401k Online - Plan Participant Gateway

Plan Participant Gateway

The Plan Participant Gateway allows complete online 401(k) management. This guide will provide you with step-by-step instructions of the key features of the site including:

- **Enrolling in the plan**
- **Updating person information**
- **Electing investment options**
- **Loan and distribution modeling**
- **Viewing / printing statements**

Updated – 06.28.11

Plan Participant Gateway

Online 401k Account Access

Go to your company's 401(k) account log in page. This is the site you will always use to log in as a plan participant.

To Log in to the site you will enter your Social Security Number and your password. The first time you enter the site your password will be the last 4 digits of your Social Security Number. You will be able to change your password to one that is familiar to you.

Once you have entered this information, click "Log In".

If you do not have connection to the internet, your company's 401(k) plan administrator can perform any task described in this guide.

Plan Participant Gateway

Online 401k Account Access

Please enter a password which is familiar to you. The hint question should be helpful to you if you forget your password.

Entering your e-mail address will allow you to receive important communications about your 401(k) account. Any information entered will be saved by clicking “Continue”.

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My Account

This is the main navigation page of the Plan Participant website. This home page will always display your current balance (as of the previous business day stock market is open). It also provides your participant status.

Different website sections may be accessed by pressing the masthead buttons across the top.

Other system navigation features that relate to the masthead section are displayed on right hand menus.

Click on your plan's name to access your 401(k) plan information.

Enter all dates in the following format: mm/dd/yyyy.

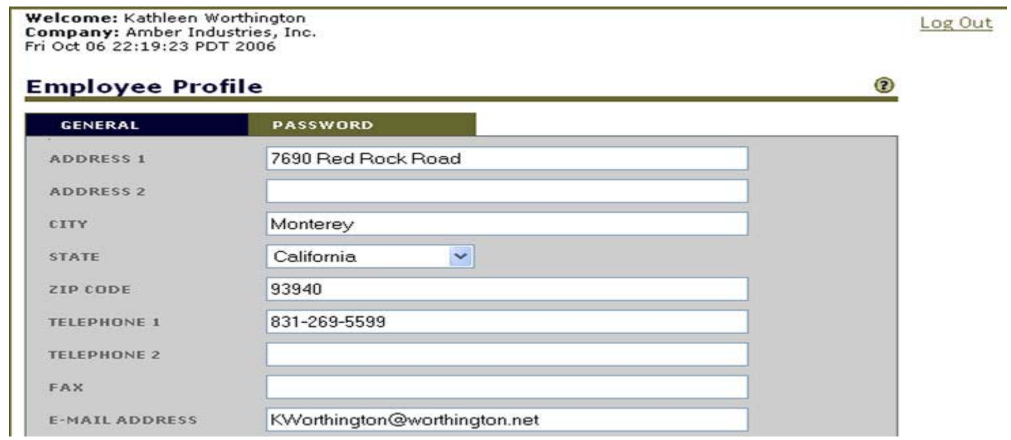
For page specific assistance, click on the question mark (?) located on every page.

The Frequently Asked Questions (FAQ) will answer common questions regarding 401(k) plans. All the 401(k) forms you need can be downloaded as PDFs from FAQ.

Plan Participant Gateway

Profile

By clicking “Profile” your current personal information is displayed. Complete or edit the information requested. Click “Save” after entering or editing your data.



To change your password, choose the “Password” tab key.

