

# EMPLOYEE FIDUCIARY

## Participant Website Instructions

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

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## How do I log in?

You can log into your retirement plan website by connecting to [www.myplanprovider.com/efc](http://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

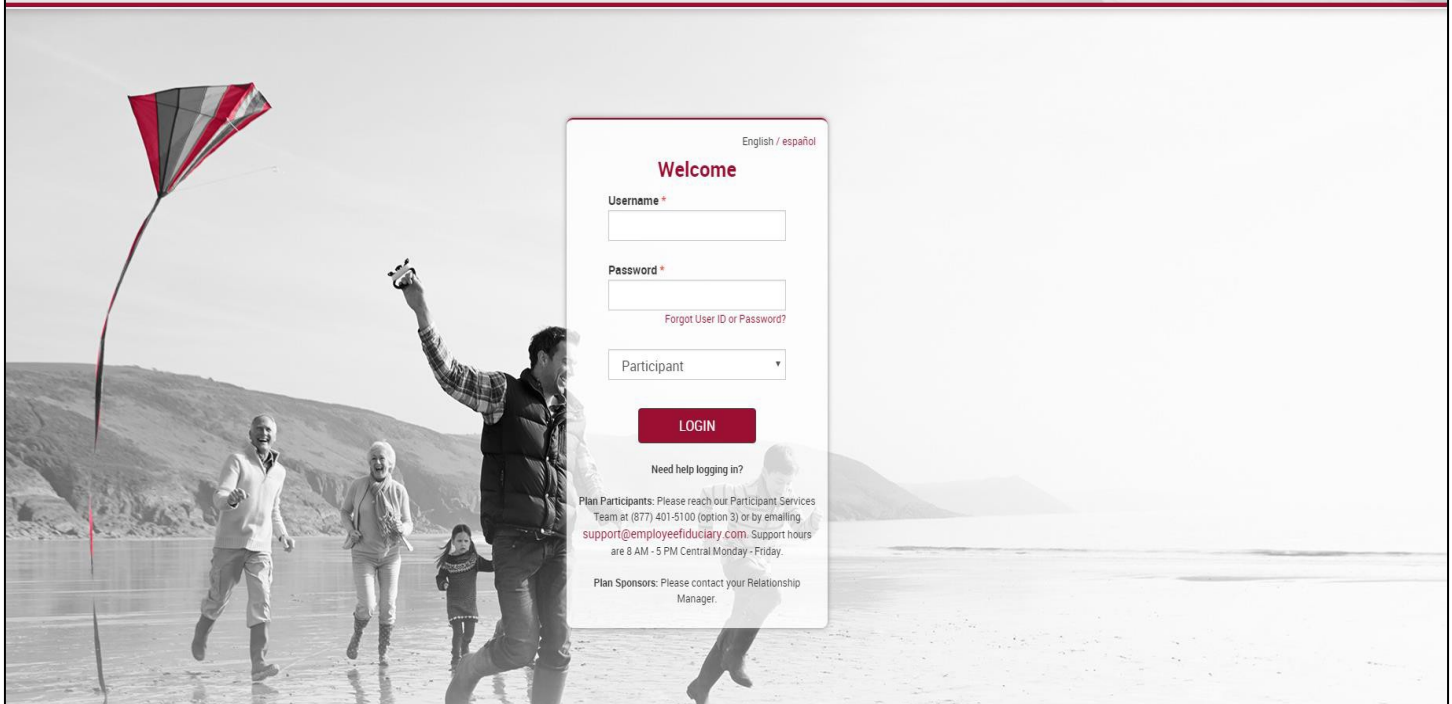
**Password:** Last 4 digits of Social Security Number

