H.FOSTER Designs

Dream, imagine & then make it happen!

hfosterdesigns.com 530.613.1889

Heather Foster, CSM
Owner, Creative Director & Designer

Heather has over 20 years of combined print, web, social & online digital marketing and "design agency" experience serving local, global, small, medium, large and non-profit organizations. As a creative director and designer, she can either design it for you, or find a creative partner to work with you directly via freelance services for something that you need that is out of her realm of expertise.

While she is extremely experienced, she also knows freelancers who worked with her in her past as a Marketing Manager or on a Digital team, and can source things out like press releases, videography, and specialized IT programming for unique requests.

Heather's Timeline of Creative Development

Age	**Timeline highlight**
13 to 16	Was introduced to website design and graphics in high school through a "Thunderpaw Multimedia" class at Colfax High school. Developed a passion for all things print and digital, and worked on the school newspaper (which actually developed in 8^{th} grade), took various leadership classes, won various presidential awards, and was a published poet at a very young age. Worked with "kids" younger than she was to develop out their talents and skills in church programs and in school. Had a natural gift for public speaking and working with others. At 16, held first job at "Lumberjack" hardware store in Auburn, where I met my husband.
17	Took an R.O.P. internship and trained with a local design group of women in Auburn, called Parallax Design Group. With the skills acquired, came back her senior year and taught the entire Thunderpaw Multimedia class how to build an online resume website, and later trained a small group of underclassmen how to design websites.
18 to 20	Married husband as a Senior in high school, and at the same time, started first

	business, Eloquence Web & Graphic Design, which she held for about 10+ years while also training with local website and print shops to further her skills and knowledge. Freelanced with a local graphic design studio, Blue Cat Studio, in Colfax, CA where she learned typography, old style film techniques, duotone printing, and all things graphic design and print from a wonderful mentor with over 25 years experience at that time, Rebecca Martinez.
20 to 25	While building up clientele with her sole proprietorship, began teaching at local adult schools, Sierra College & Placer School for Adults, while going to Sierra College to obtain her Associate of Arts degree, concentrating on Applied Art & Design. While teaching at the Placer School for Adults, met Jim McAfee, CCN and began to work part-time re-branding and re-designing all of his book promotional materials, office signage, letterhead, newsletters, 3 websites, audio cds on wellness, video dvds, presentations, binding reports and educational materials, and more.
25 to 30	Became Pinney Insurance Center Inc.'s first graphic designer, later promoted to Marketing Manager, 2 years later. Worked with every department in-house, affinity partners and external non-profit affiliates re-branding all print, web, social, video and e-mail marketing for all of the various parts of the organization, including P&C, annuities, B2B and B2C e-mail marketing for in-house agents and external agents.
30 to 35	Applied for and became a Digital Marketing Coordinator, later promoted 2 years later to a Digital Marketing Associate, working on the Digital Marketing team at Principal Financial, a fortune 100 company, in the Principal Global Investors mutual fund marketing department. In that role, developed global marketing summet landing pages, maintained global wide applications (formsite, teamwork, jira, marketo, brightcove, compliance applications, sales tools including Insight Portfolio, teamsite, wordpress, linkedin, twitter, CMS management tools such as Drupal, Bootstrap, and many others editing website content with HTML with Dreamweaver, etc.). Obtained her Certified Scrum Master license in 2016, and managed large scale corporate wide projects with IT, sales, operations, product, corporate and various departments relating to the update and maintenance of PrincipalGlobal.com and PrincipalFunds.com

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Current Day, 35 to ?	May 2019, Heather decided to leave the corporate world, and some bad office politics behind with a corrupt boss, and re-open her business, this time as “H. Foster Designs”, a creative “design agency” small studio to provide all of her experience to local and global clients, and also to provide training to young future entrepreneurs like her daughter, and current entrepreneurs seeking marketing or design and creative training.

Heather has a background, unmatched by many, and with her experience, creative resources, and knowledge, can help any business develop their marketing at expert level, in a short amount of time.

Please check out a full list of services below, and reach out at (530) 613-1889 for a free consultation or e-mail her at info@hfosterdesigns.com with any questions.

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Heather's Services & Expertise

Design Services

- Event Branding
  Just 2 of multiple examples over the last 20 years:
  - MS Walk Folsom for Trusted Quote (Shirts, buttons, web page, in office e-mails, video, website landing page, blog, press releases)
  - United Way fundraisers and charitable events for Principal Financial (Shirts, fundraiser with Twin Lakes Food Bank in Folsom, uniting teams in the Folsom office for various events
  - Salvation Army Angel Tree program for Principal Funds
  - Tradeshow booth graphics including tablecloths, pop-up retractable booth graphics, custom shirts with logos and slogans specifically for the product being sold, online forms for point of sale leads, QR codes on business cards to go directly to a landing page to sell a product, brochures, flyers, rack cards, post cards, e-mail list database creation for marketing automation, and more…
- Corporate Identity
  Anything with a logo… Business cards, letterhead, envelopes "to us" and "from us", working with the post office for business reply mail envelopes, window envelopes, catalogue envelopes, fillable forms for internal sales, e-mail signatures, rack cards, door hangers, signs, posters, flyers, invitations, press releases, website design, e-mail marketing, all things print, digital, social (twitter, linkedin, facebook, hootsuite, Instagram, pinterest, youtube, etc.)
- Re-Branding
  I am pretty solid at this. Starting with something outdated, and giving it a beautiful, modern facelift.
- Brand Style Guides
  Either online, or in a printed binder in the office, everyone needs a brand style guide to follow to keep the voice (content), and brand sound.

Promotion & Advertising

- Print
  Newspaper ads, magazine ads, billboards, bus signs, vehicle wraps, signs, etc.
- Digital
  Facebook advertising, LinkedIn, Website landing pages, marketing automation with e-mails to new leads, etc.
- Online
  HomeAdvisor.com, Yelp, Yellowpages.com, BBB, Google Adwords, Social Media, Blogs
- Social Strategy
  Setting up a calendar and using an app like hootsuite to send messages out to your various social channels in a consistent way that works with each audience. Building up clientele throughout each outlet, based upon wherever the customer is most engaged and capturing the voice of the company throughout that app.

