

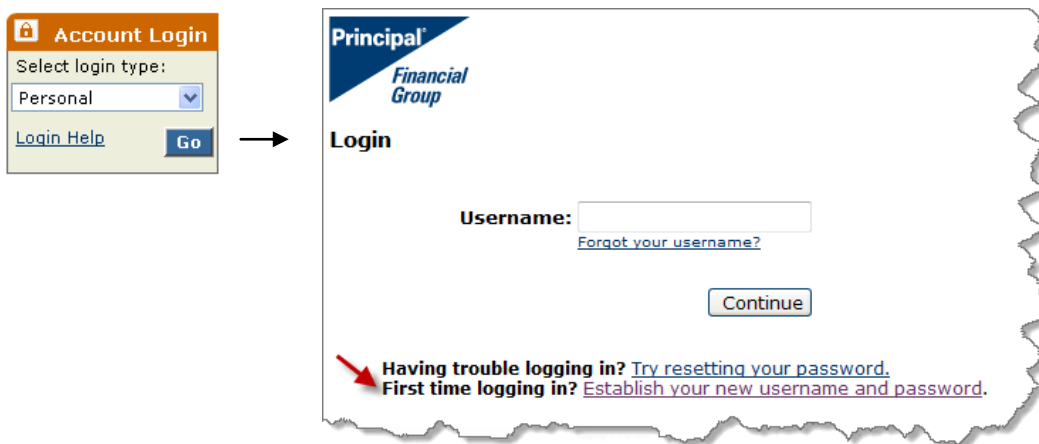
Accessing Account Information on Principal.com (Personal Login)

How to establish your username, password, security questions & answers and login image & phrase

For more than 130 years, the Principal Financial Group® has been helping individuals, families and businesses achieve financial security. We take our responsibility to protect your personal data and account balances very seriously – using proven technology to safeguard your personal information and privacy.

Follow these steps to securely set up your login credentials online. Once you're done, you can log in immediately to manage account information online.

1. From the **Account Login** section on www.principal.com:
 - a. Select **"Personal"** and click **"Go"**
 - b. From the next page, click on the **"Establish your username and password"** link



Account Login

Select login type:
Personal

Login Help Go

Principal
Financial Group

Login

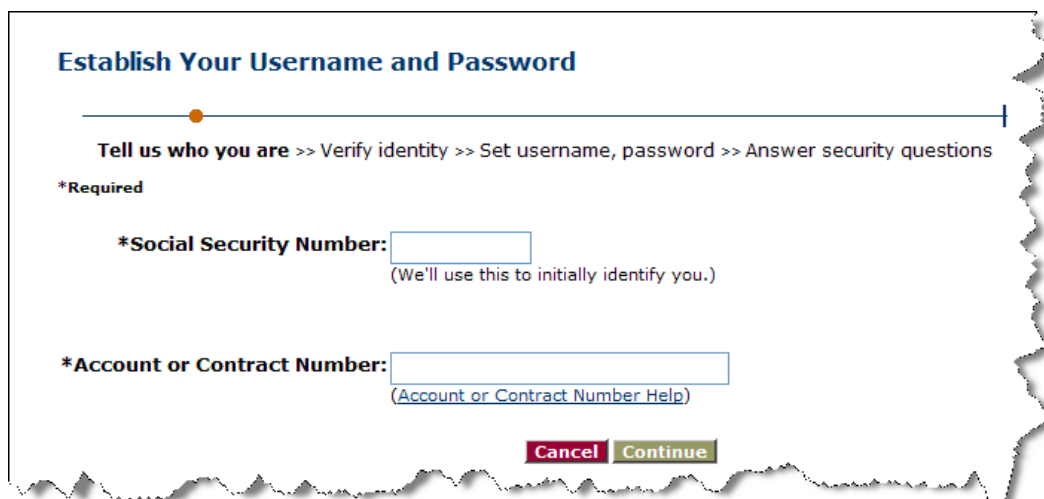
Username:

[Forgot your username?](#)

Continue

Having trouble logging in? [Try resetting your password.](#)
First time logging in? [Establish your new username and password.](#)

2. **Tell us who you are** by providing your Social Security number (SSN) and Account/Contract Number. For more information on how we safeguard personally identifiable information, see our [Online Privacy Policies](#).



Establish Your Username and Password

Tell us who you are >> Verify identity >> Set username, password >> Answer security questions

*Required

*Social Security Number:

(We'll use this to initially identify you.)

