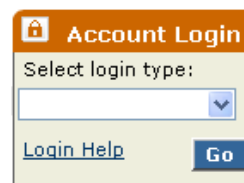


Accessing Your Retirement Account

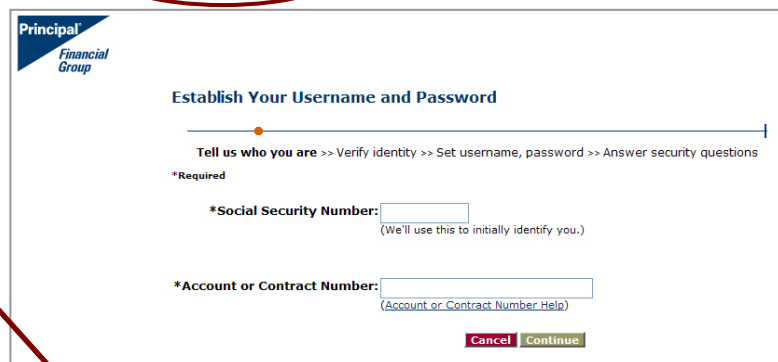
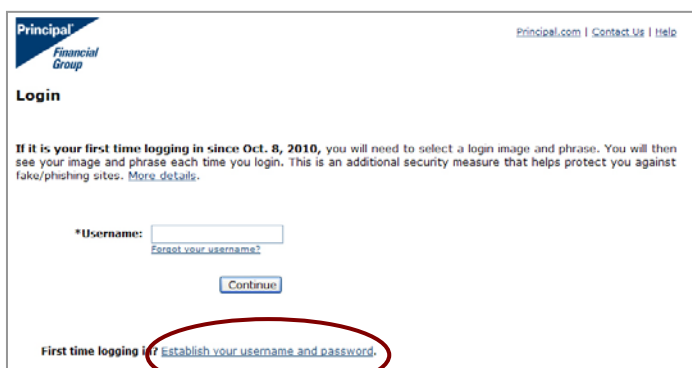
Great news! You can access information about your **Modern Technology Solutions Inc. Employee Stock Ownership Plan and Trust ESOP** account online, anytime. Just follow these steps to set up your username and password, and access your account information.

1. Go to principal.com. On the left side of the page, under **Account Login**, select **Personal** as the login type and click **Go**. It looks like this:

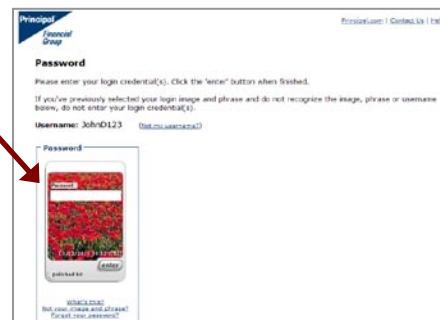


2. On the **Login** screen, click on the **Establish your new username and password** link. Follow the prompts to:

- Enter your **Identification Number** (usually your Social Security Number)
- Enter your **Account/Contract ID Number** – 522383
- Verify your identity by **answering two questions**
- Create your **Username** (must be 6–20 characters long. Can include numbers, but not spaces or special characters.)
- Create your **Password** (must be 6–16 characters long and include at least one letter and one number)
- Create a **Security Phrase Question & Answer** (used if you change your username, password or need assistance to log on)
- Confirm your information and select **Login Now**. Login with the Username/Password you just created.
- Select a personalized **login image and phrase**
- Consent to do business electronically and enter your email address



3. You are now in your secure site at principal.com.
4. Once your **Personal Summary** loads, locate the ESOP and click on **Details**.



Now you're ready to go! Use the tabs at the top of the page and the options located on the left to navigate the site.