

Principal Product Training

Click on the link below to access the required product training through LIMRA:

<http://naic.pinpointglobal.com/Principal/apps/default.aspx?qa=1>

Click on “Register” and follow the instructions

You will need your National Producer Number to register

If you have any questions regarding the LIMRA website
please contact LIMRA Help Line at 888-577-5522.

Please fax or email your contracting forms back to me with a current copy of your state license
and E&O certificate. Feel free to call or email me if you need anything else.

Darren Mitchell
800-373-9697
Fax # 818-881-6973
darren@fsdfinancial.com



Principal Life Insurance Company
Principal National Life Insurance Company
Members of Principal Financial Group®

Mailing Address:
Des Moines, IA 50392-0470

Form Completion Instructions and Guidelines for Principal Life Insurance Company (“Principal Life”) and/or Principal National Life Insurance Company (“Principal National”) Broker Contracting/Appointments Only

Please review the following prior to completing and submitting contracting paperwork.

- **It is the producer’s responsibility to complete the contracting application and disclosure questions. Failure to disclose complete and accurate information, as requested on the Producer Information Form (PIF), the Form U4, and/or any other documents required by Principal Life and/or Principal National and/or their affiliates, may result in an automatic decline and possible termination of existing contracts and/or appointments.**
- Please note that all customer complaints filed (regardless of outcome or product type) and all disciplinary actions (insurance or securities-related) are required disclosures for all appointments - fixed, variable or both.
- Some states allow producers to sell business prior to being appointed. However, the results of the background check and/or review of the contracting application may prevent Principal Life and/or Principal National from authorizing you to discuss or sell any Principal Life and/or Principal National business until after you have been appointed and contracted. The field office through which your contracting forms were submitted will be notified of this restriction as soon as possible.
- If paperwork is forwarded to Compliance for additional review, it will lengthen the contracting process. You should expect that a Compliance review would add a minimum of 10 additional business days to our standard contracting time period. Status updates regarding the Compliance review will not be provided until these 10 days have passed.
- If you are asked to submit additional information, please do so promptly. Receipt of additional information will require another Compliance review. **Failure to submit additional information within 10 business days will result in the contracting application being closed out.** New paperwork will be required to reopen the contracting file.

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Date: _____

Insurance Company: _____ Submitting Office Name and Number: _____ Office Contact Person: _____
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Producer Information Form

Contract is for (please check only one):

Individual Partnership Corporation

(Name) SSN or TIN _____

Home Address (if an individual): _____
(Street/City/State/Zip)

Business Address: _____
(Street/City/State/Zip)

E-mail Address: _____ Website Address (if any): _____

Business Phone: _____ Date of Birth (if an individual): _____

Fax Number: _____ Cell Phone Number: _____

State appointments will be processed at the time business is received.

Errors and Omissions Insurance (Attach a copy of certificate of insurance or declarations page)

Broker-Dealer Affiliation:

(name) (city) (state) (zip)

CRD Number: _____

Regulatory and Background Questions (Required)

Please answer the following questions on behalf of the individual or entity (partnership or corporation) applying for the contract. In the following questions "you" means the individual or entity applying for the contract. If you answer "yes" to any question, please explain.

- 1. Have you ever had an insurance or securities license denied, suspended, canceled or revoked? Yes No
- 2. Has any regulatory or self-regulatory organization ever sanctioned, censured, penalized or otherwise disciplined you? Yes No
- 3. Have you ever been charged with, convicted of or pled no contest to any violation of federal or state securities, insurance or investment related laws or regulations? Yes No
- 4. Has a bonding or surety company ever denied, paid out on, or revoked a bond for you? Yes No
- 5. Have you ever been the subject of an insurance or securities-related customer complaint for action or inaction on your part? Yes No
- 6. Has any E&O carrier ever denied, paid claims on, or canceled your coverage? Yes No
- 7. Have you personally ever filed a bankruptcy petition or been declared bankrupt? Yes No
- 8. Do you currently have any unsatisfied judgments, liens, collection items or accounts more than 120 days late? Yes No
- 9. Are you indebted to any insurance company, its management, or general agent for an unpaid balance? Yes No
- 10. Have you ever been convicted, pled guilty or "nolo contendere" to any of the following crimes:
(This includes disclosing any records which you believe have been expunged or sealed.)
 - Any felony? Yes No
 - Any misdemeanor other than a minor traffic offense? Yes No
- 11. Have you encouraged, solicited, or knowingly participated in the issue of a life insurance policy when it was known at the time of issue the policy, or a beneficial interest in the policy, would be sold or assigned to a group of investors? This includes situations where premiums were financed and the primary exit strategy for the loan was a sale of the policy to a third party of investors. Yes No
- 12. Are you now subject of any complaint, investigation or proceeding which could result in a yes answer to any of the above questions? Yes No

If you answered "yes" to any of the questions above, please explain in detail. Attach additional sheets if necessary.



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**Consumer Report
Authorization**

I understand that nothing in this application or granting of an interview is intended to or does create a contractual relationship between Principal Life Insurance Company and/or Principal National Life Insurance Company (collectively the "Insurance Company") or their affiliates or subsidiaries and the applicant. No promises of an offer of a marketer contract has been made to me, and I understand that no such promise is binding on the Insurance Company unless made in writing by an officer of the company. If the Insurance Company does enter a marketer contract with me, I understand that I will be an independent contractor and that both the Insurance Company and I may terminate my contract at any time for any reason.

I hereby authorize Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") to obtain in connection with my application for a contract and/or appointment as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, and/or to obtain for purposes of evaluating me for promotion, reassignment, or retention as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, a consumer report regarding my criminal record, credit history, driving record, education record, and job history, or otherwise bearing on my credit worthiness, credit standing or capacity, character, general reputation, personal characteristics, or mode of living, and may include information obtained from FINRA. I understand a Central Registration Depository (CRD) report may be ordered and reviewed. This authorization specifically includes the procurement of a consumer report in connection with my application as well as the procurement of a consumer report at any time during my tenure as a marketer with Principal Life and/or Principal National or affiliated entity.

Any consumer report information obtained may be shared among Principal Life and/or Principal National's affiliates in connection with hiring, appointment, promotion, reassignment, and/or retention decisions.

I also authorize the appropriate individuals, entities, companies, institutions, or agencies to disclose responsive information, and to the extent permitted by law I release them from any liability as a result of such disclosures. To the extent permitted by law, I also release Principal Life and/or Principal National and their subsidiaries and affiliates from any liability which may result from this investigation.

To the best of my knowledge and belief, all the information which I have given to the Insurance Company in connection with this application for contracting is complete and correct. I understand that any false information in this application or other documents required by the Insurance Company may result in this application for a marketer contract being denied or the marketer contract being terminated.

I understand that a photocopy of this authorization may be accepted with the same authority as the original. I was given (1) the Consumer Report Disclosure and (2) the Summary of Your Rights Under the Fair Credit Reporting Act before signing this document.

- FOR APPLICANTS IN CALIFORNIA ONLY:** I was also given the Additional Consumer Report Disclosure for California Applicants.
- FOR APPLICANTS IN CONNECTICUT ONLY:** I was also given the Additional Consumer Report Disclosure for Connecticut Applicants.
- FOR APPLICANTS IN MINNESOTA ONLY:** I was also given the Additional Consumer Report Disclosure for Minnesota Applicants.
- FOR APPLICANTS IN NEW YORK ONLY:** I was also given the Additional Consumer Report Disclosure for New York Applicants.
- FOR APPLICANTS IN OKLAHOMA ONLY:** I was also given the Additional Consumer Report Disclosure for Oklahoma Applicants.
- FOR APPLICANTS IN WASHINGTON ONLY:** I was also given the Additional Consumer Report Disclosure for Washington Applicants.