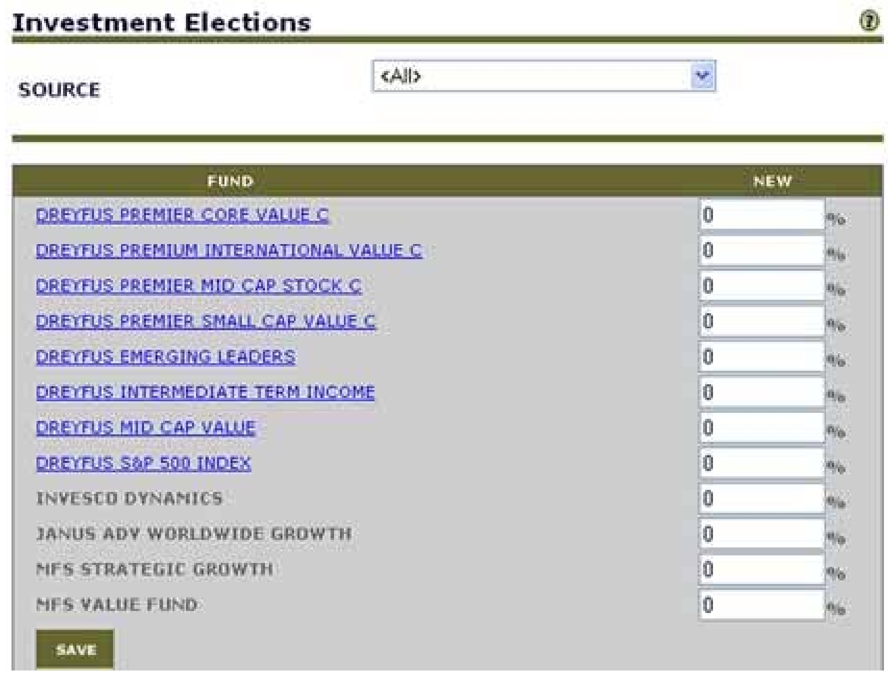
Plan Participant Gateway
Online Enrollment

By clicking on your plan name you can enroll in your company's 401(k) plan.
There are a few simple steps to help you enroll.
Click "click here" to begin the enrollment process.

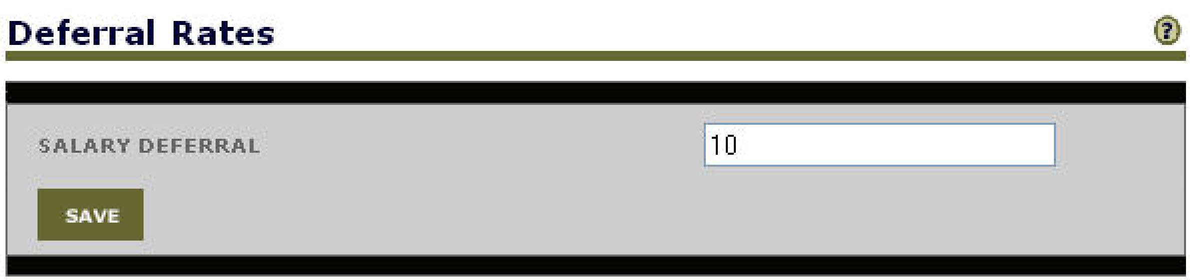
Plan Participant Gateway

Online Enrollment

Enter your investment percentage in a fund from 1% to 100% in whole increments. Your investment elections must total 100%. Click "Save" to continue the enrollment process. Click "Continue" on confirmation pages.



Enter your contribution deferral rate as a percentage in Whole increments and click "Save" when finished. The enrollment process is now complete.



Plan Participant Gateway
Plan Summary

By clicking on your plans name your balances are listed. View details of your assets in your retirement plan in one location. Choose balance by fund, source or both. If you discover a discrepancy, contact your company's plan 401(k) administrator. Click on **"Balance by Source".**

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
Thu Oct 12 22:09:38 PDT 2006

Log Out

Plan Summary

FUND NAME	TICKER	NAV	UNITS	BALANCE
Dreyfus Emerging Leaders	DRELX	$32.91	277.204	$9,122.79
Dreyfus Premier Mid Cap Stock C	DMSCX	$14.68	908.973	$13,343.72
Dreyfus S&P 500 Index	PEOPX	$29.35	568.531	$16,686.38

