

## e<sup>2</sup>ePlan.com High Level Security Overview

The cybersecurity framework of the e<sup>2</sup>ePlan.com portal is designed to ensure robust protection for customer data and secure communication channels. This comprehensive approach leverages multiple layers of encryption, authentication, access control, and external audits to safeguard against unauthorized access and data breaches. Below is a high-level overview of each component within this security architecture:

1. **FIPS 140-2 Asymmetric Encryption for Secure Communication:** The e<sup>2</sup>ePlan.com portal utilizes Federal Information Processing Standards (FIPS) 140-2 compliant asymmetric encryption algorithms to secure communications between the customer and the portal using Transport Layer Security (TLS) version 1.3. This method involves using a public key for encrypting data on the customer's side, which can only be decrypted by the corresponding private key held by the portal. This ensures that any information exchanged remains confidential and tamper-proof during transit.
  - a. **Keeps Your Information Safe:** The e<sup>2</sup>ePlan.com portal uses special encryption to keep your information safe while it travels over the internet.
  - b. **Government-Approved Security:** The encryption method used meets strict government standards called FIPS 140-2, which ensures that your data is protected to a high standard.
  - c. **Lock and Key System:** Imagine your data is locked in a special box before it's sent. Only the portal has the key to unlock this box, so nobody else can access your information while it's on its way.
  - d. **Confidentiality Guaranteed:** This means that whatever you share with the portal stays between you and them. Nobody else can peek at it or change it while it's being sent.
  - e. **Peace of Mind:** Knowing that your information is protected in this way gives you peace of mind that your privacy is being respected and your data is safe from any unwanted eyes.
  - f. **Explanation on Progress Measurements:** You may read this and then wonder how we can provide your progress indicators as you move through filling out your plan. To be clear, e<sup>2</sup>ePlan.com can NOT see the encrypted data sent to the e<sup>2</sup>ePlan.com portal, but we can determine if a field is blank or has some data in it. So you could upload a picture of your cat into the data field for your Will. We would determine the Will field had data in it and assume you'd uploaded a copy of your Will, but we would have no idea it was actually a picture of Mr. Fluffy McFluffster. Your data is safe, even from e<sup>2</sup>ePlan.com, by design. Always remember: We do NOT want, nor do we have, access to your data.
2. **Symmetric Encryption with FIPS-197 for Data at Rest:** For protecting customer's Personally Identifiable Information (PII) stored within the database and file storage, the portal employs symmetric encryption as specified by FIPS-197 (Advanced Encryption Standard, AES-256). This encryption standard provides a high level of security for data at rest, making it practically impervious to decryption efforts without the correct key, which is securely managed by the portal.
  - a. **Shielding Your Personal Info:** The e<sup>2</sup>ePlan.com portal uses a special way to keep your personal information safe when it's stored in their database and files.
  - b. **Top-Level Security:** The encryption method they use meets really high security standards called FIPS-197. It's like having a super strong lock on your data.