Signature

Printed Name

Home Address (do not use P.O. Box address)

Month and Day of Birth (year)

Date

Social Security Number

Sign and return pages 1, 2, 3 and 4. Keep pages 5, 6, 7, 8, 9, and 10 for your records.

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**Additional Consumer
 Report Disclosures
 for Applicants**

For Residents of California

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Under section 1786.22 of the California Civil Code, California applicants or workers with a California mailing address may view and obtain a copy of the file maintained on them by an investigative consumer reporting agency – including Business Information Group, Inc. To do so, such persons must make a request to the investigative consumer agency in person, by mail, or by telephone and submit proper identification to the agency (and pay the costs of any duplication services). The agency is required to have personnel available to explain the file and any coded information within it. If a person requests their file in person, he or she may select another person to accompany them, provided that this second person also furnishes proper identification.

For Residents of Connecticut

You have a right to obtain a copy of your credit file from a credit rating agency. You may be charged a reasonable fee not exceeding five dollars for your first request in twelve months or seven dollars and fifty cents for any subsequent request in that same twelve-month period. There is no fee, however, if you have been turned down for credit, employment, insurance or a rental dwelling because of information in your credit report within the preceding sixty days. The credit rating agency must provide someone to help you interpret the information in your credit file.

In addition, beginning September 1, 2005, under the federal Fair Credit Reporting Act consumers in Connecticut will be entitled to one free report every twelve months upon request from each nationwide consumer reporting agency.

You have a right to dispute inaccurate information by contacting the credit rating agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current and verifiable information removed from your credit report. Under the federal Fair Credit Reporting Act, the credit rating agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for ten years.

If you have notified a credit rating agency that you dispute the accuracy of information in your file, the credit rating agency must then, within thirty days, reinvestigate and modify or remove inaccurate information. If you provide additional information to the credit rating agency, the agency may extend this time period by fifteen days. The credit rating agency shall provide you with a toll-free telephone number to use in resolving the dispute.

The credit rating agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit rating agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit rating agency to keep in your file, explaining why you think the record is inaccurate. The credit rating agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in twelve months preceding your request which resulted in the provision of a credit report.

You may request that the information contained in your file not be provided to a third party for marketing purposes.

If you have reviewed your credit report with the credit rating agency and are dissatisfied, you may contact the Connecticut Department of Banking. You have a right to bring civil action against anyone who knowingly or willfully misuses file data or improperly obtains access to your file.

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For Residents of Minnesota

In connection with your application for a contract and/or appointment as a marketer with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, or retention as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, Principal Life and/or Principal National may from time to time obtain one or more consumer reports regarding your criminal record, credit history, driving record, education record, and job history, or otherwise bearing on your credit worthiness, credit standing or capacity, character, general reputation, personal characteristics or mode of living.

Under Minnesota state law, you have the right to request from the consumer reporting agency additional information on the nature of a consumer report obtained by Principal Life and/or Principal National. If you submit a written request to the consumer reporting agency, the agency must make a complete and accurate disclosure of the nature and scope of the report. This disclosure must be in writing and must be mailed or delivered to you within the later of five days after the agency received your request or five days after the consumer report was requested.

For Residents of New York

In connection with your application for a contract and/or appointment as a marketer with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, or retention as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, Principal Life and/or Principal National may from time to time obtain one or more consumer reports regarding your criminal record, credit history, driving record, education record, and job history, or otherwise bearing on your credit worthiness, credit standing or capacity, character, general reputation, personal characteristics or mode of living.

You will, upon request, be informed whether or not a consumer report was requested, and if a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.

In addition to any consumer report obtained in connection with your application, subsequent consumer reports may be requested or utilized in connection with an update, renewal, or extension of your tenure as a marketer or for the purpose of otherwise evaluating you for promotion, reassignment, or retention as a marketer.

For Residents of Oklahoma

In connection with your application for a contract and/or appointment as a marketer with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, or retention as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, Principal Life and/or Principal National will from time to time obtain one or more consumer reports regarding your criminal record, credit history, driving record, education record, and job history, or otherwise bearing on your credit worthiness, credit standing or capacity, character, general reputation, personal characteristics or mode of living.

For Residents of Washington

A consumer report is obtained from a consumer reporting agency for the purpose of evaluating you for contracting and/or appointment with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, and or retention as a marketer with Principal Life and/or Principal National. This report may contain information bearing on your creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living from public records or through personal interviews with your neighbors, friends, or associates. Principal Life and/or Principal National requests credit reports on persons who will be selling financial service products and providing financial advice to members of the public. You may also have the right to request additional disclosures regarding the nature and scope of the investigation. The Summary of Consumer Rights is attached to this document.



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**Notification Of
Background
Investigation**

CONSUMER REPORT DISCLOSURE

In connection with your application for a contract and/or appointment as a marketer with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, or retention as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, Principal Life and/or Principal National may from time to time obtain one or more consumer reports regarding your criminal record, credit history, driving record, education record, and job history, or otherwise bearing on your credit worthiness, credit standing or capacity, character, general reputation, personal characteristics or mode of living. The National Insurance Producer Registry (NIPR), the Financial Industry Regulatory Authority (FINRA) Central Registration Depository (CRD), and financial institution records may also be accessed. Please sign the Consumer Report Authorization if you are willing to authorize us to obtain such a report.

NOTE: You will be provided a copy of your consumer report if adverse action against you is contemplated in whole or in part because of what is contained in the report.



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**Summary of Your Rights
Under The Fair Credit
Reporting Act**

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20006.

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20006.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days. In addition, all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

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- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
 - **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
 - **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates. b. Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006 b. Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air Carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St. NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877)382-4357

Business Information Group, Inc.
A Vertical Screen® Company
Attn: Consumer Disclosure
P.O. Box 541, Southampton, PA 18966
Toll-free phone – 800-260-1680

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**Producer
 Appointment
 Information**

SUBMITTING OFFICE INFORMATION (REQUIRED)

Submitting Office Name _____	Number _____	Unit _____
Submitting Office Contact Name _____		Office Contact Email address _____

This is a statement of qualifications to become appointed as a producer and is not an application for employment. If you fail to answer any of the following information, it will delay processing. **PLEASE PRINT LEGIBLY.**

NEW BUSINESS INFORMATION

Policy Number (if known) _____	Policy State _____
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FIRM/CORPORATION Producer is set-up under

Firm / Corporation Name (Required) _____	Firm / Corporation Federal Tax ID (Required) _____
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PRODUCER INFORMATION

Producer Name (as it appears on resident State license) _____		
Social Security Number (Required) _____	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth _____
Producer Residence Street Address (Cannot accept PO BOX) _____		
City _____	State _____	ZIP _____
Producer Residence Phone _____	National Producer Number (NPN) _____	
Producer Business Street Address (not BGA address unless you are physically located in the BGA office) _____		
City _____	State _____	ZIP _____
Producer Business Phone (Required) _____	Producer Business Email (Required) _____	

BROKER DEALER INFORMATION — complete this section only if selling on behalf of a Broker Dealer.

Broker Dealer Name _____	Broker-Dealer Tax ID or CRD Number _____
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Consumer Report Authorization By Individual To Be Appointed

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FOR APPLICANTS IN CALIFORNIA ONLY: I was also given the Additional Consumer Report Disclosure for California Applicants.

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FOR APPLICANTS IN NEW YORK ONLY: I was also given the Additional Consumer Report Disclosure for New York Applicants.

FOR APPLICANTS IN OKLAHOMA ONLY: I was also given the Additional Consumer Report Disclosure for Oklahoma Applicants.

FOR APPLICANTS IN WASHINGTON ONLY: I was also given the Additional Consumer Report Disclosure for Washington Applicants.

Signature	
Signature (Required)	Date
X	
Printed Name (Required)	

SIGN AND FAX PAGES 1 and 2 only to: 1-866-321-1474

Keep pages 3, 4, 5, 6, 7 and 8 for your records.

