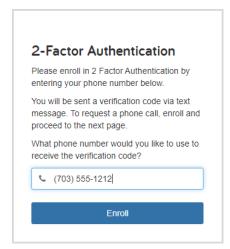
2-Factor Authentication

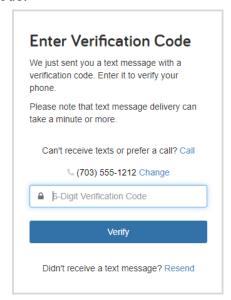
The 2-Factor Authentication (2FA) feature is integrated into your Personal Financial Management Website; it is an important security measure to safeguard your personal financial data. 2FA works by sending a PIN to your phone to use when logging in.

Initial Enrollment

1. Upon logging in, you will be required to register a primary phone number to be used for 2FA verification. Enter your phone number and click **Enroll**.



2. Once you have received your PIN, enter the 6-digit code into verification field and click **Verify**. You also have the option to click the **Call** link to have the verification code delivered to you in an automated phone call. As the code expires after 10 minutes it may be necessary to click the **Resend** link to receive a new PIN verification code.



3. The system will now prompt you to set up a recovery phone; do not use the same number as your primary phone. The recovery number will be used if you do not have access to your primary phone while trying to log in.

2-Factor Authentication

Settings

There are two levels of security to choose from, Standard or High.

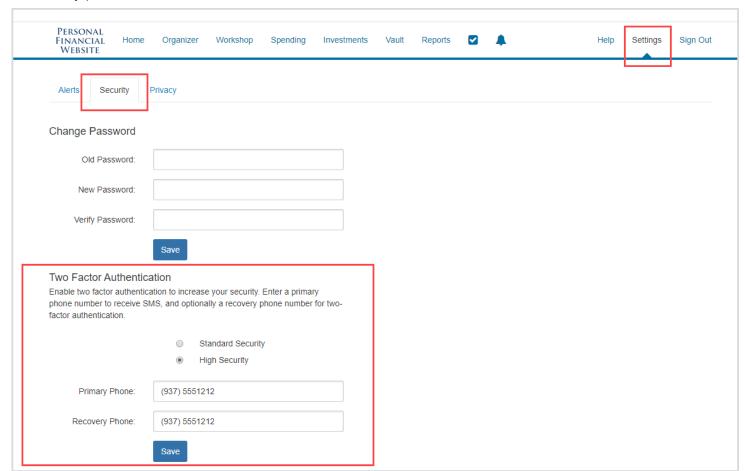
Standard Security:

Requires PIN entry when "at-risk activity" has been identified. Select this option if you prefer only to be prompted with additional security when our system detects a potential threat like a log-in from a foreign country.

High Security:

Requires a PIN be entered every time you log into the system. Select this option if you prefer to use the highest level of security available.

- 1. To change your security settings, click the **Settings** link in the top right of your website. From there, choose **Security.**
- Select your security level, then click Save when done. Note that you can also change your primary or recovery phone number here.



Note: You may not have the ability to switch between standard and high security depending your version of the application.

2-Factor Authentication

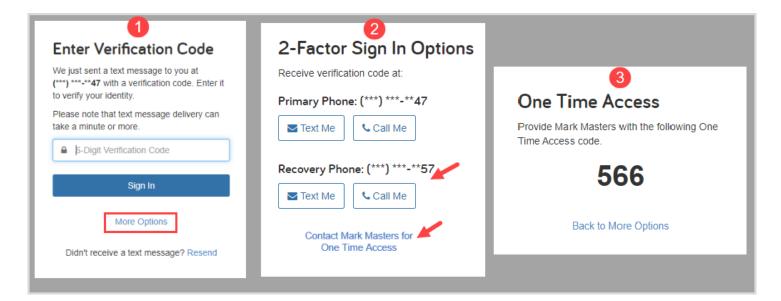
Troubleshooting

Issue:

You do not have access to your primary phone number.

Solution:

Click **More Options**; you can use your recovery number or click the link to contact your advisor for one-time access:



Issue:

You entered your PIN incorrectly 3 times and your account has been locked.

Solution:

To unlock your account, you will need to contact the manager of your Personal Financial Website.