



# Knight-Swift Transportation 401(k) Retirement Plan

## 1

### Make the decision to invest in your future

It's never too early or too late to start planning for your retirement.

- Participating in the Knight-Swift Transportation 401(k) Retirement Plan is a convenient way to build your retirement savings.
- Plus receive matching contributions from the company which help your savings grow. The most important thing to do is to get started.
- Experts are available to answer your questions and help you enroll.

## 2

### Learn more

- Visit [principal.com/welcome](https://principal.com/welcome) to create your account and access all of the tools and resources to help plan for your future.
- There's an app for that! Visit [principal.com/OnTheGo](https://principal.com/OnTheGo) to download the Principal App, or search for it on Google Play and the Apple App store.
- Watch your mail for a 401(k) packet from Principal Financial that will be mailed 60 days after your hire date.

## 3

### Take action to enroll and start saving for retirement

- Visit [principal.com](https://principal.com) or call 800-547-7754 to enroll. Experts are available to help you get started and answer your questions.
  - ◆ You can enroll as early as one week after your hire date.
  - ◆ Once you enroll and complete 90 days of service your payroll deductions will automatically begin.
  - ◆ Once enrolled, you can change your election at any time.
  - ◆ **Don't forget to name your beneficiary!**
- Do you have a 401(k) from your former employer? You can roll it into this plan and keep your investments all in one place. Contact Principal to set this up.