

Security Enhancements

As e-commerce increases, criminals are using more elaborate methods to perform account fraud and identity theft. In October 2010, the Principal Financial Group® (The Principal®) introduced a new security feature, known as a **login image and phrase**.

New online security feature (login image and phrase)

- A **login image and phrase** is a secret between you and the website. Each time you log in to your account and see your login image and phrase, it helps ensure you are at our website and not a fake/phishing site.
- Effective now, you will select your login image and phrase. This will only take a few minutes, but will provide an important layer of added protection for you and your data.
- This login image and phrase is an increasingly common technology used by many financial firms.

How do I select my login image and phrase for the first time?

Sample Login Image:



The first time you login, here's what you'll need to do:

- Enter your current username and click "Continue"
- You'll see a **sample image** with a place to enter your password within the image
- Enter current password and click "enter"
- You'll see a new image and a phrase
- Continue with the image and phrase presented to you or click to get a different image and phrase

When you're finished, you'll continue with the login process. Note: You can change your login image and phrase in the future.

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