward

Mail to:  
 Principal Life Insurance Company  
 P.O. Box 9394  
 Des Moines, IA 50306-9394

Fax to:  
 1-866-704-3481

<sup>A</sup> For more information about this investment option, including its full name, please see *The Principal Fund, Inc. Profile* or visit the *Principal Retirement Service Center®* at [www.principal.com](http://www.principal.com).

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

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



# Retirement Plan Beneficiary Designation

Plan ID 7-10784

Location Number : \_\_\_\_\_

CTD01304

<b>Personal Information (Please print or type with black ink)</b>			
Last Name	First Name	Middle Initial	Social Security Number - -
Phone Number: ( )		E-mail:	

**Beneficiary Designation Choices (MUST CHOOSE OPTION 1, 2, OR 3)**

<b>MUST CHECK ONE BOX</b>	<input type="checkbox"/> <b>1. Married with Spouse as Sole Beneficiary (Spouse's signature is not required)</b> I am <b>Married</b> and designate my spouse named <b>below</b> to receive all death benefits from the plan.
	<input type="checkbox"/> <b>2. Single Participants (including widowed, divorced, or legally separated)</b> I am <b>Not Married</b> and designate the individual(s) named <b>below</b> to receive death benefits from the plan. I understand if I marry, this designation is void one year after my marriage (some plans specify a shorter period). <b>Note: If changing your beneficiary due to a legal separation or divorce, then you must attach a copy of the court decree.</b>
	<input type="checkbox"/> <b>3. Married with Spouse NOT as Sole Primary Beneficiary (Spouse's signature REQUIRED - Review QPSA consent on the back of this form.)</b> I am <b>Married</b> and designate the individual(s) named <b>below</b> to receive death benefits in accordance with the plan provisions. <b>Note: If you are married and do not name your spouse as the Sole Primary Beneficiary, your spouse must sign the consent below. The signature must be witnessed by a Plan Representative or Notary Public. If you are younger than age 35, your spouse must again consent to this in writing at the start of the plan year in which you reach age 35 for this designation to remain effect.</b> <input type="checkbox"/> (Check if applicable) I certify that my spouse cannot be located to sign this consent. I will notify the plan sponsor if my spouse is located. <b>Note: If your spouse cannot be located, check this box and have it witnessed by the Plan Representative. It must be established to the satisfaction of the Plan Representative that your spouse cannot be located.</b>

<b>I certify that it has been established to my satisfaction that spousal consent cannot be obtained because your spouse cannot be located.</b>	<b>Plan Representative's Signature</b> <b>X</b>	<b>Date</b> / /
<b>Notice to Spouse:</b> In signing you are also verifying that you have read the QPSA notice and consent on the back of this form. <input type="checkbox"/> By checking this box, I agree only to the beneficiary designation on this form. My spouse cannot change the beneficiary without my consent.	<b>Spouse's Signature (must be witnessed by Plan Representative or Notary Public)</b> <b>X</b>	<b>Date</b> / /
The spouse appeared before me and signed the consent on _____/_____/_____.	<b>Plan Representative or Notary Public Signature</b> <b>X</b>	<b>Date</b> / /

<b>MUST COMPLETE BENEFICIARY DESIGNATION</b>	<b>Before completing, please read the information on the back of this form for direction and examples.</b>						
	<b>Note:</b> Unless otherwise provided, if two or more beneficiaries are named, the proceeds shall be paid to the named beneficiaries, or to the survivor or survivors, in equal shares.						
	Name [Primary Beneficiary (s)]	Date of Birth	Relationship	Soc. Sec. No.	Address	Percent	
	If Primary Beneficiary is not living, pay death benefits to:						
	Name [Contingent Beneficiary(s)]	Date of Birth	Relationship	Soc. Sec. No.	Address	Percent	

Please retain a copy for your records

**Name Change**  
 Change my name: From \_\_\_\_\_ to \_\_\_\_\_ Date Changed: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Reason:  Married  Divorce - Will need to attach divorce decree.  Other (reason): \_\_\_\_\_

**Participant Signature**

This designation revokes all prior designations made under the plan.

<b>MUST SIGN</b>	Participant's Signature (Required)	Date	Received and filed by Principal Life Ins.
	X	/ /	Date Received

**UNDER THE PENALTIES OF PERJURY, I certify by my signature that all of the information on this Beneficiary Designation form is true, current and complete.**

**Beneficiary Designation Direction**

**Read carefully before completing this form**  
 To be sure death benefits are paid as you want them, follow these guidelines:

**Use Choice (1)** if you are married and want all death benefits from the Plan paid to your spouse. Your spouse does not have to sign the form.

**Use Choice (2)** if you are not married

**Use Choice (3)** If you are married and want death benefits paid to someone other than your spouse, in addition to your spouse or to a Trust or Estate, **your spouse must sign the spouse's consent on this form.** That signature must be witnessed by a Plan Representative or Notary Public.

**You may name one or more contingent beneficiaries.** In most circumstances, your contingent beneficiary(ies) will only receive a death benefit if the primary beneficiary predeceases you and the death benefit has not been paid in full.

