



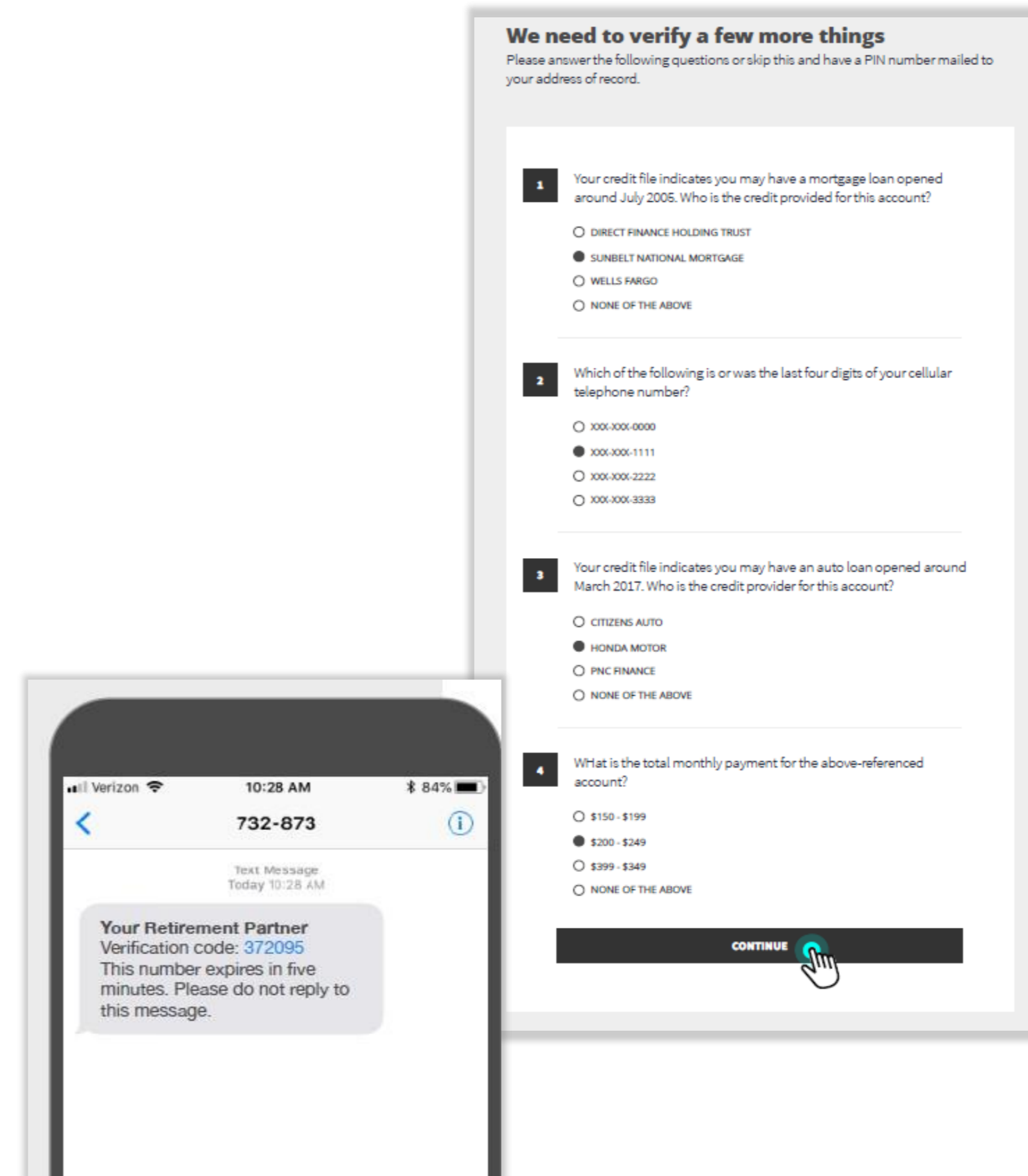
Identity proofing on the Empower website

Presenter Name

Title

What is identity proofing?

- For individuals creating a username and password for the first time; identity proofing helps when there is no email or phone number on file.
- The verification process starts by entering a cell phone number used to verify information against phone records and public/proprietary data sources through Experian.
- If successfully verified, a verification code is sent prior to creating their username and password.
- If we are unable to verify their identity, we then attempt to validate with credit related questions.



