

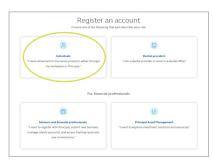
How to set up your Principal® individual account login

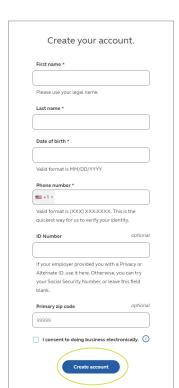
FOLLOW THESE STEPS.

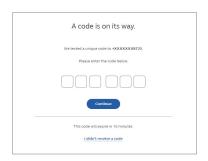
- (1) Go to Principal.com.
 - Click "Log in" in the upper right corner.
 - Click "New user? Register here," then "Individuals."
- (2) Enter your personal information.
 - That includes first name, last name, date of birth, phone number, and your ID number (either your Social Security Number or a number provided by your employer) or zip code. (We will use the phone number in Step 4 to text or call you to verify your identity.)
- (3) Click the box "I consent to doing business electronically."
 - Then click "Create account."
- (4) Verify your identity.
 - If your phone number matches our records, you'll receive a one-time code via text. If not, you'll be asked to verify your identity by uploading a copy of a government-issued photo ID (driver's license, passport) and a selfie.

Steps continued on next page



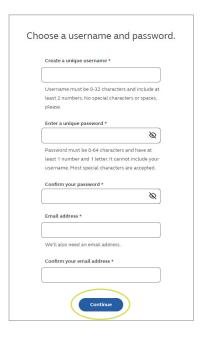




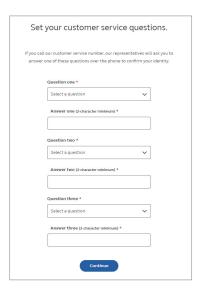


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- (5) Once your identity has been verified through either the one-time code or document upload: Create a username and password, and provide an email address.
 - Click "Continue."



- (6) Select and answer three customer service security questions.
 - If we ever need to verify your identity we'll use these questions.



- (7) Next, set up multi-factor authentication (MFA) for your account. MFA is a security step used to confirm your identity each time you log in. You may use an authenticator app such as Google Authenticator or a phone text or call. Follow the on-screen prompts to make your selection.
- (8) Type in the code that is sent to you, and follow any directions on screen to complete log in.

Note: Every time you log in or if you forget your password, you will be asked for a verification code to confirm it's really you. The first time you log in, you choose how you receive verification codes. Options include a phone text or call, or authenticator app.



WE'RE HERE TO HELP.

Call us at +1-800-986-3343, Monday-Friday, 7 a.m.-7 p.m. CT, to answer your questions.

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