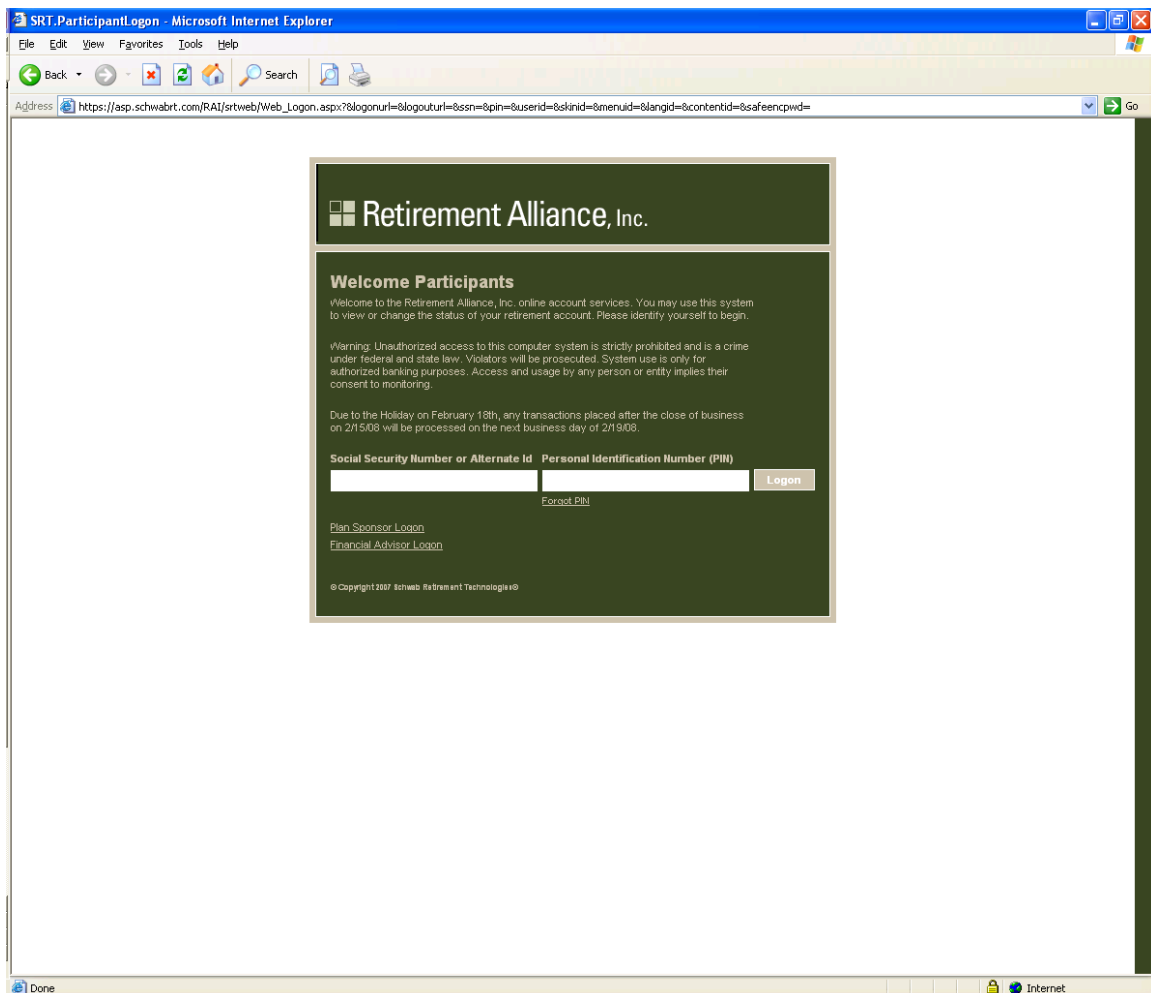


## Participant Website Security Enhancement:

Retirement Alliance is adding a new security feature to our Participant website. This added layer of protection allows you to enter your own secret question and corresponding answer allowing you to retrieve your PIN number in the event it is forgotten.

Please register for this added protection by following the instructions below.

*When accessing the participant website, you will see a "Forgot PIN" prompt below the PIN entry box:*



## Setting up the Feature:

On the homepage, there is a “Secret Question and Answer” option at the bottom of the menu on the left of the page.

When this item is selected, you will be directed to the page below where you will enter your personal question and answer. You can create any question and answer you like as there is not a pre-determined list of available questions.

You must use the “submit” button to finalize the process.

The screenshot shows a web browser window titled "SRT.Web - Microsoft Internet Explorer". The address bar displays a URL: [https://asp.schwabrt.com/RAI/pasweb/pasweb.ashx?\\_echo=18xslidoc=web\\_frameset.xsl&\\_sid=PA5-57FAD4C140DE484A89D6CE2A46A51F39-43](https://asp.schwabrt.com/RAI/pasweb/pasweb.ashx?_echo=18xslidoc=web_frameset.xsl&_sid=PA5-57FAD4C140DE484A89D6CE2A46A51F39-43). The page header includes the Retirement Alliance, Inc. logo and navigation links for "Home", "Logout", and "Print Screen".

