To increase the security of your My Money Life client website, we have added a 2-Factor Authentication login feature. As of **June 13, 2017**, you will be required to enroll in 2-Factor Authentication by using your mobile phone and you will no longer be able to skip enrollment.

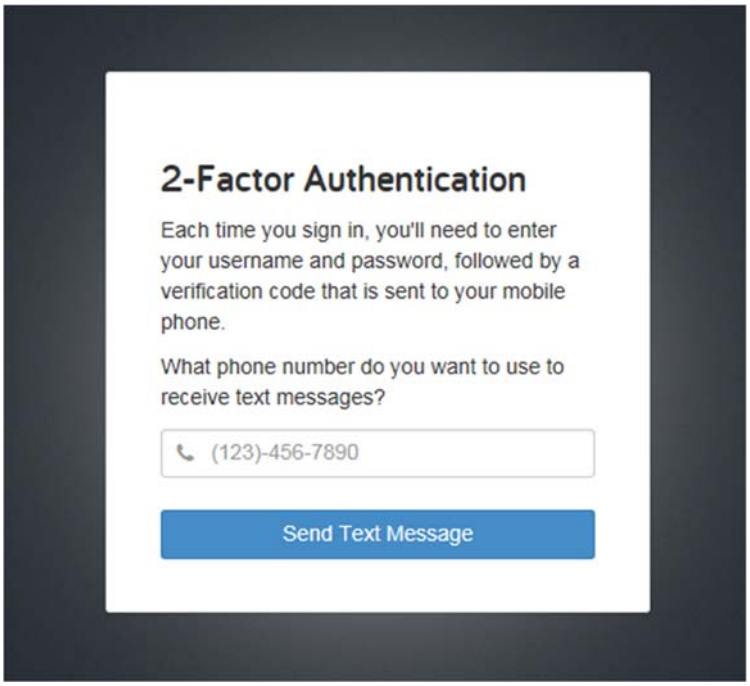
What is 2-Factor Authentication?

2-Factor Authentication (2FA) is a fraud detection feature that identifies risk and adds an additional layer of security. With 2FA, you are required to log into your Client Website by entering your username and password, as well as a verification code sent to your mobile phone. Once you enroll and enter the verification code for the first time, future logins will not require a new code, unless unusual activity is detected.

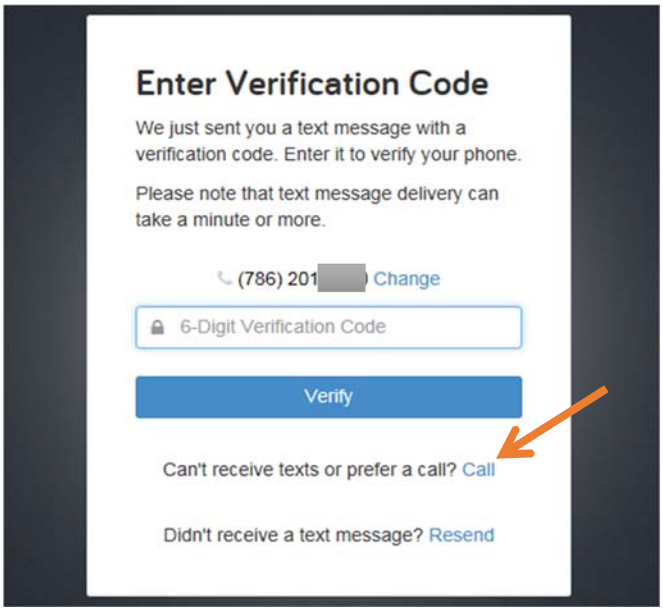
- **How do I enroll?**

  Enrolling in 2FA is simple. Here are the steps you will need to follow:

