



## Protecting your retirement

You've worked hard for your retirement benefit. As technology advances, unfortunately fraud schemes also advance. DRS does several things to [protect your account](#). But this checklist is for you.

Here are some simple ways you can protect your online account. How many of these are you already doing?

- ☐ **Don't have a DRS online account?** [Create an account](#). Setting up your own username and password will prevent someone else from creating an account for you, using your information. If you have DCP, Plan 3 or JRA, you'll also want to establish an account through the record keeper, even if you never plan to use it.
- ☐ **Add your mobile number to your online account** for multi-factor authentication (MFA). To access your account, a thief would need both your personal login information and your phone. Using a mobile number is a more secure option for account verification. [Verify or update your mobile number](#) now.
- ☐ **Use a strong and unique password** for your retirement account. Change it once a year.
- ☐ **Keep your contact information updated with DRS.** We use this information to help verify you. Update your information through your [DRS account](#) or through your employer.
- ☐ **Verify before sharing information.** Never give out your personal information to a person or company without verifying who they are. An easy way to do this with DRS is to [contact us](#) directly. DRS will never request information like your password.
- ☐ **Report any suspicious account activity to DRS.**
- ☐ **Optional: You can lock your online account** if you don't want online access, or you suspect fraud has taken place in your account. Lock your DRS retirement benefit account from all online use (including your own) by calling 800-547-6657.
- ☐ **Optional: To lock your DCP, Plan 3 or JRA investment account** from online access, contact the DRS record keeper, Voya Financial by calling 888-327-5596.
- ☐ **For more tips and guidance**, visit the state Attorney General's [Consumer Protection](#).