**Be sure you sign and date the form.** Keep a copy of this form for your records. Return the original to your plan sponsor. If you do not date the form, the designation will become effective the day received by your plan sponsor or Principal Life Insurance Company, depending upon plan provisions.

If your marital status changes, review your beneficiary designation to be sure it meets these requirements. If your name changes, complete the name change sections of this form.

**Sample Beneficiary Designations**

Be sure to use given names such as "Mary M Doe", not "Mrs. John Doe" and include the address and relationship of the beneficiary or beneficiaries to the participant. The following designations may be helpful to you:

	Name	Relationship	Soc. Sec. No.	Address	Amount or Percent
One Primary Beneficiary	Mary M. Doe	Sister	XXX-XX-XXXX	XXXXXXXXXXXX	100%
Two Primary Beneficiaries	Jane J. Doe	Mother	XXX-XX-XXXX	XXXXXXXXXXXX	50%
	John J Doe	Father	XXX-XX-XXXX	XXXXXXXXXXXX	50%
	or to the survivor				
One Primary Beneficiary and One Contingent	Jane J Doe	Wife	XXX-XX-XXXX	XXXXXXXXXXXX	100%
	if living; otherwise to John J Doe		Son	XXX-XX-XXXX	100%
Estate	My Estate				100%
Trust	ABC Bank and Trust Co.	Trustee or successor in trust under (Trust Name) established (Date of Trust Agreement)		XXXXXXXXXXXX	100%
Testamentary Trust (Trust established within the participant's will)	John J Doe/ ABC Bank	Trust created by the Last Will and Testament of the participant		XXXXXXXXXXXX	100%
Children and Grandchildren (If Beneficiary is a minor, use sample wording shown below.)	John J Doe	Son	XXX-XX-XXXX	XXXXXXXXXXXX	33.3%
	Jane J. Doe	Daughter	XXX-XX-XXXX	XXXXXXXXXXXX	33.3%
	William J Doe	Son	XXX-XX-XXXX	XXXXXXXXXXXX	33.4%
	Provided that if any of my children predeceases me, the surviving children of any such child shall receive in equal portions the share their parent would have received, if living. If no child of a deceased child survives, the share of that child of mine shall go to the survivor or survivors of my children, equally.				
Minor Children (Custodian for Minor)	John J. Doe, son and Jane J. Does, daughter, equally, or to the survivor. However, if any proceeds become payable to a beneficiary who is a minor as defined in the Iowa Uniform Transfers to Minors Act (UTMA), such proceeds shall be paid to Frank Doe, as custodian for John Doe under the Iowa UTMA and Frank Doe, as custodian for Jane Doe under the Iowa UTMA.				

## Qualified Preretirement Survivor Annuity (QPSA) Notice

If your spouse has a vested account in a retirement plan, federal law requires that you receive a special death benefit if your spouse dies before beginning to receive retirement benefits (or, if earlier, before the beginning of the period for which the retirement benefits are paid)

If you have been married to your spouse for at least one year (some plans may specify a shorter time period), you have the right to receive this payment for your life beginning after your spouse dies. The special death benefit is often called a qualified preretirement survivor annuity (QPSA). This death benefit will automatically be paid in a lump sum rather than as a QPSA if the value of the death benefit is \$5,000\* or less.

If the lump sum value of the death benefit is greater than \$5,000 the death benefit will be paid in the form of a QPSA. Other options may be available. The actual amount of the QPSA benefit will vary depending on the vested account balance, your age, and the cost to purchase the benefit.

Your right to the QPSA benefit provided by federal law cannot be taken away unless you agree to give up that benefit. If you agree, your spouse can choose to have all or part of the death benefits paid to someone else. The person your spouse chooses to receive the death benefits is usually called the beneficiary. As an example, if you agree, your spouse can have the death benefits paid to his or her children instead of you.

### Example:

Pat and Robin Doe agree that Robin will not receive the QPSA benefit. Pat and Robin also decide that 1/2 of the death benefits that are paid from Pat's vested account will be paid to Robin and 1/2 of the death benefits will be paid to Pat and Robin's child, Chris. The total death benefits are \$200 per month. After Pat dies, the plan will pay \$100 a month to Robin for the rest of Robin's life. Chris will also receive payments from the plan as long as Chris lives. Chris will receive less than \$100 a month because Chris, being younger than Robin, is expected to receive payments over a longer period.

Your choice to give up the QPSA benefit must be voluntary. It is your personal decision whether you want to give up the right. If you sign this agreement, your spouse can choose the beneficiary who will receive the death benefits without telling you and without getting your agreement. Your spouse can change the beneficiary at any time before he or she begins receiving benefits or dies. You have the right to agree to allow your spouse to select only a particular beneficiary. If you want to allow your spouse to select only a particular beneficiary, check the appropriate box in the spousal signature section that will limit the beneficiary choice to the one designated on this form.

You can agree to give up all or part of the QPSA benefit. If you do so, the plan will pay you the part of the benefit you did not give up, and pay the remaining part of the benefit to the person or persons selected by your spouse.

You can change your mind with respect to giving up your right to the QPSA benefit until the date your spouse dies. After that date, you cannot change this agreement. If you change your mind, you must notify the plan administrator in writing that you want to revoke the consent you give on this form.

