



PRINCIPAL LIFE (for Life Products)

Contracting Checklist

Agent/ Agency: _____

Direct Upline: _____ Agent #: _____

Documents To Be Completed & Returned:

- Producer Appointment Information [DD2018-12]
- Individual State License(s)
- Proof of E&O

SEND TO:

Mail: Attention: Life Licensing
American Brokerage Services
803 East Willow Grove Avenue
Wyndmoor, PA 19038
Email: lifesubmission@absgo.com
Fax: (215) 233-3140



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 |
|--------------------------|--------------|

FIRM/CORPORATION Producer is set-up under

| | |
|------------------------------------|--|
| Firm / Corporation Name (Required) | Firm / Corporation Federal Tax ID (Required) |
|------------------------------------|--|

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 |
|--------------------|------------------------------------|

Consumer Report Authorization By Individual To Be Appointed

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

This completed document is for restricted use only. No part may be copied nor disclosed without prior consent of Principal®.

Consumer Report Authorization By Individual To Be Appointed

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 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.

| |
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| |
|--|

Signature

Signature (Required)

X

Date

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

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.

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.

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.

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

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 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, DC 20552.**

- **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 are 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.
- **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.
- **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).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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. For information about your federal rights, contact:

| 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 CFPB: | a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357 |

| | |
|---|--|
| <p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p> | <p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p> |
| <p>3. Air carriers</p> | <p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p> |
| <p>4. Creditors Subject to the Surface Transportation Board</p> | <p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p> |
| <p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p> | <p>Nearest Packers and Stockyards Administration area supervisor</p> |
| <p>6. Small Business Investment Companies</p> | <p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p> |
| <p>7. Brokers and Dealers</p> | <p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p> |
| <p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p> | <p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p> |
| <p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p> | <p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p> |

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