Deciding Secure Messages

The following sections describe how to receive and decrypt secure messages.

**Reading a Secure Message**

When you receive a secure message, it will look like this in your mailbox:

Click the URL to launch a browser.
If this is the first time you are receiving a secure message, you will be prompted to register with Email Encryption. Otherwise, you will be prompted to log in to Email Encryption. Click the Click to read message button.

Registering with Email Encryption

The first time you receive a secure message, you will be prompted to create an account to register with Email Encryption.

You will see the following message the first time you use Email Encryption:

First time here? You’ll be asked to register.

Already registered? You’ll be asked to log in.

Legal & General America life insurance and retirement products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there. The Legal & General America companies are part of the worldwide Legal & General Group.
Note: Your password cannot contain spaces.

Fill in the fields and then click Continue.

Read Your Message

When reading your messages, the Reply and Reply All options are available. You cannot forward secure messages.

You do not have the option to add more recipients to replies.
Click **Logout** when you are done.

The next time you want to read a secure message, you will be prompted to log in to Email Encryption using your password.

**Your Password Expires**

Your password may expire after an expiration period. If your password is about to expire, you will see the message “Your password will expire in \( n \) days” displayed in a secure message.

Click the link next to the expiration message to reset your password.

---

**Legal & General America** life insurance and retirement products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there. The Legal & General America companies are part of the worldwide Legal & General Group.
If your password expires before you have a chance to reset it, you will be prompted to reset it the next time you read a secure message.

Forgetting Your Password
If you forgot your password, click the **Forgot Password** link.

You will receive an email message with a link in it. Click the link to reset your password.