



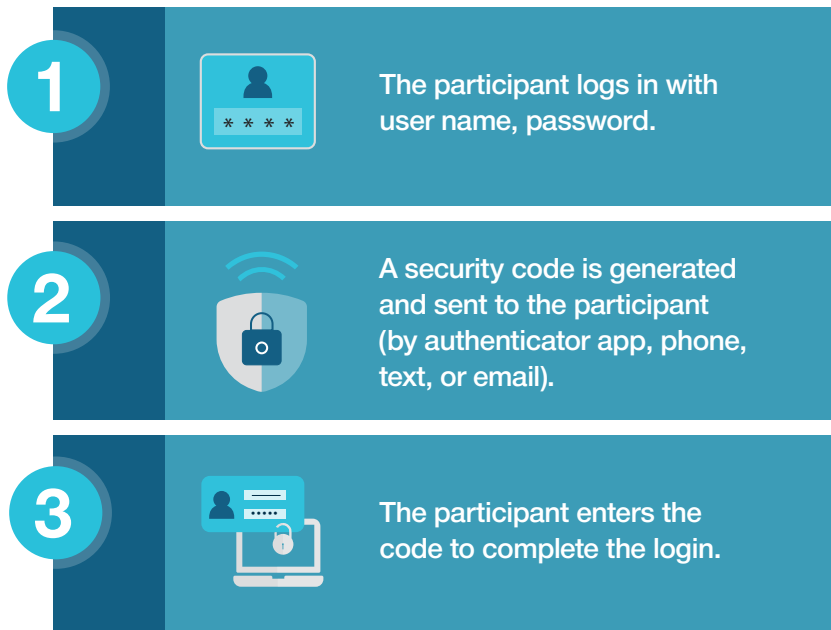
Multi-Factor Authentication

Strong Security to Protect Participants

As digital channels increasingly become participants go-to source for plan account information, we're committed to protecting that information by implementing increased security capabilities.

Multi-Factor Authentication is mandatory and provides participants with an extra layer of security in addition to normal protocols (user name, password, and security questions). Participants enter a unique code that only they have access to.

Once participants are enrolled in Multi-Factor Authentication, they follow these steps to log in.



PARTICIPANTS ARE IN CONTROL

When participants set up Multi-Factor Authentication, they choose their preferred security channel through which they'll receive their security code:



Authenticator App

Participants download a third-party app that generates a security code every 30 seconds



Phone

Participants can receive an automated call or text



Email

Participants can use a work or personal email address

FREQUENTLY ASKED QUESTIONS

Are participants required to provide a code every time they log in?

Participants can elect to enter the security code every login. Otherwise, they will be prompted for the code only when the system does not recognize their device only when further validation is needed.

What is an authenticator app?

An authenticator app is an application usually installed on a smartphone or mobile device that generates a security code every 30 seconds. These apps do not require an internet or cell connection to access the code and are not tied to a SIM card or phone number.

Participants who elect to use an authenticator app will be prompted to download the compatible third-party app of their choice through their device's app store.

Is a mobile device required to use an authenticator app?

One of the app options, Authy, can be set up on a desktop or laptop computer, giving participants who do not have access to a mobile device the ability to use an authenticator app.

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