

WEBSITE ENHANCEMENTS

Two-step verification is coming soon

Starting on November 19th, we will offer two-step verification for your online account. Keep reading to learn more about this security enhancement.

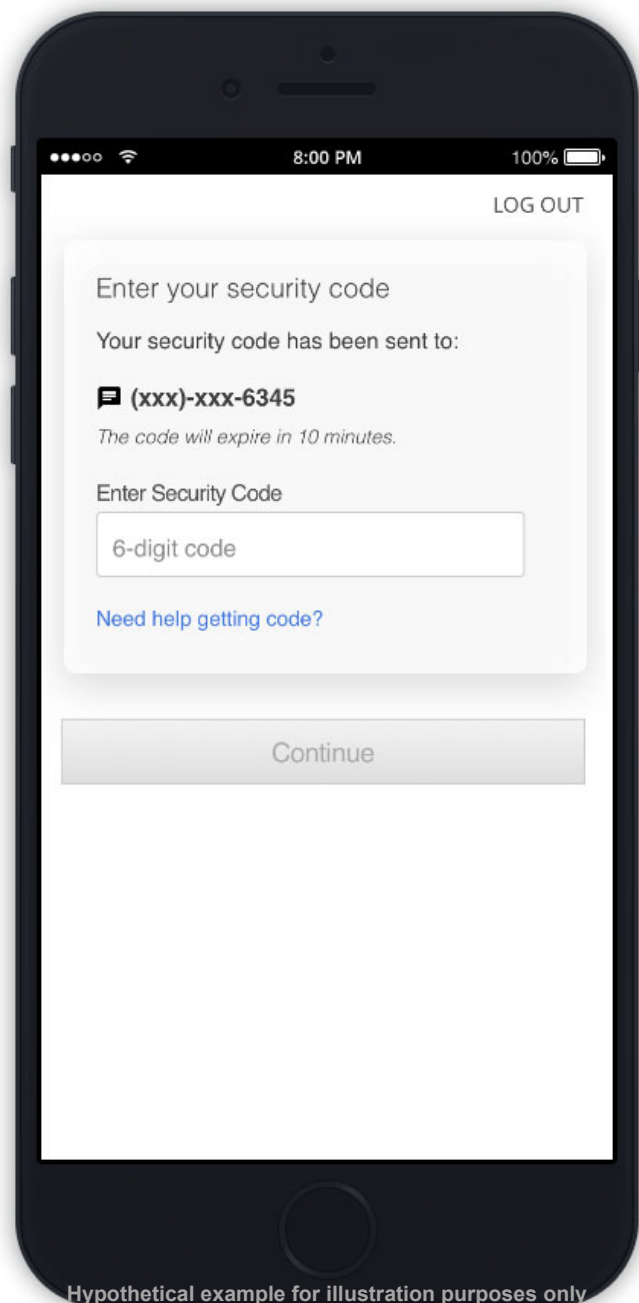
If you have any questions or concerns, please contact us at 1 (800) 474-0293.

What is two-step verification?

Two-step verification is a second login step that helps to verify your identity when you access your account online. It requires you to enter a one-time security code that has been sent to your email or mobile phone.

Two-step verification provides an extra layer of security to help protect your account against unauthorized access.

See the instructions on the following pages for more details.



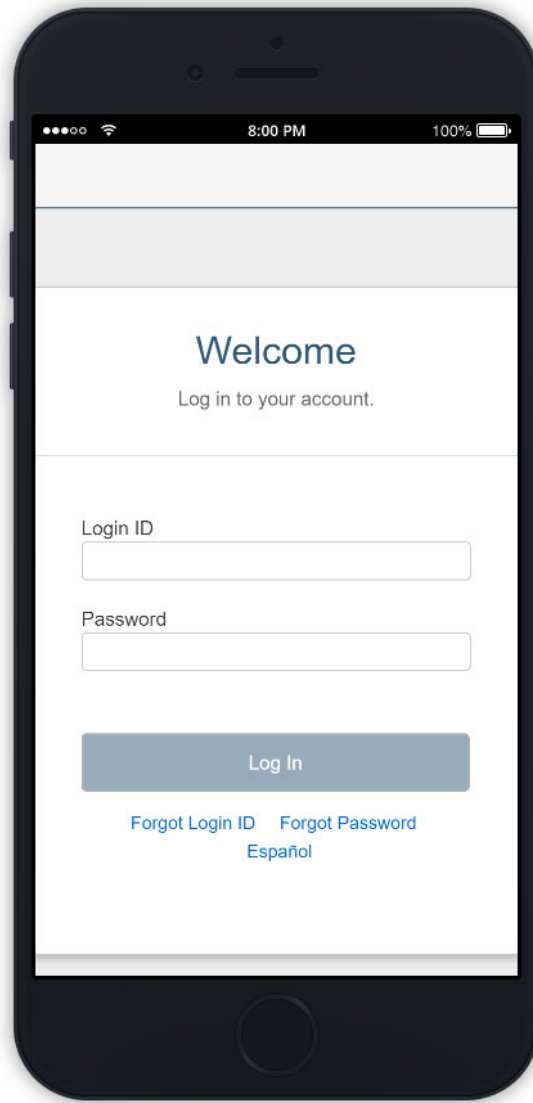
Before you get started

If you haven't logged in for a while, your account credentials may have expired. If you have trouble logging in, or need help resetting your Login ID or password, please contact Heritage Pension Advisors at 1 (800) 474-0293.

