



## THE BRIGHT CHOICE DEFERRED SALARY PLAN

### **IMPORTANT NOTICE**

#### **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 Prudential take very seriously. In fact, Prudential uses a rigorous approach to protect your retirement plan account from fraudulent activity, including:

- Voice biometrics, phone threat detection, and advanced call center multi-factor authentication
- Multi-factor authentication on the website
- Suspicious activity reports monitored daily by a dedicated team of experts
- Daily vulnerability scans of the entire Prudential network
- Centralized Security Operations Center staffed in seven locations globally

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.

**If you have not already registered your account for online access, register today.**

While Prudential is working vigorously to protect your account against fraud, we are also relying on you to help with those protections. If keeping your DSP account secure is important to you, visit [www.jib.retirepru.com](http://www.jib.retirepru.com), click on “Account access,” then “Register Now” to register and set up a profile for your account.

#### **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.
- 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.
- 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.

For additional details and tips, visit [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement) and look for the link titled “Information About Internet Security.”

The Joint Industry Board and Prudential are here to help make sure that your Deferred Salary Plan works hard for you today, and in retirement. With your help, the Prudential team will take the necessary steps to help keep your account safe and secure from fraud threats.

*Refer to the reverse side of this document for important disclosures.*

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