



# Protecting Your Account

With your Distribution PIN  
at [millimanbenefits.com](https://millimanbenefits.com)

Milliman takes the safety of your retirement account seriously. We are constantly enhancing our security as technology evolves to keep your retirement money safe from bad actors. That's why your account at [millimanbenefits.com](https://millimanbenefits.com) will now require a Distribution Personal Identification Number (PIN). Like an ATM PIN, a Distribution PIN is a unique 8-digit number that you will need to enter to withdraw money from your account.

## How It Works

The purpose of this new security feature is to prevent unauthorized withdrawals, distributions or loans (if allowed by your plan). It replaces the Withdrawal Lock security feature. If you have Withdrawal Lock enabled on your account, your Withdrawal Lock code will automatically become your Distribution PIN. You can change your code to a custom PIN at any time.

If you are logging in to your account for the first time, or you do not have Withdrawal Lock enabled, you will be prompted to create your own 8-digit Distribution PIN the next time you log in to [millimanbenefits.com](https://millimanbenefits.com). Create a Distribution PIN that is easy for you to remember but difficult for others to guess.

When you create a new Distribution PIN for the first time or because you've forgotten your current PIN (or Withdrawal Lock code), you will have access to your new PIN right away, but your account will be subject to a security hold for 5 days. That means that you will not be able to request any available money from your account for 5 days. You will still be able to access account information and initiate any other transactions, like investment or contribution changes. After 5 days, you will be able to use your PIN to request any available money.

If you already have a Distribution PIN (or Withdrawal Lock code) but wish to change it, you will not be subject to a 5-day security hold if you are able to provide your current PIN (or code) when you create your new PIN.

We encourage you to log in and create your Distribution PIN as soon as possible, so you don't experience delays when requesting money from your account. Keep this PIN in a safe place! And remember, never share your account credentials.

## Keep Us Updated

Keep your passwords secure and your contact information updated. It's critical that Milliman has an email address and/or cell phone number that you regularly monitor. You need to respond to Milliman immediately if there's activity on your account that you did not initiate.

# Frequently Asked Questions

## Q1. What are the requirements for creating a Distribution PIN?

Your Distribution PIN must contain exactly 8 numbers. No letters or special characters are allowed. You cannot use your 8-digit date of birth as your Distribution PIN. If your PIN is not strong enough (for example, you enter 12345678), you will get an error message and the system will prompt you to create a different PIN.

## Q2. When will I need to use my Distribution PIN?

Like an ATM PIN, the system will prompt you to enter your Distribution PIN whenever you request money from your account. This includes requests for withdrawals, distributions and loans (if allowed by your plan). You will need to enter a valid Distribution PIN to proceed with your request.

## Q3. Will I need to create a new Distribution PIN each time I request money from my account?

No, your Distribution PIN will remain the same until you decide to change it.

## Q4. What if I already have Withdrawal Lock enabled on my account?

Your Withdrawal Lock code will automatically become your Distribution PIN. When you request money from your account online, just enter in your Withdrawal Lock code when the system asks for your Distribution PIN.

## Q5. What if I want to create my own Distribution PIN instead of using my assigned Withdrawal Lock code?

You can change your Withdrawal Lock code to a custom PIN at any time.

## Q6. How do I change my Distribution PIN?

Go to the Profile icon in the top right corner. Select "Account Security" then click on "Distribution PIN." Enter your current Distribution PIN, your new Distribution PIN, then confirm your new Distribution PIN and click "Submit." You will be able to use your new Distribution PIN immediately. If you are unable to enter your current Distribution PIN, you can still create a new Distribution PIN, but you will not be able to request any money for 5 days.

## Q7. When would my account be subject to a 5-day security hold?

You will not be able to request money from your account for 5 days after:

- You create a new Distribution PIN for the first time
- You have a Distribution PIN (or Withdrawal Lock code), but you need to change it and are unable to enter your current PIN at that time

You will not be subject to a 5-day security hold if you are able to enter your current Distribution PIN (or Withdrawal Lock code) when you change your Distribution PIN.

## Q8. I forgot my Distribution PIN and need to take a withdrawal. What do I do?

If you forget your Distribution PIN, you can log in and create a new one. Go to the Profile icon in the top right corner. Select "Account Security" then click on "Distribution PIN." If you are unable to enter your current Distribution PIN, you can create a new Distribution PIN, but you will not be able to request money from your account for 5 days.

## Q9. How can the Call Center help me with the Distribution PIN? Can I request one by calling or chatting online?

Call Center representatives can help you through the online process to create a new Distribution PIN. Call Center representatives cannot provide the Distribution PIN over the phone nor can representatives email or text the code to you.



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