

### Principal® Skill Terms and Conditions

Your acceptance of these Terms and Conditions constitutes an Agreement between you and the Principal Financial Group®, its affiliates and subsidiaries (as used herein "Principal®" refers to the Principal Financial Group, its affiliates and subsidiaries, jointly and severally) and governs your use of the Principal® skill on Amazon's Alexa service on any Alexa-enabled device. These Terms and Conditions apply in addition to, and are not intended to replace, any other agreements you may already have accepted in conjunction with your use of Principal.com or any other Principal® products, services, or accounts.

Before using the Principal® skill, please read these Terms and Conditions and the Principal.com Online Privacy Policies (collectively, the "Agreement").

**Your use of the Principal® skill is conditioned on your acceptance of this Agreement. If you do not agree to these terms, you may not use the Principal® skill**

1. **Privacy and Security:** The Principal® skill allows you to use your Alexa-enabled devices to communicate with Principal®, by voice to access educational content involving financial topics such as retirement planning and personal financial management. To use the Principal® skill, you will have to speak commands and questions aloud to Amazon's Alexa service ("Alexa"), and you will receive responses aloud. Your voice is only used to activate Alexa's features and is not used to authenticate or otherwise access any account(s) you have with Principal®. Any communication to Principal® via Alexa will be treated by Principal® as a communication authorized by you, and any communication from Principal® via Alexa in response to a request received from your Alexa-enabled device will be treated by Principal® as a communication to you. In other words, you are responsible for all of the interactions with Principal® via the Principal® skill. While Principal® takes steps to secure the privacy and security of information you access, you should take steps to ensure that others do not gain unauthorized access to information that is spoken aloud by you or your Alexa-enabled device when using the Principal® skill. Be aware of your surroundings when using the Principal® skill, as it is possible that other individuals can hear what you say to your Alexa-enabled device, and can hear the responses that Alexa provides.
2. **Third-Party Access:** Be aware that if someone has access to your Alexa-enabled device (for example, friends, family and houseguests), they can access the Principal® skill by speaking commands and questions aloud to the device. It is also possible that Alexa (and the equipment Alexa is installed on) and/or Amazon will record your interactions with the Principal® skill or with Alexa. Consult your agreements with Amazon to learn more about how Amazon and your Alexa-enabled device treat those interactions.
3. **Third-Party Security Settings:** Once you set up your Alexa device with the Principal® skill, you are authorizing Principal® to provide information to the device based on the device's security settings. The permissions you provide your device are controlled solely by you and are your responsibility.
4. **Use of Information:** The information provided through the Principal® skill is educational only and provided with the understanding that Principal® is not rendering legal, accounting, investment advice or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, investment or accounting obligations and requirements. Investing involves risk, including possible loss of principal. In addition, access and use of Principal® websites are governed by Terms of Use available at <https://www.principal.com/terms-of-use>. Additionally, the accuracy of the information

provided will be subject to the limitations of the Amazon Alexa service and your Alexa-enabled device. By accepting these Terms and Conditions, you understand and agree that Principal® is not responsible for inaccuracies or reliance upon your interactions with Principal® via the Principal® skill.

5. Electronic Records and Signatures: By accepting these terms, you consent to the general use of electronic records and signatures in our relationship with you.
6. Hardware and Other Requirements: To access the Principal® skill, you must (1) be 18 years of age or older and (2) have an Alexa-enabled device, an internet connection, and an Amazon account. You cannot use the Principal® skill otherwise.
7. Release of Your Information to Amazon: Your interactions with Principal® via the Principal® skill are subject to the Principal® Online Privacy Policy available at <https://www.principal.com/privacy-policies>. By installing the Principal® skill, you are authorizing Principal® to perform the actions and/or share with Amazon the information communicated to Principal®, or requested from Principal®.
8. Changes or Amendments: We may change, suspend, or discontinue the Principal® skill, or any part of it, at any time without notice. We may amend any of these Terms and Conditions at our sole discretion by posting the revised terms on our website at [principal.com/Alexa](http://principal.com/Alexa). From time to time we may add changes or amendments to the Terms and Conditions that require you to confirm that you agree to such changes and amendments in order to continue use of the Principal® skill.
9. Termination: Your rights under this Agreement will automatically terminate without notice if you fail to comply with any of its terms. In case of such termination, we may immediately revoke your access to the Principal® skill.
10. Tech Support: The Principal® skill may contain bugs and errors. Principal® will fix any bugs and errors that may arise at its sole discretion. During your participation in the Principal® skill, Principal® may or may not provide technical and other support for the Principal® skill. You agree to abide by any support rules and policies. If such support is provided, it will be provided in addition to any normal support for Principal® products, services, or accounts and will be available exclusively while you are a participant in the Principal skill.
11. Disclaimer of Warranty/Limitation on Liability: YOU ASSUME ALL RISK FOR YOUR USE OF THE Principal® SKILL, THAT IT IS PROVIDED "AS IS", AND THAT Principal® MAKES NO WARRANTY OR REPRESENTATION, EITHER EXPRESS OR IMPLIED. Principal® EXPRESSLY DISCLAIMS ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM Principal®, OR THROUGH OR FROM THE SKILL, WILL CREATE ANY WARRANTY OF ANY KIND. You agree that under no circumstances shall Principal® be liable for any direct, indirect, incidental, special, consequential, punitive or exemplary damages arising from viruses, worms, trojan horses or other code that has contaminating or destructive properties or our reference, using, accessing, inability to use or access or linking to or from the Principal® skill. There are some jurisdictions that do not allow for the exclusion of certain warranties or the limitation or exclusion of liability for

consequential or incidental damages. Based on this conclusion, the liability of Principal® is limited to the greatest extent permitted by law.

12. Governing Law, Jurisdiction, and Venue: This Agreement shall be governed by and construed in accordance with the law of the State of Iowa without regard to any portion of its choice of law principles that might provide for application of a different jurisdiction's law; provided, however, that to the maximum extent permitted under Applicable Laws, this Agreement will not be subject to the Uniform Computer Information Transactions Act as currently enacted or as may be codified or amended from time to time by any jurisdiction. You irrevocably and unconditionally submit to the jurisdiction and venue of the United States District Courts for the Southern District of Iowa, or if such court does not have subject matter jurisdiction, to the courts of the State of Iowa located in Polk County.
13. Intellectual Property Information: The content found on applications and websites of Principal®, including without limitation, the text, graphics, videos, selection and arrangement of information, and page layouts, is protected by copyright and other intellectual property laws and treaties. You may download and print copyrighted materials for your personal non-commercial use only. You may not modify, transmit, or distribute any of the copyrighted materials without the specific written consent of Principal®.

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