



Heightening Security Through Dark Market Monitoring

To help better protect participants' accounts, we offer dark market monitoring, which heightens security by proactively monitoring for and potentially preventing fraudulent activity on retirement plan participants' accounts. It periodically screens participant login credentials against recovered data breaches to help reduce the risk of fraudulent account takeover.

HOW IT WORKS



Each month, email addresses are run through SpyCloud, the dark market monitoring service, to scan for new breaches that occurred over the past month.



T. Rowe Price receives an encrypted report of compromised passwords associated with the email addresses and matches against participants' login credentials.





T. Rowe Price notifies participants when there is a password match and locks their account until the participant has changed their password and completed our authentication process.





Our phone representatives know if a caller has been identified as having a compromised email or password by the dark market monitoring service so they can respond to questions.

WHAT PARTICIPANTS CAN EXPECT

When a breached password matches the participant's login credentials:

-  T. Rowe Price locks the participant's account.
-  T. Rowe Price sends an email to the participant to explain that:
 - We discovered that the login credentials used for the retirement plan account were likely used as login credentials on one or more sites or apps associated with a data breach.
 - The participant must reset their password (after going through our authentication process) to secure the account and restore online access.

When breached passwords are associated with the participant's email address but do not match login credentials:

-  T. Rowe Price does not lock the participant's account.
-  T. Rowe Price sends an email to the participant to explain that:
 - We detected that one or more passwords associated with the email address were likely used for accounts, sites, or apps associated with a data breach.
 - The password(s) did not match the retirement plan account password
 - The participant should take action to secure all other online accounts and follow security best practices.

Keeping you informed

Plan sponsors can request reports that show the number of participants receiving each notification.

To learn more, contact your T. Rowe Price representative.