



follow your MONEY ACTION PLAN

JANUARY 2019

1 DON'T BE OBVIOUS



Although it is tempting, try not to use the same password for multiple sites or make your password easy to guess. SplashData,

a leading software security firm, found for the fourth consecutive year in a row, 'password' and '123456' topped the list of most common passwords, with the company estimating that up to 3% of the world has used these passwords at some point.

2 DON'T SHARE YOUR INFORMATION



Remember not to share your passwords or personal information with anyone, especially not over the internet. Also, be wary of email scams that may

ask you for your sensitive or personal information.



KEEP YOUR ASSETS SAFE

Cyber fraud has been a growing concern for years. As a participant in your company's 401(k) plan, you need to be vigilant with your retirement savings accounts, just as you would with your other financial accounts. The good news is that security is a priority of virtually all recordkeepers and therefore, most spend time and resources to constantly update their security technology and protocols. But their security can only go so far if you, the participant, are not being equally vigilant.

The following are a few tips that can help ensure the security of your retirement savings accounts:

- 1. Use multiple levels of security and authentication** – if your plan's recordkeeper comes out with a new level/type of authentication, engage it immediately.
- 2. If you frequent a website, or have an account with a company, whose website and information has been compromised, change all of your passwords.** For example, Yahoo recently had a large breach – a breach containing passwords – if you ever had a Yahoo account you should change your password.
- 3. Make sure your password is strong** – utilize letters, capitalization, numbers, and symbols. Don't use recognizable words. Don't use the same password for multiple purposes. Have the password be at least 14 characters in length. Consider changing your password on a frequent basis.
- 4. Never send your authentication to anyone requesting it.** It should be limited to use on sites on which you navigated to independently of any outside request.
- 5. Check your account** on a semi-regular basis for any irregularities.
- 6. Immediately contact your plan administrator** and/or the recordkeeper if you receive any update that causes concern.



WE'RE HERE TO HELP

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