

Benefits of Enhanced Authentication.

Adding Enhanced Authentication adds a layer of security to your retirement account that is record kept at Schwab Retirement Plan Services, Inc. This process helps to safeguard your account on top of your standard login credentials.

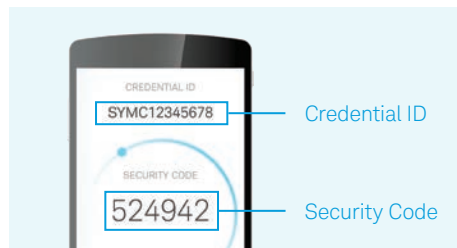
According to Symantec*, 80% of security breaches could be prevented by using Enhanced Authentication. Think of online security like you do home security. A user's login ID and password is similar to a single key to your house that opens all the doors. Now imagine if you add a second layer, like an alarm system, security camera, or a second lock with a deadbolt—the security of your home goes up dramatically.



To see how you're protected today, read about SchwabSafe® and The Schwab Security Guarantee at **workplace.schwab.com**.

Using a mobile device to enroll.

1. Log in to **workplace.schwab.com**.
2. Once you are logged in, select **Enhanced Security** from the **My Profile** drop-down menu.
3. From here, go to **Account Security** and select **Enhanced Authentication** for enrollment instructions.
4. On your mobile device, download the Symantec VIP app using your mobile device's app marketplace.
5. In your window with **workplace.schwab.com** open, enter the Credential ID and Security Code from the app and select **Enroll** to complete the process. You'll see a message confirming that your device has been enrolled.
6. Once your device is enrolled, enter your **workplace.schwab.com** password followed by the unique six-digit security code (no spaces) from the Symantec VIP app. From now on, you will enter your password followed by a unique numeric code from the app each time you log in to your retirement plan account from any device.



Login ID
Password

Add Security Code to your password

- 1 Download the Symantec VIP app to your mobile device.
- 2 To add your device and set up the security token, enter the security code and credential ID on the next screen.
- 3 Every time you log in, enter your Schwab Retirement Plan Services password followed by the unique six-digit security code (no spaces) from the Symantec VIP app.



Frequently Asked Questions

Am I required to add Enhanced Authentication?

Enhanced Authentication is an optional feature aimed at providing more security for your account.

What is a security code?

A security code is a six-digit code that appears on your physical token or in the Symantec VIP app on your enrolled mobile device.

How do I display the security code?

If you are using the Symantec VIP app, open the app on your mobile device to display your security code.

I am unable to log in using a security code. What should I do?

Make sure to enter and submit your security code while it remains valid. Each security code remains valid for 30 seconds. If you need assistance, please call your Participant Services Representative at **1-800-724-7526**.

What happens if I do not enter my security code on the login page?

If you are enrolled in Enhanced Authentication and forget to enter your security code on the login page, we will ask you to provide the security code on a subsequent page. Each login requires the security code from a device that has the Symantec VIP app.

My mobile device has been lost or stolen. What should I do?

Please call your Participant Services Representative at **1-800-724-7526**. We will provide you with a temporary security code to access your account.

What mobile devices are compatible with Enhanced Authentication?

To see if Enhanced Authentication is available to work on your device, visit **m.vip.symantec.com** and click **Download**.

*Source: Symantec Security Compliance Infographic

Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.

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