**Select Role:** Participant

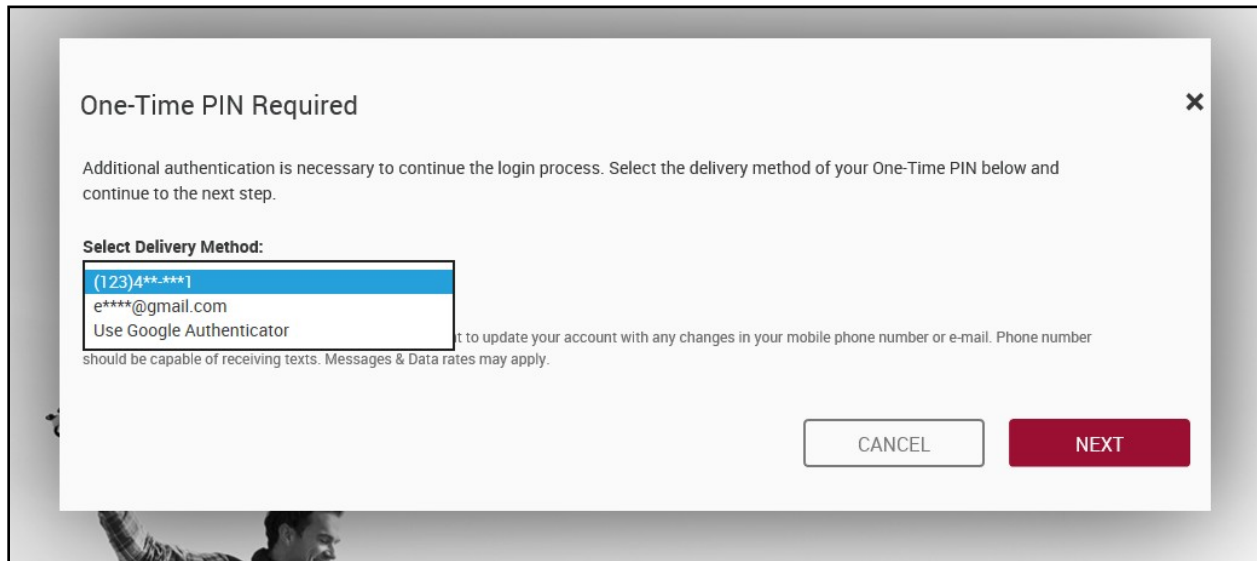
If you have any issues logging in, you can contact our Participant Service Center at 1-877-401-5100 option 3. The Participant Service Center is available from 8AM-5PM Central Time, Monday - Friday, excluding market holidays.



*America's Low Cost 401k!*



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.



**One-Time PIN Required** ✕

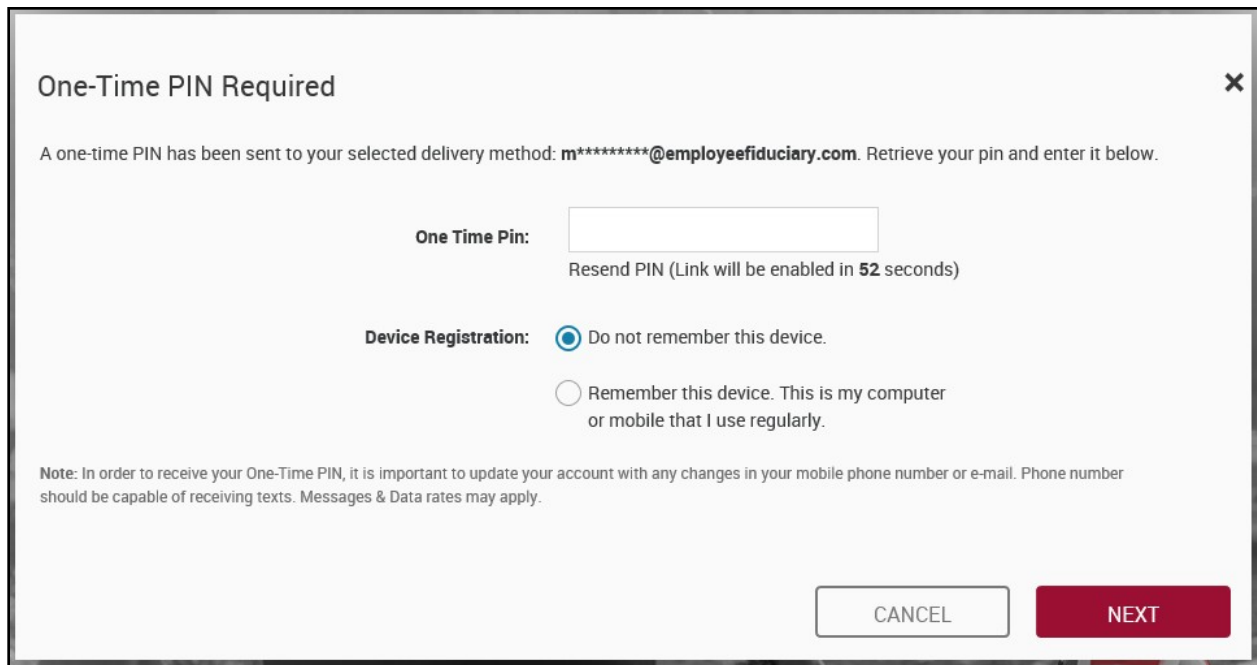
Additional authentication is necessary to continue the login process. Select the delivery method of your One-Time PIN below and continue to the next step.

