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As part of our ongoing efforts to provide our employees with the best possible benefits, we have selected BOK Financial as our new retirement plan services provider to replace Principal Financial Group.

In designing our improved plan services, we took the opportunity to introduce an enhanced fund lineup, offering investment options in all core 401(k) investment categories, while reducing the investment expenses associated with the funds. In addition, BOK Financial will serve as an investment fiduciary to our plan. This additional oversight ensures that someone is continuously monitoring the funds in our plan to make sure they continue to meet both performance and cost guidelines.

BOK Financial is a recognized leader in the retirement services industry. It is known for its exceptional service, communications, and competitive investment offerings. We are confident that you will be pleased with this change.

BOK Financial will serve as investment advisor, record keeper, and custodian of the Diné College Governmental Retirement Plan. **The transition to BOK Financial will begin on March 25, 2021 and will be fully completed during the week of April 19, 2021.**

On the pages that follow, you will find important information about the transition to BOK Financial. Please review this information carefully. You should pay particular attention to the transition timeline (see “**When changes will happen**” on page 2), since there will be a brief period during which you will not be able to access your account or make any plan changes.

Now may also be a good time to review your investment strategy. Inside, you will find information about your new investment choices as well as how your current investments with Principal Financial Group will be handled.

We anticipate a smooth transition. However, we understand that you may have questions. This notice should answer most of them and you can also contact a BOK Financial Participant Services Representative at 1.800.876.9557.

As part of our new services, BOK Financial will be conducting a number of virtual employee meetings regarding the new features and services that will be offered. Human Resources will be providing you with information regarding the specific dates and times of the upcoming 401(k) meetings.

What you can expect

To facilitate the transition from one 401(k) carrier to the next, it is necessary to temporarily restrict plan account activity. This is referred to as a **freeze period** and is detailed below. However, please note that your contributions to the plan will continue throughout this period as scheduled. During the Plan transition to BOK Financial, your existing account balances will automatically be transferred into the new Funds that most closely resemble your current holdings. For example, if you are currently invested in the Principal Large Cap S&P 500 Index Separate Account, your balance will automatically be transferred into the Fidelity 500 Index Fund. In addition, if you are invested in a Principal LifeTime Hybrid Target Date Fund, you will automatically be transferred into the new Vanguard Instl Target Retirement Fund based on your birth year (see pages 3 and 4 for complete Investment Mapping Charts).

Freeze Period

As part of the conversion process, it will be necessary to suspend account activity within the Plan for a short period of time. This is referred to as a freeze period, and will impact access to your existing account as follows:

The freeze period for your existing account with Principal Financial Group will begin March 25, 2021. After that time, you will be unable to make any changes to your existing account balance, including investment changes and withdrawal requests of any type.

For this reason, it is very important that you review and consider the appropriateness of your current investments. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments. This notice is to provide you with sufficient time before the freeze period begins.

What you need to do

While you are not required to take any action regarding your Plan account at this time, it may be worthwhile for you to review the appropriateness of your current investment options before 2:00 pm Mountain time on March 25, 2021 (the last day to initiate transactions). If you decide to initiate a transaction before the freeze period, call Principal Financial Group at 1.800.547.7754 or go to the Principal Financial Group website at www.principal.com.

When changes will happen

The timeline below presents a detailed look at what will happen during the freeze period and the transfer of your Plan to BOK Financial.

March 25, 2021	FREEZE PERIOD BEGINS AT 2:00 PM MOUNTAIN TIME This is the last day you can request a withdrawal or distribution, change the amount you contribute, or change your existing investment mix. This means that even if one or more of your selected investment options experience a significant price fluctuation in either direction, you will not have access to your account until the transition is complete. To make these changes before the deadline on March 25 th at 2 pm Mountain time, call Principal Financial Group at 1.800.547.7754 or go to www.principal.com .
April 13, 2021	ACCOUNT BALANCES TRANSFERRED Your existing account balance is automatically moved into your new investment options (see the charts on the next two pages). There is also a chart that details the entire list of investment options available in your Plan once the freeze period ends.
Week beginning April 19, 2021	FREEZE PERIOD ENDS All services available: You now have full access to your account and all of the investment options and services. Visit www.startright.bokf.com or for personal assistance call a Participant Services Representative at 1.800.876.9557 to review your account. Your initial Username is your Social Security number and your initial password is the last 4 digits of your Social Security number and the last 2 digits of your year of birth.

Remember: You do not have to do anything before your account is transferred to BOK Financial. However, if you do want to make changes, review the above dates carefully. The freeze period end date is an estimated date that is based on prior experience and should not be considered as a guaranteed date since the conversion for your Plan could differ from prior experience. As stated previously, ongoing Contributions to the Plan will not be affected by the transition.

Investment Mapping Chart

To facilitate the transition, Principal Financial Group will liquidate all Plan assets and transfer them to BOK Financial except for the Principal Real Estate Inv U.S. Property Separate Account (see bottom of page 4).

The charts below indicate how your account balance will be invested upon transferring to BOK Financial.

First, all assets currently invested in the Principal LifeTime Hybrid Target Date Funds will be automatically invested into the corresponding Vanguard Instl Target Retirement Date Fund that is designated for your projected retirement date, based on your date of birth.