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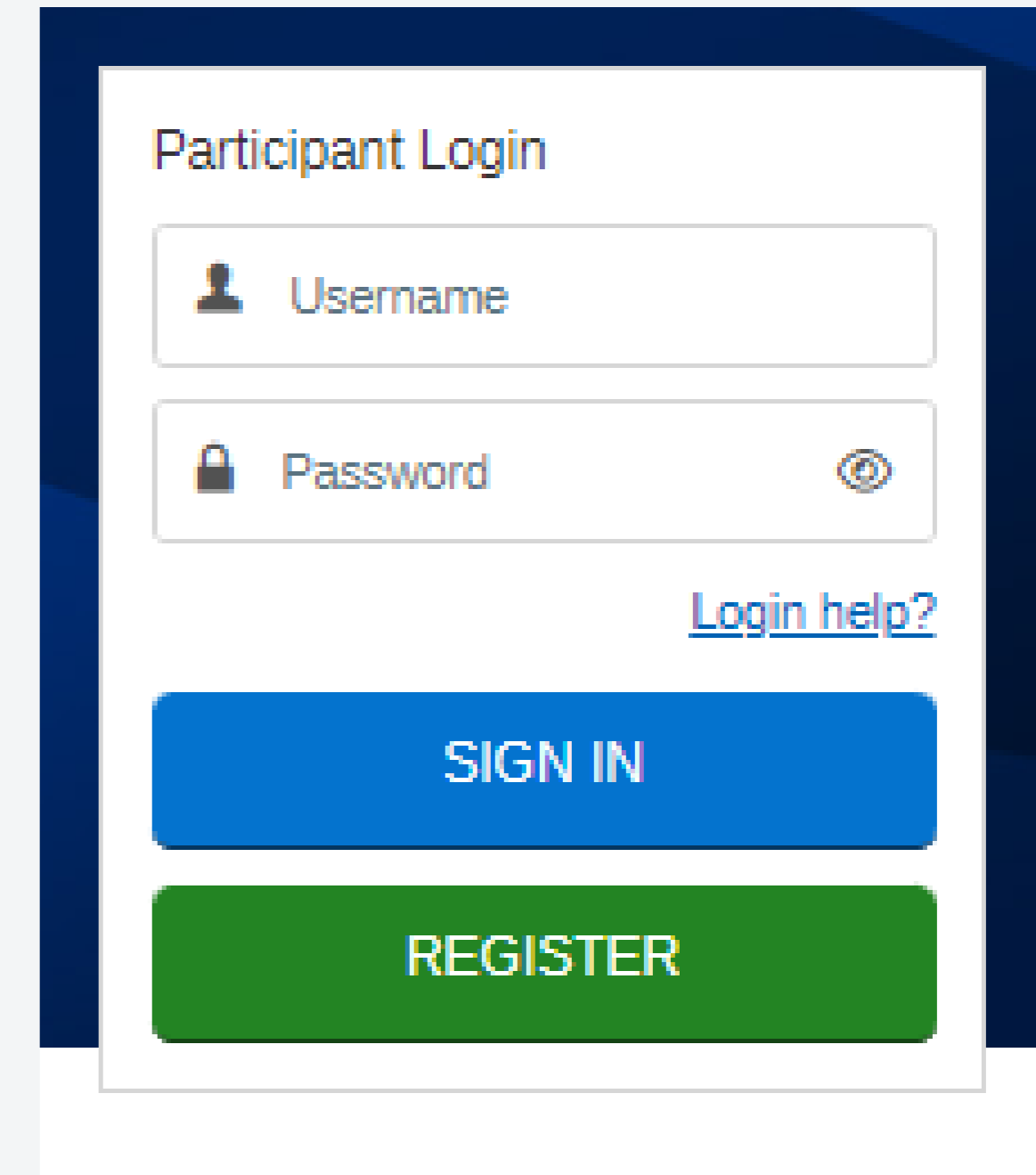
Online registration options

How to register **with** email or phone number on file:

- Create a username and password after providing required 3 data points and entering a verification code sent by text or email to contact information.

How to register **without** email or phone number on file:

1. Identity proofing: Verify information against phone records and public/proprietary data sources through Experian (does not impact credit). The result is either a text message verification code or answering multiple choice questions.
2. Call into the call center.
3. Receive a PIN.



The image shows a screenshot of a web form titled "Participant Login". It features two input fields: "Username" with a person icon and "Password" with a lock icon and a visibility toggle icon. Below the password field is a link labeled "Login help?". At the bottom of the form are two buttons: a blue "SIGN IN" button and a green "REGISTER" button.