**Select Delivery Method:**

- (123)4\*\*-\*\*\*1
- e\*\*\*\*@gmail.com
- Use Google Authenticator

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.

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



**One-Time PIN Required** ✕

A one-time PIN has been sent to your selected delivery method: m\*\*\*\*\*@employeefiduciary.com. Retrieve your pin and enter it below.

**One Time Pin:**

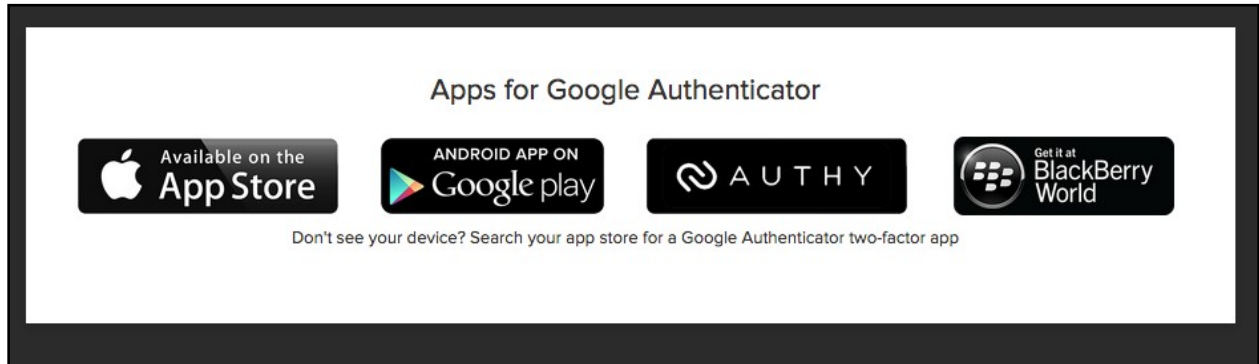
Resend PIN (Link will be enabled in 52 seconds)

**Device Registration:**  Do not remember this device.

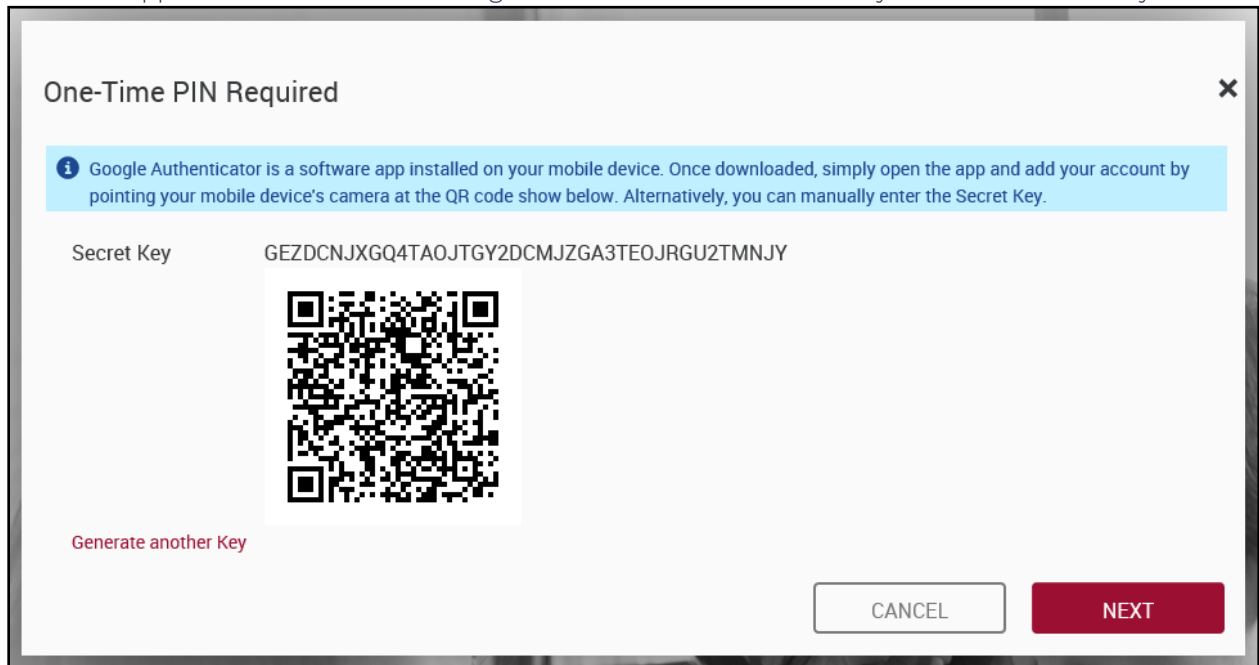
Remember this device. This is my computer or mobile that I use regularly.