- c. **Advanced Protection:** This special encryption standard makes it extremely hard for anyone to unlock your data without the right key. It's like having a secret code only the portal knows.
  - d. **Locked Tight:** Think of your data as being locked in a super secure vault. Only the portal has the key to open this vault, so your information stays safe from anyone who shouldn't have access to it.
  - e. **Keeping Your Secrets Safe:** Knowing that your personal information is protected like this gives you peace of mind that your privacy is respected, even when it's not being actively used.
3. **Authentication with 2FA One-Time-Pad (OTP):** To enhance login security, the portal implements two-factor authentication (2FA) using a One-Time-Pad approach. This method requires users to provide not only their password but also a unique code generated for each login attempt, further securing account access against unauthorized users or compromised credentials.
- a. **Extra Protection for Your Account:** The e2ePlan.com portal adds an extra layer of security to your account login to make sure it's really you trying to access it.
  - b. **Two Steps to Get In:** Instead of just needing a password, you also need a special code that changes every time you log in. It's like having a secret handshake along with your password.
  - c. **Unique Code Every Time:** Each time you log in, you get a brand new code that's only valid for that one login attempt. This makes it really tough for anyone else to get into your account without your permission. (And **this is why if anyone ever asks you for a numeric code to verify who you are, such as on Facebook, you should never give it to them.** They are likely attempting to hack into your bank or other financial system using your email address.)
  - d. **Guarding Against Hackers:** This extra step helps keep hackers out, even if they somehow manage to get your password. It's like having an extra lock on your door to keep out unwanted visitors.
  - e. **Peace of Mind for Your Account:** Knowing that your account is protected with this extra security measure gives you confidence that your personal information and data are safer from unauthorized access.
  - f. **e2ePlan.com will NEVER call or email to ask you for your password, your 2FA authentication code, or send or text you a link to log into your account.** We cannot access your data, nor do we ever want to. Please do not fall for a phishing scam and let a hacker access your account.
4. **Granular and Restrictive Role-Based Access Control (RBAC):** The e2ePlan.com portal's access control system is designed to provide customers with the ability to precisely control how their information is accessed by family members and trusted partners (aka, your delegates). This granular, role-based access control system ensures that users are only granted access to the specific data and functionalities necessary for their role, minimizing the risk of unauthorized or inadvertent data exposure.
- a. **Control Who Sees What:** The e2ePlan.com portal lets you decide exactly who can see different parts of your information, like family members or trusted partners such as friends, lawyers, executors, etc.

- b. **Customized Access:** You can set up different levels of access for different people based on their roles. For example, you might allow some people to see certain information but not others. You can allow one person, multiple people, or no one but yourself access to the different parts of your data.
  - c. **Minimizing Risks:** This system helps reduce the chance of someone seeing information they shouldn't. It's like having different keys for different doors in your house – only those with the right key can enter each room.
  - d. **Keeping Data Safe:** By limiting access to only what's necessary, the portal helps keep your sensitive data protected from being seen by anyone who shouldn't have access to it.
  - e. **Peace of Mind for Privacy:** Knowing that you have control over who can see your information gives you peace of mind that your privacy is being respected and your data is safe from prying eyes.
5. **Data Destruction in Accordance with DoD 5520.22-M (7-Pass):** The e2ePlan.com portal adheres to the Department of Defense (DoD) 5520.22-M standard for data destruction, employing a 7-pass overwrite process to ensure that deleted data cannot be recovered. This method provides confidence that once data is designated for deletion, it is permanently erased beyond any possibility of recovery.
- a. **Ensuring Deleted Data Stays Gone:** The e2ePlan.com portal follows a strict standard from the Department of Defense to make sure that when you delete something, it's really gone for good.
  - b. **Military-Grade Deletion:** They use a special process that overwrites deleted data seven times, making it nearly impossible for anyone to bring it back. It's like shredding a document into tiny pieces, then taking those tiny pieces and shredding them again, multiple times.
  - c. **Permanently Erasing Data:** Once you delete something, you can be confident it's erased forever. It's like throwing away a piece of paper and then burning it to ashes – there's no way to put it back together.
  - d. **Protecting Your Privacy:** This method ensures that any information you delete from the portal stays private and can't be retrieved by anyone, even e2ePlan.com, keeping your personal data safe from unwanted access.
  - e. **Peace of Mind for Your Data:** Knowing that deleted data is completely wiped out gives you peace of mind that your information won't linger around where it shouldn't, protecting your privacy and confidentiality.
6. **Zero Trust Logs for Complete Anonymity:** In alignment with the principle of 'zero trust', the portal employs logging mechanisms that ensure complete anonymity of its customers. This approach means that activities within the portal are logged without associating them directly with individual users, further enhancing privacy and security by preventing the tracking of user actions.
- a. **Protecting Your Identity:** The e2ePlan.com portal uses a special logging system that keeps your actions private, following a principle called "zero trust."
  - b. **Anonymous Tracking:** This means that when you do things on the portal, it's recorded, but your identity isn't linked directly to those actions. It's like leaving footprints in the sand without anyone knowing whose footprints they are.