The Vanguard Target Retirement Funds seek to provide growth of capital and current income consistent with its current asset allocation. Each Vanguard Target Retirement Date Fund is a fully diversified, professionally managed, appropriately allocated fund that gradually becomes more conservative as you approach your target retirement date. The Fund currently invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire in each of the indicated years. The chart below provides a list of the Birth Date Range that each of the funds will be mapped to (this only applies to Plan participants with balances in one or more of the Principal LifeTime Hybrid Target Date Funds):

New Target Date Fund		Date of Birth Range
Vanguard Instl Target Retirement Income	→	1/1/1900 – 12/31/1947
Vanguard Instl Target Retirement 2015	→	1/1/1948 – 12/31/1952
Vanguard Instl Target Retirement 2020	→	1/1/1953 – 12/31/1957
Vanguard Instl Target Retirement 2025	→	1/1/1958 – 12/31/1962
Vanguard Instl Target Retirement 2030	→	1/1/1963 – 12/31/1967
Vanguard Instl Target Retirement 2035	→	1/1/1968 – 12/31/1972
Vanguard Instl Target Retirement 2040	→	1/1/1973 – 12/31/1977
Vanguard Instl Target Retirement 2045	→	1/1/1978 – 12/31/1982
Vanguard Instl Target Retirement 2050	→	1/1/1983 – 12/31/1987
Vanguard Instl Target Retirement 2055	→	1/1/1988 – 12/31/1992
Vanguard Instl Target Retirement 2060	→	1/1/1993 – 12/31/1997
Vanguard Instl Target Retirement 2065	→	1/1/1998 or later

Next, all assets currently invested in the current Principal Financial Group fund offerings in the below chart will be automatically invested into the corresponding fund that most closely matches the investment strategy of the current offering. The below chart details how each of the remaining funds will be invested upon transfer to BOK Financial:

<i>Current Principal Financial Group Fund</i>		<i>New BOK Fund*</i>
<i>Principal Liquid Assets Sep Acct</i>	➔	<i>Invesco Short-Term Govt & Agency Instl (AGPXX)</i>
<i>Principal Guaranteed Interest Funds</i>	➔	<i>Invesco Short-Term Govt & Agency Instl (AGPXX)</i>
<i>Principal Core Plus Bond Sep Acct</i>	➔	<i>Met West Total Return Bond Fund (MWT SX)</i>
<i>Principal Gov't & High Quality Bond Sep Acct</i>	➔	<i>Vanguard Total Bond Market Index Adm (VBTLX)</i>
<i>Principal LargeCap S&P 500 Index Sep Acct</i>	➔	<i>Fidelity 500 Index (FXAIX)</i>
<i>Principal Blue Chip Sep Acct</i>	➔	<i>T. Rowe Price Growth Stock I (PRUFX)</i>
<i>Principal MidCap Sep Acct</i>	➔	<i>Vanguard Mid Cap Index Admiral (VIMAX)</i>
<i>LA Capital /Victory MidCap Value I Sep Acct</i>	➔	<i>JP Morgan Mid Cap Value R6 (JMVYX)</i>
<i>Robert Baird/Eagle Asset Mgmt MidCap Growth III Sep Acct</i>	➔	<i>MFS Mid Cap Growth R6 (OTCKX)</i>
<i>Principal SmallCap Sep Acct</i>	➔	<i>Vanguard Small Cap Index Adm (VSMAX)</i>
<i>Vaughan Nelson/LA Capital/H&W SmallCap Value II Sep Acct</i>	➔	<i>American Beacon Small Value R6 (AASRX)</i>
<i>AB/Brown/Emerald SmallCap Growth I Sep Acct</i>	➔	<i>Vanguard Small Cap Growth Index Adm (VSGAX)</i>
<i>Principal Diversified Intl Sep Acct</i>	➔	<i>Vanguard Total Intl Stock Index Adm (VTIAX)</i>
<i>Principal Intl SmallCap Sep Acct</i>	➔	<i>American Funds Europacific Growth R6 (RERGX)</i>
<i>Principal LifeTime Strategic Income Sep Acct</i>	➔	<i>Vanguard Instl Target Retirement Income (VITRX)</i>

Once the transfer has been completed, you may access your account at any time to review or modify your investment elections. You may change your investment elections daily by going to www.startright.bokf.com or calling 1-800-876-9557. If you are satisfied with how your account balances will be transferred, you do not have to do anything.

IMPORTANT - Please note: The **Principal Real Estate Inv U.S. Property Separate Account** will not be transferred to BOK Financial at this time. Principal will continue to hold and manage this investment for the time being. Participants who own this fund will continue to be able to view their position in the Principal Real Estate Inv U.S. Property Separate Account on Principal Financial Group's website, www.principal.com. Participants' balances in this fund will automatically be transferred to BOK Financial as liquidity becomes available through investment income and the sale of investments.