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.

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.

Welcome, Participant Sample

**EMPLOYEE FIDUCIARY**

*America's Low Cost 401k!*

### Security Setup

Print

Each time you log in to this site from an unknown computer you will be asked to answer one of these questions as an additional security step. Once you have submitted the question(s) you will be directed into the web site.

#### Alternate Verification Questions

**Question 1 \*** **Answer \***  
What was the last name of your third grad

**Question 2 \*** **Answer \***  
What was the last name of your third grad

**Question 3 \*** **Answer \***  
What was the last name of your third grad

**SUBMIT**

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.

Welcome, Participant G

**EMPLOYEE FIDUCIARY**

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

### My Dashboard

Print

Welcome! For questions about the website or your account, please contact our participant services team at 1-877-401-5100 (option 3) or support@employeefiduciary.com. Hours of operation are 8 am through 5 pm Central.

#### Account Balance

\$90,363.06

\$90,363 Vested Balance

**MANAGE INVESTMENTS**

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
<i>Pending trade</i>					<i>(\$25.12)</i>
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
<i>Pending trade</i>					<i>(\$79,150.10)</i>
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

**Grow A GARDEN OF WEALTH**

Growing your own vegetables can be rewarding in more ways than one. The money saved on grocery bills can instead be used to plant the seeds for a more wealthy retirement. For example, \$75.00 a month reallocated towards your retirement plan could grow into an extra \$77,000 by the time you retire!

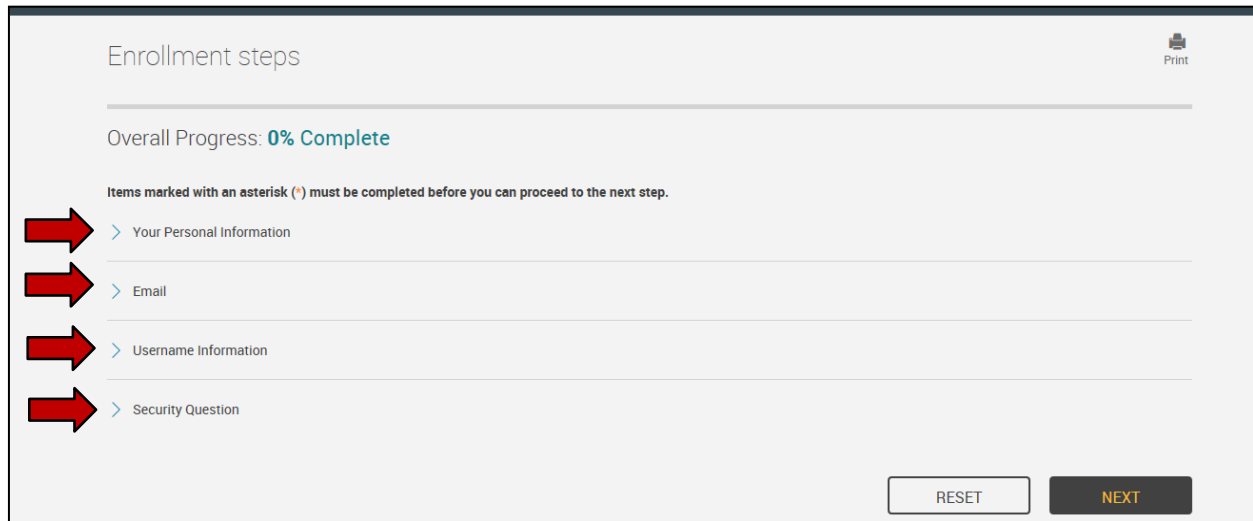


\*Assumes 7% rate of return, a 2.5% inflation rate and 25 years to retirement.

