Participant Website Instructions

Welcome to your new Retirement Plan Website, www.myplanprovider.com/efc!
Below are some Frequently Asked Questions to help get you started.

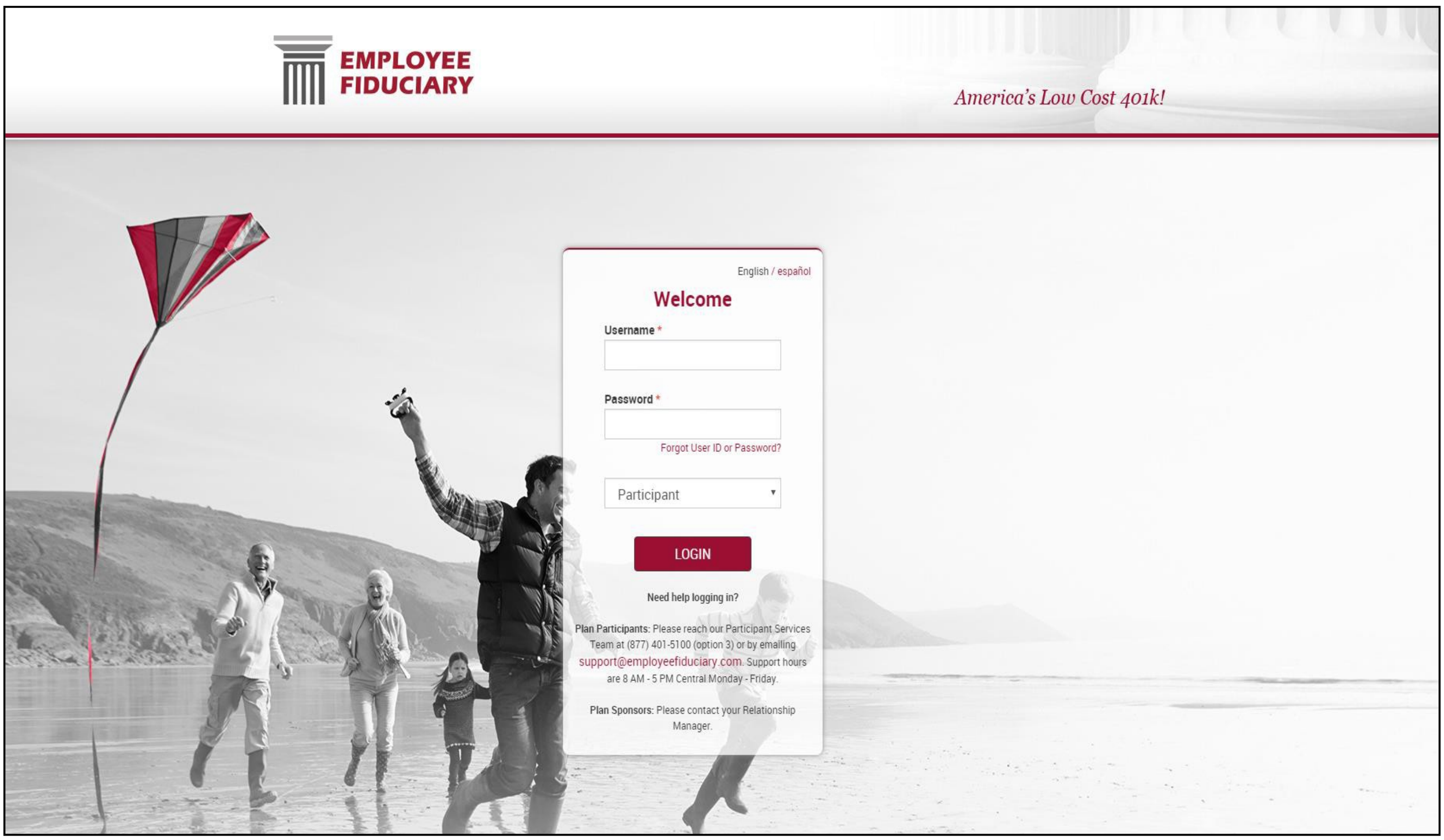
How do I log in?

You can log into your retirement plan website by connecting to **www.myplanprovider.com/efc**. Once logged in, you can view current account information, initiate transfers, designate new investment elections and update personal information.

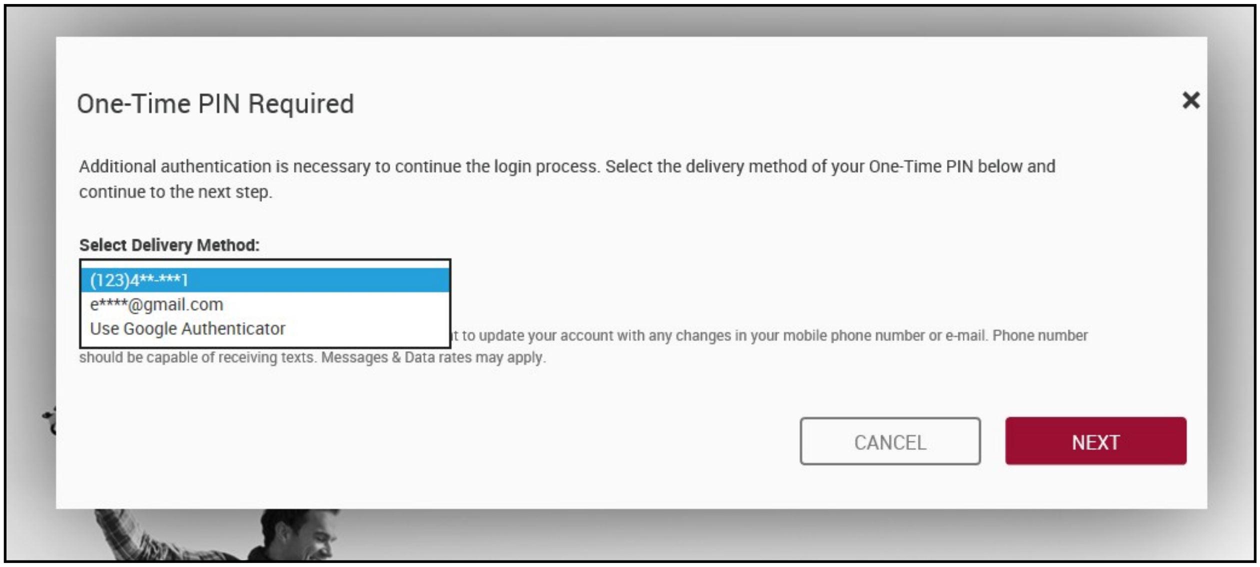
To log in, you will need to enter the following information:

Username: Social Security Number
Password: Last 4 digits of Social Security Number
Select Role: Participant

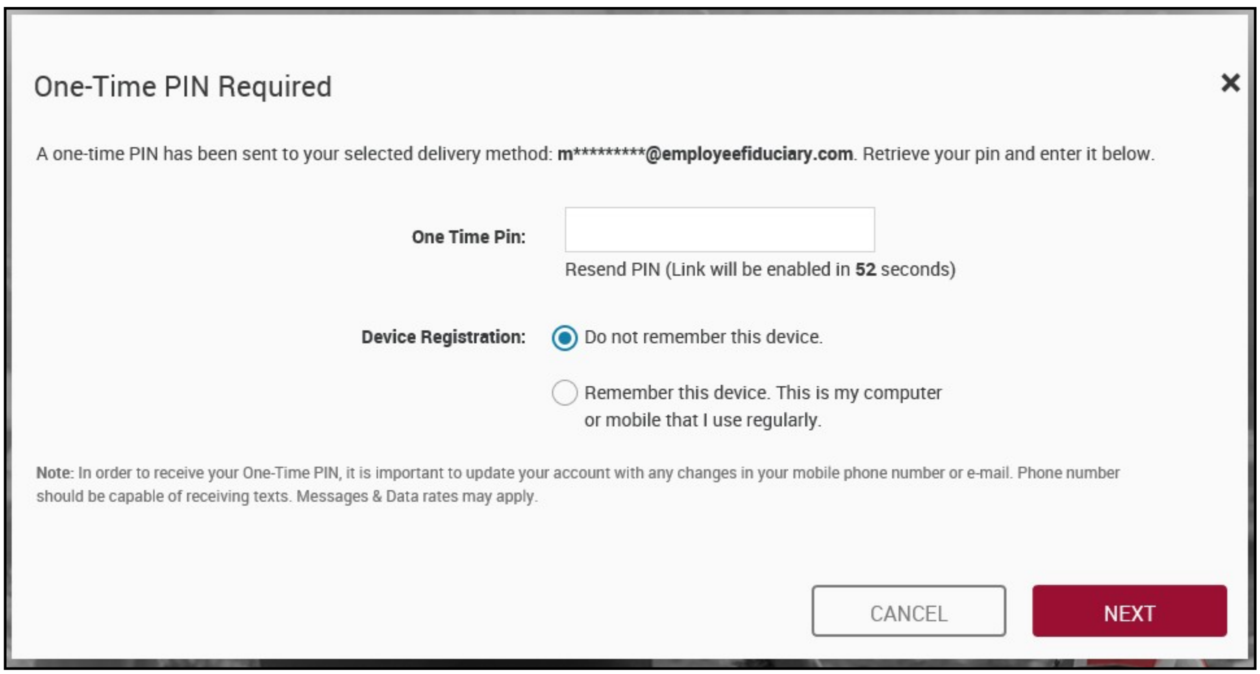
If you have any issues logging in, you can contact our Participant Service Center at 1-877-401-5100 option 3. The Participant Service Center is available from 8AM-5PM Central Time, Monday - Friday, excluding market holidays.



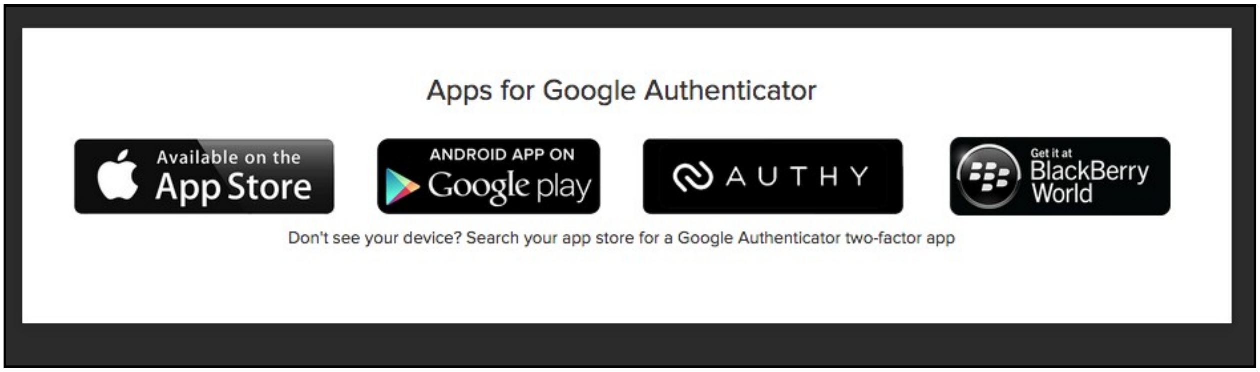
If you have an email address or phone number on file you will be prompted to select a delivery method for your one-time PIN.



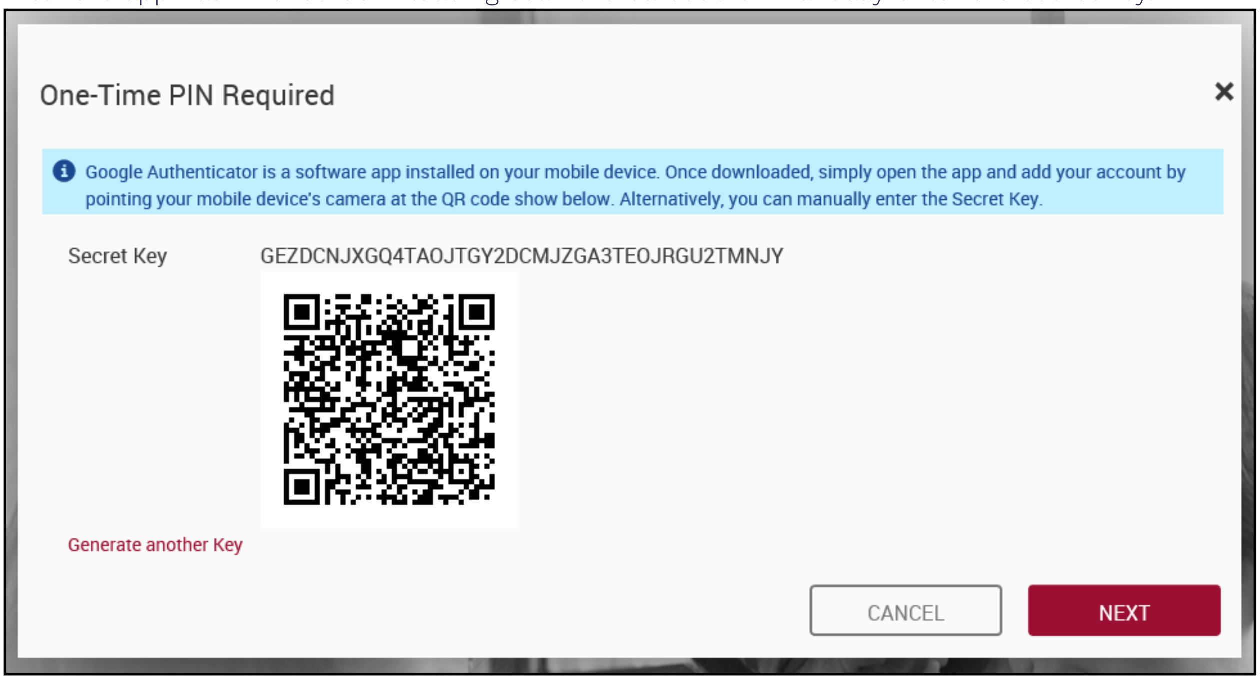
Once the PIN is received you will enter it, select next, and you will be prompted to establish additional security measures.



If you DO NOT have an email address or phone number on file you will need to download the Google authenticator app from the app store.

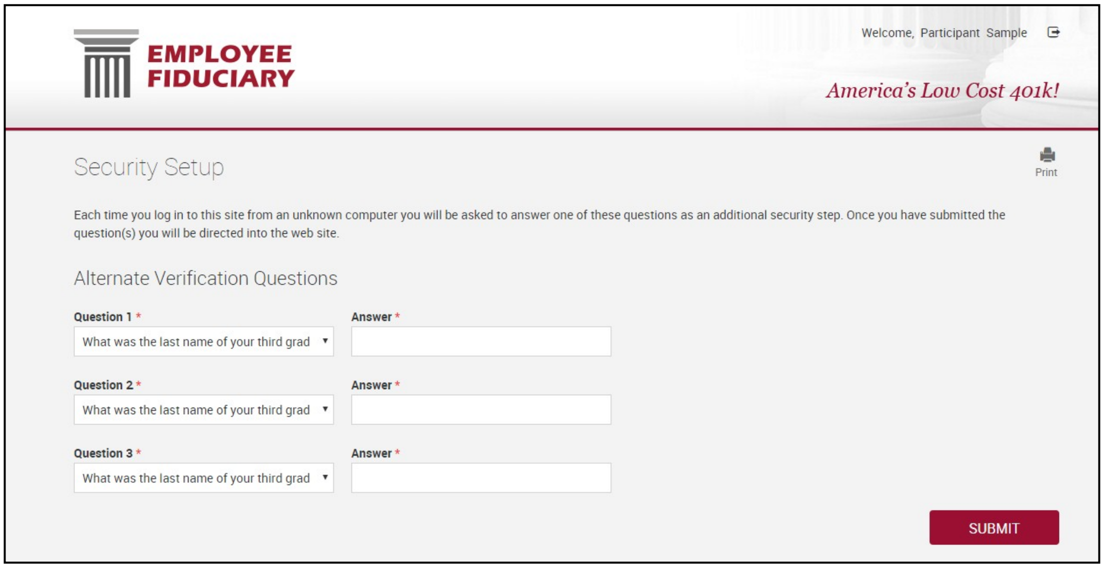


After the app has finished downloading scan the barcode or manually enter the secret key.



Once the PIN is received you will enter it, select next, and you will be prompted to establish additional security measures.

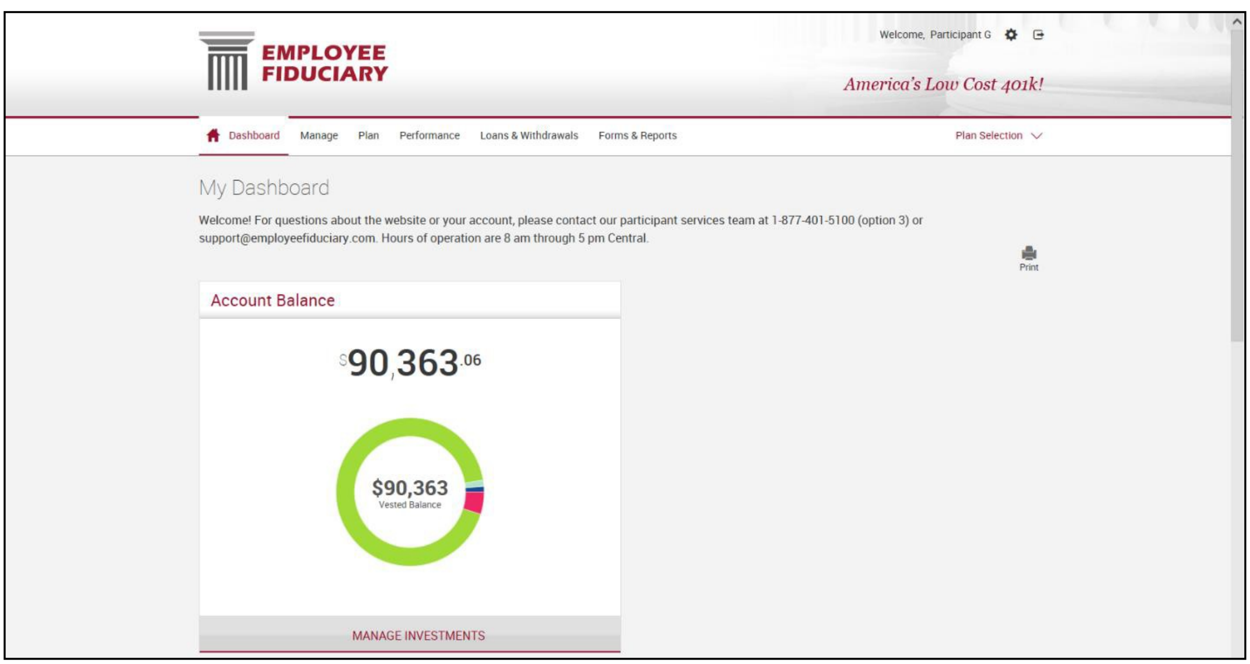
Upon logging in for the first time, you will be asked to establish answers to 3 security questions. You can choose any 3 questions from a list of 15. These security questions will be used for password resets and for verification when you log in from an unknown computer.



After entering answers for 3 security questions, click <Submit> to continue to the next page. If you have already completed your enrollment process, you will be taken to the Dashboard which is the account summary page of the website.

Note: If this is your first time logging in, you will be taken to the Enrollment Steps page of the website. For further information on the enrollment process see: *How do I enroll?*

The Dashboard is the first screen you will be taken to each time you enter your account. Your account balance is displayed on your Dashboard.



Beneath the account balance is “My Portfolio”. This section allows you to view your balance by Investment, Asset Class and Source by using the drop down menu under “View”. Your balance may include the estimated value of pending trades. Pending trade balances will be displayed beneath the total balance.

My Portfolio

View

Overview

Investment Name	Fund ID	Price	Asset Class	From My Paycheck	Balance
Vanguard Total Intl Stk Idx Ad	VTIAX	$23.42	Foreign Large Blend	100%	1.24% | $1,116.06
Vanguard Total Bond Mk Index A	VBTLX	$10.79	Intermediate-Term Bond	0%	1.18% | $1,070.61
Pending trade					*($25.12)*
Vanguard 500 Idx Adm	VFIAX	$184.29	Large Blend	0%	0.13% | $114.27
Vanguard Ext. Market Idx Adm	VEXAX	$60.47	Mid-Cap Blend	0%	0.04% | $34.17
Vanguard Target Retirement 202	VTTVX	$15.44	Target-Date 2015-2029	0%	92.57% | $83,656.22
Pending trade					*($79,150.10)*
Vanguard Target Retirement 203	VTHRX	$27.28	Target-Date 2030+	0%	4.84% | $4,371.73

Your recent activity is summarized and displayed beneath your portfolio. This section will also give you the status of your most recent transactions.

Recent Activity

Date	Type	Amount	Status
02/28/16	Transfer	$77,483.59	⏱
02/28/16	Transfer	($77,483.59)	⏱
02/10/16	Transfer - one sided	$50,000.00	✔
02/10/16	Rollover	$25,051.01	✔
08/26/15	Deferral, Pre-tax or Roth	$75.00	✔
08/26/15	Match	$25.00	✔
02/17/15	Transfer	$4,195.46	✔
02/17/15	Transfer	($4,195.46)	✔
12/26/14	Deferral, Pre-tax or Roth	$75.00	✔

VIEW TRANSACTIONS

Retirement Tips

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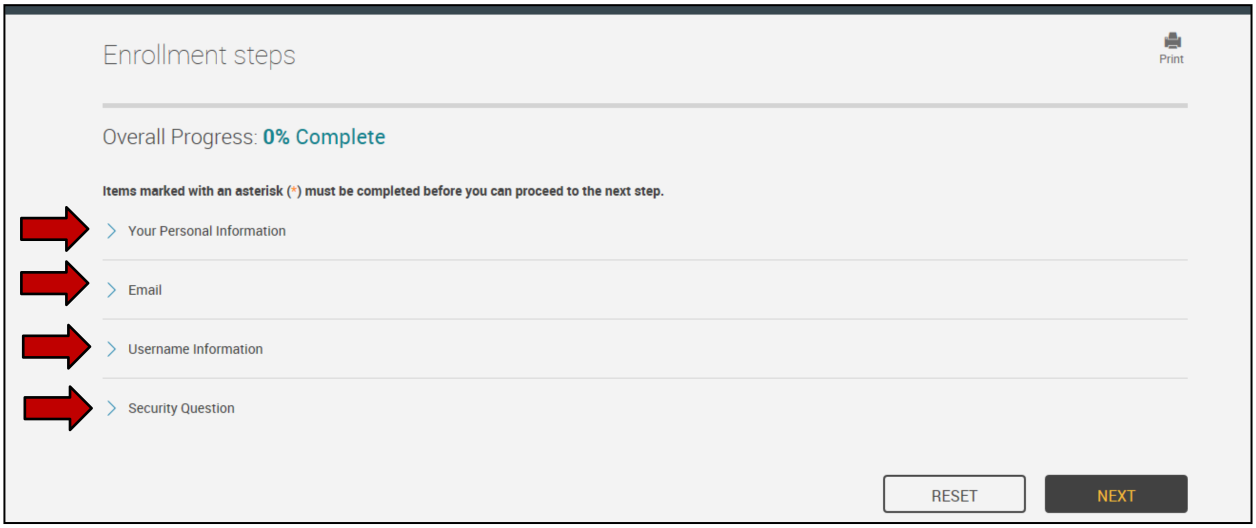
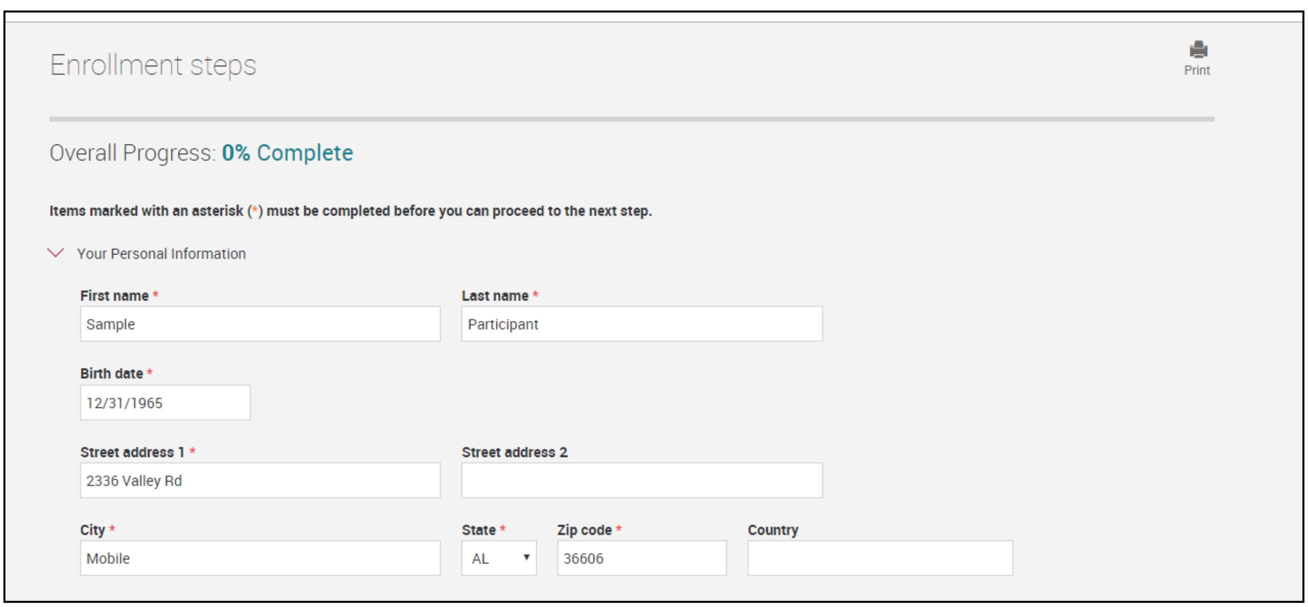
How do I enroll?

Upon logging into the website for the first time you will be taken to the Enrollment Steps screen. There are several sections that appear collapsed. You will need to expand each section in order to see the contents of that section.



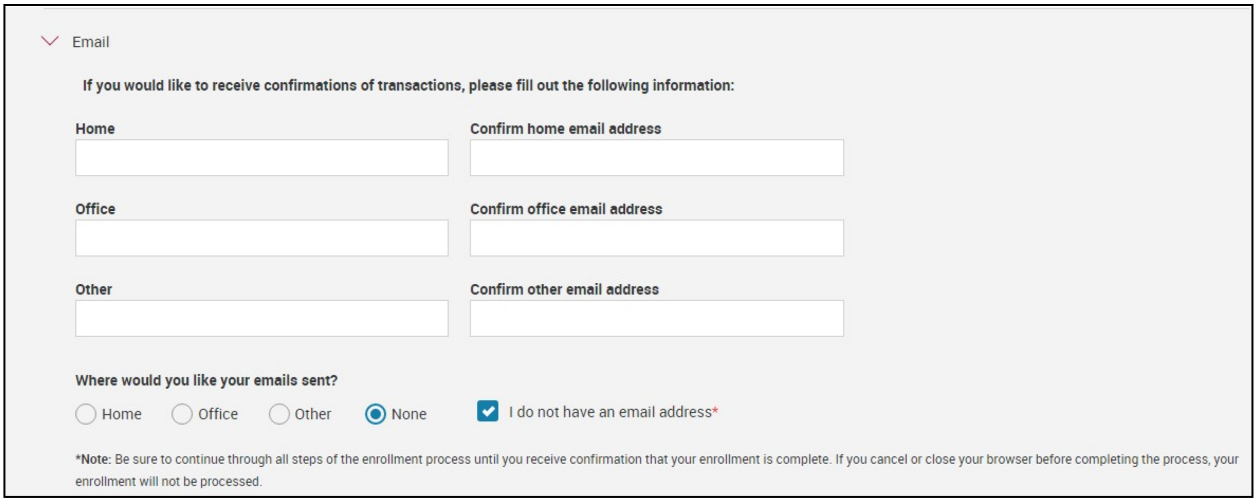
Your Personal Information

This section will be pre-populated with the personal information we have on file. Please make sure that all required fields (fields marked with an asterisk) are completed.



Email

You can enter your email address for home, office, and/or other in this section. You will also need to confirm the email address. After you enter an email address, you will choose where you would like your emails sent. You can also select the box that says “I do not have an email address”. Please note that you must either choose to receive email notifications for an email type (home, office or other) you have entered or choose “I do not have an email address” in order to proceed.


Email

If you would like to receive confirmations of transactions, please fill out the following information:

Home | **Confirm home email address**

Office | **Confirm office email address**

Other | **Confirm other email address**

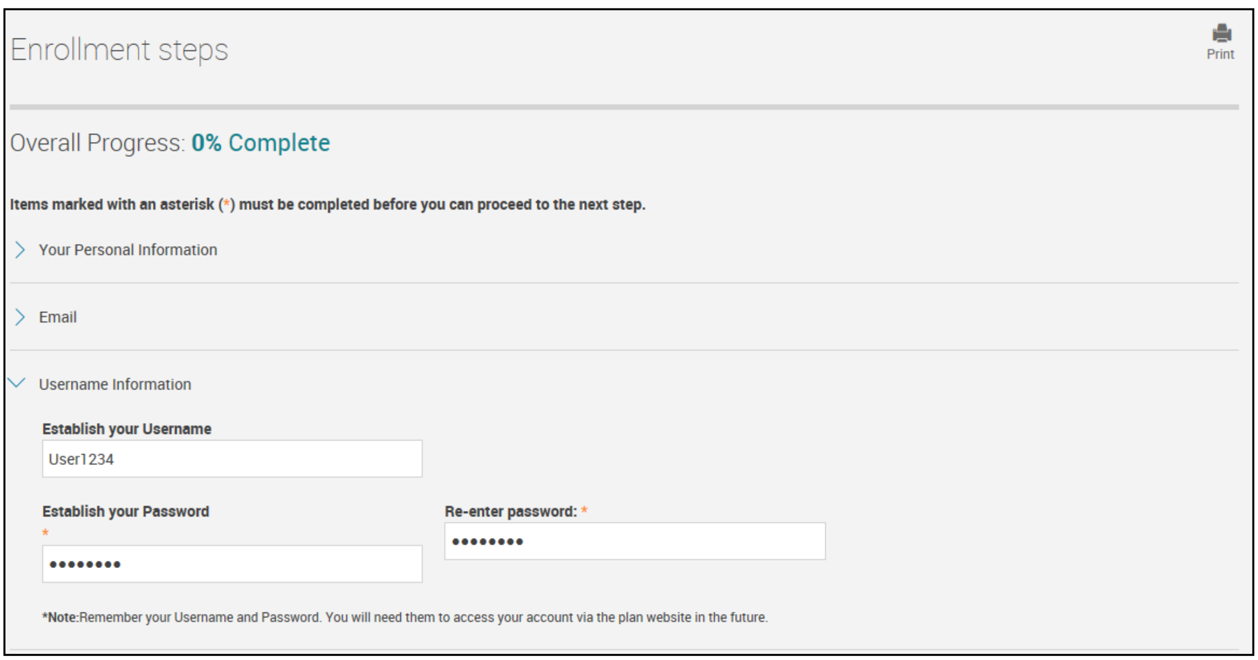
Where would you like your emails sent?

Home Office Other None I do not have an email address*

***Note:** Be sure to continue through all steps of the enrollment process until you receive confirmation that your enrollment is complete. If you cancel or close your browser before completing the process, your enrollment will not be processed.

Username Information

You will need to enter a new username, a new password, and confirm the password.


Enrollment steps

Print

Overall Progress: **0% Complete**

Items marked with an asterisk (*) must be completed before you can proceed to the next step.

Your Personal Information

Email

Username Information

Establish your Username

User1234

Establish your Password *

••••••••

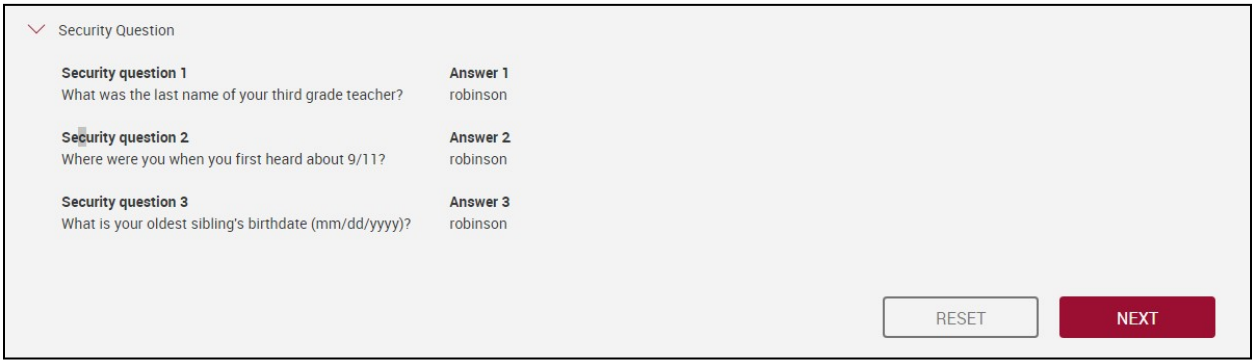
Re-enter password: *

••••••••

***Note:**Remember your Username and Password. You will need them to access your account via the plan website in the future.

