



Partners In Community Supports 403(b) Plan

Start saving for a secure retirement today!

Easy Enrollment

Patent Pending

Plan ID 8-02579

Location Number _____

CTD01321

Personal Information (Please print or type with black)

Last Name		First Name		Middle Initial	<input type="checkbox"/> Male	Marital Status		<input type="checkbox"/> Single
					<input type="checkbox"/> Female			<input type="checkbox"/> Married
Address (Street)					(City, State, Zip)			Phone
								() -
Email Address			Expected Retirement Age		If you have been rehired, complete these dates:			
Social Security Number		Date of Birth		Date of Original Employment		Date of Termination		Date of Rehire
- -		/ /		/ /		/ /		/ /

Step 1: Select Your Deferral Percentage This agreement applies to amounts earned until changed by me in writing. I understand my plan sponsor may reduce my deferral only when required to meet certain plan limits.

Custom Start Choose Your Own Savings Approach!

I understand that ___% (0% to 100%) of my current and future salary will be deducted per pay period, and these pre-tax dollars will be invested as I elect in Step 2.

Decline Deferrals to the Plan Think twice before selecting this option.

STOP! You are choosing not to save for retirement through participation in your employer sponsored retirement plan.

I recognize the financial impact of not contributing to the plan and the effect this decision may have on my retirement income. I choose not to contribute to my employer's retirement plan. This election does not affect my ability or right to receive other employer contributions or benefits under the plan for which I am eligible.

Step 2: Select Your Investment Election. Your investment election will be effective when it is received in our Corporate Center. If no investment election is received or contributions are received prior to your investment election, contributions will be directed according to the provisions of the plan or contract, as appropriate. You may transfer your contributions or change investment election as allowed by the plan.

Custom Investment Election Design your own approach

Invest all of my contributions made to this plan as I designate in the Customized Choices section of this form.

Customized Choices

	New Contributions
Fixed Income Option non 401(a)	_____ %
Principal Global Investors	
Bond and Mortgage Securities Adv Sig Fund ^A	_____ %
Alliance Cap Mgmt (Bernstein)	
LargeCap Value Adv Sig Fund ^A	_____ %
Neuberger Berman Mgmt. Inc.	
MidCap Value Adv Sig Fund ^A	_____ %
Principal Global Investors	
Principal Investors LifeTime Strat Income Adv Sig Fund	_____ %
Principal Global Investors	
Principal Investors LifeTime 2010 Adv Sig Fund	_____ %
Principal Global Investors	
Principal Investors LifeTime 2020 Adv Sig Fund	_____ %
Principal Global Investors	
Principal Investors LifeTime 2030 Adv Sig Fund	_____ %
Principal Global Investors	
Principal Investors LifeTime 2040 Adv Sig Fund	_____ %

Principal Global Investors

Principal Investors LifeTime 2050 Adv Sig Fund _____%

Principal Global InvestorsLargeCap S&P 500 Index Adv Sig Fund^A _____%**Columbus Circle Investors**LargeCap Growth Adv Sig Fund^A _____%**Turner Investment Partners**MidCap Growth Adv Sig Fund^A _____%**Principal Global Investors**MidCap S&P 400 Index Adv Sig Fund^A _____%**Principal Global Investors**SmallCap S&P 600 Index Adv Sig Fund^A _____%**UBS/Emerald Advisers, Inc**SmallCap Growth II Adv Sig Fund^A _____%**Principal Global Investors**SmallCap Value Adv Sig Fund^A _____%**Principal Global Investors**Diversified International Adv Sig Fund^A _____%**TOTAL 100%****Rollover Funds (Complete if you would like to consolidate your retirement funds)**

___ Yes! Tell me how The Principal Financial Group® can help me benefit from rolling over my retirement investments. Please call me at () - _____ to discuss my options. The best time to call is _____ a.m. _____ p.m. If I want to learn about rollover opportunities now, I will call The Principal® at 1-800-547-7754.

Step 3 - Signature (Please sign below after you have completed this form)

Note: To help ensure you receive accurate reports that reflect the correct investment of the contributions made to the plan on your behalf, please review all reports regularly and report any discrepancy to us immediately.