Experience with email and/or phone number on file

Online registration

- 3 points of authentication
- Create username and password
- Multi-factor authentication (MFA) code set to email or phone number on file

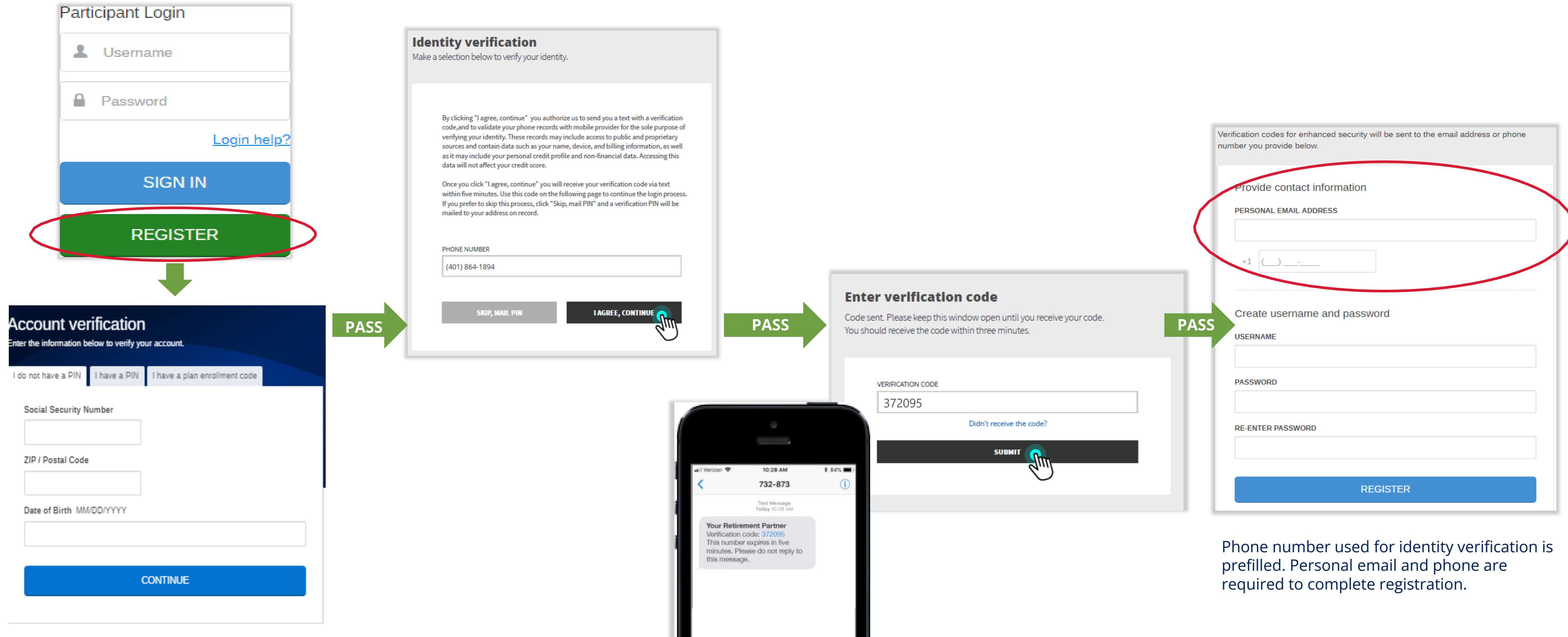
The registration process consists of four sequential steps:

- Account verification:** The user enters their Social Security Number, ZIP / Postal Code, and Date of Birth (MM/DD/YYYY). A "CONTINUE" button is at the bottom.
- Create username and password:** The user enters a USERNAME, PASSWORD, and RE-ENTER PASSWORD. A "REGISTER" button is at the bottom.
- Two step authentication (Method Selection):** The user selects where to receive a verification code: "Text me" (SMS), "Call me" (Voice), or "Email me". A "Send code" button is at the bottom.
- Two step authentication (Code Entry):** The user enters the received code into seven input boxes. A "Resend code" link and a "Sign in" button are at the bottom.

