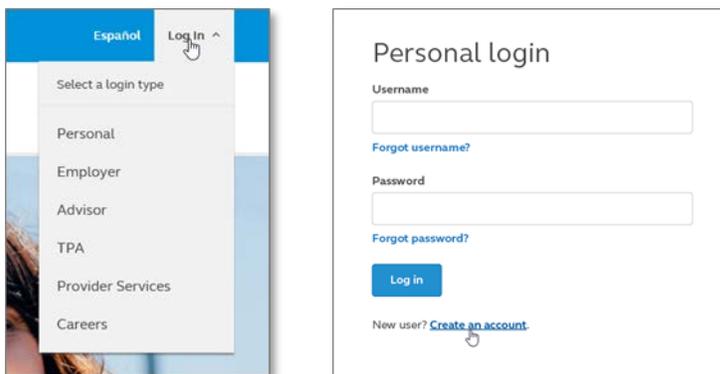


Access your Principal account online: Set up your personal login in 6 easy steps

1. Go to principal.com and find the Log In button

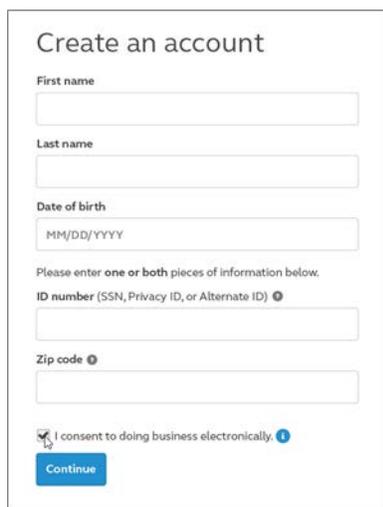
Look for it in the upper right corner of the site. Select **Log In** and choose **Personal** as the login type. On the next page, click the **Create an account** link.



The image shows two screenshots from the Principal website. The left screenshot shows the top navigation bar with 'Español' and 'Log In' (with a dropdown arrow). A dropdown menu is open, listing login types: 'Personal', 'Employer', 'Advisor', 'TPA', 'Provider Services', and 'Careers'. The right screenshot shows the 'Personal login' form with fields for 'Username' and 'Password', each with a 'Forgot' link below it. A blue 'Log in' button is at the bottom, and a link for 'New user? Create an account.' is below that.

2. Tell us who you are, and agree to terms

Enter your first name, last name, and date of birth, as well as your ID number or ZIP code. Your ID number would be either your Social Security Number or a specific ID provided by your employer. **Then, agree to do business electronically** to continue setting up your account.



The image shows the 'Create an account' form. It includes fields for 'First name', 'Last name', and 'Date of birth' (with a placeholder 'MM/DD/YYYY'). Below these is a note: 'Please enter one or both pieces of information below.' followed by 'ID number (SSN, Privacy ID, or Alternate ID)' and 'Zip code'. At the bottom, there is a checked checkbox for 'I consent to doing business electronically.' and a blue 'Continue' button.

3. Verify your identity

Answer a few **personal questions** so we can confirm it's really you. Here are some examples of questions you might see:

Verify your identity

Correctly answering the questions below helps us confirm it's really you - not an imposter. The questions are provided by a trusted third party, and Principal does not have access to the questions or answers provided.

From whom did you purchase the property at 4583 Carmel Circle?

- Answer name example 1
- Answer name example 2
- Answer name example 3
- Answer name example 4

Which of the following corporations have you ever been associated with?

- Answer corporation example 1
- Answer corporation example 2
- Answer corporation example 3
- Answer corporation example 4

What month was 'Maloney Shannon' born in?

- January
- March
- July
- October

[Continue](#)

4. Set your username and password, and add your email address

Create a **unique username**, and set a **secure password**. Add your **email address** to get account-related communications. You can update your email address online any time.