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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.



Enrollment steps Print

---

Overall Progress: **0% Complete**

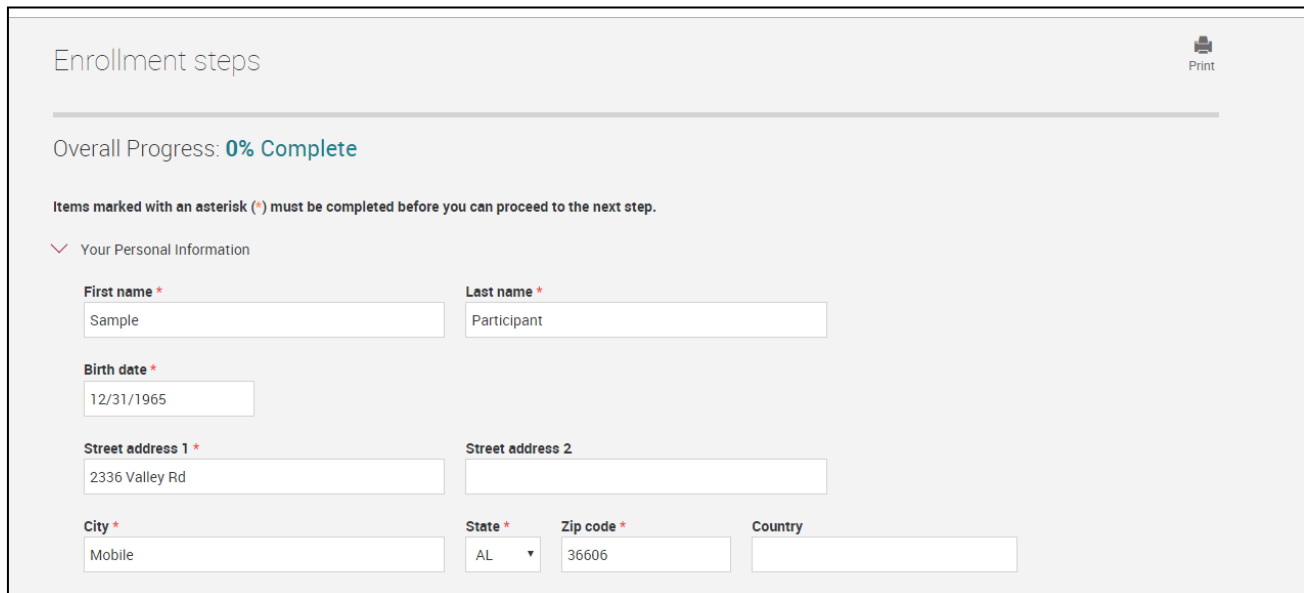
Items marked with an asterisk (\*) must be completed before you can proceed to the next step.

- > Your Personal Information
- > Email
- > Username Information
- > Security Question

RESET NEXT

### 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.



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

**First name \***  **Last name \***

**Birth date \***

**Street address 1 \***  **Street address 2**

**City \***  **State \***  **Zip code \***  **Country**

## 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
<input type="text"/>	<input type="text"/>
Office	Confirm office email address
<input type="text"/>	<input type="text"/>
Other	Confirm other email address
<input type="text"/>	<input type="text"/>

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**

**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.

Security Question

<b>Security question 1</b> What was the last name of your third grade teacher?	<b>Answer 1</b> robinson
<b>Security question 2</b> Where were you when you first heard about 9/11?	<b>Answer 2</b> robinson
<b>Security question 3</b> What is your oldest sibling's birthdate (mm/dd/yyyy)?	<b>Answer 3</b> robinson

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.

### Select Investments

Print

Overall Progress: **50% Complete**

The investment elections you enter below will be applied to all sources of contributions (including any employer contributions). Please note that once you have completed the enrollment process, you can always change your investment elections. For more information, please contact your plan administrator once you have completed the enrollment process.

