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**Your User Login and Retirement Savings Accounts**

To use some of the Services online and access certain information through this website, you will need to register and create a user login account (“User Login”). As part of the registration process, you will be asked to create a unique user name and password. The password must meet certain minimum requirements for security purposes. We will conduct several validation checks prior to providing you with access to the Services.

If you are authorized to access retirement savings account(s), you will be able to access these accounts through your User Login. To protect your User Login and retirement savings account(s), keep your password confidential and restrict access to your devices. You are responsible for the use and activity (whether or not authorized) that happen on or through your User Login and retirement savings account(s). Try not to reuse your password on applications other than the Services.

**Electronic Communications**

If you choose to register and create User Login, you will need to provide your current email address and to promptly update it in case it changes. By doing so, you agree to receive certain email notifications regarding the administration of this website and the Services. Your agreement to receive such communications via email is a condition to your registration to use the Services online through this website and you will not be able to opt out of receiving them.

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