

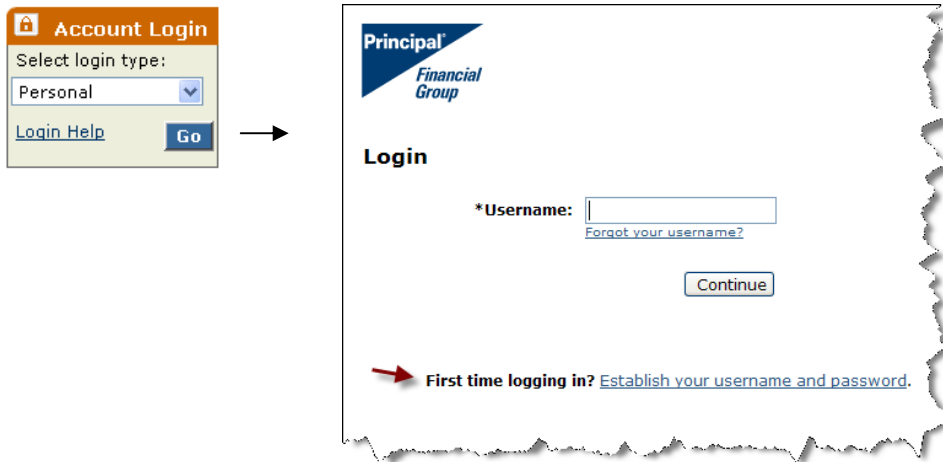
## Accessing Account Information on Principal.com (Personal Login)

### 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.

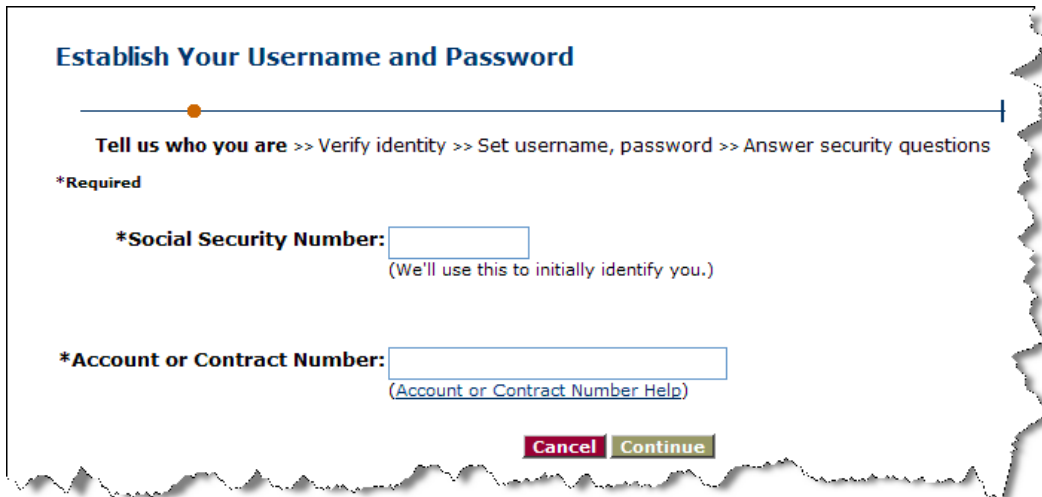
**Follow these steps to securely set up your login credentials online.** Once you're done, you can log in immediately to manage account information online.

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



The image shows two screenshots from the Principal.com website. The first screenshot is the 'Account Login' page, where the 'Personal' login type is selected and the 'Go' button is highlighted. An arrow points to the second screenshot, which is the 'Login' page. This page has the Principal Financial Group logo at the top left, followed by the word 'Login'. Below that is a text input field for the username, labeled '\*Username:', with a 'Forgot your username?' link underneath. A 'Continue' button is positioned to the right of the username field. At the bottom of the page, a red arrow points to a link that says 'First time logging in? Establish your username and password.'

2. **Tell us who you are** by providing your Social Security number (SSN) and Account/Contract Number.  
*Note:* Your SSN will only be used to initially identify you. Once your identity is verified and your login credentials are established, you will not be asked to provide your SSN on our website again. For more information on how we safeguard personally identifiable information, see our [Online Privacy Policies](#).



The image shows a screenshot of the 'Establish Your Username and Password' page. At the top, there is a progress bar with a single step highlighted. Below the progress bar, it says 'Tell us who you are >> Verify identity >> Set username, password >> Answer security questions'. There are two required fields: '\*Social Security Number:' with a text input box and a note '(We'll use this to initially identify you.)', and '\*Account or Contract Number:' with a text input box and a '(Account or Contract Number Help)' link. At the bottom are 'Cancel' and 'Continue' buttons.

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 e-mail 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.
  - c. **E-mail 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 e-mail account, we provide [instructions for setting up an e-mail account](#) through common free e-mail service providers.

**Establish Your Username and Password**

→ ———— ● ———— |

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

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

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

**\*Password:**  (Example: applepie34)

**\*Re-type Password:**

**\*E-mail Address:**

**\*Re-type 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:**

**Cancel** **Finish**

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**

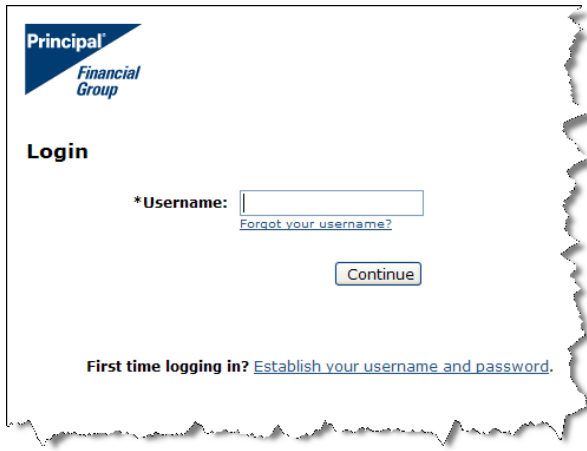
Your username is **jrsmith43**. You may now access account information.