Total Market Value: $39,152.89

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- Balance By Source
- Balance By Both
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- Def Rates
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- Distributions
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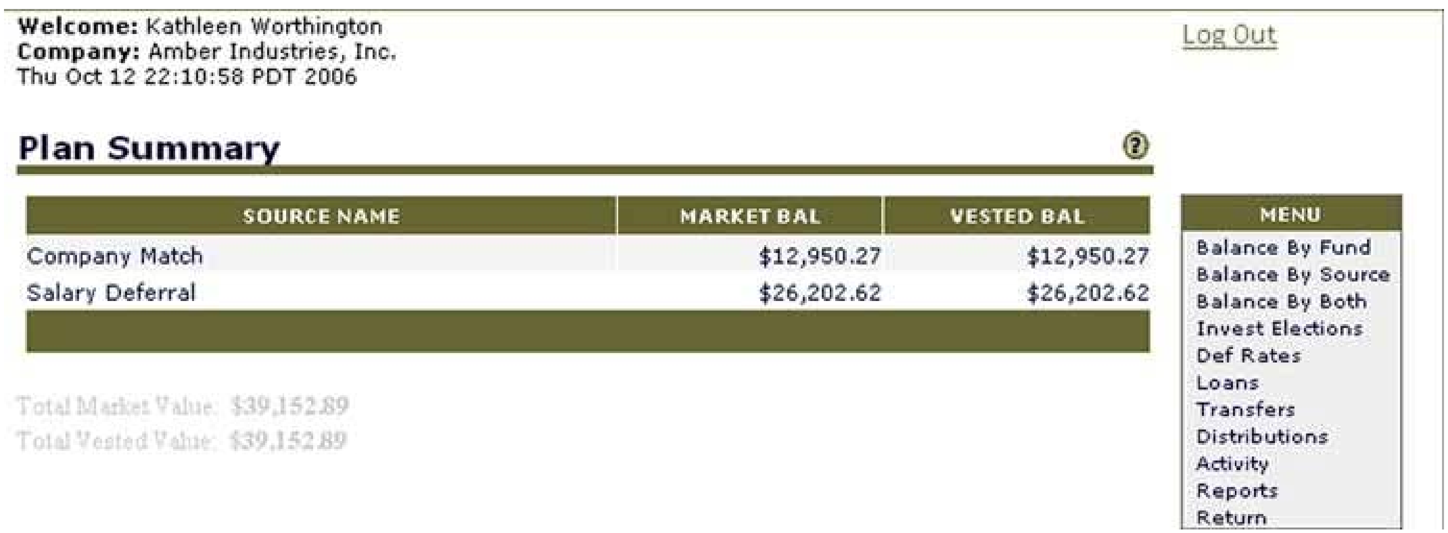
Plan Summary
Contribution Sources

The Summary page will show your “balance by source”. A source is the type of money that is contributed to your account either by you through a pre-tax deduction in your payroll check (Salary Deferral), or a contribution contributed by your employer on your behalf (Company Match, Profit Sharing or Qualified Non-Elective).



