

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, and date of birth. If you provide mobile number, Social Security Number, and 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**. 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:

2-factor authentication
Watch for a text message sent to +X XXXXXX7890.

Remember my device for 90 days

Verify

[Go back](#)

This code will expire in 10 minutes. [Request another code.](#)

[I don't have access to this device](#)

Help us verify your identity

From whom did you purchase the property at 4583 Carmel Circle?

Answer name example 1

Answer name example 2

Answer name example 3

Answer name example 4

Continue

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

Create a unique username *
It must be 8-32 characters and include at least 2 numbers. No dashes or spaces, please.

Enter a unique password *
It must be 8-32 characters, at least 1 number and 1 letter and no spaces. Make sure it's different than your username.

Confirm your password *
Just to be sure.

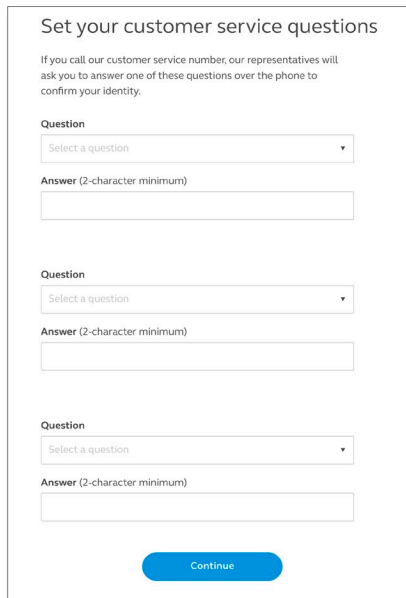
Email address *
We'll also need an email address for security and communication purposes.

Confirm your email address *
Once more for good measure.

Continue

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.



The screenshot shows a form titled "Set your customer service questions". Below the title is a paragraph: "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." The form contains three identical sections. Each section starts with a "Question" label above a dropdown menu with the text "Select a question". Below each dropdown is an "Answer (2-character minimum)" label above a text input field. At the bottom of the form is a blue "Continue" button.

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 2-factor authentication

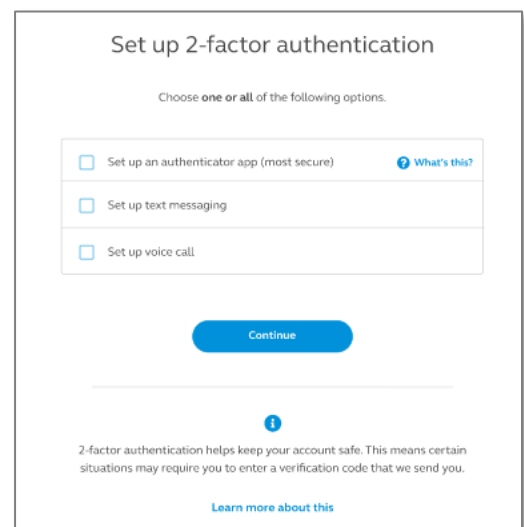
The first time you log in after setting up your username and password, you'll **need to set-up 2-factor authentication by choosing how you want to receive verification codes; text, voice call and/or an authenticator app.**

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.



The screenshot shows a screen titled "Set up 2-factor authentication". Below the title is the instruction "Choose one or all of the following options." There are three options, each with a checkbox: "Set up an authenticator app (most secure)" with a "What's this?" link, "Set up text messaging", and "Set up voice call". Below the options is a blue "Continue" button. At the bottom, there is an information icon and a paragraph: "2-factor authentication helps keep your account safe. This means certain situations may require you to enter a verification code that we send you." Below this paragraph is a link: "Learn more about this".