You may lose your right to the QPSA benefit if your spouse and you become legally separated or divorced even if you do not sign this agreement. However, if you become legally separated or divorced, you might be able to get a special court order (called a qualified domestic relations order, QDRO) that specifically protects your rights to receive the QPSA benefit or that gives you other benefits under this plan. If you are thinking about separating or getting a divorce, you should get legal advice on your rights to benefits from the plan.

## QPSA Spousal Consent and Agreement

I understand that I have a right to a QPSA benefit from my spouse's retirement account (see prior section for explanation of QPSA benefit) if my spouse dies prior to receiving retirement benefits – or if earlier, before the beginning of the period for which the retirement benefits are paid. I also understand that if the value of the QPSA benefit is \$5,000\* or less, the plan will pay the benefit to me in one lump sum payment.

I agree to give up my right to the QPSA death benefit and to allow my spouse to choose another beneficiary to receive some or all of that benefit. I understand that by signing this agreement, my spouse can choose any beneficiary without telling me and without getting my agreement unless I limit my spouse's choice to the particular beneficiary by checking the appropriate box in the Beneficiary Designation section on the front of this page.

\* Your plan can specify a lower dollar amount.

I also understand that my spouse can change the beneficiary at any time before retirement benefits begin without telling me and without getting my approval.

I understand that by signing this agreement, I may receive less money than I would have received under the QPSA payment form and I may receive nothing from the plan after my spouse dies.




I understand I do not have to sign this agreement. I am signing this agreement voluntarily.









If I do not sign this agreement, I will receive the QPSA benefit if my spouse dies before beginning to receive retirement benefits – or, if earlier, before the beginning of the period for which the retirement benefits are paid, I understand that if the value of the QPSA benefit is \$5,000\* or less, the plan will pay the benefit to me in one lump sum payment.





















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 more performance information, including most recent month-end performance, visit the Principal Retirement Service Center® at [www.principal.com](http://www.principal.com), contact your representative of The Principal, or call our Client Contact Center at 1-800-547-7754.







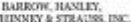




The gross total investment expense figure does not reflect any waivers or caps on the mutual fund or underlying mutual fund in which a Separate Account invests. Returns displayed are always based on net total investment expense. For more information on net total investment expense figures, please access the Investment Option Profile by visiting the Principal Sponsor Service Center at [www.principal.com](http://www.principal.com), contact your representative of the Principal Financial Group®, or call our Client Contact Center at 1-800-547-7754.







Investment Advisor	Investment Option Name and Description	Average Annualized Return as of 09/30/2009							Total Investment Expense Gross
		YTD Ret.	1-Year	3-Year	5-Year	10-Year	Since Incept <sup>†</sup>	Incept Date	
<b>Fixed Income</b>									
<b>Intermediate-Term Bond</b>									
	<b>Bond &amp; Mortgage Securities R2 Fund<sup>16,23,A</sup></b> The investment seeks current income. The fund normally invests at least 80% of net assets in intermediate maturity fixed-income or debt securities rated BBB or higher by Standard & Poor's Rating Service ("S&P") or Baa or higher by Moody's Investors Service, Inc. ("Moody's"). It may invest the rest of assets in preferred and common stock; or securities rated less than the four highest grades of S&P or Moody's but not lower than CCC-(S&P) or Caa (Moody's).	16.37	9.07	0.88	1.57	-	3.40	12/2000	1.27
	<b>Core Plus Bond I R2 Fund<sup>16,23,A</sup></b> The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund normally invests at least 80% of net assets in a diversified portfolio of fixed-income instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. The average portfolio duration of the fund normally varies within two years (plus or minus) of the duration of the Barclay Capital Aggregate Bond Index. The fund may also invest up to 20% of total assets in high-yield securities rated Ba or lower by Moody's, or BB or lower by S&P.	5.87	12.05	-	-	-	12.05	9/2008	1.45
<b>Intermediate Government</b>									
	<b>Government &amp; High Quality Bond R2 Fund<sup>9,16,23,36,A</sup></b> The investment seeks to provide a high level of current income consistent with safety and liquidity. The fund invests at least 80% of net assets (plus any borrowings for investment purposes) in securities issued by the U.S. government, its agencies or instrumentalities or securities that are rated AAA by S&P or Aaa by Moody's. It may also invest in mortgage-backed securities that are not issued by the U.S. government, its agencies or instrumentalities or rated AAA by S&P or Aaa by Moody's.	6.06	7.33	5.43	4.31	5.05	-	12/2008	1.25


