



Tips for Reporting

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What is reportable through the Ethics Hotline?

- This system is appropriate for reporting suspected unethical or fraudulent activities relating to employees of our company or actions by our company.
- This includes (but is not limited to) concerns regarding any of the companies of Principal Financial Group, including Principal Life Insurance Company, Principal National Life Insurance Company, Principal Bank, Principal Global Investors, Principal Securities, Inc., Principal Funds, Principal International and others.
- If your issue does not relate to a product/service or an employee/producer of our company, you may need to direct your report to the compliance or legal division of the company at issue or to law enforcement agencies (as applicable).

How do I know when to report through the Ethics Hotline?

- Certainty that misconduct occurred is not required.
- If you have a suspicion that fraudulent or unethical activity has occurred, and it pertains to our company, you may report the situation using this system. Trained investigators and HR personnel have the skills and resources to fully investigate such issues and reach the appropriate resolution.
- Please include specific details to allow us to fully investigate the situation.

Can I report my concern anonymously?

- Yes, anonymous reporting is allowed.
- If you are making an inquiry regarding a specific account or policy and were planning to send your report anonymously, please keep in mind that it may be more beneficial for you to provide your contact information so we can fully identify the account or policy at issue and best assist you with your reported concern.



If I report anonymously, how will I know if you need additional information from me or that my case is being investigated?

- If you submit an anonymous report it is very important for you to follow up on your report by logging into the Ethics Hotline system (using the username and password you created when initially submitting your report) to watch for questions we may post or for details regarding the review and resolution of your case.

I am a 401(k)/retirement plan customer, is my situation reportable through the Ethics Hotline?

- If you checked your plan information online and suddenly discovered a zero balance it is quite possible that the contract with Principal Financial Group terminated and your plan was moved to a different financial services company. In this situation, we encourage you to check for correspondence or messages from your employer to see if your plan and the balance of your funds have simply been transferred over to a new company.
- If you are a participant in an employer sponsored Plan and have customer service questions regarding loans, withdrawals/distributions, taxes/1099Rs, contribution timing or other plan-related issues (that do not relate to fraudulent or unethical activities), please contact our Client Contact Center at 1.800.547.7754.

I am a Group dental or vision customer, is my situation reportable through the Ethics Hotline?

- If you have questions that do not relate to suspected fraudulent or unethical activities, such as payment of a claim or an explanation of benefit (EOB), please contact the number on the upper right hand corner of your EOB.

I received correspondence from Principal containing a check and I am not sure if it is legitimate. Should I report this through the Ethics Hotline?

- Occasionally, Principal Financial Group's name or logo is illegally used by perpetrators as part of a fraudulent check scam that can relate to sweepstake, advanced loan fee, secret shopper, work-from-home, Craigslist, and/or phishing scams. You should report this activity through the Ethics Hotline and provide copies of the correspondence you received.
- If you have fallen victim to this type of scam, you may consider reporting the situation to the Consumer Services Division of your local Attorney General's Office and/or your local police department.
- Our company typically reports these matters to the Consumer Services Division of the Iowa Attorney General's office and the U.S. Postal Inspector's office.

What information should I include in my report? Can I provide copies of supporting documents with my report?

- Please provide a complete description of the situation you are reporting (including the names of the parties involved, what happened, applicable dates, applicable locations, etc.).
- The system permits documents to be attached, which are helpful to our investigations.