The Principal Financial Group®

Accessing Your Account Information

This guide provides helpful information to assist you with accessing account information at principal.com and via our automated phone system at 1-800-547-7754. This guide will prove valuable whether it's your first time accessing our systems or you are a return visitor.

Access account information at principal.com

FIRST-TIME USERS

Go to **principal.com**

- Under **Account Login,** select login type **Personal** and click **Go**
- Click on the **Establish your Username and Password** link
- Enter your **Social Security number** and **Account/Contract Number***
- Verify your identity by providing select personal information
- Create your **Username** and **Password** and provide your email address
- Select and answer your **online security questions** and click **Finish**
- Review your confirmation page and click **Login Now**
- Select your **Login Image and Phrase**
- Enter your **Username** and click **Continue**
- Enter your **Password** and click **Enter**
- Click **Continue with this image and phrase** to choose the image and phrase shown on the screen **or** click **Get a different image and phrase** if you want to look at other options
- After choosing your image and phrase, you will be directed to your account information

** Located on the Plan Summary in your enrollment materials*

ONGOING ACCOUNT ACCESS

Go to **principal.com**

- Under **Account Login,** select login type **Personal** and click **Go**
- Enter your **Username**
  (Click **Forgot your Username** if you need a Username)
- Verify the **image and phrase** shown are the ones you selected
- Enter your **Password**
  (Click **Forgot your Password** if you need a Password)

Questions?

If you have any questions about setting up your username and password online, please call 1-800-547-7754.

Stay Up-to-date!

Providing your email address and periodically logging in to confirm it will allow you to receive communications tailored to your employer's plan.

Click on the **Retirement Plan** link of the account you want to access.
Use the tabs at the top of the page and the options located on the left to navigate the website.

Available options include:

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

YOUR ACCOUNT

- Overview
- Contributions
- Investments
- Account History
- Plan Info and Forms
- Statements
- Loans
- Roll Over Funds

PLANNING CENTER

- Overview
- Retirement Planning
- Managing Money
- Life Event Planning
- Online Seminars
- Calculators
- Questions and Answers

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Access account information — alternative options at principal.com

You can also check the account balance and personalized rate of return for the retirement account through:

- **Text messages** to your cell phone
- **Email**
- **Your iGoogle Homepage**

- **Principal® Mobile** — Our new secure app allows you to access retirement account information from multiple mobile devices, including iPhone®, Android™ and BlackBerry®*

Access account information via our automated phone system

FIRST-TIME USERS	ONGOING ACCOUNT ACCESS
Call **1-800-547-7754**	Call **1-800-547-7754**
Enter your **Social Security number**	Enter your **Social Security number**
Listen to the menu and select an option	Listen to the menu and select an option
When prompted, establish your **personal identification number (PIN)** using your **Account/Contract Number** (Located in the Plan Summary in your enrollment materials)	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.

- Access daily account values
- Obtain investment performance information
- Transfer retirement funds between available investment options
- Change where future contributions are invested
- Hear your outstanding loan balance, obtain a loan quote and request a loan
- Review the status of a pending or completed distribution
- Establish/change your PIN
- Review/change contributions percentage
- Review/change maturing accounts information
- Reinvest retirement account balance from a previous plan
- Access information on the Principal Managed Account Program℠
- Access helpful information on changing jobs or retiring
- Obtain information on other retirement savings options

* The mobile application offered by The Principal to view account information is currently supported on iPhone® (all operating systems), Android™ (operating systems 1.6 or higher), and BlackBerry® (operating systems version 6 or higher).

Principal® Financial Group

WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0001, principal.com

Investment advice provided through the Principal Managed Account Program is provided by Ibbotson Associates. Access to the advice and securities and advisory products is offered through Princor Financial Services Corporation, 1-800-547-7754, member SIPC.

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Not FDIC or NCUA insured

May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency