

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

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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.

Social Security # (with or without dashes):

Password: [Forgot Your Password?](#)

Welcome

Log In **Cancel**

Employee Log In

Employer Log In

System Provider Log In

Welcome 401k participants to your online retirement account system.

Use this system to join your company's 401k plan or amend your participation elections within that plan, choose or amend your investment choices, view and print monthly account statement(s), update personal or beneficiary information, communicate with the plan's management personnel, and more.

Type in your Social Security Number and 401k account password, then click "Log In" to get started.

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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".

Set PassWord ?

EMPLOYEE NAME	Kathleen Worthington
ENTER NEW PASSWORD	<input type="text"/>
REENTER NEW PASSWORD	<input type="text"/>
ENTER HINT QUESTION	What is the name of my dog?
ENTER HINT ANSWER	Lady
ENTER YOUR EMAIL ADDRESS (USED FOR PARTICIPANT COMMUNICATIONS)	KWorthington@worthington.net
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.

The screenshot shows the 'My Account' page of the 401k Online Plan Participant Gateway. The page has a dark blue header with navigation tabs: 'My Account', 'Profile', 'E-mail', and 'Education'. Below the header, the user is welcomed as Kathleen Worthington, with company information for Amber Industries, Inc. and the current date and time. A 'Log Out' link is visible in the top right. The main content area is titled 'Employee Plan Summary' with a question mark icon. Below this title is a table with four columns: 'SELECT PLAN', 'ELIGIBLE', 'ENROLLED', and 'BALANCE'. The table contains one row of data for the 'Amber Industries, Inc. 401(k) Plan DTD' starting on 01/01/1999, with a balance of \$39,152.89. At the bottom left, there is a link to the 'FAQ' and a copyright notice for © 401(k) Pro, Inc.

SELECT PLAN	ELIGIBLE	ENROLLED	BALANCE
Amber Industries, Inc. 401(k) Plan DTD 01/01/1999	Y	Y	\$39,152.89

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Profile

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

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
Fri Oct 06 22:19:23 PDT 2006 [Log Out](#)

Employee Profile

GENERAL	PASSWORD
ADDRESS 1	7690 Red Rock Road
ADDRESS 2	
CITY	Monterey
STATE	California
ZIP CODE	93940
TELEPHONE 1	831-269-5599
TELEPHONE 2	
FAX	
E-MAIL ADDRESS	KWorthington@worthington.net

To change your password, choose the "Password" tab key.

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
Fri Oct 06 22:23:19 PDT 2006

Employee Profile

GENERAL	PASSWORD
NEW PASSWORD	
VERIFY PASSWORD	
HINT QUESTION	What is the name of my dog?
HINT ANSWER	Lady

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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 Summary 

FUND NAME	TICKER	NAV	UNITS	BALANCE
<No records to display.>				

You are not currently enrolled in this Plan. Please [click here](#) to enroll now.
Total Market Value: \$0.00

MENU
Balance By Fund
Balance By Source
Balance By Both
Invest Elections
Def Rates
Loans
Transfers
Distributions
Activity
Reports
Return

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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.

Investment Elections ?

SOURCE

FUND	NEW
DREYFUS PREMIER CORE VALUE C	0 %
DREYFUS PREMIUM INTERNATIONAL VALUE C	0 %
DREYFUS PREMIER MID-CAP STOCK C	0 %
DREYFUS PREMIER SMALL-CAP VALUE C	0 %
DREYFUS EMERGING LEADERS	0 %
DREYFUS INTERMEDIATE TERM INCOME	0 %
DREYFUS MID-CAP VALUE	0 %
DREYFUS S&P 500 INDEX	0 %
INVESCO DYNAMICS	0 %
JANUS ADV WORLDWIDE GROWTH	0 %
MFS STRATEGIC GROWTH	0 %
MFS VALUE FUND	0 %

Deferral Rates ?

SALARY DEFERRAL

Return

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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

MENU
Balance By Fund
Balance By Source
Balance By Both
Invest Elections
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Plan Participant Gateway

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).

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
 Thu Oct 12 22:10:58 PDT 2006 [Log Out](#)

Plan Summary ?

SOURCE NAME	MARKET BAL	VESTED BAL	MENU
Company Match	\$12,950.27	\$12,950.27	Balance By Fund Balance By Source Balance By Both Invest Elections Def Rates Loans Transfers Distributions Activity Reports Return
Salary Deferral	\$26,202.62	\$26,202.62	

Total Market Value: \$39,152.89
 Total Vested Value: \$39,152.89

Plan Participant Gateway 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.

Investment Elections ?

SOURCE

<All>

FUND	NEW
DREYFUS PREMIER CORE VALUE_C	0 %
DREYFUS PREMIUM INTERNATIONAL VALUE_C	0 %
DREYFUS PREMIER MID CAP STOCK_C	0 %
DREYFUS PREMIER SMALL CAP VALUE_C	0 %
DREYFUS EMERGING LEADERS	0 %
DREYFUS INTERMEDIATE TERM INCOME	0 %
DREYFUS MID CAP VALUE	0 %
DREYFUS S&P 500 INDEX	0 %
INVESCO DYNAMICS	0 %
JANUS ADV WORLDWIDE GROWTH	0 %
MFS STRATEGIC GROWTH	0 %
MFS VALUE FUND	0 %

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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.

Deferral Rates



SALARY DEFERRAL

SAVE

MENU

Return

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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.

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
Wed Oct 11 22:22:24 PDT 2006

[Log Out](#)

Loans

FUNDING DATE	PRINCIPAL	PAYMENT	BALANCE	STATUS
08/04/2006	4,500.00	31.30	4,500.00	Cancelled

MENU
New Loan
Return

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.

Model New Loan

KATHLEEN WORTHINGTON	
FUNDS AVAILABLE	\$13,101.31
INTEREST RATE	5.25%
MIN LOAN AMOUNT	\$1,000.00
MIN LOAN MONTHS	12
LOAN AMOUNT	<input type="text" value="4500.00"/>
LOAN MONTHS	<input type="text" value="36"/>
PRIMARY RESIDENCE	<input type="checkbox"/>
<input type="button" value="CONTINUE"/>	

MENU
Abandon

Plan Participant Gateway 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".

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
Thu Oct 12 22:14:43 PDT 2006

[Log Out](#)

Transfers ?

REQUESTED	COMPLETED	TYPE	STATUS
08/04/2006		Realignment	Cancelled

MENU
New Transfers
Return

Percent-TO-Percent Transfers ?

SELECT FUND	<input type="text" value="Dreyfus Emerging Leaders"/>
SELECT SOURCES	<input type="text" value="Salary Deferral"/>
<input type="button" value="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".

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
Thu Oct 12 22:16:45 PDT 2006

[Log Out](#)

Realignment Transfers ?

SELECT SOURCES	Salary Deferral <input type="button" value="v"/>
<input type="button" value="CONTINUE"/>	

MENU
Abandon

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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.

Realignment ?

SOURCE NAME	Salary Deferral
AMOUNT AVAILABLE TO TRANSFER	\$26,202.62

FUND	%
DREYFUS EMERGING LEADERS	<input type="text" value="33"/> %
DREYFUS INTERMEDIATE TERM INCOME	<input type="text" value=""/> %
DREYFUS MID CAP VALUE	<input type="text" value=""/> %
DREYFUS PREMIER CORE VALUE C	<input type="text" value="33"/> %
DREYFUS PREMIER MID CAP STOCK C	<input type="text" value=""/> %
DREYFUS PREMIER SMALL CAP VALUE C	<input type="text" value=""/> %
DREYFUS PREMIUM INTERNATIONAL VALUE C	<input type="text" value=""/> %
DREYFUS S&P 500 INDEX	<input type="text" value="34"/> %
JANUS ADV WORLDWIDE GROWTH	<input type="text" value=""/> %
MFS STRATEGIC GROWTH	<input type="text" value=""/> %
MFS VALUE FUND	<input type="text" value=""/> %

Plan Participant Gateway

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.

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
Thu Oct 12 22:19:08 PDT 2006 [Log Out](#)

Distributions

REQUESTED	TYPE	PAYMENT	STATUS	MENU
10/10/2006	Lump-Sum Distribution	Direct Rollover to IRA	Cancelled	New Distribution Return

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.

Select Distribution

75450

DISTRIBUTION TYPE	Lump-Sum Distribution
WAIVE 30 DAY WAITING PERIOD	<input checked="" type="checkbox"/>
ACCEPT SPECIAL TAX NOTICE	<input checked="" type="checkbox"/>
<input type="button" value="CONTINUE"/>	<input type="button" value="PRINT"/>

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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".

