

California Voluntary Electronic Opt-in Consent Disclosure

If you consent, Principal Life Insurance Company will transmit documents related to your life insurance policy, booklet-certificate(s), and application by electronic means, to the extent that electronic transmission is consistent with applicable state and federal law. Any document that we send by electronic means, which complies with applicable law, will have the same force and effect as if that document was sent in paper format.

Principal Life Insurance Company will only transmit documents to you electronically if you consent. Your consent is voluntary. If you, the policyholder, have permitted electronic transactions in the past, that authorization does not obligate the same procedure regarding this policy as well.

If you decide that you want to receive documents electronically, Principal Life Insurance Company will provide one paper copy per year of any document, at no charge to you, upon your request.

You can change your mind at any time and have Principal Life Insurance Company transmit documents via paper mail by notifying Principal Life Insurance Company by any one of these methods.

If you wish to correct or change the email address that Principal Life Insurance Company uses to send you documents, you can do so at any time by notifying Principal Life Insurance Company by any one of these methods:

- email to GroupBenefitsAdmin@principal.com, or
- telephone to 800-843-1371, or
- paper mail to P.O. Box 4934, Grand Island, NE 68802.

Principal Life Insurance Company's website is: www.principal.com.

For purposes of receiving electronic transmission of documents from Principal Life Insurance Company, as set forth above, my email address is:

I consent to receive electronic transmission of documents.

Signature: _____