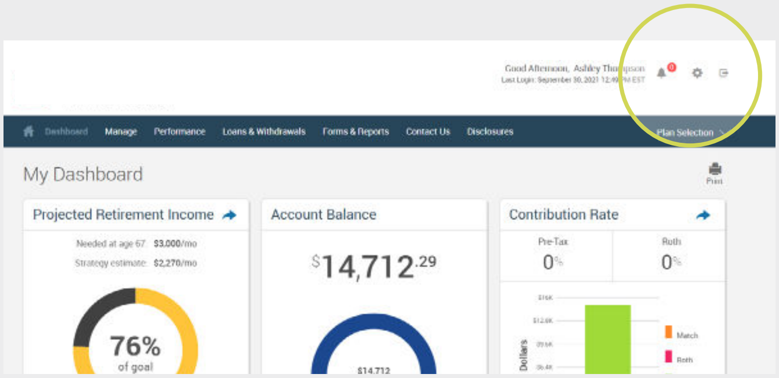
Participant Web Guide

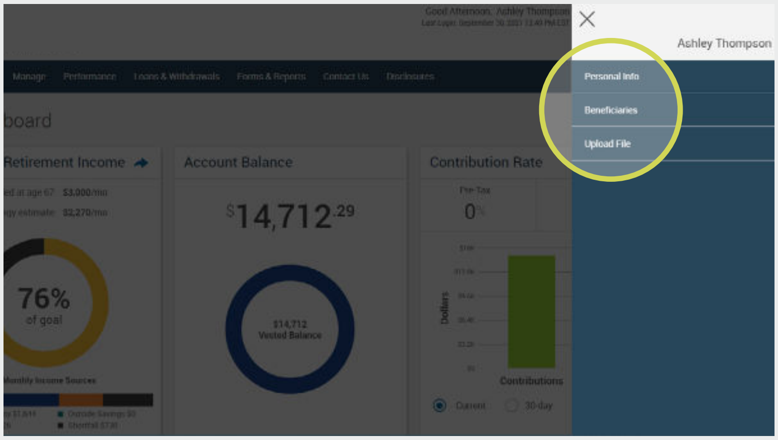
Upon your initial login to your account, you will be guided through a series of steps to create your online account credentials and establish multi-factor authentication.

To view/edit your personal information such as address, phone number or email address select the **Gear** in the top right corner of the web page then select **Personal Info.**

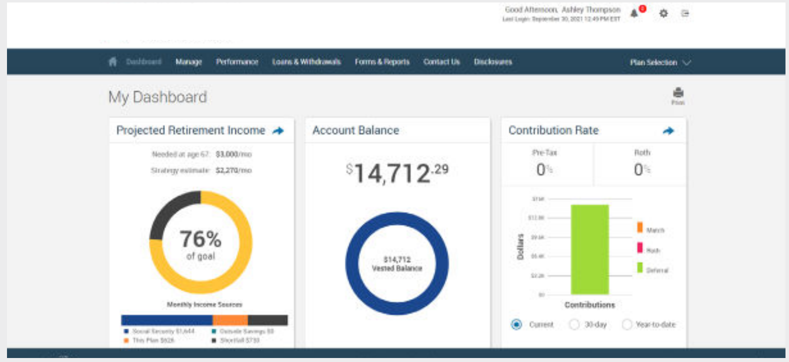


Note: If your account has messages for you there will be a red circle by the bell to alert you that you have unread messages.

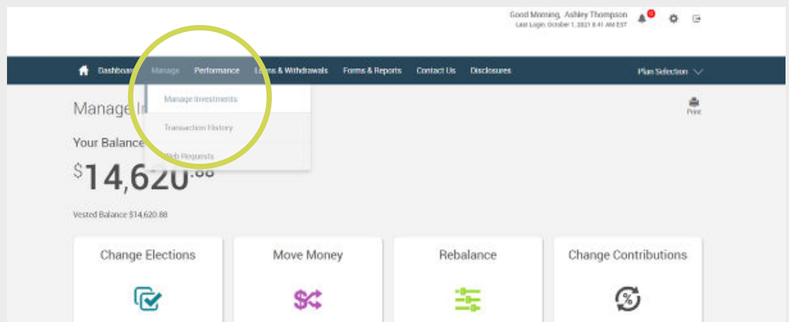
If your Plan allows beneficiary changes through the website, you will see this option listed through the gear as well. Otherwise, complete a new Beneficiary Designation Form (click the Forms & Reports link to access) and submit to your employer.



