NV your retirement

Tips for keeping your account safe and secure

The State of Nevada Public Employees' Deferred Compensation Program (NDC) and the Plan's contracted recordkeeper, Voya Financial®, recognize the importance of safeguarding your financial accounts and your personal information against the ongoing risk of fraud, cyber threats, and other unauthorized activity. You are your own first line of defense when it comes to protecting your accounts and identity.

General password security

- Use and regularly update a unique password for each website where you maintain an account.
- Never use your date of birth or Social Security number as your password.
- Don't allow social networking sites or web browsers to memorize your passwords.
- Don't share your password or answers to security questions with anyone
- The strongest passwords are comprised of a chain of unrelated common words.

Beware of fraudulent emails or phishing

- Be suspicious of emails asking for your confidential information and never provide credentials.
- Look out for red flags such as urgent requests, unknown email addresses or discrepancies between actual and displayed hyperlinks.
- Be aware that fraudulent emails can appear to come from a business that you are working with. Always review the sender's name, email address and URL to ensure they are from a legitimate source.
- Voya will never ask you for your personal information by email.

Nevada Public Employees'
Deferred Compensation Program
Cybersecurity Awareness

Nevada Deferred Compensation

Monitor your accounts frequently

- Look for unusual transactions when reviewing your accounts.
- Immediately open your quarterly statements and transaction confirmations to verify all activity. If you notice anything suspicious with your NDC account, call Voya® immediately.
- Sign up for electronic delivery (e-delivery) of important documents to get quicker notification of account activity.

Take care of your computer and mobile devices

- Update your computer by installing the latest software and patches to prevent hackers or viruses from exploiting any known weaknesses.
- Install and update anti-virus software to protect your computer and to prevent hackers from installing malware or viruses on your computer.
- Check your operating system to see if firewalls are included. If not, be sure to install a firewall to regulate the flow of information between computers.
- Use only programs from a known, trusted source.
- Backup your important files on a regular basis and store the backups in a secure place.

How is Voya keeping your NDC account safe?

Voya takes numerous measures to safeguard the confidentiality, integrity, and availability of their systems, including authentication, monitoring, auditing, and encryption. Voya's work never stops when it comes to your security and they are constantly evolving strategies to address and adapt to anticipated threats. Voya's proprietary data security programs and their proactive focus on "people, technology and process" give your NDC account an advantage in combating constant threats.

Voya S.A.F.E.® (Secure Accounts for Everyone) Guarantee

NDC and Voya believe that keeping your NDC account secure is a mutual responsibility. As part of this effort, Voya has established the Voya S.A.F.E.® (Secure Accounts for Everyone) Guarantee. If any assets are taken from your NDC account due to unauthorized activity and through no fault of your own, Voya will restore the value of your account subject to satisfying a few key steps.

1. Register your NDC account online at **nevada.beready2retire.com**.
2. Review your NDC account on a regular basis and keep your contact information current.
3. Enroll in Voya Voiceprint, the voice biometrics program that uses your voice to validate and authenticate your identify when calling the Plan Information Line at **(855) GO-RET-NV** (467-3868).
4. Promptly report to Voya any suspected identity theft or unauthorized activity.
5. Practice safe computing habits.

To learn more about Voya's S.A.F.E.® Guarantee, visit **www.voya.com/articles/safe-guarantee**.

Take action on securing your accounts today.
Keep your accounts and personal information safe and secure. Visit **go.voya.com/datasecurity** to learn more.

Nevada Deferred Compensation