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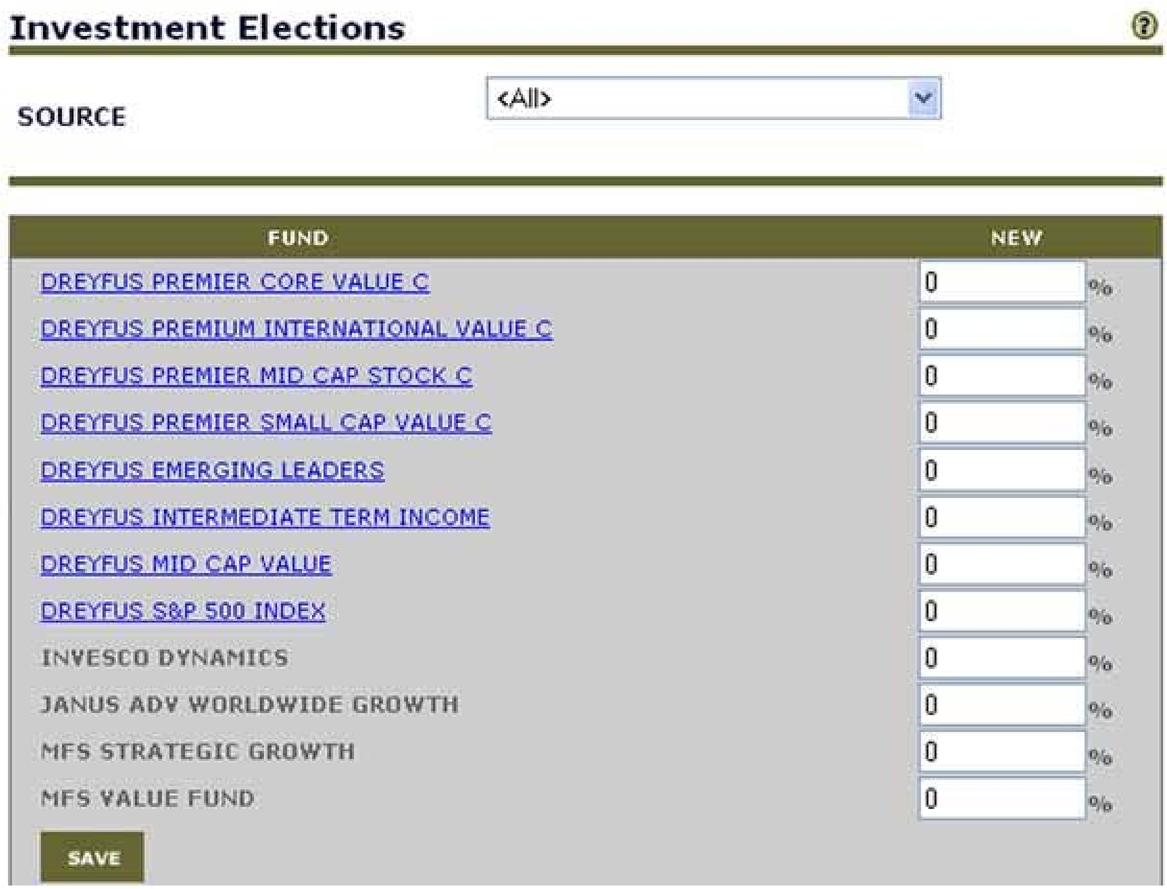
Investment Elections

Investment Elections directs new money coming into your plan. It DOES NOT rebalance your current existing balance. This is where you can enter, view or change your Investment Elections. Contribution sources can be chosen from the Source drop down menu. Entering investment percentages for “All” will allocate all your contribution sources to those funds. Enter your investment percentage in a fund from 1% to 100% in whole increments. Partial increments are not acceptable. Your Investment Elections must total 100%. Click “Save “when finished.

To view your Investment Elections, choose a specific Source from the drop down menu.



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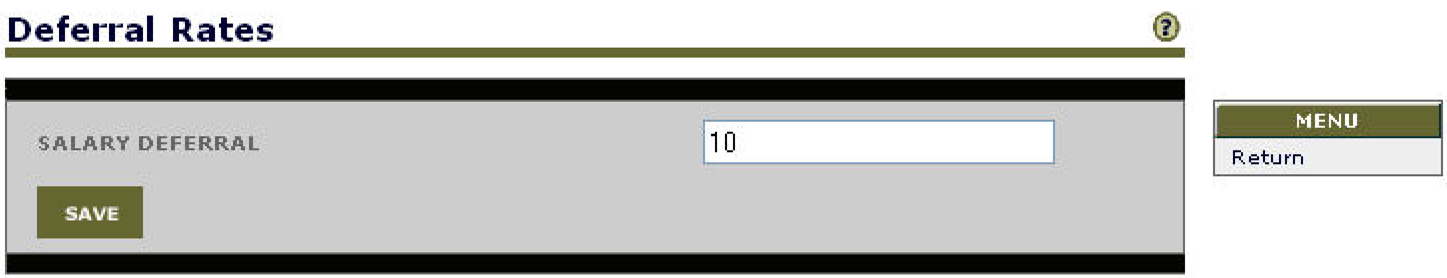
Deferral Rates

The Deferrals page is where you can change the percentage that you contribute to your retirement plan through payroll deductions. Enter your contribution percentage in whole increments and click “Save”. Deferral changes will change on the next feasible pay period.

