EMPIRE LIFE INFORMATION CIRCULAR

DATE: July 13, 2023 **N° 2023-19**

CATEGORY: INSURANCE & INVESTMENTS

TO: Managing General Agents, Associate General Agents, Advisors, General Agents,

Independent Financial Advisors and National Accounts

SUBJECT: New security enhancements for MyEmpire® customer online accounts are coming soon!

New security enhancements for customer portal users starting August 2023 Empire Life is making some changes for users of the <u>MyEmpire</u> customer portal. Beginning in August 2023, clients will be prompted to set up multi-factor authentication when they sign into or register for their MyEmpire customer portal.

What is multi-factor authentication?

Multi-factor authentication (MFA), sometimes referred to as two-factor authentication (2FA), is a security enhancement that requires you to provide two pieces of identifying information when logging into an account. This is similar to being asked to present two pieces of ID to prove your identity. MFA is a more secure way to login versus only using a password. Most financial institutions today implement MFA in one way or another, so your clients will likely be used to this new login process.

What does the customer need to do?

Starting in August and over the next few months, customers that login to the MyEmpire customer portal will be prompted to set up and register for this simple MFA process.

Empire Life customers will be required to register a phone number in order to receive an MFA security code. A mobile phone number is preferred, but users without a mobile phone can still register with a land line number.

Once a phone number has been registered, users will also have the option to use their MyEmpire registered email address for receiving security codes in the event they do not have access to the registered phone number.

In addition, upon successful registration of a phone number, the user will be given a recovery code which can be used to authenticate their identity, in the event they cannot access their registered phone number.

On future logins to the MyEmpire customer portal, the user will be asked to enter, in addition to their password, a 6-digit MFA security code sent to their registered phone number, or to their email if they chose the email option.

How does this impact me as an Advisor?

At this stage, we are making you aware should any of your clients call you with any questions. If your clients have questions, please direct them to contact the MyEmpire Customer Online Support team, by emailing myempire@empire.ca or by calling 1 800-561-1268.

We will also be rolling out Multi-Factor Authentication security enhancements to our advisor online properties in 2023, so stay tuned for more communications to come.

Launch date

These changes will be implemented in phases with the first groups of MyEmpire customers being notified on July 13, 2023.

Reference

Mike Stocks, Vice President & Chief Marketing Officer, Retail