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

1. **Go to** [principal.com](http://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.

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

   First, you must provide us your first name, last name, and date of birth. If you provide the rest of the information requested (mobile number, Social Security Number, and zip code), the better chance we have of quickly verifying your identity. **Then, agree to do business electronically** to continue.
3. **Verify your identity**

One way to verify your identity is by **entering a secure code that we send you by text message**. Another way to verify your identity is by **answering a few personal questions** so we can confirm it’s really you. Here is an example of what you might see:

![A code is on its way](image1)

![Help us verify your identity](image2)

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

Create a **unique username** and set a **secure password**. We’ll also need your **email address** for account-related communications. You can update your email address online any time.

![Choose a username and password](image3)
5. Choose your customer service questions

Select three 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.

![Set your customer service questions](image)

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 ongoing
The first time you log in after setting up your username and password, you’ll need to choose where we send you verification codes — either by text or email.

We’ll ask for a verification code 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.

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.

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