

# Retirement Plan Enhancement

## Multifactor Authentication

### New Security Enhancement!

Vested Interest® strives to implement the most effective security controls for our plan sponsors. Vested Interest will be introducing a multifactor authentication (MFA) feature upon sign on to your account at [www.retirementdirections.com](http://www.retirementdirections.com) to strengthen that security. The goal of MFA is to create a more layered defense for your continued protection as a plan participant.

### Multifactor Authentication

MFA is a security system that verifies your identity through the gathering of additional information. Besides simply entering a User ID and password, you will be required to register the device that you are using (such as a laptop or personal computer). This will occur the first time you sign on to your account on **May 9, 2015**. See the steps below for detailed information on how to complete the MFA process:

#### Sign on to your account with MFA:

- ✓ **Step One** - Go to [www.retirementdirections.com](http://www.retirementdirections.com). On the homepage, click on "**Participant Login**".
- ✓ **Step Two** - You will get a pop up message listing the required User ID security criteria. All users must enter as a 'First Time User' to complete the Security Registration (See **Figure 1**. The next time you sign on, you will click 'Continue' instead of 'First Time User' to be directed to sign on with your newly established User ID and password.)
- ✓ **Step Three** - You will be prompted to enter your User ID and then click "**Sign On**".
- ✓ **Step Four** - You will be prompted to enter your password and then click "**Sign On**".
- ✓ **Step Five** - In the "**Security Registration**" box, you'll be asked to select a personal security image and caption, challenge questions and whether or not you would like us to remember the computer you are using. (See **Figure 2**.)
- ✓ **Step Six** - Finally, you will be asked to choose a personal security image that you will see each time you sign on to your account so that you know that you are on the authentic Retirement Directions Website, and not an imposter site.

WELCOME TO YOUR RETIREMENT PLAN!

We added additional security to retirementdirections.com. Please see below

- User IDs must be between 9 and 20 characters
- User ID must have an alpha and a numeric characters

All users must enter as a **First Time User** to complete the Security Registration.

If your User ID does not meet the criteria above **and** you have completed the Security Registration, please click Continue

(Figure 1)

Cancel Continue **First Time User**

PNC

Security Registration

Please Complete the following Security Registration steps

Select Your Personal Security Image

Create a Security Caption for your Image.

Select Challenge Questions and Answers

Question: What was the first and last name of your first roommate during college?  
Answer: Bobby Smith

Question: On what street was the first address you lived in outside your parents home?  
Answer: 1492 Tuller Avenue

Question: What was the last name of your favorite teacher in your final year of school?  
Answer: Jensen

Would you like us to remember this computer?  
 Yes, I would like to use this computer to sign On in the future.  
 No, this is a public computer or one I do not plan on using often to Sign On.

Register

(Figure 2)

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See Reverse Side for  
Important Information



## How Will I know When My Security Registration is Complete?

Once you have completed the security registration in steps one through six, you will see a message stating that your registration is complete. You will be asked to sign on to your account using your User ID. Next you will authenticate your identity by verifying that your personal security image and caption are correct and by entering your password. You will do this each time you sign on to your account. Please note that anytime you are using a device to access your account that you have not registered through MFA, as an extra security measure you will be asked to answer the security challenge questions you elected in step five.

## Who Can I Contact with Questions about MFA?

At PNC, Vested Interest we take the security of your account seriously. For additional information regarding the MFA process and access to your account, please contact the Vested Interest Response Line at 1-800-374-4631. In order to speak directly with a Customer Service Representative, press “\*”, then “0” and your call will be transferred. Customer Service Representatives are available between the hours of 8 AM and 10 PM, Eastern Time, Monday through Friday.

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# Multifactor Authentication

## Frequently Asked Questions

### 1. Why is my online Retirement Directions experience changing for Vested Interest®?

Vested Interest strives to implement effective security controls for your retirement account. To enhance the security of your online experience, we are introducing a new security feature called multifactor authentication (MFA).

### 2. What is multifactor authentication?

MFA is a method of computer access control that works to verify your identity through the gathering of additional information to make it more difficult for an unauthorized person to access your account. When signing on to your account, you can be assured that you are signing on to the authentic Retirement Directions Website and not an imposter site. MFA also allows us to identify that it is really you, and not someone else trying to gain access to your account information.

#### ***Letting you know you are on the authentic Retirement Directions Website***

Upon registering, you will receive a personal security image which you will see each time you log into your account. When you see your personal security image, you'll know you are on the authentic Retirement Directions Website and that it is safe to continue to sign in.

