

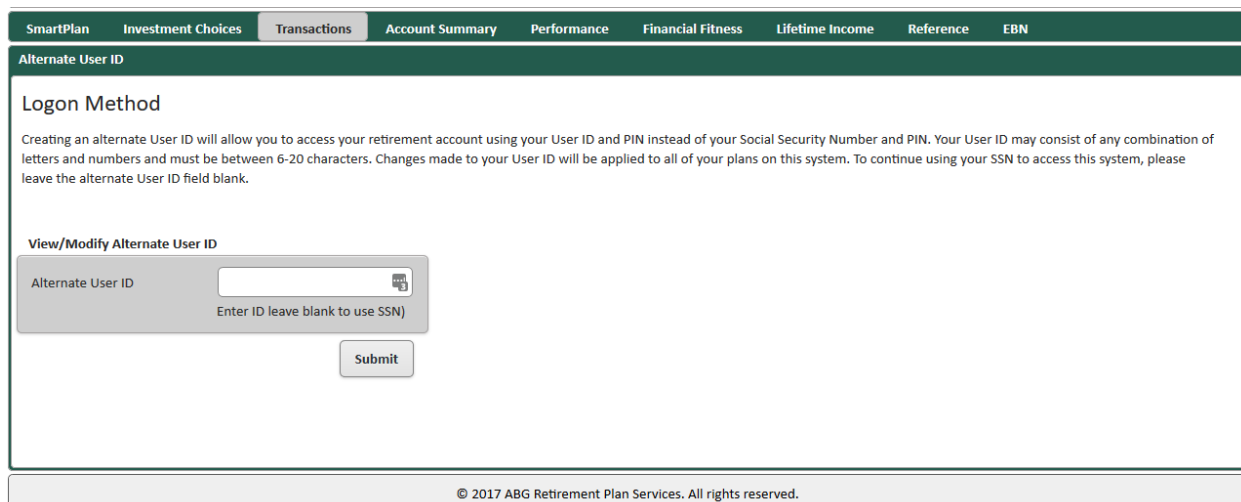
Participant Security Best Practices

We, at ABG Retirement Plan Services, care about the data you entrust to us and recommend you take the following actions to help us safeguard your information.

Alternate User ID

Located under the Transactions menu drop down, click on Alternate User ID. You will then be able to create an alternate user ID to be used instead of your Social Security number.

Effective November 1st, 2018: You will be required to create an Alternate User ID if not already created after an initial login to the site. You will no longer be able to continue using your SSN for your Login ID after your initial successful login.



SmartPlan Investment Choices Transactions Account Summary Performance Financial Fitness Lifetime Income Reference EBN

Alternate User ID

Logon Method

Creating an alternate User ID will allow you to access your retirement account using your User ID and PIN instead of your Social Security Number and PIN. Your User ID may consist of any combination of letters and numbers and must be between 6-20 characters. Changes made to your User ID will be applied to all of your plans on this system. To continue using your SSN to access this system, please leave the alternate User ID field blank.