Security Questions

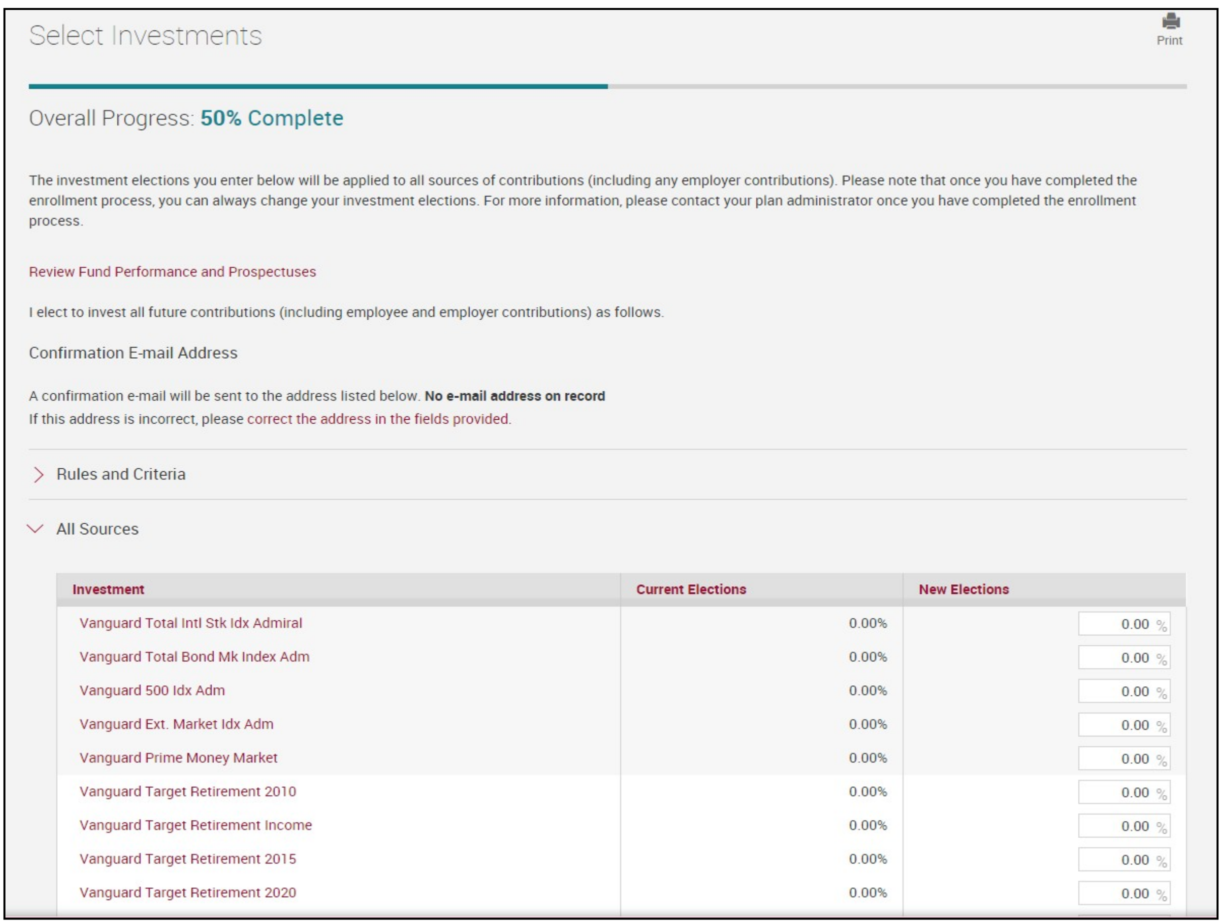
This section will show the answers to the security questions you set up upon login.



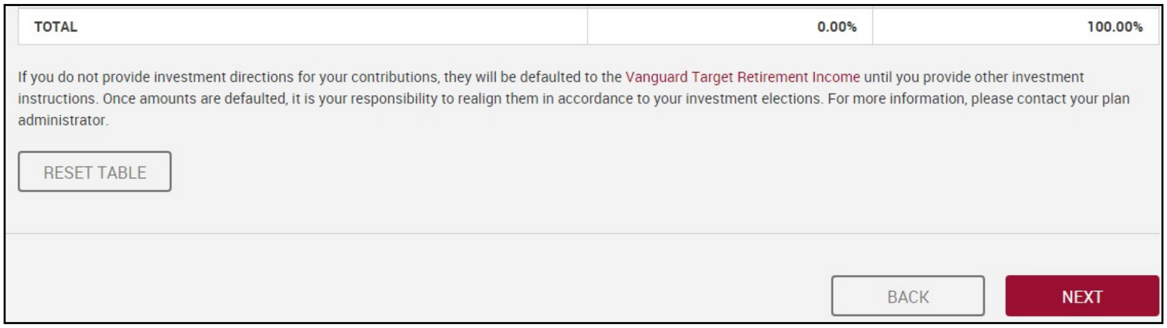
Once all sections have been reviewed you can select <Next> to go to the next step.

Select Investments

This screen allows you to make investment elections based on the investment options your company has selected. You will need to expand each section to see the options in each section.



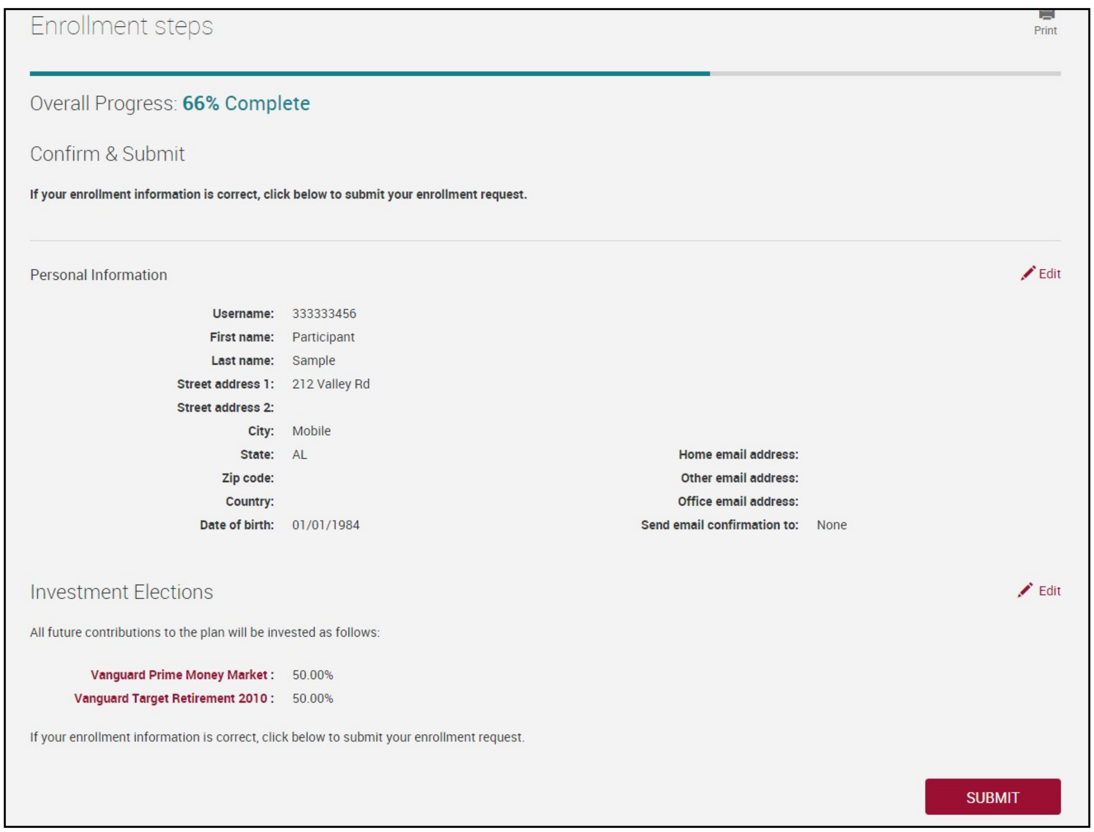
Elections must be made in increments of 1% and must add up to 100%. If you do not choose investments, your contributions will be invested in the plan's default fund. The default fund for your plan will be listed at the bottom of the screen.



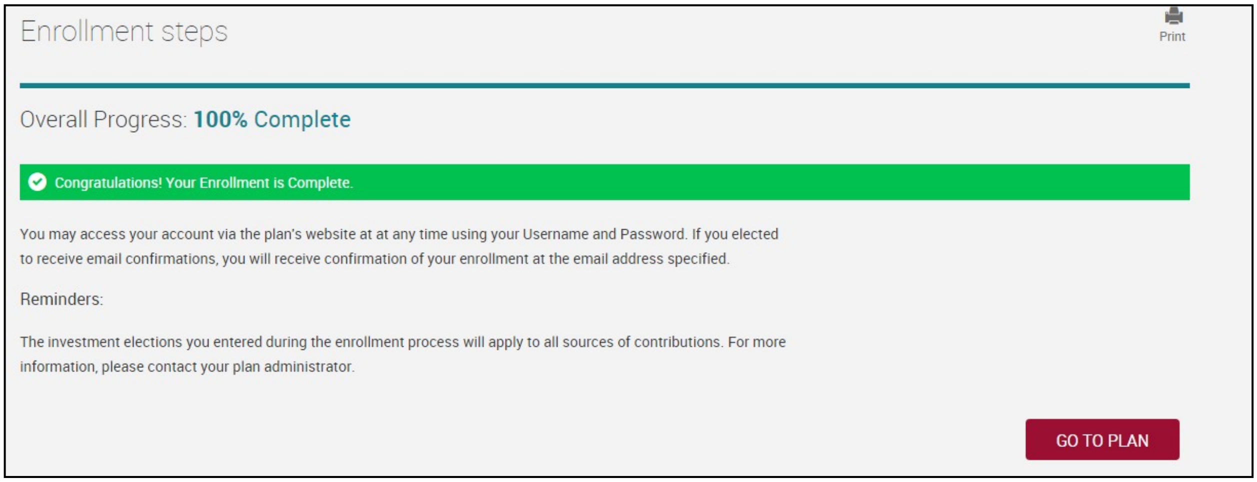
Once you have completed this screen, select <Next> to be taken to the confirmation screen.

Confirm and Submit

The confirmation screen will show all of the information you have entered. You will need to review this information for accuracy. If you wish to change any of this information, you can do so by selecting the <Edit> option on the right.



Once you have confirmed everything is correct, select <Submit> at the bottom of the screen.



Congratulations on a successful enrollment! Click <Go to plan> to be taken to the plan website.

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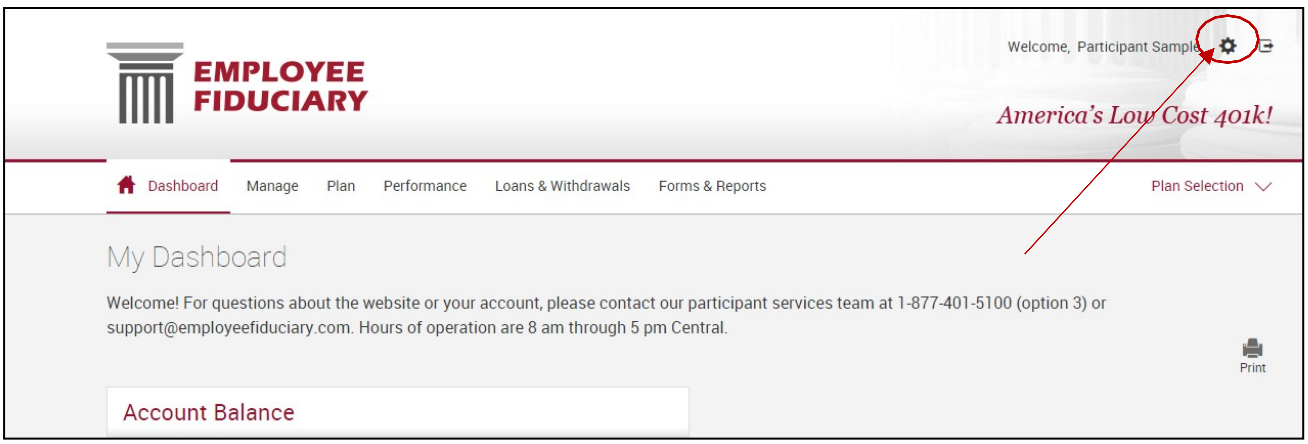
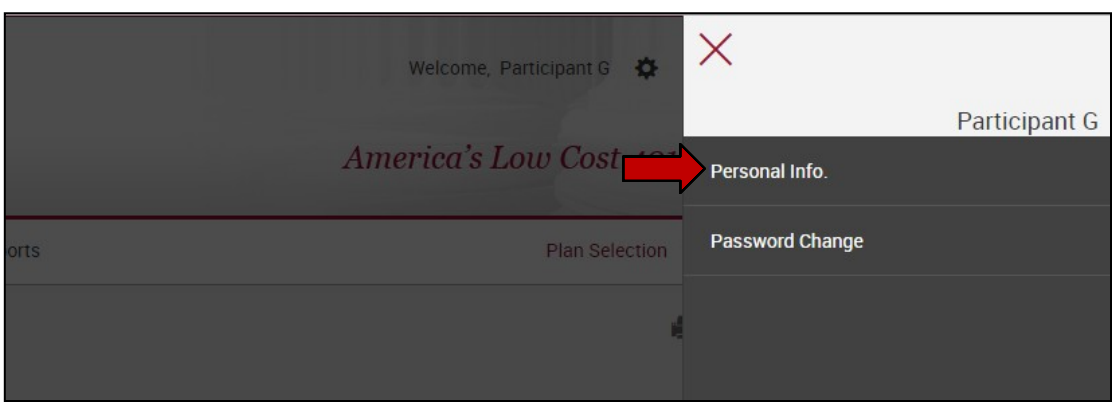
How do I change my personal information?

You can change your personal information by clicking on the gear icon located at the top right corner of your screen.

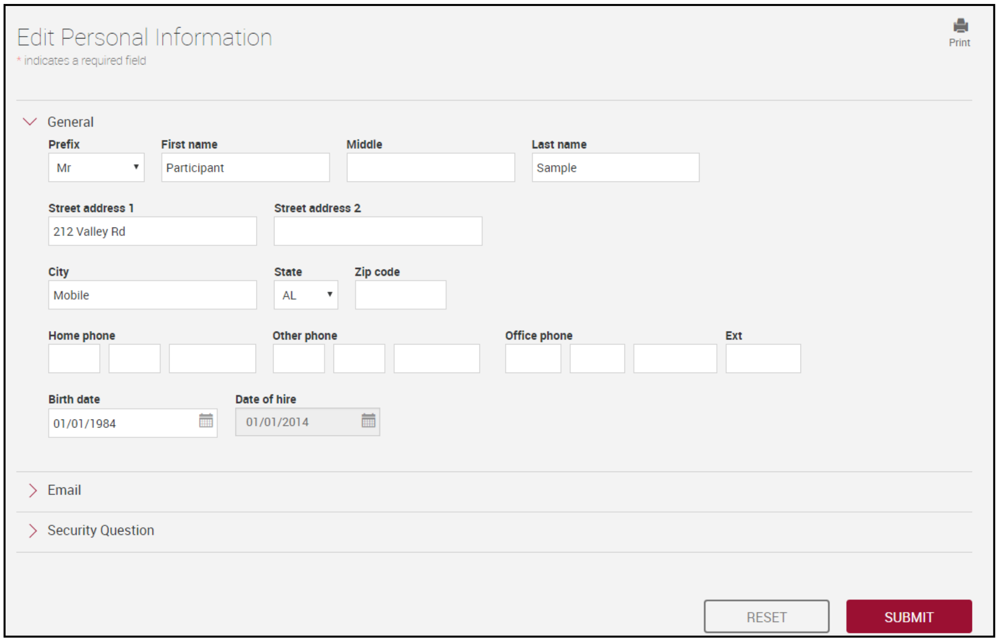


Upon clicking on the gear icon, the below screen will populate. Select Personal Info. to edit your personal information.



This section gives you the ability to edit your personal information. When you first enter this screen, each section will appear collapsed. You will need to expand each section in order to see the contents of that section.

Please be aware that if you update your address, it may be overridden with data received from your employer if it has not been updated with them as well.



It is recommended that you include your email address and keep it up-to-date. If a current email address is listed, you will receive confirmations via email regarding changes you make to your account as well as notifications when your quarterly statement is available for viewing.

After updating your personal information click <Submit> to complete the request.

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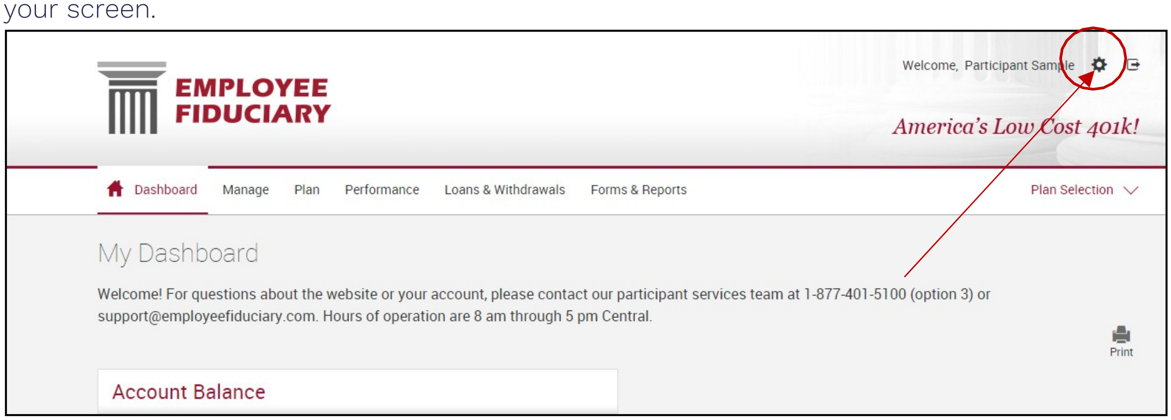
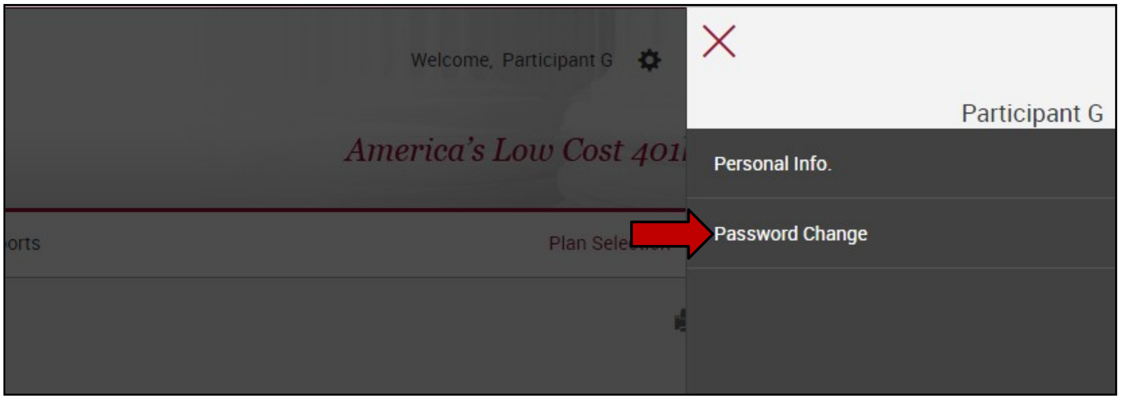
How do I change my password?

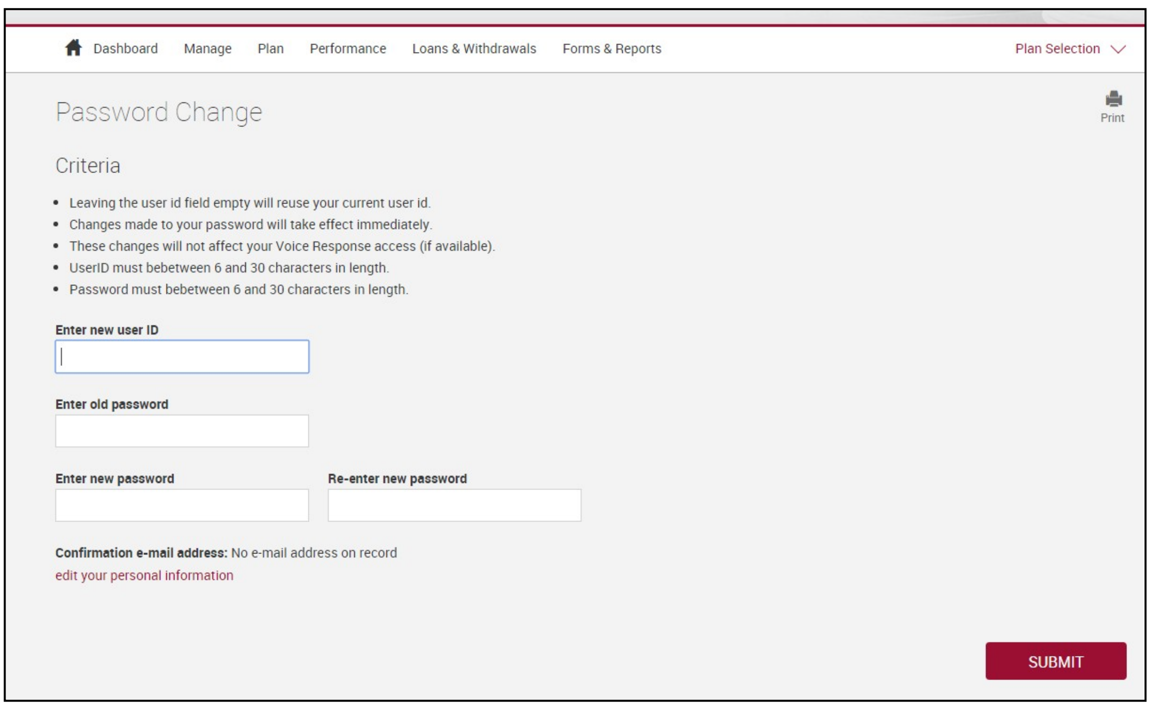
You can change your password by clicking on the gear icon located at the top right corner of your screen.



Upon clicking on the gear icon, the below screen will populate. Select password change to update your current password.



You should always protect your user ID/password. The perfect password is one that is easy to remember, but complicated enough that someone else isn't likely to guess it.



After entering your new password click <Submit> to complete the request.

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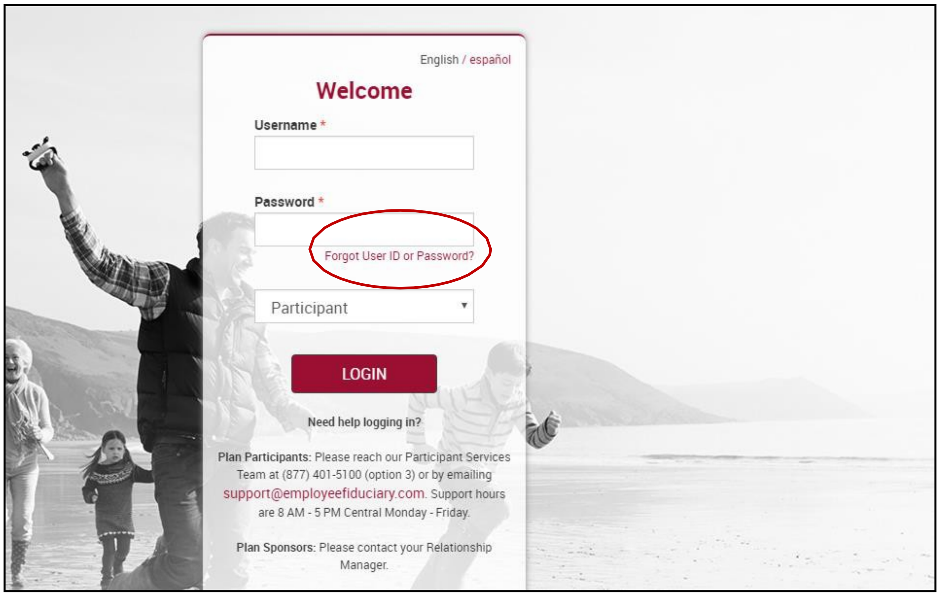
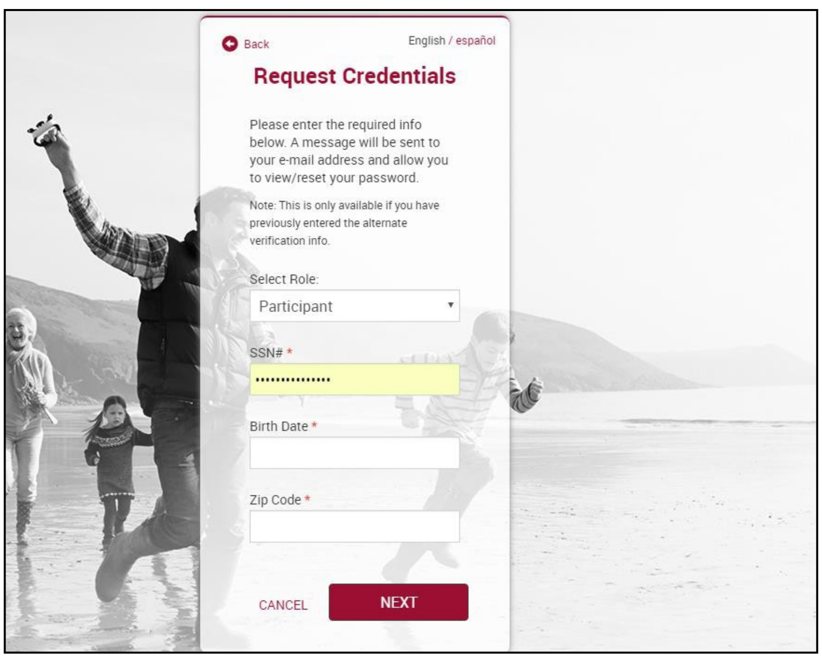
How do I reset my Password?

From the login page, click on the *Forgot User ID or Password* link to start the password reset process.



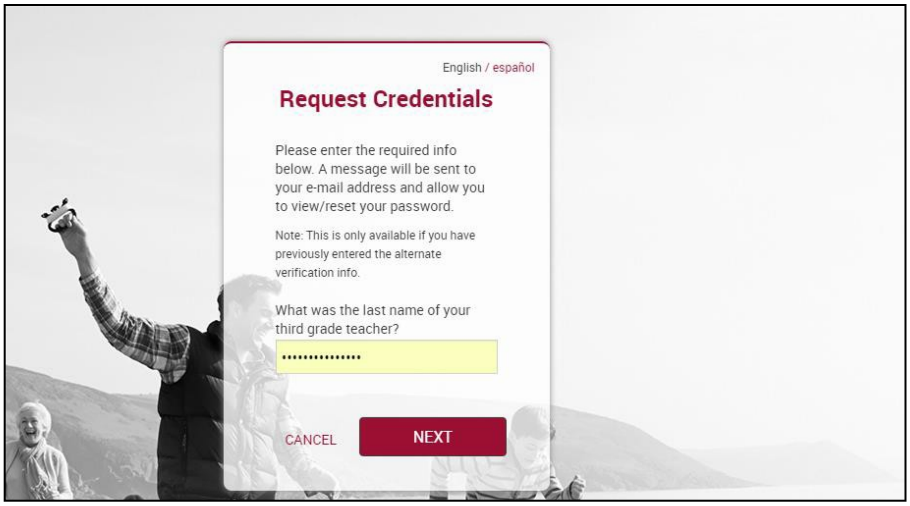
This will take you to the Request Credentials page of the process.

Please note: if you have not set up your security questions or have not entered your email address, you will need to contact our Participant Services department for assistance. They can be reached at 877-401-5100 option 3 Monday-Friday 8am-5pm CT.

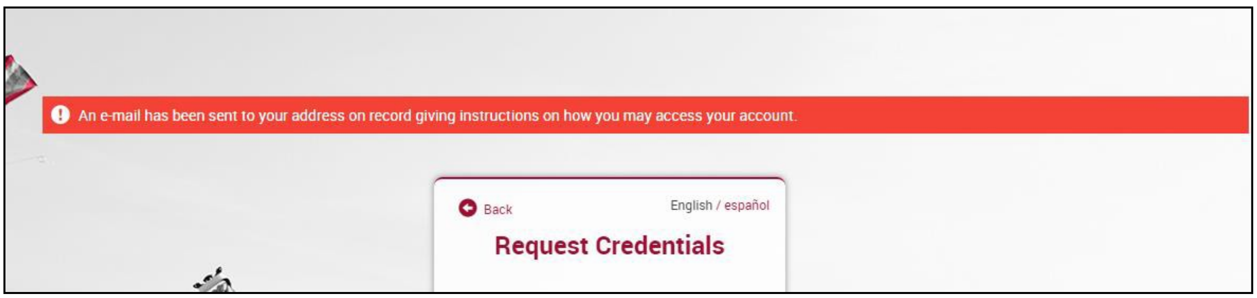


Once you have entered the information, click <Next> to be taken to the security verification page.

Enter the answer to your security question and click <Next> to complete the process.



An email will be sent to your address on file with further instructions.



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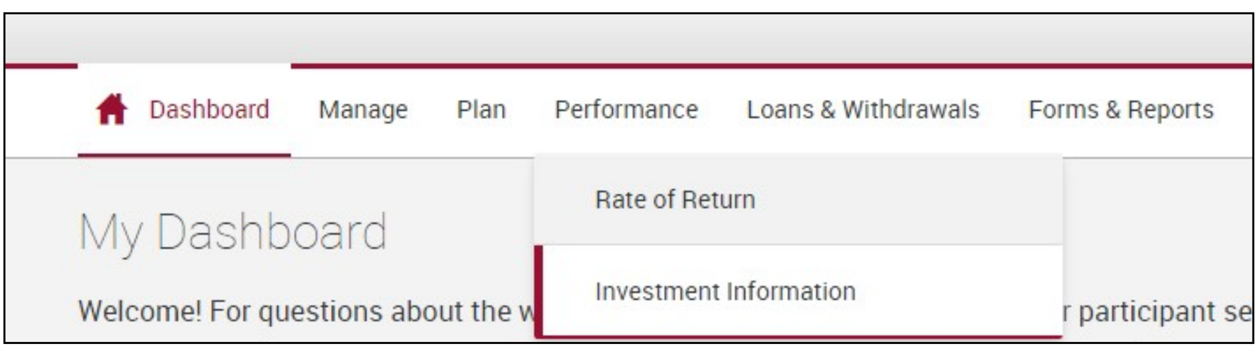
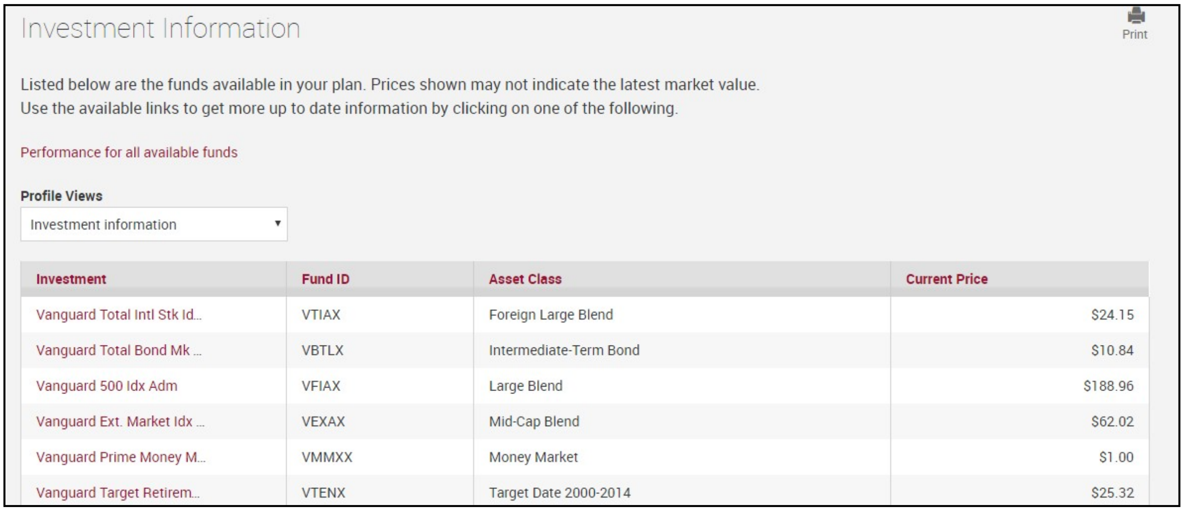
How do I research the funds included in my plan?

You can research the funds included in you plan by clicking on Investment Information located under the Performance tab on the home page.



Fund information is obtained by clicking the name of the fund itself.


Investment Information

Print

Listed below are the funds available in your plan. Prices shown may not indicate the latest market value.
Use the available links to get more up to date information by clicking on one of the following.

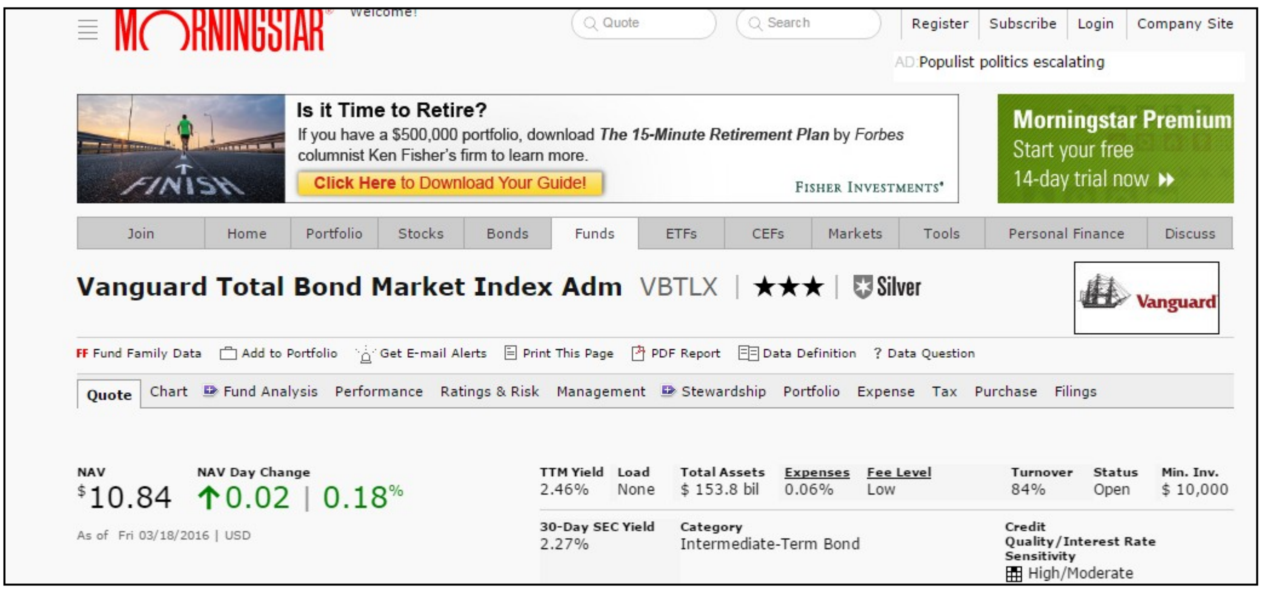
Performance for all available funds

Profile Views

Investment information

Investment	Fund ID	Asset Class	Current Price
Vanguard Total Intl Stk Id...	VTIAX	Foreign Large Blend	$24.15
Vanguard Total Bond Mk ...	VBTLX	Intermediate-Term Bond	$10.84
Vanguard 500 Idx Adm	VFIAX	Large Blend	$188.96
Vanguard Ext. Market Idx ...	VEXAX	Mid-Cap Blend	$62.02
Vanguard Prime Money M...	VMMXX	Money Market	$1.00
Vanguard Target Retirem...	VTENX	Target Date 2000-2014	$25.32

Fund information is provided by Morningstar.