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In addition, beginning September 1, 2005, under the federal Fair Credit Reporting Act consumers in Connecticut will be entitled to one free report every twelve months upon request from each nationwide consumer reporting agency.

You have a right to dispute inaccurate information by contacting the credit rating agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current and verifiable information removed from your credit report. Under the federal Fair Credit Reporting Act, the credit rating agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for ten years.

If you have notified a credit rating agency that you dispute the accuracy of information in your file, the credit rating agency must then, within thirty days, reinvestigate and modify or remove inaccurate information. If you provide additional information to the credit rating agency, the agency may extend this time period by fifteen days. The credit rating agency shall provide you with a toll-free telephone number to use in resolving the dispute.

The credit rating agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit rating agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit rating agency to keep in your file, explaining why you think the record is inaccurate. The credit rating agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in twelve months preceding your request which resulted in the provision of a credit report.

You may request that the information contained in your file not be provided to a third party for marketing purposes.

If you have reviewed your credit report with the credit rating agency and are dissatisfied, you may contact the Connecticut Department of Banking. You have a right to bring civil action against anyone who knowingly or willfully misuses file data or improperly obtains access to your file.

For Residents of Minnesota

In connection with your application for a contract and/or appointment as a marketer with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, or retention as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, Principal Life and/or Principal National may from time to time obtain one or more consumer reports regarding your criminal record, credit history, driving record, education record, and job history, or otherwise bearing on your credit worthiness, credit standing or capacity, character, general reputation, personal characteristics or mode of living.

Under Minnesota state law, you have the right to request from the consumer reporting agency additional information on the nature of a consumer report obtained by Principal Life and/or Principal National. If you submit a written request to the consumer reporting agency, the agency must make a complete and accurate disclosure of the nature and scope of the report. This disclosure must be in writing and must be mailed or delivered to you within the later of five days after the agency received your request or five days after the consumer report was requested.

For Residents of New York

In connection with your application for a contract and/or appointment as a marketer with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, or retention as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, Principal Life and/or Principal National may from time to time obtain one or more consumer reports regarding your criminal record, credit history, driving record, education record, and job history, or otherwise bearing on your credit worthiness, credit standing or capacity, character, general reputation, personal characteristics or mode of living.

You will, upon request, be informed whether or not a consumer report was requested, and if a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.

In addition to any consumer report obtained in connection with your application, subsequent consumer reports may be requested or utilized in connection with an update, renewal, or extension of your tenure as a marketer or for the purpose of otherwise evaluating you for promotion, reassignment, or retention as a marketer.

For Residents of Oklahoma

In connection with your application for a contract and/or appointment as a marketer with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, or retention as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, Principal Life and/or Principal National will from time to time obtain one or more consumer reports regarding your criminal record, credit history, driving record, education record, and job history, or otherwise bearing on your credit worthiness, credit standing or capacity, character, general reputation, personal characteristics or mode of living.

For Residents of Washington

A consumer report is obtained from a consumer reporting agency for the purpose of evaluating you for contracting and/or appointment with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, and or retention as a marketer with Principal Life and/or Principal National. This report may contain information bearing on your creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living from public records or through personal interviews with your neighbors, friends, or associates. Principal Life and/or Principal National requests credit reports on persons who will be selling financial service products and providing financial advice to members of the public. You may also have the right to request additional disclosures regarding the nature and scope of the investigation. The Summary of Consumer Rights is attached to this document.

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Principal Life Insurance Company
Principal National Life Insurance Company
Members of Principal Financial Group®

Mailing Address:
Des Moines, IA 50392-0470

Notification Of
Background
Investigation

CONSUMER REPORT DISCLOSURE

In connection with your application for a contract and/or appointment as a marketer with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, or retention as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, Principal Life and/or Principal National may from time to time obtain one or more consumer reports regarding your criminal record, credit history, driving record, education record, and job history, or otherwise bearing on your credit worthiness, credit standing or capacity, character, general reputation, personal characteristics or mode of living. The National Insurance Producer Registry (NIPR), the Financial Industry Regulatory Authority (FINRA) Central Registration Depository (CRD), and financial institution records may also be accessed. Please sign the Consumer Report Authorization if you are willing to authorize us to obtain such a report.

NOTE: You will be provided a copy of your consumer report if adverse action against you is contemplated in whole or in part because of what is contained in the report.

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Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20006.

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20006.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days. In addition, all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

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- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
 - **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
 - **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

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TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates. b. Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006 b. Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air Carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St. NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877)382-4357

Business Information Group, Inc.
A Vertical Screen® Company
Attn: Consumer Disclosure
P.O. Box 541, Southampton, PA 18966
Toll-free phone – 800-260-1680

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This Contract (the "Contract") is between Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and _____ ("Broker"). The purpose of this Contract is to set forth the terms and conditions under which Broker will sell products for Principal Life and/or Principal National, respectively.

The Contract is effective the date it is signed by the Company and is subject to the following terms and conditions:

1. CONTRACT LANGUAGE

- a. Throughout this Contract, the term "Company" means Principal Life and/or Principal National. The term "Broker" means the person named above.
- b. Principal Life shall be the contracting party for the Company for all products issued by Principal Life, and Principal National shall be the contracting party for the Company for all products issued by Principal National. The rights, duties, obligations and responsibilities of each are separate and distinct from the rights, duties, obligations and responsibilities of the other. Principal Life shall not have any responsibility or liability for the actions or inaction of Principal National under this Contract; and Principal National shall not have any responsibility or liability for the actions or inaction of Principal Life under this Contract.
- c. "Applicable Law" means any law (including common law), order, statute, rule or regulation of a federal, state or local domestic or foreign governmental, regulatory authority, agency, court, commission or other governmental or regulatory entity, and includes, but is not limited to, state insurance laws and regulations, laws and regulations regarding replacement, laws and regulations regarding suitability and needs-based selling, federal and state consumer privacy laws and regulations, federal and state securities laws and regulations and AML Laws, all in effect on the date of this Contract or enacted or amended at any time this Contract is in effect.
- d. "Calendar Year" is a period beginning January first and ending December thirty-first.
- e. "Commission(s)" means first year commission(s), renewal commission(s), service fee(s), and bonuses identified in the Commission schedule.
- f. "Commission schedule" means the commission schedule in effect at the time Broker sells a Policy or an addition to a Policy.
- g. "Policy" and "Policies" mean any and all insurance policies or annuity contracts included in the Commission schedule.
- h. "Policy Year" is a period of one year beginning with the Policy date (except as modified in the policy).
- i. "Company Policies and Procedures" are the policies and procedures of the Company (including but not limited to those regarding ethics requirements, prohibited outside activities, suitability guidelines and needs based selling) which can be found on the Company's eFinancial ProfessionalSM website or in other format and which may be changed or updated from time to time without notice to Broker.
- j. "Premium" means the payment amount to the Company stated or defined in the Policy.
- k. "Agency" means any licensed insurance agency, marketing division, subsidiary or affiliate, if any, that Broker has designated to participate in marketing Policies and that has been appointed by the Company.
- l. "Representative" means any person, if any, having all necessary licenses and registrations who is appointed by Principal to sell Policies, through a contract with Broker or Broker's behalf or under Broker's authority or an Agency's authority.

2. RELATIONSHIP

Under this contract:

- a. Broker's relationship with the Company is that of an independent contractor, not an employee.
- b. Broker will be free to exercise Broker's own reasonable judgment in marketing the Policies of the Company, including the choice of time, place and manner of sale, but Broker is to conform to all of the Company Policies and Procedures not inconsistent with this relationship, and all Applicable Laws.
- c. The Company reserves the right to revoke Broker's authority to sell any product or product line at any time, upon notice to Broker.