Participant signature:

X

Date




____/____/____

^AFor more information about this investment option, including its full name, please see *The Principal Investors Fund, Inc. Profile* or visit the *Principal Retirement Service Center* ® at www.principal.com.






Before investing in mutual funds, investors should carefully consider the investment objectives, risks, charges and expenses of the funds. This and other information is contained in the free prospectus, which can be obtained from your local representative. Please read the prospectus carefully before investing.






Insurance products and plan administrative services are provided by Principal Life Insurance Company. Principal Investors Fund is distributed by and securities are offered through Princor Financial Services Corporation, 1-800-247-4123, member SIPC. Princor and Principal Life are members of the Principal Financial Group, Des Moines, IA 50392.

Investment results shown represent historical performance and do not guarantee future results. Investment returns and principal values fluctuate with changes in interest rates and other market conditions so the value, when redeemed may be worth more or less than original costs. Current performance may be lower or higher than the performance data shown. For more performance information, including most recent month-end performance, visit the Principal Retirement Service Center® at www.principal.com, contact your representative of The Principal, or call our Client Contact Center at 1-800-547-7754.

Investment Advisor	Risk Category	Investment Option Name and Description	Average Annualized Return as of 12/31/2005						Since Incept*	Incept Date	Total Investment Expense
			YTD Ret.	1-Year	3-Year	5-Year	10-Year				
Bonds											
Intermediate-Term Bond											
	Conservative	Bond and Mortgage Securities Adv Sig Fund^{3,10,A} Principal Investors Fund Bond & Mortgage Securities Fund seeks current income. The fund invests primarily in intermediate fixed-income or debt securities rated BBB or higher. It normally invests at least 80% of assets in U.S. government debt, U.S. dollar-denominated Canadian or British government debt, mortgage-backed securities, and taxable municipal obligations and other debt rated BBB or higher. The average portfolio duration of the fund normally varies between three to six years. The fund may enter into reverse repurchase agreements to attempt to enhance portfolio return and income.	1.59	1.59	2.83	4.64	-	4.83	11/2004	1.43	
Balanced/Asset Allocation											
Conservative Allocation											
	Moderate	Principal Investors LifeTime Strat Income Adv Sig Fund^{9,14} Principal Investors Fund LifeTime Strategic Income Fund seeks current income. The fund primarily invests in shares of other Principal Investors Funds. The underlying funds are intended to give the Fund moderate exposure to the domestic and foreign equity and fixed income markets. In deciding how to allocate the fund's assets among the underlying funds, the subadvisor considers long-term asset class returns and volatility assumptions. There are no minimum or maximum percentages in which the fund must invest in any underlying fund.	3.13	3.13	9.10	-	-	5.21	11/2004	1.63	
	Moderate	Principal Investors LifeTime 2010 Adv Sig Fund^{9,14} Principal Investors Fund LifeTime 2010 Fund seeks total return. The fund primarily invests in shares of other Principal Investors Funds. The underlying funds are intended to give the fund broad exposure to the domestic and foreign equity and fixed income markets. Over time, management will shift the allocations to the underlying funds to accommodate investors progressing from asset accumulation years to income-generation years. The subadvisor intends to allocate assets so that approximately five to ten years after the year 2010, the fund's assets invested in the underlying funds match the asset allocation of the Principal LifeTime Strategic Income Fund.	4.57	4.57	10.90	-	-	5.49	11/2004	1.64	

