



Marketer Appointment Information Sheet

To facilitate and expedite your appointment with The Principal Financial Group, please provide the following information. Please print clearly.

FIELD OFFICE NUMBER & Field Office Contact Name	
Marketer's Name	
Date of Birth	
Social Security No.	
Resident Address	
Agency or Business Affiliated with (tax id #)	
Broker Dealer Affiliated with (tax id #)	
Are Commissions to be Paid to Agency	YES NO
Business Address	
Business Phone No.	
Business Fax No.	
E-Mail Address	
Primary State of Licensure	
Non-Resident Licensure States	

Please also provide the following:

- A clear copy of all state licenses listed above
- A signed copy of the 1st page of the Authorization for Background Investigation form (DD 1470-9)

Please fax or mail the information to:

Principal Financial Group
 SMB Distribution Support
 711 High Street
 A-003-S51
 Des Moines, Iowa 50392-0470

Fax #: (515) 235-5538



Mailing Address:
Des Moines, IA 50392-0470

Principal Life
Insurance Company

Authorization For
Background Investigation

AUTHORIZATION FOR BACKGROUND INVESTIGATION

In connection with my proposed appointment with Principal Life Insurance Company ("Principal Life"), I understand that Principal Life may now, or at any time while I remain appointed with Principal Life, conduct any necessary investigation, including, but not limited to, obtaining a consumer credit report, or any other reports, containing information about my employment and work history, character, general reputation, personal characteristics and mode of living, and may include information obtained from the NASD. I understand a Central Registration Repository (CRD) report may be ordered and reviewed. Any such information obtained can be shared among Principal Life's subsidiaries and affiliates. I hereby authorize and request any present or former employer, school, police department, financial institution or other persons having information in their possession regarding me in connection with my proposed appointment, to release such information without restriction or qualification. Photocopies of this authorization may be accepted with the same authority as the original, and I specifically waive any notice from my present or former employer who may provide information based on this authorized request.

I have been given the Notification of Background investigation and Summary of Consumer Rights upon signing this document.

I release Principal Life from any liability which may result from this investigation and also release from liability any person or entity that provides information to Principal Life for this investigation.

Signature

Printed Name

Date of Birth

Date

Social Security Number

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



Mailing Address: Des Moines, IA 50392-0470 | **Principal Life Insurance Company** | **Notification Of Background Investigation**

NOTIFICATION OF BACKGROUND INVESTIGATION

This notification is to make you aware that one or more consumer reports or investigative reports are being obtained from a consumer reporting agency for the purpose of evaluating you for a contract and/or appointment as a marketer with Principal Life Insurance Company.

Such report may contain information bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living from public record sources, through personal interviews with your neighbors, friends, and former employers. School, police department, the National Insurance Producer Registry (NIPR), the NASD's Central Registration Depository (CRD), and financial institution records may also be accessed. You have the right to request additional disclosures regarding the nature and scope of the investigation.

Producer's Copy

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every “consumer reporting agency” (CRA). Most CRAs are credit bureaus that gather and sell information about you – such as where you work and live, if you pay your bills on time, and whether you’ve been sued, arrested, or filed for bankruptcy – to creditors, employers, and other businesses. The FCRA gives you specific rights in dealing with CRAs, and requires them to provide you with a summary of these rights as listed below. You can find the complete text of the FCRA, 15 U.S.C. 1681 et seq., at the Federal Trade Commission’s web site (<http://www.ftc.gov>).

You must be told if information in your file has been used against you. Anyone who uses information from a CRA to take action against you – such as denying an application for credit, insurance, or employment – must give you the name, address, and phone number of the CRA that provided the report.

You can find out what is in your file. A CRA must give you all the information in your file, and a list of everyone who has requested it recently. However, you are not entitled to a “risk score” or a “credit score” that is based on information in your file. There is no charge for the report if your application was denied because of information supplied by the CRA, and if you request the report within 60 days of receiving the denial notice. You are also entitled to one free report a year if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you a fee of up to eight dollars.

You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must reinvestigate the items (usually within 30 days) unless your dispute is frivolous. The CRA must pass along to its source all relevant information you provided. The CRA also must supply you with written results of the investigation and a copy of your report, if it has changed. If an item is altered or deleted because you dispute it, the CRA cannot place it back in your file unless the source of the information verifies its accuracy and completeness, and the CRA provides you a written notice that includes the name, address and phone number of the source.

Inaccurate information must be deleted. A CRA must remove inaccurate information from its files, usually within 30 days after you dispute its accuracy. The largest credit bureaus must notify other national CRAs if items are altered or deleted. However, the CRA is not required to remove data from your file that is accurate unless it is outdated or cannot be verified.

You can dispute inaccurate items with the source of the information. If you tell anyone – such as a creditor who reports to a CRA – that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you’ve notified the source of the error in writing, they may not continue to report it if it is in fact an error.

Outdated information may not be reported. In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.

Access to your file is limited. A CRA may provide information about you only to those who have a need recognized by the FCRA – usually to consider an application you have submitted to a creditor, insurer, employer, landlord, or other business.

Your consent is required for reports that are provided to employers or that contain medical information. A CRA may not report to your employer, or prospective employer, about you without your written consent. A CRA may not divulge medical information about you without your permission.

You can stop a CRA from including you on lists for unsolicited credit and insurance offers. Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free number for you to call and tell the CRA if you want your name and address excluded from future lists or offers. If you notify the CRA through the toll-free number, it must keep you off the lists for two years. If you request and complete the CRA form provided for this purpose, you can have your name and address removed indefinitely.

You may seek damages from violators. You may sue a CRA or other party in state or federal court for violations of the FCRA. If you win, the defendant may have to pay damages and reimburse you for attorney’s fees. If you lose and the court specifically finds you sued in bad faith, you or your attorney may have to pay the defendant’s fees.

You may have additional rights under state law. You may wish to contact a state or local consumer protection agency or a state attorney general to learn those rights.

If you have questions or believe your file contains errors, call the toll-free number; 1(800) 388-4793, option 2, then 3. Or you can write to us at the Principal Financial Group, SMB Distribution Support, 711 High Street, Des Moines, IA 50392-0470.

The FCRA gives several different federal agencies authority to enforce the FCRA

FOR QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT:
CRAs, creditors and others not listed below	Federal Trade Commission Consumer Response Center – FCRA Washington, DC 20580 202-326-3761
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 Programs 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 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
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

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