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PATH 1: Experience without email or phone number on file

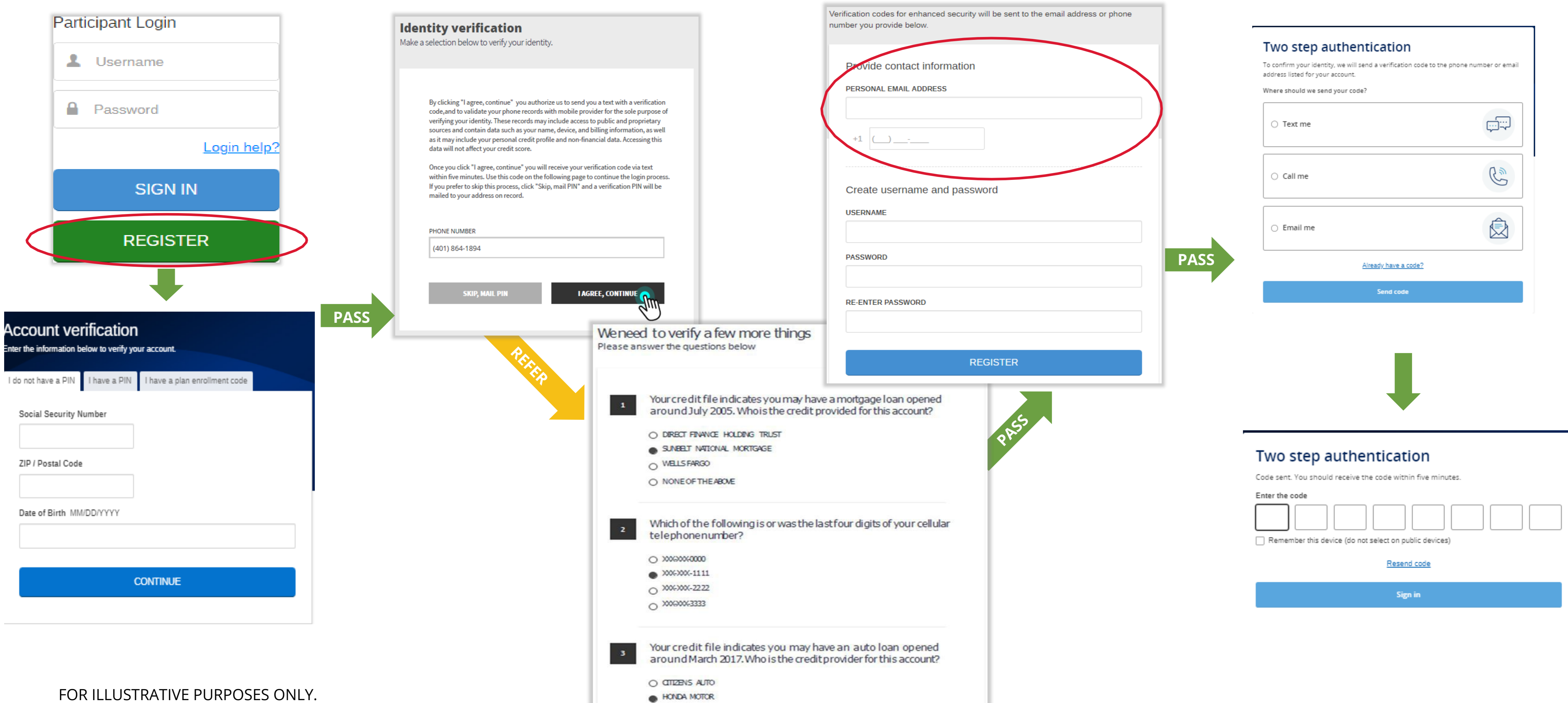


Phone number used for identity verification is prefilled. Personal email and phone are required to complete registration.

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PATH 2: Experience without email or phone number on file



