Principal®

Principal Life Insurance Company
Des Moines, IA 50306-9394

Enrollment form

Forklifts of St. Louis, Inc. Savings Incentive Plan
Contract/Plan ID Number: 367951
CTD01321

Your employer's retirement plan includes an automatic contribution arrangement once you reach your enrollment effective date. This may mean you'll be automatically enrolled to contribute a portion of your pay to your account unless you elect otherwise (refer to the notice provided by your plan sponsor for details).

My personal information (please print with black ink)

Name

Last First MI

Phone number

- -

○ Home ○ Mobile

Email address

Address

Street City State Zip Country

Social Security number

- -

Date of birth

/ /

Gender

○ Male ○ Female

Marital status

○ Single ○ Married

Expected retirement age

Original date of employment

/ /

If you were rehired, complete these dates:

Date of termination

/ /

Date of rehire

/ /

NOTE: The email address you submit will be used for services provided by Principal Financial Group®, unless otherwise elected. We will not provide your email to third parties unless you consent. For more information, see your privacy policy at principal.com.

Rollover funds

Complete if you would like to consolidate retirement savings.

○ **Yes!** Help me roll over retirement savings from a previous employer's retirement plan. Call Principal at 1-800-547-7754, Monday - Friday, 7a.m. - 9 p.m. CT.

Please ○ **call** or ○ **email** me to discuss my options. My estimated rollover balance is $ _____.

Complete all 3 Steps 1 2 3 to enroll in the retirement savings plan, or to make changes to your contribution percentage.

1 My contributions[A]

Take advantage of your employer's match! (pick one)

○ I elect to contribute _____% (1% to 100%) or $_____ of my current and future pay per pay period before taxes, and/or I elect to contribute _____% (1% to 100%) or $_____ after taxes as Roth after-tax elective deferral contributions. This will also apply for my current and future bonus pay.

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My contributions

- I am already enrolled, but I want to change my contribution to _____% (1% to 100%) or $_____ of my current and future pay per pay period as pre-tax contributions, and/or change my contribution to _____% (1% to 100%) or $_____ of my current and future pay per pay period as Roth after-tax elective deferral contributions. This will also apply for my current and future bonus pay.
- I**n addition** to my deferral amount, I want to make voluntary, non-deductible contributions of _____% (0% to 100%). I understand these contributions are after-tax contributions and will be deducted each pay period from my current and future
- I choose **not to contribute** to the retirement plan at this time.

Annual Increase

(optional, but may help you stay on track)

In addition to electing to contribute a portion of my current and future pay per pay period, I would also like to automatically increase my contribution amount each year. I may opt out or change the annual increase at any time.

- **Increase** my pre-tax salary deferral contribution by _____% or $_____ each year for the next _____ years **or** until my contribution totals _____% or $_____.
- **Increase** my after-tax Roth Elective deferral contribution by _____% or $_____ each year for the next _____ years **or** until my contribution totals _____% or $_____.

  This increase will be initiated each 01/01 or the next date allowed by the plan.
- Please also apply the annual increase to my salary deferral contribution election(s) for current and future bonuses.

[A] Elective deferral contributions are limited to the lesser of the plan or IRS Limit for the current calendar year.

2 My investment choices

Please elect **one of the three choices** by checking the box(es) and completing the applicable information for your choice

(If you're already enrolled and want to make changes to how future contributions are directed, visit principal.com or call 800-547-7754.)

Choice A: Quick Option — Principal LifeTime Hybrid CITs

I elect a **Quick Option — Principal LifeTime Hybrid CITs**

I understand contributions will be directed to the plan's Qualified Default Investment Alternative; one of the Principal LifeTime Hybrid CITs based on the plan's normal retirement date.[1] I have read the plan's QDIA notice and enclosed investment information related to this investment. **I do not want to make another investment election at this time, and this will be treated as my investment option direction.**

Still need help? Log into your account at principal.com for more investment options available to you through your employers retirement plan.

(Please refer to the Investment Option Summary for more information.)

> If you've completed this section, move ahead to **My signature!** 3

[1] Principal LifeTime Hybrid CITs are available as another way to use an asset allocation strategy that may be right for you. There are other investment options available under the retirement plan, and you should review them all. Reviewing all investment options can help you decide whether you wish to design your own mix of investment options. Please note that your contribution will be directed to the plan's QDIA - Principal LifeTime Hybrid CITs based on a particular target date or retirement date. If you would rather choose your own mix of investment options, you may do so by completing the Build My Own Portfolio section of this form or visiting principal.com.

Choice B: Target My Retirement®

Target My Retirement, powered by Morningstar Investment Management LLC., is personalized retirement planning advice like how much to save, where to invest your savings, when you should retire, and more! Let Morningstar Investment Management manage the investments for you for a fee (available now) or get the advice from Morningstar Investment Management and manage your plan for retirement yourself at no additional cost (available after enrollment when you log into principal.com). You give us and Morningstar Investment Management a little information now to get set up. The best part about it? You can be as hands off or hands on as you want. Visit principal.com/welcome or call 800-547-7754 to get started.

