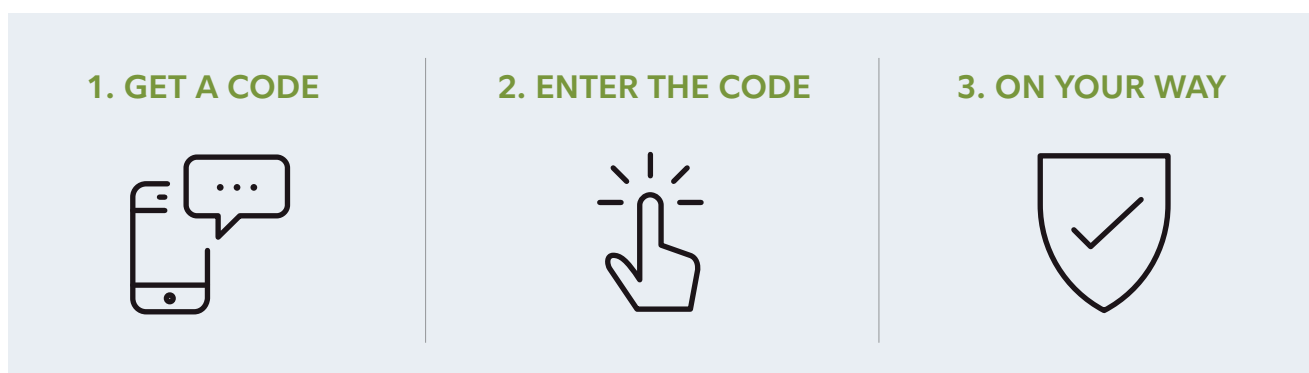


Introducing Two-Factor Authentication

Keeping your Fidelity NetBenefits® workplace savings account and personal information secure is our top priority. That's why, for key transactions, Fidelity currently offers two-factor authentication—an enhanced security feature that employs identity verification to prevent unauthorized users from performing certain transactions in your account, even if they have your password.

HOW IT WORKS



If two-factor authentication is required when you perform a certain action, you will receive a prompt requesting that you enter a one-time security code in addition to your password. The code will be sent to you via your choice of SMS text or automated voice callback message. You will need to enter this code before you can continue on the site.

WHAT'S NEW?

You can now turn on two-factor authentication for your NetBenefits account at each login—to help ensure that only you can access your account. To enable this feature, please take a moment to log in to NetBenefits®. In your *Profile*, under *Security Center*, select the *Two-Factor Authentication* link to enroll. In order to take advantage of this feature, you must have at least one phone number on file if NetBenefits®. There's no other action you need to take now, but in the future, remember that you may be prompted to request a security code when using NetBenefits.