[Review Fund Performance and Prospectuses](#)

I elect to invest all future contributions (including employee and employer contributions) as follows.

Confirmation E-mail Address

A confirmation e-mail will be sent to the address listed below. **No e-mail address on record**  
If this address is incorrect, please correct the address in the fields provided.

> Rules and Criteria

Security Questions

> All Sources

Investment	Current Elections	New Elections
Vanguard Total Intl Stk Idx Admiral	0.00%	<input type="text" value="0.00 %"/>
Vanguard Total Bond Mk Index Adm	0.00%	<input type="text" value="0.00 %"/>
Vanguard 500 Idx Adm	0.00%	<input type="text" value="0.00 %"/>
Vanguard Ext. Market Idx Adm	0.00%	<input type="text" value="0.00 %"/>
Vanguard Prime Money Market	0.00%	<input type="text" value="0.00 %"/>
Vanguard Target Retirement 2010	0.00%	<input type="text" value="0.00 %"/>
Vanguard Target Retirement Income	0.00%	<input type="text" value="0.00 %"/>
Vanguard Target Retirement 2015	0.00%	<input type="text" value="0.00 %"/>
Vanguard Target Retirement 2020	0.00%	<input type="text" value="0.00 %"/>

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.

<b>TOTAL</b>	<b>0.00%</b>	<b>100.00%</b>
If you do not provide investment directions for your contributions, they will be defaulted to the <b>Vanguard Target Retirement Income</b> until you provide other investment instructions. Once amounts are defaulted, it is your responsibility to realign them in accordance to your investment elections. For more information, please contact your plan administrator.		
<input type="button" value="RESET TABLE"/>		
		<input type="button" value="BACK"/> <input type="button" value="NEXT"/>

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.

#### Enrollment steps

Overall Progress: **66% Complete**

#### Confirm & Submit

If your enrollment information is correct, click below to submit your enrollment request.

---

#### Personal Information

<b>Username:</b> 333333456	
<b>First name:</b> Participant	
<b>Last name:</b> Sample	
<b>Street address 1:</b> 212 Valley Rd	
<b>Street address 2:</b>	
<b>City:</b> Mobile	
<b>State:</b> AL	<b>Home email address:</b>
<b>Zip code:</b>	<b>Other email address:</b>
<b>Country:</b>	<b>Office email address:</b>
<b>Date of birth:</b> 01/01/1984	<b>Send email confirmation to:</b> None

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#### Investment Elections

All future contributions to the plan will be invested as follows:

<b>Vanguard Prime Money Market :</b>	50.00%
<b>Vanguard Target Retirement 2010 :</b>	50.00%

If your enrollment information is correct, click below to submit your enrollment request.

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

Enrollment steps Print

---

Overall Progress: **100% Complete**

**✔ Congratulations! Your Enrollment is Complete.**

You may access your account via the plan's website at any time using your Username and Password. If you elected to receive email confirmations, you will receive confirmation of your enrollment at the email address specified.

Reminders:

The investment elections you entered during the enrollment process will apply to all sources of contributions. For more information, please contact your plan administrator.

**GO TO PLAN**

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.

The screenshot shows the Employee Fiduciary dashboard. At the top left is the logo with the text "EMPLOYEE FIDUCIARY". On the right, it says "Welcome, Participant Sample" with a gear icon circled in red. Below the navigation bar, the main content area says "My Dashboard" and "Welcome! For questions about the website or your account, please contact our participant services team at 1-877-401-5100 (option 3) or support@employeefiduciary.com. Hours of operation are 8 am through 5 pm Central." A "Print" icon is in the bottom right corner.

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

The screenshot shows a dropdown menu with a close button (X) in the top right. The menu items are "Participant G", "Personal Info.", and "Password Change". A red arrow points to the "Personal Info." option.

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.

Edit Personal Information  
\* Indicates a required field

Print

General

Prefix: Mr, First name: Participant, Middle, Last name: Sample

Street address 1: 212 Valley Rd, Street address 2

City: Mobile, State: AL, Zip code

Home phone, Other phone, Office phone, Ext

Birth date: 01/01/1984, Date of hire: 01/01/2014

Email, Security Question

RESET, SUBMIT

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.

EMPLOYEE FIDUCIARY

Welcome, Participant Sample

America's Low Cost 401k!

