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

1. Go to principal.com and click Log In in the upper right corner

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

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.
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:

![Verify identity screen]

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.

![Username and password screen]
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.

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.

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