Principal®

Principal Life
Insurance Company
P.O. Box 14455
Des Moines, IA 50306-3455

Disability Insurance
Notice of Insurance Information Practices

We appreciate you applying for insurance with our company.

This notice explains our information practices. It describes the information we need, possible sources, reasons for collection and how your data is kept confidential. This notice also tells how we process your application. Please keep this notice for your records. The word "you" in this notice means the proposed insured.

Overview

Your insurance application contains specific personal questions about you. We need your answers to decide if you qualify for coverage. If you qualify, we determine the coverage for which you are eligible and the cost. This process, known as underwriting, takes into account factors such as physical and mental conditions, medical history, income, occupation, age, and hobbies. Underwriting makes it possible to keep rates fair.

Sources and Types of Information

You are the primary source of personal data. We may call you to verify data on your application, or to obtain more data. We may ask you about your age, medical history, occupation, income, habits, hobbies and other personal characteristics. We may contact other sources for personal data, including: (1) spouse, (2) accountant, (3) lawyer, (4) employer, (5) other persons who know you well, (6) insurance companies to which you may have applied for insurance in the past, (7) MIB, Inc., (8) governmental agencies and (9) consumer reporting agencies. We may also contact your doctor, hospital or other health care provider to clarify your medical history. We may ask that you have medical exams and tests.

Proper underwriting of your application may require use of an investigative consumer report. Upon written request, we will tell you if a report is made. We will provide the name and address of any outside agency who prepares the report. We will also tell you the nature and substance of the report. It would contain the same types of information that we collect from the other sources listed above. This data may be obtained through interviews with you, your family, friends, neighbors and associates.

You may ask that you be interviewed if we request this report. Data collected and retained by a consumer reporting agency may be disclosed to other insurance companies having proper authorization.

Our Use of Information

We follow strict standards to safeguard your personal information. It will be seen only by employees and agents of Principal Life Insurance Company who underwrite and administer your coverage. With your authorization, we may also provide data to: (1) MIB, Inc.; (2) other insurance companies; or (3) our reinsurers, if needed to secure reinsurance. In some circumstances your information may be disclosed without a need for authorization and in accordance with applicable law to: (1) federal and state agencies and others, if required by law; (2) an insurance regulatory authority; or (3) others conducting actuarial or research studies on our behalf anonymously, as permitted by law.

Access To Your Data

Upon your written request, we will provide you with the nature and scope of your personal data in our records. You must give us proper identification. You may be charged a fee for any copies of your data. You have the right to know what information we have on file about you. You have the right to know the specific information leading to an adverse underwriting decision and the source of that information. In the event of an adverse underwriting decision you have the right to request in writing, within 90 business days, the specific reasons for the decision. We reserve the right to disclose medical information only to a doctor, and we will request that you provide us with the name and address of your physician. Within 21 days from the date we receive your request, we will furnish you and/or your doctor the specific reasons for our decision and the specific items in your file that support the decision that you are entitled to receive. You have the right to correct or amend any data in your file. Any request for correction or amendment must be in writing. Within 30 days of receipt of your written request, we will notify you of our correction, amendment or deletion of the information in dispute, or our refusal to make such correction, amendment or deletion of the information after further investigation. In the event that we refuse to correct, amend or delete the information in dispute, you have the right to submit to us a written statement of the reasons for your disagreement with our assessment of the information in dispute and what you consider to be the correct information. We will make such a statement accessible to any and all parties reviewing the information in dispute.

Information obtained through consumer reporting agencies will be furnished to you according to the provisions of the Fair Credit Reporting Act. You have a right to see and obtain a copy of any report made.

Upon written request, we will tell you the name of any person to whom we may have given your data. You should direct all requests to: Disability Insurance Underwriting Officer, P.O. Box 14455, Principal Life Insurance Company, Des Moines, Iowa 50306-3455 (Telephone 1-800-247-9988, extension 83797).

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MIB Pre-Notice

Information regarding your insurability will be treated as confidential. Principal Life Insurance Company or its reinsurers may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734.

Principal Life Insurance Company, or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

Principal®

FACTS	WHAT DOES PRINCIPAL® DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number, credit history, credit scores, income, or payment history • Account transactions, account balances, and account investment experience • Medical information
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Principal chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES PRINCIPAL SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you (All entities other than Principal Securities, Inc.)	No	We don't share
For nonaffiliates to market to you (Applies only to Principal Securities, Inc. ("PSI"), and only if your financial professional changes their affiliation and leaves PSI.)	Yes	Yes

To limit our sharing	To limit Principal Securities, Inc.'s sharing with nonaffiliates, call 1.800.986.3343 or visit https://www.principal.com/optout-principalsecurities. **Please note:** If you are a *new* customer, we can begin sharing your information 45 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 1.800.986.3343 or visit https://www.principal.com/privacy-policies for additional information.

Who we are	
Who is providing this notice?	The following Principal Financial Group® companies: Principal Life Insurance Company; Principal National Life Insurance Company; Principal Funds, Inc.; Principal Global Investors, LLC; Principal Real Estate Investors, LLC; Principal Securities, Inc.; Principal Advised Services, LLC; Principal Trust Company; Principal Funds Distributor, Inc.; Spectrum Asset Management, Inc.; Employers Dental Services, Inc.; and Principal Dental Services, Inc. Additional entities to which this notice applies are listed in the "Other important information" section below.