Distribution Summary

DISTRIBUTION TYPE	Lump-Sum Distribution
PAY OPTION	Direct Rollover to IRA
OVERNIGHT CHECK	N
DISTRIBUTION AMOUNT	Full Account (\$39152.88)
FEDERAL WITHHOLDING	N
STATE WITHHOLDING	N
STATE FOR WITHHOLDING	California
PAYEE NAME	John Hancock Insurance Co.
PAYEE ADDRESS 1	6488 North Center Square #354
PAYEE ADDRESS 2	3rd Floor
PAYEE CITY	San Jose
PAYEE STATE	California
PAYEE ZIP CODE	95075
PAYEE TELEPHONE	800-525-8800
PAYEE ACCOUNT#	W645214

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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

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".

Participant Reports

REPORT DISCIPTION	MENU
PARTICIPANT ACTIVITY STATEMENT	Return
PARTICIPANT ALLOCATION DETAIL	
PARTICIPANT STATEMENT	

Enter Report Parameters

BEGIN DATE:	<input type="text" value="01/01/2005"/>
END DATE:	<input type="text" value="12/31/2005"/>
ORDER THE REPORT BY:	<input type="text" value="Date"/> ▼
<input type="button" value="SUBMIT"/>	

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Plan Participant Gateway E-Mail Messages

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
Fri Oct 13 22:18:56 PDT 2006

[Log Out](#)

Messages

<input type="checkbox"/>	STATUS	DATE	FROM	SUBJECT
<input type="checkbox"/>	Read	08/04/2006	Plan Sponsor	Re:Question about a loan
<input type="checkbox"/>	Replied	08/04/2006	Plan Sponsor	401(k) Enrollment Meeting

MENU
Plan Sponsor
Delete

View Message

STATUS:	Replied
PLANID:	75000
FROM:	Plan Sponsor
DATE:	2006-08-04
SUBJECT:	401(k) Enrollment Meeting
MESSAGE:	<p>An enrollment meeting has been scheduled in the conference room on Friday, August 25th at 10:30 am.</p> <p>Anyone who would like to learn about 401(k) participation should attend.</p> <p>See you there!</p>

[DELETE](#) [REPLY](#)

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.

Plan Participant Gateway

E-Mail Messages

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

Message to The Plan Sponsor ?

PLAN	Amber Industries, Inc. 401(k) Plan DTD 01/01/1999 <input type="button" value="v"/>
TO:	Plan Sponsor
SUBJECT:	<input type="text" value="Question about a loan"/>
MESSAGE:	<input type="text" value="How long does it take for a loan to be approved once it has been submitted?"/> <input type="text" value="Thank you."/>
	<input type="text" value="913"/> characters remaining
<input type="button" value="SEND"/>	

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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.

The screenshot shows the user interface of the Guidance Plus website. At the top left is the MasteryPOINT logo, labeled as 'FINANCIAL TECHNOLOGIES' and 'A Division of Newtek'. At the top right is the 'GuidancePlus!' logo. A blue navigation bar contains links for Home, Strategy Builder, Education, Calculators, Glossary, and My Plan. Below the navigation bar, a blue banner displays a personalized welcome message: '-> Welcome Kathleen Worthington to Guidance Plus! for plan: Amber Industries, Inc. 401(k) Plan DTD 01/01/1999'. The main content area is titled 'Welcome to MasteryPOINT's Guidance Plus!' and includes an introductory paragraph: 'This program will help you better understand retirement planning and, more importantly, provides powerful tools which can help you with your planning. Please click a link below to get started.' There are three main sections with expandable arrows: 1. 'Strategy Builder' with a sub-section 'Use First Look to take a shortcut to your results...' and a bulleted list: 'Add details about your income needs and outside investments.', 'Consider investing recommendations based on information about you.', and 'Implement a personalized action plan.' 2. 'Learn More' with sub-sections: 'Plan Ahead for Retirement: Find out how starting early and saving as much as you can may help you work towards a secure future.', 'Save for a Financially Secure Future: See how easy it is to save using your 401(k) plan.', 'Become a Wise Investor: Learn about the basics of investing and how to choose investments that are right for you.', and 'Glossary: Find the meanings of financial and investing terms.' 3. 'Additional Planning Tools' with sub-section 'Project your contributions' effect on your paycheck, calculate a loan, and more.' Below this section is a dropdown menu 'Select a Calculator' and a link 'See All Calculators'. On the right side of the content area is an image of a woman standing on a colorful circular graphic.