PR & Press Kits

- Print Collateral
- Dynamic Presentations
  Client samples: NAIFA California slide decks for leaders by Pinney Insurance, Global Marketing Summit presentations for Principal Global Investors, and various slide decks for life insurance agents to promote their products. Also, for my own clients: Jim McAfee, CCN – presentations on health and wellness for various global and in house clients
- One Sheets / Posters
- Digital Brochures
- Booth and Event Graphics
- Packaging
- Apparel Graphics
- Package Design
- Photography & Re-Touching

Marketing & Sales

- PR & Press Kits
  You can typically just include a point of contact on a press release area of your website with some photos, and event information graphics and support, and then share out that

landing page on a press release website. Some are paid, and some are free. I typically use writers to set up the content and blast out the press releases.
- Print Collateral
- One Sheets / Posters
- Digital Brochures
- Booth and Event Graphics

Events
- Advertising: Via website, e-mail marketing to existing clients, social media & press releases where applicable
- Display Graphics/Signage
- Event Branding
- Event Driven Microsites
- Merchandising / Giveaways
- Show Guides
- Promotional Campaigns
- Key Art / Posters
- Apparel Graphics

Interactive Digital Media
- Websites
- Banner Ads
- Interactive eBrochures
- Flash Animation or Animated Gifs
- Landing Pages
- Online forms for lead generation, client feedback or inquiries

Creative Work
- Hand Illustration
  Favorite mediums: Charcoal, full graphite pencil, acrylic, black ink, sharpee
- Photography as a Hobby
  Experienced film photographer in high school, but now all digital. While it is not my profession, it is my passion. I love taking pictures, all the time.

May 10, 2019

Seema Shah, Global Investment Strategist, Principal Global Investors

Short and Sharp: First the Fed pivot (good), now the Trump trade pivot (bad)

At 12:01 this morning, President Trump followed through on the first part of this trade threat, originally unleashed via a tweetstorm on Sunday, to raise existing tariffs on Chinese imports. Given that a trade deal was almost fully priced in, the news came as a shock to financial markets, with China unsurprisingly leading the losses.

While there still remains the possibility that the two sides come to an agreement, potentially warding off a new set of tariffs on remaining Chinese goods still untouched by the trade war, recent price action is surely inadequate now that downside risks to growth-particularly for Asia and Europe-have sharply increased. Trade tariffs have likely become a permanent fixture in policymakers' toolkits, so this threat may weigh on markets for an extended period beyond any potential resolution.

Neither country wants a long trade war that undermines growth but both sides feel emboldened by the stronger economic performance in recent months, allowing them both to believe they are negotiating from a position of strength. It will be very difficult for China to agree to, let alone be able to, dismantle its entire development model so President Xi does not want to give the impression of giving into U.S. pressure, while, in turn, there have also been growing voices in the U.S. government that Trump is not extracting sufficient concessions from Beijing. President Xi may prefer to drag out negotiations until after the U.S. 2020 election while Trump cannot afford that since the economic damage could be devastating for his re-election odds. The U.S. and China are diametrically opposed in every way.

That is, until, eventually, a significant market reaction brings the two sides together around a deal.

The market has recently been resting on a fragile equilibrium, so the knock to global sentiment will be swift. With stronger Chinese growth at the forefront of most global recovery forecasts, anything that serves to challenge that view will be disruptive across risk assets-particularly those with greater China exposure.

A strengthening of the U.S. dollar is likely as investors inevitably rush for its perceived safety. The other classic safe haven, the Japanese yen, has already strengthened significantly. The U.S. dollar may also feel upward pressure if Chinese authorities step up stimulus measures to mitigate the tariff impact (state-backed funds were buying domestic stocks earlier today, helping the Shanghai Composite Index close around 3% higher). Note though that, while the People's Bank of China may tolerate more yuan depreciation, they will be wary of using it as a retaliatory tool. As well as inciting Trump's wrath, a weaker currency would also risk triggering capital outflows.

For emerging markets, with both Chinese growth faltering and the U.S. dollar strengthening, there may be some turmoil ahead.

While a stronger greenback would also put pressure on the U.S. economy, domestic strength, particularly from the U.S. consumer, should work to offset some of these downward trends. And if sentiment were to deteriorate very sharply and a strong dollar really starts to bite, a policy response from the Federal Reserve is possible.

By sector, technology will likely be most impacted. Non-U.S. sales represent almost 60% of the S&P 500 tech sector-the highest of any group, making it the most reliant on global growth. What's more, the remaining Chinese goods untouched by U.S. tariffs so far are dominated by consumer electronics, in particular mobile phones and computer hardware-so a new set of tariffs would see a sharp reaction from this subset. By contrast, defensive sectors such as real estate, insurance, telecoms, and utilities may outperform-especially considering that they generate very limited revenue outside the U.S.

For all of the potential weakness in risk assets, there's still a sense that there will be an eventual breakthrough. What's more, there is a mountain of investors waiting on the sidelines, and desperate to put money to work. Risk assets are likely to struggle in coming weeks but, remember, there are buyers watching hungrily.

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Categories: *Economic Insights, Institutional Investors, Retail Investors*
Tagged: *china, trade deal, Trump*

Active or frozen – setting a pension plan strategy →
← The long and the short of it

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Commenting Policy

Ask the Underwriter

Introducing Mike Woods,
Our Agency Underwriter

Welcome to the first installment of "The Underwriter's Corner"...a twice monthly sharing of Tips and Tools from the Underwriting perspective of your Life Insurance sales process.
We'll be giving you industry updates of carrier releases of relevant underwriting changes and advances, as well as a different focus, each installment, of a common impairment or underwriting issue....that will help you in the field to gather and obtain the pertinent information from your client regarding their health history.

We know the myriad of possible impairments and health issues can be quite daunting, and we're going to try to make it easier for you to be prepared...to ask the right questions...to be able to gather the key points and forward that info back to us for review and give you a more realistic idea of potential offers from the carriers....and most importantly, to make you look like more of a professional and expert with your clients!