Once logged into the participant website, your Dashboard page will be displayed, an example of which is pictured right. The Dashboard provides a quick overview of your retirement account such as your Account Balance, Contribution Rates and Recent Activity.



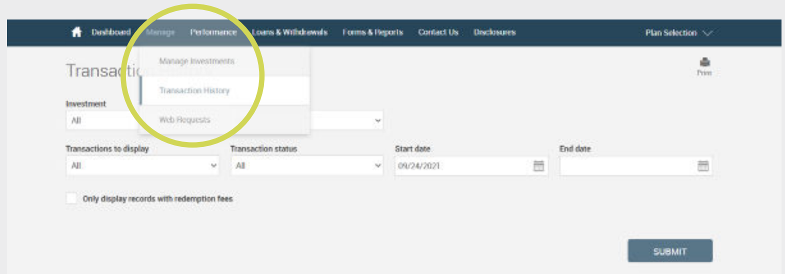
Click **Manage Investments** to Change Elections, Move Money or Rebalance your account.



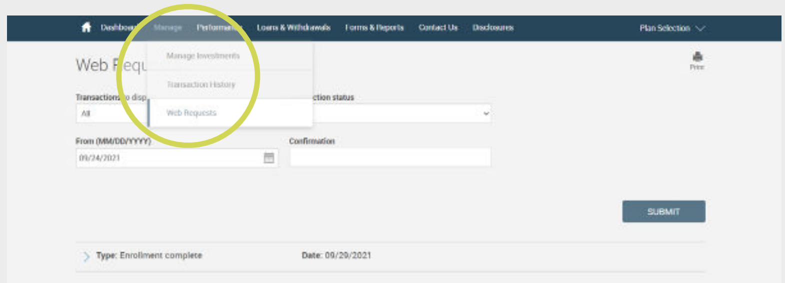
The options are as follows:

- **Change Elections** to make changes to the investments you put the money from your paycheck into.
- **Move Money** to transfer the money in your account between the investments in your plan.
- **Rebalance** to make the balance match your existing target or set a new one.
- **Change Contribution Rates** to view or change how much money you put in your account from your paycheck. (May not be applicable, depending on employer provisions). A Participant Change Form is used to modify deferral rates, as allowed by the Plan document.
- **My Portfolio** You can get more detailed information on the investments available in your plan, including a prospectus and information on fees/trading rules.

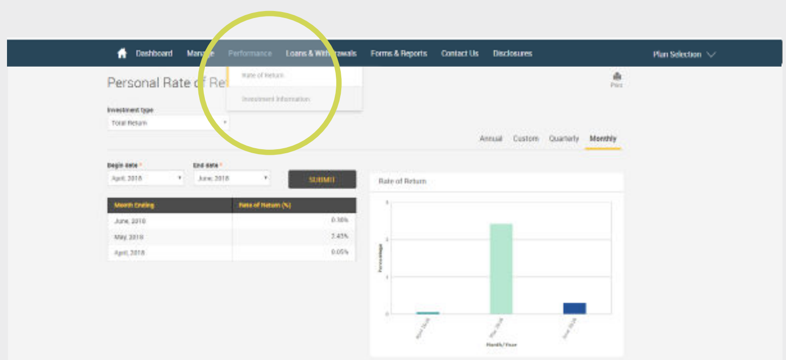
Click **Transaction History** to see all transactions processed within the retirement account, such as contributions, distributions, transfers, fees, dividends, etc. You can search by specific investment, transaction type, contribution type, and/or time period.



