

Keeping Your Retirement Plan Account Secure



Voya recognizes the importance of safeguarding your financial accounts and your personal information against the ongoing risk of fraud, cyber threats, and other unauthorized activity. This is essential to building a successful relationship and maintaining your trust. In general, your account numbers, PINs, passwords, and personal information are the keys to your accounts. Remember that you are your own first line of defense when it comes to protecting your accounts and identity. One of the most critical (and easiest) steps you can take to keep your accounts safe is to register your accounts online. If you have not registered your accounts online, you are at greater risk of having your accounts compromised.

How To Register Your Retirement Plan Account Online

The first step you should take is to register your Retirement Plan Account online. If you haven't yet, log into your Retirement Plan Account at BHCretire.voya.com and register your Account by clicking "Register now." After you register your Account, you will need to create a unique username and password. Please refer to the "General Password/PIN Security" section of this document to assist you in picking a strong password.

Here are some additional suggestions to consider to help you keep all of your personal accounts (including your Retirement Plan Account) and personal information safe and secure:



General Password/PIN Security

- Use a unique password/PIN for each site where you maintain an account and regularly update your passwords/PINs. Never use your date of birth or Social Security number as your password/PIN.
- Don't allow social networking sites to memorize your passwords/PINs.
- Avoid writing down passwords/PINs.
- Don't share your password/PIN or answers to security questions with anyone and never put them in an e-mail.
- The strongest passwords are comprised of a chain of four unrelated common words.



Beware of "Phishing"

A phishing attack is an online fraud technique that involves sending official-looking e-mail messages with return addresses and links that appear to originate from legitimate businesses, often times with corporate branding. These e-mails typically contain a hyperlink to a spoof website. It is important to be suspicious of e-mails asking for your confidential information and look out for red flags such as urgent requests, unknown e-mail addresses, or discrepancies between actual and displayed hyperlinks. Voya will never ask you for your personal information by e-mail.



Monitor Your Accounts Frequently

- Monitor your financial accounts frequently, and be sure to look for unusual withdrawals, deposits, or transactions. Voya's online account access and mobile app make monitoring your account easy.
- Sign up for electronic delivery of important documents.
- Immediately open your statements and confirms to verify all activity. If you notice anything suspicious, call your financial institution immediately.



Take Care Of Your Computer And Mobile Devices

- Update your computer by installing the latest software and patches to prevent hackers or viruses from exploiting any known weaknesses on your computer.
- Install and update anti-virus software to protect your computer and to prevent hackers from installing malware or viruses on your computer.
- Install and update personal firewalls. A firewall is a hardware or software device that regulates the flow of information between computers and is often included in operating systems.
- Use only programs from a known, trusted source.
- Backup your important files on a regular basis and store the backups in a secure place.



How Voya Is Keeping Your Retirement Plan Account Safe

Voya takes numerous measures to safeguard the confidentiality, integrity, and availability of our systems, including authentication, monitoring, auditing, and encryption. Our work never stops when it comes to your security and we are constantly evolving our strategies to address and adapt to anticipated threats. We believe our proprietary data security programs and our proactive focus on "people, technology and process" give us an advantage in combating constant threats.

If you suspect fraud on your Account, we will investigate the incident to determine the best course of action, which may include free credit monitoring or identify theft protection and possible reimbursement of financial loss as explained below.



Voya S.A.F.E.™ (Secure Accounts for Everyone) Guarantee

If any assets are taken from your Retirement Plan Account due to unauthorized activity and through no fault of your own, we will restore the value of your Account. We believe that keeping your Account secure is a mutual responsibility. As a result, we recommend you take the following action:

1. Register your Account online.
2. Review your Account information on a regular basis and keep your contact information current.
3. Promptly report any suspected identity theft or unauthorized activity.
4. Contact us if you receive any communication or alert that you did not initiate.
5. Practice safe computing habits.

Take Action On Securing Your Accounts Today

Remember that you are your own first line of defense when it comes to protecting your accounts and identity. Keep your accounts and personal information safe and secure. Visit go.voya.com/datasecurity for more details.