

Newport's Participant Protection Guarantee

Newport is committed to safeguarding your retirement plan account and protecting your personal information. As part of this commitment, we are pleased to offer our Participant Protection Guarantee.

Here's how it works: Newport will reimburse you for funds taken from your retirement account as a result of unauthorized activity, subject to the terms and conditions set forth below.

How do you become eligible for the Participant Protection Guarantee?

To be eligible for the Participant Protection Guarantee, you must:

1. **Set up online access to your account on newportgroup.com or through Newport's mobile app and log in at least once a month to review your account activity.**
2. **Report any errors, discrepancies, or suspected unauthorized transactions immediately to Newport, but in no event later than 30 days after your account information has been posted online or delivered to you.**
3. **Use multi-factor authentication when logging in to your account, if available.**
4. **Comply with Newport's current password criteria and other security device/guidance.**
5. **Keep your contact information current so you can receive important communications and ensure we can contact you in case of suspected unauthorized activity.**
6. **Cooperate fully in investigating and prosecuting any unauthorized account activity. For example, you may be required to complete a notarized affidavit, file a police report, sign a release form, or allow us to access your computer or mobile device.**

In addition, please refer to Newport's ***Actions to Protect Your Identity*** flier for tips, recommendations and additional resources that can help keep your account safe and protect your personal information from fraudulent use.

What types of retirement plan accounts are covered?

The Participant Protection Guarantee applies to all qualified retirement plan accounts for which Newport serves as recordkeeper/administrator and either trustee or custodian, including 401(k) accounts, 403(b) accounts, defined benefit plan accounts and accounts held through a pooled employer plan.

What types of retirement plan accounts are not covered?

The Participant Protection Guarantee does not apply to any accounts for which Newport does not serve as recordkeeper/administrator and either trustee or custodian, or for any non-qualified retirement accounts, IRA accounts or ESOP accounts. In addition, the Participant Protection Guarantee is not applicable for institutional clients for which Newport provides private label-branded products and accounts.

What are the other terms and conditions of the Participant Protection Guarantee?

Newport, in its discretion, will determine the applicability of the Participant Protection Guarantee, any reimbursement amounts, and the type of reimbursement based on the facts of your situation.

In addition, as a condition to receiving the guarantee, you may be required to assign to Newport any rights to recovery available to you and/or sign a release.

Newport Group, Inc. and its affiliates provide recordkeeping, plan administration, trust and custody, consulting, fiduciary consulting, insurance and brokerage services.

Newport's Participant Protection Guarantee does not apply to unauthorized activity caused in whole or in part by your fraudulent, intentional or negligent acts or omissions, including activity by a person you have permitted to access your account, or to whom you have given access to security information relating to your account.

This guarantee does not apply to unauthorized account activity or account access by an employer, plan sponsor representative, investment advisor, or third party who is authorized to access your account (or who received your account information as a result of that access), or with whom you have shared your account information. Nor does it apply to losses resulting from malware or a breach of security that affects the systems of any of those parties. If you share your account access credentials or information with anyone, their actions and activities will be deemed to have been authorized by you. You will be solely responsible for all losses resulting directly or indirectly from your response to any "phishing" emails or requests, or from your download of any "viruses" or "malware" to your computer or mobile device, even if done inadvertently.

This guarantee does not cover any tax consequences, legal or other professional fees or expenses, or any special, indirect, incidental, consequential, punitive, exemplary, lost opportunity, or non-monetary damages, or amounts that have been or are eligible to be reimbursed by a third party, such as through any available insurance.

The rights under the Participant Protection Guarantee are granted exclusively to you, and you may not assign any rights to this protection from Newport to any other individual or entity. Newport may revise this policy at our discretion at any time; a current copy of the policy will be available upon request.