



The ASSURE Guarantee

Protection. Security. Peace of mind.

As cyber criminals become more sophisticated and calculated in their tactics, it's crucial to work with a firm that is committed to protecting retirement accounts from cyber security risks. That's why at PCS Retirement, we developed our **ASSURE (A Safe and Secure Universal Retirement Ecosystem)** Guarantee that helps clients and participants protect their accounts in an evolving world of online threats. With our ASSURE Guarantee, PCS Retirement promises to restore any losses from unauthorized transactions in accounts that are caused by cyber-criminal activity beyond the control of the account holder.

When you work with PCS Retirement, you are working with an organization that not only protects sensitive data and retirement assets, but also proactively identifies cybersecurity risks before it's too late. It's real peace of mind that you can depend on.



How we're able to offer the ASSURE Guarantee

The robust security measures that support our ASSURE Guarantee span our networks, applications, account data, user profiles, and call for extensive cybersecurity employee training. As an organization, we continue to invest in the best systems and the best people to maintain and enhance our promise to protect our customers. This foundation of long-standing security processes and procedures bring our practices in alignment with the latest guidance from the Department of Labor, and include:



Identify

We've deployed technology that proactively profiles and classifies assets on the network and prohibits the installation of software on PCS laptops. Standing security processes and procedures bring our practices in alignment with the latest guidance from the Department of Labor.



Detect

We've put into place several processes designed to quickly address any security anomalies, including: Continuous network traffic inspection, comprehensive threat detection of files and malicious traffic, employing a concierge security team with custom alerting, cloud security, internal/external vulnerability assessments, email and spam filtering, and independent security assessments performed each quarter.



Account Protection

When it comes personal retirement accounts, we've also built processes designed to prevent any unauthorized activity. These practices include:

- Limiting the withdrawal payment options to prevent electronic payment fraud
- Instituting anti-fraud call-out procedures to prevent unauthorized activity
- Personal information change controls to prevent identity theft are in place
- We use SSL Certificates, an encryption protocol, to provide secure communications between a website and an internet browser
- Increased Identity Verification Requirements are in place in addition to stricter account identification procedures including multi-factor authentication.
- We contract with third-party experts to perform independent Systems and Organization Controls (SOC-1) assessments to ensure we have proper data protection controls in place at all times



Protect

Multi-factor authentication, strong password policies, laptop and data encryption, routine software patching, and anti-virus/malware software are just a few of the ways we protect sensitive data.



Recover

In the event of unforeseen data loss or natural disaster, we've contracted with a backup service to protect files and data on a routine basis – including the usage of offsite storage devices.



Who is covered by the ASSURE Guarantee?

The PCS Retirement ASSURE Guarantee covers plan participants enrolled in an employer sponsored plan and account owners of any retirement account where PCS Retirement is providing recordkeeping and/or administrative services. The guarantee covers unauthorized activity that occurs on PCS Retirement websites, and through our participant call centers.

What is the cost of the ASSURE Guarantee?

Our ASSURE guarantee is a foundational element of our comprehensive customer service commitment to participants, plan sponsors, and partners. Because of that commitment, there is never an additional cost for our ASSURE Guarantee.

What the ASSURE Guarantee does not cover?

Our ASSURE Guarantee does not apply to accounts held at, maintained, or managed by third parties. It does not apply to losses incurred by transactions authorized by the account owner, a family member, or others with permission to access the account. Losses resulting through the sharing of login credentials by the account owner with individuals like financial advisors, consultants, or third parties are also not covered by the guarantee. The guarantee does not cover losses incurred from security breaches impacting a plan sponsor/employer or other third-party systems, or in situations in which participants do not sufficiently protect sensitive login information from unauthorized individuals or organizations. Account holders who do not follow account safety best practices will also not be covered.

How to qualify for the ASSURE Guarantee

All accounts at PCS Retirement qualify for the ASSURE Guarantee if they follow the Online Security Tips set forth by the Department of Labor Employee Benefits Security Administration and the PCS Retirement guidelines below. These guidelines include:

- Register, set up, and routinely monitor online accounts
- Use strong and unique passwords with upper and lowercase letters, numbers, and special characters
- Keep personal contact information current
- Avoid using public or free WI-FI
- Beware of phishing attacks
- Use anti-virus software and keep apps and software current

Other practices we recommend include:

- Set-up and maintain multi-factor identification on your PCS Retirement accounts
- Protect your personal devices and third-party online accounts by maintaining all security protections as recommended by the respective device manufacturers and services providers
- Be aware of who you share personal identifiable information with (i.e., full name, address, email, account numbers, bank information, etc.)
- Use a passcode on your phone and any other smart device, especially if you have banking or investment apps that access your personal accounts

Reporting suspicious activity

It is the responsibility of advisors, plan sponsors, participants, and other individuals conducting business with PCS Retirement to report any suspicious activity to us immediately. Doing so helps us better protect accounts and prevent any fraudulent transactions that may occur. To report suspicious activity or suspected fraud please contact us at 1-877-272-4015.

Disclosure:

Except as expressly set forth herein, the PCS Retirement ASSURE Guarantee does not create or alter the rights or responsibilities of any person(s). The PCS Retirement ASSURE Guarantee does not apply to any account held or managed by a third party and solely applies to accounts maintained by PCS Retirement. PCS Retirement may pursue direct legal action against anyone involved in fraudulent activity on any account at PCS Retirement and may require the release of certain rights as a condition to receive reimbursement under the PCS Retirement ASSURE Guarantee. For employer-sponsored plan accounts, reimbursement may be subject to review and/or approval by the plan sponsor. Such reimbursement may also be subject to the terms of a related agreement between PCS Retirement and your employer. Protection under the PCS Retirement ASSURE Guarantee does not extend to legal fees, expenses, or tax consequences or any indirect, consequential, or non-monetary damages. PCS Retirement shall, at its sole discretion, determine the amount and form of any reimbursement under the ASSURE Guarantee and reserves the right to reduce such amount by any other amounts you are entitled to receive from third-party sources for the same loss. PCS Retirement reserves the right to modify or withdraw this guarantee at any time.