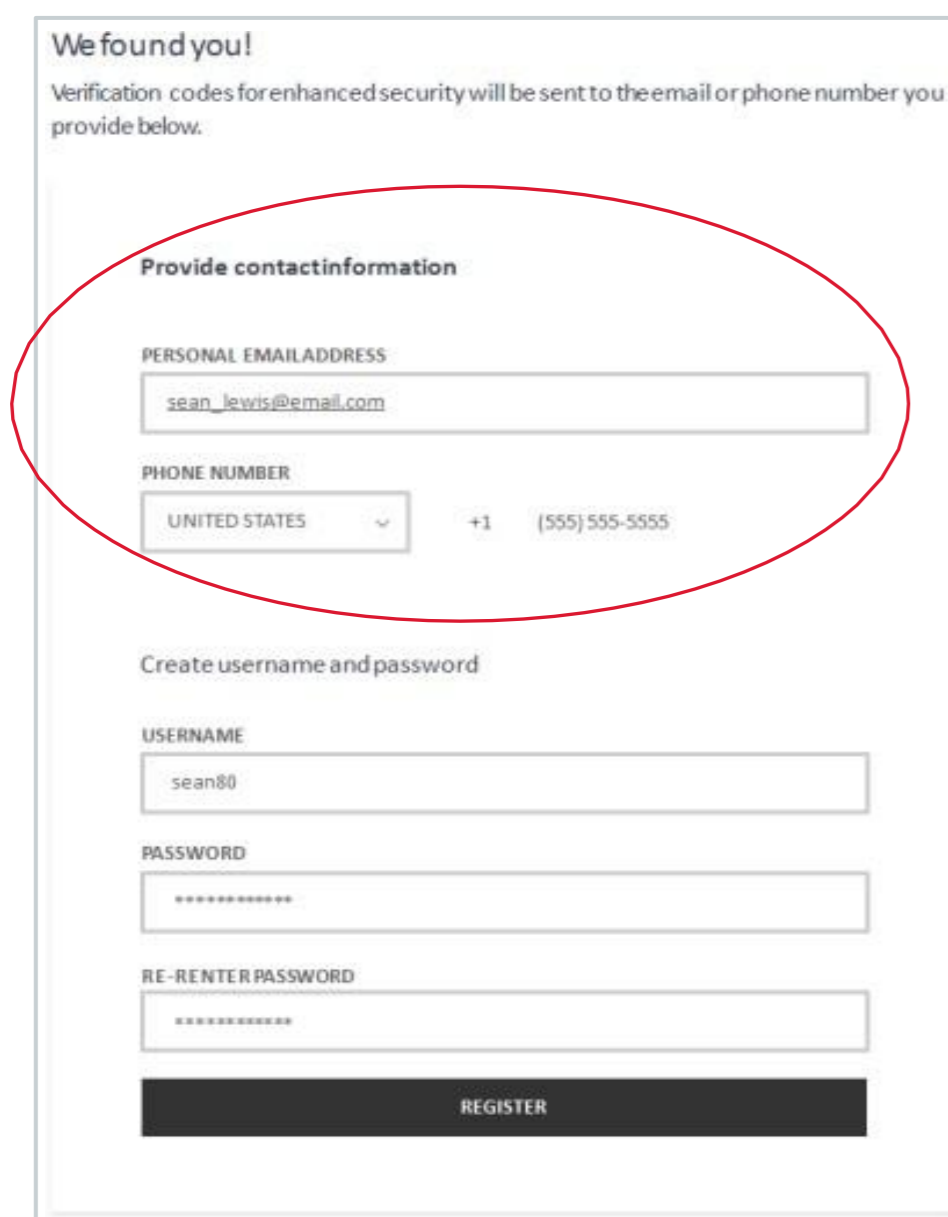
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How does identity proofing work?

PASS

- Text message received or answered questions correctly.
- Provide email and phone number.
- Create username and password.



We found you!
Verification codes for enhanced security will be sent to the email or phone number you provide below.