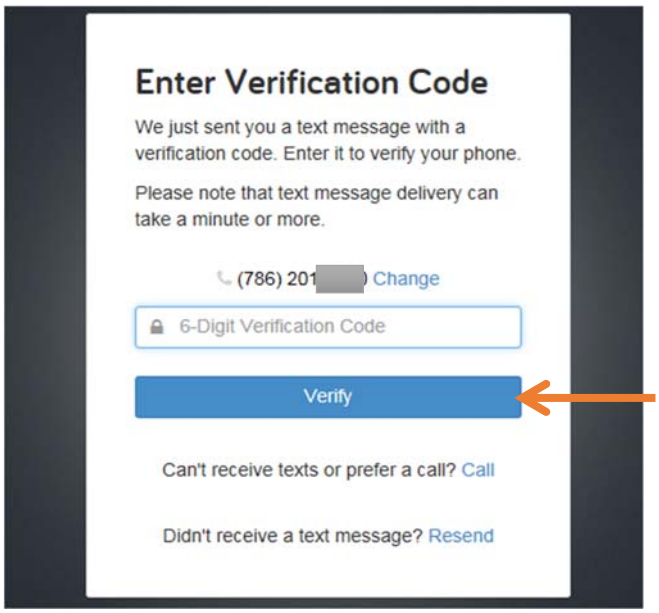
  1. Log in to your My Money Life site (https://wealth.emaplan.com/ema/ria/lubitzfinancial) on or anytime after June 13 using your normal username and password. You will be prompted to enter your mobile number. Then click *Send Text Message*.
     - If you haven't yet obtained your username, please contact us at Advisors@LubitzFinancial.com



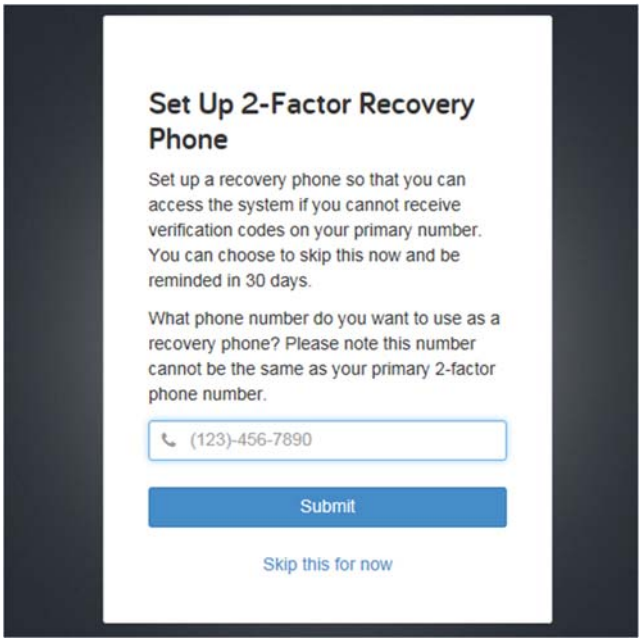
2. If you do not have a mobile phone you can request a phone call to a landline. After entering your phone number in the previous step, click *Call*. You will receive a phone call with a 6 digit verification code.



3. After you receive a PIN code via text message to your mobile device or via phone call to your landline, enter the PIN code into your login screen. Then click *Verify*.



4. You will then have the option to set up an additional recovery phone number in the case you cannot access your main verification phone number. This is not required and you will have the option to *Skip*.



- **Does this mean I will have to enter a PIN every time I log in?**

  No. The default setting will only require you to enter a PIN the first time you log in or when the system identifies a potential threat or new login activity – this is called "Standard Security".

  You can later update this setting to "High Security," which will require you to enter a PIN at each login.

- **What exactly is the difference between "Standard Security" and "High Security"?**

  Standard Security only requires you to enter your PIN when "at-risk activity" has been identified by the system. This option is best for clients who want enhanced security but prefer to only be prompted with an additional layer of security when the system detects a potential threat.

  High Security will require you to enter your PIN every time you log in, which adds an additional layer of security protecting your data. This option is recommended for clients who prefer the highest level of security available.