3. DUTIES AND RESPONSIBILITIES

Under this contract, Broker agrees to:

- a. Conform to and comply with all Applicable Laws, including, but not limited to those pertaining to insurance and insurance brokers and agents.
- b. Conform to and comply with all applicable Company Policies and Procedures.
- c. Immediately notify the Company in writing if Broker is not in compliance with Applicable Laws or the Company Policies and Procedures.
- d. Promptly provide such information and certifications as the Company may request regarding Broker's establishment and maintenance of a system to comply with Applicable Laws, and Company Policies and Procedures; maintain such records of information used in making recommendations to purchase Policies or in servicing Policies (including information obtained from consumers) as may be required by Applicable Laws or Company Policies and Procedures; and promptly cooperate and assist the Company in its efforts to monitor Broker's performance under this section.
- e. Qualify for and obtain any licenses and bonds as required by the Company or Applicable Laws, provide the Company with evidence of such licenses and bonds, and inform the Company in writing of any changes to such licenses and bonds.
- f. Limit solicitation of applications for Policies of the Company to states in which Broker is licensed.
- g. Take all necessary steps, upon submission of applications for Policies to the Company, to become appointed where required.
- h. Deliver promptly all applications and all money Broker receives on behalf of the Company, an applicant, a policyowner, or a beneficiary. Broker holds all moneys in trust until delivery.
- i. Return any Policies to the Company that are requested, or that are not delivered within the time allowed. Broker will be asked to give an account for such Policies.
- j. Return all moneys and other property of the Company to it on demand or when this Contract terminates.
- k. Refrain from interfering with any other producer's relationship with the Company.
- l. Promptly, completely and accurately comply with instructions and requests of the Company regarding the marketing and servicing of Policies and compliance issues, all in accordance with stated deadlines.
- m. Notify Company immediately of any customer complaint or legal or regulatory inquiry (including, but not limited to subpoenas) regarding a Policy and provide prompt, complete and accurate cooperation and assistance in resolving the same, in accordance with Company requests and stated deadlines.
- n. Maintain professional errors and omissions insurance to cover Broker's proposed activities pursuant to this Contract and provide evidence of such coverage satisfactory to the Company upon request by the Company.
- o. Upon request, allow the Company immediate access at Broker's place of business to inspect and/or audit books, records, files, computer records, business banking records or any other records, whether in paper or electronic format relating to the Company's policyowners, insureds or the relationship between Broker and the Company. Broker shall cooperate to the fullest extent with such inspections and/or audits.

- p. Establish and maintain a system of training and supervision so as to ensure that Broker and, if any, all Agencies, Representatives, their employees and sub-agents comply with (a) all Applicable Laws and (b) Company's Policies and Procedures.
- q. Ensure that, if applicable, all Agencies and Representatives comply with sections 3(d) and 3(p) of this Contract.
- r. Pay all taxes which are required by law to be paid in connection with Commissions and other amounts paid under this Contract, including, but not limited to all payments, true-ups and refunds.
- s. To the extent AML Laws are applicable to Broker, Broker represents that Broker is now in compliance with and covenants to continue to comply with the USA PATRIOT Act of 2001, the Bank Secrecy Act and certain other federal and state anti-money laundering laws and regulations, including, but not limited to, the laws, regulations and executive orders administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") (collectively, the "AML Laws"). Such AML Laws require, among other things, that financial institutions adopt compliance programs to guard against money laundering. Whether or not Broker is a financial institution, each party agrees to use reasonable efforts to cooperate with the other, exchange information as permitted by law and assist each other in detecting possible money laundering or terrorist financing in connection with the offer and sale of any Policy pursuant to the Contract; provided however, that nothing in this paragraph shall be read to relieve either party from any responsibility to monitor for and file reports regarding suspicious activity to the extent required under any applicable provisions of the AML Laws. Further, each party agrees to supply the other party, upon request, with a certification of its compliance with applicable AML Laws.

4. LIMITATIONS

Broker's authority will extend no further than is stated in this Contract. Broker may not:

- a. Incur any liability or debt against the Company.
- b. Accept risks of any kind, determine insurability, or bind the Company in any way.
- c. Promise the reinstatement of Policies.
- d. Make, change, or discharge any contract.
- e. Allow more time for paying a premium or waive any premium payment.
- f. Accept premium payments other than the first payment, except with the written approval of the Company.
- g. Give credit to applicants.
- h. Initiate or appear in legal proceedings or actions in insurance departments and other administrative agencies in the name of the Company.
- i. Waive any provision of any Policy, or waive any of the Company's rights relating to the Company's Policies, including, but not limited to, the right to accurate and complete information on applications.
- j. Use any sales material, software, sales concepts, supplies or advertising other than supplied or approved by the Company, except with the written approval of the Company. Broker must have the written authorization of the Company to use its trademarks and service marks, unless Broker has received materials directly from the Company or the Company has otherwise approved it in writing.
- k. Use Broker's own personal or business checks or funds for the payment of an applicant's or policyowner's premiums.
- l. Pay, allow or offer any rebate.
- m. Use the Company's name in connection with any bank account or account with any other financial institution.
- n. Fax or email customers by using mass mailing listings without the customer's prior written consent.
- o. Disclose or use Confidential Information in any manner that is inconsistent with the Company's privacy policy as set forth in its current privacy notice unless Broker first provides consumers with a privacy notice and opt out that is pre-approved by the Company.

5. COMMISSIONS WHILE UNDER CONTRACT

- a. Commissions will be based on the gross premiums the Company receives from the policyowner; except that, the Company will only advance commissions on future premium deposits in accordance with the annualized commission arrangement, if any, and Company Policies and Procedures.
- b. If the Company cancels, rescinds, revokes or terminates a Policy for any reason, or if the policyowner exercises any right to cancel or otherwise terminate a Policy, and as a result, the Company refunds, returns or credits any amount of payment made on such Policy, Broker shall promptly repay to the Company any amount of compensation, including but not limited to Commissions, paid or credited to Broker with respect to such Policy. Any such repayment by Broker shall be included in the definition of "Indebtedness" as set forth in the provisions of the paragraph of this Contract entitled "Indebtedness".
- c. The Company will pay Commissions on Policies sold according to the Commission schedule and Broker's annualized commissions arrangement, if any.
- d. The Company reserves the right, in its sole discretion to change Commissions by e-mail notice or by posting to the Company's eFinancial ProfessionalSM website. Any such change will apply to Policies with an effective date on or after the effective date of the Commission change, unless a different effective date is required by law. Broker is responsible for ensuring that he or she has the most current Commission information.

6. COMMISSIONS AFTER TERMINATION

- a. If Broker's Contract is terminated for reasons other than those set forth in section 6(b) of this Contract, Broker will receive Commissions as provided in the Commission schedule and Company Policies and Procedures in effect at the time this Contract terminates. In the event of such termination, the Company may commute renewal Commissions and pay in a lump sum in accordance with Company Policies and Procedures.
- b. Notwithstanding anything to the contrary in this Contract, the Company will not pay future Commissions (first year and renewal) if this Contract is terminated under section 15(b) or if Broker has violated the provisions of section 11 of this Contract. Future Commissions will also not be paid if the Company discovers Broker has committed any of the offenses outlined in sections 11 or 15(b) after this Contract has terminated.

7. PRIOR CONTRACT

Any prior or existing brokerage contracts, whether oral or written, and any such amendments that Broker has with the Company are terminated as of the date immediately before the effective date of this Contract. Broker's rights to receive Commissions and service fees earned on any business issued under a previous brokerage contract will continue to be paid in accordance with the applicable Commission schedule(s).

