

IMPORTANT RETIREMENT PLAN NEWS:
Logging on to your retirement account is getting more secure

To help make logging on to your retirement account online more secure, J.P. Morgan Retirement Plan Services is introducing a new security feature called Multi-factor Authentication (MFA), which confirms your identity by gathering additional information when you log on to your retirement account.

Currently, you log on to **retireonline.com** with a Username and Password. This is single factor authentication. MFA requires that in addition, you register your computer's "fingerprint" the first time you log on during the MFA registration period for your plan, which is from March 17, 2009 through May 1, 2009.

Register your computer — it's easy!

The first time you log on to **retireonline.com** during the MFA registration period, you will need to:

- change your Username and Password to the new required format (you can no longer use your Social Security number as your Username)
- provide contact information like your e-mail address or phone number
- create a security profile.

You may register as many computers as you use. You only have to repeat this brief process from each computer once, and then J.P. Morgan will have that information on file the next time you log on. (If you are logging on from a public computer, you will be given the opportunity to tell J. P. Morgan **not** to register that computer. It's recommended that you do not register a public computer.)

Once the registration period is over, and MFA is activated on May 1, 2009, you will need an Activation Code to register your computer or log on to your retirement account.

Once MFA is activated

The first time you log on after MFA has been activated, if you have not already registered your computer, you will receive a message that J.P. Morgan does not recognize your computer, because it has not been registered. To continue with the log on, you will need an Activation Code that J. P. Morgan will send to you.

- If your contact information is on file, you simply request that an Activation Code be sent to you using your choice of e-mail, automated voicemail or text message.
- Using that Activation Code, you can log on with your current Username and Password. You will then need to complete the registration process described above.

If your contact information is not on file, J.P. Morgan will not be able to send you an Activation Code, and you will need to call J.P. Morgan at **800-345-2345** between 7 a.m. and 7 p.m. Central time and speak to a representative to request an Activation Code.

Questions?

You can find out more information about MFA on **retireonline.com**. Click on "Security Center" on the home page where you log in.

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Multi-factor Authentication Frequently Asked Questions

1. Q -- What is Multi-factor Authentication (MFA)?

A -- Multi-factor Authentication (MFA) is a new security feature J.P. Morgan Retirement Plan Services is introducing. It will add an extra layer of protection when you log on to your retirement account online by verifying your identity through the gathering of additional information.

Currently, a Single Factor Authentication method is used which requires “something you know.” You log on to your retirement plan Web site with a Username (formerly called a User ID) and Password (formerly called a personal access code), which are both “something you know.” MFA requires additional information, called “something you have.”

To satisfy that requirement, once you enter your Username and Password, you will be prompted to register your computer’s “fingerprint” the first time you log on.

2. Q – Why is my log on process changing?

A – The Federal Financial Institutions Examination Council regulations require all Internet banking Web sites to implement MFA. While we are not currently required to comply with these guidelines for retirement plan accounts, we want to be proactive in ensuring the most secure Web experience for retirement plan participants.

3. Q – What happens when MFA is added to my account?

A – You will have a grace period to enter your personal contact information (such as your phone number and email address) and register your computer or computers. Once the grace period is over and MFA is activated, you will need an Activation Code to register your computer.

The first time you log on after the MFA activation date, if you have not already registered your computer, you will receive a message that we do not recognize your computer, because it has not been registered. To continue with the log on, you will need an Activation Code that we will send to you. If we have your contact information on file, you simply request that an Activation Code be sent to you using your choice of email, automated voicemail or text message. Using that Activation Code, you can log on with your current Username and Password. You will then need to complete the registration process described above. You only need to register once per computer.

If your contact information is not on file, we will not be able to send you an Activation Code and you will need to call the Contact Center during business hours to request an Activation Code.

4.Q – What if I need to update my contact information after business hours?

A – Because you must speak directly with a representative to update your contact information, you will need to wait until business hours resume. Representatives are available between 8 a.m. and 8 p.m. Eastern time.

5. Q – How will you use my contact information?

A – We will only use your contact information in compliance with our [Privacy Policy](#). (*would link to policy online*)

6. Q –I already registered my computer but now you’re prompting me for an Activation Code. Why?

A –When we register your computer’s “fingerprint,” we take a snapshot of it by placing a cookie or Flash object on your computer. If you have updated your computer or deleted all cookies, that

could cause us to not recognize your computer the next time you log on, even though you have registered it. In that case, you will need to request an Activation Code and register it again.

7. Q – How am I more secure with MFA?

A – With Single Factor Authentication, if someone has access to your Username and Password, they will have full access to your online account. With MFA in place, if your Username and Password are stolen, the third party will not be able to access your account unless they are at your registered computer. If they tried to access your account from another computer, the system would not recognize it and an Activation Code would be required.

8. Q – What if I am using a public computer the first time I log on?

A – It's recommended that you do not register a public computer. You will have the option to not register that computer when you log on.

9. Q – I only use public computers. Will I still be able to access my account online?

Yes. Each time you log on to your account from a public computer, you will need to request that an Activation Code be sent to you. If we have your contact information on file, you simply request that an Activation Code be sent, using your choice of email, automated voicemail or text message. It should only take a few seconds to receive your Activation Code and then you can access your account.

10. Q – Can I register more than one computer?

A – Yes. You will be able to register as many computers as you need and access your account from any of them. You only have to repeat the brief registration process for each computer once, and that information will be stored for the next time you log on.

11. Q – I share my computer with someone who also has a retirement plan account. Can both of us still log on from the same computer?

A – Yes, you will each be required to enter your individual Username and Password and register the computer.

12. Q – Can I “un-register” my computer?

A – Yes. You will need to call the Contact Center and they will un-register all computers that are currently registered under your Username.

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