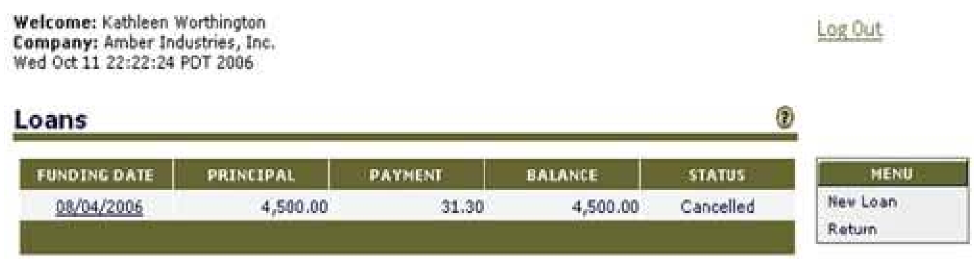


Plan Participant Gateway

Loans

If your company's 401(k) plan allows loans, click "New Loan" to request or model a loan.

"Model New Loan" allows you to see your minimum loan, maximum loan amount and interest rate and enter the terms of your loan. The Frequently Asked Questions (FAQ) page will answer common questions about Loans and provide you with access to the 401(k) Loan Pac as a PDF. You might want to consult a tax or financial planning professional before taking out your loan.



Enter the amount you wish to borrow. You can borrow up to 50% of your vested account balance (funds available) up to $50,000.
Enter the number of months the loan will be repaid. (maximum of 5 years or 60 months). Check the Primary Residence box if the loan is for the purchase of a home (Ten-year loan). Click "Continue" to model the loan. The loan terms will be displayed. You can either request the loan at that time or click "Abandon" to cancel it.

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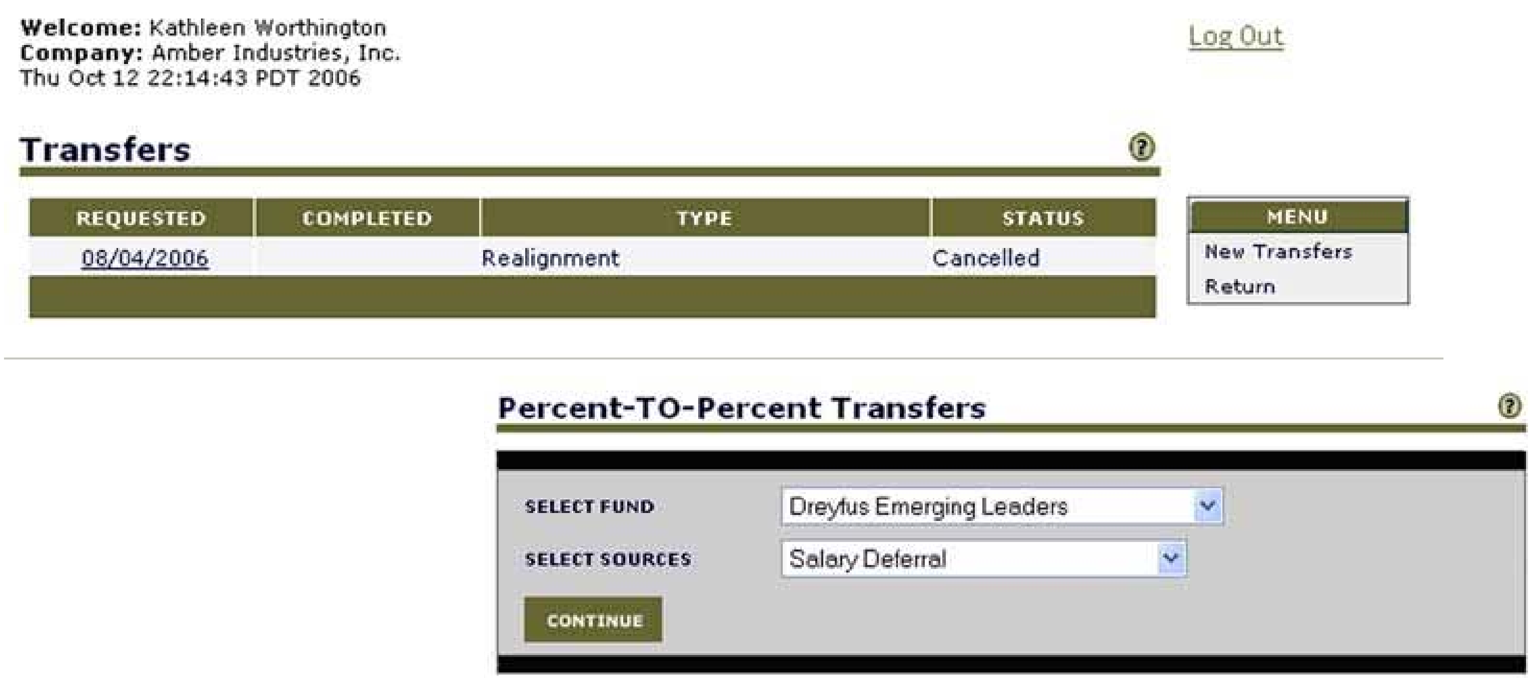
Investment Transfer