#### ***Letting us know it's really you trying to access your account***

MFA allows us to identify the device you normally use to sign on to your account. If we don't recognize your device, we'll ask a challenge question that only you should know the answer to in order to verify your identity.<sup>1</sup>

### 3. When will I be asked to provide more information?

When you first enroll in MFA, you will establish a new User ID and password that meet the new security requirements. You will select a personal security image and caption; establish three challenge questions and if you would like us to remember the device you are using.<sup>1</sup> You will only be prompted to provide the answer to the challenge question when you are using a device that you have not registered through MFA.

### 4. Why do I need to set up three challenge questions?

This security measure is in place in case someone tries to sign on to your account on an unregistered device with a stolen password. They will not be able to answer the challenge questions, and therefore not be able to access your account.

### 5. Why do I need to set a password hint?

A password hint is required in the event you forget your password. When you click the "Forgot Password" link, you will be asked to answer your "hint" question. When answered correctly, a temporary password will be sent to your email address on file. If you do not have an email address on file, you will be prompted to contact Vested Interest Customer Service at 1-800-374-4631.

SEE REVERSE SIDE FOR  
IMPORTANT INFORMATION



**6. When should I register my device?**

The first time you enroll or anytime you sign on using an unregistered device, you can choose to register the device you are using. You may wish to choose this option if you are using a personal or work device that you will regularly use to sign on to the website.

**7. What happens if I choose to register my device?**

You will sign on with your User ID and then you will authenticate your identity by verifying that your personal security image and caption are correct by entering your password.

**8. What happens if I choose not to register my device?**

After entering your User ID and password, you will also be asked to answer your challenge questions. You should choose this option if you are using a public device.

**9. Can I upload my own Security Image?**

To keep the enrollment simple, you cannot upload your own security image. However, the system will allow you to choose from a variety of images.

**10. Can I change my personal security image?**

Yes, In order to change your personal security image, you must change your user ID and re-enroll.

**11. Can I change my challenge questions/answers?**

Yes, In order to change your challenge questions and answers, you must change your user ID and re-enroll.

**12. If I change my password, do I have to re-enroll?**

No, a change to your password will not require you to re-enroll.

**13. Are the answers to the challenge question case sensitive?**

No, the answers to your challenge questions are not case sensitive.

**14. Could someone steal my secret image and caption?**

They system only shows your secret image and caption if you successfully sign on by correctly entering your User ID.

**15. Can I access my account from multiple devices?**

Yes, there is no limit to the number of different devices you can use or register to sign on to your account. But if you sign on from a new or public device, or if you delete your cookies from a device that you have registered, you will need to go through an extra step of validation. You will have to provide an answer to a previously selected challenge question. This helps to protect you by keeping an unauthorized person from accessing your valuable information.



**16. If I share my device with someone who also has a Vested Interest retirement account, can we both sign on from the same device?**

Yes, multiple individuals can sign on to their accounts from the same device.

**17. Is signing on to my account with this new process going to be simple?**

Yes. Upon signing on to your account after enrolling, you will simply look for your personal image and caption and then enter your password.

**18. If someone steals my password, will they be able to access my account?**

If someone tries to access your account, the system will recognize that they are signing on from another device. It will ask them to answer the challenge questions. Since you are the only one who knows the answers to your challenge questions. They will not be able to sign on if they cannot answer the challenge questions correctly.

**19. If I already have anti-virus software and personal firewall installed on my device, why would I need to enroll for this extra layer of security?**

While the anti-virus software and personal firewall protect against hackers and viruses, this new security feature will protect against other threats such as a stolen User ID and password.

**20. Who can I contact if I forget my challenge questions or if I answer my challenge questions incorrectly and lock myself out of my account?**

Please contact the Vested Interest Response Line at 1-800-374-4631. Customer Service Representatives are available Monday through Friday, 8:00 AM to 10:00 PM, Eastern Time.

**21. Who can I contact if I have any questions about MFA?**

You can contact the Vested Interest Response Line at 1-800-374-4631 with any additional questions regarding MFA. Customer Service Representatives are available Monday through Friday, 8:00 AM to 10:00 PM, Eastern Time.

*<sup>1</sup>Multifactor authentication is a method of computer access control that requires a user to present authentication factors from at least two of three categories: knowledge (things only the user knows), possession (things only the user has) or inherence (things only the user is). If you use a device that is not registered for your Vested Interest account, then you are not using MFA! However, the security challenge questions do act as an additional layer of security using another knowledge factor.*

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