Online 401K Plan Sponsor Guide

The Plan Sponsor Gateway gives you the effectiveness, flexibility and streamlined administrative processes, which reduce paperwork and the manual processing associated with running your 401(k) plan.

This presentation will provide you with step-by-step instructions of the key features of the site including:

- Edit and configure employee data
- Process Contributions
- View Plan and Participant Activity
- Communicating Bulletins

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Online 401K Plan Sponsor Guide Home Section:

Home Page:

This is the main navigation page of the Plan Sponsor website.

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 the specific plan name to view, enter or edit plan information.

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

401(k) forms, resources, and question and answers for the Plan Sponsor can be accessed by clicking FAQ.

Online 401K Plan Sponsor Guide Home Section:

By clicking on the plan name the plan's balances are listed.

These are the plans overall balances, not individual participant balances.

Loans and distributions awaiting your approval can be viewed on the lower left. Access the transactions by clicking on "Pending Loans" or "Pending Distributions".



The pending screen allows you to view pending Loan/ Distribution transactions.

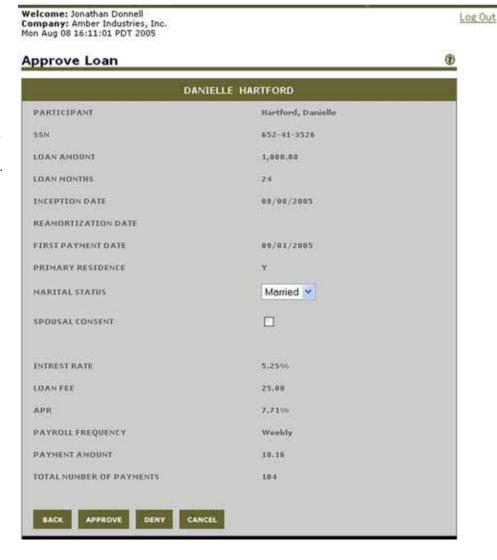
To view the details of a Loan or Distribution submission click on the "Requested" date.



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Online 401K Plan Sponsor Guide Home Section:

After reviewing the parameters of the request you can Approve, Deny, or Cancel the transaction using the buttons on the bottom of the screen.



Online 401K Plan Sponsor Guide

Home Section:

This plan summary information has been obtained from your adoption agreement. (Contact your plan Provider if you want to change any of the information or if you discover a

discrepancy.)

Tab choices will allow you to view and edit your plan sponsor and trustee information.

Amber Industries, Inc. 401(k) Plan DTD 01/01/1999

PLAN	SPONSOR	TRUSTEE	
EFFECTIVE DATE	01/01/1999		
CONVERSION DATE			
AMENDMENT DATE			
ENTRY DATES	81-81-1999		
DEF. START DATES	01-01-1999		
DEF. EDIT DATES			
RETIREMENT AGE	65.0		
LOANS ALLOWED	1		
HIN, LOAN AMOUNT	\$1,000.00		
MAX. LOAN AMOUNT	\$50,000.00		
LOAN FEE	\$25.00		
ELIGIBILITY AGE	21.0		
ELIGIBILITY YOS	0.5		
P/T EMPLOYEES	¥		
UNION MEMBERS	Y		
NON-RESIDENTS	Y		

Online 401K Plan Sponsor Guide Home Section:

By clicking on "Participants" the plan participant list is brought up.

A search feature is may built in so that you may quickly locate a participant by last name or social security number.

Clicking on the participant's name brings up the participants general information.



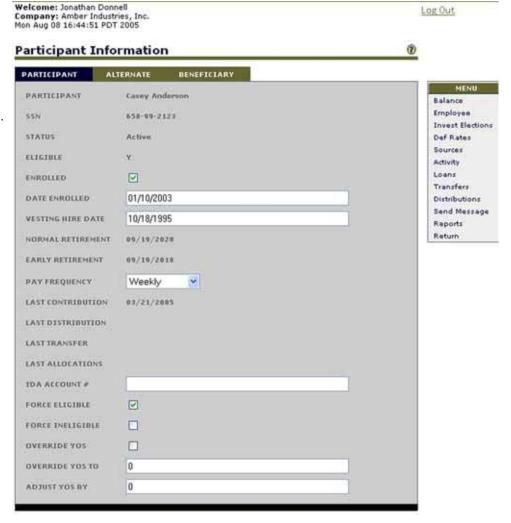
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Online 401K Plan Sponsor Guide Home Section:

Participant information can be viewed and edited here. The enrolled box should be checked if the employee is enrolled in the plan.

To enter, view or edit alternate payee information or beneficiary information choose the appropriate tab.

From the menu you can view details of the participant's plan assets, and create, view or edit employee information, Investment elections, salary deferral rates, contribution sources, activity, loan information, transfers, distributions, and reports can be accessed.



Online 401K Plan Sponsor Guide Home Section:

These are the investment fund(s) selected by your plan. (Contact your plan provider if you want to change or add additional funds).



This list identifies the allowable contribution sources for your plan, as well as the vesting schedules associated with these sources.



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Online 401K Plan Sponsor Guide Home Section:

Payroll Processing

Click on "Payroll Processing" or "Special Processing" to enter contributions. Enter effective date of the contribution.



If you have separate divisions select the correct division. Most plans will select "ALL."

Click insert loans box to add loan payment.

For Special Processing, choose contribution source from the drop down menu.

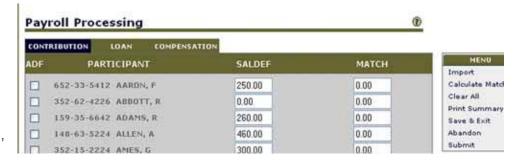


Clicking "Continue" will take you to the processing grid.