What we do	
How does Principal protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state laws. These measures include computer safeguards and secured files and buildings.
How does Principal collect my personal information?	We collect your personal information, for example, when you • Open an account, apply for insurance, or seek advice about your investments • Direct us to buy securities or make deposits or withdrawals from your account • File an insurance claim We also collect your personal information from others, such as affiliates, credit bureaus or other companies.
Why can't I limit all sharing?	Federal and state laws give you the right to limit only • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account, I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include companies of Principal Financial Group and other companies of Principal name.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Your financial professional and their new financial institution if he/she changes his/her affiliation and leaves Principal Securities.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Principal does not jointly market.

Other important information

In addition to the companies listed above, this notice applies to: All funds or other vehicles advised, organized, or managed by Principal Global Investors, LLC, Principal Real Estate Investors, LLC, or their affiliates; Principal Diversified Select Real Asset Fund; Principal Life Insurance Company Variable Life Separate Account; Principal National Life Insurance Company Variable Life Separate Account; and Principal Life Insurance Company Separate Account B.

Nevada Residents: You may request to be placed on our internal Do Not Call list. Send an email with your phone number to connect@principal.com. You may request a copy of our telemarketing practices. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone number: 1.702.486.3132; email: BCPINFO@ag.state.nv.us.

For Vermont Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

California: Under California law, we will not share information we collect about you with companies outside of Principal, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

For insurance customers in AZ, CT, GA, IL, ME, MA, MT, NV, NJ, NM, NC, ND, OH, OR, and VA only: The term "information" means information we collect during an insurance transaction. We will not use your medical information for marketing purposes without your consent. We may share your Information with others, including insurance-support organizations, insurance regulatory authorities, law enforcement, and consumer reporting agencies, without your prior authorization as permitted or required by law. Information obtained from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons.

For MA Insurance Customers only. You may ask, in writing, for the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate or terminate your coverage.

For insurance customers, to request access to or deletion of your personal information, send a written letter to Privacy Officer, P.O. Box 14582, Des Moines, IA 50306-3582. Include your name, address, and your policy, contract, or account number, and describe the information you wish to access or delete. You may correct inaccurate personal information by sending a written letter identifying the information to be corrected. We can't change information other companies, like credit agencies, provide to us. You'll need to ask them to change it.

Consumer Disclosure and Consent

PLEASE READ THIS DISCLOSURE AND CONSENT CAREFULLY. PRINT OR DOWNLOAD A COPY FOR YOUR RECORDS.

Consumer Disclosure and Consent Regarding Conducting Business Electronically, Including Receiving and Signing Records Electronically

Please read the following information. You are not required to conduct business electronically or to receive or sign Records (defined below) electronically. If you wish to continue receiving paper Records and do not wish to sign Records electronically, you do not need to consent to the terms of this Disclosure and Consent.

By proceeding forward and electronically indicating your acceptance of the terms of this Disclosure and Consent you are agreeing that you have reviewed the following information and voluntarily consent to the terms of this Disclosure and Consent and to conduct business electronically, including receiving and signing Records electronically.

Scope of Consent

By electronically indicating your acceptance of the terms of this Disclosure and Consent, you voluntarily consent to receive and sign electronically all documents relating to the application, issuance and administration of insurance policies, including but not limited to applications, notices, disclosures, authorizations, acknowledgements and delivery receipts (collectively "Records") provided over the course of your relationship with Principal Life Insurance Company or Principal National Life Insurance Company, hereinafter collectively referred to as "the Company". You may, at any time, withdraw your consent.

Withdrawal of Consent

In order to withdraw consent you must notify the Company using one of the methods in the Contact Information section below that you choose to withdraw your consent and wish to receive future Records in paper format and do not wish to sign Records electronically. Once the Company has received such notification, your request to withdraw consent will be effective as soon as reasonably possible. You may withdraw consent by following the procedures described in the Contact Information section below. There are no fees associated with the withdrawal of your consent.

Paper Copies

After you consent to receive Records electronically you may request paper copies of Records you have received electronically. If you wish to receive paper copies of electronically delivered Records please contact the Company using one of the methods described in the Contact Information section below. The Company will provide paper copies of Records at your request, free of charge, on an annual basis.

Contact Information

Please use one of the following methods to contact the Company to withdraw your consent to do business electronically, request a free paper copy of electronically delivered Records annually, or report a change in your email address:

- Email: Individual Life products: IndLifeService@exchange.principal.com
  Individual Disability products: DIService@principal.com
- Telephone: 1-800-247-9988
- Paper: Individual Life products: P.O. Box 10431, Des Moines, IA 50306-0431
  Individual Disability products: P.O. Box 14455, Des Moines, IA 50306-3455
- On the Company's website at: www.principal.com

Computer Hardware and Software Requirements

The computer hardware and software used to access this Web site and this Disclosure and Consent are all you will need to access the Records provided to you in electronic form. This includes your use of a standards-compliant web-browser which supports the HTTPS protocol, HTML, and acceptance of cookies in your security settings. Viewing and retention of PDF documents requires additional software (available free for Download) such as Adobe Reader or similar.

*** These minimum requirements are subject to change. Pre-release (e.g. beta) versions of operating systems and browsers are not supported.*