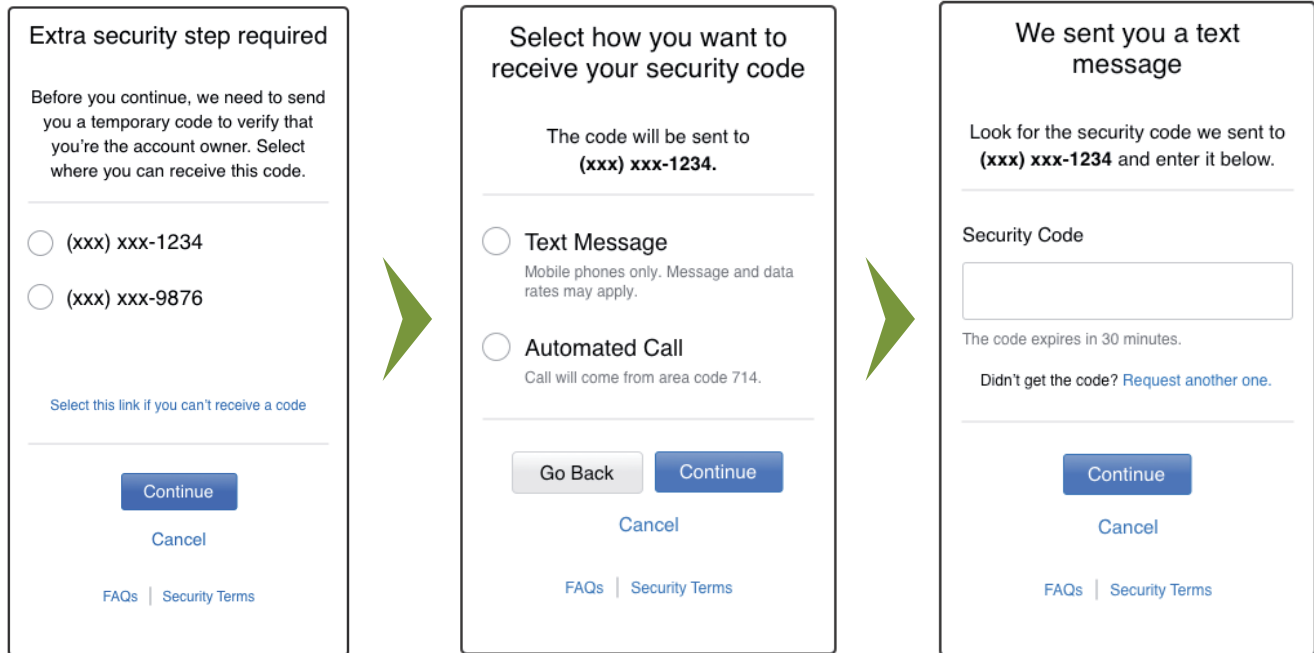
Frequently Asked Questions

Q: Why is this extra step required?

A: Common online activities, such as downloading apps or using the same password on multiple sites, can put your information at risk. We use the security code as a second level of verification to help prevent unauthorized access (for example, in situations where your username and/or password may have been compromised).

Q: What will the two-factor authentication experience look like?

A: Review the sample screens below:



Q: How do I update my phone numbers?

A: You can update your phone numbers on NetBenefits by clicking *Profile* after logging in.

Q: What if I don't have my phone with me?

A: Don't worry—you can still receive your security code. Simply log in to your account and request that the code be sent to your alternate phone number. If you don't have an alternate number listed, please call a customer service representative at 800-343-0860. We're available Monday through Friday, 8:00 a.m. to midnight Eastern time.

Q: I did not receive a code. What should I do?

A:

- If you choose to receive the code via text message, ensure that your phone is capable of receiving texts.
- If you still do not receive a code, consider having the code sent via an alternate method, such as a voice call.

Q: My code doesn't work. What should I do?

A: First, make sure to enter the security code that is in the message itself and not the hyphenated six-digit incoming number. If this doesn't solve the problem, do the following:

1. Select *Request a new code*.
2. If you receive multiple codes, enter the most recent one.

Q: You asked for my security code. Does this mean someone tried to access my account?

A: No, it's just a security best practice we implement to help prevent unauthorized access. We take security very seriously and employ the latest measures to help protect your information.

Q: Can I access my account from different devices?

A: Yes, though you may be asked for a security code if you're accessing your accounts from a device we do not recognize. To register your device, select *Remember this device* after entering your code.

Q: How does *Remember this device* work?

A: When you select *Remember this device*, we mark that device as a trusted resource. We may still request a security code periodically. To help maintain security, we recommend that you register only devices that you use frequently. You can register multiple personal devices, but please do not register public devices.

Q: I previously selected *Remember this device*. Why did I have to request a security code?

A: Device recognition is just one of several factors we use to verify your identity. For example, if you are using a different browser or if you registered multiple devices, we may request a security code to confirm your identity.

Q: What if I lose or give away a device I registered?

A: If this happens, please call a customer service representative at 800-343-0860. We're available Monday through Friday, 8:00 a.m. to midnight Eastern time.

Screenshots are for illustrative purposes only.

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