

# Montana Notice of Insurance Information Practices

This Notice is provided on behalf of the following companies of the Principal Financial Group:  
Principal Life Insurance Company  
Principal National Life Insurance Company  
Principal Life Insurance Company Variable Life Separate Account  
Principal Life Insurance Company Separate Account B

*You may receive more than one privacy notice from Principal Life Insurance Company if you have multiple relationships with us or our affiliates. Montana insurance law requires that we provide a Montana specific notice to certain Montana residents. This Notice is provided to you in compliance with that law, and is in addition to any other notices you may receive from Principal Life Insurance Company or our affiliates.*

**This Privacy Notice describes our practices for safeguarding personal and/or privileged information about the individuals who own or apply for our financial products or services primarily for personal, family or household purposes.**

**If you are a plan sponsor or group policyholder, this Privacy Notice describes our practices for safeguarding personal and/or privileged information about your certificate holders. It does not apply to you as the plan sponsor or group policyholder.**

## **Protecting Your Privacy**

We take great care to properly handle information about you. This Notice describes how we handle personal information and our commitment to protecting your privacy.

### **I. We Safeguard the Information We Collect About You**

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

### **II. How We Collect Information**

We may collect personal information about you from the following sources:

- A. Information we obtain during the application or enrollment process.** You may provide information as part of the application or enrollment process, such as your name; address; Social Security number; financial status; and, when applicable, health history.
- B. Information we obtain from third parties.** This type of information may include such things as claim reports, medical reports, credit reports and similar information. We may collect or use information from third parties such as insurance-support organizations and credit reporting agencies. Information we may obtain from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons.
- C. Information about transactions and experience.** We develop and retain information based on our transactions and experience with you, such as your claims history; payment and investment records; and account values.
- D. Information we obtain through Internet technology.** This includes information you provide via online forms you complete and information we receive when you visit our website.

### **III. How We Share Information**

#### **A. With Our Affiliates**

We may share the information we collect about you, and former policyholders or certificate holders, with our affiliates (as described in section V of this Privacy Notice) for a variety of purposes including:

- to assist us in providing service and account maintenance;
- to help us design and improve products; or
- with your consent, at your request or as allowed by law.

### **B. With Third Parties**

We may disclose the information we collect about you in response to a subpoena, to prevent fraud, to comply with an inquiry by a government agency or other regulator, or as necessary for other legal purposes. We do not disclose information about you or former policyholders or certificate holders to third parties except as may be legally permitted.

We may disclose the information we collect about you to third party service providers that perform services for us in the processing or servicing of your transaction, or with third parties that perform marketing or other services on our behalf. Third parties with whom we may have joint marketing agreements include financial services companies (such as other insurance companies, banks or mutual fund companies). We also may disclose information about you to third parties with your written authorization or otherwise as permitted by law.

### **C. Medical Information**

We do not share medical information among companies of the Principal Financial Group or with others except:

- when needed to service your policies, accounts, claims or contracts;
- when laws protecting your privacy permit it; or
- when you consent.

### **IV. Accuracy of Information**

We strive to maintain the accuracy of our records. In order to help us maintain accuracy, you have the right to reasonably access information we collect about you. If you believe any of the information in our possession is inaccurate you may request that we amend, correct or delete the information that you believe to be erroneous. If we concur with your conclusion we will amend, correct or delete the information in question. You may write our Privacy Officer at The Principal Financial Group, P.O. Box 14582, Des Moines, Iowa 50306-3582 to receive our complete policy on accessing and amending personal information we collect about you.

### **V. Our Affiliates**

Our affiliates are members of the Principal Financial Group, including Principal Life Insurance Company, Princor Financial Services Corporation, Principal Bank, Principal Investors Fund, Inc., and Principal Variable Contracts Fund, Inc., to name a few. The member companies of the Principal Financial Group are leading providers of retirement savings, investment and insurance products and services.

*The term "third party" refers to any entity that is not an affiliate of the Principal Financial Group.*

*Receipt of this Notice does not constitute our acceptance of an application for any product or service.*

*We may modify our privacy practices occasionally. If we do so, we will communicate any material changes to you as required by law.*

*Your agent, broker, registered representative, consultant or advisor may have a different privacy policy.*

*1-800-986-EDGE*