The Transfer page is where you can move balances from one fund to another. You are able to move a balance from one fund into another or several funds using this feature. View the status of your transfers on this page. Click on a Requested date to access transfer details. Click “New Transfers” to initiate a transfer. Select the type of transfer from the drop down menu. Account transfers can be percentage to percentage, dollar to dollar, or dollar to percentage.

Select the fund and contribution source the money is to come from using the drop down menus. Click “Continue”.



Plan Participant Gateway
Realignment Transfers

The Realignment page will realign your entire account (All) or a specific contribution source to the funds you choose. This will only realign your current balances. It will NOT change your current investment elections, (which directs new contributions coming into your plan).

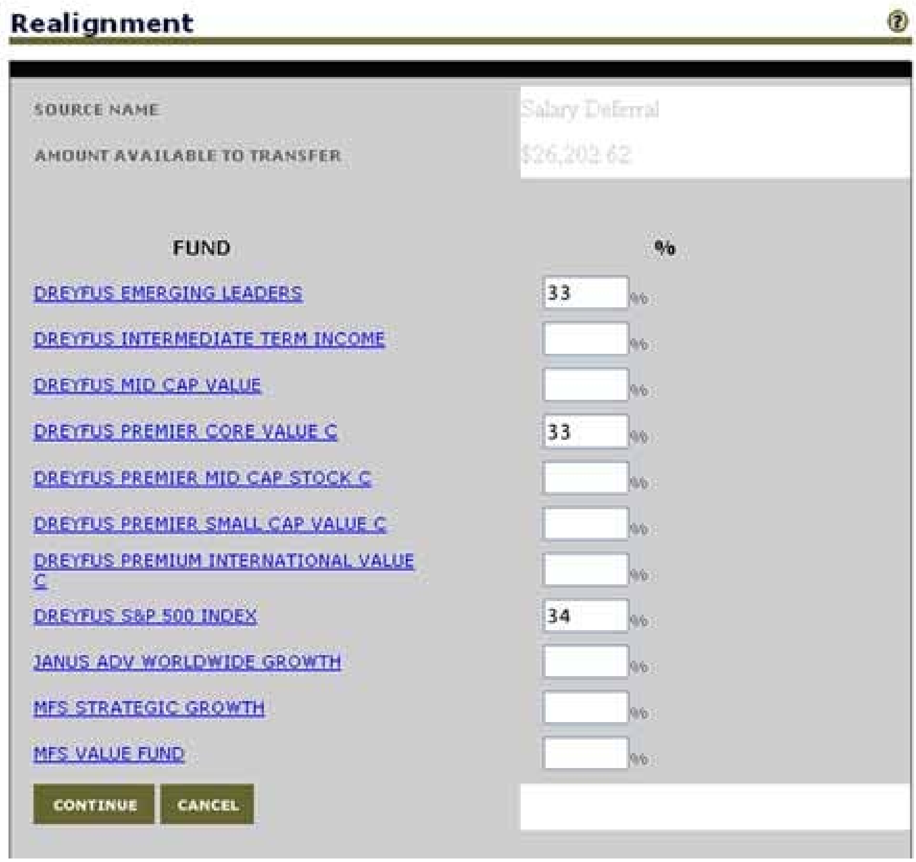
Select the contribution source whose assets you wish to realign from the drop down menu. Click “Continue”.