Investment Advisor	Investment Option Name and Description	Average Annualized Return as of 09/30/2009							Total Investment Expense Gross	
		YTD Ret.	1-Year	3-Year	5-Year	10-Year	Since Incept*	Incept Date		
<b>Inflation-Protected Bond</b>										
<b>BLACKROCK</b>	<b>Inflation Protection R2 Fund<sup>15,23,28,A</sup></b> The investment seeks to provide current income and real (after-inflation) total returns. The fund normally invests primarily in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, their agencies or instrumentalities, and U.S. and non-U.S. corporations. It may invest up to 15% of assets in non-investment-grade bonds (high-yield or junk bonds) or securities of emerging-market issuers. The fund may also invest up to 25% of assets in non-dollar denominated securities of non-U.S. issuers, and may invest without limit in U.S. dollar denominated securities of non-U.S. issuers.	4.08	-6.76	-4.17	-	-	-2.04	12/2004	1.16	
<b>Balanced/Asset Allocation</b>										
<b>Retirement Income</b>										
 Principal Management Corporation <small>A Member of the Principal Financial Group</small>	 Principal Global Investors	<b>Principal LifeTime Strategic Income R2 Fund<sup>15,23,29,30,39</sup></b> The investment seeks current income and, as a secondary objective, capital appreciation. The fund invests in underlying fixed-income funds, but also invests in underlying equity and hybrid funds according to an asset allocation strategy designed for investors seeking current income from their investment. It invests most of the assets in underlying funds which are intended primarily to give the fund broad exposure to income-producing securities through their investments in fixed-income securities, "hybrid" securities and dividend generating domestic and foreign stocks.	14.55	1.45	-2.80	1.05	-	2.60	3/2001	1.34
<b>Target Date 2000-2010</b>										
 Principal Management Corporation <small>A Member of the Principal Financial Group</small>	 Principal Global Investors	<b>Principal LifeTime 2010 R2 Fund<sup>15,23,29,30,39</sup></b> The investment seeks a total return consisting of long-term growth of capital and current income. The fund invests in underlying Principal domestic and foreign equity, hybrid, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. It allocates the assets more conservatively over time. The fund may invest in any of the Institutional class shares of the equity funds or fixed-income funds of Principal Funds, at the sub-advisors discretion.	19.49	-0.15	-3.86	1.11	-	2.46	3/2001	1.45
<b>Target Date 2011-2015</b>										
 Principal Management Corporation <small>A Member of the Principal Financial Group</small>	 Principal Global Investors	<b>Principal LifeTime 2015 R2 Fund<sup>15,23,29,30,39</sup></b> The investment seeks a total return consisting of long-term growth of capital and current income. The fund invests in underlying Principal domestic and foreign equity, hybrid, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. It allocates the assets more conservatively over time. The fund may invest in any of the Institutional Class shares of the equity funds or fixed-income funds of Principal Funds, at the sub-advisors discretion.	19.07	-1.06	-	-	-	-8.75	2/2008	1.55
<b>Target Date 2016-2020</b>										
 Principal Management Corporation <small>A Member of the Principal Financial Group</small>	 Principal Global Investors	<b>Principal LifeTime 2020 R2 Fund<sup>15,23,29,30,39</sup></b> The investment seeks a total return consisting of long-term growth of capital and current income. The fund invests in underlying Principal domestic and foreign equity, hybrid, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. It allocates the assets more conservatively over time. The fund may invest in any of the Institutional Class shares of the equity funds or fixed-income funds of Principal Funds, at the sub-advisors discretion.	21.25	-1.17	-4.18	1.73	-	2.68	3/2001	1.50

Investment Advisor	Investment Option Name and Description	Average Annualized Return as of 09/30/2009							Total Investment Expense Gross	
		YTD Ret.	1-Year	3-Year	5-Year	10-Year	Since Incept*	Incept Date		
<b>Target Date 2021-2025</b>										
 Principal Management Corporation A member of The Principal Financial Group	 Principal Global Investors	<b>Principal LifeTime 2025 R2 Fund</b> <sup>15,23,29,30,39</sup> The investment seeks a total return consisting of long-term growth of capital and current income. The fund invests in underlying Principal domestic and foreign equity, hybrid, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. It allocates the assets more conservatively over time. The fund may invest in any of the Institutional Class shares of the equity funds or fixed-income funds of Principal Funds, at the sub-advisors discretion.	20.55	-2.37	-	-	-	-10.17	2/2008	1.58
<b>Target Date 2026-2030</b>										
 Principal Management Corporation A member of The Principal Financial Group	 Principal Global Investors	<b>Principal LifeTime 2030 R2 Fund</b> <sup>15,23,29,30,39</sup> The investment seeks a total return consisting of long-term growth of capital and current income. The fund invests in underlying Principal domestic and foreign equity, hybrid, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. It allocates the assets more conservatively over time. The fund may invest in any of the Institutional Class shares of the equity funds or fixed-income funds of Principal Funds, at the sub-advisors discretion.	22.35	-2.28	-4.65	1.76	-	2.32	3/2001	1.54
<b>Target Date 2031-2035</b>										
 Principal Management Corporation A member of The Principal Financial Group	 Principal Global Investors	<b>Principal LifeTime 2035 R2 Fund</b> <sup>15,23,29,30,39</sup> The investment seeks a total return consisting of long-term growth of capital and current income. The fund invests in underlying Principal domestic and foreign equity, hybrid, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. It allocates the assets more conservatively over time. The fund may invest in any of the Institutional Class shares of the equity funds or fixed-income funds of Principal Funds, at the sub-advisors discretion.	21.64	-3.21	-	-	-	-11.05	2/2008	1.68
<b>Target Date 2036-2040</b>										
 Principal Management Corporation A member of The Principal Financial Group	 Principal Global Investors	<b>Principal LifeTime 2040 R2 Fund</b> <sup>15,23,29,30,39</sup> The investment seeks a total return consisting of long-term growth of capital and current income. The fund invests in underlying Principal domestic and foreign equity, hybrid, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. It allocates the assets more conservatively over time. The fund may invest in any of the Institutional Class shares of the equity funds or fixed-income funds of Principal Funds, at the sub-advisors discretion.	22.78	-3.55	-5.14	1.62	-	2.21	3/2001	1.56
<b>Target Date 2041-2045</b>										
 Principal Management Corporation A member of The Principal Financial Group	 Principal Global Investors	<b>Principal LifeTime 2045 R2 Fund</b> <sup>15,23,29,30,39</sup> The investment seeks a total return consisting of long-term growth of capital and current income. The fund invests in underlying Principal domestic and foreign equity, hybrid, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. It allocates the assets more conservatively over time. The fund may invest in any of the Institutional Class shares of the equity funds or fixed-income funds of Principal Funds, at the sub-advisors discretion.	22.37	-4.06	-	-	-	-11.80	2/2008	2.16

