

Two-Factor Authentication to Access Financial Information

The internet has brought many conveniences, including the ability to see and interact with our financial information in near real-time. The downside of all of this convenience is exposure to online security risks. As our affairs continue to move online, we have all heard about the increase in cybersecurity problems from breaches of confidential information to hacks into protected servers to theft of personal information. These security risks have ushered in the need for hardened cyber-protection such as two-factor authentication.

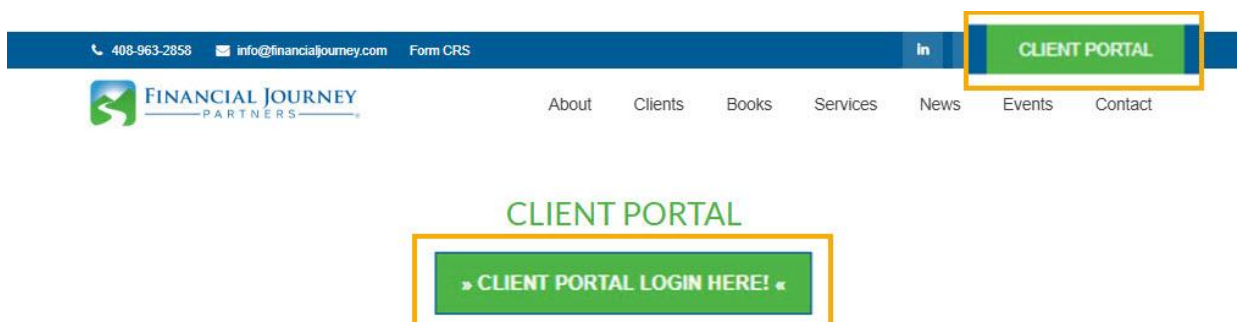
This method of identity verification adds two layers of security to protect your confidential, online information. First, it requires your personal Username and Password and second, it requires something you enter such as a security code sent via a text, email, or phone call, depending on your preference. Only after you've provided both types of information are you given access to the confidential information. This extra layer of security protects all of us from password theft and minimizes breaches of our confidential information.

As our clients, there are two different web properties from which you can access your financial information. **Below are detailed instructions for the FJP Client Portal and Fidelity.com.**

FJP Client Portal

The [FJP Client Portal](#) is accessible via [FinancialJourney.com](#). We strongly recommend you enable two-factor authentication and update to a “High Security” setting, using these steps:

- Once on the FJP home page, look for the green button on the upper right side of the page and select “Client Portal,” then select “Client Portal Login Here”



- Enter your Username and Password as usual
- Choose “Settings” on the upper right of your screen



- Choose the “Security” tab on the left of your screen on the Settings page
- Choose the “High Security” option by clicking on the bullet next to it
- Notice the “Two Factor” section, which contains fields for Primary and Recovery Phone numbers. These cannot be the same however the recovery can be left blank. Update the phone numbers if needed and then click on the “Save” button to confirm

The screenshot shows the 'Security' tab selected in a settings menu. Below the navigation bar, the 'Two Factor Authentication' section is visible. It includes a description: 'Enable two factor authentication to increase your security. Enter a primary phone number to receive SMS, and optionally a recovery phone number for two-factor authentication.' There are two radio button options: 'Standard Security' (unselected) and 'High Security' (selected). Below these are two input fields: 'Primary Phone:' with the value '(408) [REDACTED] 86' and 'Recovery Phone:' with the value '(408) [REDACTED] 84'. A blue 'Save' button is located at the bottom of the form.

Next time you log in you will be prompted to have a verification code sent to your Primary Phone number. You can also use "More Options" to send a text message to your Recovery Phone instead. Changes take effect when you sign-out and log back in.

The first screenshot, titled 'Enter Verification Code', shows a message: 'We just sent a text message to you at (***) ***-**86 with a verification code. Enter it to verify your identity. Please note that text message delivery can take a minute or more.' Below the message is a 6-digit verification code field with a lock icon, a blue 'Sign In' button, a yellow-bordered 'More Options' button, and a 'Resend' link for users who didn't receive a message.

The second screenshot, titled '2-Factor Sign In Options', shows the user's choice of how to receive the verification code. It lists 'Primary Phone: (***) ***-**86' and 'Recovery Phone: (***) ***-**84'. For each phone number, there are 'Text Me' and 'Call Me' buttons. At the bottom, there is a link to 'Contact Elaine Manley for One Time Access'.

Remember that your accounts are not accessible via your FJP Client Portal, but your financial profile should be kept secure so your personal financial information is not accessible by others who could take advantage.

Fidelity.com

Alternatively, you can also access your accounts by going to [Fidelity.com](https://www.fidelity.com). If you use this website, we strongly recommend that you enable two-factor authentication for login. This website houses a large amount of your confidential personal and financial information and protecting the information with two-factor authentication minimizes your risk of identity theft, account breach, and asset theft, just to mention a few possibilities.

If you have not turned on two-factor authentication, you can do so after logging into the Fidelity website with the following steps:

- At the top menu, select “Profile”
- Scroll down to the Security box and select “Security Center”
- Make sure that the toggle for “Multi-factor authentication at login” is on

The screenshot shows the Fidelity website interface. At the top, the navigation bar includes the Fidelity logo, a search bar with the text "How can we help?", and links for "CUSTOMER SERVICE", "PROFILE", "OPEN AN ACCOUNT", "FIDELITY ASSISTANT", and "LOG OUT". Below the navigation bar, there are several menu items: "Accounts & Trade", "Planning & Advice", "News & Research", "Products", and "Why Fidelity".

The main content area is divided into two sections. The first section is titled "Security" and contains the text: "Update your username/password, enable 2-factor authentication, manage account access by third-party apps and sites, and edit other security settings." Below this text is a button labeled "Security center".

The second section is titled "Multi-factor authentication at login" and contains the text: "Add a security step to your login" followed by a toggle switch that is currently turned on. Below this text is the text: "Verify your identity with your Fidelity Investments app or a security code via text or call when you log in." and a link labeled "Learn More".

To the right of these sections is a modal window titled "To verify it's you, we'll send a temporary code to your phone". It asks "Which number should we send it to?" and shows two phone numbers: "(XXX) XXX-XXXX" and "(XXX) XXX-XXXX". Below the numbers are two buttons: "Text me the code" and "Call me with the code". At the bottom of the modal are links for "Can't receive the code?" and "Cancel".

Next time you log into Fidelity.com you will be prompted to have a temporary verification code sent to the number you select based on the phone numbers they have on record for you. Choose the best number and request a text message or you can also opt to be called instead.

If you have questions about how to do this for your accounts, [contact Jennifer](#) or your [Wealth Manager](#) for assistance.

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