

Frequently Asked Questions – StraightLine

Who is StraightLine?

StraightLine Group, LLC or StraightLine is an independent financial advisory firm that has been engaged by Principia to assist employees with the management of their accounts within Principia's 403(b) plan and with general financial planning. They provide two solutions:

- Pro(B): a “do it for you” solution within the retirement plan
- ProAdvice: or an advice-based management option.

More information on StraightLine and its services can be found at www.straightline.com.

Is there a direct cost to me for using StraightLine's services?

No. Principia pays a fee to StraightLine directly to allow any employee with a balance in the plan to access StraightLine's services.

Do I have to be a current employee of Principia to use StraightLine's services?

No. Anyone with a balance in Principia's retirement plan is eligible to access StraightLine's services at no direct cost, whether they are an active employee, separated from Principia or in a non-benefits-eligible position, or retired.

Why do participants consider StraightLine's management services?

Employees sometimes choose professional account management from StraightLine because they feel they lack the time, familiarity, comfort, or expertise to manage their accounts on their own. StraightLine's services offer an alternative to choosing your own investments from the retirement program's investment options.

What is the ProAdvice solution and how do I take advantage of it?

StraightLine's ProAdvice is a service that gives you personalized investment guidance for your Transamerica 403(b) plan. With this service, all investments decisions remain with you, as well as the responsibility for processing all transactions to ensure your recommended allocation remains aligned with your portfolio.

Using their research and experience, StraightLine will recommend a portfolio that fits your risk level and retirement timeline and provide ongoing guidance to help keep your investments aligned with your goals.

To get started, you'll have a one-on-one meeting with a StraightLine advisor. Together, you all will review your retirement goals, talk through your comfort with risk, and help you choose a portfolio that's right for you – just like StraightLine does with Pro(B), their full management service.

What is a Custom Model Portfolio? A Custom Model Portfolio is the function within the Transamerica system through which StraightLine provides its Pro(B) “do it for you” account management service. StraightLine has created custom portfolios across the spectrum of risk that make it easy to diversify among both the group of “core” mutual funds available to any employee in the Principia 403(b) plan, as well as additional mutual funds outside of the “core” lineup that are specially chosen by StraightLine. StraightLine can work with you to help you understand factors, such as your retirement timeframe, your risk tolerance, and financial goals to recommend a suitable portfolio.

Will my Custom Model Portfolio be actively managed?

Yes. Over time, the value of each asset within your model portfolio may change due to market fluctuations or other variables. To keep the level of investment risk in your model portfolio aligned with its intended goal, StraightLine will adjust or rebalance the portfolio on a regular basis. The weighting of each asset may be adjusted to maintain the specified level of investment risk, and changes may occur to the portfolio’s target investment allocations based on StraightLine’s research process. From time to time, funds may also be added to or removed from the custom portfolio mixes. These portfolios are subject to the same risks as the underlying assets in which they invest. The portfolio’s principal is never guaranteed. More information from StraightLine on the risks associated with investments in Custom Model Portfolios is provided [here](#).

How is Principia involved with StraightLine or in the management of the Custom Model Portfolios? Principia selected StraightLine to provide financial advising services to its employees after a review process that included several firms. Principia monitors StraightLine’s activities and investment performance on a regular basis. All investment decisions are made solely by StraightLine; Principia does not participate in or influence StraightLine’s investment management services or the operation of the Custom Model Portfolios.

How do I enroll in the Custom Model Portfolio?

1. Log in to your Transamerica account [here](#). At the top of the page, click on “Investments,” then choose “Custom Portfolios” from the dropdown menu.
2. On the Custom Portfolio page:
 - Turn the status to "On"
 - Choose the portfolio that best fits your financial needs
 - Confirm your selection at the bottom and review all disclosures before submitting

How do I enroll with StraightLine? StraightLine is on both campuses twice a year to offer one-on-one meetings with an advisor representative. You can also meet with them anytime via Zoom or phone. The best way to set up a meeting is to contact StraightLine directly at 877-338-4032 or via email at info@straightline.com.

Disclosure

This FAQ is presented for informational purposes only. Past performance is not indicative of future results. Investing involves risk, including the possibility of loss of principal. The ideas and opinions expressed herein do not constitute legal, tax, or investment advice or a recommendation of any particular security or strategy. Before making any investment decision, you should seek expert, professional advice and obtain information regarding the legal, fiscal, regulatory and foreign currency requirements for any investment according to the laws of your home country and place of residence. Any forward-looking statements or forecasts are based on assumptions and actual results may vary. StraightLine is not required to update information presented, unless otherwise required by applicable law. For more information about StraightLine, including our Form ADV Part 2A Brochure, please visit <https://adviserinfo.sec.gov/firm/summary/127401> or contact us at 248-269-8366.