Investment Advisor	Investment Option Name and Description	Average Annualized Return as of 09/30/2009								Total Investment Expense Gross
		YTD Ret.	1-Year	3-Year	5-Year	10-Year	Since Incept*	Incept Date		
<b>Target Date 2050+</b>										
 	<b>Principal LifeTime 2050 R2 Fund<sup>15,23,29,30,39</sup></b> The investment seeks a total return consisting of long-term growth of capital and current income. The fund invests in underlying Principal domestic and foreign equity, hybrid, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. It allocates the assets more conservatively over time. The fund may invest in any of the Institutional Class shares of the equity funds or fixed-income funds of Principal Funds, at the sub-advisors discretion.	23.03	-4.31	-5.42	1.67	-	1.63	3/2001	1.58	
 	<b>Principal LifeTime 2055 R2 Fund<sup>15,23,29,30,39</sup></b> The investment seeks a total return consisting of long-term growth of capital and current income. The fund invests in underlying Principal domestic and foreign equity, hybrid, and fixed-income funds according to an asset allocation strategy designed for investors having an investment time horizon comparable to that of the fund. It allocates the assets more conservatively over time. The fund may invest in any of the Institutional Class shares of the equity funds or fixed-income funds of Principal Funds, at the sub-advisors discretion.	22.63	-4.21	-	-	-	-12.02	2/2008	4.50	
<b>Large U.S. Equity</b>										
<b>Large Value</b>										
	<b>LargeCap Value I R2 Fund<sup>33,38,A</sup></b> The investment seeks long-term growth of capital. The fund invests primarily in common stocks and other equity securities of large-capitalization companies. It normally invests at least 80% of net assets in securities of companies with large market capitalizations (those with market capitalizations similar to companies in the Russell 1000 Value Index) at the time of purchase. The fund may invest up to 25% of assets in securities of foreign companies.	17.09	-12.39	-8.91	-0.46	-	0.18	6/2004	1.54	
	<b>LargeCap Value R2 Fund<sup>A</sup></b> The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in common stocks of companies with large market capitalizations (those with market capitalizations similar to companies in the Russell 1000 Value Index) at the time of purchase. It also may invest up to 25% of assets in foreign securities.	10.97	-13.34	-8.80	-0.44	-	0.33	12/2000	1.21	
<b>Large Blend</b>										
	<b>LargeCap Blend II R2 Fund<sup>25,33,37,A</sup></b> The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in common stocks of companies with large market capitalizations (those with market capitalizations within the range of companies in the S&P 500 index) at the time of purchase. It generally remains fully invested (less than 5% cash reserves) and has approximately the same industry weightings as compared to the S&P 500 index.	21.52	-5.38	-4.96	0.95	-	0.15	12/2000	1.50	
	<b>LargeCap S&amp;P 500 Index R2 Fund<sup>2,5,A</sup></b> The investment seeks long-term growth of capital. The fund invests at least 80% of net assets in common stocks of companies that compose the S&P 500 index. As of the most recent calendar year end, the market capitalization range of the index was between approximately \$0.5 billion and \$406.1 billion.	18.44	-7.71	-6.25	0.10	-	-1.84	12/2000	0.92	

