

# Creighton University Retirement Plan

## The Principal Financial Group Security Enhancements

### **Subject: New security measures to further protect account information**

Our retirement plan service provider, the Principal Financial Group<sup>®</sup>, is committed to protecting account information and is implementing additional mechanisms to help manage online security.

**Starting May 28**, you will see a few changes when you log in to access account information online at [principal.com](http://principal.com).

### **What's changing**

The first time you log in after May 28, you will need to set-up security questions and answers. You've likely seen these before. You pick from a list of questions and provide answers that only you would know the answer to. Additionally, you will need to provide an e-mail address. Both of these measures assist in protecting your sensitive financial information online.

### **We will use the information on our secure websites to:**

- Help verify your identity when using some of our online features, such as "forgot username" or "forgot password"
- Quickly notify you of unusual account activity or changes to your account information by e-mail

You will also have the ability to subscribe (opt-in) to additional services you're interested in, such as electronic statements or newsletters. Or, you can easily opt-out of marketing e-mail.

### **What to expect**

After you log in, you will select and answer security questions. You only need to do this once, and it'll take just a few minutes. After you complete that process, we'll ask you for your e-mail address. You will need to provide both pieces of information prior to accessing account information online.

### **Why it's important**

Completing these processes allows for enhanced security when you log in to view product or account information online.

The Principal<sup>®</sup> takes information security very seriously and places the highest priority on privacy and confidentiality of customer data. We continuously upgrade and make enhancements to how we safeguard sensitive customer information. The more unique pieces of information that we have about you, the easier it is to protect account information from hackers and phishing schemes.

### **How you can help protect account information**

Remember, you should *never* share your username or password with anyone. To learn how you can further protect your account information, visit the Privacy & Security section of our website at [principal.com/privacy](http://principal.com/privacy).

### **Questions?**

See our list of [FAQs](#). Links for additional help and contact numbers are listed on the login screen at [principal.com](http://principal.com).

Insurance products and plan administrative services are provided by Principal Life Insurance Company a member of the Principal Financial Group<sup>®</sup> (The Principal<sup>®</sup>), Des Moines, IA 50392.

HZ#243

t10052400nq