Provide contact information

PERSONAL EMAIL ADDRESS
sean_lewis@email.com

PHONE NUMBER
UNITED STATES +1 (555) 555-5555

Create username and password

USERNAME
sean80

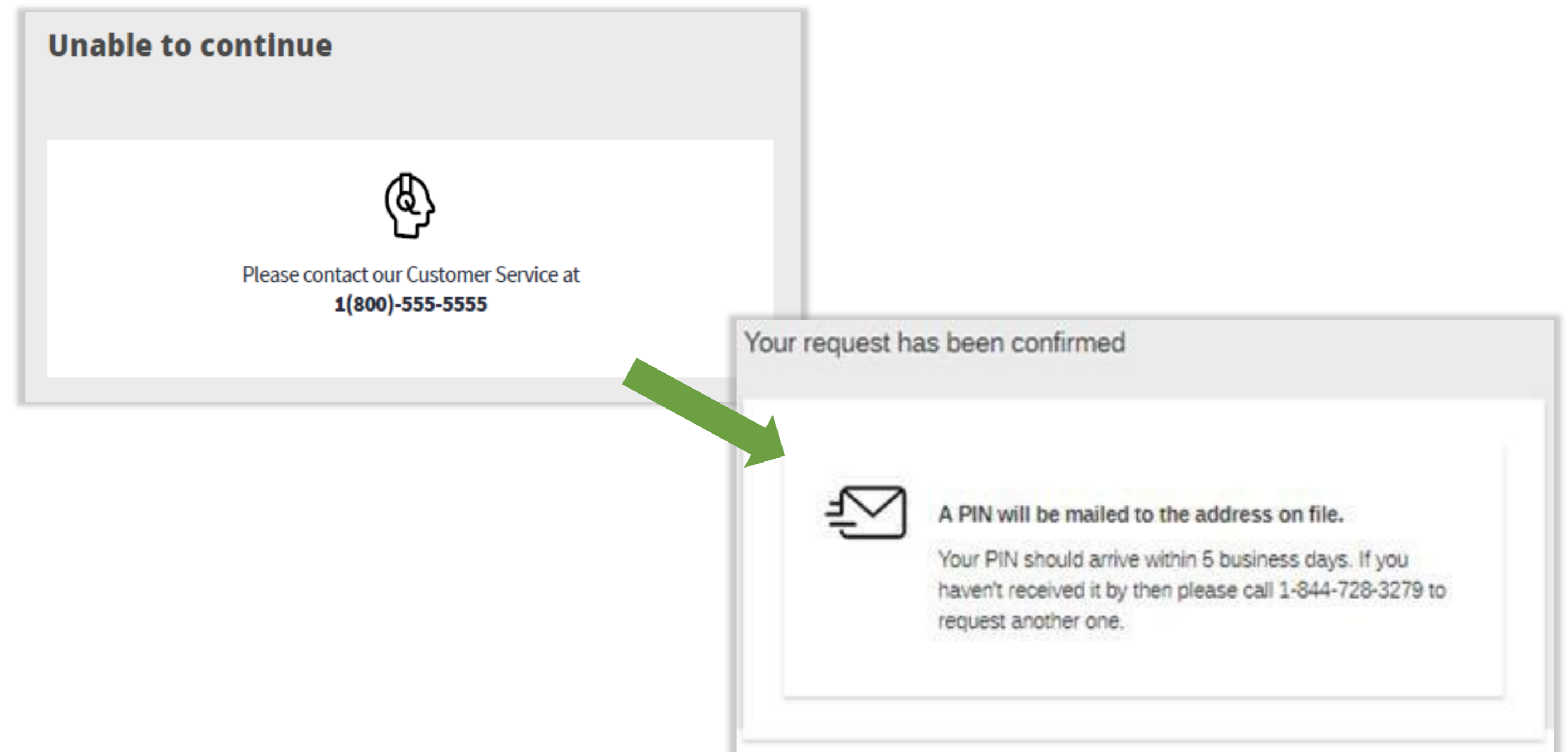
PASSWORD

RE-ENTER PASSWORD

REGISTER

FAIL/SKIP

- A skip is when user does not agree to continue with process.
- A fail is when user is unable to receive a text message, cannot answer questions correctly or has indication of fraud, i.e., participant is deceased and is attempting to register for website.
- User will call the call center or PIN will be mailed.



Unable to continue

Please contact our Customer Service at
1(800)-555-5555

Your request has been confirmed

A PIN will be mailed to the address on file.
Your PIN should arrive within 5 business days. If you haven't received it by then please call 1-844-728-3279 to request another one.

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FAQs

Whom does this impact?

Those with no email or phone number on file and have not received a PIN. Both email and phone number are not required; this process only applies when current contact information is missing from the account.

What happens when someone is unable to receive a text message and fails the identity proofing questions?

Identity proofing via the website is locked for 14 days to add an additional layer of protection. Users can call Customer Care for immediate assistance.

What data is Empower sharing with Experian?

After consent from the participant, a match of the individual's full name, address, phone number and SSN is made with Experian records. Data sent from Empower is not loaded to Experian systems.

What information do we get from Experian for this process?

Experian sends back to Empower a "pass" or "fail". Empower does not host the identity proofing questions or answers, Empower has developed this functionality using an API (a way to connect to a third party without leaving the original website), so when a user gets to that portion of the registration, they are actually answering questions directly with Experian.

Does this solution work for individuals living outside of the United States?

Yes, individuals who live outside the United States have an ability to be identified through the verification process.

Does this solution work for individuals with frozen credit?

Yes, with the addition of the new enhancements individuals that have frozen credit now have an ability to be identified through the verification process.

Who is Experian?

One of the three primary consumer credit reporting agencies in the United States. Experian collects and aggregates information on over one billion people and businesses.

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