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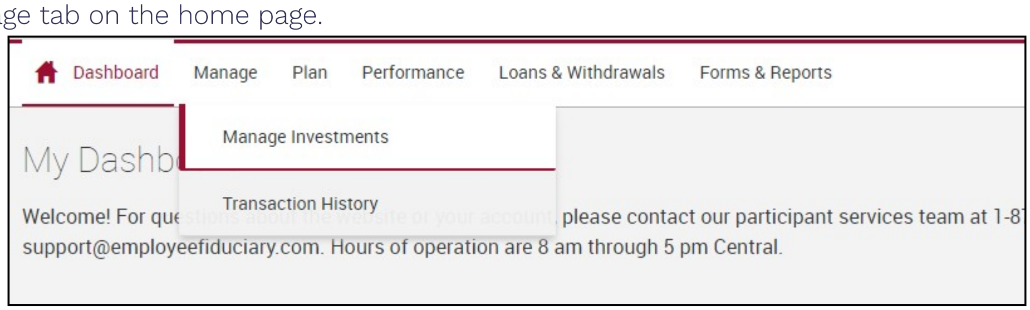
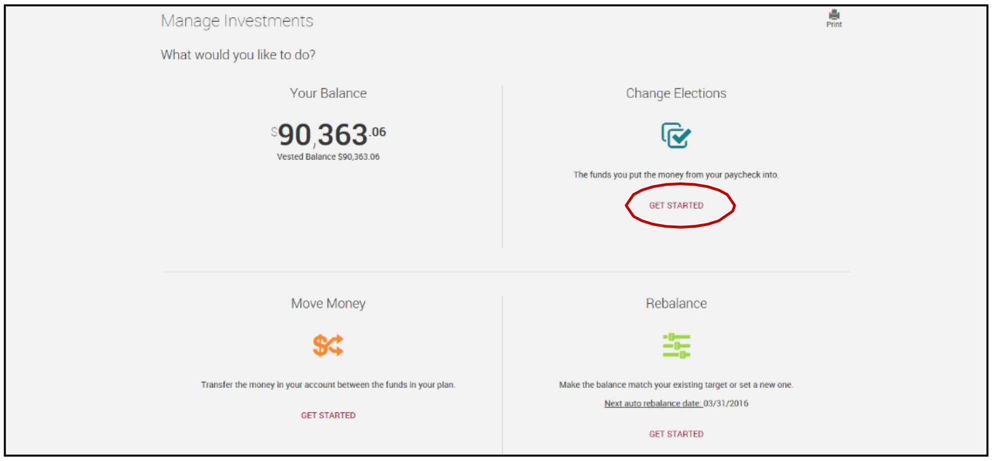
How do I change my investment elections?

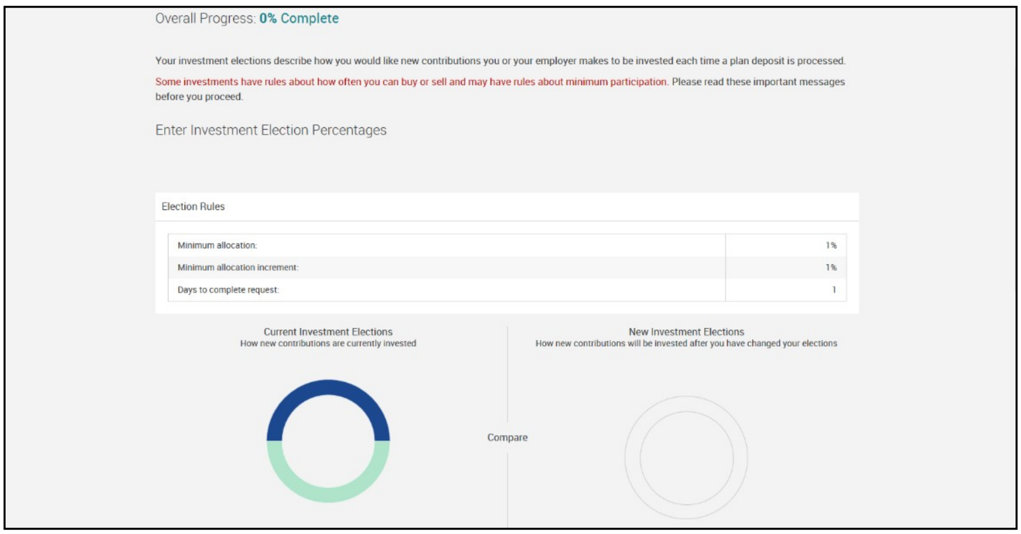
You can change your investment elections by clicking Manage Investments located under the Manage tab on the home page.



Click on “Get Started” underneath Change Elections to be taken to the next screen.

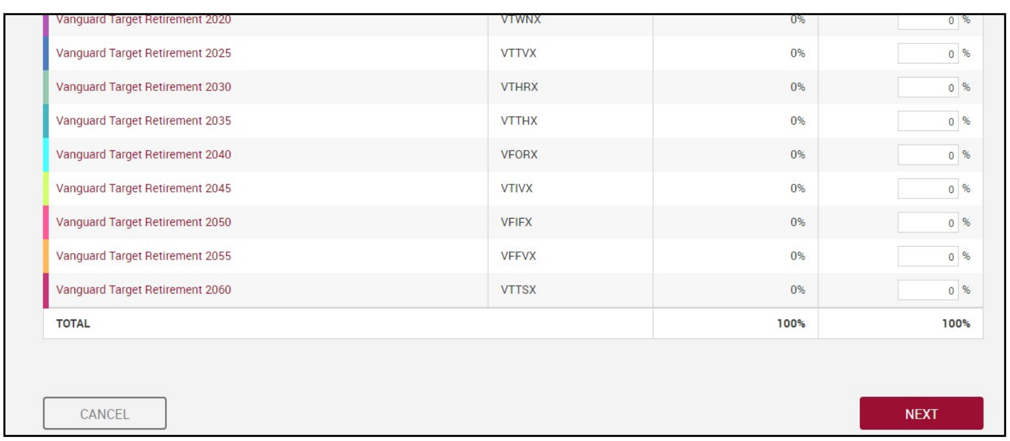


These investment elections will determine how new money added to the plan will be allocated. Any changes made will affect all new sources of money.



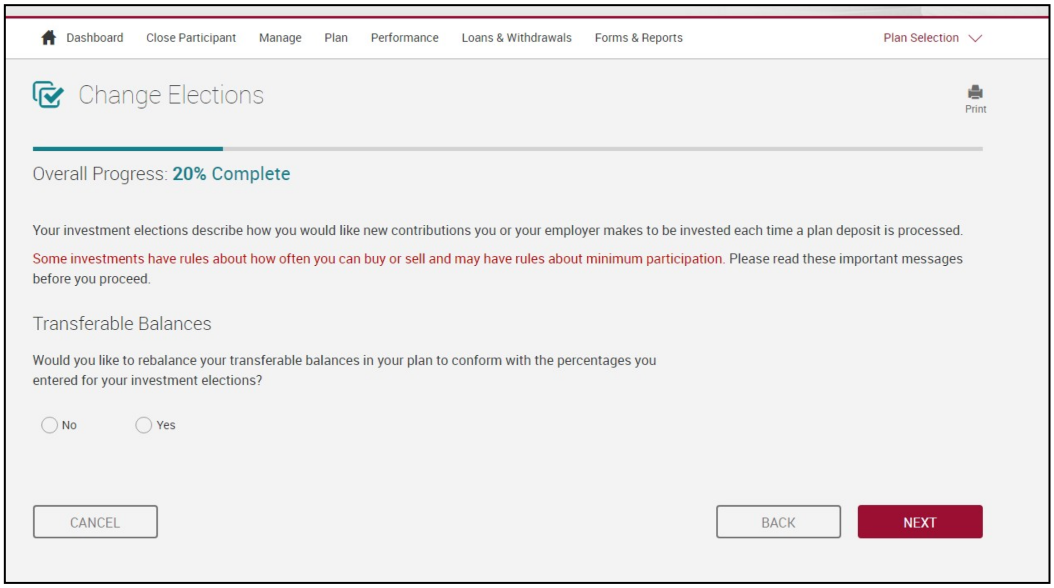
Changes can be made by entering in the new election percentages in the right hand column. Elections must be made in increments of 1% and the total for all elections must equal 100%.

After you have entered your new elections, click <Next>. You will be taken to the confirmation page to review your new elections.

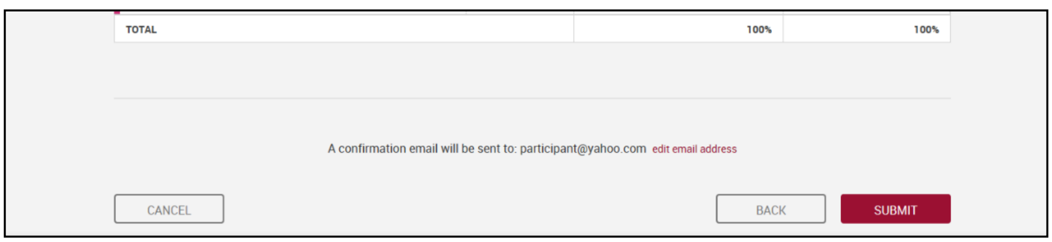


Vanguard Target Retirement 2020	VTWNX	0%	0 %
Vanguard Target Retirement 2025	VTTVX	0%	0 %
Vanguard Target Retirement 2030	VTHRX	0%	0 %
Vanguard Target Retirement 2035	VTTHX	0%	0 %
Vanguard Target Retirement 2040	VFORX	0%	0 %
Vanguard Target Retirement 2045	VTIVX	0%	0 %
Vanguard Target Retirement 2050	VFIFX	0%	0 %
Vanguard Target Retirement 2055	VFFVX	0%	0 %
Vanguard Target Retirement 2060	VTTSX	0%	0 %
TOTAL		100%	100%

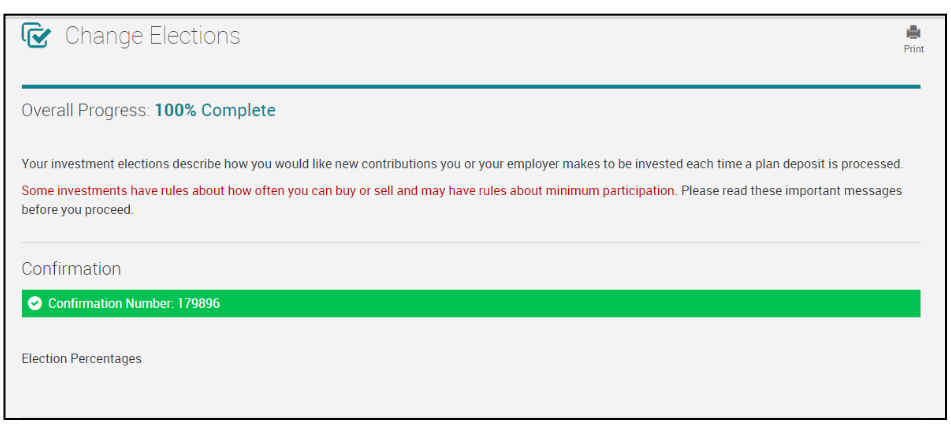
This section will ask you if you want to rebalance your transferable balances in your plan to conform to the percentages you entered for your investment elections. You must select yes or no before you are able to proceed to the confirmation page. **Note:** If you are not taken to this screen, you may be restricted from conforming your balance if prior transfer requests are pending for final processing.



If all of the information is correct and you wish to finalize the request, click <Submit> to finalize the request.



You should receive a confirmation number after the request has been fully submitted. If you have listed an email address, you will also receive an email confirmation. It may take up to 2 business days for your request to be fully processed. Occasionally, your request will not be able to be processed due to market timing violations or other fund restrictions. If this happens, you should receive a notification from your plan sponsor.



You should review your account after making any changes and notify Employee Fiduciary immediately if any changes do not appear correct. Any errors must be brought to the attention of Employee Fiduciary within 30 business days from the original request.

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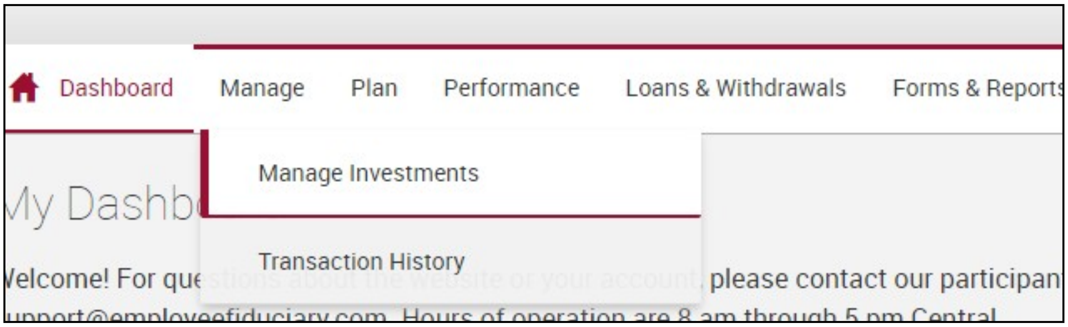
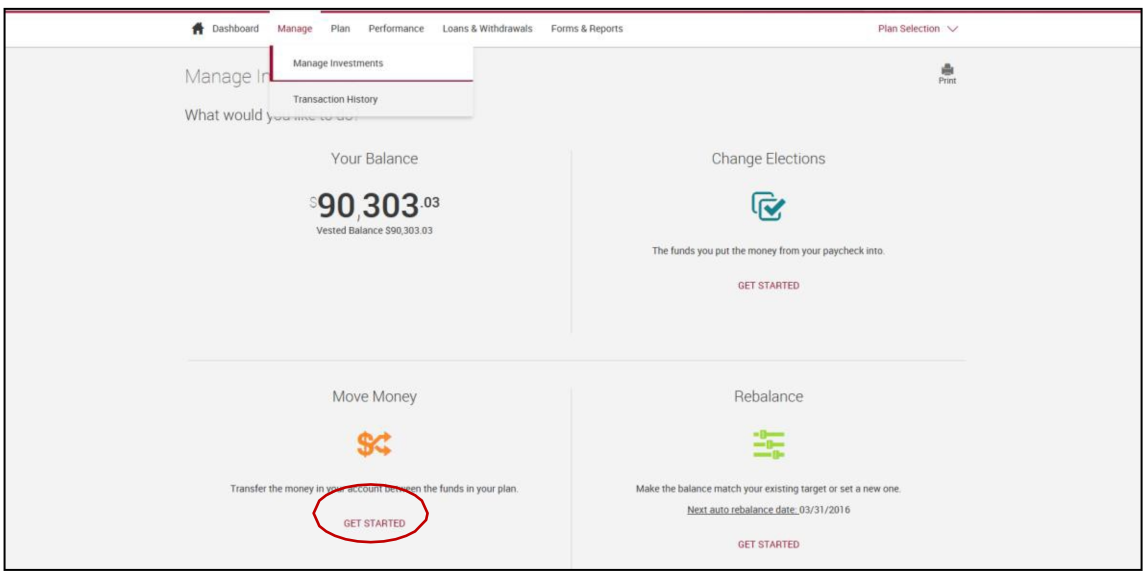
How do I transfer funds?

You can transfer funds by clicking Manage Investments located under the Manage tab on the home page.



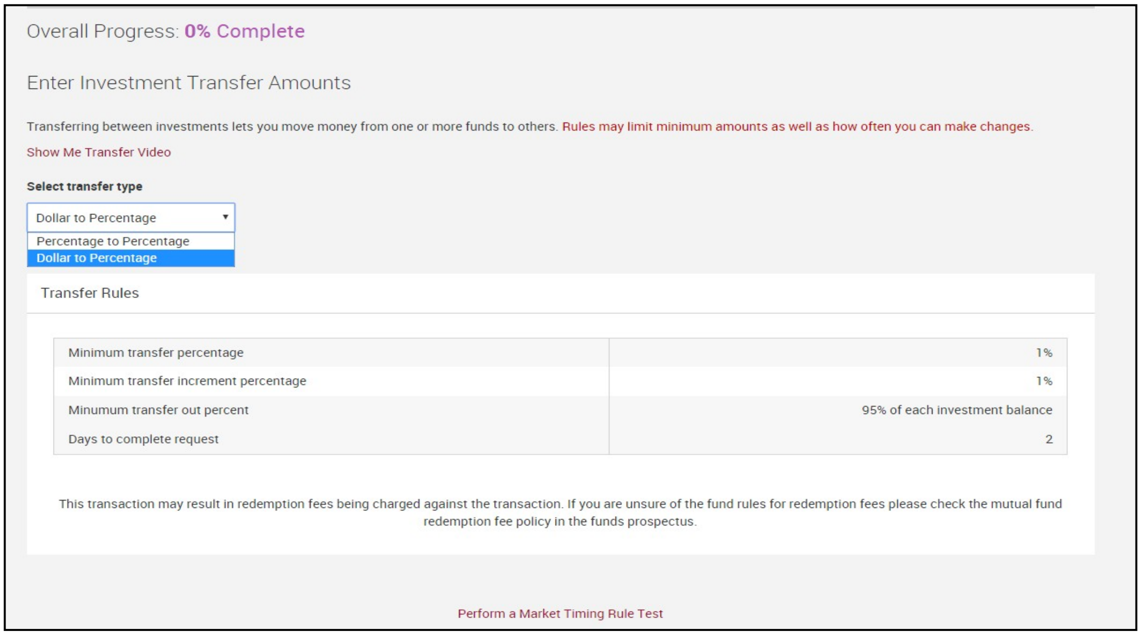
Press “Get Started” under the Move Money section to begin.



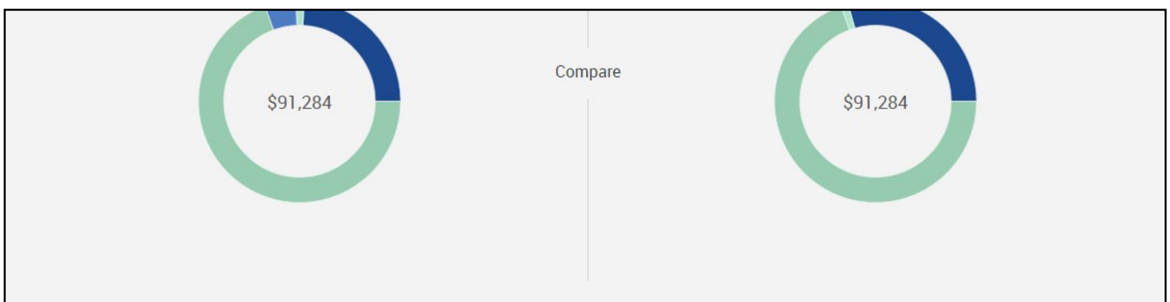
This section allows you to transfer the existing money in your account to different investments.

NOTE: *If you see the word “details” listed by a particular investment, the fund may have redemption fees or restrictions. Click on “details” and the detailed information about the investment will display.*

You must first choose the transfer type you wish to use from the “transfer type” dropdown box. You can set specific dollar amounts or percentages to move between selected investments.



Enter the percentages or dollar amounts in the “From” Column and percentages in the “To” Column indicating which funds you want to move between investments. The “To” column must total 100% before you can proceed to the next step.



Investment	Fund ID	Current Balance		From	To	Projected Balance
Transferable Funds						
Vanguard Total Intl Stk Idx Admiral	VTIAX	24.27%	$22,156.51	0 %	100 %	$26,831.21
Vanguard Total Bond Mk Index Adm	VBTLX	1.14%	$1,043.55	0 %	0 %	$1,043.55
Vanguard 500 Idx Adm	VFIAX	0.13%	$116.05	100 %	0 %	$0.00
Vanguard Ext. Market Idx Adm	VEXAX	0.04%	$34.62	0 %	0 %	$34.62
Vanguard Prime Money Market	VMMXX	0.00%	$0.00	0 %	0 %	$0.00
Vanguard Target Retirement 2010	VTENX	0.00%	$0.00	0 %	0 %	$0.00
Vanguard Target Retirement Income	VTINX	0.00%	$0.00	0 %	0 %	$0.00
Vanguard Target Retirement 2015	VTXVX	0.00%	$0.00	0 %	0 %	$0.00
Vanguard Target Retirement 2020	VTWNX	0.00%	$0.00	0 %	0 %	$0.00
Vanguard Target Retirement 2025	VTTVX	4.99%	$4,558.65	100 %	0 %	$0.00

After entering your transfer amounts select <Submit> to be taken to the confirmation page.

Investment	Fund ID	Current Balance		From	To	Shares Subject to Redemption Fees	Shares Free From Redepmtion Fees	Projected Balance
Transferable Funds								
Vanguard Total Intl Stk Idx Admiral	VTIAX	24.27%	$22,156.51	0%	100%	0	929.384	$26,831.21
Vanguard Total Bond Mk Index Adm	VBTLX	1.14%	$1,043.55	0%	0%	0	96.895	$1,043.55
Vanguard 500 Idx Adm	VFIAX	0.13%	$116.05	100%	0%	0	0.62	$0.00
Vanguard Ext. Market Idx Adm	VEXAX	0.04%	$34.62	0%	0%	0	0.565	$34.62
Vanguard Prime Money Market	VMMXX	0.00%	$0.00	0%	0%	N/A	N/A	$0.00
Vanguard Target Retirement 2010	VTENX	0.00%	$0.00	0%	0%	N/A	N/A	$0.00
Vanguard Target Retirement Income	VTINX	0.00%	$0.00	0%	0%	N/A	N/A	$0.00
Vanguard Target Retirement 2015	VTXVX	0.00%	$0.00	0%	0%	N/A	N/A	$0.00
Vanguard Target Retirement 2020	VTWNX	0.00%	$0.00	0%	0%	N/A	N/A	$0.00
Vanguard Target Retirement 2025	VTTVX	4.99%	$4,558.65	100%	0%	0	291.847	$0.00
Vanguard Target Retirement 2030	VTHRX	69.43%	$63,374.41	0%	0%	0	2293.681	$63,374.41
Vanguard Target Retirement 2035	VTTHX	0.00%	$0.00	0%	0%	N/A	N/A	$0.00
Vanguard Target Retirement 2040	VFORX	0.00%	$0.00	0%	0%	N/A	N/A	$0.00
Vanguard Target Retirement 2045	VTIVX	0.00%	$0.00	0%	0%	N/A	N/A	$0.00
Vanguard Target Retirement 2050	VFIFX	0.00%	$0.00	0%	0%	N/A	N/A	$0.00
Vanguard Target Retirement 2055	VFFVX	0.00%	$0.00	0%	0%	N/A	N/A	$0.00
Vanguard Target Retirement 2060	VTTSX	0.00%	$0.00	0%	0%	N/A	N/A	$0.00
TRANSFERABLE FUNDS TOTAL		100.00%	$91,283.79		100.00%			$91,283.79

A confirmation email will be sent to: participant@yahoo.com Edit

CANCEL BACK SUBMIT

You should receive a confirmation number after the request has been fully completed. If you have listed an email address, you will also receive an email confirmation.

It may take up to 2 business days for your request to be fully processed. Occasionally, your request will not be able to be processed due to market timing violations or other fund restrictions. If this happens, you should receive a notification from your plan sponsor.

Transfer Funds -

Overall Progress: 100% Complete

Confirmation

Confirmation Number:: 180237

It is recommended that you review your account after making any changes and notify Employee Fiduciary immediately if any changes do not appear correct. Any errors must be brought to the attention of Employee Fiduciary within 30 business days from the original request.

Remember, when you elect to transfer funds, you are not updating your investment elections. You are only moving existing balances between funds. To update investment elections see: *How do I update my investment elections?*

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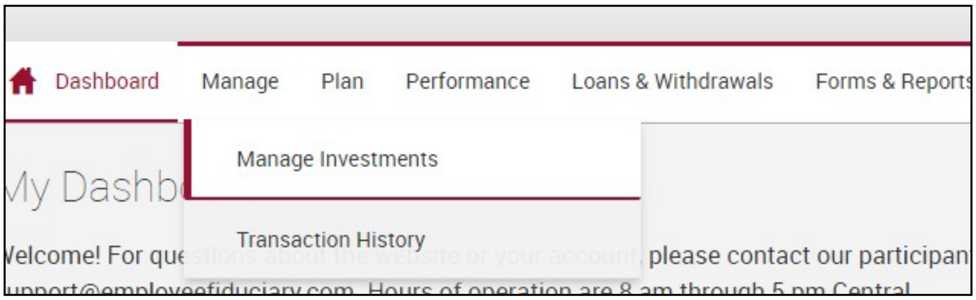
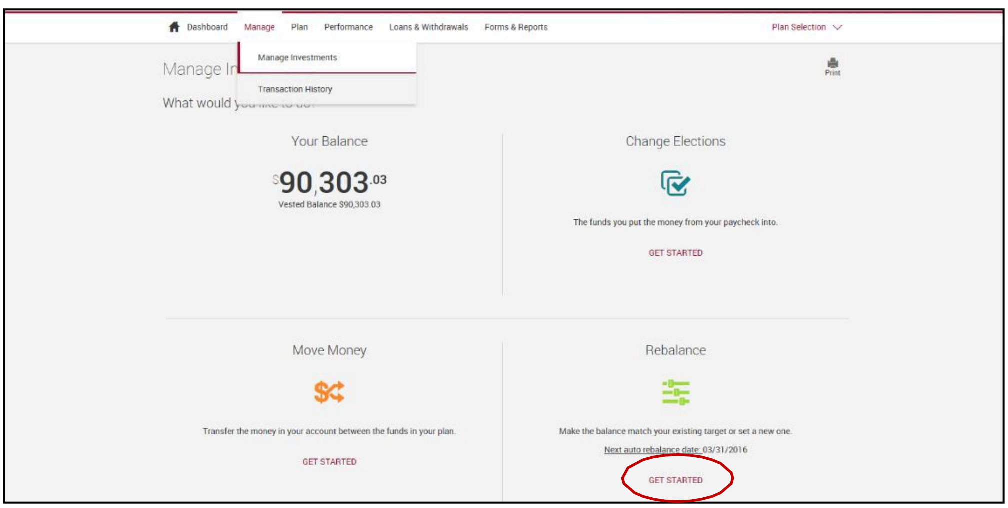
How do I rebalance my account?

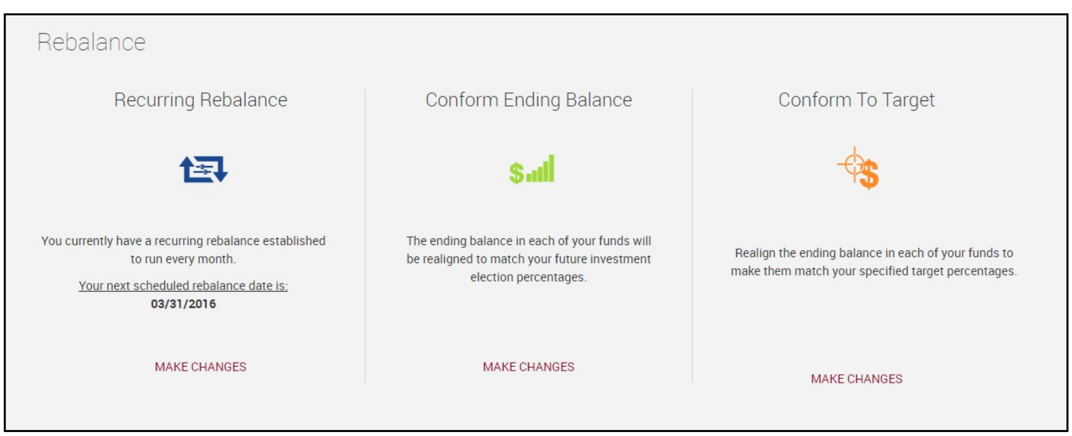
You can rebalance account clicking on Manage Investments located under the Manage tab on the home page.



Press “Get Started” under the rebalance section to begin.

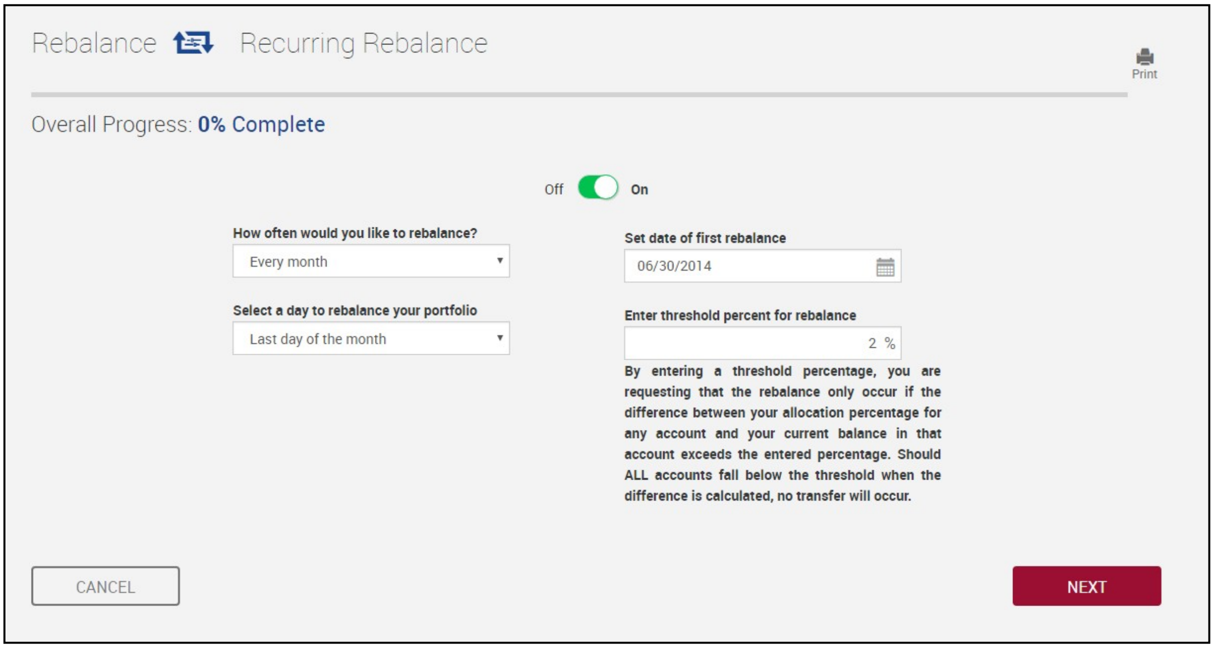


You must first choose the type of rebalance you wish to initiate .

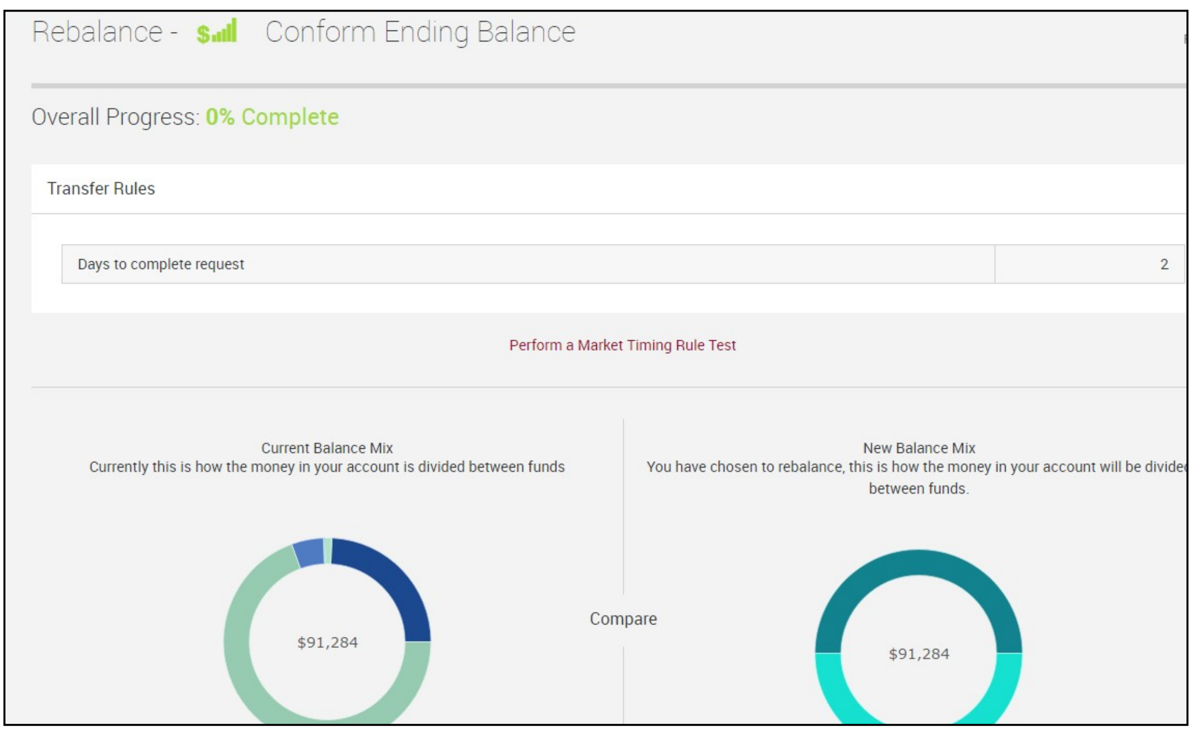


There are three types of rebalance options:

1. **Recurring Rebalance** – This option will allow you to rebalance your investments on a recurring schedule.

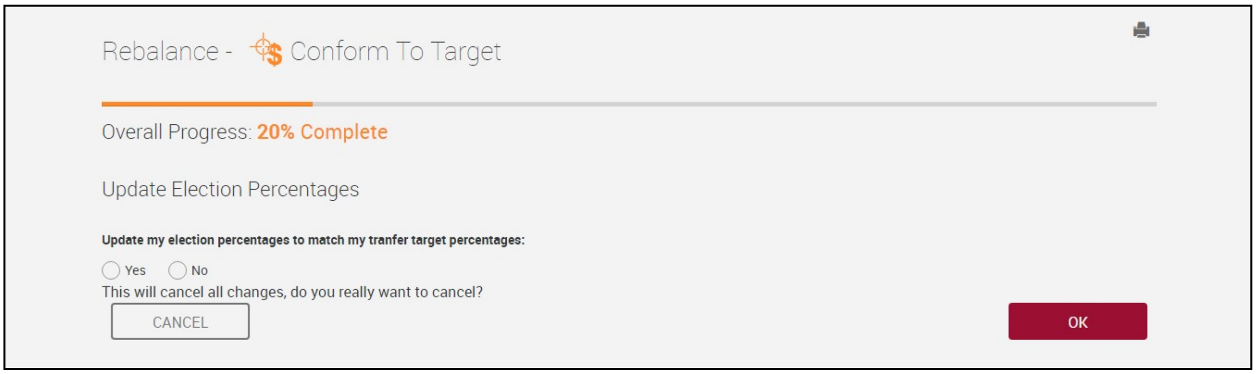


2. **Conform Ending Balances** - This option will allow you to rebalance your investments based on your current allocation percentages. If you do not have allocation percentages at this time, you cannot rebalance your investments.