Online 401K Plan Sponsor Guide Home Section:

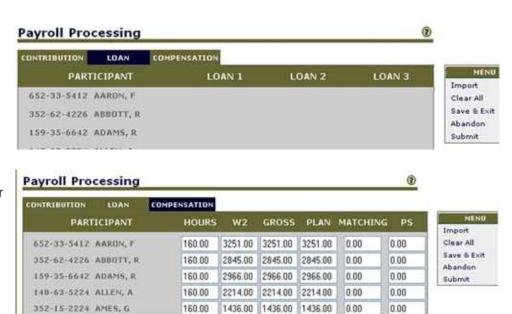
Payroll Processing

Enter deferral amounts for each participant and source in appropriate box. Press Continue. If the loan box was checked, select loans and if there are loans in the plan, they will appear on this screen.



Select the Compensation tab to enter payroll Compensation and hours worked.

If you would like a printed summary of your contributions click on "Print Summary". Check for accuracy. Hit the submit to finalize the transaction. Remember to forward your payroll processing funding to your plan's custodian.



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Online 401K Plan Sponsor Guide Home Section:

Payroll Processing

Use Special Processing if you need to process a specific contribution source such as rollovers, profit sharing and catchup contributions.

Check for accuracy and hit "Submit".

ADF	PARTICIPANT	SSN	AMOUNT	HEN
	AARON, FRANKLIN	652-33-5412	0.00	Import Clear All
0	ABBOTT, ROSEMARY	352-62-4226	0.00	Print Sum
	ADAMS, ROBERT	159-35-6642	0.00	Save & Ext Abandon
0	ALLEN, ARIGAIL	148-63-5224	0.00	Submit
	AMES, GEORGE	352-15-2224	0.00	
	ANDERSON, CASEY	658-99-2123	0.00	
	BAINETT, THOMAS	352-42-2363	0.00	
	BERGEN, LESLLIE	352-41-2223	0.00	
	BETTER, JOHN	647-85-4422	0.00	
	BOONER, TIMOTHY	557-68-2435	0.00	
	BRANDON, LOUISE	623-37-8555	0.00	
	DUCKLEY, RACHEL	655-90-4123	0.00	

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Online 401K Plan Sponsor Guide Home Section:

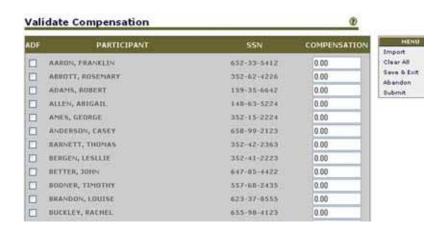
Profit Sharing

Use this screen to automatically calculate profit sharing contributions and allocated based on a participant's compensation. Enter the total profit sharing contribution you wish to divide among your participants



Clicking "Continue" will allow you to verify compensation listed for the participant is correct. Edit if necessary.

If your data is correct, click "Submit".



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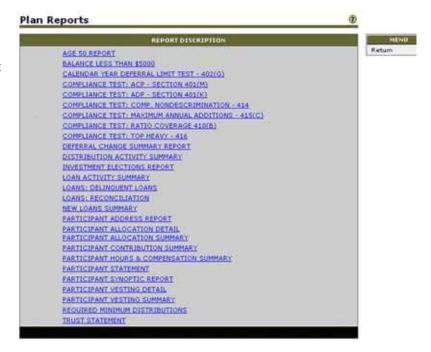
401k Online - Plan Sponsor Gateway

Online 401K Plan Sponsor Guide Home Section:

Plan Reports

Clicking on "Reports" allows you to view or print plan reports.

Click a report description to access a report.



Online 401K Plan Sponsor Guide Setup Section:

View and edit your company information.

Fields highlighted in boldface must be completed.

Use the tab key to move between fields.

Click "Save" after editing your data.



Online 401K Plan Sponsor Guide Setup Section:

By clicking on "Divisions"; view create and edit divisions.



Clicking on the Divisions will allow you to view and edit division information.



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Online 401K Plan Sponsor Guide Setup Section:

By clicking on "Employees" the employee list is brought up.

A search feature is built in so that you may quickly locate an employee by last name or social security number.



Online 401K Plan Sponsor Guide Setup Section:

This screen shows the employee's personal data.

It is accessed by clicking on the employees name from the employee list.

Data can be changed and updated by clicking in the box next to the desired field and typing in the information.

Be sure to click the save button at the bottom of the page after making changes!

By clicking on "Reset Password" the participant's individual password can be reset. It is reset to the default of the last four digits of their social security number.



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Online 401K Plan Sponsor Guide Setup Section:

By clicking on "New Employee" (on the employee list page) this screen is brought up.

New employee info can be entered here (required fields are displayed in bold-face). Be sure to hit "save" at the bottom of the screen after information is entered.



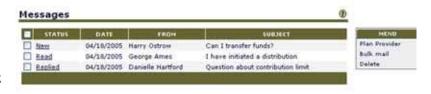
Additional employee information is entered by choosing the "MORE" tab



Online 401K Plan Sponsor Guide E-mail Section:

The E-mail system allows Sponsor to receive messages from plan participants on the site.

To access messages click the "E-mail" button.



Message will have status flag of either New, Read or Replied.

After the message is clicked on, it may be read.

User may either delete the message or reply to it by using the buttons on the bottom of the page.



To send a message choose a recipient on the right hand side. Bulk mailing will send a message to all employees.

Type message and hit "Send".

