Passwordless Authentication: Improving Your Login Process

With passwordless login you will no longer have to enter a password when logging in to your TIAA account. Instead, you will have the opportunity to create a unique passkey that is used on login.

Why Passwordless?

1. Safer
- The same password is often used across multiple accounts increasing risk if it is stolen.
- Unique to your account and your device.
- Phishing resistant: You can't give away your passkey to cybercriminals, and your TIAA passkey will only work on your specific device, for the legitimate TIAA website, not false websites pretending to be TIAA.
- Passkeys are stored right on your device, making them less susceptible to data breaches.

2. Simpler
- No need to remember a complex password.
- No more worries about resetting a forgotten password.
- Faster login process.

3. Seamless
- TIAA will guide you through the process with step-by-step online instructions when you choose to go passwordless.

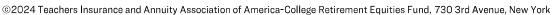|		
24+ Billion Passwords Exposed by Hackers in 2022[1]	**Under 50% of people feel that their password is safe from compromise[2]**	**37% of people share their password with others[2]**

How it Works:

1. Passkeys allow you to log in to your account without a password.
2. When you go passwordless, you will verify your identity using biometrics like face or fingerprint, or a pin.
3. On your next login, you will use the passkey you created.
4. Your passkey is securely stored on your device and will not be shared.
5. Passkeys are supported on:
   a. Safari, Chrome, and Edge Browsers

[1]Digital Shadows 'Account Takeovers in 2022: The 24-Billion Password Problem'
[2]Security.org, 'America's Password Habits'