Investment Advisor	Investment Option Name and Description	Average Annualized Return as of 09/30/2009							
		YTD Ret.	1-Year	3-Year	5-Year	10-Year	Since Incept*	Incept Date	Total Investment Expense Gross
<b>Large Growth</b>									
 	<b>LargeCap Growth I R2 Fund<sup>33,35,A</sup></b> The investment seeks to maximize long-term capital appreciation. The fund normally invests at least 80% of net assets (plus any borrowings for investment purposes) in equity securities of companies with market capitalizations within the range of companies in the Russell 1000 Growth Index at the time of purchase. Its investments in foreign companies will be limited to 25% of total assets. The fund looks for companies with an above-average rate of earnings and cash flow growth and a lucrative niche in the economy that gives them the ability to sustain earnings momentum even during times of slow economic growth.	39.71	7.87	-1.98	2.10	-	-3.02	12/2000	1.48
 <b>Columbus Circle Investors</b>	<b>LargeCap Growth R2 Fund</b> The investment seeks long-term growth of capital. The fund normally invests at least 80% of net assets (plus any borrowings for investment purposes) in equity securities of companies with market capitalizations within the range of companies in the Russell 1000 Growth Index at the time of purchase. It may also invest in initial public offerings and up to 25% in foreign securities.	19.40	-11.60	-4.20	2.07	-	-4.37	12/2000	1.37
<b>Small/Mid U.S. Equity</b>									
<b>Mid Cap Value</b>									
 	<b>MidCap Value I R2 Fund<sup>1,8,9,33,A</sup></b> The investment seeks long term growth of capital. The fund invests at least 80% of assets in a diversified portfolio of equity investments in mid-cap issuers with a medium market capitalization (those with market capitalizations similar to companies in the Russell MidCap Value index) at the time of purchase. It may invest up to 25% of net assets in securities of foreign companies, including securities of issuers in emerging countries and securities quoted in foreign currencies.	26.23	-3.86	-3.92	3.44	-	4.81	6/2004	1.77
 	<b>MidCap Value III R2 Fund<sup>1,10,27,A</sup></b> The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in companies with market capitalizations similar to those of companies in the Russell MidCap Value index. It may invest up to 25% of assets in foreign securities. 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.	21.76	-5.72	-6.42	1.95	-	4.26	12/2000	1.44
<b>Mid Cap Blend</b>									
	<b>MidCap S&amp;P 400 Index R2 Fund<sup>1,2,7,A</sup></b> The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in common stocks of companies that compose the S&P MidCap 400 index. It attempts to mirror the investment performance of the index by allocating assets in approximately the same weightings as in the S&P 400 index.	29.18	-4.19	-2.29	3.57	-	3.98	12/2000	0.93
<b>Mid Cap Growth</b>									
  	<b>MidCap Growth III R2 Fund<sup>1,26,33,A</sup></b> The investment seeks long-term growth of capital. The fund invests primarily in common stocks and other equity securities of U.S. companies with strong earnings growth potential. It normally invests at least 80% of assets in companies with market capitalizations similar to those of companies in the Russell Midcap Growth Index. It may invest up to 25% of assets in foreign securities.	35.71	-3.31	-3.33	3.22	-	-2.91	12/2000	1.75

Investment Advisor	Investment Option Name and Description	Average Annualized Return as of 09/30/2009								Total Investment Expense Gross
		YTD Ret.	1-Year	3-Year	5-Year	10-Year	Since Incept*	Incept Date		
 <b>Columbus Circle Investors</b>	<b>MidCap Growth R2 Fund<sup>1,A</sup></b> The investment seeks long-term growth of capital. The fund invests primarily in common stocks of medium-capitalization companies with strong earnings growth potential. It normally invests at least 80% of assets in common stocks of companies with medium market capitalizations (those with market capitalizations similar to companies in the Russell Midcap Growth Index) at the time of purchase.	17.63	-12.36	-2.88	2.35	-	-5.34	12/2000	1.46	
<b>Small Value</b>										
	<b>SmallCap Value I R2 Fund<sup>1,11,33,A</sup></b> The investment seeks long-term growth of capital. The fund invests primarily in a diversified group of equity securities of U.S. companies with small market capitalizations (those with market capitalizations similar to companies in the Russell 2000 Value index) at the time of purchase. It normally invests at least 80% of the assets in equity securities of such companies. The fund may invest up to 25% of assets in foreign securities.	12.61	-16.11	-9.52	-0.80	-	6.77	12/2002	1.80	
	<b>SmallCap Value II R2 Fund<sup>1,31,33,A</sup></b> The investment seeks long-term growth of capital. The fund normally invests at least 80% of its net assets in equity securities of small market capitalization companies. It may invest up to 25% of assets in foreign securities.	27.27	-7.44	-7.76	1.03	-	1.33	6/2004	1.81	
<b>Small Blend</b>										
	<b>SmallCap S&amp;P 600 Index R2 Fund<sup>1,2,6,A</sup></b> The investment seeks long-term growth of capital. The fund normally invests at least 80% of the assets in common stocks of companies that compose the Standard & Poor's ("S&P") SmallCap 600 index. It attempts to mirror the investment performance of the index by allocating the fund's assets in approximately the same weightings as the S&P SmallCap 600 index. The S&P SmallCap 600 is an unmanaged index of 600 domestic stocks chosen for market size, liquidity and industry group representation. It is unlikely that a perfect correlation of 1.00 will be achieved.	18.82	-11.34	-4.74	1.96	-	5.15	12/2000	0.91	
<b>Small Growth</b>										
	<b>SmallCap Growth I R2 Fund<sup>1,32,33,A</sup></b> The investment seeks long-term growth of capital. The fund invests primarily in common stocks of small capitalization companies. It normally invests at least 80% of assets in common stocks of companies with small market capitalizations (those with market capitalizations equal to or smaller than the greater of: 1) \$2.5 billion or 2) the highest market capitalization of the companies in the Russell 2000 Growth index) at the time of purchase. The fund may invest up to 25% of assets in securities of foreign companies.	35.63	-4.19	-2.89	1.76	-	-1.98	12/2000	1.87	
	<b>SmallCap Growth II R2 Fund<sup>1,33,34,A</sup></b> The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in common stocks of companies with small market capitalizations (those with market capitalizations equal to or smaller than the greater of \$2.5 billion or the highest market capitalization of the companies in the Russell 2000 Growth index) at the time of purchase. It may invest up to 25% of assets in securities of foreign companies.	23.86	-13.23	-7.68	-0.33	-	-3.91	12/2000	1.76	

