

For participant use only. Plan Sponsors contact your Relationship Manager for assistance.



Trouble logging in? Call our Information Line at [1.800.452.4190](tel:1.800.452.4190)*

If you don't remember your User ID or Password, you can reset them by clicking on 'Forgot User ID or Password?'

**Available Monday through Friday 8:00AM to 8:00PM EST*

HOW TO LOG IN TO YOUR ONLINE PORTAL

A

If this is your first time logging in:

1. Enter your 9-digit Social Security Number (SSN), without dashes, in the User ID field
2. Enter the last 4 digits of your SSN in the Password field
3. Make sure "Participant" is selected from the drop-down box
4. Click "LOGIN"
5. See the First Time User Setup on Page 2 to complete your online account access

B

If you have been here before:

1. Simply enter your User ID & Password
2. Make sure "Participant" is selected from the drop-down box
3. Click "LOGIN"
4. Enter the One-Time PIN sent to your personal device to validate your identity

FIRST TIME USER SETUP

A1

One-Time PIN

1. The website requires a One-Time PIN to validate your identity
2. If a valid e-mail address or text-enabled phone number is available in your website profile, a One-Time PIN will be generated for you to retrieve from your device to enter when prompted
3. If no e-mail address or text-enabled phone number is found in your profile, follow the instructions to use Google Authenticator to retrieve the One-Time PIN to enter when prompted

A2

Security Questions

1. Choose 3 different security questions and enter the answers to these questions
2. The answers you enter must be longer than 3 characters
3. The security questions and answers will be used each time you log in from a new computer, or after you clear your cookies

A3

Choose your User ID and Password

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| <ol style="list-style-type: none">1. User ID requirements<ol style="list-style-type: none">a. Must be 6 to 12 characters longb. Must contain capital and lowercase lettersc. Must contain letters and numbersd. Cannot be similar to your password | <ol style="list-style-type: none">2. Password requirements<ol style="list-style-type: none">a. Must be 8 to 20 characters longb. Must contain capital and lowercase lettersc. Must contain letters and numbersd. Must contain at least one of the following special characters:
!@#\$\$%^&*
e. Cannot be similar to your User ID |
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A4

Review your Personal Info

1. Make sure your personal information is accurate and up to date
2. Fill out your preferred email address, which is used to communicate important account information