Plan Participant Gateway

Realignment Transfers

A list of funds will appear that are available for your plan. Of the total amount available to transfer, indicate the new percentage (in whole increments) from 1% to 100% you wish to assign to the funds of your choice. The percentages must equal 100%.

Click “Continue” to confirm your choices.



Updated – 06.28.11

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Distributions

The Distribution page allows you to model (initiate) a voluntary withdrawal or distribution of money out of your retirement plan. The Frequently Asked Questions (FAQ) page will answer common questions about Distributions and provide you with access to the 401(k) Distribution Pac (also Hardship Withdrawal Pac and Formal Request for 59 ½ Pac) as a PDF. You might want to consult a tax or financial planning professional about your specific situation before making your distribution decision.

From the Distribution page, view the status of your distribution(s). Click on a Requested date to access distribution details. To initiate a distribution click “New Distribution”.

Select the type of distribution from the down drop menu. Click the appropriate boxes. Click “Continue”.

If you wish to take a lump-sum distribution, your former employer will need to change your status to terminated.

Plan Participant Gateway
Distributions

If you select to have your check sent to another Payee, complete the requested information. Click “Continue”.

The Distribution Summary page displays your distribution request. If correct, click “Continue”.

Plan Participant Gateway
Activity

The Activity page will show a history of transactions that have taken place since your initial investment to your retirement plan. Use the quick search feature to review specific transactions based on date or contribution source. Click on a specific transaction date to access trade detail.


Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
Thu Oct 12 22:23:10 PDT 2006

Log Out

Activity

FROM DATE

TO DATE

SOURCE <All>

search

DATE	FUND	SOURCE	TYPE	AMOUNT	SHARES	NAV
08/04/2006	PEOPX	SALDEF	Purchase	$150.00	5.111	$29.35
08/04/2006	DRELX	SALDEF	Purchase	$30.00	0.912	$32.91
08/04/2006	DMSCX	SALDEF	Purchase	$120.00	8.174	$14.68
03/01/2006	DRELX	MATCH	Income	$0.09	0.008	$10.83
03/01/2006	DRELX	SALDEF	Income	$0.17	0.016	$10.83
03/01/2006	DRELX	MATCH	Income	$0.49	0.045	$10.82
03/01/2006	DRELX	SALDEF	Income	$0.98	0.091	$10.82
03/01/2006	DRELX	MATCH	Income	$0.07	0.071	$1.00
03/01/2006	DRELX	SALDEF	Income	$0.14	0.142	$1.00
03/01/2006	DRELX	MATCH	Income	$0.26	0.024	$10.82
03/01/2006	DRELX	SALDEF	Income	$0.52	0.048	$10.82
03/01/2006	DRELX	MATCH	Income	$7.53	0.756	$9.96
03/01/2006	DRELX	SALDEF	Income	$15.06	1.512	$9.96
03/01/2006	DRELX	MATCH	Income	$0.54	0.535	$1.00
03/01/2006	DRELX	SALDEF	Income	$1.07	1.070	$1.00

