



# Participant Website Logging in with Multi-Factor Authentication (MFA)

Your retirement account website requires two layers of authentication to login. Use this guide to setup MFA for the first time.

Visit <https://www.yourplanaccess.net/retirementplanconsultants/>

Type in your **Username** and **Password**, or follow the instructions provided in your welcome letter.

Select Role: **Participant**

Click the **Login** Button

Select your One-Time PIN (OTP) device

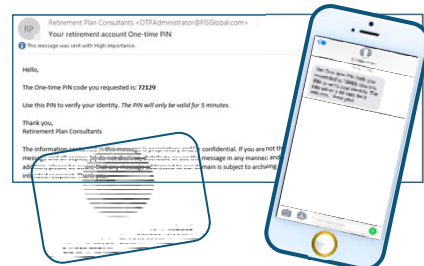
Devices listed are based upon your account profile

Once a device is selected, future OTPs will be sent to that device

Enter your One-Time PIN (OTP) code to verify your identity

Codes may be received via:

- Email
- SMS Text Message
- Google Authenticator App\*



\* Google Authenticator available on the App Store or Google Play Store. For more information, visit <https://support.google.com/accounts/answer/1066447?co=GENIE.Platform%3DiOS&hl=en&oco=1>



# Participant Website

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### Frequently Asked Questions

#### What happens if I do not have an email or phone number on file?

As a condition of login, a device must be able to be associated with your account to receive a OTP. Users with no email or phone number capable of receiving OTPs must contact their employer to setup the missing information.

#### How do I change my email address, phone number or selected OTP device?

On the account website, go to *Manage Your Account > Edit Personal Information*.

#### Do I have to enter a OTP every time I log in?

Users may select *Remember this Device* when logging in, which will allow login from the same trusted device for 90 days without a OTP. However, select transactions on the website require a OTP, even if it was bypassed at login.

#### Which transactions require OTP?

If OTP is bypassed at login, a OTP will be required in order to do any of the following transactions on the website:

- Password changes
- Changes to security questions
- Personal information changes
- Beneficiary changes
- Loans\* \*\*
- Withdrawals\* \*\*
- Termination Distributions\* \*\*

\* OTP is always required for a participant initiated disbursement request, even if the user has already authenticated during the session.

\*\* Functionality may not yet be enabled for your retirement plan.

#### How long is the OTP valid?

The OTP is only valid for 5 minutes. If you do not enter the OTP within that time frame, you will need to request a new one.

#### Why is there a timer on the OTP entry form?

In some cases it may take up to a minute to receive an OTP. The timer prevents the request of another OTP until sufficient time has elapsed to ensure the user would have received the first OTP. If an OTP is requested to be resent, the first code will no longer be valid.

#### Who do I contact if I have other questions or trouble logging in?

You may contact your employer or Retirement Plan Consultants at 877-800-1114 or [admin@retirementplanconsultants.net](mailto:admin@retirementplanconsultants.net).