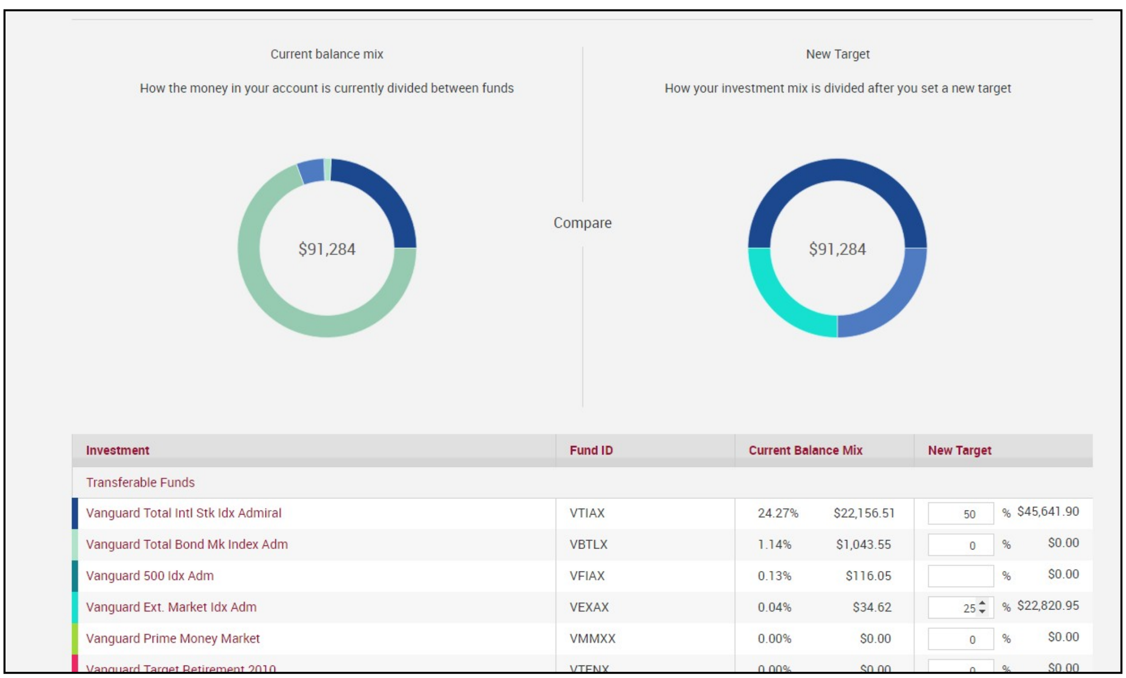


3. **Conform to Target** - This option will allow you to rebalance your investments based on specific allocation percentages. You can specify these allocation percentages in the “New Target %” column. The “New Target%” column must total 100% before you can proceed to the next step.

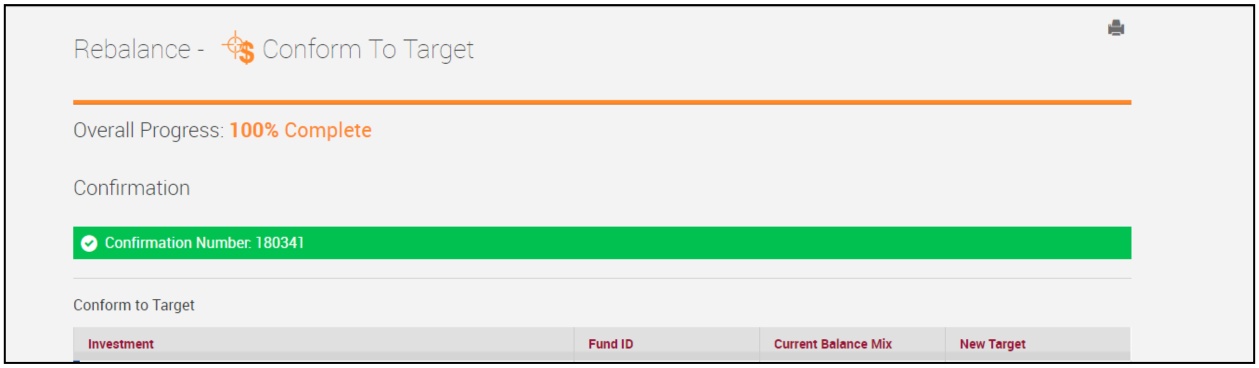
This type of rebalance gives you the option to update your investment elections with the target percentages by selecting yes to “Update my election percentages to match my transfer target percentages”. You must select yes or no before you will be able to move to the next step.



After entering rebalance instructions for any rebalance type, you should select <Next> to go to the next step. You will be brought to a confirmation page. Review your changes here and select <Submit> or the request will not be finalized.



You should receive a confirmation number after the request has been fully completed. If you have listed an email address, you will also receive an email confirmation.



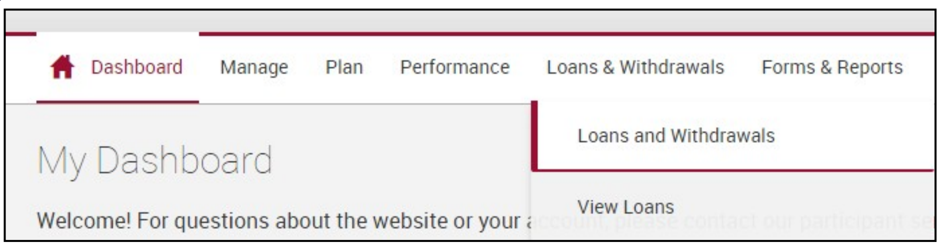
It may take up to 2 business days for your request to be fully processed. Occasionally, your request will not be able to be processed due to market timing violations or other fund restrictions. If this happens, you should receive a notification from your plan sponsor.

You should review your account after making any changes and notify Employee Fiduciary immediately if any changes do not appear correct. Any errors must be brought to the attention of Employee Fiduciary within 30 business days from the original request.

[back to top](#)

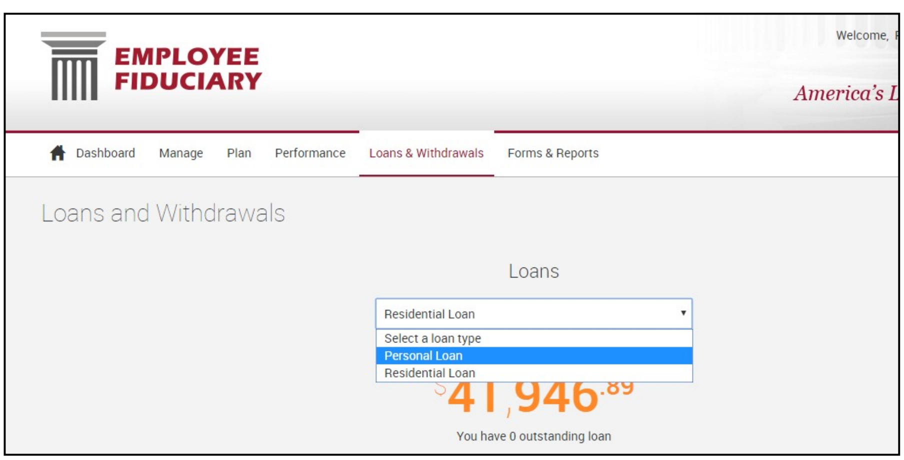
How do I apply for a loan?

You can start the loan application process by selecting the Loans & Withdrawals tab located on the home page.



NOTE: Not all plans allow for loans. If the website does not have a "Loan & Withdrawals "tab on the home screen, the plan does not allow for loans. Please contact our Participant Services departments for any questions regarding loans.

You will need to use the drop down box to select the type of loan. Select "Get Started" to be taken to the next step.



The next page contains information regarding amount availability as well as repayment terms. Personal use loans are restricted to a maximum of 60 months and residential loans are restricted to a maximum of 360 months. Select <next> to continue to the process.

Overall Progress: 0% Complete

Return to transaction selection

Review General Information

What You Should Know About Taking a Loan...

The maximum amount you may borrow is the lesser of 50% of your vested account balance or $50,000 (Some plans have further restrictions. See Loan Information or review the Loan section of your Summary Plan Description for more details.)

A fee of $50.00 will be deducted from your requested loan amount.

You will repay the loan with after-tax deductions, plus interest to your own account through payroll deductions.

Loan Limits	Personal Loan	Residential Loan
Current plan vested acct. balance	$91,283.79	$91,283.79
Minimum loan	$1,000.00	$1,000.00
Maximum loan	$42,210.73	$42,210.73
Minimum duration	0 Months / 0 Payments	0 Months / 0 Payments
Maximum duration	60 Months / 60 Payments	360 Months / 360 Payments
Days to complete request	10	10

Loan Fees	Fee Amount
Origination fee	$50.00
Per payment processing fee	$0.00
Annual maintenance fee	$50.00

CANCEL NEXT

The loan calculator will allow you to model and submit requests for new loans. Simply enter the loan amount, number of payments, and press "calculate" to generate your monthly payment. Once complete press <Next> to continue the process.

Return to transaction selection

Loan Amount

Select the type of loan you would like to receive. Use the loan calculator to specify the amount of your loan and to determine your ideal payment amount.

Loan Limits	Personal Loan
Current plan vested acct. balance	$91,283.79
Minimum loan	$1,000.00
Maximum loan	$42,210.73
Minimum duration	0 Months / 0 Payments
Maximum duration	60 Months / 60 Payments
Days to complete request	10

Loan Fees	Fee Amount
Origination fee	$50.00
Per payment processing fee	$0.00
Annual maintenance fee	$50.00

Loan Type

Personal Loan

Rate 4.5%

Loan amount 1500.00

\# of payments 60

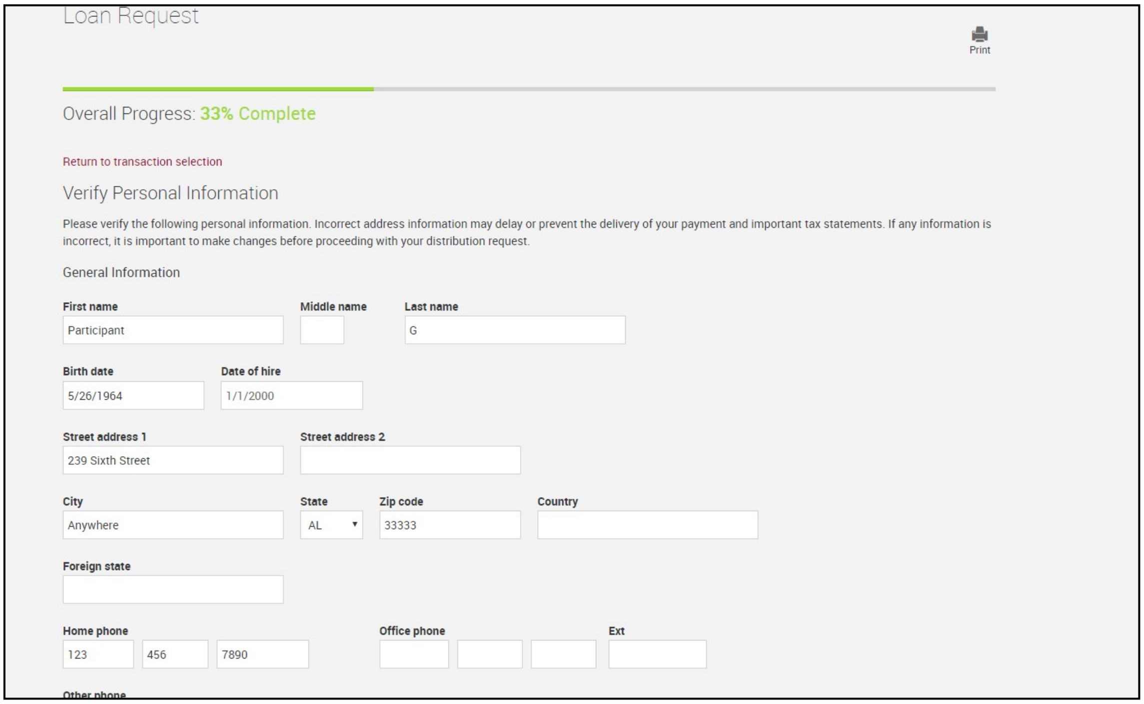
Your Monthly payment $27.96

CALCULATE

Review Amortization Schedule

CANCEL BACK NEXT

You must review your personal information on this screen and make any changes if any information is incorrect. Incorrect address information may delay or prevent the delivery of your payment and important tax statements. Once you have verified your personal information, click <Next> to continue the process.



Loan Request

Print

Overall Progress: 33% Complete

Return to transaction selection

Verify Personal Information

Please verify the following personal information. Incorrect address information may delay or prevent the delivery of your payment and important tax statements. If any information is incorrect, it is important to make changes before proceeding with your distribution request.

General Information

First name: Participant
Middle name:
Last name: G

Birth date: 5/26/1964
Date of hire: 1/1/2000

Street address 1: 239 Sixth Street
Street address 2:

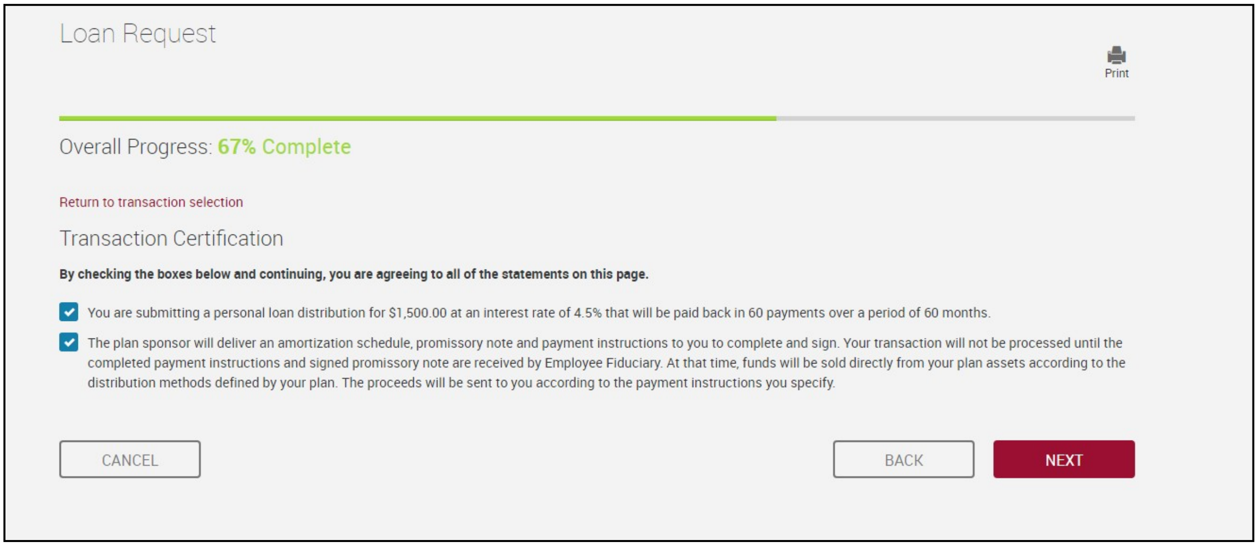
City: Anywhere
State: AL
Zip code: 33333
Country:

Foreign state:

Home phone: 123 456 7890
Office phone:
Ext:

Other phone

If you agree with all the information contained within the statements listed on this screen, check each box and click <Next> to be taken to the review page.



Loan Request

Print

Overall Progress: 67% Complete

Return to transaction selection

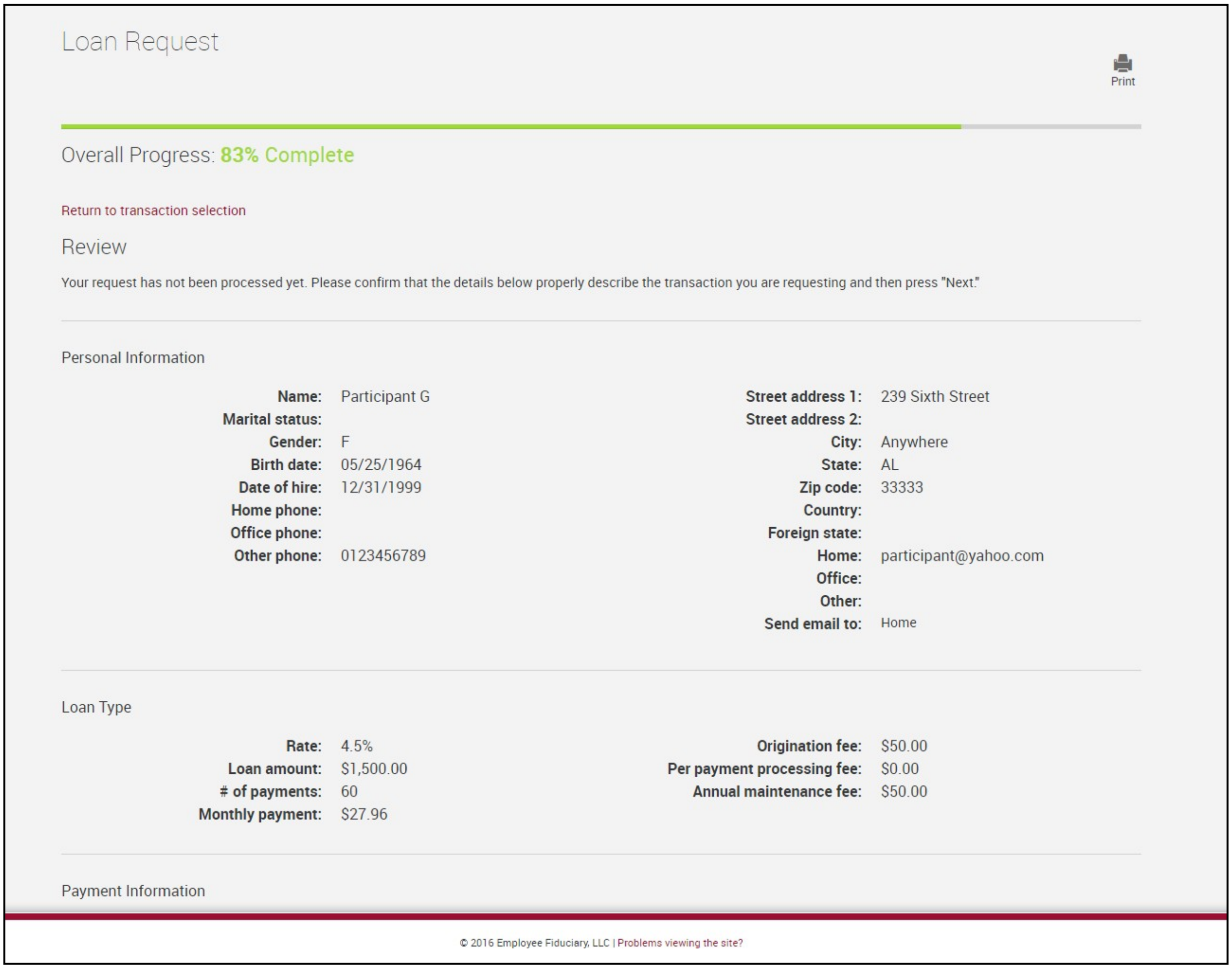
Transaction Certification

By checking the boxes below and continuing, you are agreeing to all of the statements on this page.

- [x] You are submitting a personal loan distribution for $1,500.00 at an interest rate of 4.5% that will be paid back in 60 payments over a period of 60 months.
- [x] The plan sponsor will deliver an amortization schedule, promissory note and payment instructions to you to complete and sign. Your transaction will not be processed until the completed payment instructions and signed promissory note are received by Employee Fiduciary. At that time, funds will be sold directly from your plan assets according to the distribution methods defined by your plan. The proceeds will be sent to you according to the payment instructions you specify.

CANCEL BACK NEXT

If everything is correct, click <Next> to finalize the process and receive your confirmation number.



Loan Request

Print

Overall Progress: 83% Complete

Return to transaction selection

Review

Your request has not been processed yet. Please confirm that the details below properly describe the transaction you are requesting and then press "Next."

Personal Information

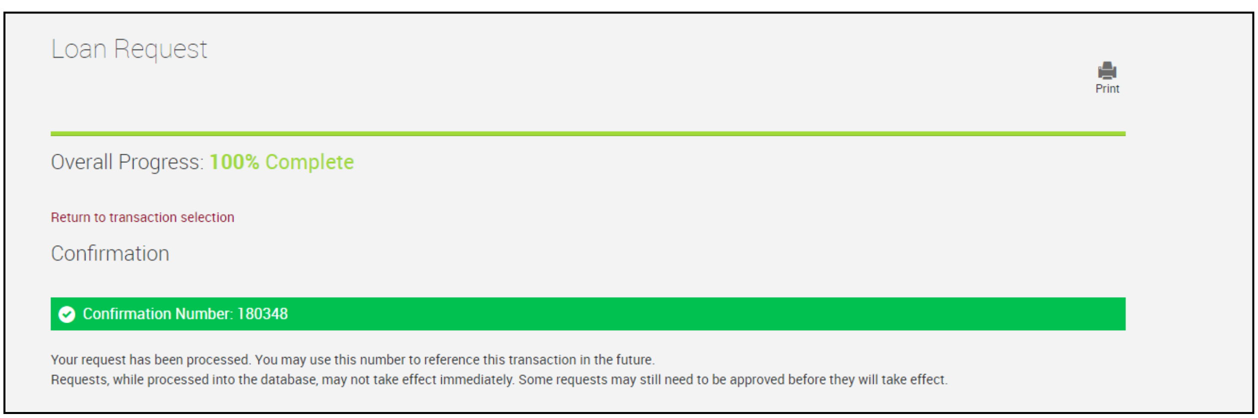
Name:	Participant G	**Street address 1:**	239 Sixth Street
Marital status:		**Street address 2:**	
Gender:	F	**City:**	Anywhere
Birth date:	05/25/1964	**State:**	AL
Date of hire:	12/31/1999	**Zip code:**	33333
Home phone:		**Country:**	
Office phone:		**Foreign state:**	
Other phone:	0123456789	**Home:**	participant@yahoo.com
		Office:	
		Other:	
		Send email to:	Home

Loan Type

Rate:	4.5%	**Origination fee:**	$50.00
Loan amount:	$1,500.00	**Per payment processing fee:**	$0.00
# of payments:	60	**Annual maintenance fee:**	$50.00
Monthly payment:	$27.96		

Payment Information

Your request has now been submitted to your plan sponsor for approval.



Loan Request

Print

Overall Progress: 100% Complete

Return to transaction selection

Confirmation

Confirmation Number: 180348

Your request has been processed. You may use this number to reference this transaction in the future.
Requests, while processed into the database, may not take effect immediately. Some requests may still need to be approved before they will take effect.

Once your plan sponsor receives your loan request, the following steps will need to be taken to complete the loan process:

1. Receive a copy of the amortization schedule and promissory note from your plan sponsor

2. Sign the promissory note and return to your plan sponsor. Your plan sponsor will also need to sign off on the promissory note as plan sponsor.

3. The plan sponsor should scan and email the promissory note to the Relationship Manager for the plan.

The loan disbursement will not be processed until we receive a signed promissory note, including the payment instruction on page two.

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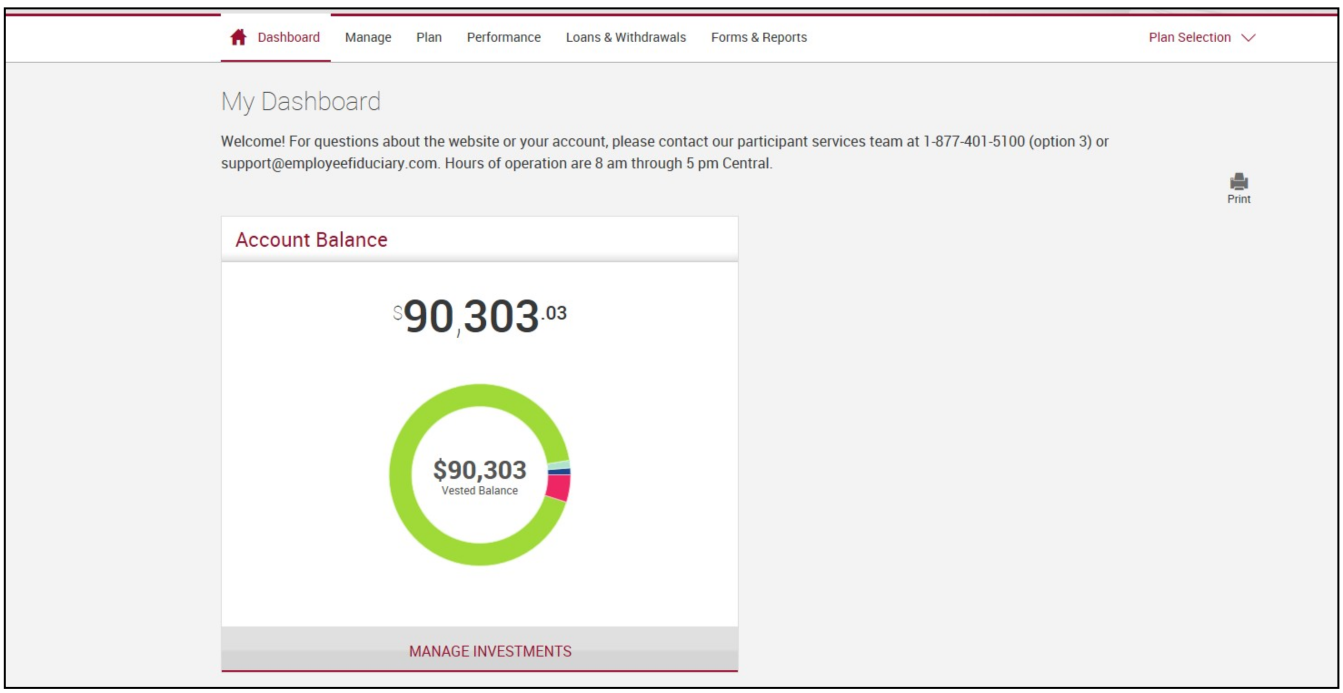
How do I view my account balance?

You can view your account balance by clicking on the Dashboard. This screen is also the first screen you will be taken to each time you enter the website.



Right underneath the account balance is “My Portfolio”. This section allows you to view your balance by Investment, Asset Class and Source by using the drop down menu under “view”. Your balance may include the estimated value of pending trades. Pending trade balances will be displayed beneath the total balance.

Overview ▾

Overview
Fund View
Asset Class View
Source View

	Fund ID	Price	Asset Class	From My Paycheck	Balance
	VTIAX	$23.41	Foreign Large Blend	0%	1.24% | $1,115.58
Vanguard Total Bond Mk Index A	VBTLX	$10.77	Intermediate-Term Bond	0%	1.18% | $1,068.63
Pending trade					*($25.07)*
Vanguard 500 Idx Adm	VFIAX	$184.33	Large Blend	50%	0.13% | $114.29
Vanguard Ext. Market Idx Adm	VEXAX	$60.12	Mid-Cap Blend	50%	0.04% | $33.97
Vanguard Target Retirement 202	VTTVX	$15.43	Target-Date 2015-2029	0%	92.57% | $83,602.04
Pending trade					*($79,098.83)*
Vanguard Target Retirement 203	VTHRX	$27.26	Target-Date 2030+	0%	4.84% | $4,368.52

Your recent activity will be summarized and displayed underneath your portfolio.

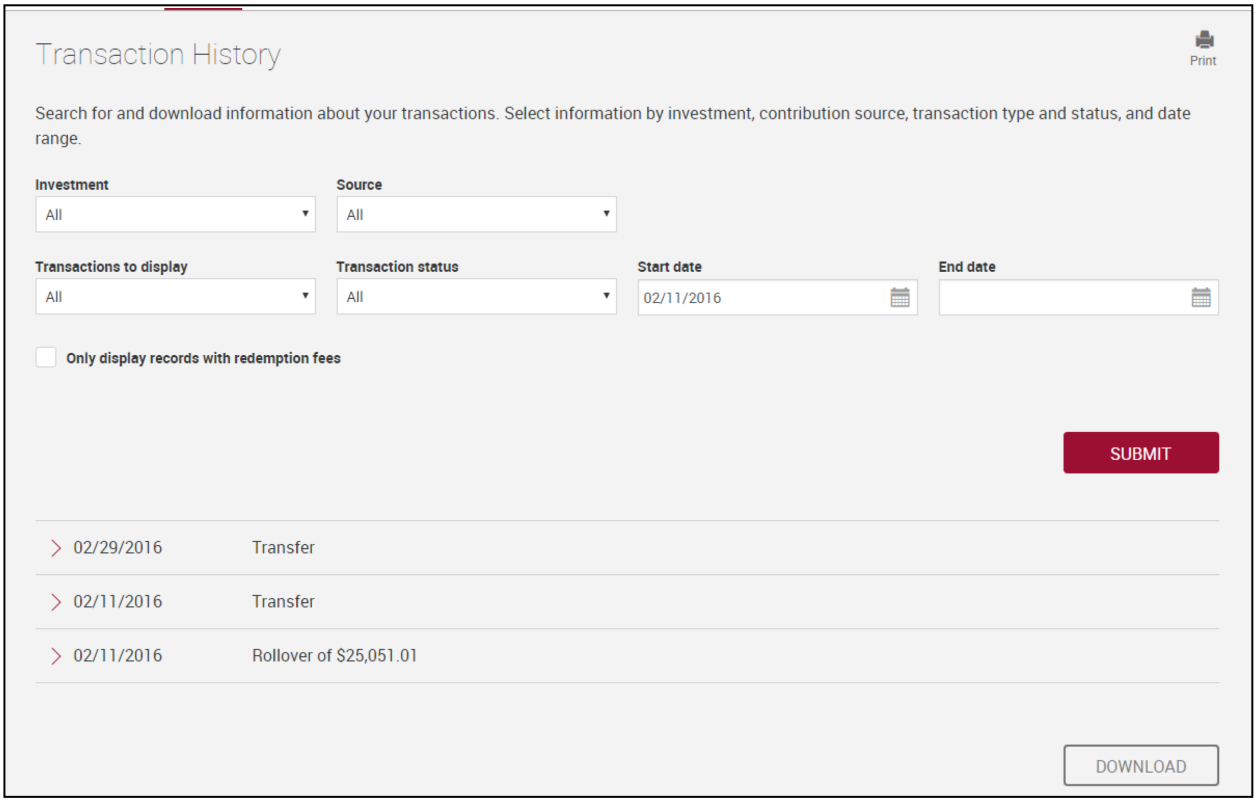
Recent Activity

Date	Type	Amount	Status
02/28/16	Transfer	$77,483.59	
02/28/16	Transfer	($77,483.59)	
02/10/16	Transfer - one sided	$50,000.00	
02/10/16	Rollover	$25,051.01	
08/26/15	Deferral, Pre-tax or Roth	$75.00	
08/26/15	Match	$25.00	
02/17/15	Transfer	$4,195.46	
02/17/15	Transfer	($4,195.46)	
12/26/14	Deferral, Pre-tax or Roth	$75.00	

VIEW TRANSACTIONS

To search for and download detailed information about your transaction, press view transactions located in the bottom right corner of the recent activity section.

In this section you will be able to download detailed information about a transaction.



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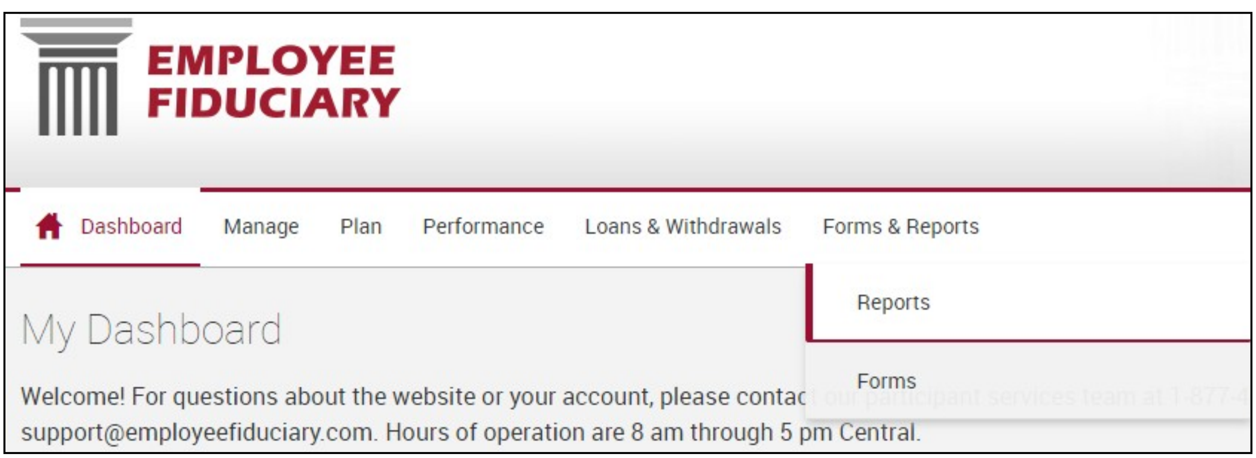
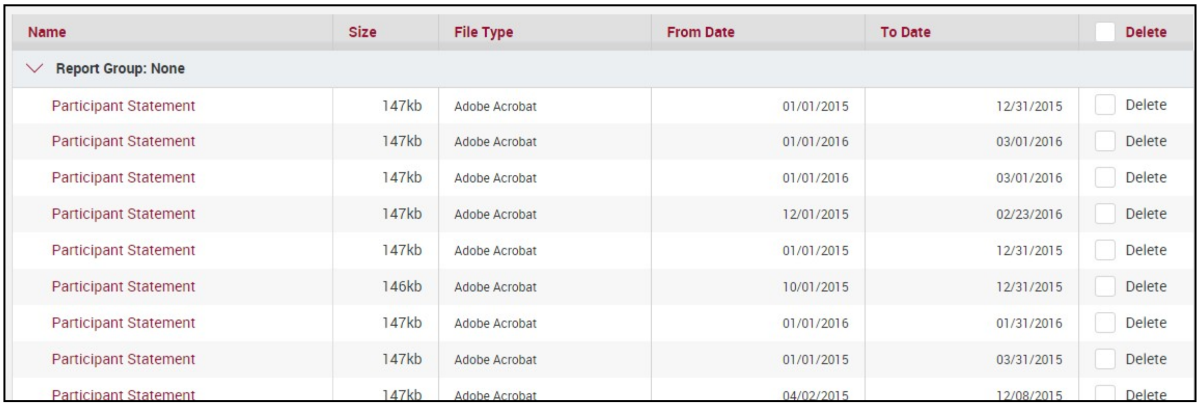
How do I view my quarterly participant statement?

You can view your quarterly participant statement by clicking Reports located under the Forms & Reports tab on the home page.



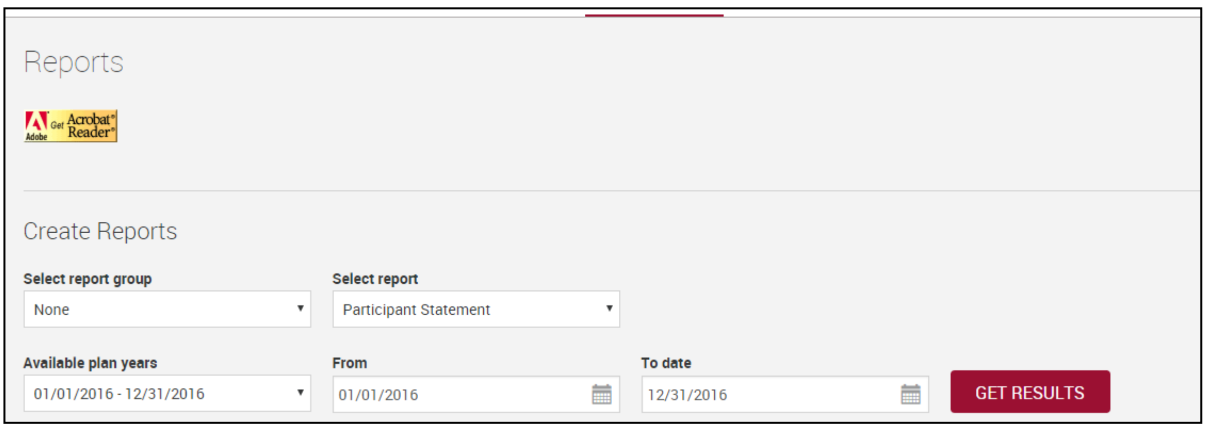
Your quarterly participant statements will be placed here in PDF format within 15 business days after the end of each calendar quarter.