MENU

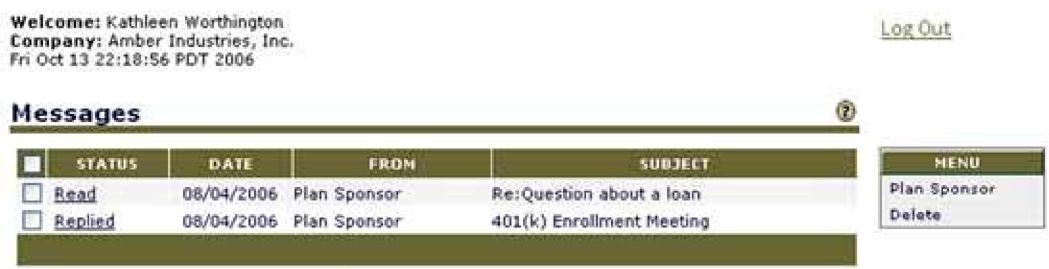
Return

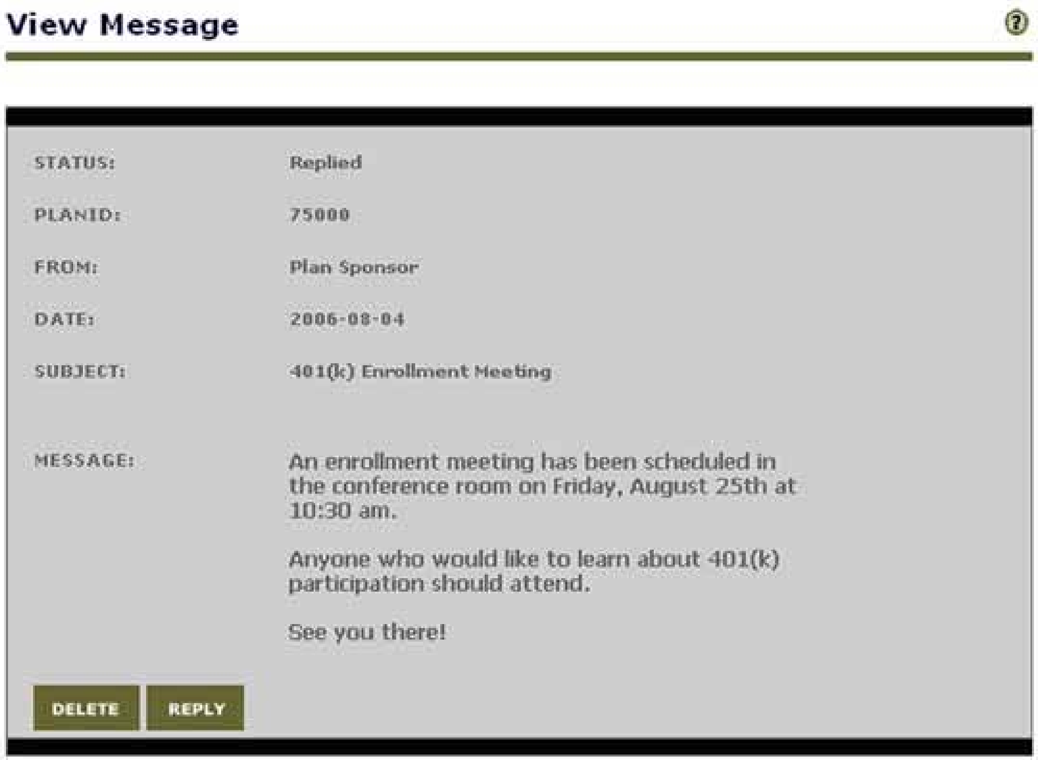
Plan Participant Gateway
Reports

The Reports page allows you to select statements to view or print. Click a report description to access a report. To print a statement, enter the begin and end dates (mm/dd/yyyy). Sort the Activity Statement entries by using the drop down menu. To view your statement requires that you have Adobe Acrobat Reader installed on your computer.
Click “Submit”.

Plan Participant Gateway

E-Mail Messages





You will be able to view a new incoming message your plan sponsor sends concerning plan information by clicking “New” under status column. The message will then be displayed with the latest information concerning your plan.

You can reply with questions or requests for additional information. To delete a message, click the box to the left of the message then click “Delete” from the menu. To delete all the messages, click the box to the left of Status and then click “Delete” from the menu.

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E-Mail Messages

You can also compose a message that will be sent to your plan sponsor.
Click “Send”.

Plan Participant Gateway
Education

Optional with some plans is a link to a third party retirement planning company which offers a variety of tools to aid you in making investment decisions to meet your retirement goals.