Investment Advisor	Investment Option Name and Description	Average Annualized Return as of 09/30/2009							Total Investment Expense Gross
		YTD Ret.	1-Year	3-Year	5-Year	10-Year	Since Incept <sup>*</sup>	Incept Date	
<b>Real Estate</b>									
Principal Real Estate Investors	<b>Real Estate Securities R2 Fund<sup>4A</sup></b> The investment seeks to generate a total return. The fund normally invests at least 80% of the net assets (plus any borrowings for investment purposes) in equity securities of companies principally engaged in the real estate industry, which include real estate investment trusts and companies with substantial real estate holdings such as paper, lumber, hotel and entertainment companies. It is nondiversified.	16.40	-23.06	-11.31	3.07	-	9.12	12/2000	1.59
<b>International Equity</b>									
<b>Foreign Large Blend</b>									
	<b>International I R2 Fund<sup>3,9,24,33,A</sup></b> The investment seeks long-term growth of capital. The fund normally invests the fund's assets primarily in non-U.S. securities. Pyramis normally invests the fund's assets primarily in common stocks of companies with large market capitalizations (those with market capitalizations similar to companies in the MSCI - EAFE Index NDTR D) at the time of purchase. It normally diversifies the investments across different countries and regions.	22.12	-4.77	-4.93	4.60	-	4.87	6/2004	1.85

Asset Class	Investment Option Name and Description	Crediting Rate	Crediting Rate	Total Investment Expense <sup>20</sup>
Short-Term Fixed Income	<b>Fixed Income Guaranteed Option<sup>14, 21</sup></b> This group annuity contract is a guarantee, backed by the assets in the multi-billion dollar general account of Principal Life Insurance Company (Principal Life). The contract makes benefit payments at book value (i.e., no market value adjustments or surrender charge adjustments) for plan benefit events. An employer-level surrender of the plan's interest or initiated transfer will be subject to either a 12-month irrevocable advance notice or a 5% surrender charge, whichever the employer chooses.	2.60% <sup>22</sup>	2.60% <sup>22</sup>	0.65

<sup>A</sup>. For more information about this investment option, including its full name, please see *The Principal Investors Fund, Inc. Profile* or visit the Principal Retirement Service Center ® at [www.principal.com](http://www.principal.com).

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 gross 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 net Total Investment Expense may change if an underlying mutual fund's allocation of assets to other mutual funds changes.

Redemption fees and/or transfer restrictions apply to certain transactions.

These results are for the investment options selected by your plan, and may be different from the results for other 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.

<sup>1</sup>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.

<sup>2</sup>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.

<sup>3</sup>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.

<sup>4</sup>Real estate investment options are subject to some risks inherent in real estate and Real Estate Investment Trusts, such as risks associated with general and local economic conditions.

<sup>5</sup>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.

<sup>6</sup>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.

<sup>7</sup>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.

<sup>8</sup>Effective October 3, 2005, LA Capital was added as an additional sub-advisor. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.

<sup>9</sup>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. 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.

<sup>10</sup>Effective July 12, 2005, Barrow Hanley was added as an additional sub-advisor. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.

<sup>11</sup>Effective August 8, 2005, Mellon Capital Management was added as an additional sub-advisor. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.

<sup>14</sup>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.

<sup>15</sup>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.

<sup>16</sup>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.

<sup>20</sup>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 Total Investment Expense 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 according to the Rate Level Service Fee selected in the Service and Expense Agreement for the plan.

<sup>21</sup>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 have ever had an average duration of 3.0 years or less.

<sup>22</sup>The crediting rate shown for the Fixed Income Guaranteed Option is an effective annual rate and is displayed here as the rate guaranteed by Principal Life net of the fees for administrative services to the plan illustrated in the Total Investment Expense column for the Fixed Income Guaranteed Option.

<sup>23</sup>Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.

<sup>24</sup>Formerly known as International Fund.

<sup>25</sup>Formerly known as LargeCap Blend Fund.

<sup>26</sup>Formerly known as MidCap Growth Fund.

<sup>27</sup>Formerly known as MidCap Value Fund.

<sup>28</sup>Effective December 31, 2008, this portfolio is sub-advised by BlackRock Financial Management, Inc. Prior to December 31, 2008, the portfolio was sub-advised by Principal Global Investors.

<sup>29</sup>Effective July 1, 2009, the management fee component of the gross and net Total Investment Expense of Principal LifeTime Funds will be reduced to 0.03% annually, from 0.1225%.