- **How is "at-risk activity" defined?**

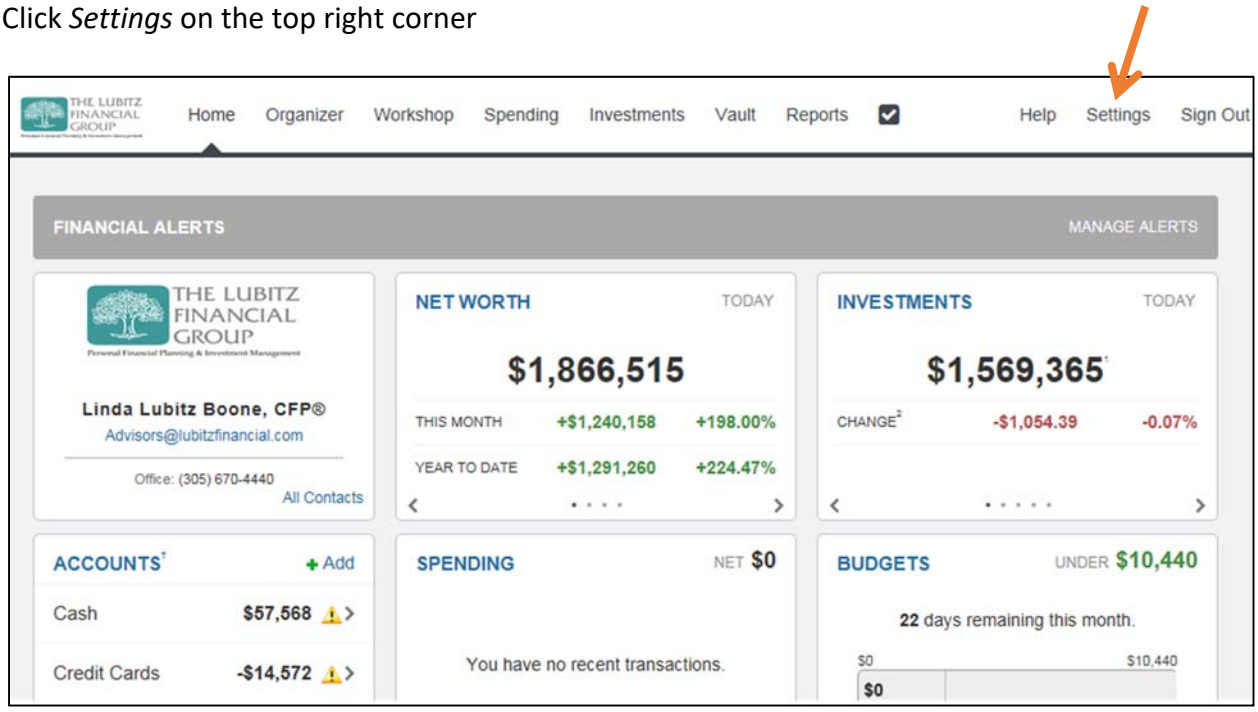
  "Standard Security" uses risk-based authentication to look for unusual and suspicious login activity. Users who are accessing their personal financial sites in a manner consistent with their typical behavior will rarely be prompted to enter a PIN. However, there are certain circumstances where users may inadvertently trigger our security system on their own. For instance, a client who logs into their website for the first time from a new device, or attempts to log in while traveling outside the country may be required to enter their PIN.

- **Can I change the security settings from "Standard Security" to "High Security"?**

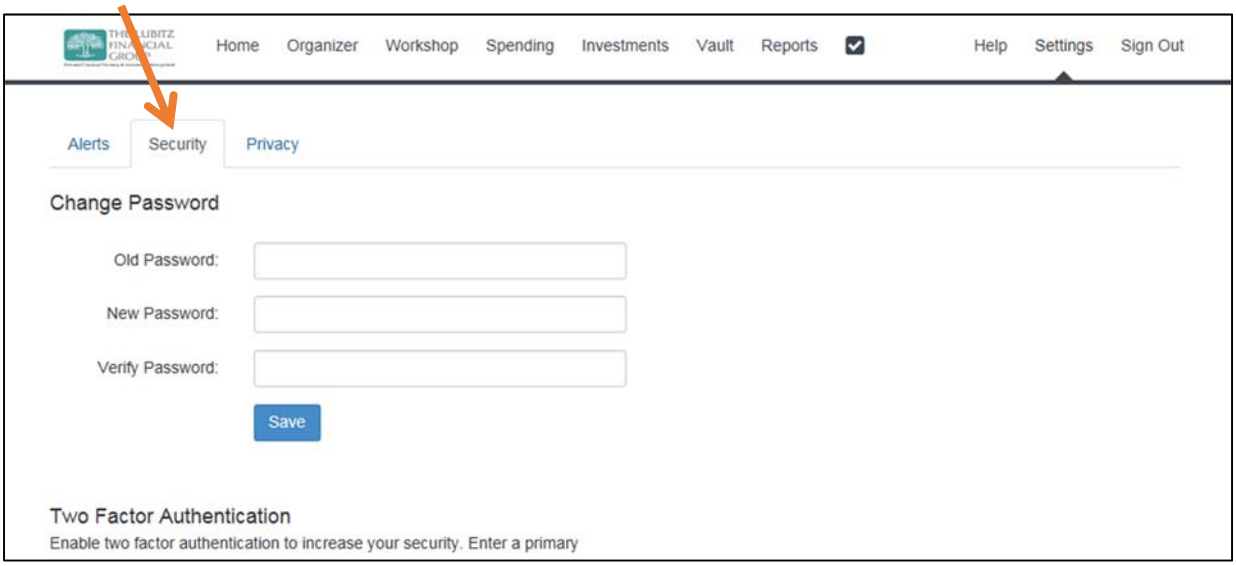
  These settings can be adjusted at any time in your website by clicking into *Settings -> Security.*