Investment Advisor	Risk Category	Investment Option Name and Description	Average Annualized Return as of 12/31/2005						Incept Date	Total Investment Expense
			YTD Ret.	1-Year	3-Year	5-Year	10-Year	Since Incept*		
Moderate Allocation										
Principal <i>Global Investors</i> SM	Moderate	Principal Investors LifeTime 2020 Adv Sig Fund ^{9,14} Principal Investors Fund LifeTime 2020 Fund seeks total return. The fund primarily invests in shares of other Principal Investors Funds. The underlying funds are intended to give the fund broad exposure to the domestic and foreign equity and fixed income markets. Over time, management will shift the allocations to the underlying funds to accommodate investors progressing from asset accumulation years to income-generation years. The sub-advisor intends to allocate assets so that approximately five to ten years after the year 2020, the fund's assets invested in the underlying funds match the asset allocation of the Principal LifeTime Strategic Income Fund.	6.64	6.64	12.71	-	-	5.90	11/2004	1.70
Principal <i>Global Investors</i> SM	Moderate	Principal Investors LifeTime 2030 Adv Sig Fund ^{9,14} Principal Investors Fund LifeTime 2030 Fund seeks total return. The fund primarily invests in shares of other Principal Investors Funds. The underlying funds are intended to give the fund broad exposure to the domestic and foreign equity and fixed income markets. Over time, management will shift the allocations to the underlying funds to accommodate investors progressing from asset accumulation years to income-generation years. The sub-advisor intends to allocate assets so that approximately five to ten years after the year 2030, the fund's assets invested in the underlying funds match the asset allocation of the Principal LifeTime Strategic Income Fund.	7.53	7.53	13.70	-	-	5.53	11/2004	1.71
Principal <i>Global Investors</i> SM	Moderate	Principal Investors LifeTime 2040 Adv Sig Fund ^{9,14} Principal Investors Fund LifeTime 2040 Fund seeks total return. The fund primarily invests in shares of other Principal Investors Funds. The underlying funds are intended to give the fund broad exposure to the domestic and foreign equity and fixed income markets. Over time, management will shift the allocations to the underlying funds to accommodate investors progressing from asset accumulation years to income-generation years. The sub-advisor intends to allocate assets so that approximately five to ten years after the year 2040, the fund's assets invested in the underlying funds match the asset allocation of the Principal LifeTime Strategic Income Fund.	7.80	7.80	14.21	-	-	5.61	11/2004	1.71
Principal <i>Global Investors</i> SM	Moderate	Principal Investors LifeTime 2050 Adv Sig Fund ^{9,14} Principal Investors Fund LifeTime 2050 Fund seeks total return. The fund primarily invests in shares of other Principal Investors Funds. The underlying funds are intended to give the fund broad exposure to the domestic and foreign equity and fixed income markets. Over time, management will shift the allocations to the underlying funds to accommodate investors progressing from asset accumulation years to income-generation years. The sub-advisor intends to allocate assets so that approximately five to ten years after the year 2050, the fund's assets invested in the underlying funds match the asset allocation of the Principal LifeTime Strategic Income Fund.	8.31	8.31	15.12	-	-	4.72	11/2004	1.72

Investment Advisor	Risk Category	Investment Option Name and Description	Average Annualized Return as of 12/31/2005							Total Investment Expense
			YTD Ret.	1-Year	3-Year	5-Year	10-Year	Since Incept*	Incept Date	
Domestic Stock										
Large Value										
	Moderate	LargeCap Value Adv Sig Fund^{9,A} Principal Investors Fund Partners LargeCap Value Fund seeks long-term growth of capital. The fund invests primarily in undervalued equity securities of large-capitalization companies that the subadvisor believes offer above-average potential for growth in future earnings. It normally invests at least 80% of assets in companies with market capitalizations similar to those of companies in the Russell 1000 Value Index. The fund may invest up to 25% of assets in foreign securities.	4.23	4.23	13.95	5.80	-	6.70	11/2004	1.68
Large Blend										
	Moderate	LargeCap S&P 500 Index Adv Sig Fund^{2,5,10,A} Principal Investors Fund LargeCap S&P 500 Index Fund seeks capital growth. The fund normally invests at least 80% of assets in common stocks of companies that compose the S&P 500 Index. Management attempts to mirror the investment performance of the index by allocating assets in approximately the same weightings as in the S&P 500 Index. Over the long-term, management seeks a very close correlation between the performance of the fund before expenses and that of the S&P 500 Index.	3.68	3.68	13.03	-0.59	-	-1.04	11/2004	1.03
Large Growth										
	Aggressive	LargeCap Growth Adv Sig Fund^{10,11,A} Principal Investors Fund LargeCap Growth Fund seeks capital growth. The fund invests primarily in common stocks of large-capitalization companies with strong earnings-growth potential. It normally invests at least 80% of assets in companies with large market capitalizations at the time of purchase. Management places strong emphasis on companies it believes are guided by high-quality management teams. It also attempts to identify those companies that are market leaders, possessing the ability to control pricing and margins in their respective industries. The fund may invest up to 25% of assets in foreign securities.	10.79	10.79	15.50	-3.85	-	-5.11	11/2004	1.43
Mid Cap Value										
	Moderate	MidCap Value Adv Sig Fund^{9,A} Principal Investors Fund Partners MidCap Value Fund seeks long-term growth of capital. The fund normally invests at least 80% of assets in companies similar in size to the companies in the Russell MidCap Index. The subadvisor identifies value stocks in several ways: strong fundamentals, consistent cash flow and a sound earnings record. The subadvisor also screens for a strong position relative to competitors, a high level of stock ownership among management, and a recent sharp decline in stock price that appears to be the result of a short-term market overreaction to negative news. The fund may invest up to 25% of assets in foreign securities.	9.88	9.88	21.63	9.37	-	10.57	11/2004	1.88
Mid Cap Blend										
	Aggressive	MidCap S&P 400 Index Adv Sig Fund^{2,7,10,A} Principal Investors Fund MidCap S&P 400 Index Fund seeks long-term growth of capital. The fund normally invests at least 80% of assets in common stocks of companies that compose the S&P MidCap 400 Index. Management attempts to mirror the investment performance of the index by allocating assets in approximately the same weightings as in the S&P 400 Index. Over the long-term, management seeks a very close correlation between the performance of the fund before expenses and that of the S&P 400 Index.	11.29	11.29	19.79	7.25	-	7.83	11/2004	1.03