We want you to have the tools, know-how, and assistance available to be able to set realistic expectations for your proposed insureds, so we can minimize the surprises at the back end and, hopefully, increase your ability to place and be paid on more business! In order to reduce the need of shopping different carriers at the back end, (when your client may be less motivated on the need for coverage) we want to get it right initially...up front and the first time... so we can limit the Non-taken Offers, the wasted time of underwriting and approving a case with a rate out of your client's budget...when we could have known up front what we're to be expecting from a rating stand point. This will enable us all to be more efficient at what we do....from the agent, to the GA, and to the carrier...to be more successful in our jobs of getting the right protection for the families and businesses that we're trying to protect with our invaluable services.

And for our first tool to give you, we thought we'd keep it simple, generic and to the point—

A GENERAL PURPOSE FIELD UNDERWRITING QUESTIONNAIRE

- Click here to download our General Quetionnaire

This form will allow you to gather basic health information, and really should be the basis of the core questions that you typically will be asking each client, to get an idea of the overall health history in beginning of the conversation on the medical part of life insurance underwriting. It's also a form that you can give the client ahead of time, to fill out for you in advance, and get them thinking of the kind of things that will eventually either be asked on the application or at the time of the exam.

We're here to help you answer questions, and provide the best underwriting services possible to help you place cases.

Underwriting is an Art, Not a Science.. Let us help you paint the right picture!

Your In-house Agency Underwriter,

Mike Woods
(916) 960-8708 Direct
(800) 823-4852 x8708
mwoods@pinneyinsurance.com

Ask the Underwriter Objectives

- Assisting you to quote at a more realistic rate based on your client's health history
- Providing the tools to help you ask the best questions
- Helping set expectations and minimizing surprises of underwriting
- Increase cases paid and minimize Non-Taken Offers; boosting profitability for all!

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Past Issues

Multiple Sclerosis
Cancer
Informal Review Process
Stroke
Cardiomyopathy
Pancreatitis
Cancer
ELFT's
Sleep Apnea
Diabetes Mellitus
Prostate Cancer
Chronic Hepatitis B
Hepatitis C
Testicular Cancer
Breast Cancer

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Life Insurance as an Asset Class (LIAC)

When it comes to transferring wealth to loved ones, some assets have superior performance over others.

Life insurance is an asset that can efficiently transfer wealth within a family. Life insurance can be structured to pay a known benefit amount at the death of an insured(s).

It can be relatively stable so that the death benefit does not directly depend on the financial performance of the market. Life insurance offers a unique combination of tax and non-tax benefits. Now is the time to show your clients the value of Life Insurance as an Asset Class.

Pinney's LIAC Agent Sales Kit:

Title:	Description:
Sales Idea 1	Keep your clients for a Lifetime.
Sales Idea 2	Not All Assets are Created Equal.
Sales Idea 3	Clients are Re-evaluating Priorities
Sales Solution	Is a life Policy Financially Efficient to be considered an Asset Class?
Consumer Worksheet	How efficient is your asset?
Fact Finder	Client information sheet.
LIAC Webinar (38MB)*	9/27 at 10 a.m. PST with Pinney & MetLife *Requirements for viewing webinar video: 1) Download Windows Media Player 2) Download GoToMeeting.com CODEC

Support Tools:	Carrier:
Sample Illustration	Axa/ ING/ MetLife
A New Look at cash value life as an asset	MetLife
A Predictable Asset for Unpredictable Times Producer Guide	ING
LIAC Consumer Presentation	ING
LIAC Consumer Brochure	MetLife

Want Consumer Marketing Materials?

EZLifesales.com offers customizable e-mails & tools, with LIAC kit related materials *coming soon*!

Log in or sign up for FREE to use these tools at **EZLifesales.com**.

For more information about the kit, or to get answers to any of your estate planning questions, call **(800) 823-4852** to speak to your Pinney Brokerage Director.

Questions? Please call ~Owner.Phone1~ or e-mail ~Owner.EmailAddress2~ for more information!

Sincerely,

~Owner.FirstName~ ~Owner.LastName~
~Owner.Title~
~Owner.EmailAddress2~
~Owner.Phone1~

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Life Insurance is a Gift of True Love

What do people who buy life insurance for their family have in common? They are people of character who love one another. And what better way to show that love than on Valentine's Day?

There are only two days left until V-Day! The average American will spend around $134 this holiday. Think of the life insurance coverage they could get to protect their family for that amount!

Love is in the air. Help keep it there this Valentine's Day and beyond.

- Click here to find out how.

Annuities in Focus:
Insure Your Love with a Guaranteed Income

Taking care of your loved ones while you are alive isn't usually very difficult. However, assuring that they are able to continue their lifestyle and standard of living beyond your lifetime is a bit more challenging.

Today's immediate annuity products solve this dilemma.

There are many options that allow you to maintain an income stream for your loved ones as long as they survive. One of the most popular versions is a joint-life immediate annuity that can cover two lives. This is not just designed for two spouses but for any two individuals who will need an income. For example, a grandparent could set up a joint payment structure for themselves and a grandchild. Another option could have a charitable person set up an income stream so their favorite charity can continue to receive payments, ensuring a lasting legacy.

Whatever the desire or need is, an immediate annuity is an amazing, flexible tool that can help ensure loved ones continue to receive income well beyond your client's days.

- **Click here** to learn more about annuities

- **Rate(s) of the Week:**
  - 7% Compound roll up for Income and up to 10% Premium Bonus

For more information about annuities, call us at **(800) 823-4852** or email **Annuity@PinneyInsurance.com**.

The Advisors Forum:
The Practice Builder: Hit the Target to Score

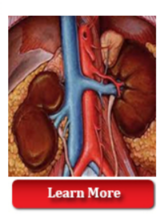
The newest edition of *The Practice Builder* is now available for viewing. This month's discussion centers around the proper way to identify and define a target market. The Practice Builder includes learning points, discussion, a look at ideal clients, efficiency versus exclusivity, business realities, and more! Worksheets are also included.

