

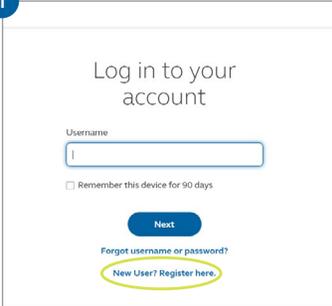
# How to set up your Principal<sup>®</sup> individual account login

## FOLLOW THESE STEPS.

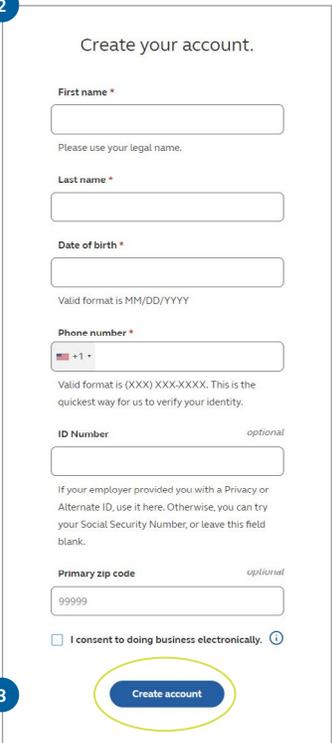
- 1 Go to Principal.com.**
  - Click “**Log in**” in the upper right corner.
  - Click “**New user? Register here.**”
- 2 Enter your personal information.**
  - That includes first name, last name, date of birth, phone number, and your ID number (either your Social Security number or a number provided by your employer) **or** zip code. (We will use the phone number in Step 4 to text or call you to verify your identity.)
- 3 Click the box “I consent to doing business electronically.”**
  - Then click “**Create account.**”
- 4 Verify your identity.**
  - If your phone number matches our records, you’ll receive a one-time code via text. If not, you’ll be asked to verify your identity by uploading a copy of a government-issued photo ID (driver’s license, passport) and a selfie.

Steps continued on next page

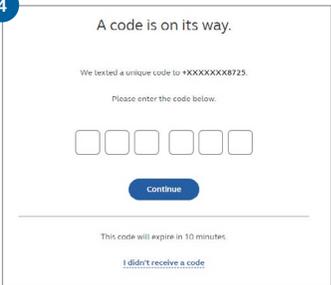
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2



4



- 5 Once your identity has been verified **through either the one-time code or document upload:** Create a username and password, and provide an email address. **(We recommend an email that you're likely to have, no matter where you're employed.)**
  - Click **“Continue.”**
- 6 **Select and answer three customer service security questions.**
  - If we ever need to verify your identity we'll use these questions.
- 7 **Next, set up a passkey or multi-factor authentication (MFA) for your account.**

A passkey is a simple, effective way to securely access your account, in place of a password, using information that's unique to you—think of a fingerprint, facial recognition, or PIN. MFA is a security step used to confirm your identity each time you log in, using an authenticator app or phone text or call.
- 8 **Follow the on-screen prompts to make your selection, type in any codes (if necessary), and complete log in.**

5 Choose a username and password.

Create a unique username \*

Username must be 9-32 characters and include at least 2 numbers. No special characters or spaces, please.

Enter a unique password \*

Password must be 8-64 characters and have at least 1 number and 1 letter. It cannot include your username. Most special characters are accepted.

Confirm your password \*

Email address \*

We'll also need an email address.

Confirm your email address \*

Continue

6 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 one \*

Select a question

Answer one (2-character minimum) \*

Question two \*

Select a question

Answer two (2-character minimum) \*

Question three \*

Select a question

Answer three (2-character minimum) \*

Continue

7 Principal

### Set up your security method

Pbroker

Help protect your account by verifying your identity. Select your preferred security set up below.

**Passkey**  
Create a digital key using your fingerprint, facial recognition, or PIN.

**Google authenticator**  
Enter a temporary code generated by Google Authenticator app.

**Phone**  
Verify with a code sent to your phone.

Cancel

**Note:** If you chose MFA, every time you log in or if you forget your password, you will be asked for a verification code to confirm it's really you. The first time you log in, you choose how you receive verification codes. Options include a phone text or call, or authenticator app. If you choose passkey, you do not need to use MFA when logging in.



## WE'RE HERE TO HELP.

Find more information on our [service and support page](#).

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