

CALIFORNIA PRIVACY NOTICE

This Notice is provided on behalf of the following company of the Principal Financial Group:

Principal Bank

PROTECTING YOUR PRIVACY

This Notice is required by law. It tells how we handle personal information.

This Notice applies to people who own or apply for our products or services for personal use.

Please note that in this Notice, "you" refers to only these people.

WE PROTECT INFORMATION WE COLLECT ABOUT YOU

We follow strict standards to protect personal information. These standards include limiting access to data and regularly testing our security technology.

HOW WE COLLECT INFORMATION

We collect data about you as we do business with you. Some of the sources of this data are as follows:

- **Information we obtain when you apply or enroll for products or services.** You may provide facts such as your name, address, Social Security number, and financial status.
- **Information we obtain from others.** This may include credit reports and similar data.
- **Information we obtain through our transactions and experience with you.** This includes your payments, transactions and account information.
- **Information we obtain through the Internet.** This includes data from online forms you complete. It also includes data we receive when you visit our website.

HOW WE SHARE INFORMATION WITH AFFILIATES

We may share personal information about you or about former customers among companies within Principal Financial Group for several reasons, including:

- to assist us in servicing your account;
- to help design and improve products;
- to offer products and services that may be of interest to you; or
- with your consent, at your request or as allowed by law.

AFFILIATE MARKETING OPT-OUT NOTICE

Federal law gives you the right to limit some but not all marketing from our affiliates. Our affiliates are the family of companies controlled by the Principal Financial Group. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from affiliates.

You may limit our affiliates in the Principal Financial Group from marketing their products or services to you based on your personal information that we collect and share with them. This information includes your income, your account history with us, and your credit score.

To opt out of receiving marketing offers from affiliates of Principal Bank, please indicate your request by checking the applicable box on the form included with this Notice or by calling the toll free number listed on the Notice. Your choice to limit marketing offers from our affiliates will apply until you tell us to change your choice, and it will apply to your joint account holders as well.

Note that this opt-out only applies to the sharing of information by Principal Bank with Principal Financial Group affiliates for marketing purposes. If you are also a customer of another Principal Financial Group affiliate, you may still receive marketing offers from those affiliates as allowed by law. Additionally, your choice does not limit us from sharing certain information about your transactions and experiences with us (such as your account balances and transaction history). Finally, this choice does not apply to our efforts to market products and services to you – you may receive information about other Principal Bank products that may suit your needs.

HOW WE SHARE INFORMATION WITH NON-AFFILIATES

In the course of doing business we may share data with others. This could include personal information about you or about former customers. Personal information may be shared with others for the following reasons:

- in response to a subpoena;
- to prevent fraud;
- to comply with inquiries from government agencies or other regulators; or
- for other legal purposes

We also may share personal information:

- with others that service your accounts, or that perform services on our behalf;
- with others with whom we may have joint marketing agreements;
- with other companies or persons with your consent, at your request or as allowed by law.

OPT OUT PROCESS FROM JOINT MARKETING AGREEMENTS

If you prefer that we not share personal and financial information about you with outside companies we contract with to provide financial products and services to you, please indicate your request by checking the applicable box on the form included with this Notice.

ACCURACY OF INFORMATION

We strive for accurate records. Please tell us if you receive any incorrect materials from us. We will make the appropriate changes.

COMPANIES WITHIN THE PRINCIPAL FINANCIAL GROUP

The companies of the Principal Financial Group are leading providers of retirement savings, investment, and insurance products.

MORE INFORMATION

You may contact us if you have questions about our Privacy Notice via email at principalbank@principal.com, call us toll-free at 1-800-672-3343, or contact our Privacy Officer at P.O. Box 14582, Des Moines, Iowa 50306-3582.

Receipt of this notice does not mean your application has been accepted. We may change our privacy practices at times. We will give you a revised notice when required by law. Our privacy practices comply with all applicable laws.



A member of the Principal Financial Group

IMPORTANT PRIVACY CHOICE FOR CALIFORNIA CONSUMERS

If you prefer that we not share this information with others that we contract with to provide financial products or services to you, you may opt out as described below.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

[] NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Unless you say "No," we may share personal and financial information about you with our affiliates so that they may offer financial products or services to you.

[] NO, please do not share personal and financial information with the Principal Financial Group affiliate companies for solicitation purposes. By opting out you will not receive marketing from any Affiliated Company with whom you have no direct relationship, or are not otherwise allowed by law to receive information.

Time Sensitive Reply

You may make your privacy choice at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with other companies and affiliates with whom we have contracts to provide products and services.

Name

Account Number(s)

Address (street)

City

State

ZIP Code

Daytime Telephone Number

Evening Telephone Number

Signature

X

Any owner may complete this form on his or her own behalf or on behalf of all owners on the account. In order to implement an opt-out on behalf of the co-owners, you must provide us with the name and account number of each person to whom this request will apply. If necessary, include additional names on a separate piece of paper.

To exercise your choices do one of the following:
1. Please complete and return the form included with this Notice to:
Principal Bank
P O Box 9351
Des Moines, IA 50306-9351, or
2. Call us toll-free: 1-800-672-3343

We will process your request as soon as reasonably practicable upon receipt.

This request will remain in effect until you notify us otherwise in writing. If you decide to change your request, please write to us at the address included with this Notice.