Tips for Protecting
YOUR ACCOUNT

Whether new to Prudential Retirement® or a long-time retirement account holder, follow the tips below to maintain the security of your sensitive, personal information.

Remember, you are the first line of defense.

#1 PROTECT YOUR SENSITIVE, PERSONAL INFORMATION.

- File account statements or any documents with personal information in a safe place.
- Keep passwords, PINs and account numbers confidential.
- Use a cross-cut shredder before disposing of any papers that contain personal information.

#2 FOLLOW BEST PRACTICES FOR SECURE ONLINE ACTIVITY.

- Do not use public, unsecured networks to log on to accounts with sensitive information.
- Always log out before closing your browser window.
- Do not email sensitive, personal information (unless it is encrypted).
- Use strong passwords (for example, a "passphrase" that uses the first letter of each word of a sentence that you create, plus a number and/or special character).
- Consider what information you post to social media—don't share details about your background that could be used in a challenge question.
- Some systems will ask if you want to register your device; this is a matter of personal preference and convenience. Not registering your device usually means that you will be asked additional authentication questions, which could be a more secure option.

#3 BEWARE OF CALLERS, SPOOF SITES AND "PHISHING" ATTEMPTS.

- Never provide personal, sensitive information to someone who phones you (financial institutions will not call you asking for this information via the telephone).
- Don't open attachments or click on links in suspicious emails; these could be attempts to install malware on your computer or re-direct your browser to spoof sites that may look legitimate but are designed to capture your login credentials.
- Always use a search engine to access a service provider's account log-in page, or cut and paste the address in your browser yourself.

#4 BOOST YOUR PRUDENTIAL RETIREMENT ACCOUNT SAFEGUARDS.

- Create an online account so you can check balances and manage your account, or if you already have one, make it a habit to review your account on a regular basis, including email addresses and other profile information.
- Make the User ID and Password for your online account as unique as possible (see below for more tips).
- Choose answers to challenge questions that only you would know (another tip: you can make up answers to the challenge questions as long as you remember what answer you provided).
- Add a Verbal Password for extra security by calling our Participant Service Center and speaking to one of our team members.

#5 STRENGTHEN YOUR USER ID AND PASSWORD.

- You have a lot of flexibility to choose a **User ID**
  and **Password** that no one else can guess.

User IDs:

- Must contain both letters and numbers

- Must be between 6 and 32 characters

- Cannot contain your Social Security number

- Cannot contain more than 3 consecutive characters

- Cannot contain spaces

Passwords:

- Must contain both letters and numbers

- Must be between 8 and 20 characters

- Are case sensitive

- Cannot contain your Social Security number

- Cannot contain 6 consecutive characters of your User ID

- Cannot contain more than 3 consecutive characters

- Cannot contain spaces

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