Investment Advisor	Risk Category	Investment Option Name and Description	Average Annualized Return as of 12/31/2005							Total Investment Expense
			YTD Ret.	1-Year	3-Year	5-Year	10-Year	Since Incept*	Incept Date	
Mid Cap Growth										
	Aggressive	MidCap Growth Adv Sig Fund^{10,A} Principal Investors Fund Partners MidCap Growth Fund seeks long-term growth of capital. The fund invests primarily in common stocks and other equity securities of U.S. companies with strong earnings-growth potential. It normally invests at least 80% of assets in companies with market capitalizations similar to those of companies in the Russell MidCap Growth Index. Management attempts to maintain sector concentrations that approximate those of the index, but management does not limit investments to the securities of the index. The fund may invest up to 25% of assets in foreign securities.	11.17	11.17	22.15	-2.17	-	-3.03	11/2004	1.88
Small Value										
	Aggressive	SmallCap Value Adv Sig Fund^{1,10,A} Principal Investors Fund SmallCap Value Fund seeks long-term growth of capital. The fund invests primarily in common stocks of small-capitalization companies. It normally invests at least 80% of assets in companies with market capitalizations similar to those of companies in the Russell 2000 Value Index. Management focuses on stocks of small-sized companies that are undervalued at the time of purchase. These companies are often characterized by below-average stock price/earnings ratios and above-average dividend yields. The fund may invest up to 25% of assets in foreign securities.	8.22	8.22	22.36	14.07	-	15.30	11/2004	1.63
Small Blend										
	Aggressive	SmallCap S&P 600 Index Adv Sig Fund^{1,2,6,10,A} Principal Investors Fund SmallCap S&P 600 Index Fund seeks long-term growth of capital. The fund normally invests at least 80% of assets in common stocks of companies that compose the S&P SmallCap 600 Index. Management attempts to mirror the investment performance of the index by allocating fund assets in approximately the same weightings as the S&P 600 Index. Over the long-term, management seeks a very close correlation between the performance of the fund before expenses and that of the S&P 600 Index.	6.53	6.53	20.97	9.54	-	10.85	11/2004	1.03
Small Growth										
	Aggressive	SmallCap Growth II Adv Sig Fund^{1,8,9,A} Principal Investors Fund Partners SmallCap Growth II Fund seeks long-term growth of capital. The fund invests primarily in equity securities of companies offering superior prospects for earnings growth. It normally invests at least 80% of assets in companies with median market capitalizations similar to those of companies in the Russell 2000 Index. When selecting securities, management evaluates product positioning, management quality and sustainability of current growth trends. The fund may invest up to 25% of assets in foreign securities.	6.20	6.20	18.94	-0.18	-	-2.71	11/2004	1.88
International Stock										
Foreign Large Blend										
	Dynamic	Diversified International Adv Sig Fund^{4,10,12,A} Principal Investors Fund Diversified International Fund seeks long-term growth of capital. The fund normally invests at least 80% of assets in companies in at least three different countries. It invests in securities of companies with their principal place of business outside of the United States; companies for which the principal securities trade on a foreign exchange; and companies, regardless of where their securities are traded, that derive 50% or more of their total revenue from goods or services produced or sold outside of the United States. The fund may invest in securities of companies with small to medium market capitalizations.	22.86	22.86	24.86	3.89	-	4.58	11/2004	1.78

^A For more information about this investment option, including its full name, please see *The Principal Investors Fund, Inc. Profile* or visit the Principal Retirement Service Center ® at www.principal.com.