  Follow these steps:

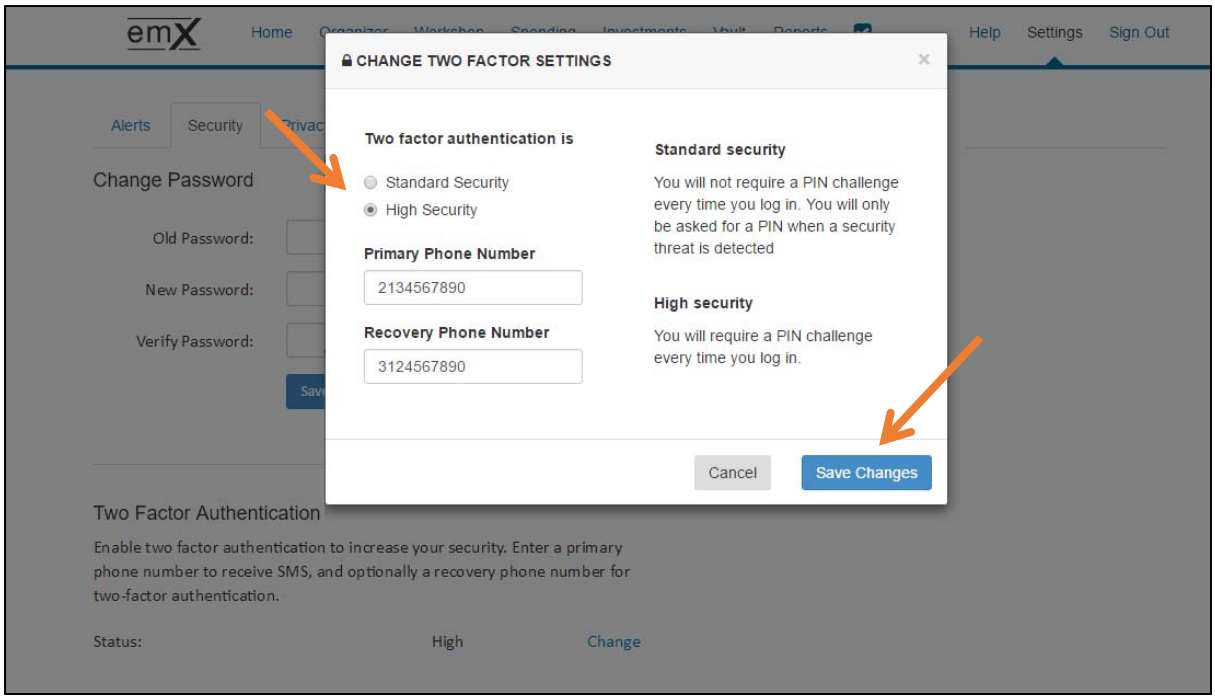
  1. Click *Settings* on the top right corner



2. Click on the *Security* tab.



3. Under **Two Factor Authentication** click *Change*. Then select between "Standard Security" or "High Security" and click *Save Changes*.



- **Does anything change if I have already opted-in?**

  If you are already enrolled in 2FA before June 13 and want to continue to use ***High Security*** monitoring, no action is required. However, if you are currently enrolled, but would like to switch to ***Standard Security***, you can make the change any time after June 13.

  If you'd like to adjust your security settings so you do not have to enter your PIN upon each login, follow these steps (illustrated above):

  1. Log into your Personal Financial Management Website
  2. Select *Settings* at the top right corner
  3. Select *Security* tab, then choose "Standard Security"

- **What if I have an international number?**

  If you have an international phone number simply enter + and the country code before your phone number when enrolling.