Learn More

- For more information, **click here**.

Ask the Underwriter:
Place the Case: Kidney Disease

The kidneys—also known as the renal system—affects how the body rids itself of waste. When there is kidney or renal disease or if damaged kidneys are left untreated, it can lead to kidney failure. But what constitutes serious kidney damage and what questions should we ask when helping a client with kidney problems?



Our underwriter has the answer in this month's "Place the Case." Learn the ins and outs of kidney disease, what it is, how it affects the body, questions to ask and more!

Click here for more on Kidney Disease and get a free fact-gathering questionnaire.

MDRT Minute:

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Case Status
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Product & Carrier Guide
Carrier Updates

- **Webinars & Spotlights**

Insure Your Love
Click here to read more!

MDRT
MDRT Experience in Kuala Lumpur, Malaysia February 13-15:
Click here to learn more

NAIFA
Congressional Conference
May 20-21
Click here to learn more and register!

The Advisors Forum
Webinar and Virtual Courses: For February dates, click here to learn more and register!

DataRaptor (Website)
Learn More

Important Dates & Fantastic Resources

First up, we have some key dates you need to know. The MDRT Experience in Malaysia is this week! Our very own Ryan Pinney is speaking on the main platform, so we will keep you posted with as many updates as possible through our social media accounts. Also, the membership deadline is March 1!

- Click here for more.

MDRT®

Learn More

Next, MDRT has provided a few wonderful resources, including sales tips and practice management ideas.

- To access these and Thinque founder Anders Sorman-Nilsson's discussion on "The Convergence of Digital and Analog Marketing," click here.

NAIFA:
Congressional Conference

The NAIFA Congressional Conference will be held in Washington, DC on May 20-21, 2014. If you intend to join this conference, you're encouraged to register as early as possible. The first 600 registrants may be eligible for reimbursement up to $350. Follow the link directly below to see the registration requirements, register, and/or access the latest edition of NAIFA GovTalk.

NAIFA

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- **Click here** to proceed.

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- E-mail Us with questions, comments or feedback.

- **Next Month's Focus Topic:**
  Retirement Plans (401k look-a-like /IRA /403B / Annuity / ESOP)

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Though the Fed is inching toward a rate cut (or two), the pressure is on for other central banks. But is all this renewed easing a good thing? The global growth slowdown continues. But these conditions, like everything, will see its en ...see more

17 · 1 Comment

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G20 U.S./China talks, there's more than meets the eye. Read more in this week's Short & Sharp. http://bit.ly/2JcBJmO

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Unforgettable – ringing the NYSE closing bell! It all began with Principal's first ETF, YLD (Principal Active Income ETF http://bit.ly/2Wt3e54), nearly four years ago. Now we celebrate the launch of our newest ETF, USI (Principal Ultra-Short Act ...see more

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Financial Services
1,001-5,000 emplo...
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87 · 4 Comments

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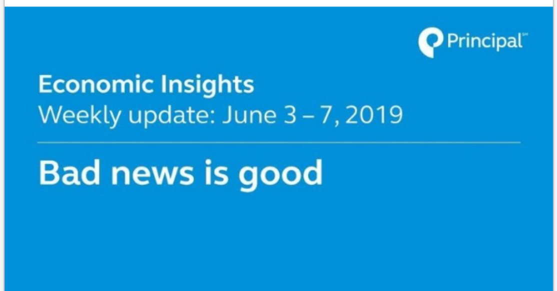
Thumbs down from economists but thumbs up from the markets—what this month's jobs report means for your money in this week's economic update from our senior global economist. She'll dive into how the banner unemployment ...see more



19 · 1 Comment

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Inflation weakening, global growth slowing, trade tensions up. It's all pointing to a move by the Fed. But when? And what happens when that soft patch in global growth ends? Our senior global economist has some thoughts on marke ...see more

19 · 1 Comment

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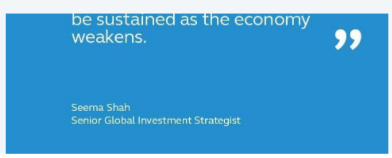
Everything is not ok: Another tweet, another big market move. Read more in this week's Short & Sharp.
http://bit.ly/2WITDYc



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"Decummulation is where innovation should be applied, especially around retirement income for retail investors," shared Todd Jablonski of Principal Portfolio Strategies during his panel session today at the Milken Institute Global ...see more

Todd Jablonski • 1st
Chief Investment Officer
2mo

Honored to share the stage with Catherine Keating , Ron Mock of Ontario Teachers' Pension Plan and Cyrus Taraporevala to discuss the role of the asset management industry in helping achieve retirement security and how ...see more

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Kicking off Milken Institute Global Conference today. Dan Houston, Seema Shah & Todd Jablonski will be representing Principal discussing retirement, markets and the future of the asset management industry. #MIGlobal

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Principal Blue Chip Fund
PBLAX

★★★★★ **Overall Morningstar Rating™**
as of 3/31/2019 among 1,256 Large Growth Funds

We believe there's an advantage to investing in owner-operators

How can investing in **owner-operator** led companies benefit your portfolios? When the CEO has a vested interest, you invest in their passion to succeed.

A focus on owner-operator led companies has helped the Principal Blue Chip Fund deliver excess, risk-adjusted returns over market cycles. Capture the potential advantage with PBLAX: a **Morningstar 5-star, Silver Analyst Rated** fund focused on owner-operators.

Why owner-operators?

Watch Bill Nolin, Chief Investment Officer and Portfolio Manager of Aligned Investors, explain how owner-operators think differently.

Recognized by Morningstar

The Principal Blue Chip Fund is recognized by Morningstar with 5 stars and a Silver Analyst Rating.

Read the Morningstar Analyst Report

Silver

Explore More

- Owner-Operator Advantage white paper
- Blue Chip Fund Enhanced Fact Sheet
- PBLAX (Class A) Profile
- PBCKX (Class I) Profile

Aligned Investors is a specialized investment management group within Principal Global Investors, the investment adviser to Principal Funds.

