



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

Mailing Address:  
 Des Moines, IA 50392-0470

KCOM 7020

**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.

- 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 this page. Keep pages 2, 3, 4, 5 and 6 for your records.**

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**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. 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.

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**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.

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**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.

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**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**

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## 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.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

## 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.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **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, by September 2005 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.ftc.gov/credit](http://www.ftc.gov/credit) 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.ftc.gov/credit](http://www.ftc.gov/credit) 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.ftc.gov/credit](http://www.ftc.gov/credit).

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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.ftc.gov/credit](http://www.ftc.gov/credit).

**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:**

<b>Type of Business:</b>	<b>Contact:</b>
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission Consumer Response Center – FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word “National” or initials “N.A.” appear in or after bank’s name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word “Federal” or initials “F.S.B.” appear in federal institution’s name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words “Federal Credit Union” appear in institution’s name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center 2345 Grand Avenue, Suite 100 Kansas City, MO 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator – GIPSA Washington, DC 20250 202-720-7051

**Business Information Group  
Attn: Consumer Disclosure  
P.O. Box 286, Marlton, NJ 08053  
Toll-free phone – 800-260-1680**

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