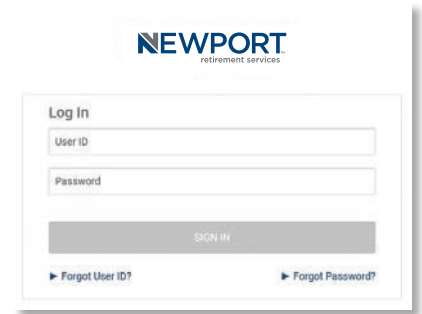


Participant Web Access

LOGIN WITH YOUR DEFAULT PASSWORD

For participants with an existing **User ID** on retirementdirections.com, your **User ID** will remain the same on newportgroup.com. For security purposes, you will be required to customize your **Password**. The default Password will be your birthday in MMDDYYYY format.

For new participants accessing your account for the first time your default **User ID** will be your Social Security Number in 123456789 format and the default **Password** will be your birthday in MMDDYYYY format. For example, a birthday of June 4, 1982, will be 06041982. We strongly encourage participants to customize their User ID and Password, to help secure their account.



{Additionally, the Voice Response Unit (VRU) Password by phone will be reset to your birthday in the MMDDYYYY format. Please access the VRU at 844-749-9981 to update your Password.}

TWO-FACTOR AUTHENTICATION

When you enter your user ID and password, you'll be prompted to select "text message" or "phone call" to receive a one-time verification code. Make your selection and click "send."

STEP 1: ENTER YOUR PASSWORD

When you enter your User ID and password, you'll be prompted to enter your phone number and then select "text message" or "phone call" to receive a one-time verification code. Make your selection and click "next."



STEP 2: GET YOUR CODE

Depending on your selection, you will either receive a text message or phone call with your verification code. Enter the code in the window provided, select remember this device, and click "submit."



STEP 3: LOGIN SECURELY

Upon submitting your code, you will be logged into the site as usual. This should be a one-time only process, unless you change your phone number, login via a new device, or delete the cookies from your browser.

We are excited about these updates to your retirement plan experience. If you have any questions, please contact our Participant Service Center at **844-749-9981**.



1350 TREAT BOULEVARD, SUITE 300, WALNUT CREEK, CA 94597

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