8. INDEBTEDNESS

Indebtedness means any debt, liability, or debit balance resulting from the Company's reversal of Commissions incurred under this or any prior contract Broker has or has had with the Company. It also includes any amount paid by the Company, including attorney fees and costs, to settle a complaint or satisfy any judgment entered by any court, administrative agency or arbitrator related to any Policy sold by Broker, or breach of Broker's duties and responsibilities contained in this or any prior contract, whether or not the liability for settlement or satisfaction of judgment arose after the termination of this Contract. The Company may offset any indebtedness Broker owes the Company, or any of its subsidiaries or affiliates, against any amounts the Company owes Broker. The Company reserves the right to use any remedies under the law to collect any indebtedness Broker owes the Company and Broker agrees to pay any reasonable attorney's fees and actual costs of collection incurred as a result of such action.

9. ASSIGNMENT

This contract is not assignable by Broker. Except as provided under "Indebtedness," no Commissions payable under this Contract may be transferred, assigned or made payable to anyone other than Broker without the Company's written consent. The Company may assign its rights and obligations under this Contract at any time and without Broker's consent.

10. ENFORCEMENT

In the event Broker sues the Company to enforce the terms of this Contract, Broker will be responsible for paying all of the Company's costs and attorney fees should Broker's lawsuit be unsuccessful either by jury verdict or judicial ruling. In the event of settlement short of judicial resolution, Broker agrees to pay one half the Company's costs and attorney fees to defend the lawsuit, mediation or arbitration through the date of settlement.

In the event the Company sues Broker to enforce the terms of this Contract, the Company will pay Broker's costs and attorney fees should the Company's lawsuit be unsuccessful either by jury verdict or judicial rulings. If the Company wins its lawsuit, by judicial ruling or jury verdict, Broker agrees to pay the Company's costs and attorneys fees.

11. PRESERVATION OF BUSINESS AND RELATIONSHIPS

- a. During the term of this Contract and for a period of two years after the termination of this Contract, Broker will not, directly or indirectly, induce or attempt to induce any person employed or under contract or associated with the Company, including, but not limited to, its agents, employees and brokers, to terminate his or her relationship with the Company.
- b. For a period of two years after the termination of this Contract, Broker will not, directly or indirectly, advise, induce or solicit any policyholder of the Company to lapse, cancel, or replace any Policy of the Company or borrow values from any Policy of the Company to pay any premium or fund a Policy of another company.
- c. In the event Broker violates this section, Broker agrees that the Company may suffer irreparable harm for which damages alone may not adequately compensate the Company. Broker agrees to pay the amount of \$100 per violation of the terms of this section. The parties agree that it would be extremely difficult to determine the amount of actual damages resulting from violation of this section, but that such amount is a reasonable approximation of such damages and not a penalty. Broker further agrees that the Company may pursue all remedies, legal or equitable, including an injunction or restraining order to enforce compliance with this section. Broker also agrees that Broker shall be responsible for any attorney fees and costs the Company incurs as a result of its efforts to enforce this section.

12. RECORDS AND DATA

Records and data, including any duplicate copies, provided by the Company or related to the marketing or servicing of Policies issued by the Company or any of its affiliates or subsidiaries are the property of the Company. Upon termination of this Contract, Broker shall immediately return to the Company or destroy all records and data as defined above unless Broker immediately enters into another contract as a producer with the Company.

13. CONFIDENTIAL INFORMATION

- a. **Duty of Confidentiality.** Broker acknowledges and agrees that, in connection with the performance of Broker's duties and responsibilities under this Contract or otherwise, Broker may receive or learn information that the Company is obligated by law to treat as confidential for the benefit of third parties, including, but not limited to information about individuals who have applied for or purchased financial products or financial services from the Company ("Consumer"), and personal, financial and/or health information of the Consumer ("Confidential Information"). Broker agrees to keep all Confidential Information strictly confidential; and, except as otherwise required by law, not to use or re-disclose to any affiliate or third party, either orally or in writing, any Confidential Information for any purpose other than the purpose for which the Confidential Information was provided to Broker. Broker agrees that access to Confidential Information shall be restricted to Broker's employees who need to know the information (or have access to the information) to help Broker perform Broker's duties and responsibilities under this Contract. The obligations of this Contract extend to all of Broker's employees, agents, marketers, affiliates and contractors, and Broker shall inform such persons of their obligations hereunder.
- b. **Duty to Safeguard Confidential Information.** Without limiting the foregoing, Broker agrees to use reasonable diligence to protect the security, confidentiality and integrity of the Confidential Information. Broker further agrees to protect said Confidential Information by maintaining administrative, technical and procedural safeguards that comply with the Applicable Laws and the Company Policies and Procedures.
- c. **Duty to Notify.** Upon learning of any unauthorized re-disclosure or use of any Confidential Information, Broker agrees to notify the Company promptly and to cooperate fully with the Company to protect such Confidential Information

- d. Re-disclosures required by law. If Broker believes Broker is required by law or by a subpoena or court order to re-disclose any Confidential Information, then Broker agrees, prior to any re-disclosure, to promptly notify the Company in writing, to provide a copy of the subpoena, court order or other demand and to make all reasonable efforts to allow the Company an opportunity to seek a protective order or other judicial relief. This duty does not apply to audits and inquiries from state or federal regulatory agencies if Broker is legally required to provide them with access to Broker's records.

14. FINES FOR VIOLATIONS

In the event Broker violates the terms of this Contract, the Company may choose to impose a fine of not more than \$2,000.00 per violation. Any fine assessed must be paid within 30 days of written notice to Broker of the fine. Notice is effective upon the earlier of mailing to the Broker's last known address or delivery to the Broker, through personal or electronic means. This section shall not apply to violations of the section of this Contract entitled Preservation of Business and Relationships, which contains different consequences for violation of that section.

15. TERMINATION

- a. The Company or Broker can terminate this Contract at any time for any reason or no reason. Notice of termination must be in writing and specify the date of termination. Notice will be effective on the earlier of mailing to the addressee's last known address or delivery to the addressee through personal or electronic means.
- b. The Company may terminate Broker's Contract without giving prior written notice if the Company reasonably believes that Broker has committed any fraudulent, dishonest or illegal act arising out of or related to this Contract or to the Company's business or violated any provision of this Contract or Company Policies and Procedures.
- c. This Contract will terminate immediately in the event of expiration, cancellation or revocation of Broker's license to sell insurance or Broker's death.

16. INDEMNIFICATION

- a. The Company will indemnify, defend and hold harmless the Broker against losses, claims, damages, judgments, liabilities, penalties or expenses of any nature, including but not limited to reasonable attorney's fees and court costs, which arise out of or are based upon any untrue statement of a material fact contained in any sales material written and/or approved by the Company.
- b. Broker will indemnify and hold harmless the Company, its affiliates, directors, officers and employees or agents against any losses, claims, damages, judgments, liabilities, penalties or expenses of any nature, including but not limited to reasonable attorney's fees and court costs, which arise out of or are based upon any unauthorized use of sales materials or any verbal or written misrepresentations or any unlawful sales practices, or failure of the Broker to comply with the provisions of this Contract or the willful misfeasance, bad faith, negligence or misconduct of the Broker in the solicitation or applications for or sale of Policies of the Company.
- c. The indemnified party will give prompt written notice to the indemnifying party of assertion of claim. The parties will cooperate with one another in the defense of the claim. Notwithstanding anything to the contrary in this Contract, and to the extent permitted by law, the indemnification provisions of this Contract will not be deemed to waive or limit any other rights available to an indemnified party.

17. NOTICES

The Company may provide notice to Broker via email, fax, website or other electronic means, as well as through the use of an independent courier that provides or maintains a record of delivery date, or by prepaid certified or registered mail with a return receipt requested. Broker agrees to receive information about the Company or its products, changes or amendments to this Contract or Commission schedules and other Company information through electronic means in accordance with the Company Policies and Procedures in effect at the time of giving notice. Broker shall provide notice to the Company through the use of an independent courier that provides a record of the delivery date, or by prepaid certified or registered mail with a return receipt requested to the address specified in Company Policies and Procedures.

