

You have plans for yourself and your family. Goals you are working for today — and dreams you will strive to achieve in the future. You may be working toward buying a home, owning your own business, providing a college education for your children, retiring comfortably or leaving a legacy.

What is a financial plan?

Think of a financial plan as a map. It documents where you are today, the goals and dreams you hope to attain, and the steps you can take to help attain them. Customized to your unique circumstances, a financial plan is flexible to adjust when “life happens”.

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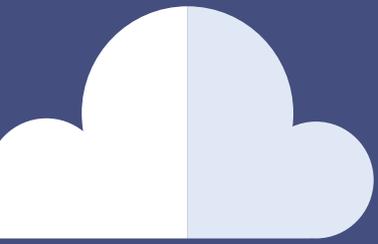
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Financial planning

Consider the possibilities





How can financial planning help you?



Can I benefit from a financial plan?

If you have goals and dreams you're working toward, you can benefit from a financial plan. Because the planning process is customized to each individual or family, the scope and focus of the financial plan is uniquely yours. Consider that financial planning can help:

- **Minimize the impact of economic instability** — although seeing the market dip or hearing news of financial reform are factors that may impact all investors, your financial plan can enable you to move forward with more confidence — providing a “big picture” view. And, your financial advisor can provide strategies to help maximize opportunities and address undesirable impacts.
- **Increase your financial confidence** — enabling you to worry less about whether or not you are prepared for unexpected events or are saving enough for retirement. Financial planning can help answer your questions and set you on a clear, more confident path to achieving your goals.
- **Provide holistic guidance** — financial planning can help you whether you are new to planning or just need a bit of reassurance. A key benefit of financial planning is that it provides a holistic picture of your unique circumstances, interests and goals. And if you already work with multiple advisors, it can provide a comprehensive assessment of factors that may impact success toward your goals — such as savings, investments, insurance protection, and legal considerations involving estate tax and retirement planning.
- **Prepare you for events and transitions** — let's face it, some events take more planning than others — and consequently, can cause worry. Financial planning can help you prepare for what's to come, and address the big moments and transitions in your life. From getting started with a new job, business or home, to retiring and leaving a legacy, your plan and your financial advisor can help you work to achieve your goals.

Is there benefit to working with a financial advisor?

Yes. Your financial advisor can help ensure that the process is simple — and that your financial plan is matched to your unique priorities. What's more, they can act as an ongoing resource when you have questions. Your financial advisor knows your circumstances and is positioned to identify opportunities to help maximize your success over time.



How do I get started?

Contact your Principal Securities, Inc. financial advisor to learn more, and to begin creating your personalized financial plan. Your advisor will guide you through a simple process to:

1. Gather information
2. Analyze your financial status and assess your goals
3. Develop your customized financial plan
4. Present your customized financial plan
5. Implement your plan upon your request*
6. Monitor your plan ongoing to keep it aligned with your goals

Once your plan is in place, you can get back to living life knowing that you have chosen a well thought out approach to achieving your goals.

*Implementing the plan may include your financial advisor recommending financial products as a representative of Principal Securities, Principal National or Principal Life as described in Principal Securities' Disclosure Brochure. Purchasing financial products through these entities will compensate the representative either by you or third parties who compensate us based on what you buy, or both.