The main content area is titled "Secret Question and Answer" and contains the following sections:

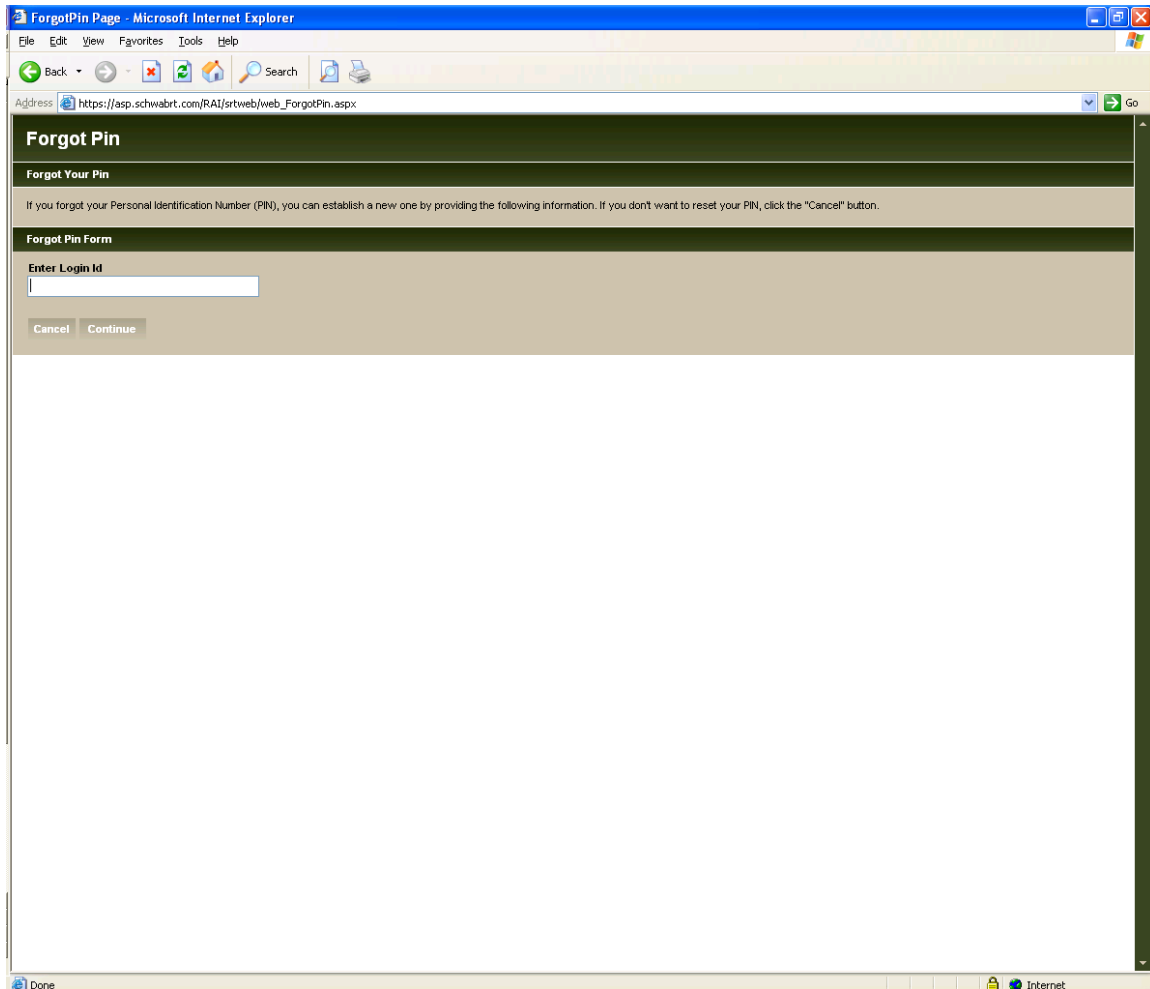
- Create/Modify your Secret Question and Answer**
- Text: "If you forget your PIN, you can gain access to your account(s) by correctly answering the secret question you provide below."
- Enter Secret Question and Answer**
- Secret Question**: A text input field with an example: "Example: What was my first pet's name?"
- Secret Answer**: A text input field with an example: "Example: Spencer"
- Repeat Secret Answer**: A text input field.
- Buttons: "Cancel", "Clear", and "Submit".

The left sidebar menu includes categories such as "Account Summary", "Plan Services", "Personal Performance", "Participant Resource", "Center", "Planning & Advice", "Reference", and "Secret Question and Answer". The "Secret Question and Answer" option is highlighted in the menu.

At the bottom of the page, there is a footer with copyright information: "©2007 Schwab Retirement Technology, Inc. All Rights Reserved." and "Macpherson, Douglas D | Retirement Alliance, Inc. 401(b) Plan | February 14, 2008".

