

PERAC

COMMONWEALTH OF MASSACHUSETTS | PUBLIC EMPLOYEE RETIREMENT ADMINISTRATION COMMISSION

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MEMORANDUM

TO: All Retirement Boards

FROM: Bill Keefe, Executive Director

RE: PROSPER Login Enhancements

DATE: June 1, 2026

In a continuing effort to protect important data and to keep pace with security standards while also considering the user experience, this summer PERAC will be rolling out two enhancements for logging in to PROSPER.

The first is the next time your password expires, you will be prompted to change it to one that is at least 15 characters long with at least three of the following: a capital letter, a lowercase letter, a number and a special character. I know you are thinking that I can't remember my password now, how am I ever going to remember one that long? I don't blame you. But the attached document gives some examples and strategies on developing a "passphrase" that can make remembering easier. The longer password comes with a good tradeoff – you will only need to change your password once a year now, unless there is some type of security issue.

The other change is the introduction of multi-factor authentication (MFA), basically making logging in a two-step process. I am sure you have become accustomed to receiving a text to your phone with a code for a variety of online activities; this is what we will be doing with PROSPER.

On a staggered basis over the summer, upon logging in to PROSPER board members and staff will be prompted to enter a phone number where the code can be sent to you when the MFA process launches. A cell phone is the preferred method as receiving a text is the faster and more reliable method to receive the code. A cell phone may also receive a call. There is the option to use another type of phone for calls only, but this option is offered solely to make sure we cover everyone. Again, a cell phone is preferred.



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If you use the same device and browser in the same location, you will only be prompted for a code every 60 days, not every time you log in.

The attached document has more details on the logistics of these enhancements.

We will first apply these changes to board members and staff and then will address other PROSPER users.

Thank you for your continued dedicated service, your partnership and your cooperation. If you have any questions or concerns regarding these PROSPER log-in enhancements, please contact IT Director Dan Boyle at daniel.m.boyle2@mass.gov or 617-591-8902.

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