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How to Get Enrolled

Follow these instructions to enroll in your 401(k) Plan.

Step 1: Create your account

Register and access the enrollment website for the first time.

- Website: www.principal.com/welcome
- Select "**Create an Account**" on the homepage if enrolling for the first time.
- You'll be prompted to **answer a series of questions.** Once completed, you'll need to verify the information and click "**Continue**."
  - You'll be prompted to **provide a cell phone number.** You will receive a one-time code through the phone number you provided to complete the registration.
  - Once verified, you'll **create a user ID and password.**
    1. Your user ID must be 8–32 characters long, and consist of letters and at least two numbers.
    2. Your password must be 8–32 characters long, and must contain at least one number and one letter.
  - **Enter an email address.** This email will receive account communications and quarterly statements, unless paper statements are elected later in the enrollment.
  - You'll be prompted to **set your security preferences** by answering three security questions.
  - Once completed, you'll need to **verify the information** and click "**Submit**."

Contact Us: 888-322-7586 | contact401k@frs.net

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Step 2: Enroll in your company's retirement plan

Make key decisions about your 401(k) account.

- Once you've completed your account setup, **you'll need to log in again** to the participant website by **selecting "Login."**
- Once logged in, you'll be prompted to **provide a cell phone number**. You'll receive a one-time code to complete your cell phone number registration.
- **Set your contribution rate**, or how much you'd like to put toward your 401(k).
- Review and **choose your investment selections**. A model portfolio or individual funds if you prefer. Refer to the Investment Option Summary for the full list of investments.
- After choosing your investment selections, if you have any accounts to roll over or consolidate, you can do so at this time.
- **Designate your beneficiaries.** Click on the "**Add or review beneficiary**" link at the top of the page. This step may be completed at a later time.
- **Review your summary** confirmation and **select "Submit"** to complete your online enrollment.

Would you like some help? Reach out to us.

Schedule a 30-minute one-on-one meeting with a Retirement Specialist.
Your Retirement Specialist has a great deal of experience with helping employees plan for a successful retirement. They can help you get enrolled as well as provide educational support and guidance.

Schedule your meeting now!

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