18. GENERAL PROVISIONS

- a. Survival. Termination of this Contract will not relieve either party of any previously accrued obligations or of any obligations that by their nature are intended to survive termination. The provisions of this Contract relating to Confidential Information, Commissions While Under Contract, Preservation of Business and Relationships and Indemnification shall survive the termination or expiration of this Contract.
- b. Entire Contract. This Contract, including the relevant Commission schedule(s), represents the entire agreement between Broker and the Company. No promise, agreement, understanding or representation will be binding on the Company unless it is made in this Contract or the relevant Commission schedule(s), or by a written instrument signed by Broker and a vice president or higher officer level of the Company except as provided herein. This Contract and the relevant Commission schedule(s) may be amended or modified by the Company upon written notice to Broker. Each such amendment will be binding on both parties despite any lack of additional consideration.
- c. Governing Law. This is an Iowa Contract and will be construed in accordance with the laws of the state of Iowa.
- d. Severability. If any provision of this Contract is held to be unenforceable under any Applicable Law, such provision will be ineffective for that jurisdiction and the remaining provisions of this Contract will continue in full force and effect. In addition, the parties or the court will modify any unenforceable provision so as to make it enforceable under applicable law, while keeping the modified provision as consistent as possible with the original intent of the parties.
- e. Non-waiver. Any lenience in enforcing strict compliance with Contract provisions for forbearance by the Company in enforcing them will not be interpreted as a present waiver of those provisions, nor as a waiver of the Company's rights to enforce the same in the future. No term or provision of this Contract will be deemed waived and no breach will be deemed excused unless such waiver or consent will be in writing and signed by the party claimed to have waived or consented.
- f. Successors and assigns. This Contract will inure to the benefit of and be binding upon the respective successors and assigns, if any, of the parties. Nothing in this paragraph will be construed to permit any attempted assignment which would be unauthorized pursuant to any other provision of this Contract.

Each party represents that the individual signing below on its behalf has read this Contract, understands it, and has full authority to bind such party.

_____ Signature of Broker	_____ Date (mm/dd/yyyy)
_____ Signature of President—Principal Life Insurance Company	_____ Date (mm/dd/yyyy)
_____ Signature of President—Principal National Life Insurance Company	_____ Date (mm/dd/yyyy)

This document may not be modified other than to supply the requested information and to sign it.



Principal Life Insurance Company
 Principal National Life Insurance Company
 Princor Financial Services Corporation
 Members of Principal Financial Group®
 Principal Financial Group, Des Moines, IA 50392-0001

**Authorization Agreement
 for Direct Deposit**

Fax: 1-866-321-1474	Mail to: Marketer Services Operation Services Team, A-003-S43 Principal Financial Group Des Moines, IA 50392-0470	Questions: 1-800-388-4793 Marketer Services
Email: directdepositchanges@principal.com		

Please complete this form to authorize us to deposit your net compensation earnings directly into your financial institution account ("Bank"). Investment brokerage accounts are not accepted if a debit cannot be processed.

This represents: New Enrollment Change of Account Change of Bank
 Business lines to be updated: Check all that apply Principal Life / Principal National Life Princor Financial Services

Name	Tax ID Number (SSN or EIN)	Statement Code(s)
_____	_____	_____
_____	_____	_____

Account Information

- Checking Account Bank's Routing & Transit Numbers _____
 *Account Number _____
 Voided check required in order to process.
 OR
- Savings Account Bank's Routing & Transit Numbers _____
 *Account Number _____
 Deposit slip required in order to process.
 OR
- Principal Funds Inc, Money Market

Routing Number _____
 Principal Funds Inc, Money Market Fund Account Number* _____
**(Please provide the number that is on the MICR line of your checks.)*

Authorization Agreement for Direct Deposit

I hereby authorize Principal Life Insurance Company, Principal National Life Insurance Company, or Princor Financial Services Corporation (if a Princor registered representative) to:

- deposit or credit my compensation earnings subject to your minimum requirements. Contact the phone number below for current minimum requirements. Amounts less than the minimum will accumulate until the minimum is reached and then will be deposited or credited at the next pay date.
- if necessary, initiate adjustments to correct any credit entries made in error to my account.

This authority is to remain in effect until revoked by me in writing and received by Principal Life Insurance Company, Principal National Life Insurance Company, or Princor Financial Services Corporation at Marketer Services, Operations Services Team A-003-S43, Principal Financial Group, Des Moines, IA 50392-0470. I understand either party reserves the right to amend or terminate this agreement at any time.

Signature _____ Date _____
 Business Address _____
 Business Phone No. _____ Home No. _____ Fax No. _____

NOTE: Please include one of the following with this signed form; a Voided Check from your Checking Account or a Deposit Slip from your Savings Account.



Principal Life Insurance Company
 Principal National Life Insurance Company
 Members of Principal Financial Group®

Mailing Address:
 Des Moines, IA 50392-0470

**Consumer Report
 Authorization**

I hereby authorize Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") to obtain in connection with my application for a contract and/or appointment as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, and/or to obtain for purposes of evaluating me for promotion, reassignment, or retention as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, a consumer report regarding my criminal record, credit history, driving record, education record, and job history, or otherwise bearing on my credit worthiness, credit standing or capacity, character, general reputation, personal characteristics, or mode of living, and may include information obtained from FINRA. I understand a Central Registration Depository (CRD) report may be ordered and reviewed. This authorization specifically includes the procurement of a consumer report in connection with my application as well as the procurement of a consumer report at any time during my tenure as a marketer with Principal Life and/or Principal National or affiliated entity.

Any consumer report information obtained may be shared among Principal Life and/or Principal National's affiliates in connection with hiring, appointment, promotion, reassignment, and/or retention decisions.

I also authorize the appropriate individuals, entities, companies, institutions, or agencies to disclose responsive information, and to the extent permitted by law I release them from any liability as a result of such disclosures. To the extent permitted by law, I also release Principal Life and/or Principal National and their subsidiaries and affiliates from any liability which may result from this investigation.

I understand that a photocopy of this authorization may be accepted with the same authority as the original.

I was given (1) the Consumer Report Disclosure and (2) the Summary of Your Rights Under the Fair Credit Reporting Act before signing this document. NOTE: Move below section over to the left after boxes are removed.

FOR APPLICANTS IN CALIFORNIA ONLY: I was also given the Additional Consumer Report Disclosure for California Applicants.

FOR APPLICANTS IN CONNECTICUT ONLY: I was also given the Additional Consumer Report Disclosure for Connecticut Applicants.

FOR APPLICANTS IN MINNESOTA ONLY: I was also given the Additional Consumer Report Disclosure for Minnesota Applicants.

FOR APPLICANTS IN NEW YORK ONLY: I was also given the Additional Consumer Report Disclosure for New York Applicants.

FOR APPLICANTS IN OKLAHOMA ONLY: I was also given the Additional Consumer Report Disclosure for Oklahoma Applicants.

FOR APPLICANTS IN WASHINGTON ONLY: I was also given the Additional Consumer Report Disclosure for Washington Applicants.

 Email Address

 Signature

 Printed Name

 Home Address (do not use P.O. Box address)

 Month and Day of Birth (year)

 Date

 Social Security Number

Sign and return this page. Keep pages 2, 3, 4, 5 and 6 for your records.

This document contains confidential information and is for internal use only. No part may be copied nor disclosed without prior consent of the Principal Financial Group®.



