



Investor 360° FAQs: Login ID and Multifactor Authentication

Q: Why are you asking for the user of this ID?

A: We continually work to strengthen the security of Investor360°® for your protection. This latest enhancement will help ensure that only the designated user of an ID has access to accounts associated with that ID. The enhancement will also allow us to deliver additional capabilities to Investor360° users in the future.

Q: How do I designate the user of this ID?

A: To designate the user of the Investor360° ID:

1. Click the **User of this ID** dropdown menu.
2. Select the appropriate account user.
3. Update your password and secret questions when prompted.
4. Click **Save**.

The screenshot shows a 'Settings' window with a 'Personal Information' section. A dropdown menu labeled 'User of this ID:*' is highlighted with a red box. The dropdown currently shows 'Select One'. There is a link 'Why are we asking for this information?' to the right of the dropdown. Below the dropdown, the 'Email' section is partially visible.

Q: What will happen once I assign the ID to an individual?

A: The individual will continue to have access to view the same accounts. When an ID is assigned to a user, only the accounts associated with that user's social security number (SSN) will be available for editing. (Currently, you can edit paperless preferences only.) The user will also receive a letter in the mail notifying them that they have been assigned an Investor360° ID.

Q: Who can be designated as the user of an ID?

A:

Account User Name Selecting an account user's name from the dropdown menu will link the Investor360° ID to that person's SSN. Only accounts listing that user's SSN will be editable from this Investor360° ID. (Currently, you can edit paperless preferences only.)

Other Selecting **Other** will display a field asking about the Investor360° user's relationship to the client (e.g., accountant or attorney). Investor360° IDs marked as Other cannot edit account features.

Q: Which editable features will the assigned user of this ID have access to?

A: Currently, designated users can edit paperless preferences only. In the future, the list of editable features will be expanded.



Q: What if my spouse and I share an ID?

A: If you share an ID with your spouse, one of you will have to claim the ID as the designated user. You will continue to be able to view the same accounts when you log in to the ID; however, you will only be able to edit accounts associated with the user of the ID. If your spouse wants to sign up for paperless delivery of documents, contact your advisor to have an ID created for them.

Q: Who will be able to make changes to accounts with multiple designated users (e.g., a joint account)?

A: An Investor360° ID linked to any authorized account owner on an account with multiple users can make changes to the account based on functionality available in Investor360°. This means that an Investor360° ID linked to either designated user on a joint account can make changes. (Currently, only paperless preferences can be edited.)

Q: My spouse and I have already signed up for e-delivery of documents from our Investor360° ID. Will we still be signed up for e-delivery?

A: Yes. Individuals who previously signed up for e-delivery will continue to be signed up.

Q: What if I asked my advisor to create an Investor360° ID for a third party, such as an attorney or accountant?

A: The third party can continue to log in to Investor360°. When they log in, the third party will be asked to identify the user of the ID; they should select **Other**. The third party will then be asked to specify their relationship to you. An ID linked to Other won't be able to edit the account.

Q: Why do I have to provide my current password to update my password or secret questions?

A: We require you to provide your current password when changing your password or secret questions so we can protect your identity and verify that you are making changes to the account.

Q: What is the new password policy?

A: Passwords must be at least eight characters and contain at least three of the following:

1. Capital letter(s)
2. Lowercase letter(s)
3. Number(s)
4. Symbol(s)

Before updating passwords or secret questions, you will be required to enter your current password. For Investor360° users logging in for the first time, the current password will be the default password provided by your advisor.

Q: What if I forget my password and get locked out of Investor360°?

A: If you get locked out of your Investor360° account, contact your advisor to unlock your account and reset your password.



Q: How will this change affect the connection between Investor360° and third-party aggregators (e.g., mint.com)?

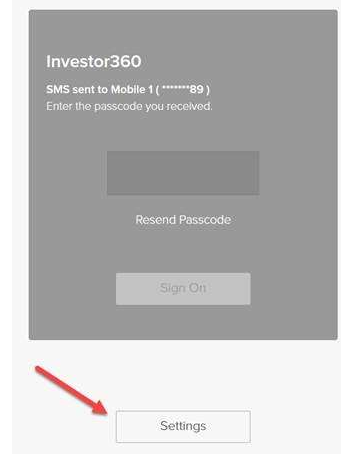
A: If you have linked your Investor360° account to a third-party aggregator, you will likely see an error in the third-party tool indicating that your account could not be accessed. To restore the connection, log in to Investor360° and complete the requested information on the Settings page. You can then return to the third-party aggregator to update your login ID and password, which should restore the link.

Q: When setting up multifactor authentication (MFA), will the system allow me to enter multiple phone numbers?

A: The system allows multiple phone numbers and delivery methods.

Q: Where can I go to make changes to my MFA settings (e.g., changing from PingID to text verification or update phone number)?

A: By selecting **Settings** on the PingID code entry screen, you'll be taken to your PingID Dashboard, where you can add or update delivery methods.



Q: How often will the system require me to reauthenticate?

A: The Investor360° MFA system will prompt you to reauthenticate every 30 days. (The previous prompt window was 14 days.)

Q: Is there a verification option if I don't have a phone?

A: A phone number (mobile or landline) or a device with apps is required to use MFA.

Q: Can I opt out of MFA?

A: Opting out is not currently an option.

Q: If I get an error stating I have made too many attempts to authenticate, do I need to call Commonwealth to unlock my account?

A: If you are locked out, you must contact Commonwealth to unlock your account.

Q: Are there verification platforms other than PingID?

A: No other verification platforms are currently enabled.