*Account or Contract Number:

([Account or Contract Number Help](#))

Cancel Continue

3. **Verify your identity** by answering several verification questions. *Note:* the questions we ask are randomly selected to increase security. **Here is one example question:**

Establish Your Username and Password

→ ———— ● ———— |

[Tell us who you are](#) >> **Verify identity** >> Set username, password >> Answer security questions

***Required**

Enter the 5 digit zip code of your [primary mailing address](#).

***Zip Code:**

Cancel **Continue**

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

- a. **Username** must be 6 – 32 characters and include at least two numbers and may not contain special characters or spaces.
- b. **Password** must be 6 – 32 characters and include at least one letter and one number and is case sensitive.
- c. **Email address** is required in order to access account information online.
 - i. If you don't provide it on step 4, you will be asked for it again after step 7 is complete.
 - ii. If you don't provide it after step 7, you will not be able to access account information online.
 - iii. If you don't have an email account, we provide [instructions for setting up an email account](#) through common free email service providers.

Establish your new Username and Password

————— ● ————— |

[Tell us who you are](#) >> [Verify identity](#) >> **Set username, password** >> Set security questions

***Required**

Your username must be 6-32 letters or numbers in length and must include at least 2 numbers. Your username may not contain special characters or spaces. **For additional help**, see the [username guidelines](#).

***New Username:** (Example: 39jrsmith)

Your password must be 6-32 characters and include at least one letter and one number. Passwords are case sensitive. **For additional help**, see the [password guidelines](#).

***New Password:** (Example: applepie34)

***Re-type new password:**

Enter New E-mail Address:

Re-enter New E-mail Address:

Cancel **Continue**

5. **Select and answer your security questions** and click **“Finish”** when you are done. *Note:* answers must be at least two characters.

Establish Your Username and Password

→ Tell us who you are >> Verify identity >> Set username, password >> **Answer security questions**

Security questions and answers are an additional security measure we use to help protect account information. Please select four different security questions below. You should create answers that are known only to you. For additional information, see [security question guidelines](#).

***Required**

Online Security Questions

The questions and answers you provide below will be used in the future to verify your identity if you use the forgot username or forgot password features online.

***Security Question 1:** Select a security question:
***Answer:**

***Security Question 2:** Select a security question:
***Answer:**

***Security Question 3:** Select a security question:
***Answer:**

Customer Service Security Question

The question and answer you provide below will be used in the future to verify your identity if you call customer service. Please provide an appropriate answer, as you will be saying it to a customer service representative.

***Security Question 4:** Select a security question:
***Answer:**

6. **Review your confirmation page and click “Login Now”**. *Note:* the first time you log in with your new username and password, you will need to select your login image and phrase (see step 7 for instructions).

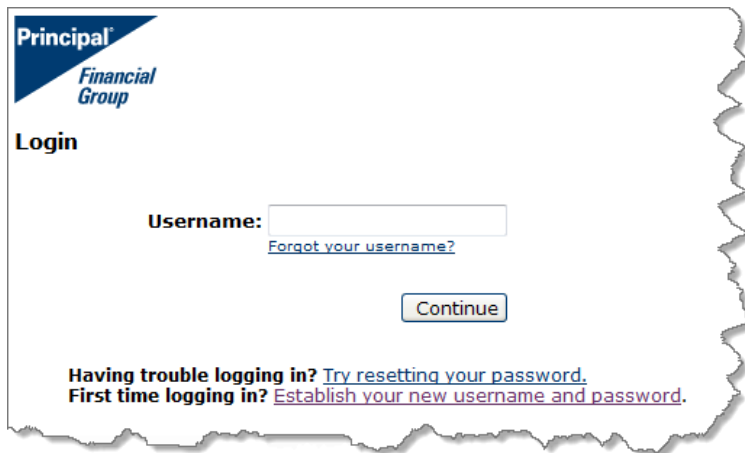
Username and Password Established

Your username is **jrsmith43**. You may now access account information.