- c. **Enhanced Privacy and Security:** By keeping your actions anonymous, the portal makes sure that nobody can track what you're doing. It's like wearing an invisibility cloak while you navigate through the portal – nobody can see or follow you.
  - d. **Preventing Tracking of User Actions:** This approach stops anyone from tracing your activities back to you, adding an extra layer of protection to your privacy and security while using the portal.
  - e. **Peace of Mind for Anonymity:** Knowing that your actions are only ever logged without revealing your identity gives you peace of mind that your privacy is being respected, and your online activities remain confidential and secure.
- 7. **Privacy Protection for Customer Information:** e2ePlan.com executives, staff, and contractors are prohibited from accessing customer information, ensuring that users' data remains private and unseen by the company's personnel. This policy reinforces the portal's commitment to user privacy and data protection.
  - a. **Your Information Stays Yours:** The people who work for e2ePlan.com, like executives and staff, are not allowed to look at your information.
  - b. **Privacy Guarantee:** This rule makes sure that your data stays private and nobody at the company can see it. It's like having a locked box that only you have the key to.
  - c. **Protecting Your Secrets:** Knowing that nobody from the company can access your information gives you peace of mind that your personal data is safe from prying eyes.
  - d. **Respecting Your Privacy:** This policy shows that the portal takes your privacy seriously and is committed to keeping your information confidential, building trust between you and the company.
  - e. **Peace of Mind for Your Data:** With this protection in place, you can feel confident that your sensitive information is safe and won't be accessed by anyone other than yourself.
- 8. **Background Checks for Executives, Staff, and Contractors:** To ensure the integrity and trustworthiness of its workforce, e2ePlan.com conducts comprehensive background checks on all executives, staff, and contractors. This practice helps to mitigate insider threats and maintain a secure and reliable operational environment.
  - a. **Ensuring Trustworthy Employees:** e2ePlan.com makes sure that everyone who works for them, like executives, staff, and contractors, are trustworthy.
  - b. **Thorough Checks:** They do background checks on each person before they can work for the company. It's like making sure everyone they hire has a clean record.
  - c. **Preventing Insider Risks:** This helps prevent any potential risks from people who might work for the company but could cause harm from the inside. It's like having a security guard check everyone who enters a building to make sure they're not a threat.
  - d. **Keeping Operations Safe:** By verifying the integrity of their workforce, e2ePlan.com maintains a safe and reliable environment for their operations. It's like ensuring that everyone on a team is reliable and can be trusted to do their job properly.
  - e. **Peace of Mind for Customers:** Knowing that everyone working for the company has passed thorough background checks gives customers confidence that their information and transactions are in safe hands.
- 9. **Non-Storage of Credit Card Information:** e2ePlan.com prioritizes customer data security by adopting a policy of not storing any credit card information within its system. Instead, a trusted third-party billing and processing service handles all payment transactions securely. This approach

significantly reduces the risk of potential data breaches or unauthorized access to sensitive financial information. By eliminating the storage of credit card details, e2ePlan.com reinforces its commitment to protecting customer privacy and maintaining the highest standards of data security.

- a. **Protecting Your Financial Info:** e2ePlan.com takes extra steps to keep your credit card details safe by not storing them in their system.
- b. **Trusted Payment Handling:** They use a special service to handle payments securely instead of keeping your credit card information themselves.
- c. **Reducing Risks:** By not storing your credit card details, they lower the chances of someone hacking into their system and stealing your financial information.
- d. **Privacy Assurance:** This policy shows that e2ePlan.com values your privacy and goes the extra mile to keep your sensitive data safe from prying eyes.
- e. **High Standards of Security:** Their decision not to store credit card information demonstrates their commitment to maintaining the highest standards of data security, giving you confidence that your financial details are in good hands.

This multi-faceted approach to cybersecurity reflects the e2ePlan.com portal's commitment to protecting customer data through the implementation of industry-standard security practices and compliance with regulatory requirements. By integrating robust encryption methods, secure authentication processes, stringent access controls, as well as using third party providers to handle secure payment processing outside of the e2eplan.com platform, the portal aims to provide a secure and trustworthy platform for its users.