This section will appear collapsed. You will need to click on the report group in order for it to expand.



Name	Size	File Type	From Date	To Date	Delete
Report Group: None					
Participant Statement	147kb	Adobe Acrobat	01/01/2015	12/31/2015	Delete
Participant Statement	147kb	Adobe Acrobat	01/01/2016	03/01/2016	Delete
Participant Statement	147kb	Adobe Acrobat	01/01/2016	03/01/2016	Delete
Participant Statement	147kb	Adobe Acrobat	12/01/2015	02/23/2016	Delete
Participant Statement	147kb	Adobe Acrobat	01/01/2015	12/31/2015	Delete
Participant Statement	146kb	Adobe Acrobat	10/01/2015	12/31/2015	Delete
Participant Statement	147kb	Adobe Acrobat	01/01/2016	01/31/2016	Delete
Participant Statement	147kb	Adobe Acrobat	01/01/2015	03/31/2015	Delete
Participant Statement	147kb	Adobe Acrobat	04/02/2015	12/08/2015	Delete

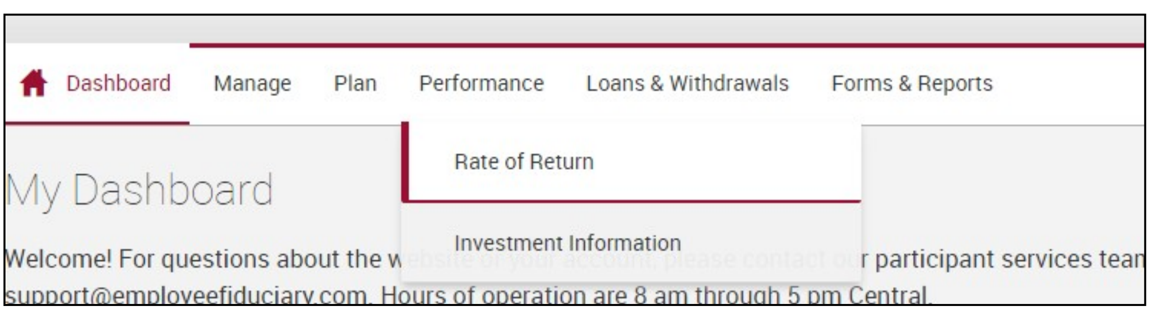
You can also create a statement at any time by selecting "Participant Statement" under "Select report" and specifying the "from" and "to" dates. Other reports related to your account may also be made available under the reports section.



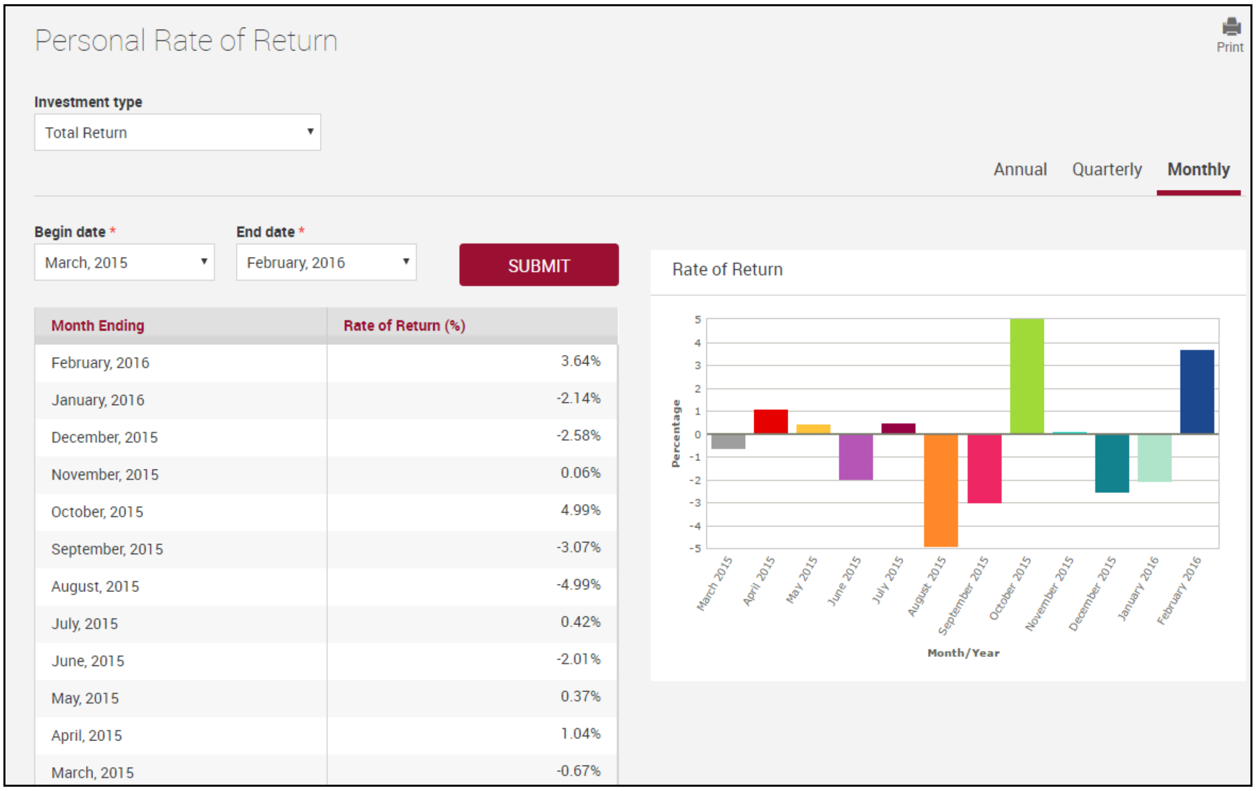
back to top

How do I view the rate of return on my account?

You can view your rate of return by clicking Rate of Return located under the Performance tab on the home page.



This page shows your personal rate of return in total or by individual investment on a monthly, quarterly, and annual basis.



Month Ending	Rate of Return (%)
February, 2016	3.64%
January, 2016	-2.14%
December, 2015	-2.58%
November, 2015	0.06%
October, 2015	4.99%
September, 2015	-3.07%
August, 2015	-4.99%
July, 2015	0.42%
June, 2015	-2.01%
May, 2015	0.37%
April, 2015	1.04%
March, 2015	-0.67%

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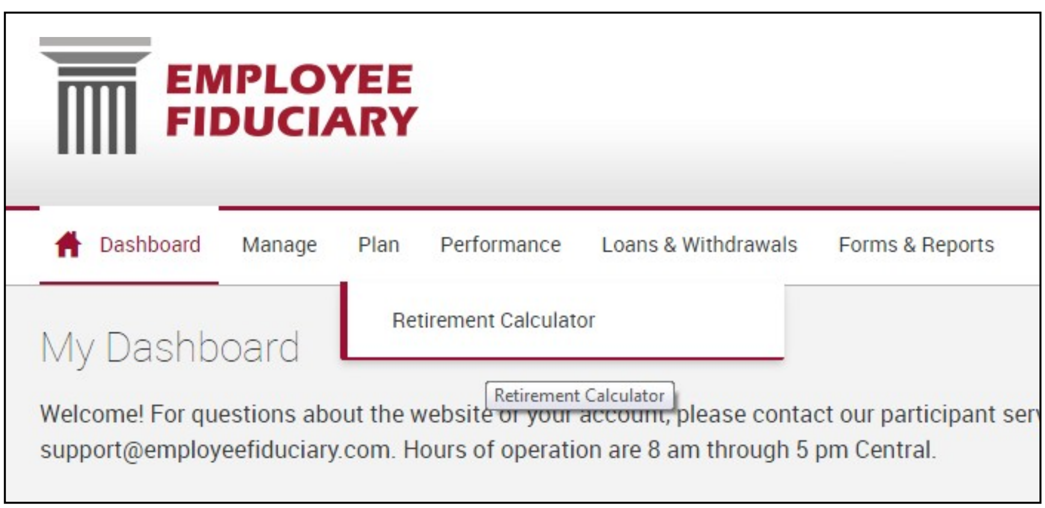
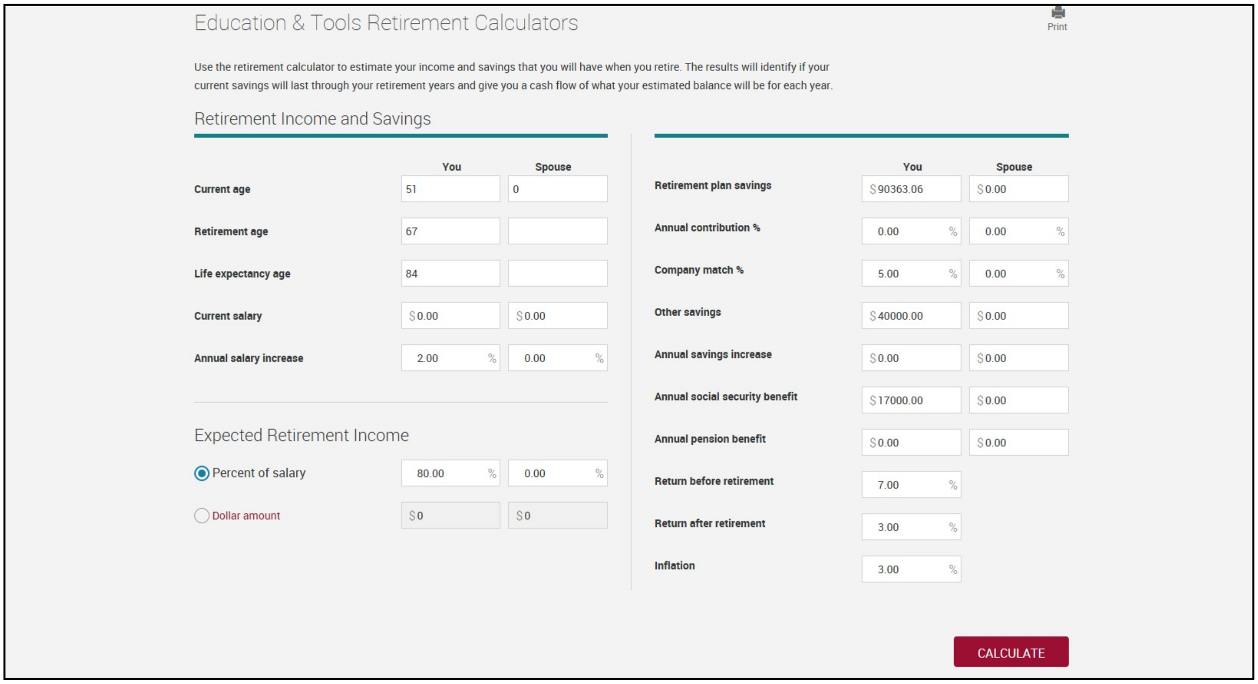
How can I estimate my retirement needs?

You can view and estimate your retirement needs by clicking Retirement Calculator located under the Plan tab on the home page.



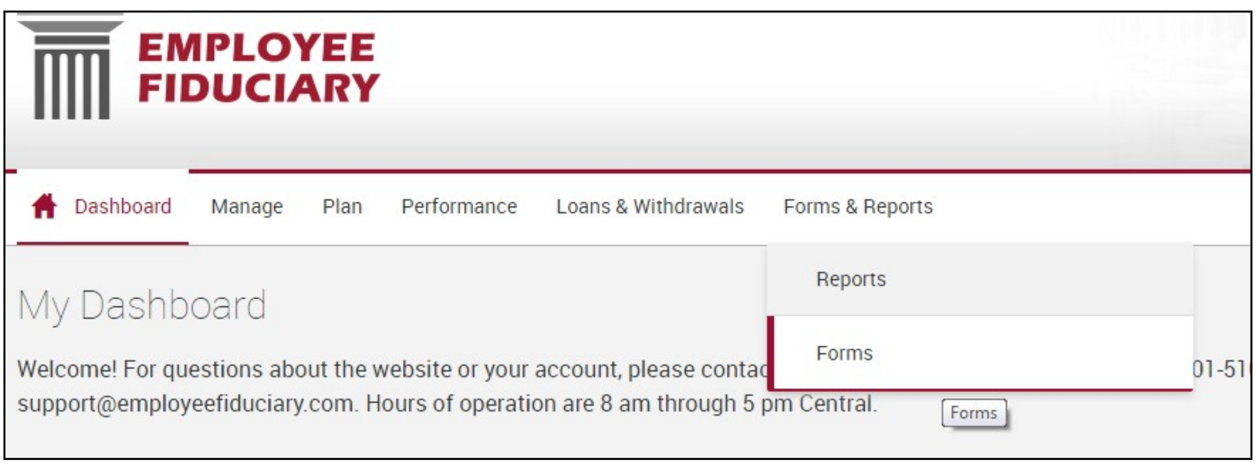
This page allows you to input expected financial circumstances to identify if your current savings rate will be sufficient for retirement.



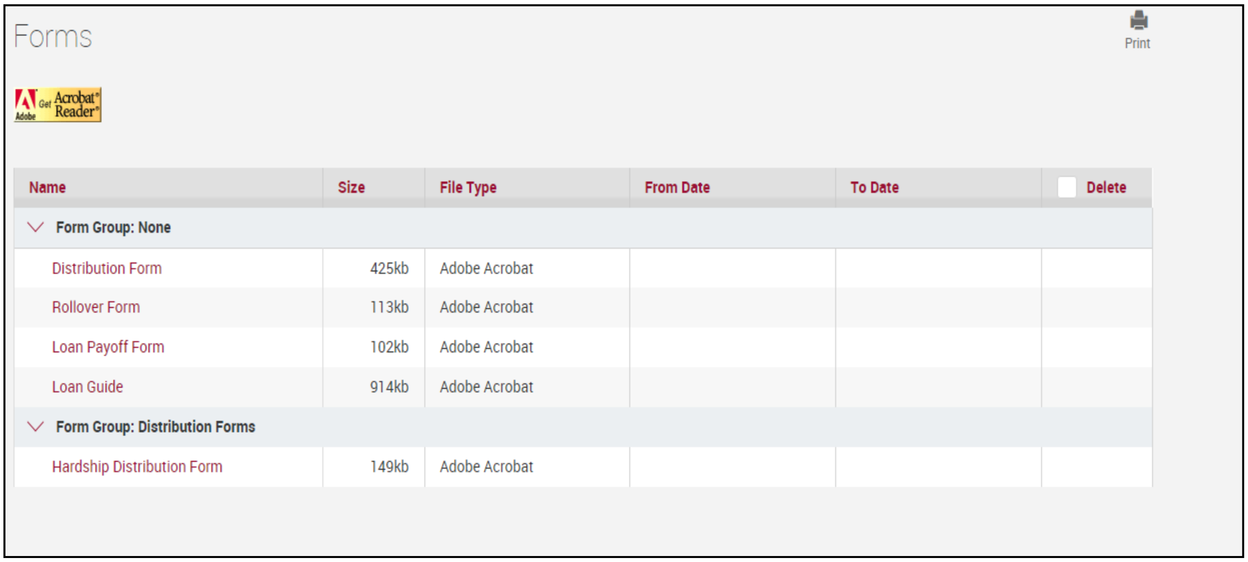
back to top

How can I view the forms related to my plan?

You can view the forms related to your plan by clicking on Forms under the Forms & Report tab located on the home page.



This page allows you print forms that you need to request distributions and other various transactions. The forms will appear collapsed. You will need to expand each section in order to see each form.



Name	Size	File Type	From Date	To Date	Delete
Form Group: None					
Distribution Form	425kb	Adobe Acrobat			
Rollover Form	113kb	Adobe Acrobat			
Loan Payoff Form	102kb	Adobe Acrobat			
Loan Guide	914kb	Adobe Acrobat			
Form Group: Distribution Forms					
Hardship Distribution Form	149kb	Adobe Acrobat			

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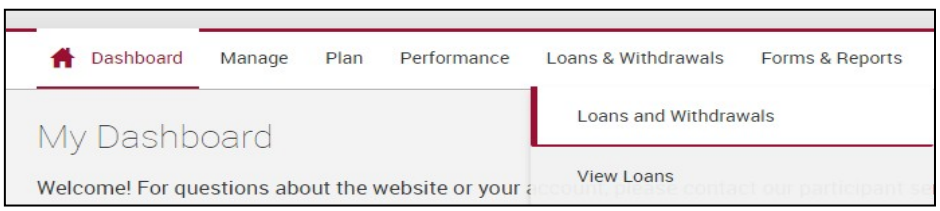
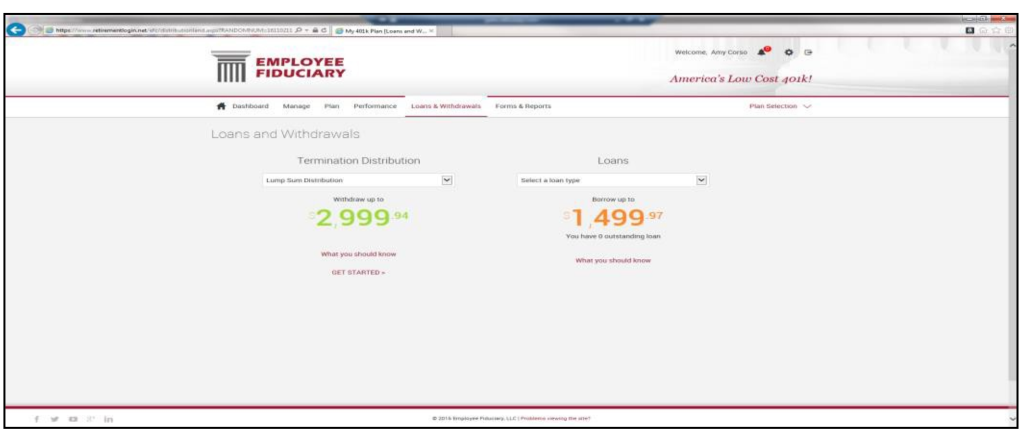
How do I request a termination distribution?

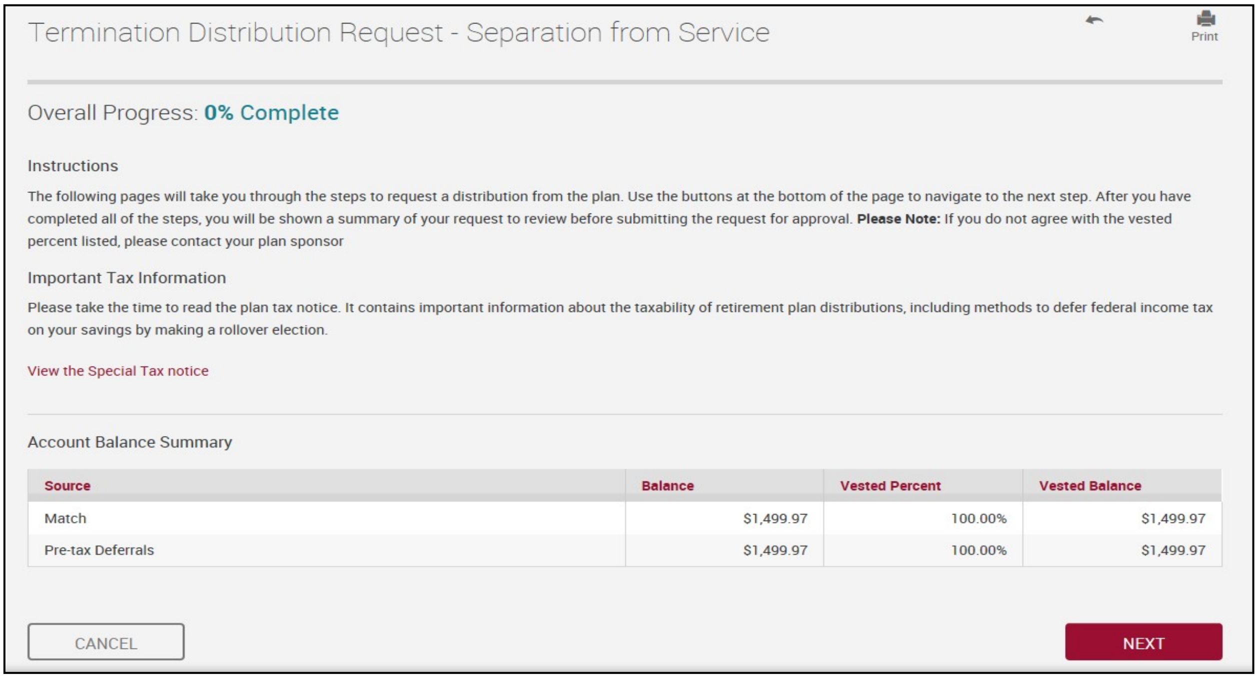
You can start the distribution process by selecting the Loans & Withdrawals tab located on the home page.



You will need to use the drop-down box to select the type of distribution. Select "Get Started" to be taken to the next step.



The next page contains instructions on taking a distribution and provides a link to view tax information. It also contains your balance by money source. Select <next> to continue to the process.



Termination Distribution Request - Separation from Service

Print

Overall Progress: **0% Complete**

Instructions

The following pages will take you through the steps to request a distribution from the plan. Use the buttons at the bottom of the page to navigate to the next step. After you have completed all of the steps, you will be shown a summary of your request to review before submitting the request for approval. **Please Note:** If you do not agree with the vested percent listed, please contact your plan sponsor

Important Tax Information

Please take the time to read the plan tax notice. It contains important information about the taxability of retirement plan distributions, including methods to defer federal income tax on your savings by making a rollover election.

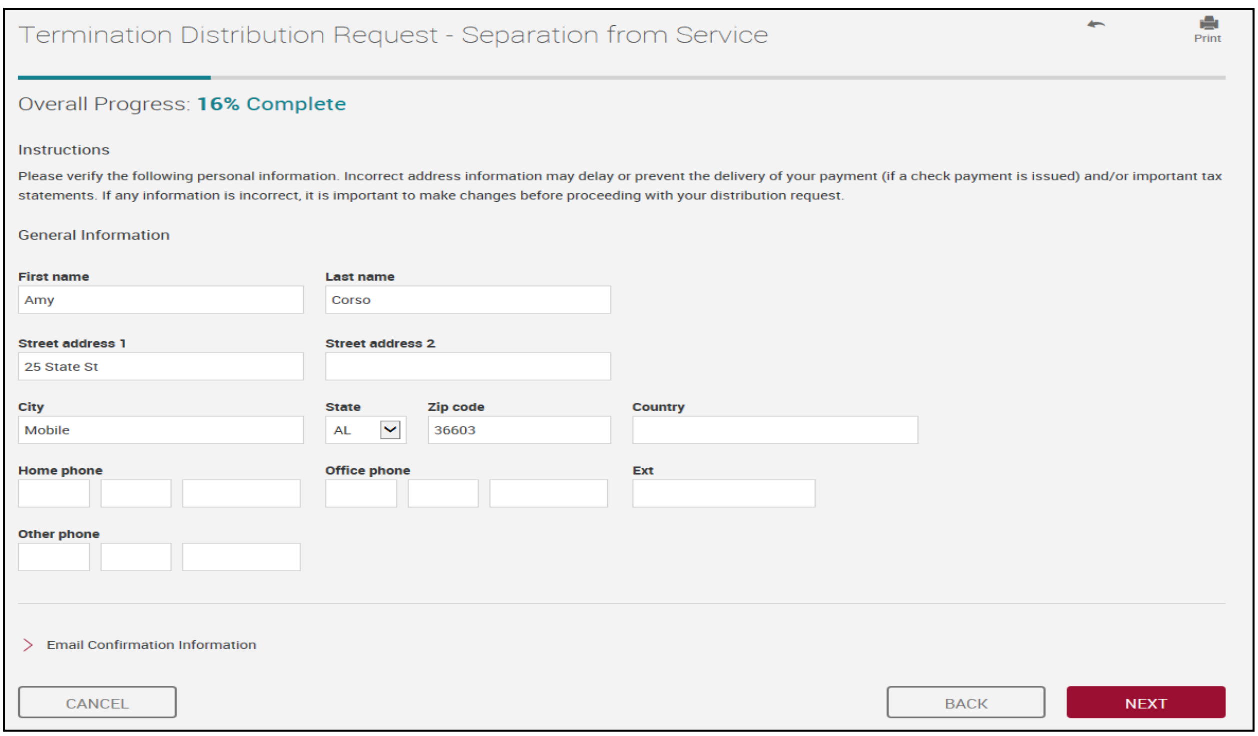
View the Special Tax notice

Account Balance Summary

Source	Balance	Vested Percent	Vested Balance
Match	$1,499.97	100.00%	$1,499.97
Pre-tax Deferrals	$1,499.97	100.00%	$1,499.97

CANCEL NEXT

You must review your personal information on this screen and make any changes if any information is incorrect. Incorrect address information may delay or prevent the delivery of your payment and important tax statements. Once you have verified your personal information, click <Next> to continue the process.



Termination Distribution Request - Separation from Service

Print

Overall Progress: **16% Complete**

Instructions

Please verify the following personal information. Incorrect address information may delay or prevent the delivery of your payment (if a check payment is issued) and/or important tax statements. If any information is incorrect, it is important to make changes before proceeding with your distribution request.

General Information

First name Amy

Last name Corso

Street address 1 25 State St

Street address 2

City Mobile

State AL

Zip code 36603

Country

Home phone

Office phone

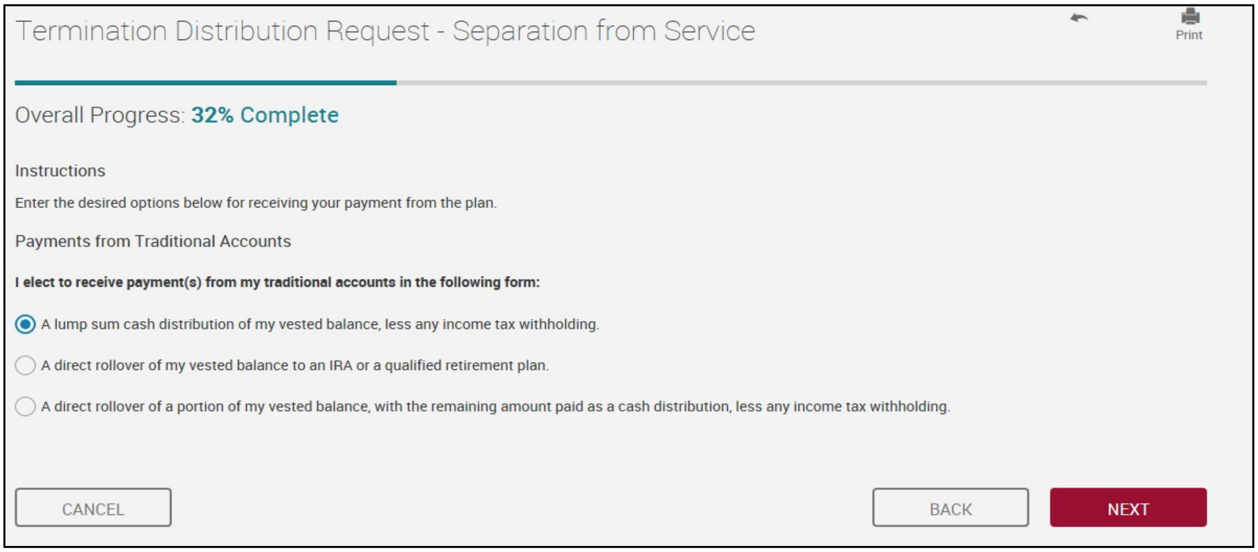
Ext

Other phone

Email Confirmation Information

CANCEL BACK NEXT

The next screen is where you will choose the type of payment you wish to receive. Click <Next> to continue the process.



Termination Distribution Request - Separation from Service

Print

Overall Progress: **32% Complete**

Instructions

Enter the desired options below for receiving your payment from the plan.

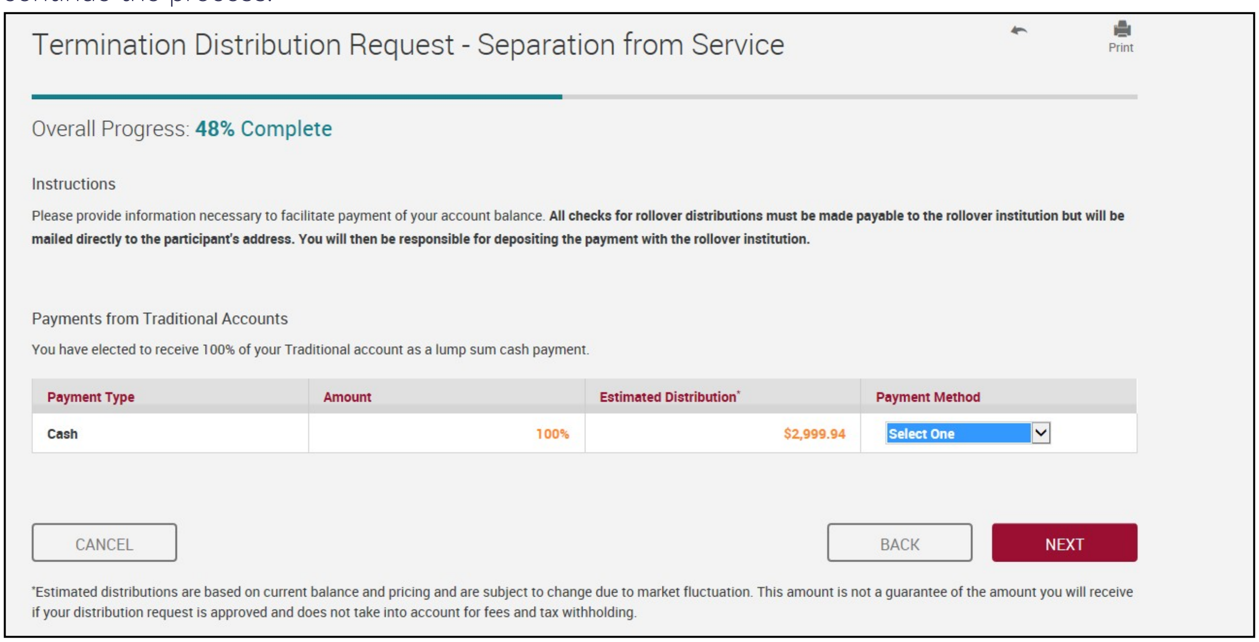
Payments from Traditional Accounts

I elect to receive payment(s) from my traditional accounts in the following form:

- (selected) A lump sum cash distribution of my vested balance, less any income tax withholding.
- A direct rollover of my vested balance to an IRA or a qualified retirement plan.
- A direct rollover of a portion of my vested balance, with the remaining amount paid as a cash distribution, less any income tax withholding.

CANCEL BACK NEXT

If you chose to receive a lump sum cash distribution, your next screen will be where you will choose your Payment Method. In the dropdown box you will choose Check. Click <Next> to continue the process.



Termination Distribution Request - Separation from Service

Print

Overall Progress: **48% Complete**

Instructions

Please provide information necessary to facilitate payment of your account balance. **All checks for rollover distributions must be made payable to the rollover institution but will be mailed directly to the participant's address. You will then be responsible for depositing the payment with the rollover institution.**

Payments from Traditional Accounts

You have elected to receive 100% of your Traditional account as a lump sum cash payment.

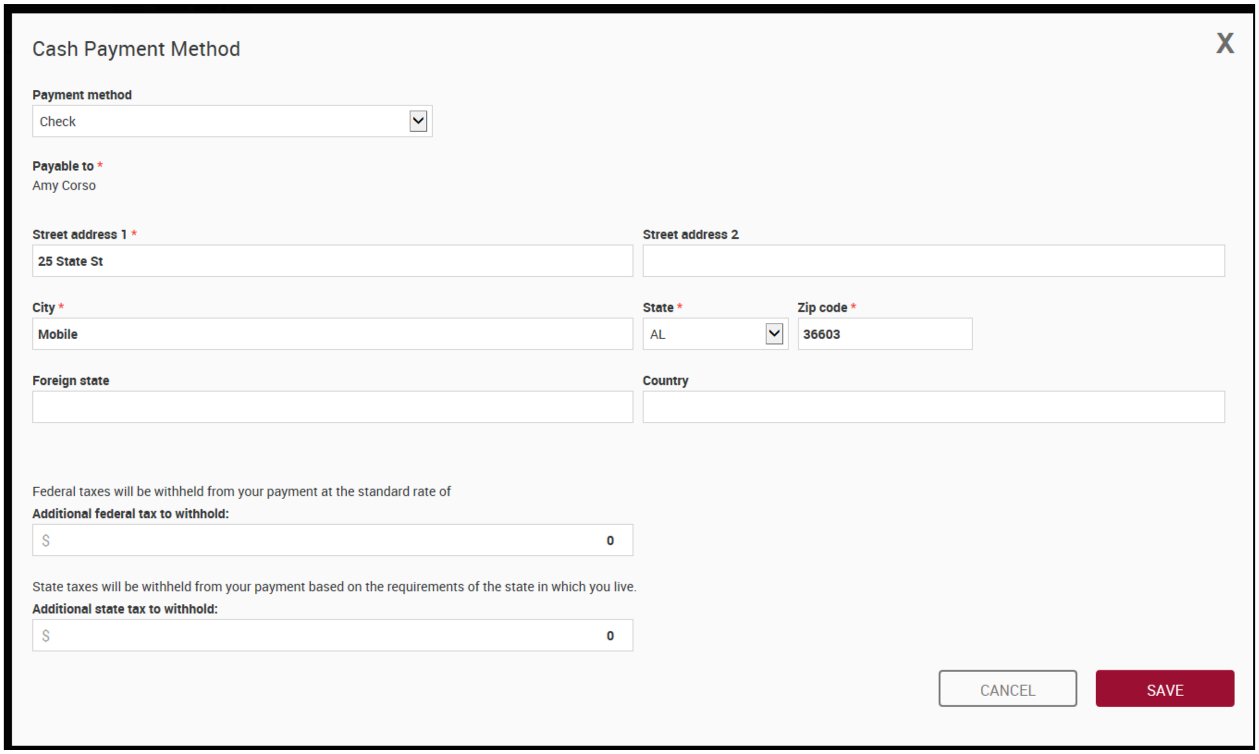
Payment Type	Amount	Estimated Distribution*	Payment Method
Cash	100%	$2,999.94	Select One

CANCEL BACK NEXT

*Estimated distributions are based on current balance and pricing and are subject to change due to market fluctuation. This amount is not a guarantee of the amount you will receive if your distribution request is approved and does not take into account for fees and tax withholding.