Morningstar ratings for specific time periods as of 3/31/2019 are as follows:
Principal Blue Chip Fund A-share: 3-year: 5 stars/1256 funds, 5-year: 5 stars/1114 funds, 10-year: N/A
Principal Blue Chip Fund I-share: 3-year: 5 stars/1256 funds, 5-year: 5 stars/1114 funds, 10-year: N/A

Morningstar ratings may vary between share classes, are based on historical risk-adjusted total returns and are subject to change.

Past performance does not guarantee future results.

The Morningstar Rating™ for funds, or "star rating," is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods. Morningstar ratings do not reflect the inclusion of sales charges. If sales charges were reflected, ratings could be lower.

The Principal Blue Chip Fund received a SILVER rating by Morningstar analysts.

Rating for Principal Blue Chip Fund Institutional Class as of March 1, 2019.

The Morningstar Analyst Rating™ is not a credit or risk rating. It is a subjective evaluation performed by Morningstar's manager research group, which consists of various Morningstar, Inc. subsidiaries ("Manager Research Group"). In the United States, that subsidiary is Morningstar Research Services LLC, which is registered with and governed by the U.S. Securities and Exchange Commission. The Manager Research Group evaluates funds based on five key pillars, which are process, performance, people, parent, and price. The Manager Research Group uses this five pillar evaluation to determine how they believe funds are likely to perform relative to a benchmark, or in the case of exchange-traded funds and index mutual funds, a relevant peer group, over the long term on a risk-adjusted basis. They consider quantitative and qualitative factors in their research, and the weight of each pillar may vary. The Analyst Rating scale is Gold, Silver, Bronze, Neutral, and Negative. A Morningstar Analyst Rating of Gold, Silver, or Bronze reflects the Manager Research Group's conviction in a fund's prospects for outperformance. Analyst Ratings ultimately reflect the Manager Research Group's overall assessment, are overseen by an Analyst Rating Committee, and are continuously monitored and reevaluated at least every 14 months. For more detailed information about Morningstar's Analyst Rating, including its methodology, please go to global.morningstar.com/managerdisclosures.
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Carefully consider a fund's objectives, risks, charges, and expenses. Visit principalfunds.com for a prospectus, or summary prospectus if available, containing this and other information. Please read it carefully before investing.

Investing involves risk, including possible loss of principal.

Principal Funds are distributed by Principal Funds Distributor, Inc.

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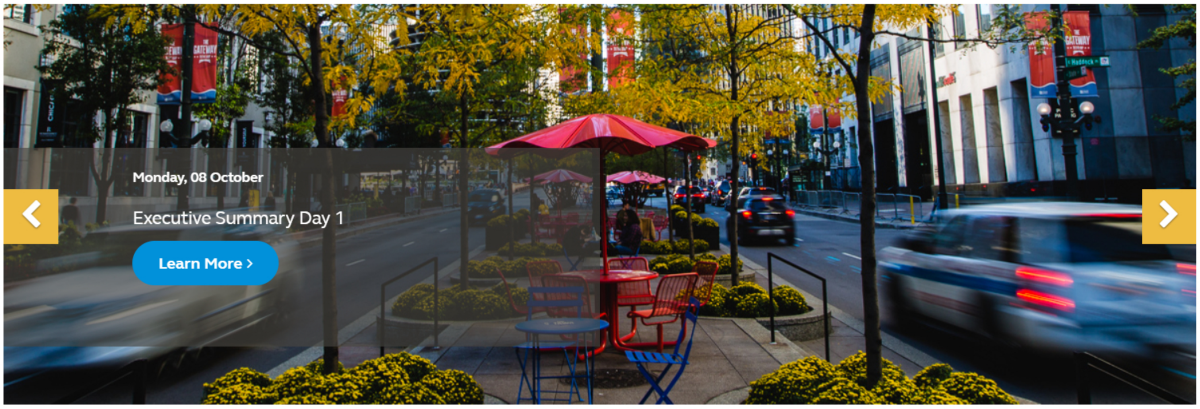
2018 Summit Series Forums



Monday, 08 October

Executive Summary Day 1

Learn More ›

The 2018 Summit Series Forums were an astounding success. Over 200 attendees from 20 countries joined together in Chicago to hear from nearly 40 investment professionals, senior leaders, and special guests - sharing insights and common challenges as we find ourselves in a world at the crossroads.

- Click on the images above to view each day's executive summary.
- You can watch short video clips, read key points made by our speakers, and browse through our event photo gallery.

If you were an attendee, you may be interested in reading the high points of the breakout sessions you couldn't attend. If you weren't able to join us this year, we hope these short summaries will entice you to be a part of one of our programs in the future.

Photo Gallery

Check out the 2018 Summit Series Forums photos.

Learn more ›

Daily Re-caps

Check out the daily summary from the 2018 Summit Series.

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Learn more ›

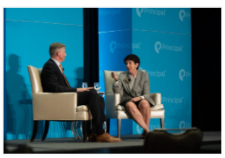
Monday, 08 October

Panel Discussion: Global macroeconomic outlook

It's been a decade since the global financial crisis. What lessons have we learned and what lessons still need learning? This forward-looking interactive panel will put the economic future in context of the past and discuss how global economies view the future in light of the past 10 years.

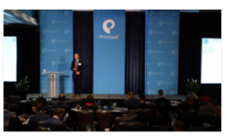
Panel Discussion: Geopolitical landscape: trends, risks and opportunity

The world is reaching a major inflection point. Leading nations are competing for power, an unprecedented shift in global demographics is underway, and technological evolutions and shifts in global trade are upending business as usual. To succeed, countries must be able to weather the pain of structural reform, revamp financial systems, and apply the capital and technology necessary to drive innovation from a diverse talent pool. In this session, Rodger will examine key emerging geopolitical trends to identify risks and opportunity in the new world order.



