

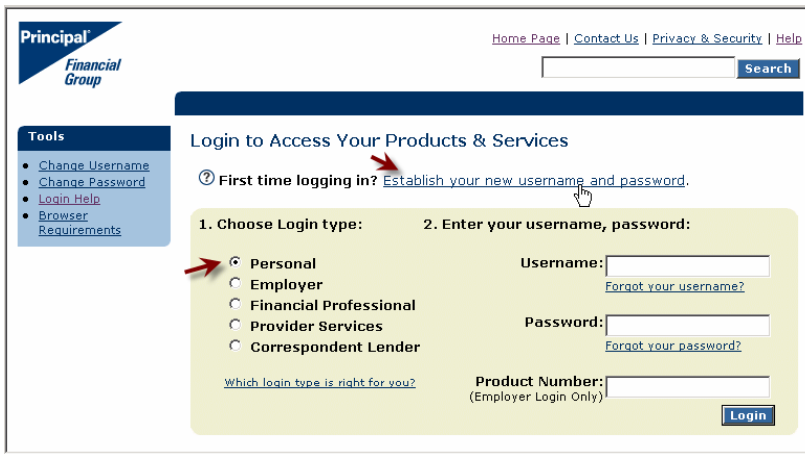
Setting Up Your Username and Password Online

To help ensure your online information stays safe and confidential, we have an eight step process for setting up your username and password online. Review the steps to see what you'll need and then follow the instructions to securely set up your username and password online. Once you're done, you can login immediately to conveniently manage your account.

1. From most any page on principal.com, click on the **Login button** (upper left, under the logo).



2. Choose **Personal** for your login type and select **Establish your new username and password**.



3. Enter your Social Security Number (SSN). This will be used to verify your identity. Later in the process you can select a unique username to use instead of your SSN when you login.
4. Enter your **Account Number** (Contract Number), which can be found on the upper right side of your retirement plan statement.
5. Answer the **verification questions** and follow the prompts. Some examples of what we may randomly ask for:
 - Birth Date
 - Employer Name
 - Employment Date
 - Address
 - Home Phone Number
6. **Create your username** (must be 6 – 20 characters, which may be a combination of letters and at least two numbers; can't use spaces or special characters) and retype your username.
7. **Create your password** (must be 6 – 16 characters, with at least one letter and one number) and retype your password.
8. **Create a Security Phrase Question and Answer**. Choose something only you will know the answer to. We will use this if you forget or want to change your username or password in the future. An example might be "What was the name of your first pet?"

Click continue and you're done! Now you can enjoy the benefits of managing your account online. If you have any questions about setting up your username and password online, please call us at 1.800.547.7754.