

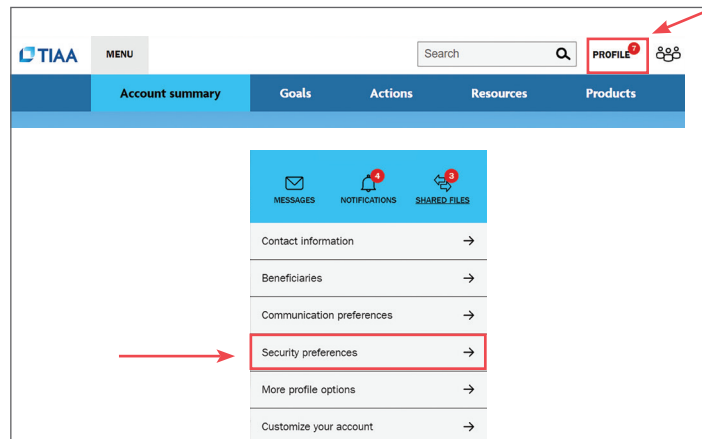
# Your security is our priority

While TIAA's adaptive, risk-based, multifactor authentication exists for all accounts, enabling two-step identity verification can strengthen your online security.



At TIAA, your security is a top priority, and we combine technology, people and process to protect our customers. The use of multifactor authentication provides an additional layer of security by requiring an additional verification, such as a one-time PIN or biometric recognition.

You can easily enable the use of a one-time PIN, biometrics, voice identification and security questions on the Security Preferences page in your TIAA Account Profile.



## How we know it's you



### Something you know

Your password, account ID or security questions



### Something you have

Provided by your phone through the one-time PIN generated or face/fingerprint recognition in the TIAA Mobile App



### Something you are

Our phone system has voice biometrics to identify your unique voice patterns

For more information on security online, please visit TIAA's [Security Center](#).

### Encryption

We encrypt sensitive communications sent outside TIAA to protect your data.



### Secure login

You receive enhanced login security through risk-based and opt-in authentication via text messages.



### Online experience

You get a secure online experience whenever you're logged in.



### Monitoring

We keep the site secure through regular audits and security patches.



# TIAA Authentication

## Common questions



### What options are there for multifactor authentication (MFA)/two-step identity verification on TIAA.org?

- TIAA applies an adaptive risk-based, multifactor authentication (MFA) approach. We also provide all customers the option of setting their security preferences to default on MFA for all their logins, which adds an additional layer of security and provides a consistent login experience, regardless of what devices are used to connect to us.
- Beyond login, TIAA may also require additional verification during important account changes and/or financial transactions, whether they are made online or over the phone.
- TIAA also offers voice biometric authentication. Voice biometrics protects you in our telephone servicing. When you call, you can simply use your voice to authenticate and by enrolling, we provide you with the strongest level of security for our telephone services.
- Depending on your mobile device, we offer the convenience of using face and/or fingerprint recognition using the TIAA Mobile App, to further enhance security.



### What is voice biometric authentication?

Voice biometric data is used solely to verify your identity as a TIAA customer so you can access your account.



We will not disclose your biometric data to any third party, unless required by law or with your consent.



We protect your biometric data with operational, administrative, technical and physical security safeguards in accordance with applicable law.



You may opt-out or deactivate your consent to use your voiceprint at any time.



Only one voiceprint is allowed per account and is reserved for the account owner.



If you are unable to complete enrollment, your call will be directed to a TIAA representative for additional assistance.

Learn more here: [TIAA Voice Biometrics](#)