

# 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 tell us by calling **1-800-672-3343**. 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.

## 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](mailto: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.*