

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 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:

The image shows two side-by-side screenshots of a verification process. The left screenshot is titled "A code is on its way." and contains the following text: "We texted a unique code to +XXXXXXXX0300.", "Please enter the code below.", a row of six empty input boxes, a blue "Continue" button, and "This code will expire in 10 minutes." with 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 lists five radio button options: "September 1990", "December 1996", "February 2002", "June 2014", and "October 2020", plus a radio button for "I have never been associated with this property". A blue "Continue" button is at the bottom.

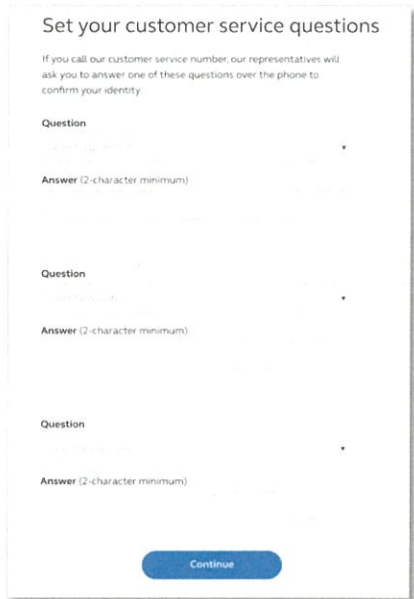
4. Set your username and password, and add your email address

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 image shows a single screenshot of a form titled "Choose a username and password." with the following sections: "Create a unique username *" with an input field and a note "Username must be 8-32 characters and include at least 2 numbers. No special characters or spaces, please."; "Enter a unique password *" with an input field and a note "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 *" with an input field; "Email address *" with an input field and a note "We'll also need an email address for security and communication purposes."; "Confirm your email address *" with an input field; and a blue "Continue" button at the bottom.

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.

