



THE BRIGHT CHOICE DEFERRED SALARY PLAN

YOUR ACTION IS IMPORTANT TO PROTECT AGAINST FRAUD

Across the nation and worldwide, identity fraudsters are searching daily for personal information to gain access to our financial accounts. **Registering your Deferred Salary Plan (“DSP”) account online is one of the best ways to help protect your account against fraud.**

The security of your retirement account is something that the Joint Industry Board and Empower take very seriously. Registering your account is an important step you can take to safeguarding your account. Take advantage of:

- Biometric access to your account.
- Multi-factor authentication on the website.
- Alerts and quick access to any transactions on your account.

To register your account, select “Account access” at jibretiredsp.com, and select “New User” and follow the steps.

If you have already registered online, your actions are helping to secure your DSP account. Refer to the [Helpful Tips](#) section below for more ways to protect all your accounts and personal information.

Helpful Tips for Protecting ALL your Financial Accounts:

- As with your DSP, remember to register and routinely monitor your other online accounts.
- Create strong user IDs and passwords (such as using upper- and lower-case characters as well as numbers and special characters where permitted) for all accounts.
- Set up alerts for certain transactions or balance levels, especially for banks and credit cards.
- Use multi-factor authentication messaging or biometric (fingerprint or facial images) on accounts.
- Keep personal computers updated by periodically running antivirus software.
- Use passwords to protect your wireless networks and beware of using “free” wi-fi networks in public spaces. Consider using a Virtual Private Network (VPN) for public settings.
- Be wary of email “phishing” scams from unknown entities. These are usually in the form of attachments or links found in unsolicited emails; and are often openings to install malware on your computer or to re-direct your browser to spoof sites designed to capture personal information.

To learn more about Empower’s account security guarantee , click [here](#).

The Joint Industry Board and Empower are here to help make sure that your Deferred Salary Plan works hard for you today, and in retirement.

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