Returns shown for periods of less than one year are not annualized. All returns displayed here are after Total Investment Expense of the investment option.

Redemption fees and/or transfer restrictions apply to certain transactions.

* Since inception returns are only shown for funds/accounts in existence for less than 10 years.

¹This investment option is subject to more fluctuation in value than other investment options with stocks of larger, more stable companies.

²Each index based investment option is invested in the stocks of the index it tracks. Performance of indexes reflects the unmanaged result for the market segment the selected stocks represent. There is no assurance an index based investment option will match the performance of the index tracked.

³While the underlying securities of this investment option may be guaranteed by the U.S. Government as to timely payment of principal and interest, this investment option is not guaranteed.

⁴This investment option is subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments.

⁵S&P 500 is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Principal Life Insurance Company and Principal Management Corporation. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.

⁶S&P SmallCap 600 is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Principal Life Insurance Company and Principal Management Corporation. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the product.

⁷S&P MidCap 400 is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Principal Life Insurance Company and Principal Management Corporation. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Product.

⁸Effective May 1, 2002, this portfolio is sub-advised by UBS Global Asset Management. Effective September 1, 2004, Emerald Advisors was added as an additional sub-advisor. Performance results displayed reflect all sub-advisors managing this portfolio during the time periods displayed.

⁹The Advisors Signature share class inception date is November 1, 2004. Performance results displayed for periods prior to that date are returns of the Institutional share class, calculated applying the expenses and fees associated with the Advisors Signature share class. Please see the prospectus of the Principal Investors Fund for more information on specific expenses.

¹⁰The Advisors Signature share class inception date is November 1, 2004. Performance results displayed for periods prior to that date are returns of the Advisors Preferred share class, calculated applying the expenses and fees associated with the Advisors Signature share class. Please see the prospectus of the Principal Investors Fund for more information on specific expenses.

¹¹Effective 01/05/2005, this portfolio is sub-advised by Columbus Circle Investors. Prior to 01/05/2005, the portfolio was sub-advised by Principal Global Investors.

¹²Formerly Principal Investors International I Fund.

¹⁴This Principal Investors LifeTime Fund indirectly bears its pro rata share of the management fees incurred by the underlying Principal Investors Funds in which this fund invests. Based on the asset allocation of the Principal Investors LifeTime Funds outlined in the prospectus dated March 1, 2005, the weighted average operating expenses of the underlying funds are: Principal LifeTime Strategic Income, 0.63%; Principal LifeTime 2010, 0.64%; Principal LifeTime 2020, 0.70%; Principal LifeTime 2030, 0.71%; Principal LifeTime 2040, 0.71%; Principal LifeTime 2050, 0.72%. While the operating expenses of the underlying mutual funds are not part of the Principal Investors LifeTime Fund's operating expenses they are included in the Total Investment Expense. Performance results shown for the Principal Investors LifeTime Fund reflect the application of these expenses.

01/09/2006
PRIN ADV
8-02579

Before investing in mutual funds, investors should carefully consider the investment objectives, risks, charges and expenses of the funds. This and other information is contained in the free prospectus, which can be obtained from your local representative. Please read the prospectus carefully before investing.

Insurance products and plan administrative services are provided by Principal Life Insurance Company. Principal Investors Fund is distributed by and securities are offered through Princor Financial Services Corporation, 1-800-247-4123, member SIPC. Princor and Principal Life are members of The Principal Financial Group, Des Moines, IA 50392.



Principal Life Insurance Company
Des Moines, IA 50306-9394

Plan Summary
Partners In Community Supports
403(b) Plan
Plan ID: 8-02579

Eligibility and Entry

You are eligible to join the plan once you become an employee of Partners In Community Supports, Inc.