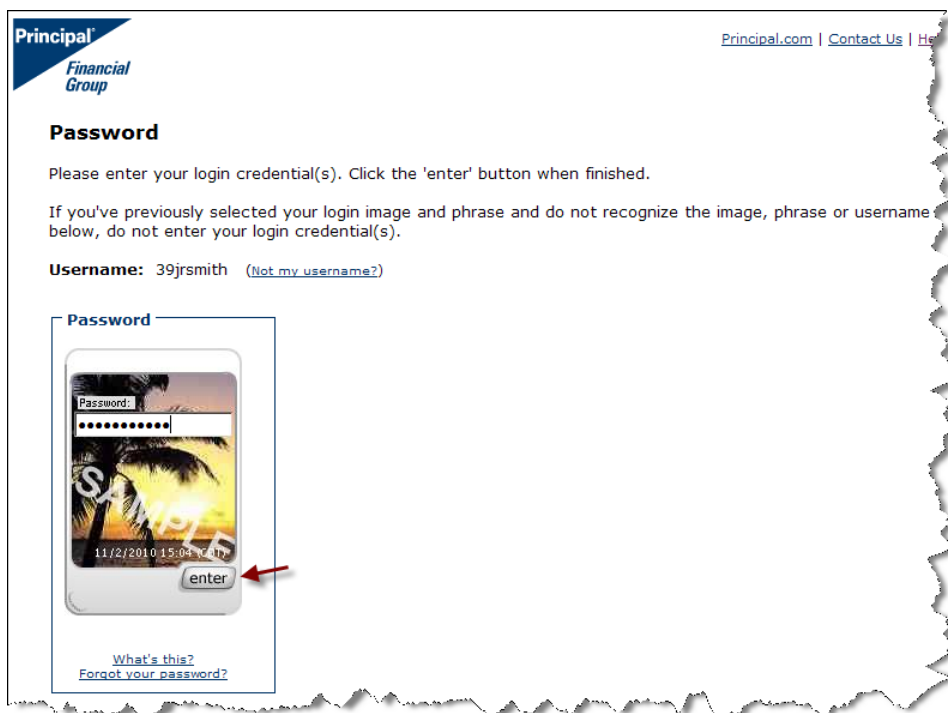
If you are still using your Social Security Number as a username we recommend changing it once you log in.

7. **Login with your new username and password then select your login image and phrase.** Your login image and phrase is an additional security measure that helps protect you against [fake/phishing sites](#).

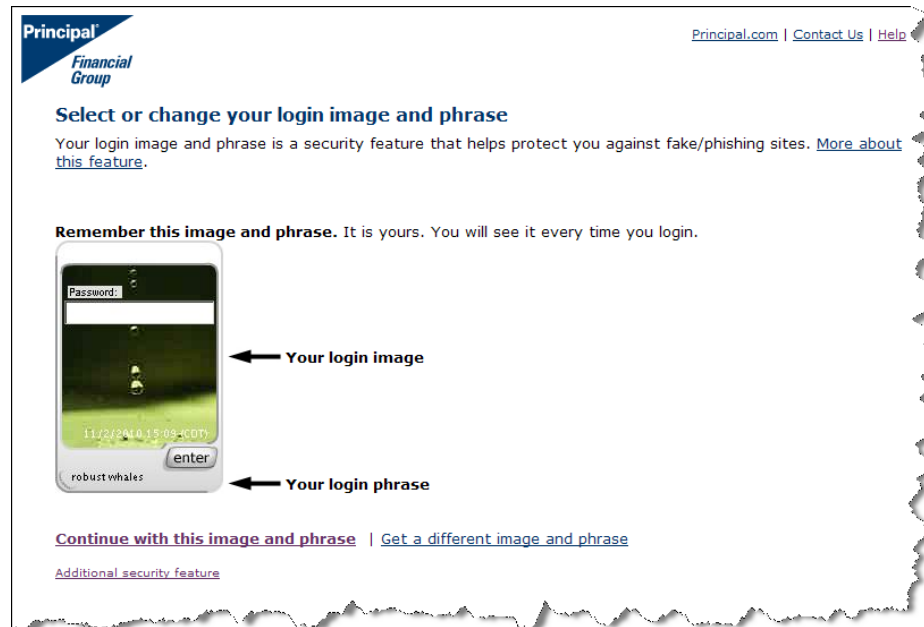
a. On the login page, enter your **Username** and click **“Continue”**



b. **Enter your Password** (you should see a sample image here) and click **“enter”**



- c. **You will see your new login image and phrase.** *Note:* The combination of your image and phrase is randomly generated to further increase security and you may not enter your own phrase.
- i. Click **“Continue with this login image and phrase”** to select the option shown on the screen **or** click **“Get a different image and phrase”** if you want to see a new option. You may click **“Get a different image and phrase”** as many times as you want until you find an image and phrase combination you like. *Note:* you do not need to enter your password on this page.



- d. After you see an image and phrase you like and select **“Continue with this image and phrase”**, you will be presented with the Consent to Do Business Electronically. You must agree to the terms if you want to access account information online.

Now you can enjoy the benefits of managing account information online. If you have any questions about setting up your login credentials online, please call us at 1.800.986.3343.