View/Modify Alternate User ID

Alternate User ID Enter ID leave blank to use SSN

Submit

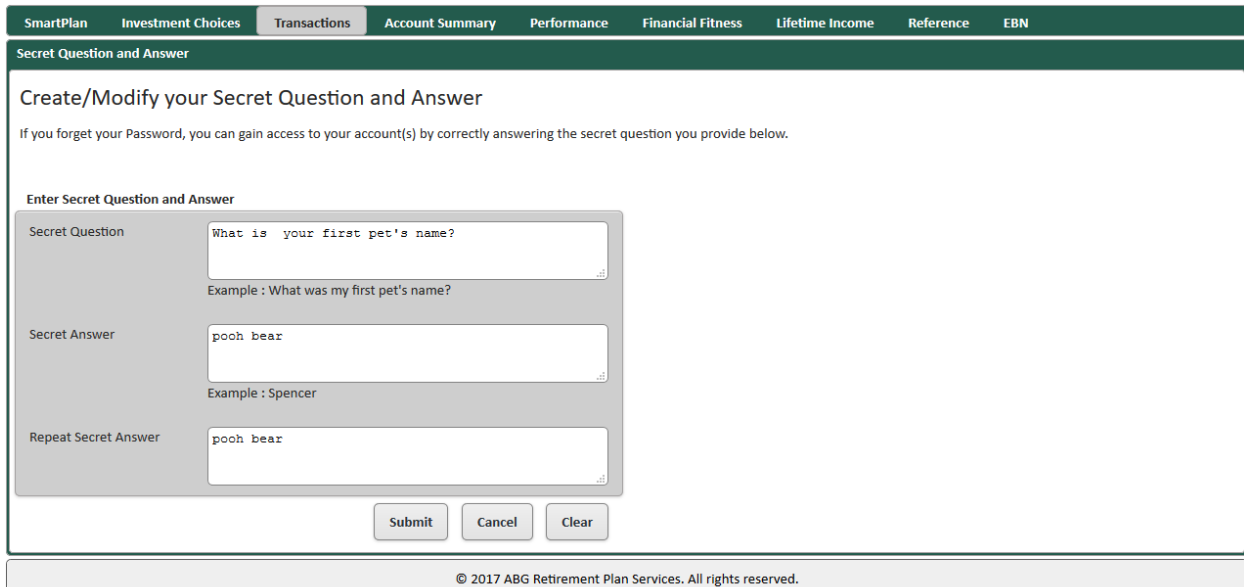
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Set Security Questions

Located under the Transactions menu drop down, click on Security Questions. You will be asked to create a secret question and answer that will be used in the future if you ever need to reset your login ID or password.

Effective October 15th, 2018: You will only be able to retrieve your forgotten password or alternate ID if you have a Security Question set for your account. You will no longer be able to retrieve your forgotten user ID or password with information such as your date of birth or zip code. If you have not set your Security Question and have forgotten your username and/or password, you will need to contact our Help Desk at (888) 412-2445 for them to reset your password.

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Secret Question and Answer

Create/Modify your Secret Question and Answer

If you forget your Password, you can gain access to your account(s) by correctly answering the secret question you provide below.

Enter Secret Question and Answer

Secret Question: What is your first pet's name?
Example: What was my first pet's name?

Secret Answer: pooh bear
Example: Spencer

Repeat Secret Answer: pooh bear

Submit Cancel Clear

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Password Strength

Located under the Transactions menu drop down, click on Change PIN. Your password should be complicated. Studies have shown that an 8-digit password containing all alpha characters or all numeric characters can be broken by a botnet within seconds. Our recommendation is to use a more complex password that could take years to break. Our suggestions are to use the following:

- Minimum of 9 characters
- Use alphanumeric characters
- (at least) one lowercase character
- (at least) one uppercase character
- (at least) one special character

You should also change your password on a routine basis and not use the same password for multiple sites.

Email Confirmations

Located under the Account Summary menu drop down, click on Participant Summary. Under Contact Information, make sure your email address is listed and validated. When you input a new email address, a validation email will be sent to the email address entered. You must click on the link in the validation email to receive future communications such as account change notifications.

You also need to scroll down to the Delivery Notifications section of the page and select to receive Email Delivery for Financial Transactions, Personal Information, and Security changes. ***This will ensure you are notified whenever a change is requested on your account.***

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Phone Number

Located under the Account Summary menu drop down, click on Participant Summary. Under Contact Information, make sure we have a phone number available. This helps us verify your identity and a means for contacting you in the future if there are any questions regarding requests you have made.

Upcoming Enhancement

We are anticipating an enhancement release in the beginning of December 2018. With this enhancement, your password will expire if you do not login and create a password that meets the criteria provided above. If your password expires, you will need to contact our Help Desk at (888) 412-2445 to request your account be reset.