On this next screen you will need to verify your home address. This is where the check will be mailed.

Note: The federal taxes that will be withheld is the standard rate of 20%. If you wish to withhold any additional federal taxes, please complete this box. Not all states require that taxes be withheld. Once you have verified your information is correct click <Save>.



Cash Payment Method

X

Payment method

Check

Payable to *

Amy Corso

Street address 1 *

25 State St

Street address 2

City *

Mobile

State *

AL

Zip code *

36603

Foreign state

Country

Federal taxes will be withheld from your payment at the standard rate of

Additional federal tax to withhold:

$ 0

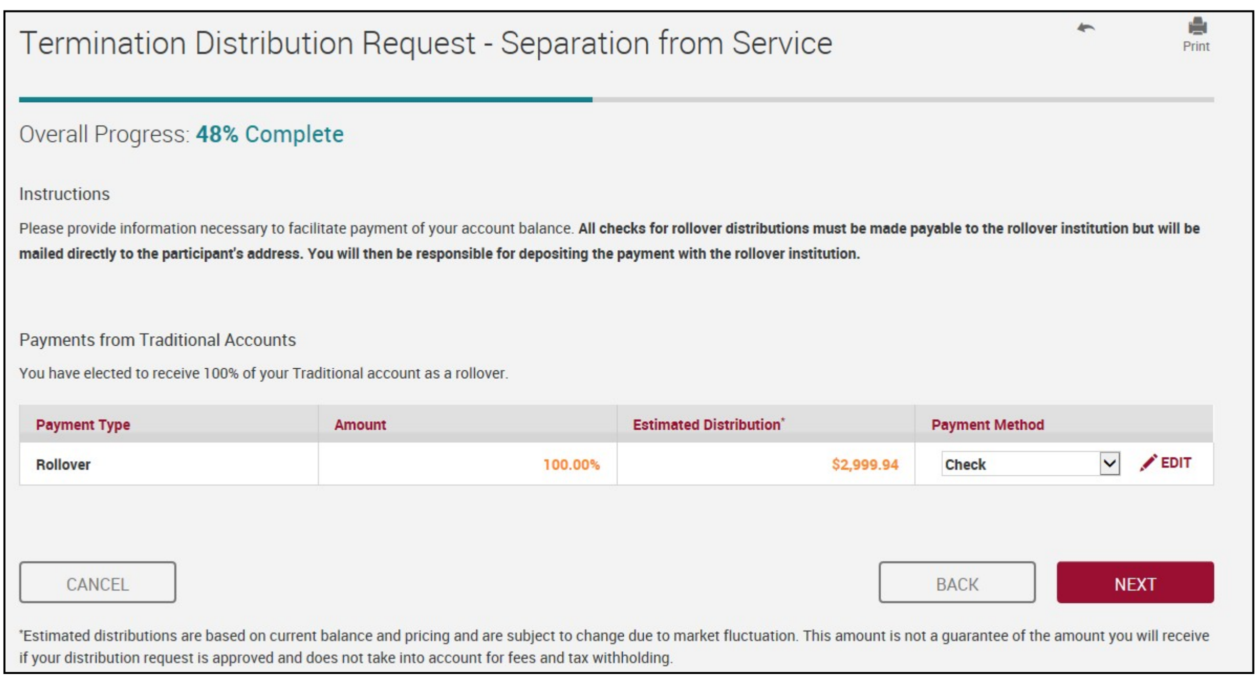
State taxes will be withheld from your payment based on the requirements of the state in which you live.

Additional state tax to withhold:

$ 0

CANCEL SAVE

If you choose a direct rollover instead of a lump sum, you will be directed to the below screen. You will choose Check as your payment method. Click <Next> to continue the process.



Termination Distribution Request - Separation from Service

Print

Overall Progress: **48% Complete**

Instructions

Please provide information necessary to facilitate payment of your account balance. **All checks for rollover distributions must be made payable to the rollover institution but will be mailed directly to the participant's address. You will then be responsible for depositing the payment with the rollover institution.**

Payments from Traditional Accounts

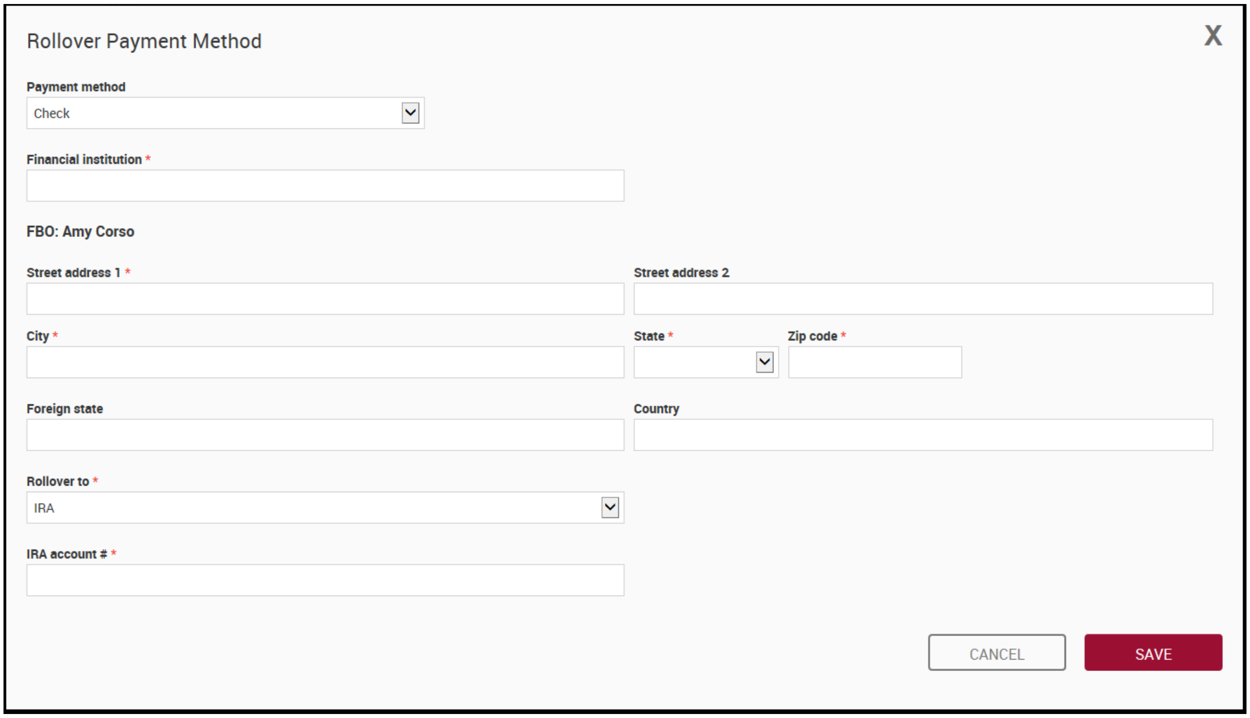
You have elected to receive 100% of your Traditional account as a rollover.

Payment Type	Amount	Estimated Distribution*	Payment Method
Rollover	100.00%	$2,999.94	Check EDIT

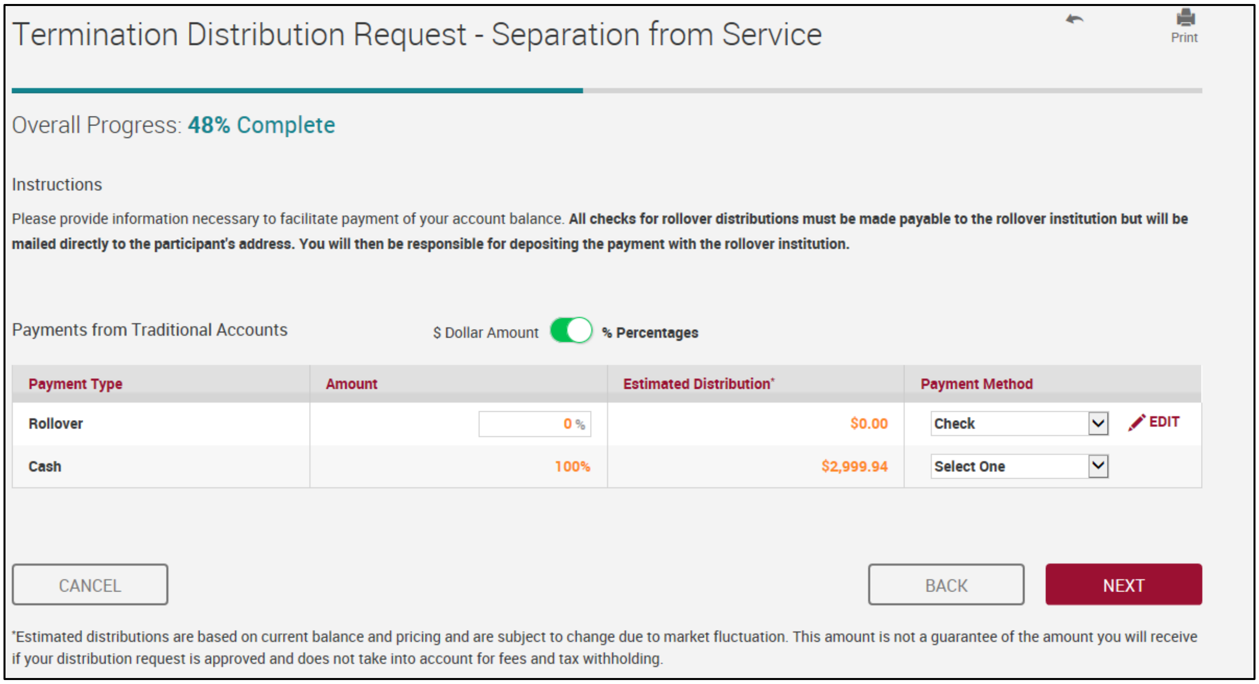
CANCEL BACK NEXT

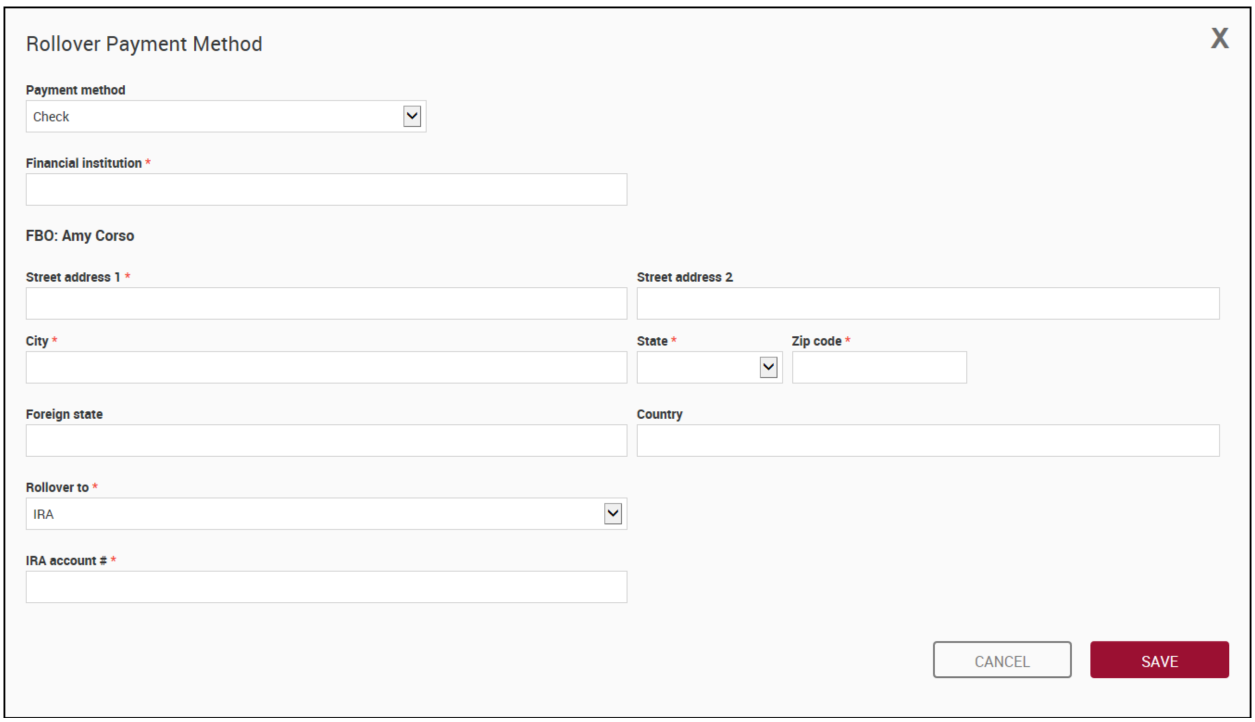
*Estimated distributions are based on current balance and pricing and are subject to change due to market fluctuation. This amount is not a guarantee of the amount you will receive if your distribution request is approved and does not take into account for fees and tax withholding.

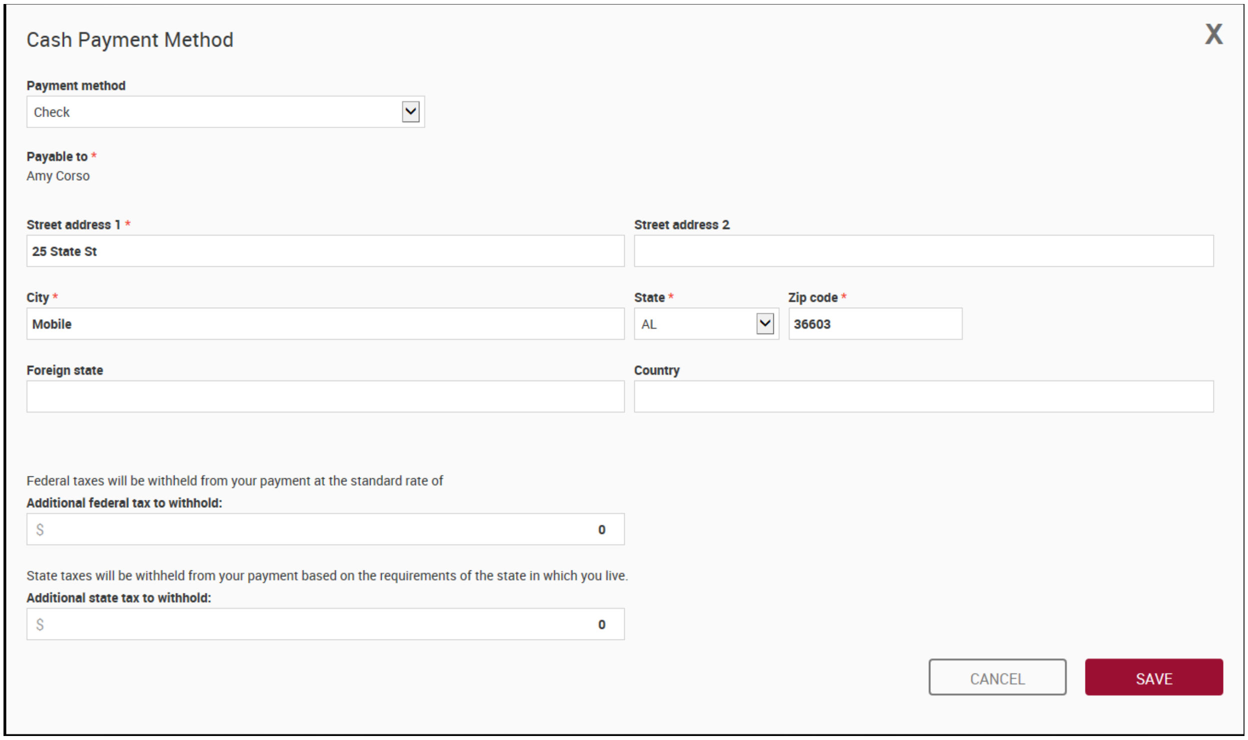
Once you have chosen a check as your payment method you will need to complete the next screen with where you want the check mailed. The address entered must be your mailing address. We do not mail checks directly to the rollover institution. In most cases you should have a form that needs to be sent with the check for them to know where the funds need to be deposited. Once you have completed this information click <Save>.



If you chose a direct rollover of a portion of your vested balance with the remaining amount paid as a cash distribution, you will be directed to the below screen. You will choose your payment method. For the rollover, you will choose check and the next screen will be completed as above. Then for the cash portion you will also choose Check. The next screen will be completed with your mailing instructions and any additional tax you may want withheld. Click <Save> and <Next> to continue the process.


Termination Distribution Request - Separation from Service
Print
Overall Progress: 48% Complete
Instructions
Please provide information necessary to facilitate payment of your account balance. All checks for rollover distributions must be made payable to the rollover institution but will be mailed directly to the participant's address. You will then be responsible for depositing the payment with the rollover institution.
Payments from Traditional Accounts
$ Dollar Amount
% Percentages
Payment Type
Amount
Estimated Distribution*
Payment Method
Rollover
0 %
$0.00
Check
EDIT
Cash
100%
$2,999.94
Select One
CANCEL
BACK
NEXT
*Estimated distributions are based on current balance and pricing and are subject to change due to market fluctuation. This amount is not a guarantee of the amount you will receive if your distribution request is approved and does not take into account for fees and tax withholding.


Rollover Payment Method
X
Payment method
Check
Financial institution *
FBO: Amy Corso
Street address 1 *
Street address 2
City *
State *
Zip code *
Foreign state
Country
Rollover to *
IRA
IRA account # *
CANCEL
SAVE


Cash Payment Method

Payment method
Check

Payable to *
Amy Corso

Street address 1 *
25 State St

Street address 2

City *
Mobile

State *
AL

Zip code *
36603

Foreign state

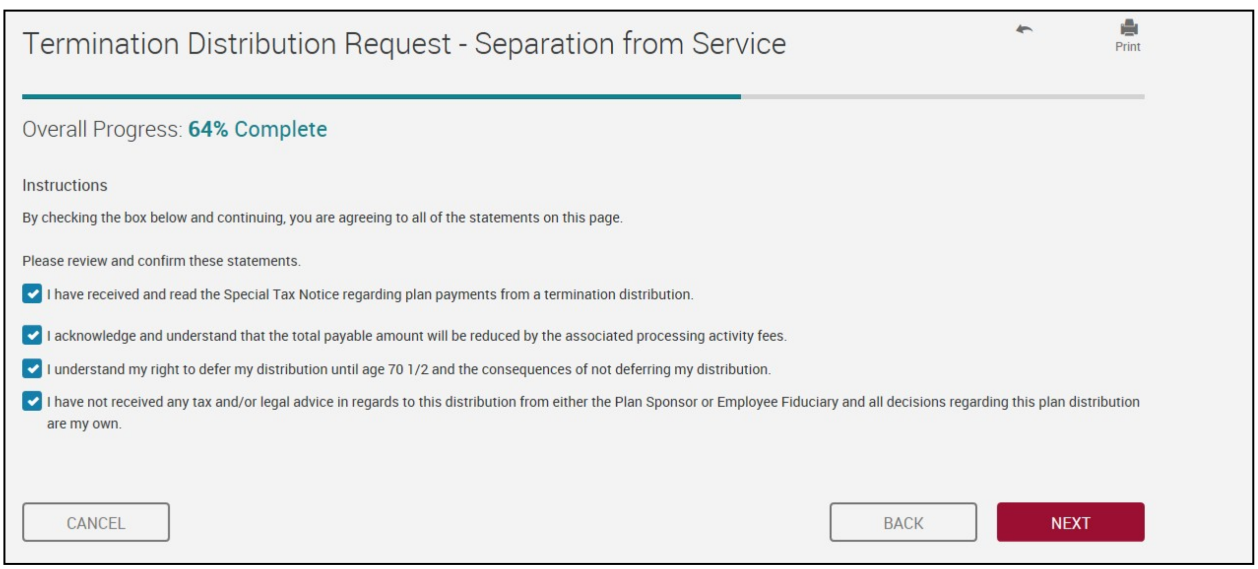
Country

Federal taxes will be withheld from your payment at the standard rate of
Additional federal tax to withhold:
$ 0

State taxes will be withheld from your payment based on the requirements of the state in which you live.
Additional state tax to withhold:
$ 0

CANCEL SAVE

If you agree with all the information contained within the statements listed on this screen, check each box and click <Next> to be taken to the review page.


Termination Distribution Request - Separation from Service

Print

Overall Progress: **64% Complete**

Instructions

By checking the box below and continuing, you are agreeing to all of the statements on this page.

Please review and confirm these statements.

- [x] I have received and read the Special Tax Notice regarding plan payments from a termination distribution.
- [x] I acknowledge and understand that the total payable amount will be reduced by the associated processing activity fees.
- [x] I understand my right to defer my distribution until age 70 1/2 and the consequences of not deferring my distribution.
- [x] I have not received any tax and/or legal advice in regards to this distribution from either the Plan Sponsor or Employee Fiduciary and all decisions regarding this plan distribution are my own.

CANCEL BACK NEXT

Termination Distribution Request - Separation from Service

Print

Overall Progress: **80% Complete**

Instructions

Your request has not been processed yet. Please confirm that the details below properly describe the transaction you are requesting and then press 'Submit'.

Your Personal Information

First name	Amy	**Birth date**	01/29/1955
Last name	Corso	**Date of hire**	10/20/1999
Street address 1	25 State St		
Street address 2			
City	Mobile	**Home phone**	(251) 635-5548
State	AL	**Office phone**	() - Ext
Zip code	36603	**Other phone**	() -
Country			

Email Confirmation Information

Send email notification to	None	**Internet address**	
		Home	
		Office	
		Other	
	I do not have an email address		

Payment Information

Payments from Traditional Accounts

Select the method you would like to use for determining your rollover amount: Percent

Payment Type	Amount	Estimated Distribution*	Payment Method
Rollover	0.00%	$0.00	Check

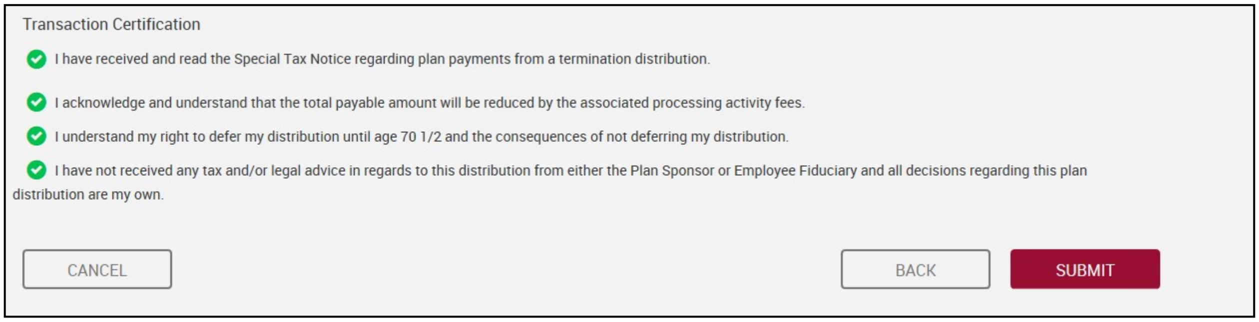
Address:	250 state st	**Financial institution**	bank
City	mobile		
State, Zip	AL 36603		
Country			
Foreign state			
Rollover to	IRA	**IRA account #**	1234

Payment Type	Amount	Estimated Distribution*	Payment Method
Cash	100.00%	$2,999.94	Check

Address:	250 State St
City	Mobile
State, Zip	AL 36603
Country	
Foreign state	

Federal taxes will be withheld from your payment at the standard rate of 20%. Additional federal tax to withhold: $0.00
State taxes will be withheld from your payment based on the requirements of the state in which you live.
Additional state tax to withhold: $0.00

*Estimated distributions are based on current balance and pricing and are subject to change due to market fluctuation. This amount is not a guarantee of the amount you will receive if your distribution request is approved and does not take into account for fees and tax withholding.

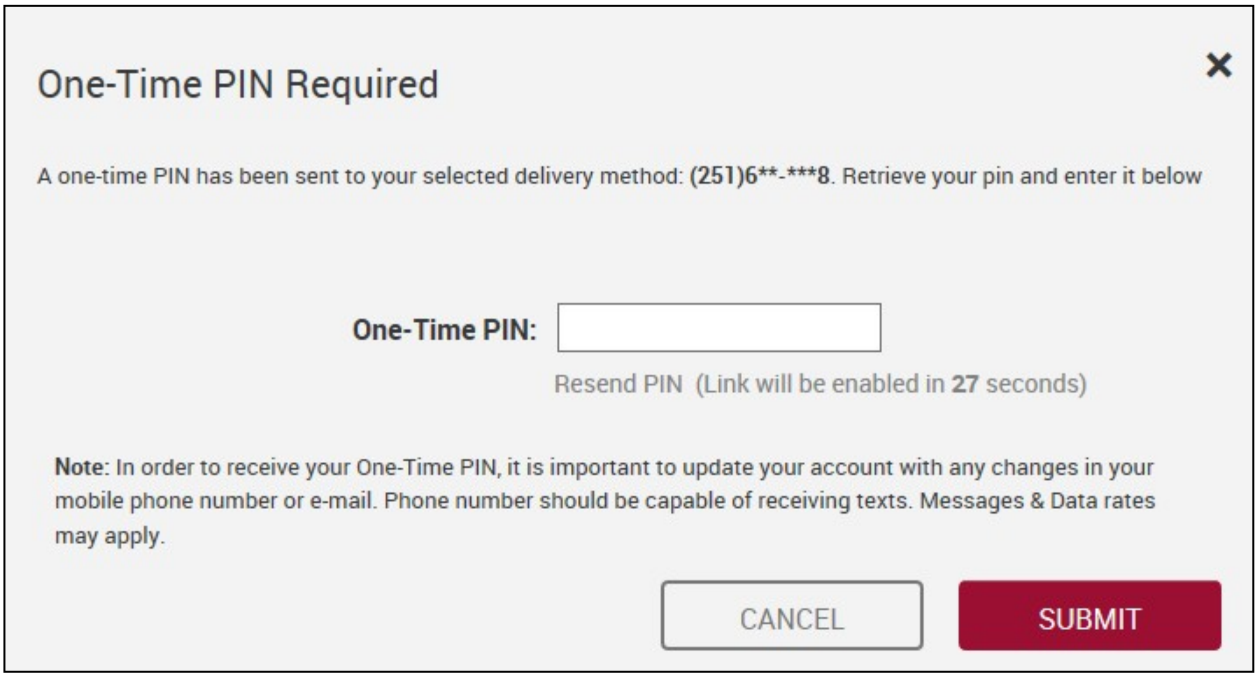


Transaction Certification

- I have received and read the Special Tax Notice regarding plan payments from a termination distribution.
- I acknowledge and understand that the total payable amount will be reduced by the associated processing activity fees.
- I understand my right to defer my distribution until age 70 1/2 and the consequences of not deferring my distribution.
- I have not received any tax and/or legal advice in regards to this distribution from either the Plan Sponsor or Employee Fiduciary and all decisions regarding this plan distribution are my own.

CANCEL BACK SUBMIT

Click <Submit> to complete the process. You will then receive prompt for a One-Time PIN (OTP). This OTP will be sent to your selected delivery method. Once the OTP is entered, click <Submit> again. You will receive a confirmation page upon submission. We recommend you print and/or save this for your records. Your plan sponsor will receive an email notification of the pending request. Once approved by the sponsor, the distribution process will begin.



One-Time PIN Required

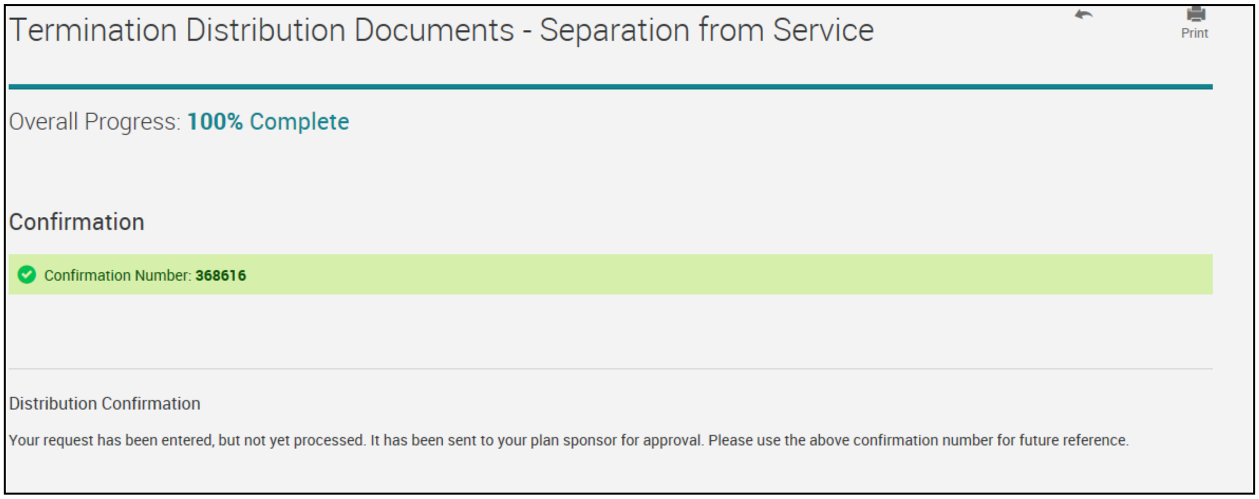
A one-time PIN has been sent to your selected delivery method: **(251)6**-***8**. Retrieve your pin and enter it below

One-Time PIN:

Resend PIN (Link will be enabled in **27** seconds)

Note: In order to receive your One-Time PIN, it is important to update your account with any changes in your mobile phone number or e-mail. Phone number should be capable of receiving texts. Messages & Data rates may apply.

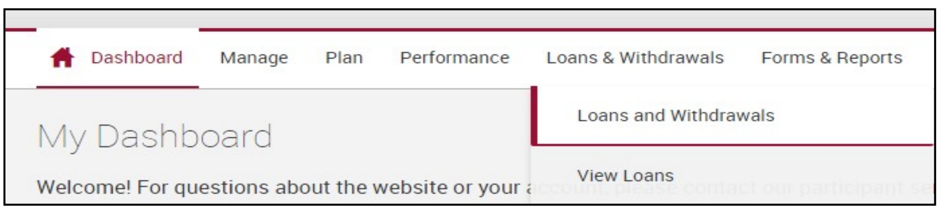
CANCEL SUBMIT



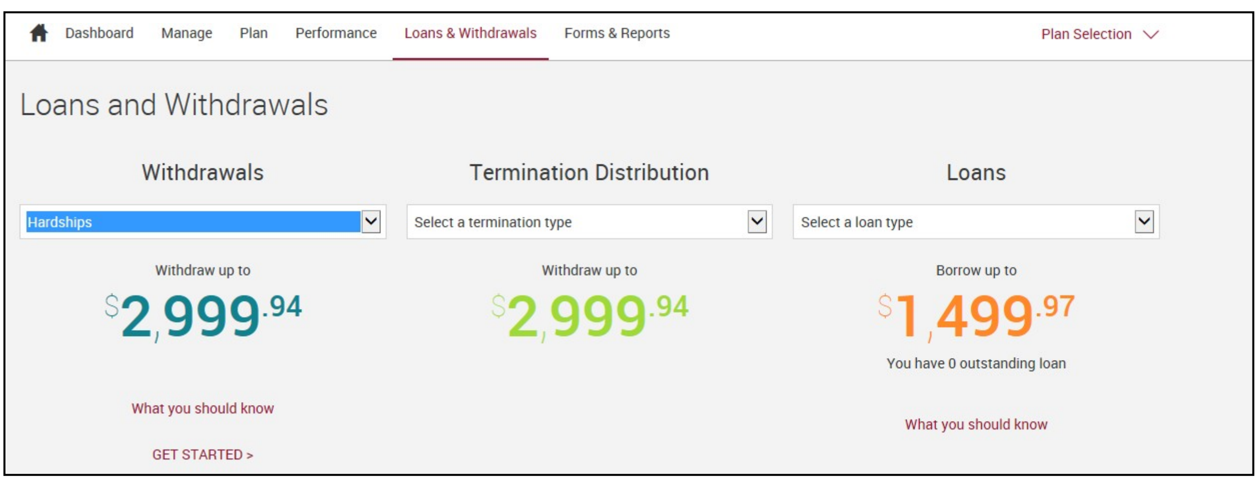
back to top

How do I request a hardship distribution?

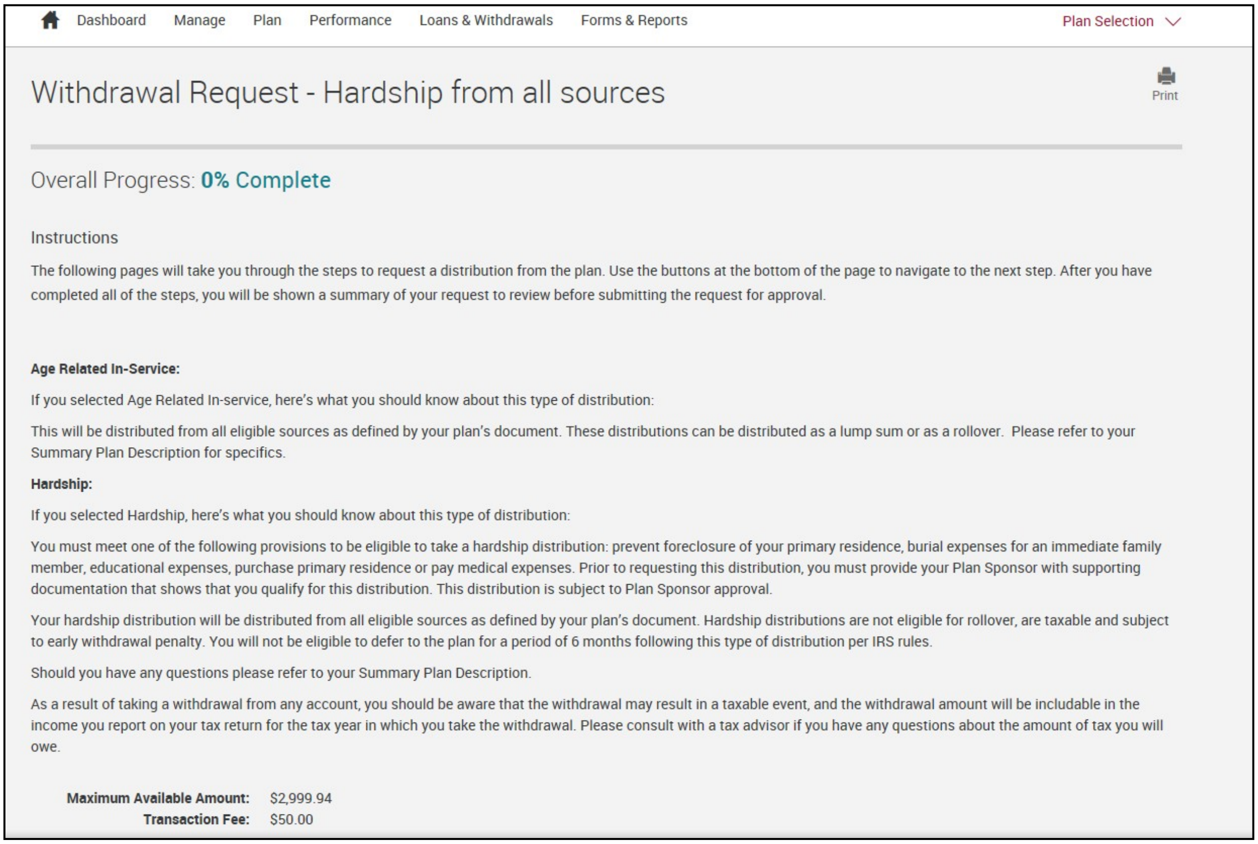
You can start the hardship withdraw process by selecting the Loans & Withdrawals tab.