Panel Discussion: U.S. / China Relations: navigating an international relationship with growing rivalries and intertwined economies

The history between the U.S. and China is long and complex. The fight over technology, intellectual capital, resources and currency has intensified, signaling a trade war on the horizon. Join us for this critical discussion about policy, politics and the ongoing battle for global power.



Panel Discussion: Augmented intelligence: the human side of AI in asset management

Artificial intelligence meets asset management. But the true value isn't from AI taking over completely, it's when systems augment the humans behind the portfolios. Hear from two of Principal Global Investor's portfolio managers, Jeff Schwarte and Marc Dummer, as they share their insights in on the changing investment process.

2018 Summit Series Forums

- **Monday, 08 October**
- Tuesday, 09 October
- Wednesday, 10 October
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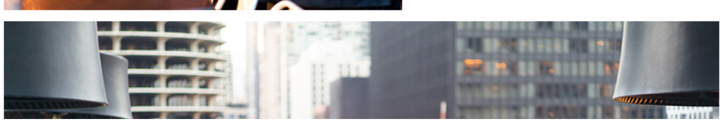
Photo Gallery

2018-summit-series-forum > Photo Gallery



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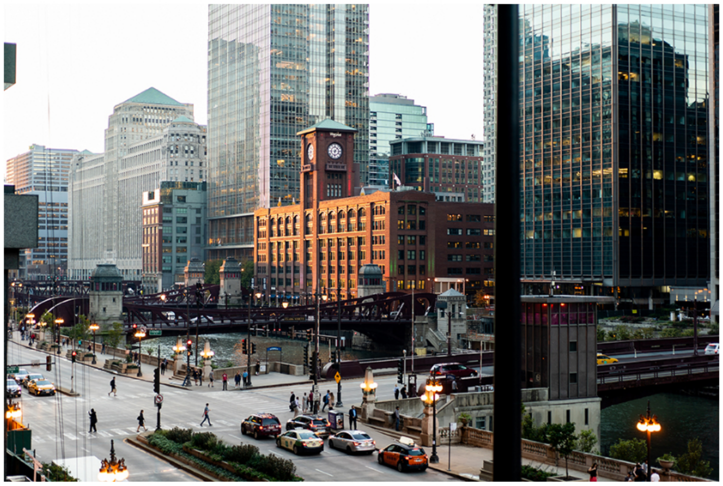

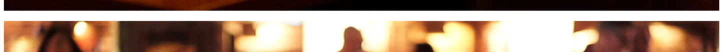





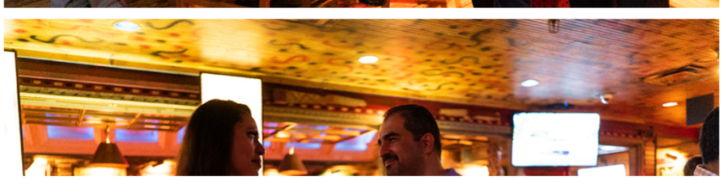

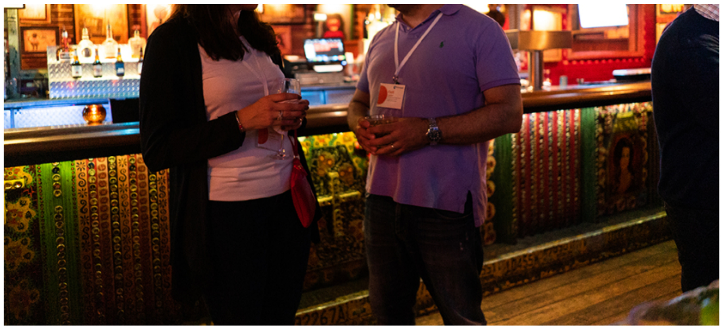


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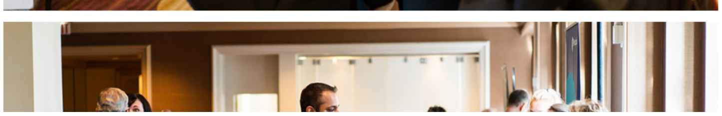

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Investors see potential for long-term performance advantages from ESG, which has garnered headlines and assets around the world. Linda-Eling Lee talked emerging ESG trends and applications within emerging markets and fixed income asset classes at Summit Series Forums. Latest green strategy from Principal Real Estate can be found at: https://lnkd.in/eaazGCe

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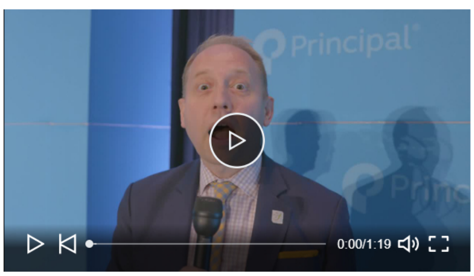
Rodger Baker of Stratfor examined trends that define the risks and opportunities around the investing world, at Principal Summit Series Forums 2018. For more insights head to the Principal Knowledge Center https://lnkd.in/eEVBaxi



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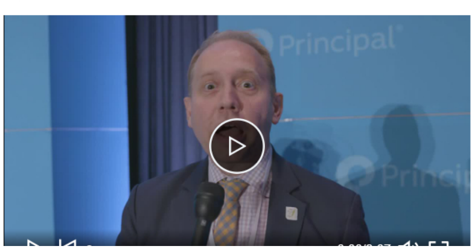
Clients at Principal Summit Series examined the complex US-China relationship and how the relationship is shaping up as one of the key competitions of the modern world. We caught up with Susan Shirk, former Deputy Assistant Secretary of State during the Clinton administration after the session. Find more Principal Global Perspectives on trade tensions here: https://lnkd.in/exZwhsx



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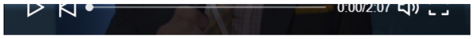

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Equities
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patrick chang, Seema Shah and Helder Soares dove into the regional implications of geopolitical risks with clients at the 2018 Summit Series Forums. For more detail here's the Q3 Strategic Relative Value go to: https://lnkd.in/diPH6up

