Helping you manage your retirement goals

24/7 ACCOUNT ACCESS

Planning for retirement doesn't have to be complicated. Set up your account to stay on track with your retirement savings goals. And since your life is busy enough, we've made getting to your information simple and convenient. Use these resources to access your account when and how you want.

Online

First-time users

Go to **principal.com/welcome**

- Select **Get started**
- Enter your first name, last name, date of birth, mobile phone number (this is the quickest way to verify your identity), and your ID number (this is either your Social Security number or a specific ID provided by your employer), or ZIP code.
- Agree to do business electronically and click **Continue**.
- A security code will be sent to your phone. You can choose to receive it by text or by call. Enter the code when you receive it.
- If Principal is unable to send a code to your phone, you will need to upload a photo of your ID and a selfie to confirm it's really you.
- Create a **unique username**, set a secure **password**, and add your **email address**.
- Select and answer **three security questions** to use if you need to call us.
- You now have access to your online account, and you'll get a confirmation email within a few minutes.
- Once you've created an account, future logins can be easier with a **passkey**. Set one up—you can choose facial recognition, a fingerprint, or a PIN for safe, quick logins.
- Keep your contact information up to date (especially your phone number and email address), and your account will automatically be covered by the Customer Protection Guarantee—which means Principal will reimburse your account if there's unauthorized activity.[1]

Ongoing account access

Go to **principal.com**

- Select **Log in**.
- Enter your **username** and **password** (click **Forgot username** or **Forgot password** if you need to reset) and click **Verify**.
- If you're logging in from a new device, resetting your username or password, or you've opted to use verification codes every time you log in, you'll receive a security code via text message, voice call, or authentication app.
- Enter the security code and click **Verify**.

Questions?

Having trouble setting up your account? Give us a call at **800-986-3343**.

Stay up to date!

Keeping your email address current helps you stay in the know with communications tailored to you.

- Click on the **retirement plan** link of the account you want to access. Use the tabs at the top of the page to navigate the website.

	Your account	Education Hub
Available options include: (Not all options are available for certain plans. Check with your human resources contact to find out what is available.)	• Plan info & forms • Statements • Contributions • Investments • Loans & withdrawals • Rollovers • Retirement Wellness Planner	• Overview • Monthly webinars • Retirement planning • Managing money • Life event planning • Calculators & tools

Mobile

Check your account on the go.

- Principal® app — Available for iPhone® and Android™ [2]
- **principal.com/OnTheGo**

Phone

First-time users	Ongoing account access
Call **800-547-7754**	Call **800-547-7754**
• You may be asked to provide some personal information like your date of birth or Social Security number, to verify your identity. • Listen to the menu and select an option. • When prompted, establish your **personal identification number (PIN)** using your **Account/Contract Number**.	• Listen to the menu and select an option • If prompted, enter your **(PIN)** (Note: Some options do not require you to enter your PIN.)

Follow the prompts to:

(Not all options are available for certain plans. Check with your human resources contact to find out what is available.)

- Check your account balance
- Check investment performance
- Request or review loan information
- Review investment options
- Manage your rollover funds
- Transfer retirement funds between available investment options
- Get information regarding an expected Form 1099-R
- Talk with a representative

[1] The Customer Protection Guarantee applies to employer-sponsored retirement plans record kept by Principal® including defined benefit, defined contribution, employee stock ownership plans, retirement accounts with pension payments made through Principal® Custody Solutions, and nonqualified deferred compensation plans with distributions made through Principal. It's effective for unauthorized activity that occurs after participants have registered their account online, provided their contact information, and kept it up to date in the event of changes. Guarantee details are subject to change. Exclusions to the policy may apply. www.principal.com/customer-protection-guarantee

[2] The mobile application offered by Principal® to view account information is currently supported on iPhone® (operating systems 12.0 or later) and Android™ (operating systems 5.0 or higher).

Principal® app is available for iPhone® and Android™.

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Android is a trademark of Google LLC.

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