Once you log in, you may be asked to complete an Account Setup process to fill out any missing information. This is a one-time process, and it should only take a minute or two.

Disconnect account aggregators

If you use an account aggregation service such as Mint or EveryDollar, two-step verification will block the aggregator's attempts to get updates to your retirement account, and you may receive a security code with each attempt. Please remove your retirement account from any aggregators before proceeding.



Hypothetical examples for illustration purposes only

Set up two-step verification

The first time you log in after two-step verification becomes available, you will be prompted to set up the new feature.

You can choose to receive security codes via email or text message. You can also skip two-step verification when you're using a trusted device, such as your phone or personal computer.

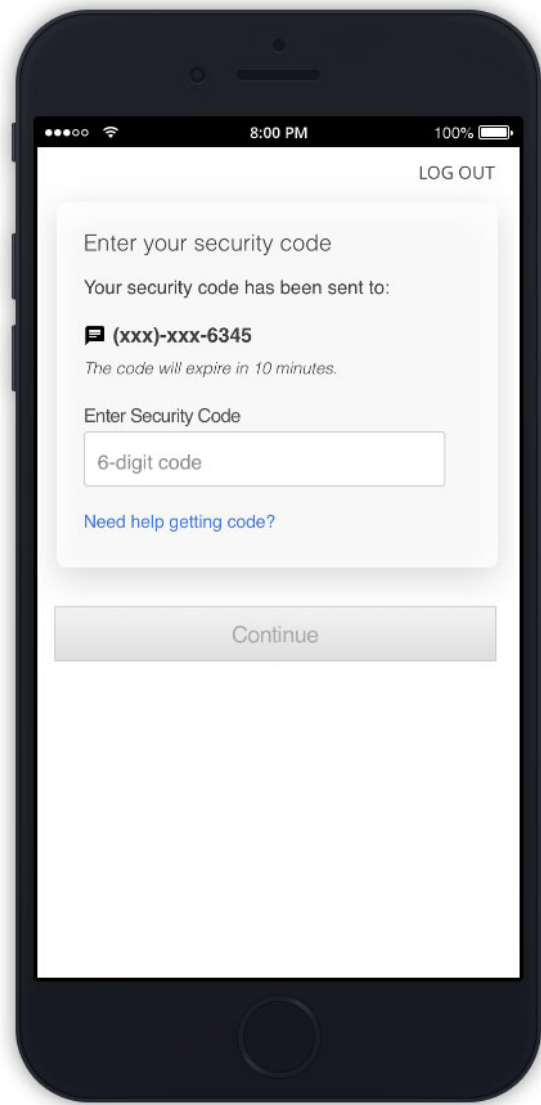
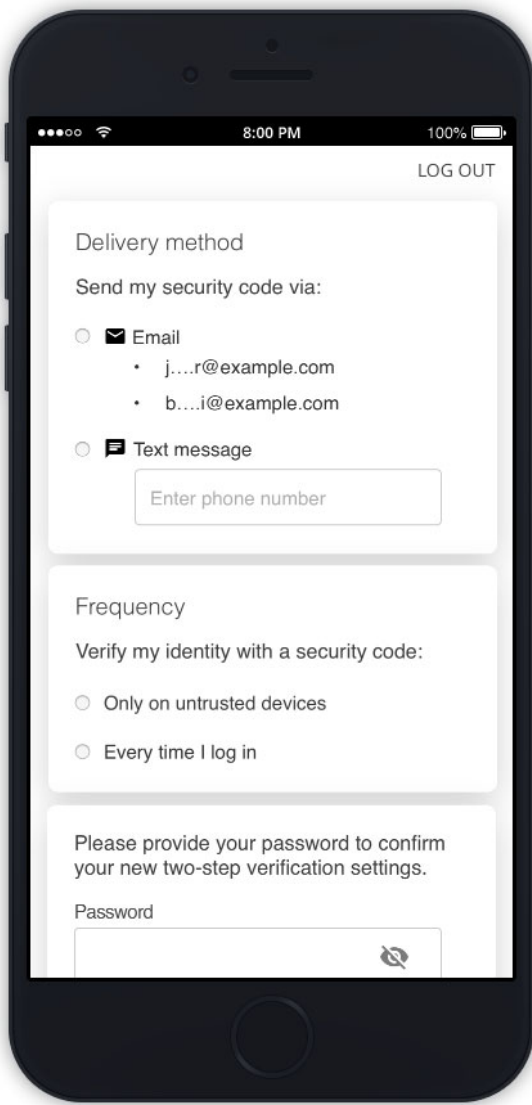
After you set your preferences, we will send you a security code to confirm.