<sup>30</sup>This Principal LifeTime Fund indirectly bears its pro rata share of the management fees incurred by the underlying Principal Funds in which this fund invests. Based on the asset allocation of the Principal LifeTime Funds outlined in the prospectus dated March 1, 2009, the weighted average operating expenses of the underlying funds are: Principal LifeTime Strategic Income, 0.55%; Principal LifeTime 2010, 0.66%; Principal LifeTime 2015, 0.67%; Principal LifeTime 2020, 0.72%; Principal LifeTime 2025, 0.71%; Principal LifeTime 2030, 0.75%; Principal LifeTime 2035, 0.75%; Principal LifeTime 2040, 0.77%; Principal LifeTime 2045, 0.82%; Principal LifeTime 2050, 0.79%; Principal LifeTime 2055, 0.79%. While the operating expenses of the underlying mutual funds are not part of the Principal LifeTime Fund's operating expenses they are included in the Total Investment Expense. Performance results shown for the Principal LifeTime Fund reflect the application of these expenses.

<sup>31</sup>Effective May 1, 2009, LA Capital was added as an additional sub-advisor. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.

<sup>32</sup>Effective May 1, 2009, Columbus Circle Investors was added as an additional sub-advisor. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.

<sup>33</sup>The manager of the Fund, Principal Management Corporation, invests between 10% and 40% of the Fund's assets in common stocks in an attempt to match or exceed the performance of the Fund's benchmark index for performance.

<sup>34</sup>Effective June 26, 2009, this portfolio is sub-advised by Emerald Advisors and Essex. Prior to June 26, 2009, the portfolio was sub-advised by UBS Global Asset Management, Emerald Advisors and Essex. The portfolio has had various sub-advisors since its inception. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.

<sup>35</sup>Effective July 14, 2009, Brown Advisory was added as an additional sub-advisor. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.

<sup>36</sup>Formerly known as Mortgage Securities Fund.

<sup>37</sup>Effective October 1, 2009, ClearBridge Advisors was added as an additional sub-advisor. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.

<sup>38</sup>Effective October 1, 2009, TS&W was added as an additional sub-advisor. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.

<sup>39</sup>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. Additionally there is no guarantee this investment option will provide adequate income at or through retirement.

11/03/2009  
PRIN ADV  
7-10784

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

Insurance products and plan administrative services are provided by Principal Life Insurance Company. Principal mutual funds are part of the Principal Funds, Inc. series. Principal Funds, Inc is distributed by Principal Funds Distributor, Inc. Securities are offered through Princor Financial Services Corporation, 800-547-7754, member SIPC and/or independent brokers/dealers. Securities sold by Princor® Registered Representatives are offered through Princor. Principal Funds Distributor, Princor and Principal Life are members of the Principal Financial Group®, Des Moines, IA 50392.





Principal Life Insurance Company

CDD 403(b) Plan  
Plan ID 7-10784

## 404(c) NOTICE TO ALL PLAN PARTICIPANTS

11/03/2009

### **Important**

The plan sponsor chose to qualify the Plan as an ERISA 404(c) plan. This means the plan fiduciary should not be liable for any investment losses that result from a participant's investment control. Please read on for more information.

**The enclosed materials use these defined words and phrases:**

**Plan** means **CDD 403(b) 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 the Plan Fiduciary.

**Plan Sponsor** means **The Center for Developmental Disabilities, Inc.**

**You** means the plan participant or beneficiary.

**Plan's 404(c) Contact** means the individual(s) you should contact if you have any questions about the investment options under the Plan. The Plan's 404(c) Contact is:

ALAN HEITNER  
72 S WOODS DR  
WOODBURY, NY 11797-1024

**The Plan's 404(c) Contact can provide the following additional information, if asked.**

### **General Fund Expenses**

- A copy of the most recent prospectus is available from the Plan Fiduciary.

### **Financial Statements provided to the Plan Sponsor by the investment manager(s)**

- Annual reports of the investment manager
- Plan investment performance
- Prospectus made available by the Plan Sponsor.

### **Portfolio Assets**

- List of the assets and their values in the portfolio

### **Investment Performance**

- Past, current, and specific investment performance of each fund. (Note: This is already provided in the Investment Option Summary.)

### **Values of Shares**

- Values of shares in your account. (Note: You can find the values of your various accounts in your retirement plan statement)



## **GENERAL INFORMATION**

### **Investment Responsibility**

The Employee Retirement Income Security Act (ERISA) provides rules about the investment of retirement funds. ERISA §404(c) lets a Plan Fiduciary transfer some responsibility for the investment of retirement funds to plan participants. The Plan Sponsor intends to comply with ERISA §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, and
- change investment choices at least quarterly.

### **How Does This Affect You?**

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 us at [www.principal.com](http://www.principal.com). (Note: The 404(c) Contact will provide information about any other investment choices available under the Plan and not previously mentioned in these materials.)

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 accounts. It also may relieve the Plan Fiduciary of liability for any losses that result from your investment choices.

## **TRANSFERRING INVESTMENTS**

You can transfer funds between the different investment options at least quarterly. The Plan may allow for more frequent transfers. To transfer funds, you need to use TeleTouch® or the Internet.

You choose from a variety of investment options. For detailed information about the investment options, see the enclosed descriptions or visit us at [www.principal.com](http://www.principal.com).

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

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