Principal Life Insurance Company
Principal National Life Insurance Company
Members of Principal Financial Group®

Mailing Address:
Des Moines, IA 50392-0470

**Additional Consumer
Report Disclosures
for Applicants**

For Residents of California

In connection with your application for a contract and/or appointment as a marketer with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, or retention as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, Principal Life and/or Principal National may obtain credit and/or investigative consumer reports on you. Investigative consumer reports may contain information regarding your criminal record, credit history, driving record, education record, and job history, or information otherwise bearing on your credit worthiness, credit standing or capacity, character, general reputation, personal characteristics or mode of living. Per section 1785.20.5 of the California Civil Code, a credit report is being obtained because you will have regular access to personal information. The credit and investigative consumer reports used by Principal Life and/or Principal National are prepared by Business Information Group, Inc., P.O. Box 286, Marlton, NJ 08053. Business Information Group, Inc.'s telephone number is 800-260-1680.

Under section 1786.22 of the California Civil Code, California applicants or workers with a California mailing address may view and obtain a copy of the file maintained on them by an investigative consumer reporting agency – including Business Information Group, Inc. To do so, such persons must make a request to the investigative consumer agency in person, by mail, or by telephone and submit proper identification to the agency (and pay the costs of any duplication services). The agency is required to have personnel available to explain the file and any coded information within it. If a person requests their file in person, he or she may select another person to accompany them, provided that this second person also furnishes proper identification.

For Residents of Connecticut

You have a right to obtain a copy of your credit file from a credit rating agency. You may be charged a reasonable fee not exceeding five dollars for your first request in twelve months or seven dollars and fifty cents for any subsequent request in that same twelve-month period. There is no fee, however, if you have been turned down for credit, employment, insurance or a rental dwelling because of information in your credit report within the preceding sixty days. The credit rating agency must provide someone to help you interpret the information in your credit file.

In addition, beginning September 1, 2005, under the federal Fair Credit Reporting Act consumers in Connecticut will be entitled to one free report every twelve months upon request from each nationwide consumer reporting agency.

You have a right to dispute inaccurate information by contacting the credit rating agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current and verifiable information removed from your credit report. Under the federal Fair Credit Reporting Act, the credit rating agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for ten years.

If you have notified a credit rating agency that you dispute the accuracy of information in your file, the credit rating agency must then, within thirty days, reinvestigate and modify or remove inaccurate information. If you provide additional information to the credit rating agency, the agency may extend this time period by fifteen days. The credit rating agency shall provide you with a toll-free telephone number to use in resolving the dispute.

The credit rating agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit rating agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit rating agency to keep in your file, explaining why you think the record is inaccurate. The credit rating agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in twelve months preceding your request which resulted in the provision of a credit report.

You may request that the information contained in your file not be provided to a third party for marketing purposes.

If you have reviewed your credit report with the credit rating agency and are dissatisfied, you may contact the Connecticut Department of Banking. You have a right to bring civil action against anyone who knowingly or willfully misuses file data or improperly obtains access to your file.

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For Residents of Minnesota

In connection with your application for a contract and/or appointment as a marketer with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, or retention as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, Principal Life and/or Principal National may from time to time obtain one or more consumer reports regarding your criminal record, credit history, driving record, education record, and job history, or otherwise bearing on your credit worthiness, credit standing or capacity, character, general reputation, personal characteristics or mode of living.

Under Minnesota state law, you have the right to request from the consumer reporting agency additional information on the nature of a consumer report obtained by Principal Life and/or Principal National. If you submit a written request to the consumer reporting agency, the agency must make a complete and accurate disclosure of the nature and scope of the report. This disclosure must be in writing and must be mailed or delivered to you within the later of five days after the agency received your request or five days after the consumer report was requested.

For Residents of New York

In connection with your application for a contract and/or appointment as a marketer with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, or retention as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, Principal Life and/or Principal National may from time to time obtain one or more consumer reports regarding your criminal record, credit history, driving record, education record, and job history, or otherwise bearing on your credit worthiness, credit standing or capacity, character, general reputation, personal characteristics or mode of living.

You will, upon request, be informed whether or not a consumer report was requested, and if a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.

In addition to any consumer report obtained in connection with your application, subsequent consumer reports may be requested or utilized in connection with an update, renewal, or extension of your tenure as a marketer or for the purpose of otherwise evaluating you for promotion, reassignment, or retention as a marketer.

For Residents of Oklahoma

In connection with your application for a contract and/or appointment as a marketer with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, or retention as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, Principal Life and/or Principal National will from time to time obtain one or more consumer reports regarding your criminal record, credit history, driving record, education record, and job history, or otherwise bearing on your credit worthiness, credit standing or capacity, character, general reputation, personal characteristics or mode of living.

For Residents of Washington

A consumer report is obtained from a consumer reporting agency for the purpose of evaluating you for contracting and/or appointment with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, and or retention as a marketer with Principal Life and/or Principal National. This report may contain information bearing on your creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living from public records or through personal interviews with your neighbors, friends, or associates. Principal Life and/or Principal National requests credit reports on persons who will be selling financial service products and providing financial advice to members of the public. You may also have the right to request additional disclosures regarding the nature and scope of the investigation. The Summary of Consumer Rights is attached to this document.

Principal

**Financial
Group**

Principal Life Insurance Company
Principal National Life Insurance Company
Members of Principal Financial Group®

Mailing Address:
Des Moines, IA 50392-0470

**Notification Of
Background
Investigation**

CONSUMER REPORT DISCLOSURE

In connection with your application for a contract and/or appointment as a marketer with Principal Life Insurance Company ("Principal Life") and/or Principal National Life Insurance Company ("Principal National") and/or as a marketer with an affiliated entity, and/or for purposes of evaluating you for promotion, reassignment, or retention as a marketer with Principal Life and/or Principal National and/or as a marketer with an affiliated entity, Principal Life and/or Principal National may from time to time obtain one or more consumer reports regarding your criminal record, credit history, driving record, education record, and job history, or otherwise bearing on your credit worthiness, credit standing or capacity, character, general reputation, personal characteristics or mode of living. The National Insurance Producer Registry (NIPR), the Financial Industry Regulatory Authority (FINRA) Central Registration Depository (CRD), and financial institution records may also be accessed. Please sign the Consumer Report Authorization if you are willing to authorize us to obtain such a report.

NOTE: You will be provided a copy of your consumer report if adverse action against you is contemplated in whole or in part because of what is contained in the report.

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Para informacion en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20006.

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20006.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days. In addition, all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

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- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
 - **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
 - **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates. b. Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006 b. Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air Carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St. NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877)382-4357

Business Information Group, Inc.
A Vertical Screen® Company
Attn: Consumer Disclosure
P.O. Box 541, Southampton, PA 18966
Toll-free phone – 800-260-1680

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Request for Taxpayer Identification Number and Certification

**Give Form to the
requester. Do not
send to the IRS.**

Print or type See Specific Instructions on page 2.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
	2 Business name/disregarded entity name, if different from above	
	3 Check appropriate box for federal tax classification; check only one of the following seven boxes: <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input type="checkbox"/> Other (see instructions) ▶ _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>
	5 Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	6 City, state, and ZIP code	
	7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)																																																																
Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i> on page 3.																																																																
Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="10" style="text-align: center; padding: 2px;">Social security number</th> </tr> <tr> <td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td> </tr> <tr> <td colspan="5"></td><td style="text-align: center;">-</td><td colspan="2"></td><td style="text-align: center;">-</td><td colspan="3"></td> </tr> </table> <p style="text-align: center; margin: 5px 0;">OR</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="10" style="text-align: center; padding: 2px;">Employer identification number</th> </tr> <tr> <td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td><td style="width: 25px; height: 20px;"></td> </tr> <tr> <td colspan="4"></td><td style="text-align: center;">-</td><td colspan="6"></td> </tr> </table>	Social security number																									-			-				Employer identification number																								-						
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Part II Certification	
Under penalties of perjury, I certify that:	
<ol style="list-style-type: none"> 1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and 3. I am a U.S. citizen or other U.S. person (defined below); and 4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. 	
Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.	

