



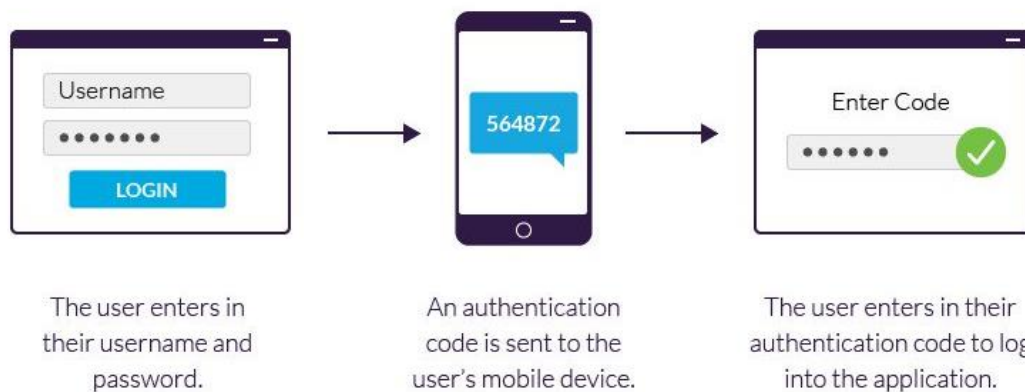
Multi-Factor Authentication Fact Sheet

STABLE Accounts are tax-advantaged saving and investment accounts available to eligible individuals with disabilities. STABLE Accounts allow individuals with disabilities to save and invest money without losing eligibility for certain public benefits programs, like Medicaid or SSI.

The information below is provided as a resource to understand multi-factor authentication and help manage your STABLE Account.

What is Multi-Factor Authentication?

Multi-Factor Authentication (MFA) is a security system that verifies a user's identity by requiring multiple credentials. Rather than just asking for a username and password, MFA requires other—additional—credentials, such as a code from the user's mobile device, the answer to a security question, a fingerprint, or facial recognition.



Why does STABLE Account use Multi-Factor Authentication?

This security feature is used to protect your STABLE account and is designed to decrease potential identify theft. MFA creates multiple layers of security to help increase the confidence that the user requesting access to your STABLE Account is actually who they claim to be. With MFA, a cybercriminal may steal one credential but will be stopped by having to verify identity in a different manner.

What kind of Multi-Factor Authentication does STABLE Account use?

We will grant online account access and other account transactions by supplementing your password with a code that can be delivered to either your smartphone or verified email address.

What if I need help?

To request assistance with the authentication process, please call us at 1-800-439-1653, Monday through Friday from 9 am to 8 pm Eastern Time.