Available Investment Options (investment performance as of 12/31/2020)

	Ticker	Category	3 mo.	1 yr.	3 yr.	5 yr.	10 yr.
Invesco Short-Term Govt & Agency Instl	AGPXX	Stable Value	0.00%	0.37%	1.41%	1.05%	0.54%
Vanguard Short-Term Bond Index Adm	VBIRX	Short term Bond	0.28%	4.69%	3.62%	2.70%	2.09%
Metropolitan West Total Return Bond I	MWTSX	Intermediate Bond	1.28%	9.17%	6.14%	4.88%	4.73%
Vanguard Total Bond Market Index Adm	VBTLX	Intermediate Bond	0.67%	7.72%	5.39%	4.46%	3.80%
Vanguard Inflation Protected Secs Adm	VAIPX	TIPS Bond	1.62%	10.96%	5.77%	4.96%	3.69%
Fidelity 500 Index	FXAIX	Large Cap Blend	12.14%	18.40%	14.17%	15.21%	13.87%
MFS Value R6	MEIKX	Large Cap Value	12.60%	4.03%	6.91%	10.47%	11.13%
T. Rowe Price Growth Stock I	PRUFX	Large Cap Growth	12.03%	37.09%	21.18%	19.33%	16.95%
Vanguard Mid Cap Index Adm	VIMAX	Mid Cap Blend	18.02%	18.24%	12.04%	13.28%	12.40%
JPMorgan Mid Cap Value R6	JMVYX	Mid Cap Value	19.40%	0.43%	3.97%	7.93%	10.37%
MFS Mid Cap Growth R6	OTCKX	Mid Cap Growth	15.13%	35.80%	23.77%	20.21%	15.66%
Vanguard Small Cap Index Adm	VSMAX	Small Cap Blend	27.10%	19.11%	11.22%	13.60%	12.01%
American Beacon Small Cap Val R6	AASRX	Small Cap Value	33.87%	4.03%	2.74%	8.37%	8.81%
Vanguard Small Cap Growth Index Adm	VSGAX	Small Cap Growth	24.65%	35.28%	19.21%	17.99%	14.02%
Vanguard Total Intl Stock Index Adm	VTIAX	International Blend	16.90%	11.28%	4.98%	9.09%	5.13%
American Beacon International Eq R6	AAERX	International Value	20.74%	1.14%	0.38%	4.85%	4.48%
American Funds EuroPacific Growth R6	RERGX	International Growth	19.95%	25.27%	10.74%	12.47%	8.14%
Vanguard Instl Target Retirement Inc	VITRX	Target Date	5.19%	10.18%	6.93%	6.92%	-
Vanguard Instl Target Retirement 2015	VITVX	Target Date	5.82%	10.42%	7.19%	7.85%	-
Vanguard Instl Target Retirement 2020	VITWX	Target Date	7.88%	12.09%	8.11%	9.07%	-
Vanguard Instl Target Retirement 2025	VRIVX	Target Date	9.36%	13.34%	8.81%	9.94%	-
Vanguard Instl Target Retirement 2030	VTTWX	Target Date	10.54%	14.10%	9.19%	10.57%	-
Vanguard Instl Target Retirement 2035	VITFX	Target Date	11.64%	14.80%	9.55%	11.16%	-
Vanguard Instl Target Retirement 2040	VIRSX	Target Date	12.78%	15.44%	9.86%	11.74%	-
Vanguard Instl Target Retirement 2045	VITLX	Target Date	13.91%	16.17%	10.21%	12.12%	-
Vanguard Instl Target Retirement 2050	VTRLX	Target Date	14.03%	16.33%	10.26%	12.14%	-
Vanguard Instl Target Retirement 2055	VIVLX	Target Date	14.02%	16.36%	10.28%	12.16%	-
Vanguard Instl Target Retirement 2060	VILVX	Target Date	14.02%	16.40%	10.30%	12.16%	-
Vanguard Instl Target Retirement 2065	VSXFX	Target Date	14.01%	16.18%	10.25%	-	-

More information coming soon

You will receive additional information at the upcoming employee meetings that will enable you to learn more about the transition and how the Plan can help make saving and investing for your future easier. Once the transition is complete, be sure to take full advantage of the investment options, financial planning tools, and account access that the Plan will offer.

Call 800.876.9557 to request a prospectus, which includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.

Past performance cannot guarantee future results. The performance data quoted represents past performance and current returns may be lower or higher. Investment return and net asset value will fluctuate so that an investor's shares, when redeemed may be worth more or less than the original cost. Performance includes the reinvestment of any dividends or capital gains.

Mutual funds are not insured by, issued by, guaranteed by, endorsed by or an obligation of the FDIC, the Federal Reserve Board, any government agency or any bank, and are subject to investment risk, including possible loss of principal.

Information about the investment objectives, risks, fees, and expenses for each fund may be found in the prospectus. A prospectus may be obtained by calling the Participant Service Group at 1.800.876.9557. Investors should consider this information carefully before investing.

Information provided is taken from sources believed to be reliable. Services provided by Bank of Albuquerque, Bank of Arizona, Bank of Arkansas, Bank of Kansas City, Bank of Oklahoma, Bank of Texas and Colorado State Bank and Trust, divisions of BOKF, NA, a subsidiary of BOK Financial Corporation.