> If you've completed this section, move ahead to **My signature!** 3

Choice C: Build my own portfolio

I elect the following investment options (enter percentages below.)

(Please refer to the Investment Option Summary for more information.)

	Employer	Elective deferral	Employee non-deductibl
Short-Term Fixed Income			
Principal Global Investors			
Liquid Assets Separate Account [A]	_____%	_____%	_____%
Guaranteed Interest Account 5 year	_____%	_____%	_____%
Fixed Income			

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My investment choices

	employer	Elective deferral	Employee non-deductibl
Columbia Management Advisors			
Columbia Strategic Income A Fund	_____%	_____%	_____%
Principal Global Investors			
Bond Market Index Separate Account [A]	_____%	_____%	_____%
Core Plus Bond Separate Account [A]	_____%	_____%	_____%
Vanguard Group			
Vanguard Long-Term Treasury Inv Fund	_____%	_____%	_____%

Balanced/Asset Allocation

Multiple Sub-Advisors			
Principal LifeTime Hybrid Income CIT	_____%	_____%	_____%
Principal LifeTime Hybrid 2010 CIT	_____%	_____%	_____%
Principal LifeTime Hybrid 2015 CIT	_____%	_____%	_____%
Principal LifeTime Hybrid 2020 CIT	_____%	_____%	_____%
Principal LifeTime Hybrid 2025 CIT	_____%	_____%	_____%
Principal LifeTime Hybrid 2030 CIT	_____%	_____%	_____%
Principal LifeTime Hybrid 2035 CIT	_____%	_____%	_____%
Principal LifeTime Hybrid 2040 CIT	_____%	_____%	_____%
Principal LifeTime Hybrid 2045 CIT	_____%	_____%	_____%
Principal LifeTime Hybrid 2050 CIT	_____%	_____%	_____%
Principal LifeTime Hybrid 2055 CIT	_____%	_____%	_____%
Principal LifeTime Hybrid 2060 CIT	_____%	_____%	_____%
Principal LifeTime Hybrid 2065 CIT	_____%	_____%	_____%
Vanguard Group			
Vanguard Balanced Index Admiral Fund	_____%	_____%	_____%

Large U.S. Equity

American Century Inv. Mgmt.			
American Century Disciplined Core Value Inv Fund	_____%	_____%	_____%
Morgan Stanley Inv. Mgmt.			
Morgan Stanley Institutional Growth A Fund	_____%	_____%	_____%
Principal Global Investors			
LargeCap S&P 500 Index Separate Account [A]	_____%	_____%	_____%
T. Rowe Price Associates, Inc.			
T. Rowe Price Growth Stock Institutional Fund	_____%	_____%	_____%
Vanguard Group			
Vanguard Growth & Income Adm Fund	_____%	_____%	_____%
Vanguard US Growth Admiral Fund	_____%	_____%	_____%

Small/Mid U.S. Equity

Allianz Global Inv Fund Mgmt			
Virtus NFJ Mid-Cap Value R6 Fund	_____%	_____%	_____%
Delaware Management Company			
Delaware Small Cap Value R6 Fund	_____%	_____%	_____%
Principal Global Investors			
MidCap Separate Account [A]	_____%	_____%	_____%
SmallCap Separate Account [A]	_____%	_____%	_____%
UBS Global Asset Mgmt (NY)			
UBS U.S. Small Cap Growth A Fund	_____%	_____%	_____%

International Equity

Principal Global Investors			
Diversified International Separate Account [A]	_____%	_____%	_____%

My investment choices

	employer	Elective deferral	Employee non-deductibl
Other			
Principal Real Estate Inv			
U.S. Property Sep Acct [A]* Withdrawal requests from the U.S. Property Separate Account may be delayed.	_____%	_____%	_____%
Vanguard Group			
Vanguard Health Care Admiral Fund	_____%	_____%	_____%
Total of all lines:	**100 %**	**100 %**	**100 %**

*Real Estate investment options are subject to investment and liquidity risk and other risks inherent in real estate such as those associated with general and local economic conditions. Property values can decline due to environmental and other reasons. In addition, fluctuation in interest rates can negatively impact the performance of real estate investment options.

If you elect to direct funds into the Principal US Property (Separate Account), you may not be able to immediately withdraw them. We may implement a pre-existing contractual limitation in the group annuity contract which will allow us to manage the Separate Account and satisfy withdrawal requests over time and fairly among all those who request a withdrawal.

Your investment election will be effective when it is received in the Corporate Center of Principal by the close of market. Forms received after the close of market will be processed on the next open market date. If no investment election is received, or contributions are received prior to your investment election, contributions will be directed according to the plan's default investment alternative(s): Principal LifeTime Hybrid CIT based on your current age and the plan's normal retirement date.

Please log in to principal.com for more details.

> If you've completed this section, move ahead to **My signature!** 3

3 My signature

Please sign, then give this completed form to your benefits representative.

