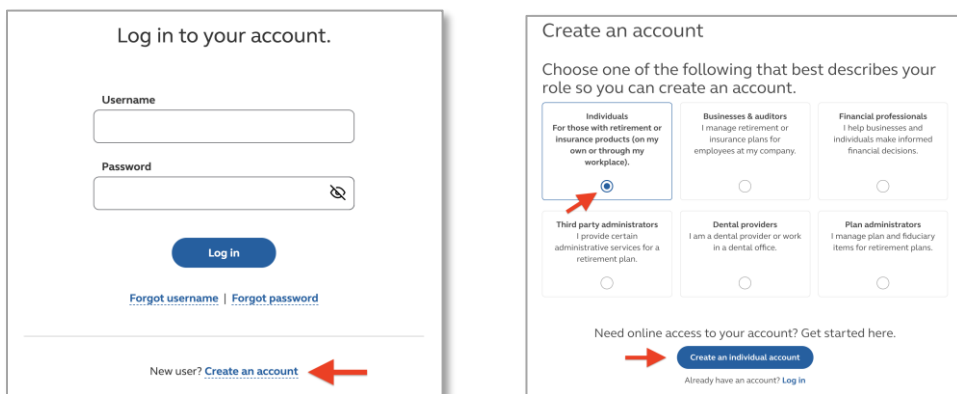


# Access your Principal account online: Set up your individual login in 6 easy steps

## 1. Go to [principal.com](https://principal.com) and click Log In in the upper right corner

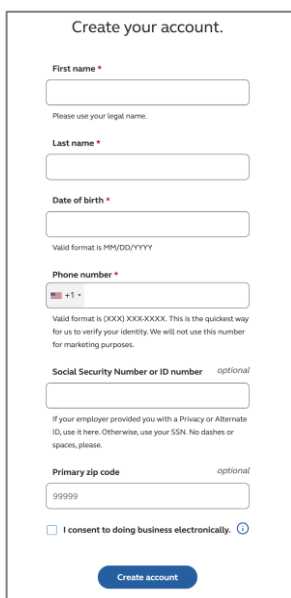
From the the login page, click **Create an account**, choose **Individuals** as your role, then click **Create an individual account**.



The image shows two side-by-side screenshots of the Principal website. The left screenshot is the 'Log in to your account.' page, featuring fields for 'Username' and 'Password', a 'Log in' button, and links for 'Forgot username' and 'Forgot password'. At the bottom, it says 'New user? [Create an account](#)' with a red arrow pointing to the link. The right screenshot is the 'Create an account' page, asking the user to choose a role. The 'Individuals' option is selected, indicated by a blue dot and a red arrow. Below the role selection, it says 'Need online access to your account? Get started here.' with a red arrow pointing to the 'Create an individual account' button. At the bottom, it says 'Already have an account? [Log in](#)'.

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

You must provide **first name, last name, date of birth, and a phone number**. If you provide your Social Security Number and/or zip code, the better chance we have of quickly verifying your identity. **Agree to do business electronically** to continue.



The image shows the 'Create your account.' form. It includes fields for 'First name \*', 'Last name \*', 'Date of birth \*', 'Phone number \*', 'Social Security Number or ID number optional', and 'Primary zip code optional'. Below the 'Phone number' field, there is a note: 'Valid format is (XXX) XXX-XXXX. This is the quickest way for us to verify your identity. We will not use this number for marketing purposes.' Below the 'Social Security Number or ID number' field, there is a note: 'If your employer provided you with a Privacy or Alternate ID, use it here. Otherwise, use your SSN. No dashes or spaces, please.' At the bottom, there is a checkbox for 'I consent to doing business electronically.' and a 'Create account' button.

### 3. Verify your identity

One way to verify your identity is by **entering a secure code that we send you by text message or phone call**. 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:

The left screenshot shows a screen titled "A code is on its way." It states: "We texted a unique code to +XXXXXXXX0300." Below this, it says "Please enter the code below." and displays six empty square boxes for the code. A blue "Continue" button is at the bottom. At the very bottom, it says "This code will expire in 10 minutes." and has a link "I didn't receive a code".

The right screenshot is titled "QUESTION 3" and asks: "When did you purchase the property at 8583 Calle Valparaiso Avenue?". It has five radio button options: "September 1990", "December 1996", "February 2002", "June 2014", and "October 2020". There is also an option "I have never been associated with this property". A blue "Continue" button is at the bottom.

### 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.

The form is titled "Choose a username and password." and contains the following sections:

- Create a unique username \***: A text input field. Below it, the text reads: "Username must be 8-32 characters and include at least 2 numbers. No special characters or spaces, please."
- Enter a unique password \***: A text input field. Below it, the text reads: "Password must be 8-32 characters and have at least 1 number and 1 letter. It must be different from your username. We do not accept the following characters or spacebar: \"%&'() +; < > \".
- Confirm your password \***: A text input field.
- Email address \***: A text input field. Below it, the text reads: "We'll also need an email address for security and communication purposes."
- Confirm your email address \***: A text input field.

A blue "Continue" button is at the bottom of the form.

## 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

If you call our customer service number, our representatives will ask you to answer one of these questions over the phone to confirm your identity.

**Question**

Select a question

**Answer (2-character minimum)**

**Question**

Select a question

**Answer (2-character minimum)**

**Question**

Select a question

**Answer (2-character minimum)**

Continue

## 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 with two-factor authentication

The first time you log in after setting up your username and password, you'll **need to set-up two-factor authentication by choosing how you want to receive verification codes; text, voice call and/or an authenticator app.**

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.

Set up two-factor authentication.

This adds an extra layer of security to your account by asking for a verification code when you log in.

Choose **one or more** of the following options for getting a verification code.

☐ **Authenticator app**  
MOST SECURE  
Link your account to an authenticator app. Authenticator apps generate unique codes only you can access. Once installed and set up, simply open the app to see your code.  
[Learn more about authenticator apps.](#)

☐ **Text message**  
You'll receive a 6-digit verification code by text message. Text or data rates may apply.

☐ **Voice call**  
You'll receive a phone call and hear a 6-digit verification code.

TIP  
Setting up multiple options may be helpful if you misplace your device.

Continue