Set your username and password

Your username must be 8-32 characters, include at least 2 numbers, and no special characters or spaces.

Username

Your password must be 8-32 characters, include at least 1 number, 1 letter, and no spaces. It can't be the same as your username, and it is case sensitive.

Password

Re-enter password

We'll also need an email address for security and communication purposes.

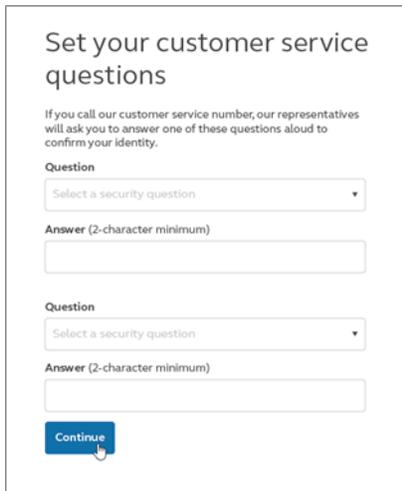
Email address

Re-enter email address

[Continue](#)

5. Choose your customer service questions

Select two questions our customer service representatives can ask you over the phone if you need to call us. We'll ask you to answer aloud to verify it's really you calling—not someone pretending to be you.



The screenshot shows a form titled "Set your customer service questions". Below the title, it explains that representatives will ask one of these questions to confirm identity. There are two identical sections, each with a "Question" dropdown menu (placeholder: "Select a security question") and an "Answer (2-character minimum)" text input field. A blue "Continue" button is at the bottom.

6. Log in to your online account

You're all set! You should now have access to your Principal account online. You'll get a **confirmation email** within a few minutes. Once that lands in your inbox, log in with your new username and password.

Keeping your account safe

The first time you log in, you'll **need to choose where we send you verification codes – either by text or email.**

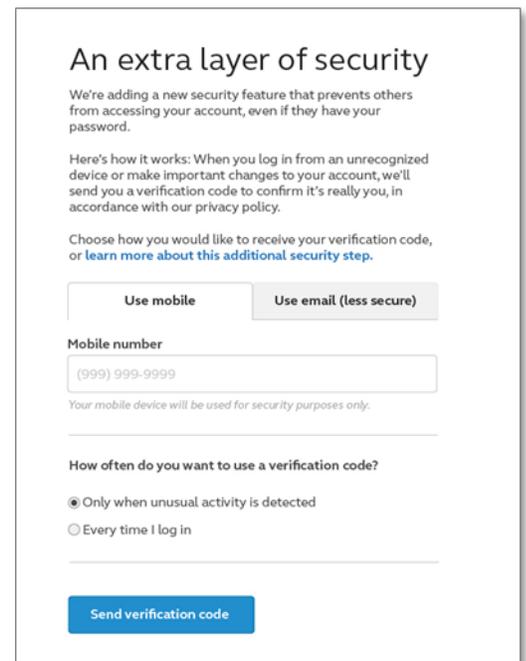
We use verification codes to help keep your account safe. If you log in from an unrecognized computer or mobile phone, forget your password, or we identify anything out of the ordinary, these codes help us confirm it's really you accessing your account – not someone pretending to be you.

You can choose to receive these codes every time you log in or only when we detect unusual activity.

If you want a few more tips about keeping your account information secure, check out our [Online Security Policies](#).

Questions?

Still having trouble setting up your login, or have other questions? **Call us at 800-986-3343.** We're happy to help.



The screenshot shows a form titled "An extra layer of security". It explains a new security feature and provides instructions on how it works. There are two radio button options: "Use mobile" (selected) and "Use email (less secure)". Below is a "Mobile number" field with a placeholder "(999) 999-9999" and a note: "Your mobile device will be used for security purposes only." There is also a section for "How often do you want to use a verification code?" with two radio button options: "Only when unusual activity is detected" (selected) and "Every time I log in". A blue "Send verification code" button is at the bottom.