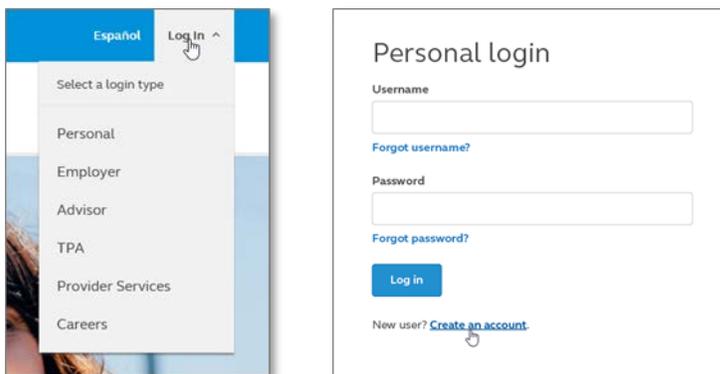# Access your Principal account online:
Set up your personal login in 6 easy steps

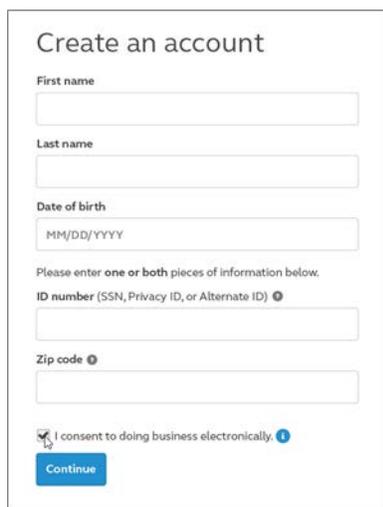## 1. Go to principal.com and find the Log In button

Look for it in the upper right corner of the site. Select **Log In** and choose **Personal** as the login type. On the next page, click the **Create an account** link.

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

Enter your first name, last name, and date of birth, as well as your ID number or ZIP code. Your ID number would be either your Social Security Number or a specific ID provided by your employer. **Then, agree to do business electronically** to continue setting up your account.

3. Verify your identity

Answer a few personal questions so we can confirm it's really you. Here are some examples of questions you might see:

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

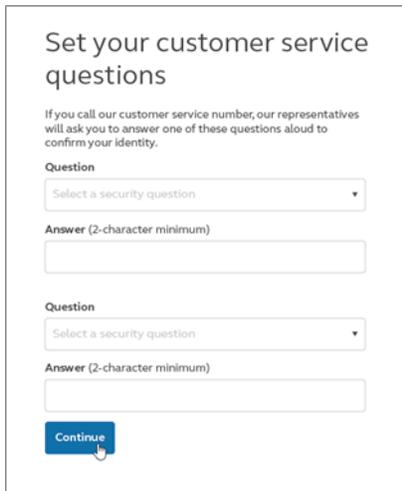Create a **unique username**, and set a **secure password**. **Add your email address** to get account-related communications. You can update your email address online any time.

5. Choose your customer service questions

Select two 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

The first time you log in, you'll **need to choose where we send you verification codes – either by text or email**.
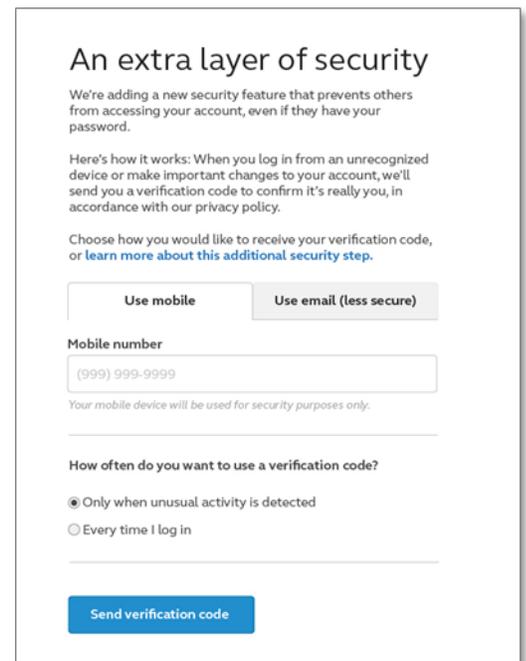
We use verification codes to help keep your account safe. If you log in from an unrecognized computer or mobile phone, forget your password, or we identify anything out of the ordinary, these codes help us confirm it's really you accessing your account – not someone pretending to be you.

You can choose to receive these codes every time you log in or only when we detect unusual activity.

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.