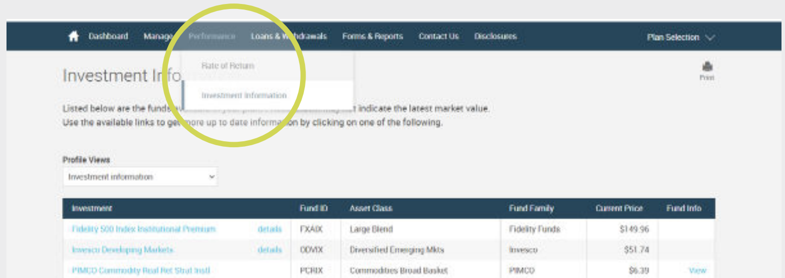
Click **Web Requests** to view changes completed either on the participant website or by Retirement Services. You can search by type of transaction, transaction status, time period, and/ or confirmation number.



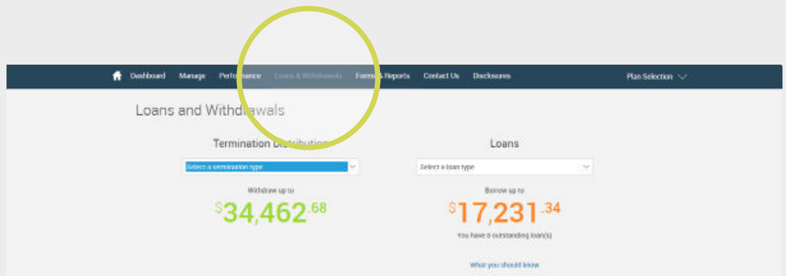
Click **Rate of Return** to view monthly, quarterly and annual return information by fund or by account.



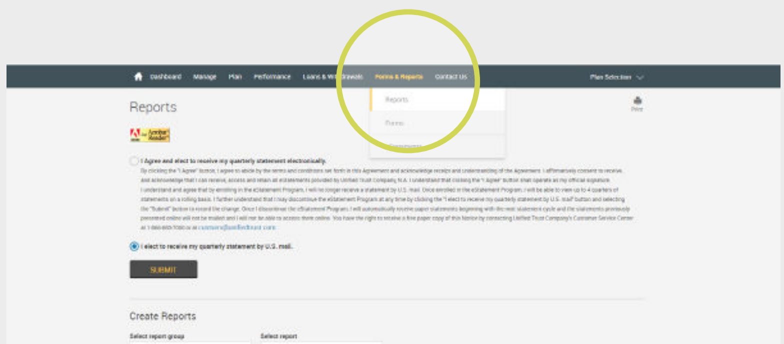
Click **Investment Information** to view investment information for your retirement account.



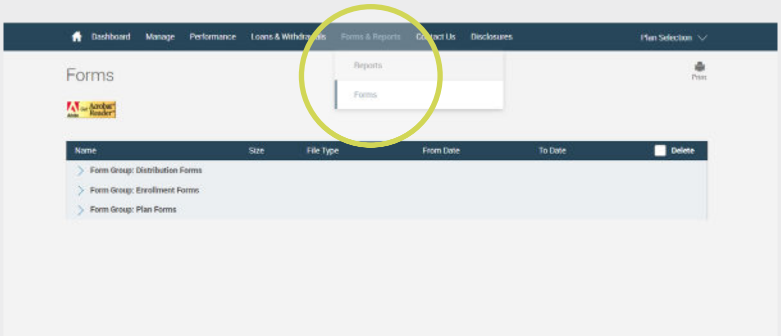
Click **Loans & Withdrawals** to view your loan and distribution options for your retirement account. **Not applicable for all plans.**



Click **Reports** for current or historical account statement to be generated on demand. You also have the option to elect e-statements as opposed to receiving a mailed paper statement on this page.



Click **Forms** to view the online forms available for your plan. Depending on the Plan's specifications, forms such as the Hardship Withdrawal Application, Loan Application, Participant Change Form, Beneficiary Designation Form, and Rollover Acceptance Forms are accessible online.



- The **General Information** page gives you the contact information for your Retirement Services Team who can be reached toll-free at 1-888-755-3039 or by e-mail at **retirementservices@worksaveretire.com**.
- Representatives are available Monday through Friday from 8 am - 8 pm ET.