You may begin making salary deferral contributions on the earliest date you are eligible to join the plan.

Pay

Your employer can provide more detailed information.

Salary Deferral Contributions

You may choose to contribute up to 100% of your pay.

Your taxable income is reduced by the amount you contribute through salary deferral. This lets you reduce your current income taxes. Your total salary deferral in 2006 may not be more than \$15,000. Your maximum deferral percentage and/or dollar amount may also be limited by IRS regulations.

If you are 50 years old or older during the plan year and you have met the annual IRS Deferral limit or the specified plan limit for deferrals, you may contribute a catch-up deferral of up to \$5,000 in 2006.

This age 50 catch-up can only be used if 15 years of service catch up have been used to the maximum. If you qualify and are interested in making catch-up contributions, please contact your Plan Administrator for details.

Catch-up deferrals can be made to the plan beginning on 02/01/2006.

Salary Deferral Changes

You may stop making salary deferral contributions at any time. You may change your salary deferral amount quarterly.

Rollover Contributions

You may be allowed to rollover into this plan all or a portion of the retirement funds you have outside this plan. You may then withdraw all or a portion of your rollover contributions. The number of withdrawals may be limited. To receive additional information, contact your Plan Administrator or visit us at www.principal.com or call 1-800-547-7754.

Vesting

You are always 100% vested in the contributions YOU choose to defer. You cannot forfeit these contributions.

Investments

Your retirement benefit plan intends to qualify as an ERISA §404(c) plan. This means that the Plan Fiduciary has transferred some responsibility for investing the retirement account to you. You are able to direct the investment of the retirement account balance by choosing among several fund options.

For the plan to qualify under ERISA §404(c), you must be given:

- the opportunity to diversify your investment, and
- the ability to make an informed decision

In order for you to make informed investment decisions, it is important that you read the investment material (including prospectuses if applicable) available from your employer. You may also obtain this information by calling our Client Contact Center at 1-800-547-7754.

Contributions will be automatically directed to the plan's investment default if you do not choose any investment options. Please see your employer for more details.

You may invest your contributions and employer contributions in any of the investment options offered by the plan. For detailed information about your investment options, please visit us at www.principal.com or contact us at 1-800-547-7754.

Please review the §404(c) information included in your enrollment kit. If you have questions about the investment options under the Plan your 404(c) contact can assist you. The contact is:

Sandy Kasprzak

1701 American Boulevard East
Suite 7
Minneapolis, MN 55427-0001

Investment Mix Changes

You may change your investment mix anytime. Changes made through TeleTouch® (a toll-free number) and the Internet are free. A charge will apply to all paper requests.

Account Information

You may obtain account information through:

- Retirement Plan Statement (quarterly)
- TeleTouch®
- Internet

Expenses

Partners In Community Supports, Inc. pays the plan administrative expenses.

When You Receive Benefits

Benefits are payable at:

- Retirement (age 65)
- Early retirement (age 55) *
- Age 59½ and still working
- Death
- Disability
- Termination of employment.

*Must cease employment to receive this benefit.

Financial Hardship

You may withdraw all or part of the vested account (not earnings on salary deferral contributions) if you can prove financial hardship and are unable to meet your financial needs another way.

The plan defines hardship as an "immediate and severe financial need" along with establishing the allowable reasons to receive such a withdrawal. Please see your Summary Plan Description for more details regarding hardship withdrawals.

Salary deferral contributions will be suspended for six months after your withdrawal.

Loans

You may borrow up to 50% of the vested account balance or \$50,000 (whichever is less). The minimum loan amount is \$1,000. The interest rate will be determined when you apply for your loan. You pay back both the principal and interest directly to the account held for you in the plan through payroll deduction. Loans must be repaid within a 5-year period. However, if the loan is for the purchase of your primary residence, the repayment period can be longer than 5 years. See your loan administrator for additional details.

Other Information

Your salary deferral contributions are included in the wages used to determine your social security tax.

This summary includes a brief description of your employer's retirement plan. If there are any discrepancies between this summary and the plan document, the plan document will govern. Contact your employer if you would like to see the plan document.

Most withdrawals/distributions are subject to taxation and required withholding. Check with your financial/tax advisor on how this may affect you.

