AUTHORIZATION TO RELEASE INFORMATION "Authorization"

	Parties:	
		(Broker)
Noyo	Technologies, Inc	(Technology Vendor)

Broker entered into a Group Compensation Agreement with Principal Life Insurance Company ("Principal Life"). Under the Group Compensation Agreement, Broker is authorized to sell Principal Life group insurance policies ("Policies") to employers providing employee benefit plans ("Plans") to their employees. In connection with the Plans and the issuance of the Policies, Broker performs administrative services for the Plans and the employers related to the Plan, including quotes, enrollment, eligibility determinations and obtaining beneficiary designations ("Services"). In connection with the provision of Services to the Plan and the employers, Broker provides to and receives from Principal Life Policy related information, which is defined as "Confidential Information" under the Group Compensation Agreement.

Broker has entered into an agreement with Technology Vendor ("Vendor Agreement") to assist Broker in providing Services to the Plans and the employers and is requesting Principal Life share Policy related information directly with Technology Vendor. The parties agree to the following:

- 1. Duty of Confidentiality. The parties agree that the Confidential Information provided under this Authorization is considered confidential and each party is obligated to protect such information. The Broker's confidentiality obligations under the Group Compensation Agreement apply to the Confidential Information shared under this Authorization. Technology Vendor agrees not to share the Confidential Information with anyone other than the Broker, the subagent(s) servicing the Policies and Principal Life. Technology Vendor further agrees not to use the Confidential Information for its own purpose other than on a de-identified basis, including not sharing Confidential Information with its subsidiaries and/or affiliates, unless otherwise authorized by applicable federal and state privacy laws.
- 2. **Duty to Safeguard Confidential Information**. Broker and Technology Vendor agree to use reasonable diligence to protect the security, confidentiality and integrity of the Confidential Information and further agree to maintain administrative, technical and procedural safeguards that comply with applicable laws.
- 3. **Principal Life's Obligations.** The parties acknowledge and understand Principal Life is not obligated to provide Confidential Information. Principal Life has the right in its sole discretion to start and stop sending Confidential Information to Technology Vendor at any time and has the right to require certain contingencies be met in order for Technology Vendor to receive Confidential Information.
- 4. **Notification Obligation Unauthorized Disclosure**. Upon learning of any unauthorized disclosure or use of Confidential Information, Technology Vendor and Broker will notify Principal Life promptly and cooperate fully with Principal Life to protect Confidential Information.
- 5. **Notification Obligation Termination of Technology Vendor Agreement.** Upon termination of the Technology Vendor Agreement the parties agree to notify Principal Life of such termination in writing immediately but no later than 3 business days of the termination. In the event Technology Vendor receives information from Principal Life after the termination, Technology Vendor agrees to immediately notify Principal Life of the error and to treat the information as Confidential Information.

Broker
Name
Address
Email address

Shannon Goggin

Technology Vendor

Name Shannon Goggin

Address 18 Bartol St, #122 Email address San Francisco, CA 94133

security@noyo.com