This agreement applies to amounts earned until changed by me in writing. I understand my plan sponsor may reduce my contributions only when required to meet certain plan limits. I will review all statements regularly and report any discrepancy to Principal immediately.

Signature

X _____

Date

____/____/____

Be sure you have completed all **3 steps** 1 2 3

Return your completed form to your benefits representative.

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Important information

Target My Retirement is a managed account program that provides participants with a personalized approach to retirement planning and an investment strategy that moves on a glide path toward their retirement.

Principal has retained Morningstar Investment Management LLC as an investment adviser to create and manage the Target My Retirement investment strategies. Morningstar Investment Management uses its proprietary platform, Morningstar® Retirement Manager℠ to provide personalized advice on retirement age, savings rate, and investment strategies with the goal of helping a participant reach their retirement goals.

This service is offered by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. The Morningstar name and logo are registered marks of Morningstar, Inc. Investment advice generated by this service is based on information provided and limited to the investment options available in the defined contribution plan. **Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.** The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Investment Management is not affiliated with Principal.

Target My Retirement has been designed to be able to meet the requirements for a managed account "qualified default investment alternative" under DOL regulations. Note that plan specific requirements also apply. Plan sponsors should consult their legal advisors for more information.

The plan sponsor or other plan fiduciary is responsible for selecting the investment options utilized in the *Target My Retirement* investment array, which may be different from the investments available as core investment options in their retirement plan. When using the plan's existing core investment option array with the Target My Retirement offering, Principal does not serve in a 3(21) capacity; the plan sponsor or designated fiduciary maintains responsibility for the plan's core investment array.

Principal charges each participant who enrolls in Target My Retirement (TMR) an asset-based management fee based on the participant's assets under management through the TMR investment solution. The asset-based fee varies depending on the version of the TMR investment solution selected by the Principal client. In addition to the asset-based management fee, assets invested through TMR are also subject to fees and expenses charged by the underlying investment options. Depending on the version of TMR selected by the Principal client, the underlying investment options may include mutual funds, collective investment funds (CITs) and Separate Accounts for which Principal or its affiliates may receive additional compensation.

If a plan participant selects:

Target My Retirement-Advice, Morningstar Investment Management LLC will make a point-in-time recommendation on investments, savings rate, and retirement age, based on specific information the participant provides, including age, gender, years to retirement, current salary, current savings rate, and account balance. The participant is responsible for logging in to set rebalancing or any updating of the portfolio.

Past performance is no guarantee of future results. All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. Morningstar Investment Management does not guarantee that the results of their advice, recommendations or objectives of a strategy will be achieved.

This information is for marketing and promotional purposes only. It does not constitute fiduciary advice or a recommendation with respect to an independent plan fiduciary's decision to use the *Target My Retirement* investment solution.

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The subject matter in this communication is educational only and provided with the understanding that Principal® is not rendering legal, accounting, or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, or accounting obligations and requirements.

[A] Sub-Advised Investment Options include Separate Accounts available through a group annuity contract with the Principal Life Insurance Company. Insurance products and plan administrative services, if applicable, are provided by Principal Life Insurance Company a member of the Principal Financial Group, Des Moines, IA 50392. See the fact sheet for the full name of the Separate Account. Certain investment options may not be available in all states or U.S. commonwealths. Principal Life Insurance Company reserves the right to defer payments or transfers from Principal Life Separate Accounts as described in the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets; investment conditions which do not allow for orderly investment transactions; or investment, liquidity, and other risks inherent in real estate (such as those associated with general and local economic conditions). If you elect to allocate funds to a Separate Account, you may not be able to immediately withdraw them.

Insurance products and plan administrative services are provided through Principal Life Insurance Co., a member of the Principal Financial Group®, Des Moines, IA 50392. Certain investment options and contract riders may not be available in all states or U.S. commonwealths.

[1] For your convenience, Principal LifeTime Hybrid Collective Investment Fund (CIT) formerly Principal TrustSM Target Date Funds are available as another way to use an asset allocation strategy that may be right for you. There are other investment options available under the retirement plan, and you should review them all. Reviewing all investment options can help you decide whether you wish to design your own mix of investment options. Please note that your contribution will be directed to the Principal LifeTime Hybrid CIT based on a particular target date or retirement date. If you would rather choose your own mix of investment options, you may do so by completing the Build My Own Portfolio section of this form or visiting principal.com.

Information in this enrollment form should not be construed as investment advice.

Your plan sponsor has chosen to make available to you all of the investment options listed on this enrollment form.

This enrollment form content is current as of the production date noted below. If there are any discrepancies between this information and the legal plan document, the legal plan document will govern. If the production date is older than three months or has passed a quarter end, you should contact your plan sponsor or log in to principal.com for current retirement plan and investment option information including a prospectus if applicable. The member companies of the Principal Financial Group® prohibit the manipulation of this enrollment form content. If your plan sponsor elects to provide this enrollment form electronically, Principal® is not responsible for any unauthorized changes.

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PG4711-20 | 1555040-032021 | 04/2021