Sign Here	Signature of U.S. person ▶ _____	Date ▶ _____
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/fw9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

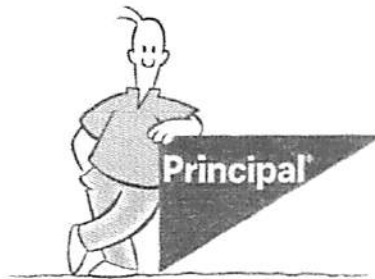
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding? on page 2.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.



COMMISSION SCHEDULE

Broker Contract
Or Contract Addenda:

DD714 B-40
DD715 B-41
DD719 B-39
DD727 B-34

August 2014

This commission schedule ("Commission Schedule") applies to policies/contracts issued by Principal Life Insurance Company (Principal Life) and Principal National Life Insurance Company ("Principal National"). Throughout this Commission Schedule, the term "we", "us" or "our" means Principal Life and Principal National unless such reference pertains solely to Principal Life or Principal National, as the context may suggest or as provided in this Commission Schedule. Principal Life is the contracting party under this Commission Schedule for all policies /contracts issued by Principal Life, and Principal National is the contracting party for all policies issued by Principal National. The rights, duties, obligations and responsibilities of each are separate and distinct from the rights, duties, obligations and responsibilities of the other. Principal Life shall not have any responsibility or liability for the actions or inaction of Principal National under this Commission Schedule; and Principal National shall not have any responsibility or liability for the actions or inaction of Principal Life under the Commission Schedule.

We will pay you commissions on policies/contracts issued by Principal Life or Principal National on applications written under your contract. Commissions will be paid according to this Commission Schedule on premiums we receive. You must be, and continue to be if required by state law, properly licensed, and with respect to variable products be properly licensed and registered, to receive compensation.

We may change this Commission Schedule by e-mail notice or by posting to www.principal.com. You are responsible for ensuring that you have the most current Commission Schedule. Any change to this Commissions Schedule will affect only commissions payable on policies/contracts with an effective date on or after the effective date of the change, unless otherwise provided or required by law. We may discontinue the issuance of any form of policy/contract and fix the amount of commissions on policies/contracts issued in exchange for previously issued policies/contracts.



Principal Life Insurance Company
Principal National Life Insurance Company
Mailing Address: Des Moines, Iowa 50392-0001

SPIA and Annuitization

A. Commissions on Premium

Full commission rates for SPIA and annuitization are below. Please refer to Section B and C below to determine when commissions are applicable.

Annuity Option	Percentage of Premium	
	Premium ≤ \$2,000,000	Premium > \$2,000,000
Fixed period less than 5 years	N/A	Home Office Approval Required – Reduced Commissions Generally Apply – Contact Marketer Services for Commission Rates
Fixed period/amount – 5 years or more but less than 10 years	1.50	
All other options	3.00	

B. SPIA and/or Annuitization Full Commission is Paid (see section A above for commission rates)

Proceeds from one of the following:	
Principal fixed deferred annuity or variable annuity contract outside the surrender charge period*	
Death claim proceeds	Select Account Annuity
Life policies	Annuity death proceeds of a non-spouse beneficiary
Pension Builder	Pension Builder Plus

*The entire contract must be outside the surrender charge period, not just the amount being annuitized.

C. SPIA and Annuitization No Commission is Paid

Proceeds from one of the following:
Principal fixed deferred annuity or variable annuity inside the surrender charge period

D. Principal Income Protector (PIP) Commissions

The Principal Income Protector (PIP) sales concept is a combination of a Principal SPIA and one of the following Principal fixed deferred annuity products: Principal Guaranteed Fixed Annuity, Principal FPDA Plus or Principal Secure Fixed Annuity. Under PIP, the client purchases a SPIA with 40% of the total investment and a fixed deferred annuity with the remaining 60% of the total investment. If the client chooses to automatically annuitize 10% of the initial investment in the fixed deferred annuity each year for 10 years (beginning with the first contract anniversary), then commissions will be paid as set forth below. These commissions are in addition to the commissions paid for the sale of the applicable fixed deferred annuity. Those commissions are described in the applicable product section of the commission schedule.

If the client does not automatically annuitize as described in this section, the commissions for annuitization will be paid, if at all, as described in the SPIA and Annuitization section of the commission schedule. Note: The Principal Income Protector (PIP) application and applicable fixed deferred annuity application must be completed prior to contract issuance to receive 10% automated annuitizations and receive commission as outlined in this section for PIP.

Annuity Option	Percentage of Premium	
	Premium ≤ \$2,000,000	Premium > \$2,000,000
Initial SPIA	3.00	Home Office Approval Required – Reduced Commissions Generally Apply – Contact Marketer Services for Commission Rates
Automated 10% Annual Annuitizations	1.90	

Principal Deferred Income Annuity (DIA)

A. Commissions on Premium

Annuity Option	Percentage of Premium	
	Premium < \$2,000,000	Premium > \$2,000,000
All available options	3.00	Home Office Approval Required – Reduced Commissions Generally Apply

B. DIA Full Commission is Paid (see section A above for commission rates)

Proceeds from one of the following:	
Principal fixed deferred annuity or variable annuity outside the surrender charge period	Select Account Annuity
Death claim proceeds	Annuity death proceeds of a non-spouse beneficiary
Life policies	Pension Builder Plus
Pension Builder	

C. DIA No Commission is Paid

Proceeds from one of the following:
Principal fixed deferred annuity or variable annuity inside the surrender charge period

GENERAL COMMISSION MODIFICATIONS

- A. We may pay less commission, or none, on policies or contracts issued that have the effect of replacing a policy or contract previously issued by us. See applicable sections herein for details of compensation on replacement of policies or contracts.
- B. We will not pay first year commission, except as otherwise provided in this Commission Schedule, on existing life insurance policy values on policies issued by Principal Life or Principal National that are transferred as premium to a new policy.
- C. Commissions will not be paid when an unscheduled premium deposit is created for the purpose of carrying over a policy loan from another company's policy.
- D. Reduced commissions will be paid according to separate commission agreements covering policies issued under modified marketing procedures. This also applies to policies that qualify for issue under a modified marketing procedure but are not written and issued under that procedure.
- E. First year commissions on short-term premium or on extra premium charged on policies whose classification is other than standard will be paid according to rules established by us.
- F. Commissions will not be paid on policies issued as conversions under Group policies.
- G. You will not receive commissions on premium paid after the reinstatement of a life insurance policy, disability insurance policy or annuity contract if the policy or contract was lapsed for a period of two months and was reinstated through the effort of someone other than you.
- H. If we cancel, rescind, revoke or terminate a policy or contract for any reason, (except due to insured's death) or if the policy or contract owner exercises any right to cancel or otherwise terminate a policy or contract, and as a result, we refund, return or credit any amount of payment made on such policy or contract, you shall promptly repay us any amount of compensation, including but not limited to commissions, paid or credited to you with respect to such policy or contract.
- I. Commissions payable by an affiliate of ours may be paid by us and will be accepted by you as payment by the affiliate.
- J. As a general rule, commissions will not be paid on flat extra ratings on any policy.
- K. Commissions will not be paid on partial surrenders used to fund an increase or to pay off a loan.
- L. All commissions or rates are subject to change if necessary to comply with laws and regulations.
- M. Reduced commissions will be paid under modified distribution situations that are mutually agreed upon by you and us.
- N. Except as otherwise provided in this Commission Schedule, premium only increases on life insurance policies do not generate first year commissions.
- O. Commissions may be reduced for items including but not limited to: reduction in premium in the first year, special underwriting programs, and the inclusion or subsequent addition of certain riders such as Accounting Benefit Rider or Salary Increase Rider.
- P. If multiple producers were listed as the writing agents on the initial policy or contract and commissions were split, this split will be applied to all commissions paid, including first year and renewal. This split will also be applied to any new increases in premium, unless we are notified in writing of a change in the servicing producer.