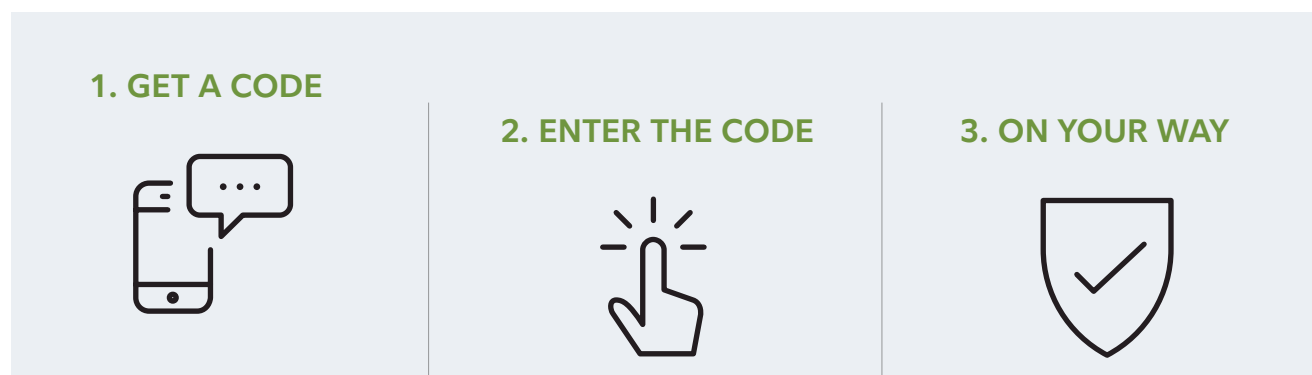


# How 2-Factor Authentication Works

To help prevent unauthorized access to your Fidelity NetBenefits® account, we use an enhanced security feature to verify your identity.

## HOW IT WORKS



## WHAT IS 2-FACTOR AUTHENTICATION?

With 2-factor authentication, an extra layer of security is added to your NetBenefits account to prevent someone from accessing your account or performing certain transactions within your account, even if they have your password. This extra security measure requires you to verify your identity using a randomized 6-digit code. You can choose to have this security code sent to your mobile phone (or an alternate phone number) via text or voice call. Each security code is used only once. It is *not* a password that you need to create and remember.

While 2-factor authentication for key NetBenefits transactions is automatically enabled, we recommend that you turn on 2-factor authentication at login (find out how below).

## NEXT STEPS

Please take a moment to log in to NetBenefits.com. Navigate to *Profile*, and under *Personal & Contact Information*, verify that your mobile phone number and other contact details are current. To turn on 2-factor authentication at login, visit the *Security Center* in *Profile* and select the *2-Factor Authentication* link. Please note that to take advantage of this feature, you must have at least one phone number on file in NetBenefits.



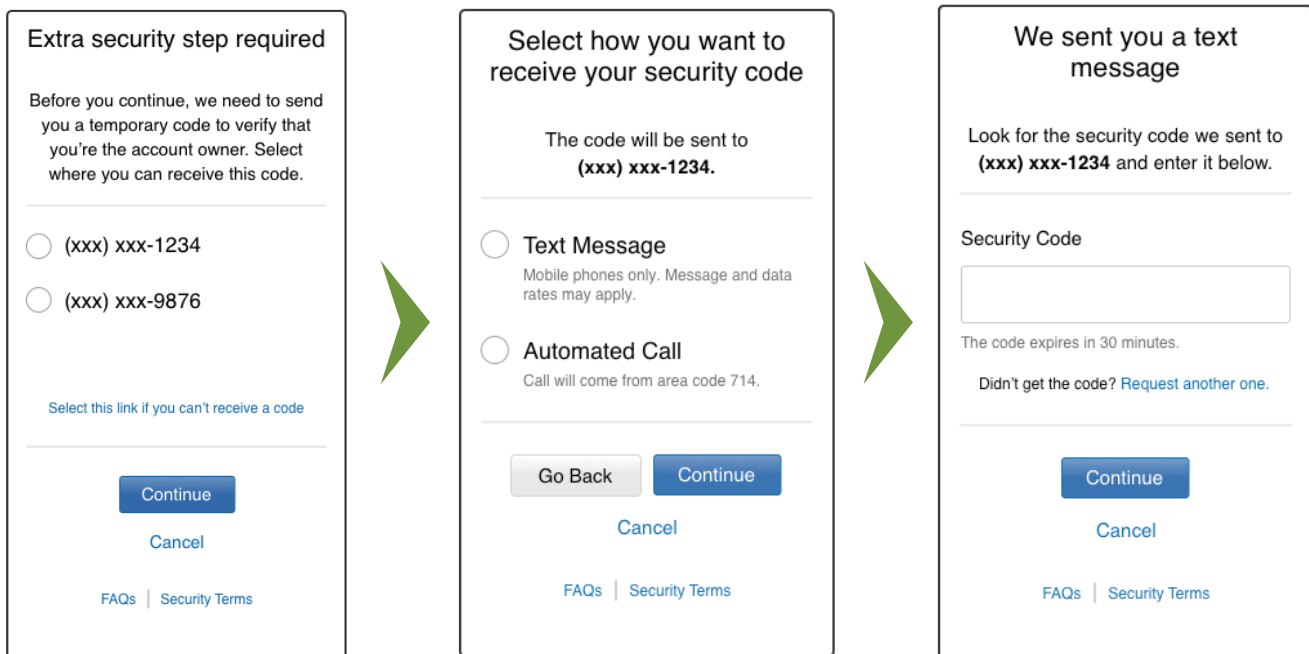
# Frequently Asked Questions

## 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. Phishing emails and data breaches at companies where you have previously done business can also pose a threat. We use the 2-factor security code as a second level of verification to help prevent unauthorized access to your account (for example, in situations where your username and/or password may have been compromised).

## Q: What will the 2-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 visiting *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 800-544-4637. 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 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.

**Q: Why am I going through 2-factor authentication every time I log in to the site?**

A: You signed up for 2-factor authentication at login. When entering the one-time passcode, remember to select *Remember this device*. Periodically, you may still be challenged if we detect changes to your device.

Screenshots are for illustrative purposes only.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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