Log in with two-step verification

After two-step verification is set up, it will become part of the login process. First, log in as usual with your Login ID and password.

Next, you will be asked to enter a security code that has been sent to your email or phone. The code can be used only once and will expire after a few minutes.

Note: Text messages from our system will show the short code 91821 as the sender.



Hypothetical examples for illustration purposes only

Trust a device

You can tell us to trust a device so you don't have to enter a security code when you log in using that device.

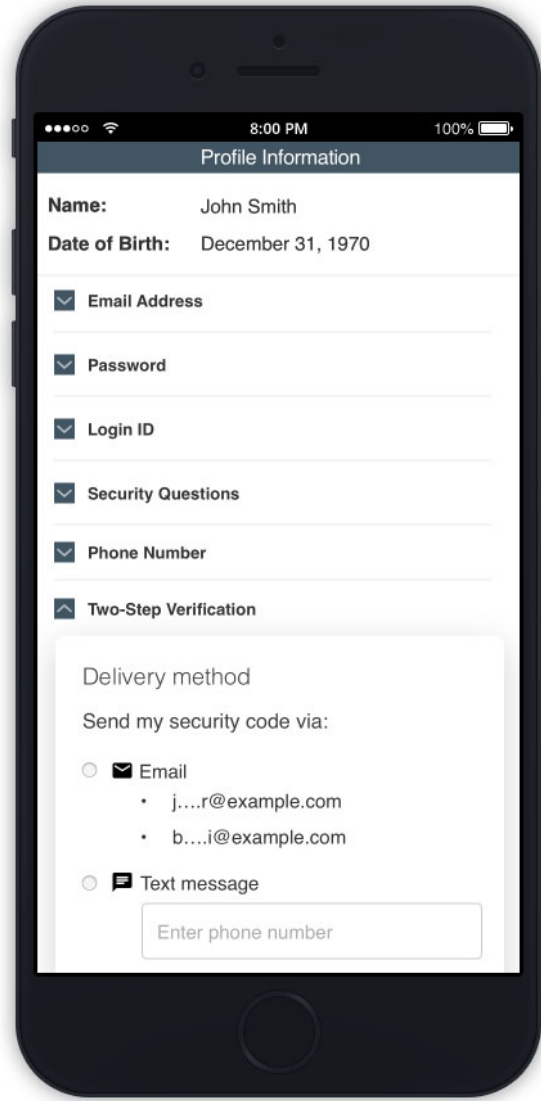
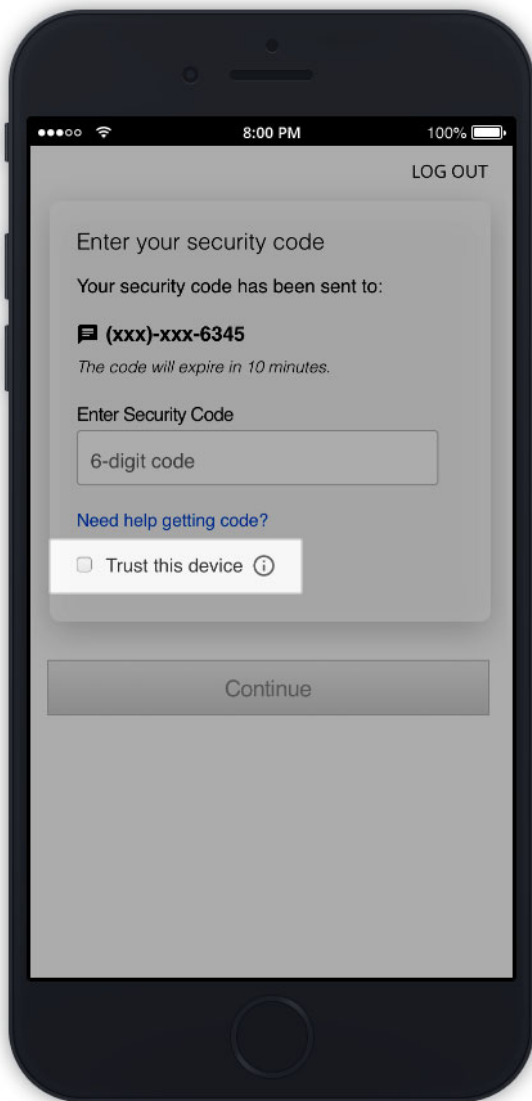
To use this feature, choose the option **Only on untrusted devices** when you set up two-step verification. Then select **Trust this device** when you log in using a device that should be trusted, such as a personal phone or computer.

A device's trusted status will expire if you don't log in using that device for 90 days.

Change your two-step verification preferences

After two-step verification is set up, you can change your preferences via your profile on the benefits website.

Go to **My Profile** and select **Two-Step Verification** from the profile menu. Choose your preferred delivery method and frequency, and enter your current password. Then click **Continue**. We will send you a security code to confirm.



Hypothetical examples for illustration purposes only