

## Proposed PFG Portfolio for Cheryl

Cheryl's Proposed Portfolio at Principal Group			
FUND	VALUE	PERCENT	E/R
Core Plus Bond	\$81,255.80	25%	0.71%
LargeCap S&P 500 Index	\$113,758.12	35%	0.31%
MidCap S&P 400 Index	\$48,753.48	15%	0.31%
SmallCap S&P 600 Index	\$16,251.16	5%	0.31%
Diversified International	\$65,004.64	20%	1.06%
Total	\$325,023.20	100%	

### Instructions for Cheryl:

1. Sell/Exchange the funds listed below. Buy/exchange funds to match the portfolio in the above chart. Helpful Hint: The Buy/Sell column on the attached chart labeled PB4 may be helpful in rebalancing the portfolio.
  - Principal Stable Value Fund
  - Principal Lifetime 2030
  - Large Cap Growth I
  - MidCap Value I
  - Principal Global Investors MicCap
  - Principal Financial Group, Inc. Stock
2. Request agent authorization forms for Mom.
3. Have PFG put all new contributions into Core Plus Bond.
4. Can you do a “deductible traditional IRA” in addition to your 401(k)?
5. Can you do an “in-service transfer” into your Vanguard IRA?
6. Request paperwork showing other fees you are paying.
7. Request the contract for your plan.
8. What is the limit on transfers within your account?
9. Can you transact buys and sells online? Where is this located on your online account?