

Introducing Two-Factor Authentication

Fidelity is deploying **two-factor authentication**—an added security measure for navigating the Fidelity NetBenefits® website. This new feature adds a layer of security to your account and personal information by requiring a numeric code in certain situations.

HOW IT WORKS

1. GET A CODE



2. ENTER THE CODE



3. ON YOUR WAY



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, email, or automated voice callback message. You will need to enter this code before you can continue on the site.

NEXT STEPS

Please take a moment to log in to NetBenefits®. In your *Profile*, under *Personal & Contact Information*, verify that your mobile phone number and other contact details are current. 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.



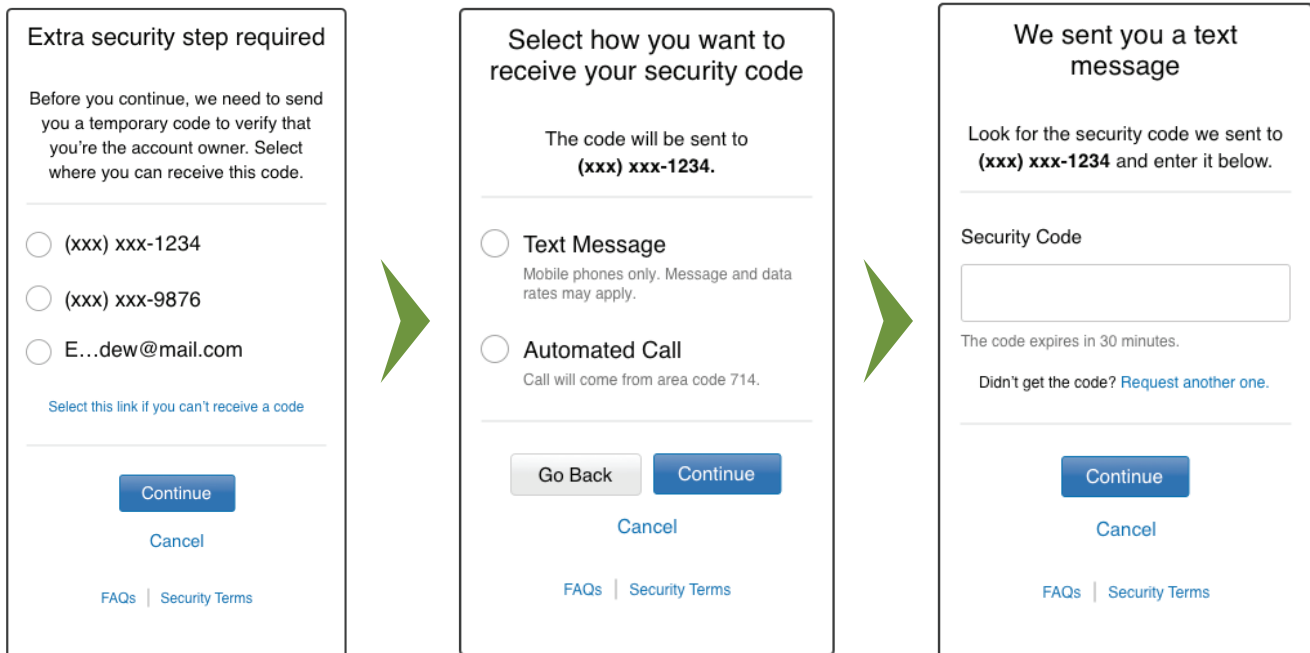
Frequently Asked Questions

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 or email on file. If you don't have an email address or alternate number listed, please call a customer service representative at 800-544-4637. We're available Monday through Friday, 8:30 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 choose to receive the code via email, check your spam or junk mail folders.
- 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 800-544-4637. We're available Monday through Friday, 8:30 a.m. to midnight Eastern time.