## Using the feature:

Once the secret question and answer have been created, this feature is now active. Should you select the “Forgot PIN” link for the main page, the following screen appears:



The screenshot shows a web browser window titled "ForgotPin Page - Microsoft Internet Explorer". The address bar displays "https://asp.schwabrt.com/RAI/srtweb/web\_ForgotPin.aspx". The page content is as follows:

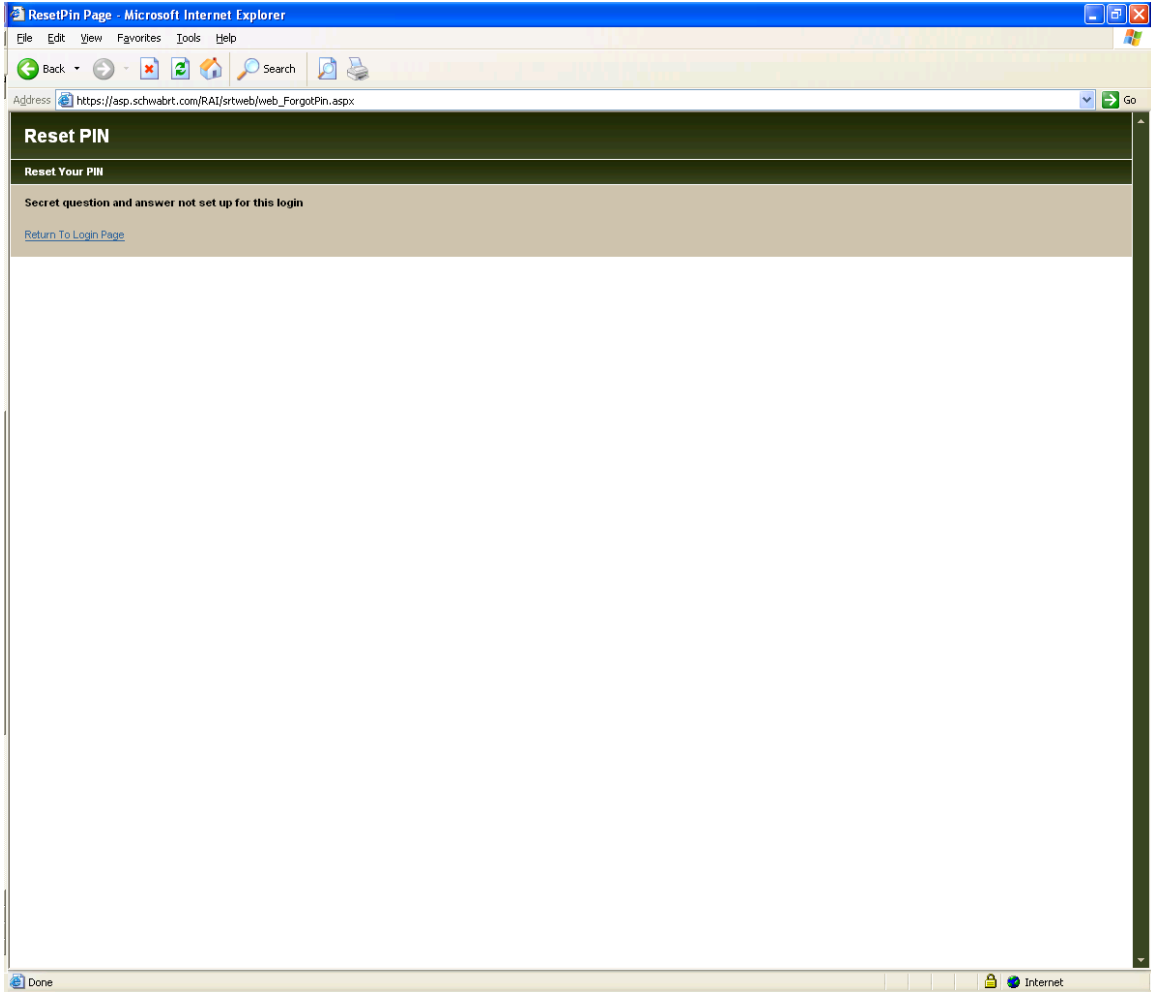
- Forgot Pin** (Section Header)
- Forgot Your Pin** (Section Header)
- Text: "If you forgot your Personal Identification Number (PIN), you can establish a new one by providing the following information. If you don't want to reset your PIN, click the "Cancel" button."
- Forgot Pin Form** (Section Header)
- Enter Login Id** (Text label)
- (Text input field)
- 

You must enter your SSN or alternate ID, and will be presented with your secret question. If you answer the question correctly the PIN reset feature will be activated.

## What happens if I don't register for this security feature or am currently locked out?

Trying to use the feature without setting it up:

Should you choose the “Forgot PIN” option from the main login page, but have not created a secret question and answer, the following page will appear upon entering your login ID:



You will need to call customer service 1-888-647-4015 Ext. 1010 to reset your PIN. Once you have accessed your account, you should create your secret question and answer for future use.