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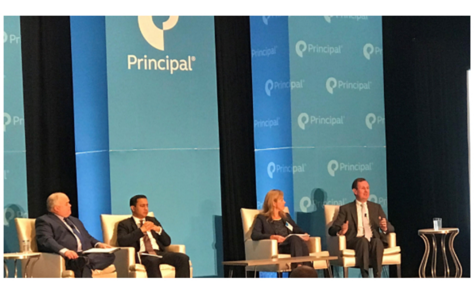
Investors have turned to commercial real estate in their hunt for returns, diversification, and protection from inflation. Todd Everett, Michelle Fang Indraneel Karlekar and Andrew Thornton discuss macroeconomic considerations that affect the real estate market at Summit Series Forums. For additional insights check out: https://lnkd.in/dKPrmX8



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Principal Global Investors harnesses artificial intelligence to benefit clients by augmenting our people and processes. Attendees of Principal Summit Series Forums 2018 learned how technology can bring power to asset management through innovation used for scale, customization, and risk mitigation from Marc Dummer and Jeff Schwarte, CFA. You can learn more about Principal technology and investing here: https://lnkd.in/ebaR964

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As part of Principal Summit Series Forums 2018, Seema Shah, Robin Anderson, Binay Chandgothia, CFA and Simon Jiang, of China Construction Bank Principal Asset Management, discussed their outlooks for interest rates, inflation, and broad macroeconomic trends that influence markets. Read more in Principal Economic Insights at: https://lnkd.in/e3mjtwD

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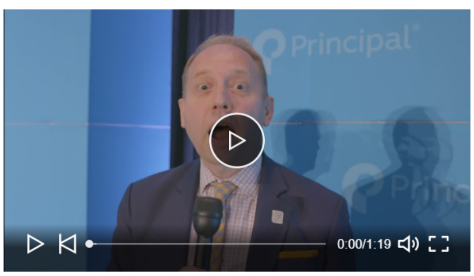

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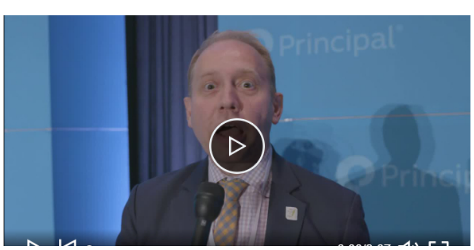

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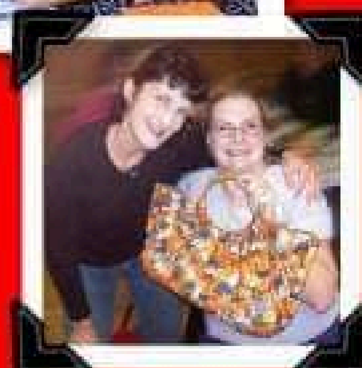
GENEVIEVE JORDAN



I call my approach "Real Estate by Design."

In the current market there is much more involved than simply listing a property. Creativity in marketing, attention to detail, a keen knowledge of the community and understanding of your needs are all important.

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My mission is to create natural photographs that reflect your family and lifestyle, images that warm your soul. My goal is to portray the subject beyond just the surface, capturing those wonderful moments that we all take for granted and quickly pass us by. As a photographer, I recognize the importance of capturing a story with an artistic image. In an honest and comforting way, my goal is to create a timeless portraiture that will be cherished. – Sally Alane Ehler

Navigating this Website

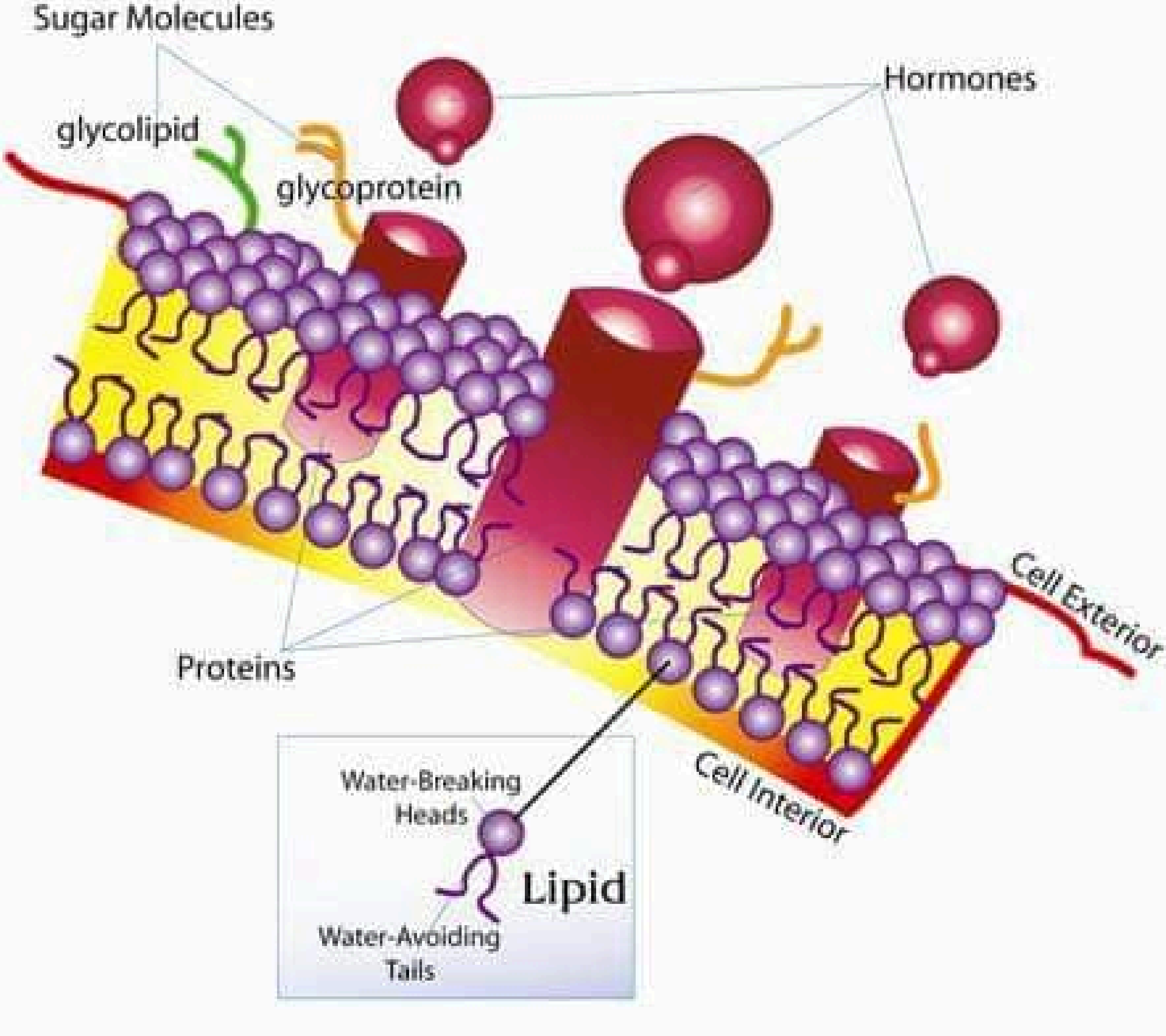
Please take a look at my "portfolio" to view samples of my work. If you are interested in a photo session, please see the contact us page for ways to contact me, and view my "investment" page for more details about investing in a timeless portraiture. You can also read more about me under "My Story."