You will need to use the drop-down box to select the withdrawal type. These types will be based on your plan's document specifications. Select "Get Started" to be taken to the next step.



The following pages will take you through the steps to request a hardship from the plan. Use the buttons at the bottom of the page to navigate to the next step. After you have completed all the steps, you will be shown a summary of your request to review before submitting the request for approval. Please take time to read the Special Tax Notice regarding your distribution from the plan. You will see the transaction fee being assessed for your distribution. Hardship Distributions will be given the maximum amount available. This amount is based off plan specifications and your account balance.



Dashboard Manage Plan Performance Loans & Withdrawals Forms & Reports Plan Selection

Withdrawal Request - Hardship from all sources

Print

Overall Progress: **0% Complete**

Instructions

The following pages will take you through the steps to request a distribution from the plan. Use the buttons at the bottom of the page to navigate to the next step. After you have completed all of the steps, you will be shown a summary of your request to review before submitting the request for approval.

Age Related In-Service:

If you selected Age Related In-service, here's what you should know about this type of distribution:

This will be distributed from all eligible sources as defined by your plan's document. These distributions can be distributed as a lump sum or as a rollover. Please refer to your Summary Plan Description for specifics.

Hardship:

If you selected Hardship, here's what you should know about this type of distribution:

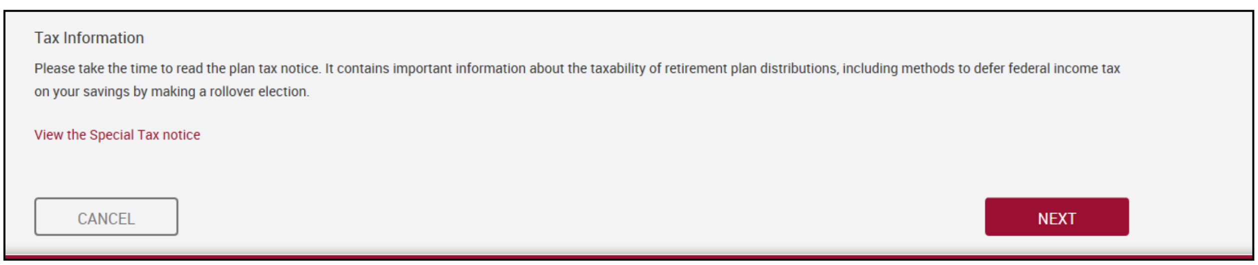
You must meet one of the following provisions to be eligible to take a hardship distribution: prevent foreclosure of your primary residence, burial expenses for an immediate family member, educational expenses, purchase primary residence or pay medical expenses. Prior to requesting this distribution, you must provide your Plan Sponsor with supporting documentation that shows that you qualify for this distribution. This distribution is subject to Plan Sponsor approval.

Your hardship distribution will be distributed from all eligible sources as defined by your plan's document. Hardship distributions are not eligible for rollover, are taxable and subject to early withdrawal penalty. You will not be eligible to defer to the plan for a period of 6 months following this type of distribution per IRS rules.

Should you have any questions please refer to your Summary Plan Description.

As a result of taking a withdrawal from any account, you should be aware that the withdrawal may result in a taxable event, and the withdrawal amount will be includable in the income you report on your tax return for the tax year in which you take the withdrawal. Please consult with a tax advisor if you have any questions about the amount of tax you will owe.

Maximum Available Amount:	$2,999.94
Transaction Fee:	$50.00



Tax Information

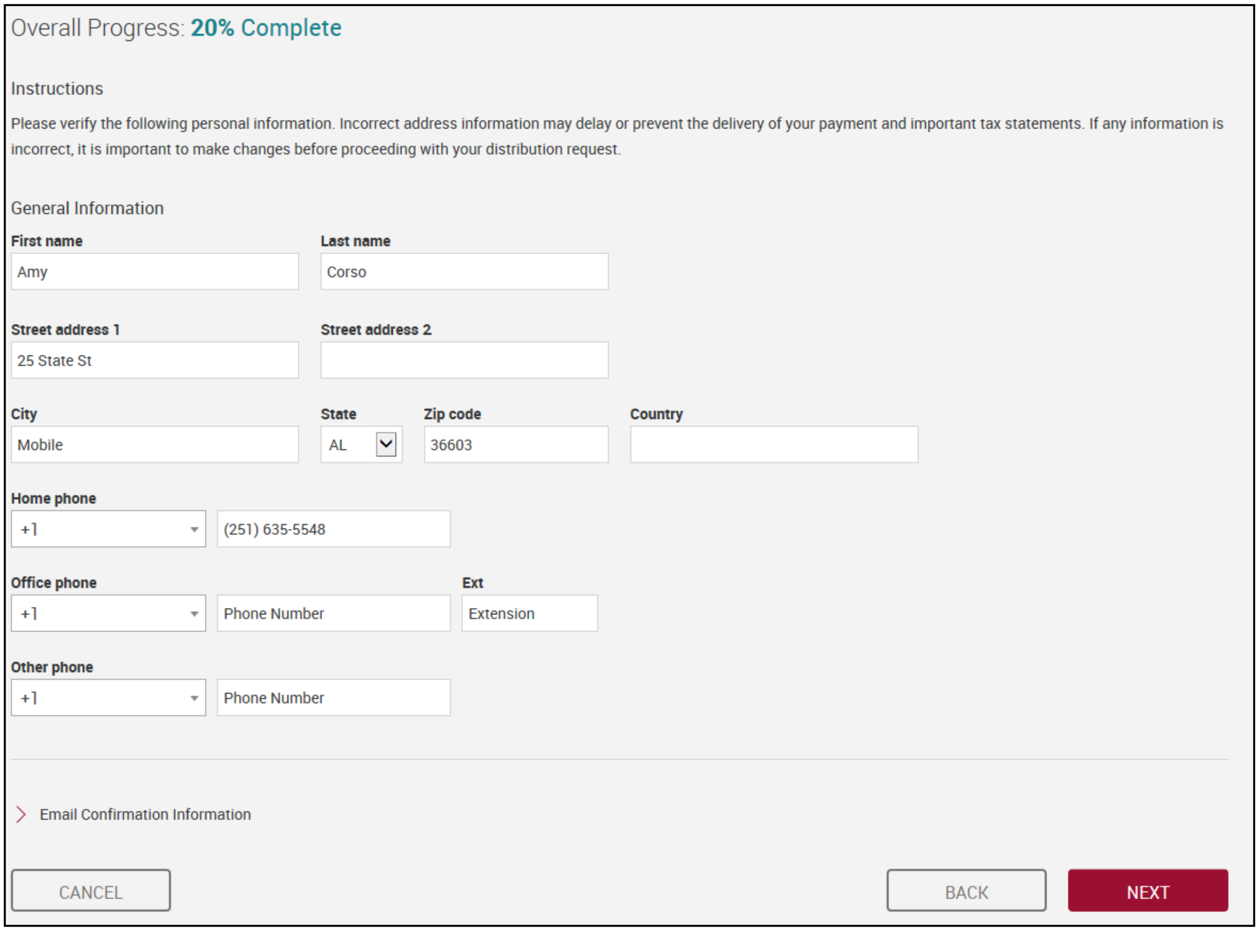
Please take the time to read the plan tax notice. It contains important information about the taxability of retirement plan distributions, including methods to defer federal income tax on your savings by making a rollover election.

View the Special Tax notice

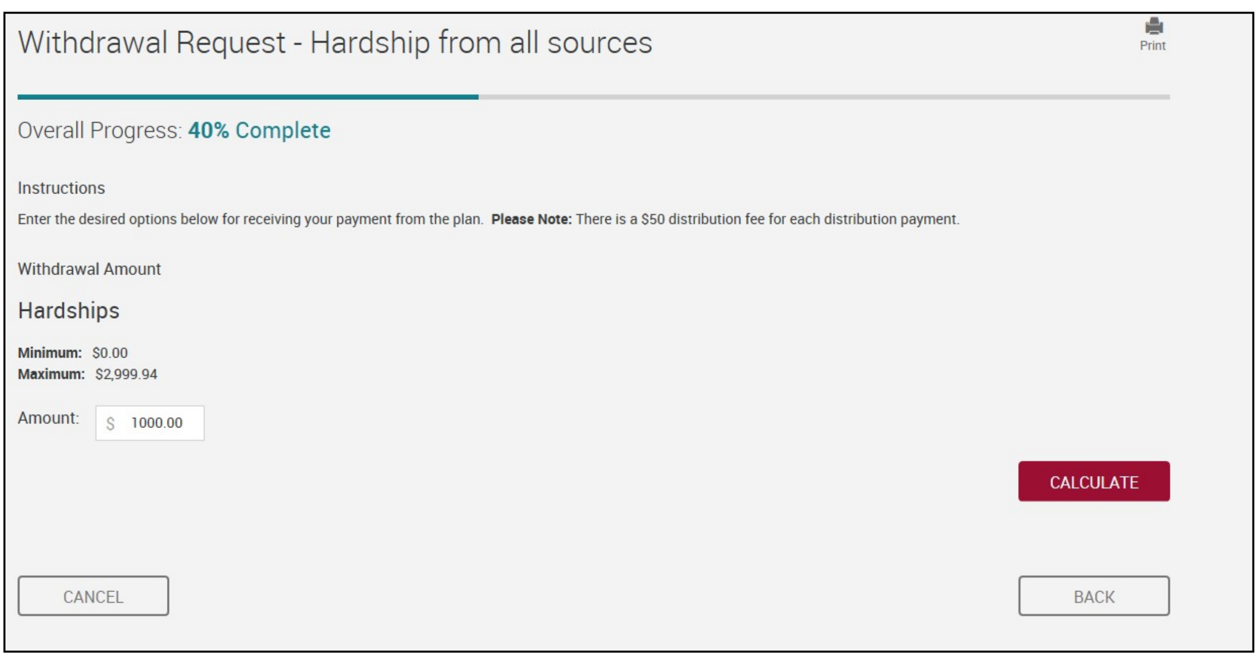
CANCEL NEXT

After you have reviewed the above screen click <Next> to continue the process.

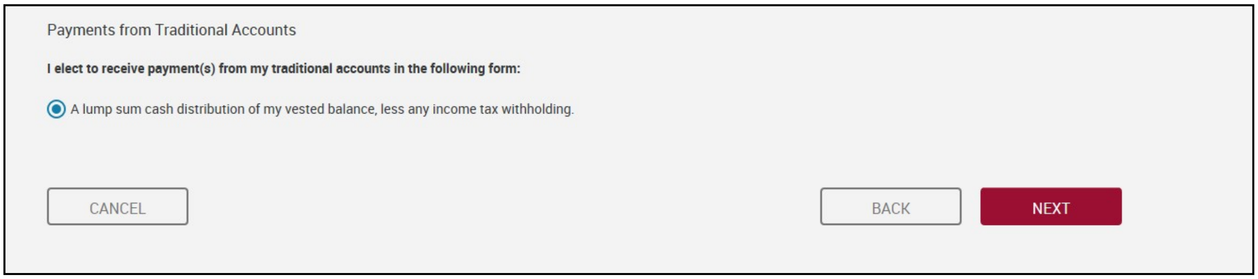
You must review your personal information on this screen and make any changes if any information is incorrect. Incorrect address information may delay or prevent the delivery of your payment and important tax statements. Once you have verified your personal information, click <Next> to continue the process.



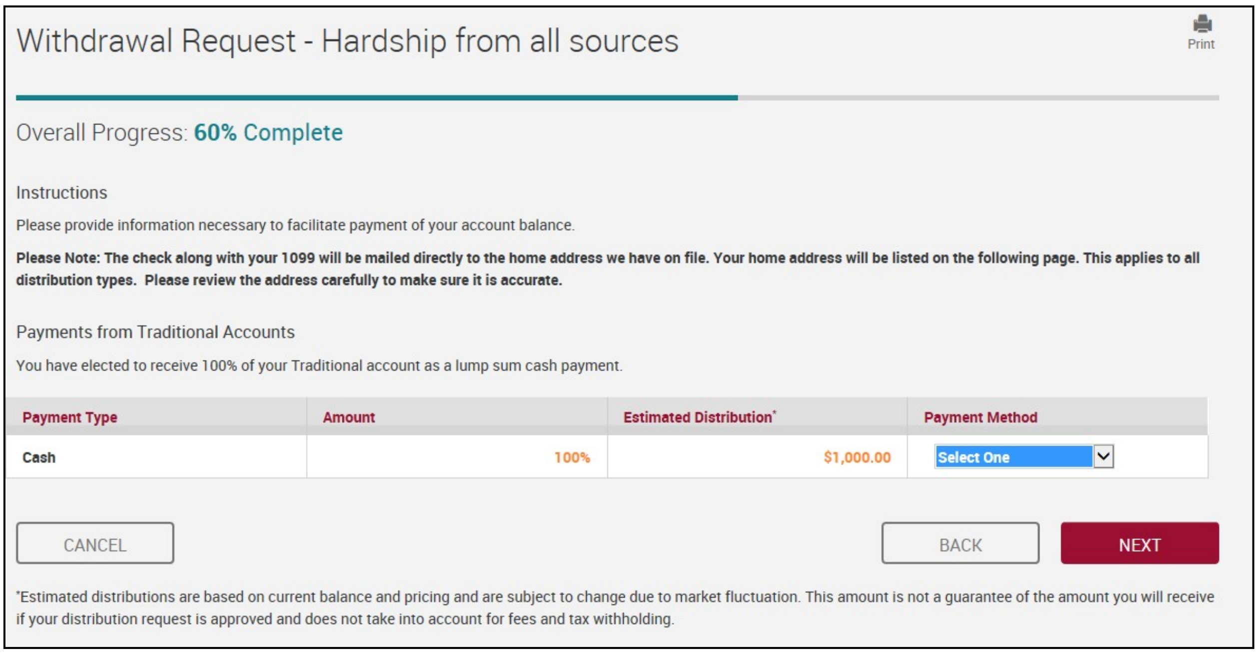
On the next screen, you will be able to enter the desired amount of your Hardship. You should always request only the amount needed to satisfy the hardship.



Once you have indicated the amount of your distribution, select the calculate button. Hardship distributions are not eligible for direct rollover and must be paid out as a lump sum. When choosing hardship as your type of distribution, lump sum will be your only option on the below screen.
Click <Next> to continue the process.



You will select Check as your payment method.



You will need to verify that all the information in the required fields noted with an * is correct.

NOTE: Hardship distributions are subject to Federal taxes and will be withheld from your payment at the standard rate of 10% unless otherwise indicated. State taxes will be withheld from your payment based on the requirements of the state in which you live. Click <Save> to continue the process

Cash Payment Method

X

Payment method
Check

Payable to *
Amy Corso

Street address 1 *
25 State St

Street address 2

City *
Mobile

State *
AL

Zip code *
36603

Foreign state

Country

Federal tax withholding election
10%

Additional federal tax to withhold:
$ 0

State taxes will be withheld from your payment based on the requirements of the state in which you live.

Additional state tax to withhold:
$ 0

CANCEL SAVE

The final screen will display the information entered for your distribution request. Please review for accuracy before proceeding and submitting for processing. Click <Submit> to complete the process.

Distribution Election

Withdrawal Amount: $1,000.00

I elect to receive payment(s) from my traditional accounts in the following form:
A lump sum cash distribution of my vested balance, less any income tax withholding.

Payment Information

Payments from Traditional Accounts

You have elected to receive 100% of your Traditional account as a lump sum cash payment.

Payment Type	Amount	Estimated Distribution*	Payment Method
Cash	100.00%	$1,000.00	Check

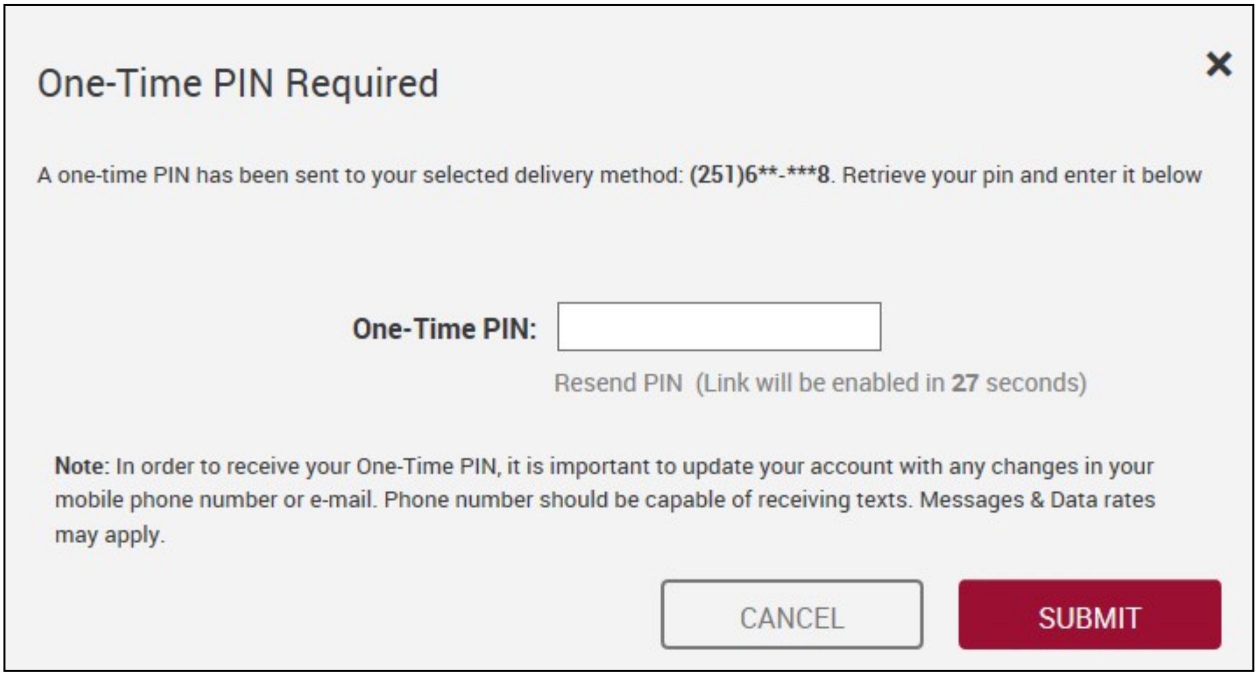
Address 25 State St
City Mobile
State, Zip AL 36603
Country
Foreign state

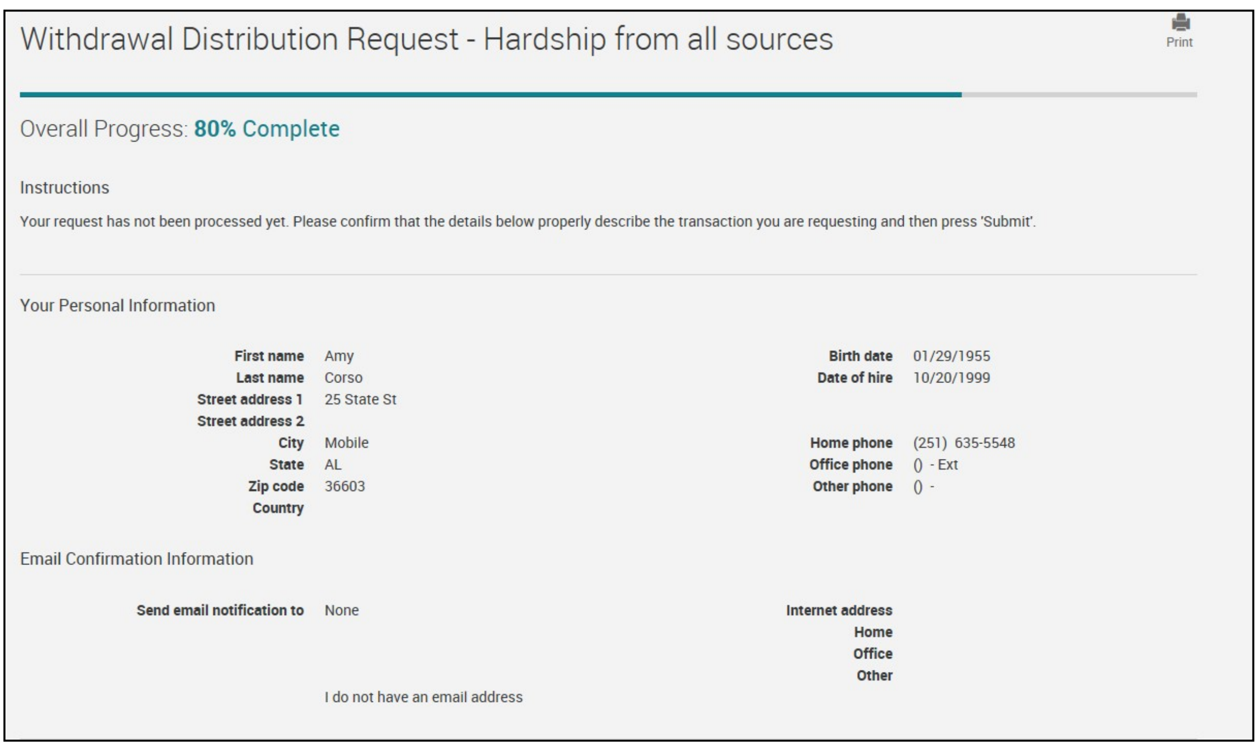
You have made a federal tax withholding election of10%
Additional federal tax to withhold: $0.00
State taxes will be withheld from your payment based on the requirements of the state in which you live.
Additional state tax to withhold: $0.00

*Estimated distributions are based on current balance and pricing and are subject to change due to market fluctuation. This amount is not a guarantee of the amount you will receive if your distribution request is approved and does not take into account for fees and tax withholding.

CANCEL BACK SUBMIT

Click <Submit> to complete the process. You will then receive prompt for a One-Time PIN (OTP). This OTP will be sent to your selected delivery method. Once the OTP is entered, click <Submit> again. You will receive a confirmation page upon submission. We recommend you print and/or save this for your records. Your plan sponsor will receive an email notification of the pending request. Once approved by the sponsor, the distribution process will begin.





Withdrawal Distribution Documents - Hardship from all sources

Print

Overall Progress: **100% Complete**

Confirmation

Confirmation Number: **368624**

Your request has been processed. You may use this number to reference this transaction in the future.

Requests, while processed into the database, may not take effect immediately. Some requests may still need to be approved before they will take effect.

Forms/Documents

Your request has been entered. For a Hardship Withdrawal request your employer may require additional supporting documentation from you as proof of the financial need for your request before the distribution from your plan can occur. Please contact your employer to confirm this.

Hardship from all sources for $1,000.00

Your Personal Information

First name	Amy	**Birth date**	01/29/1955
Last name	Corso	**Date of hire**	10/20/1999
Street address 1	25 State St		
Street address 2			
City	Mobile	**Home phone**	(251) 635-5548
State	AL	**Office phone**	() - Ext
Zip code	36603	**Other phone**	() -
Country			

Email Confirmation Information

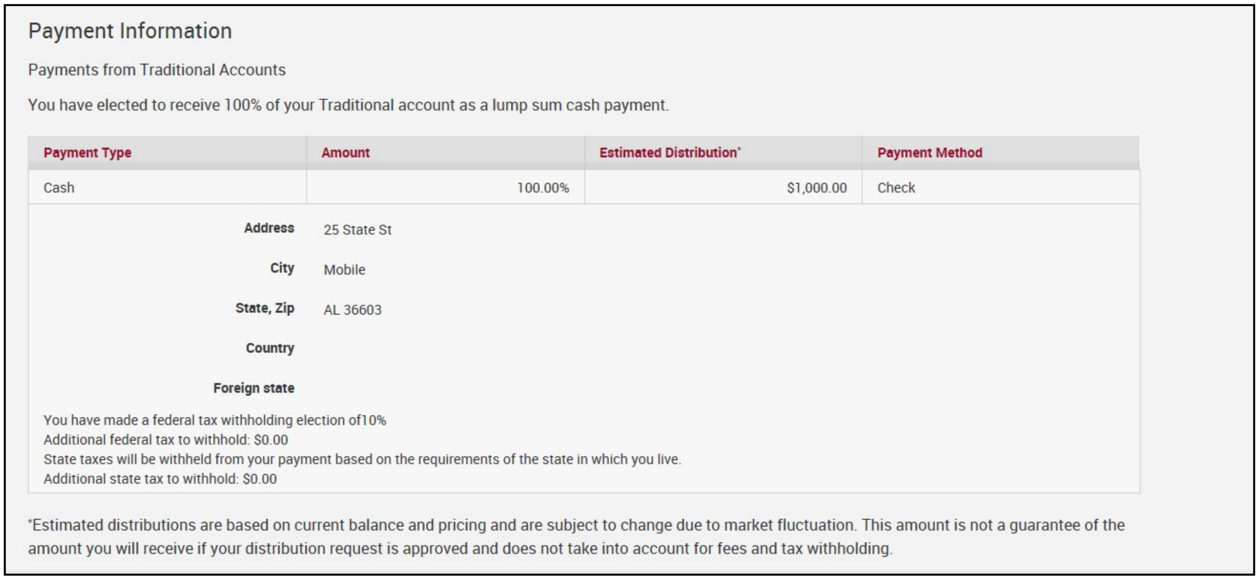
Send email notification to	None	**Internet address**	
		Home	
		Office	
		Other	
	I do not have an email address		

Distribution Election

Withdrawal Amount: $1,000.00

I elect to receive payment(s) from my traditional accounts in the following form:

A lump sum cash distribution of my vested balance, less any income tax withholding.



Payment Information

Payments from Traditional Accounts

You have elected to receive 100% of your Traditional account as a lump sum cash payment.

Payment Type	Amount	Estimated Distribution*	Payment Method
Cash	100.00%	$1,000.00	Check

Address 25 State St

City Mobile

State, Zip AL 36603

Country

Foreign state

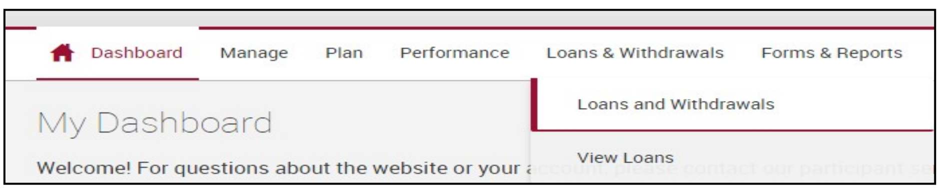
You have made a federal tax withholding election of10%
Additional federal tax to withhold: $0.00
State taxes will be withheld from your payment based on the requirements of the state in which you live.
Additional state tax to withhold: $0.00

*Estimated distributions are based on current balance and pricing and are subject to change due to market fluctuation. This amount is not a guarantee of the amount you will receive if your distribution request is approved and does not take into account for fees and tax withholding.

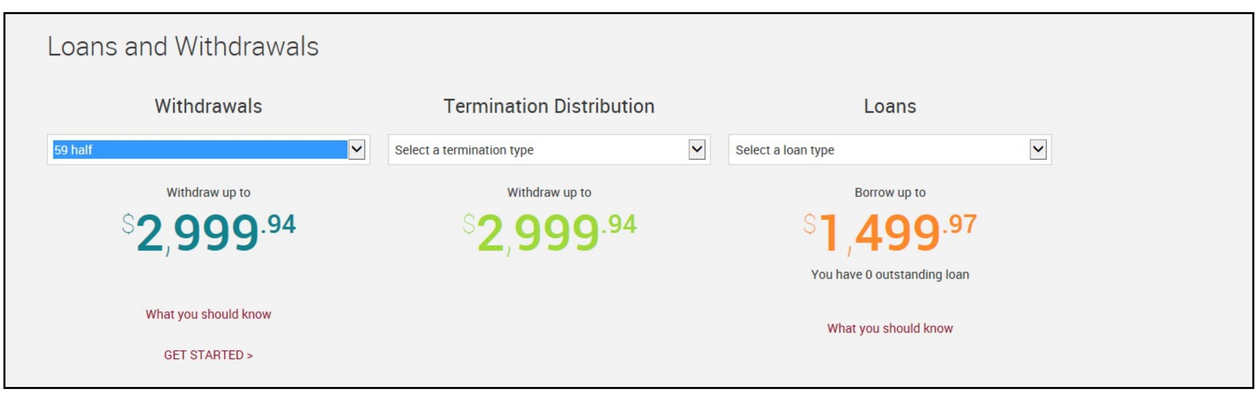
back to top

How do I request an in-service distribution?

You can start the distribution process by selecting the Loans & Withdrawals tab located on the home page.



You will need to use the drop-down box to select the applicable in-Service type. These types will be based on your plan's document specifications. Select "Get Started" to be taken to the next step.



The following pages will take you through the steps to request an in-service distribution from the plan. Use the buttons at the bottom of the page to navigate to the next step. After you have completed all the steps, you will be shown a summary of your request to review before submitting the request for approval. Please take time to read the Special Tax Notice regarding your distribution from the plan. You will see the transaction fee being assessed for your distribution. You will be given the maximum amount available. This amount is based off plan specifications and your account balance.

After you have reviewed the below screen click <Next> to continue the process.

Withdrawal Request - In-service distribution

Print

Overall Progress: **0% Complete**

Instructions

The following pages will take you through the steps to request a distribution from the plan. Use the buttons at the bottom of the page to navigate to the next step. After you have completed all of the steps, you will be shown a summary of your request to review before submitting the request for approval.

Age Related In-Service:

If you selected Age Related In-service, here's what you should know about this type of distribution:

This will be distributed from all eligible sources as defined by your plan's document. These distributions can be distributed as a lump sum or as a rollover. Please refer to your Summary Plan Description for specifics.

Hardship:

If you selected Hardship, here's what you should know about this type of distribution:

You must meet one of the following provisions to be eligible to take a hardship distribution: prevent foreclosure of your primary residence, burial expenses for an immediate family member, educational expenses, purchase primary residence or pay medical expenses. Prior to requesting this distribution, you must provide your Plan Sponsor with supporting documentation that shows that you qualify for this distribution. This distribution is subject to Plan Sponsor approval.

Your hardship distribution will be distributed from all eligible sources as defined by your plan's document. Hardship distributions are not eligible for rollover, are taxable and subject to early withdrawal penalty. You will not be eligible to defer to the plan for a period of 6 months following this type of distribution per IRS rules.

Should you have any questions please refer to your Summary Plan Description.

As a result of taking a withdrawal from any account, you should be aware that the withdrawal may result in a taxable event, and the withdrawal amount will be includable in the income you report on your tax return for the tax year in which you take the withdrawal. Please consult with a tax advisor if you have any questions about the amount of tax you will owe.

Maximum Available Amount: $2,999.94
Transaction Fee: $50.00

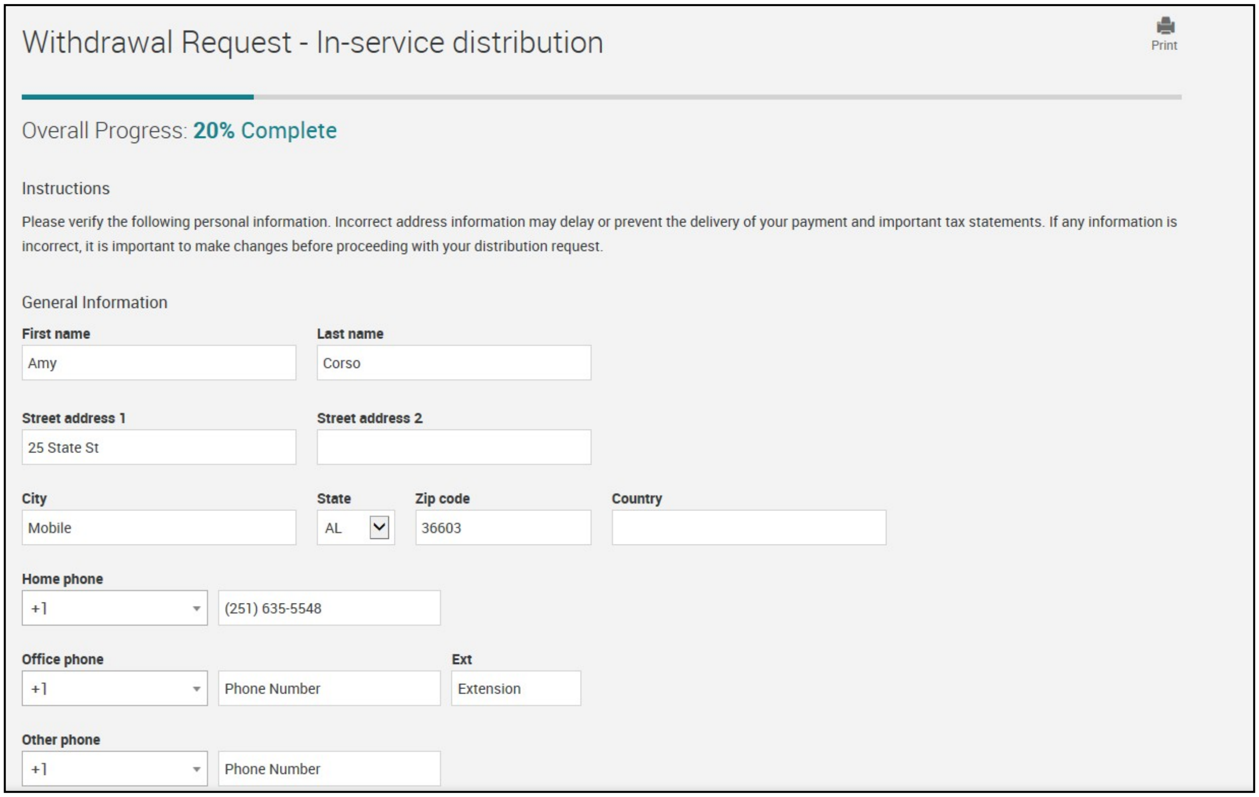
Tax Information

Please take the time to read the plan tax notice. It contains important information about the taxability of retirement plan distributions, including methods to defer federal income tax on your savings by making a rollover election.

View the Special Tax notice

CANCEL NEXT

You must review your personal information on the below screen and make any changes if any information is incorrect. Incorrect address information may delay or prevent the delivery of your payment and important tax statements. Once you have verified your personal information, click <Next> to continue the process.