The Principal is required by the IRS to withhold 20% of any distribution eligible for rollover if it is not directly rolled over to another eligible retirement plan, including an IRA, or used to purchase an annuity to be paid over a minimum period of the lesser of 10 years or the participant's life expectancy. This withholding will offset a portion of federal income taxes you owe on the distribution.

The retirement account may be affected differently by individual state taxation rules. Contact your tax advisor with questions.

The Retirement and Investor Services - Client Contact Center at The Principal is available to answer questions about the retirement plan, too. Please call 1-800-547-7754 Monday through Friday, 7 am - 9 pm and Saturday 8 am - 2 pm (Central Time), to speak with a counselor.

To find out more information about the Principal Financial Group®, visit our home page at www.principal.com.

01/09/2006

Before investing in mutual funds, investors should carefully consider the investment objectives, risks, charges and expenses of the fund. This and other information is contained in the free prospectus, which can be obtained from your local representative. Please read the prospectus carefully before investing.

Insurance products and plan administrative services are provided by Principal Life Insurance Company. Principal Investors Fund is distributed by and securities are offered through Princor Financial Services Corporation, 1-800-247-4123, member SIPC. Princor and Principal Life are members of The Principal Financial Group, Des Moines, IA 50392.



Principal Life Insurance Company

404(c) NOTICE TO ALL PLAN PARTICIPANTS

01/09/2006

**Partners In Community Supports 403(b)
Plan
Plan ID 8-2579**

Important

The plan sponsor chose to qualify the Plan as an ERISA 404(c) plan. This means the plan fiduciary should not be liable for any investment losses that result from a participant's investment control. Please read on for more information.

The enclosed materials use these defined words and phrases:

Plan means **Partners In Community Supports 403(b) Plan**.

Plan Fiduciary means the individual(s) holding authority over the operation and administration of the Plan and its retirement funds. The Plan Sponsor is the Plan Fiduciary.

Plan Sponsor means **Partners In Community Supports, Inc.**

You means the plan participant or beneficiary.

Plan's 404(c) Contact means the individual(s) you should contact if you have any questions about the investment options under the Plan. The Plan's 404(c) Contact is:

Sandy Kasprzak
1701 American Boulevard East
Suite 7
Minneapolis, MN 55427-0001

The Plan's 404(c) Contact can provide the following additional information, if asked.

General Fund Expenses

- A copy of the most recent prospectus is available from the Plan Fiduciary.

Financial Statements provided to the Plan Sponsor by the investment manager(s)

- Annual reports of the investment manager
- Plan investment performance
- Prospectus made available by the Plan Sponsor.

Portfolio Assets

- List of the assets and their values in the portfolio

Investment Performance

- Past, current, and specific investment performance of each fund. (Note: This is already provided in the Investment Option Summary.)

Values of Shares

- Values of shares in your account. (Note: You can find the values of your various accounts in your retirement plan statement)



GENERAL INFORMATION

Investment Responsibility

The Employee Retirement Income Security Act (ERISA) provides rules about the investment of retirement funds. ERISA §404(c) lets a Plan Fiduciary transfer some responsibility for the investment of retirement funds to plan participants. The Plan Sponsor intends to comply with ERISA §404(c) requirements by providing information for you to make informed investment decisions and by letting you:

- direct the investment of individual retirement accounts
- choose from at least three diverse investment options, and
- change investment choices at least quarterly.

How Does This Affect You?

To help you make informed investment choices and for more information about the investment options available to you, including investment objectives, performance, and fees, please review the enclosed materials or visit us at www.principal.com. (Note: The 404(c) Contact will provide information about any other investments choices available under the Plan and not previously mentioned in these materials.)

The Plan Fiduciary makes certain investment options available under the Plan. You decide which of those options works best for you according to your age and circumstances. This means that you are responsible for directing the investment in the accounts. It also may relieve the Plan Fiduciary of liability for any losses that result from your investment choices.

TRANSFERRING INVESTMENTS

You can transfer funds between the different investment options at least quarterly. The Plan may allow for more frequent transfers. To transfer funds, you need to use TeleTouch® or the Internet.

You choose from a variety of investment options. For detailed information about the investment options, see the enclosed descriptions or visit us at www.principal.com.

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