Thank you for viewing my website, and please feel free to come back often to see updates!

Chicas Latinas

de Sacramento

Cell Membrane

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Genevieve
Designs

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I grew up in the Auburn area where my father was a teacher at Placer High School.

I continued my education with a degree from Long Beach State and later a certificate in screenwriting from UCLA, where I directed and wrote several documentaries.

Along with raising two boys, ages 6 and 9, I became heavily involved in real estate when my husband Matt (a surveyor) and I brought our property to its full zoning potential. Together we took on the challenge of converting our main house into a duplex and supervised the major renovation of an outbuilding into a "granny flat."

I have explored the many facets of design while running a successful business in which I create and produce unique handbags. I have combined these skills with my real estate knowledge and joined the amazingly successful HomeTown Realtors organization.

If you are looking for a new home, have a home you are considering selling, or have an interest in real estate for investment, call me and I will show you how my "Real Estate by Design" method will help you!

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TESTIMONIALS

On Jim McAfee and his book, *Your Body's Sign Language*

"You have done an outstanding bit of work with the book. Its arrangement is so logical, easy to read, with so much good information the document is very good and useful. Congratulations!!" —*Arthur Furst, Ph.D., Sc.D., D.A.T.S., Toxicologist, Distinguished Professor, Emeritus, University of San Francisco*

"Can hardly wait for time to finish it. In the meantime I am having difficulty tearing the book from my wife's hands. She is devouring every page with fascination and appreciation."
—*Howard G. Hendricks, Distinguished Professor, Chairman, Center for Christian Leadership*

"Jim McAfee, a brilliant speaker on nutrition, has everyone saying, "When will Dr. Jim be back?" After several speaking engagements here in Phoenix, Arizona, Jim has left a medical informational imprint on the heart of many individuals, young and old alike. Consider yourself blessed if you are able to have the opportunity to listen to this fascinating nutritionist speak on the well-being of your body."
—*Maureen (Peoria, Arizona)*

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- Known as the "Sherlock Holmes of Nutrition" for his in depth research of health & wellness
- Director of Nutritional Research for Image Awareness Wellness Institute since 1974
- Certified Clinical Nutritionist
- On the Scientific Council of the International and American Associations of Clinical Nutritionists
- Author of *Your Body's Sign Language*

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"Image Awareness has been able to give me a vision of myself that I never had." —Eva

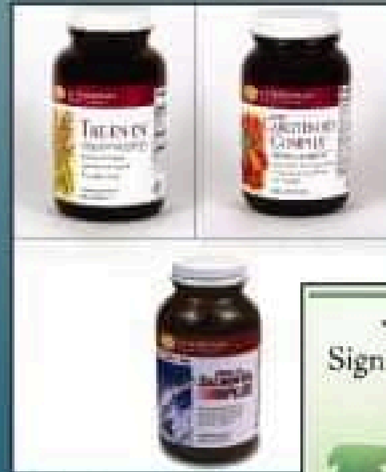
Lucille and Jim McAfee

Image Awareness Wellness Institute was founded by Lucille McAfee in 1969 and subsequently built into a worldwide entity. She and her partner Jim McAfee have developed Image Awareness into a resource for health & wellness on the nutritional, social & professional level.

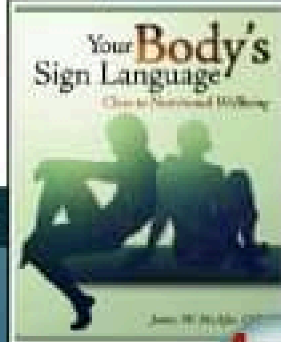
Image Awareness focuses on providing a healthy lifestyle for any and every person wanting vitality and youth at any age, both on the inside and outside.

Our mission is to promote the awareness of nutrition as an essential component of a satisfying and meaningful life.

Image Awareness Wellness Institute is dedicated to the development of understanding of the nutritional forces that impact the health of mind and body. We empower individuals through knowledge toward a path of career development which enables them to guide others into a more fulfilling lifestyle characterized by health and strength. This career training includes honing speaking skills, developing relational skills, technical training and learning to teach and counsel others.



Nutritional Products



- Book(s) by Jim McAfee
- CDs & DVDs
- Classes & Workshops

Health Training

We Can Help You:
- Work from Home
- Have Family Time
- Fulfill Your Dreams
- Travel
- Live a Healthy Life

We share real products that produce real results!

Contact:
Lucille McAfee, CEO
Professional Career Coach

Career Opportunities with GNLD

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(530) 823-7092
www.imageawareness.com

IMAGE AWARENESS WELLNESS INSTITUTE

Health & Wellness

- Nutritional Products
- Health Training
- Classes & Workshops
- Career Opportunities

= Healthy Living!!

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