Withdrawal Request - In-service distribution

Print

Overall Progress: **20% Complete**

Instructions

Please verify the following personal information. Incorrect address information may delay or prevent the delivery of your payment and important tax statements. If any information is incorrect, it is important to make changes before proceeding with your distribution request.

General Information

First name Amy

Last name Corso

Street address 1 25 State St

Street address 2

City Mobile

State AL

Zip code 36603

Country

Home phone +1 (251) 635-5548

Office phone +1 Phone Number

Ext Extension

Other phone +1 Phone Number

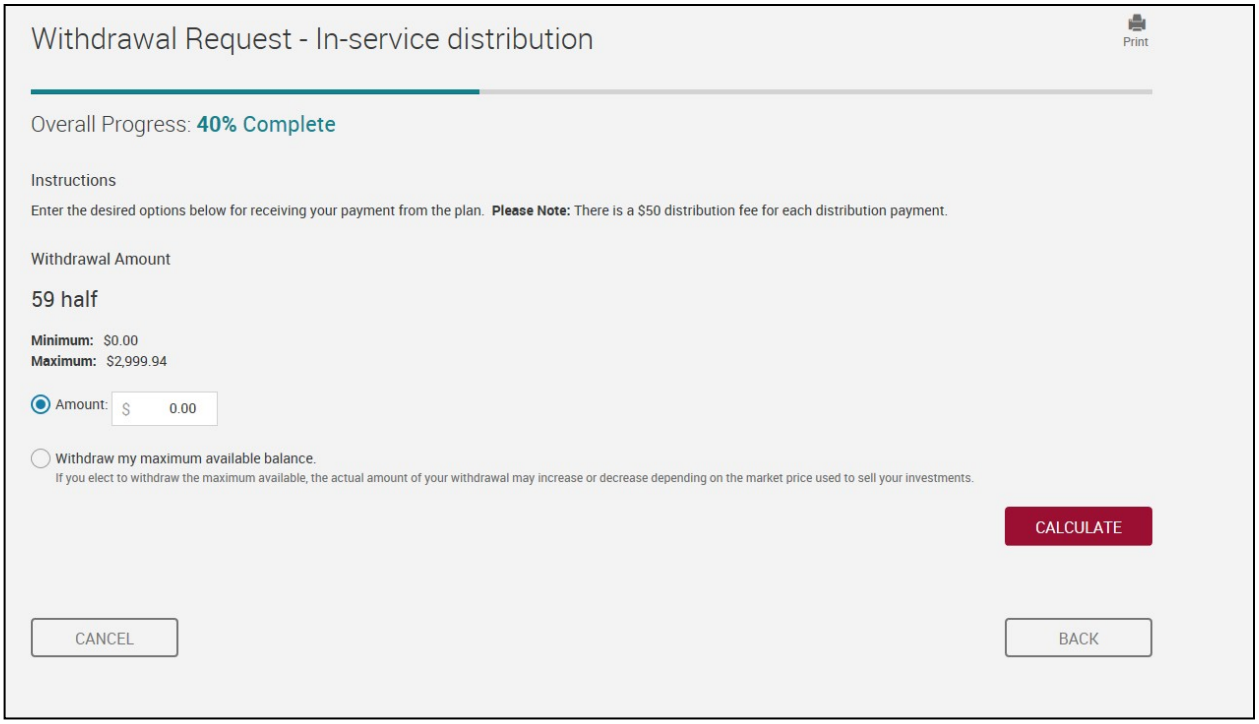

Email Confirmation Information

CANCEL

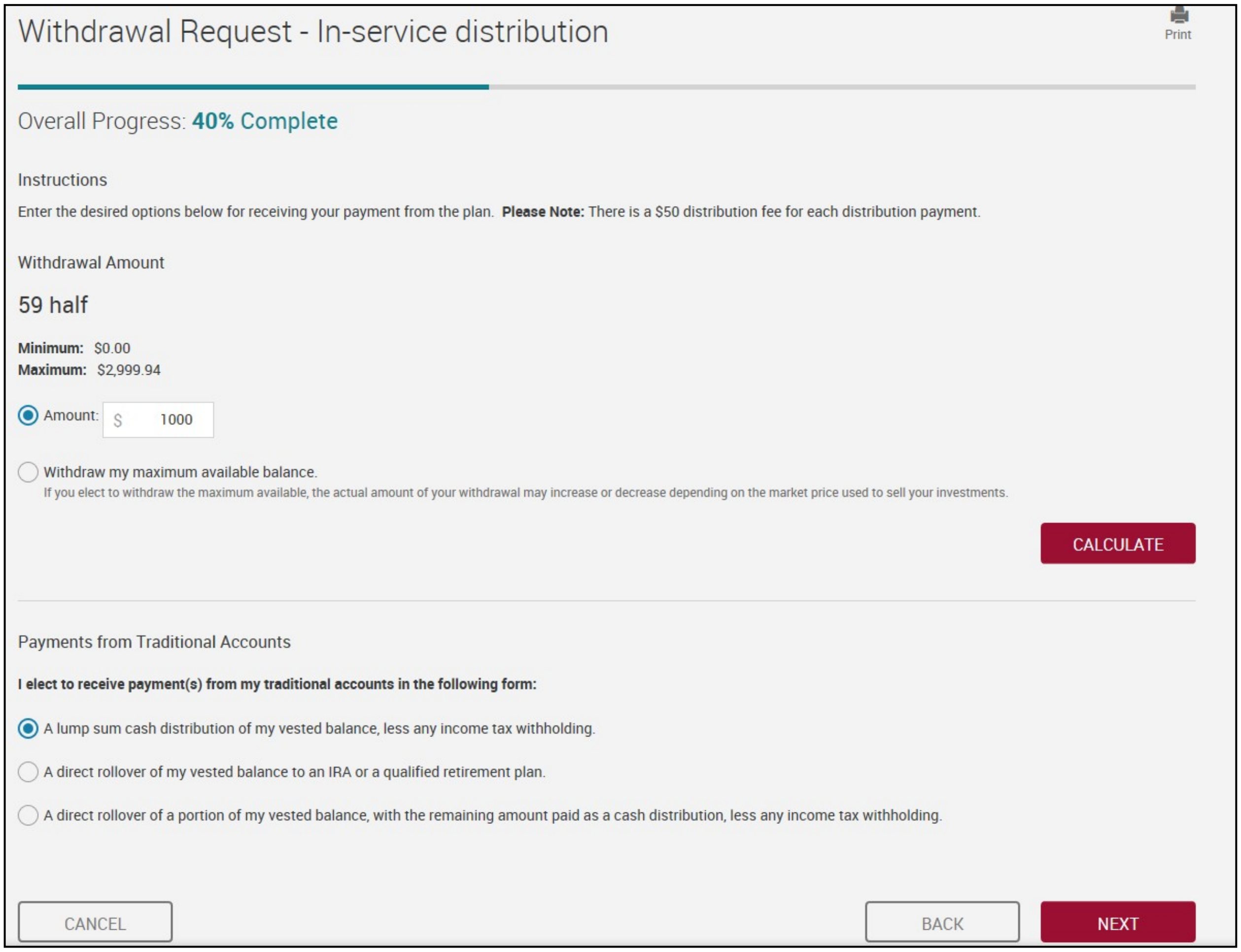
BACK

NEXT

On the next screen, you will be able to enter the desired amount. You can enter the dollar amount OR select maximum available balance.



Once you have indicated the amount of your distribution, select the calculate button. You now must indicate how you want your distribution paid out. In Service distributions are eligible for rollover OR can be paid out as a lump sum. Make your selection on this screen. click <Next> to continue the process.



Withdrawal Request - In-service distribution

Print

Overall Progress: **40% Complete**

Instructions

Enter the desired options below for receiving your payment from the plan. **Please Note:** There is a $50 distribution fee for each distribution payment.

Withdrawal Amount

59 half

Minimum: $0.00
Maximum: $2,999.94

Amount: $ 1000

Withdraw my maximum available balance.
If you elect to withdraw the maximum available, the actual amount of your withdrawal may increase or decrease depending on the market price used to sell your investments.

CALCULATE

Payments from Traditional Accounts

I elect to receive payment(s) from my traditional accounts in the following form:

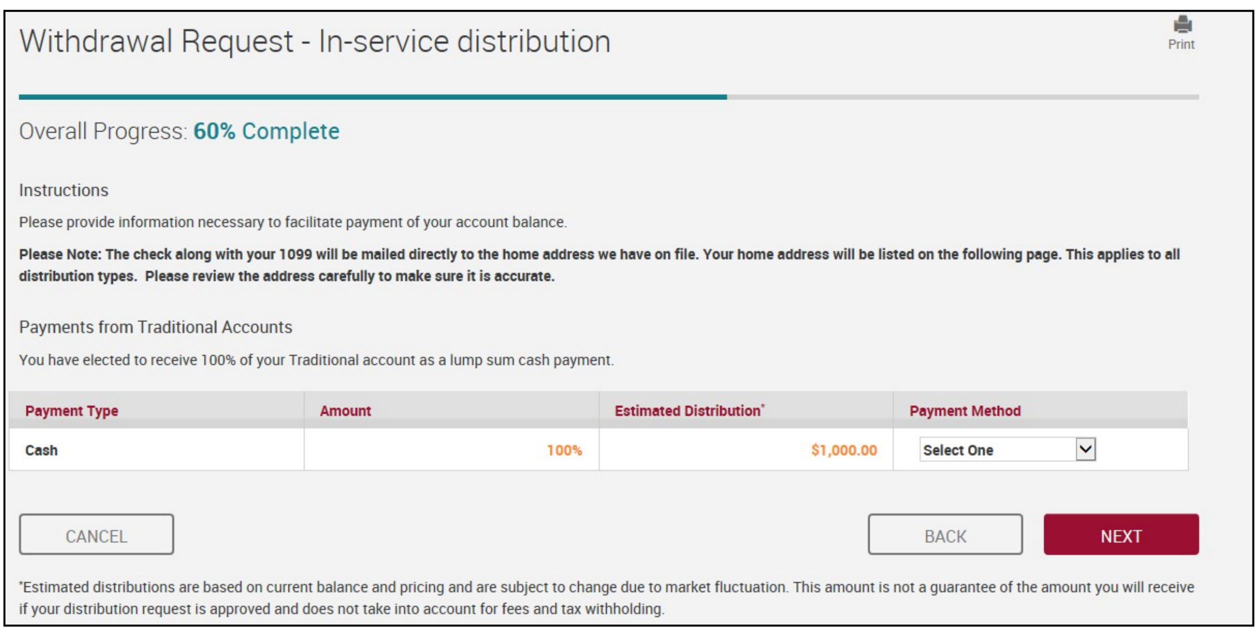
A lump sum cash distribution of my vested balance, less any income tax withholding.

A direct rollover of my vested balance to an IRA or a qualified retirement plan.

A direct rollover of a portion of my vested balance, with the remaining amount paid as a cash distribution, less any income tax withholding.

CANCEL BACK NEXT

You will select Check as your payment method.



Withdrawal Request - In-service distribution

Print

Overall Progress: **60% Complete**

Instructions

Please provide information necessary to facilitate payment of your account balance.

Please Note: The check along with your 1099 will be mailed directly to the home address we have on file. Your home address will be listed on the following page. This applies to all distribution types. Please review the address carefully to make sure it is accurate.

Payments from Traditional Accounts

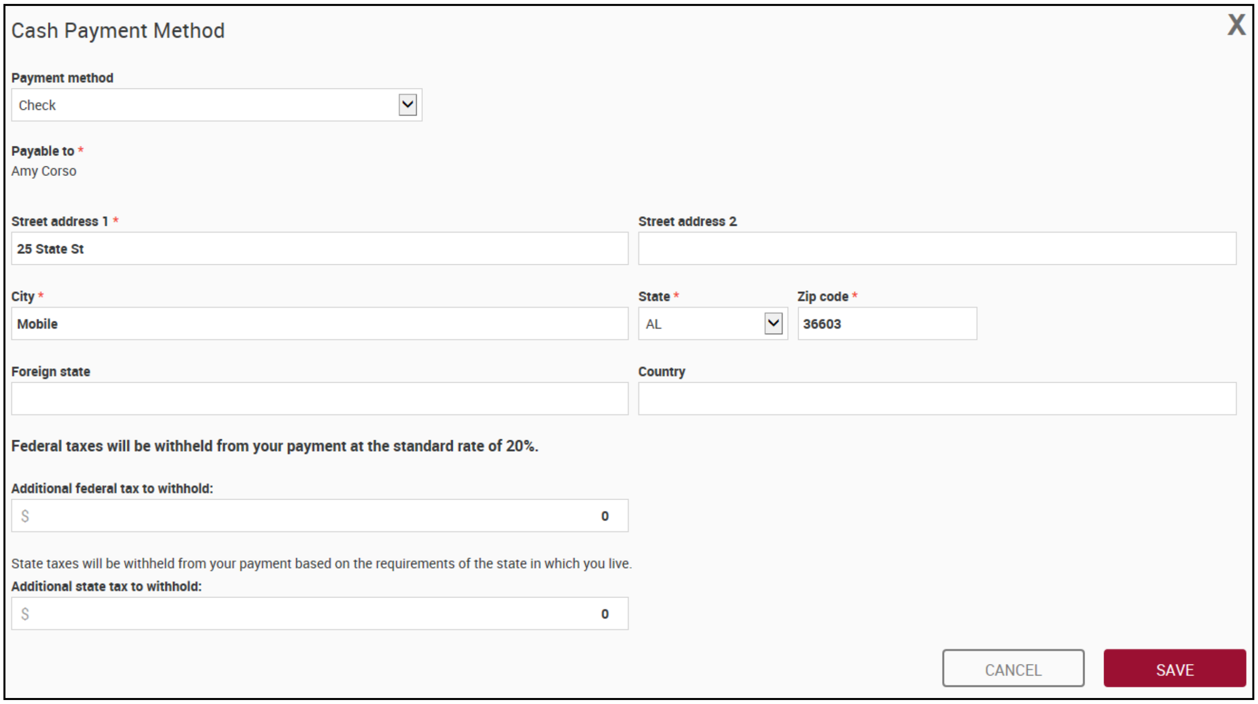
You have elected to receive 100% of your Traditional account as a lump sum cash payment.

Payment Type	Amount	Estimated Distribution*	Payment Method
Cash	100%	$1,000.00	Select One

CANCEL BACK NEXT

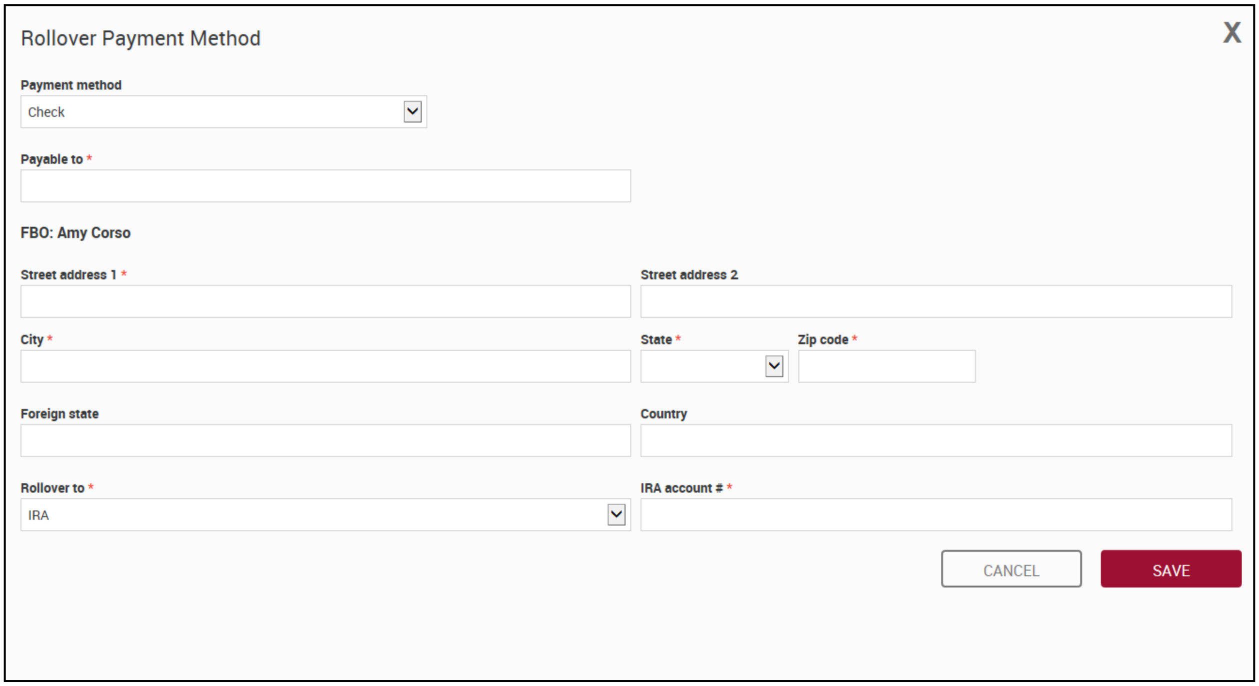
*Estimated distributions are based on current balance and pricing and are subject to change due to market fluctuation. This amount is not a guarantee of the amount you will receive if your distribution request is approved and does not take into account for fees and tax withholding.

Verify the information within all the required fields noted with an * .

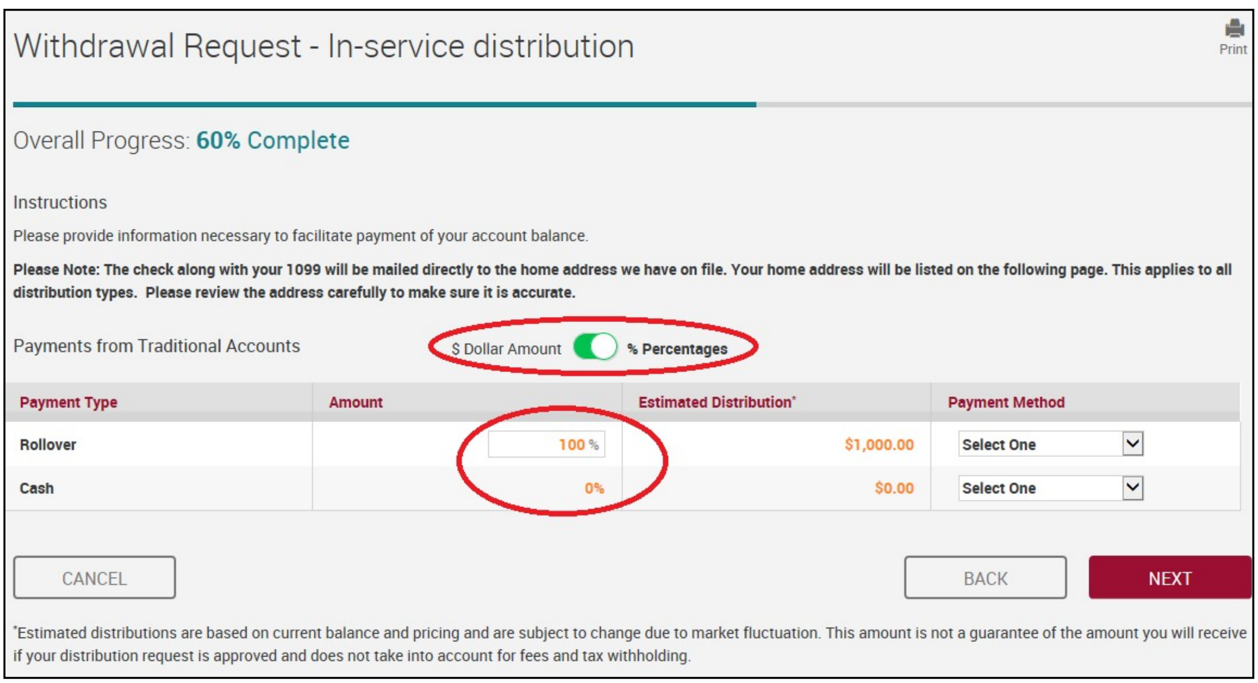


NOTE: Lump sum distributions are subject to Federal taxes and they will be withheld from your payment at the standard rate of 20%. You may elect to have additional taxes withheld. State taxes will be withheld from your payment based on the requirements of the state in which you live.
Click <Save> to continue the process

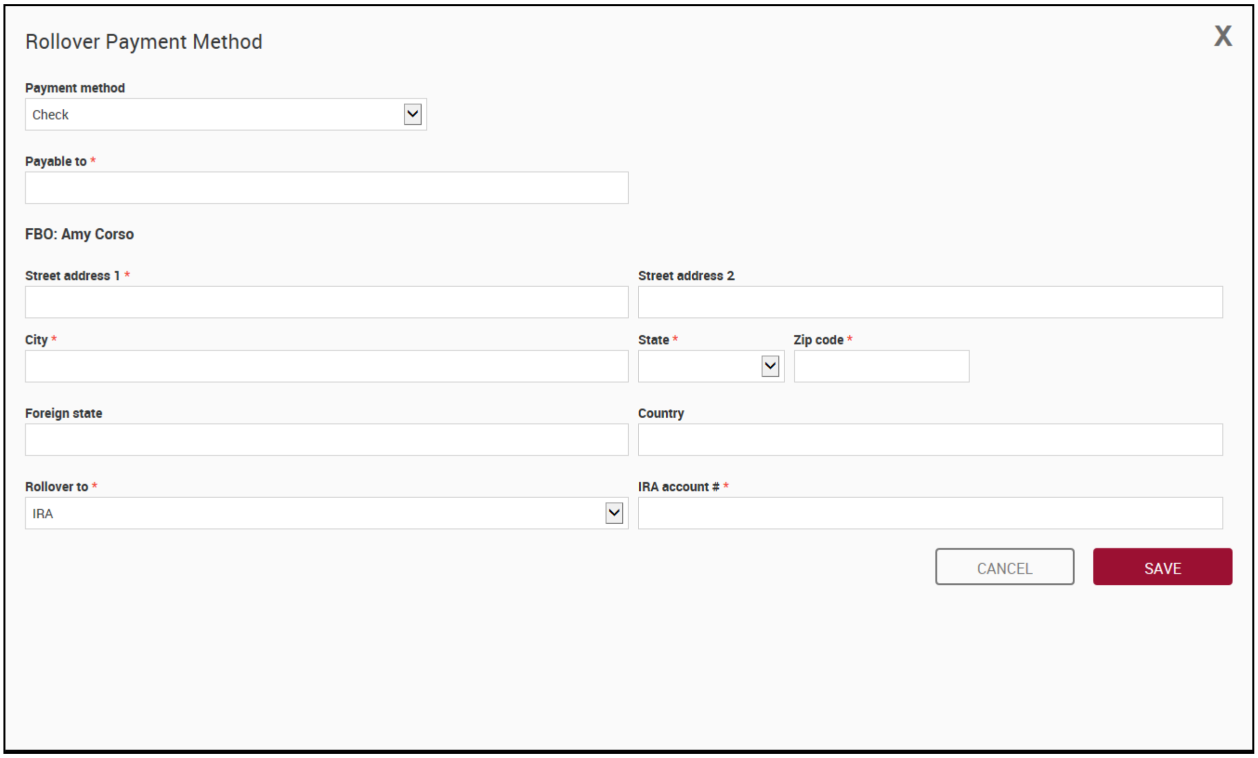
When selecting a Direct Rollover of your In-Service distribution the below screen will display. You will need to include all required fields noted with an *. Using the drop-down box in the “rollover to” field, you will select the type of rollover account. The address that should be entered on this screen is your mailing address because we do not mail rollover checks to rollover institutions. Click <Save> to continue the process.

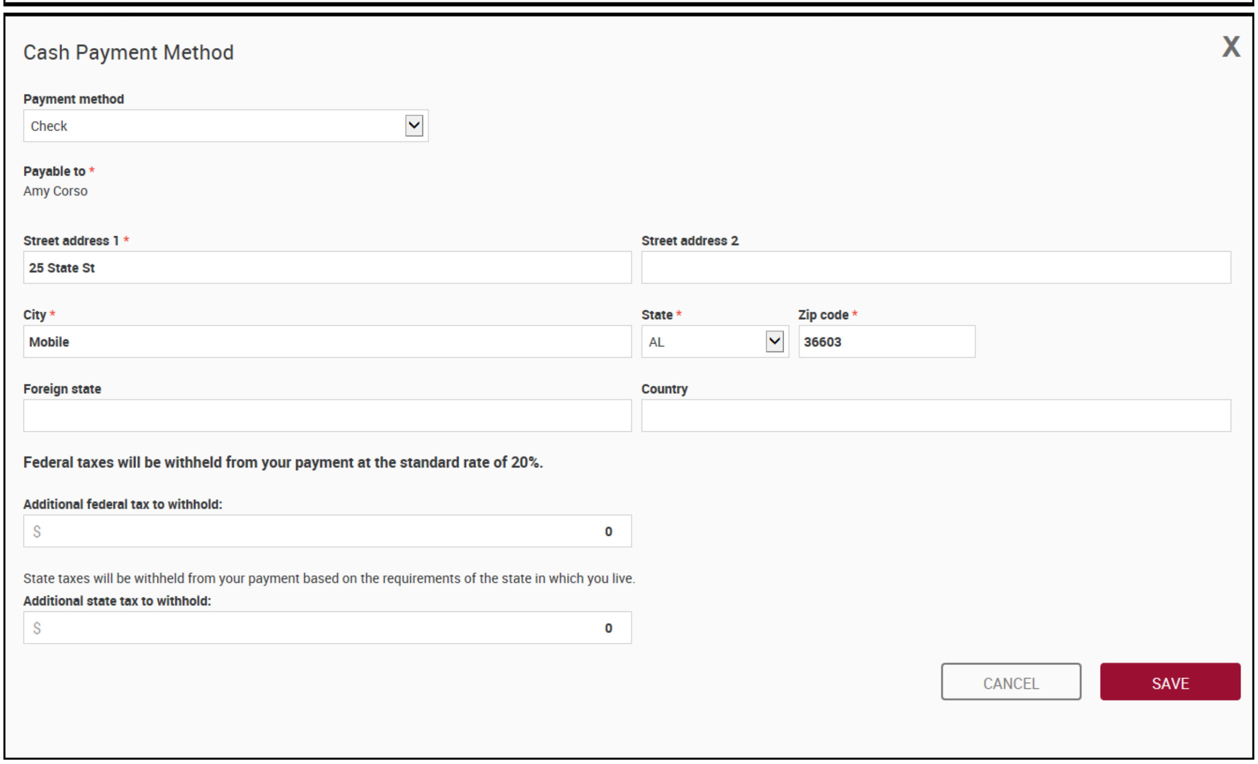


If you select a direct rollover of a portion of your vested balance, with the remaining amount paid as a cash distribution (less any income tax withholding), you will see the below screen. You will have the option to “split” the amount requested either by dollars or percentage by taking the cursor and dragging from left to right the circle display (notated in red). You will first need to select Check as your payment method for the rollover portion and follow the Rollover Payment from above. Click <Next> to continue the process.



For both the Rollover and Cash portion you will follow the instructions above and click <Save> after each of them after the information is completed and reviewed.





After saving your payment information, you will be taken back to the payment method screen and you will click <Next> to continue the process.

Withdrawal Request - In-service distribution

Print

Overall Progress: **60% Complete**

Instructions

Please provide information necessary to facilitate payment of your account balance.

Please Note: The check along with your 1099 will be mailed directly to the home address we have on file. Your home address will be listed on the following page. This applies to all distribution types. Please review the address carefully to make sure it is accurate.

Payments from Traditional Accounts $ Dollar Amount   **% Percentages**

Payment Type	Amount	Estimated Distribution*	Payment Method
Rollover	100 %	$1,000.00	Check EDIT
Cash	0%	$0.00	Check EDIT

CANCEL   BACK   NEXT

*Estimated distributions are based on current balance and pricing and are subject to change due to market fluctuation. This amount is not a guarantee of the amount you will receive if your distribution request is approved and does not take into account for fees and tax withholding.

The final screen will display the information entered for your distribution request. Please review for accuracy before proceeding and submitting for processing.

Withdrawal Distribution Request - In-service distribution

Print

Overall Progress: **80% Complete**

Instructions

Your request has not been processed yet. Please confirm that the details below properly describe the transaction you are requesting and then press 'Submit'.

Your Personal Information

First name	Amy	**Birth date**	01/29/1955
Last name	Corso	**Date of hire**	10/20/1999
Street address 1	25 State St		
Street address 2			
City	Mobile	**Home phone**	(251) 635-5548
State	AL	**Office phone**	() - Ext
Zip code	36603	**Other phone**	() -
Country			

Email Confirmation Information

Send email notification to	None	**Internet address**	
		Home	
		Office	
		Other	
	I do not have an email address		

Distribution Election

Withdrawal Amount: $1,000.00

I elect to receive payment(s) from my traditional accounts in the following form:

A direct rollover of a portion of my vested balance, with the remaining amount paid as a cash distribution, less any income tax withholding.

Payment Information

Payments from Traditional Accounts

Percent

Payment Type	Amount	Estimated Distribution*	Payment Method
Rollover	100.00%	$1,000.00	Check

Financial institution Bank **Bank Name**

Address 250 State St

City Mobile

State, Zip AL 36603

Country

Foreign state

Payment Type	Amount	Estimated Distribution*	Payment Method
Cash	0.00%	$0.00	Check

Address 25 State St

City Mobile

State, Zip AL 36603

Country

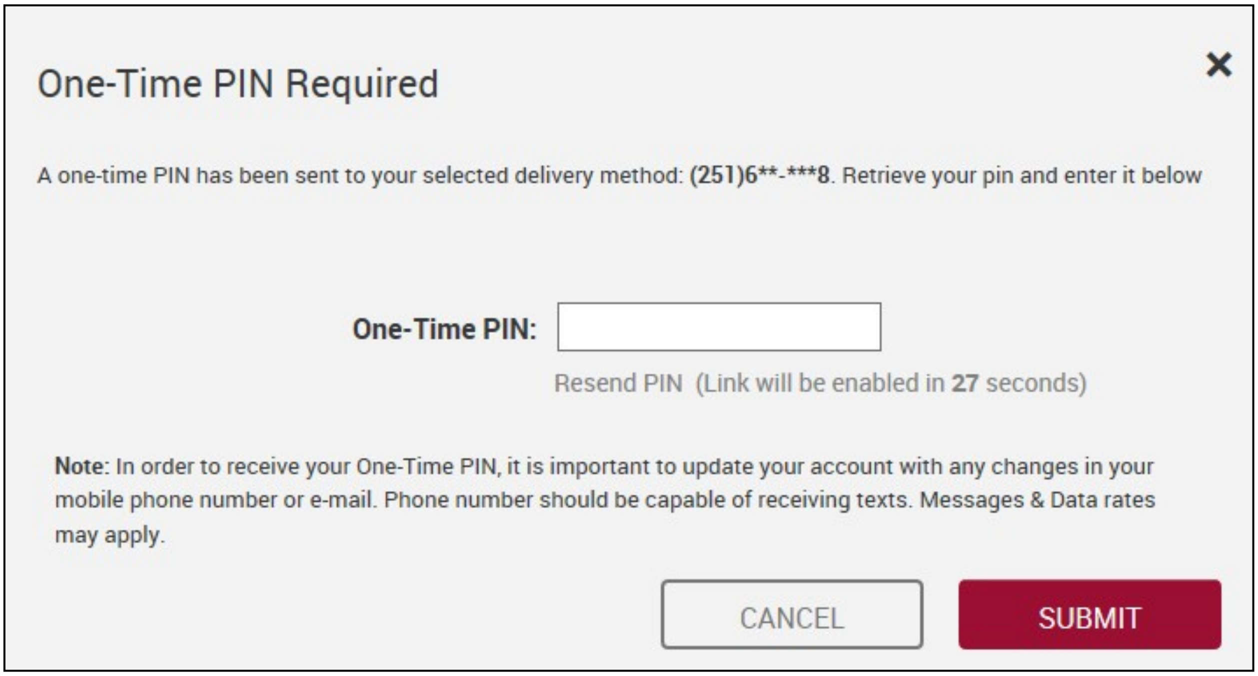
Foreign state

Federal taxes will be withheld from your payment at the standard rate of 20%.
Additional federal tax to withhold: $0.00
State taxes will be withheld from your payment based on the requirements of the state in which you live.
Additional state tax to withhold: $0.00

*Estimated distributions are based on current balance and pricing and are subject to change due to market fluctuation. This amount is not a guarantee of the amount you will receive if your distribution request is approved and does not take into account for fees and tax withholding.

CANCEL BACK SUBMIT

Click <Submit> to complete the process. You will then receive prompt for a One-Time PIN (OTP). This OTP will be sent to your selected delivery method. Once the OTP is entered, click <Submit> again. You will receive a confirmation page upon submission. We recommend you print and/or save this for your records. Your plan sponsor will receive an email notification of the pending request. Once approved by the sponsor, the distribution process will begin.



Withdrawal Distribution Documents - In-service distribution

Print

Overall Progress: **100% Complete**

Confirmation

Confirmation Number: **368667**

Your request has been processed. You may use this number to reference this transaction in the future.

Requests, while processed into the database, may not take effect immediately. Some requests may still need to be approved before they will take effect.

Forms/Documents

Your request has been entered. For a Hardship Withdrawal request your employer may require additional supporting documentation from you as proof of the financial need for your request before the distribution from your plan can occur. Please contact your employer to confirm this.

In-service distribution for $1,000.00

Your Personal Information

First name	Amy	**Birth date**	01/29/1955
Last name	Corso	**Date of hire**	10/20/1999
Street address 1	25 State St		
Street address 2			
City	Mobile	**Home phone**	(251) 635-5548
State	AL	**Office phone**	() - Ext
Zip code	36603	**Other phone**	() -
Country			

Email Confirmation Information

Send email notification to	None	**Internet address**	
		Home	
		Office	
		Other	
	I do not have an email address		

Distribution Election

Withdrawal Amount: $1,000.00

I elect to receive payment(s) from my traditional accounts in the following form:

A direct rollover of a portion of my vested balance, with the remaining amount paid as a cash distribution, less any income tax withholding.

Payment Information

Payments from Traditional Accounts

Percent

Payment Type	Amount	Estimated Distribution*	Payment Method
Rollover	100.00%	$1,000.00	Check

Financial institution	Bank	**Bank Name**	
Address	250 State St		
City	Mobile		
State, Zip	AL 36603		
Country			
Foreign state			

Payment Type	Amount	Estimated Distribution*	Payment Method
Cash	0.00%	$0.00	Check

Address	25 State St
City	Mobile
State, Zip	AL 36603
Country	
Foreign state	

Federal taxes will be withheld from your payment at the standard rate of 20%.
Additional federal tax to withhold: $0.00
State taxes will be withheld from your payment based on the requirements of the state in which you live.
Additional state tax to withhold: $0.00

*Estimated distributions are based on current balance and pricing and are subject to change due to market fluctuation. This amount is not a guarantee of the amount you will receive if your distribution request is approved and does not take into account for fees and tax withholding.