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

**Login Now**

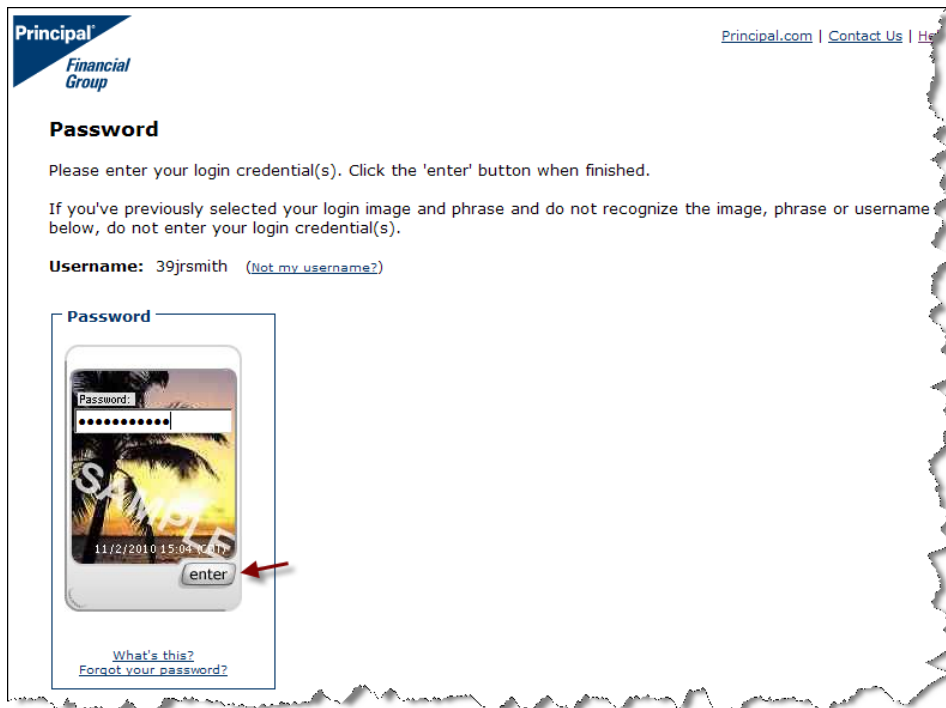
7. **Login with your new username and password then select your login image and phrase.** Your login image and phrase is an additional security measure that helps protect you against [fake/phishing sites](#).

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



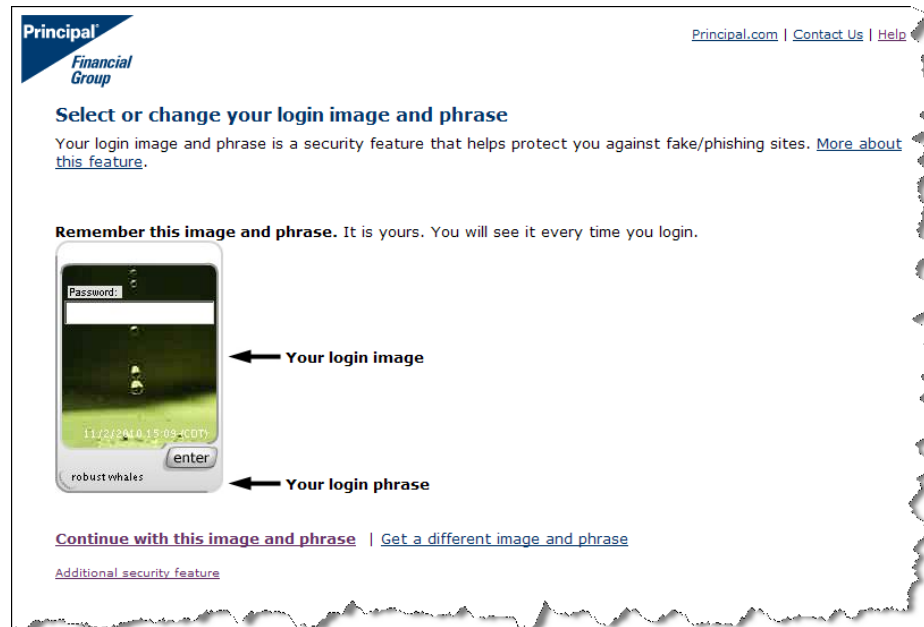
The screenshot shows the Principal Financial Group login page. At the top left is the logo. Below it, the word "Login" is displayed. There is a text input field labeled "\*Username:" with a "Forgot your username?" link below it. A "Continue" button is positioned below the input field. At the bottom of the page, there is a link: "First time logging in? [Establish your username and password.](#)"

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



The screenshot shows the Principal Financial Group password entry page. At the top left is the logo. At the top right are links for "Principal.com", "Contact Us", and "Help". The heading "Password" is followed by instructions: "Please enter your login credential(s). Click the 'enter' button when finished." and "If you've previously selected your login image and phrase and do not recognize the image, phrase or username below, do not enter your login credential(s)." Below this, the "Username" field is populated with "39jrsmith" and has a "(Not my username?)" link. A "Password" field is shown with a sample image of a sunset over palm trees. The image has "SAMPLE" written across it and a timestamp "11/2/2010 15:04:17". An "enter" button is at the bottom of the image field, with a red arrow pointing to it. At the bottom of the page, there are links: "What's this?" and "Forgot your password?"

- 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.