

Principal Trust Company

A member of



Mailing Address:
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Wilmington, DE 19899-8963
800-209-9010 Fax: 302-999-9554

Privacy Notice

This Notice is provided on behalf of Delaware Charter Guarantee & Trust Company d/b/a Principal Trust Company.

Protecting Your Privacy

This Notice is required by law. It tells how we handle personal information. This Notice applies to:

- People, including IRA account holders, personal trust clients, grantors, beneficiaries, remaindermen, who own or apply for our products or services for personal use
- Employee benefit plan participants and beneficiaries

In this Notice, "you" refers to only these people. The Notice does not apply to an employer plan sponsor.

We Protect Information We Collect About You

We follow strict standards to safeguard personal information. These standards include limiting access to data and regularly testing our security technology.

How We Collect Information

We collect data about you as we do business with you. Some of the sources of this data are as follows:

- **Information we obtain when you apply or enroll for products or services.** You may provide facts such as your name, address, Social Security number, and employment data.
- **Information we obtain from others.** This may include market value data about your account and similar data.
- **Information we obtain through our transactions and experience with you.** This includes investment records and account values.
- **Information we obtain through the Internet.** This includes data from online forms you complete. It also includes data we receive when you visit our website.

How We Share Information With Others

In the course of doing business we may share data with others. This could include personal information about you or about former customers, plan participants or beneficiaries. Personal information may be shared with others for the following purposes:

- in response to a subpoena,
- to prevent fraud,
- to comply with inquiries from government agencies or other regulators, or
- for other legal purposes.

We also may share personal information about you or former customers:

- with others that service your accounts, or that perform services on our behalf,
- with others with your consent, at your request or as allowed by law.

Accuracy of Information

We strive for accurate records. Please tell us if you receive any incorrect materials from us. We will make the appropriate changes.

More Information

You can write to us if you have questions about our Privacy Notice:

Privacy Officer, P.O. Box 8963, Wilmington, DE 19899-8963.

Receipt of this notice does not mean your application has been accepted.

We may change our privacy practices at times. We will give you a revised notice when required by law.

Our privacy practices comply with all applicable laws.

If a state's privacy laws are more restrictive than those stated in this Notice, we comply with those laws.

Your agent, broker, registered representative, consultant or advisor may have a different privacy policy.