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

My Dashboard

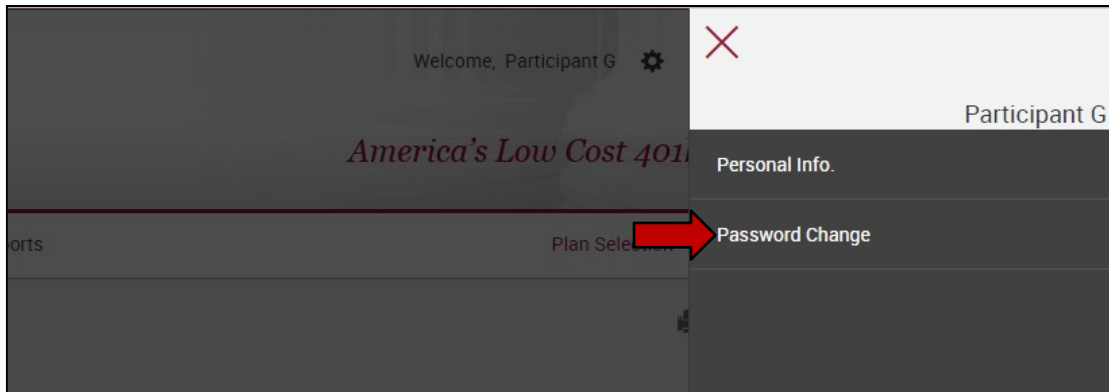
Welcome! For questions about the website or your account, please contact our participant services team at 1-877-401-5100 (option 3) or support@employeefiduciary.com. Hours of operation are 8 am through 5 pm Central.

Account Balance

Print



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.

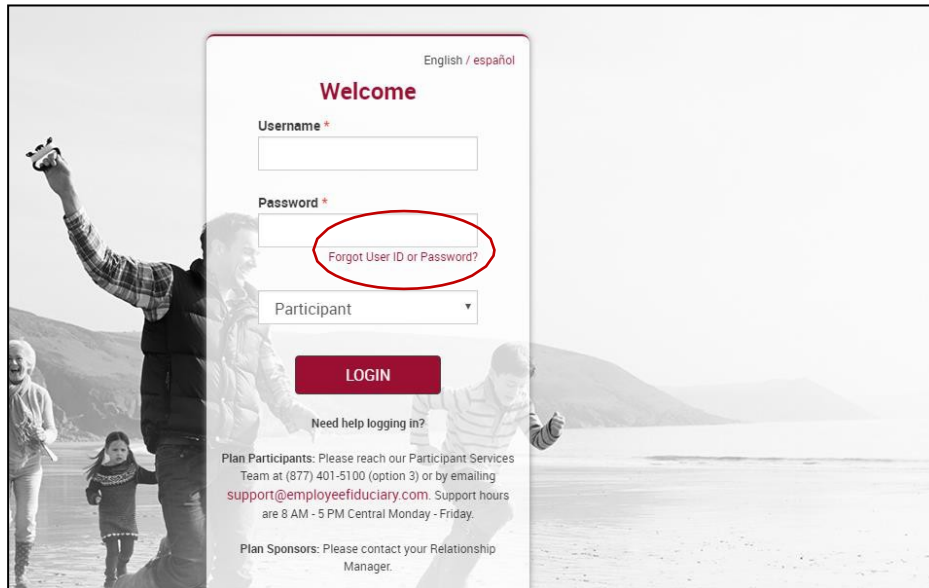
A screenshot of the "Password Change" form. The form has a title "Password Change" and a "Print" icon. Under "Criteria", there are four bullet points: "Leaving the user id field empty will reuse your current user id.", "Changes made to your password will take effect immediately.", "These changes will not affect your Voice Response access (if available).", and "User ID must be between 6 and 30 characters in length." and "Password must be between 6 and 30 characters in length." The form includes input fields for "Enter new user ID", "Enter old password", "Enter new password", and "Re-enter new password". A "SUBMIT" button is at the bottom right. A message at the bottom left says "Confirmation e-mail address: No e-mail address on record" with a link to "edit your personal information". The top navigation bar includes "Dashboard", "Manage", "Plan", "Performance", "Loans & Withdrawals", "Forms & Reports", and "Plan Selection".

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

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## How do I reset my Password?

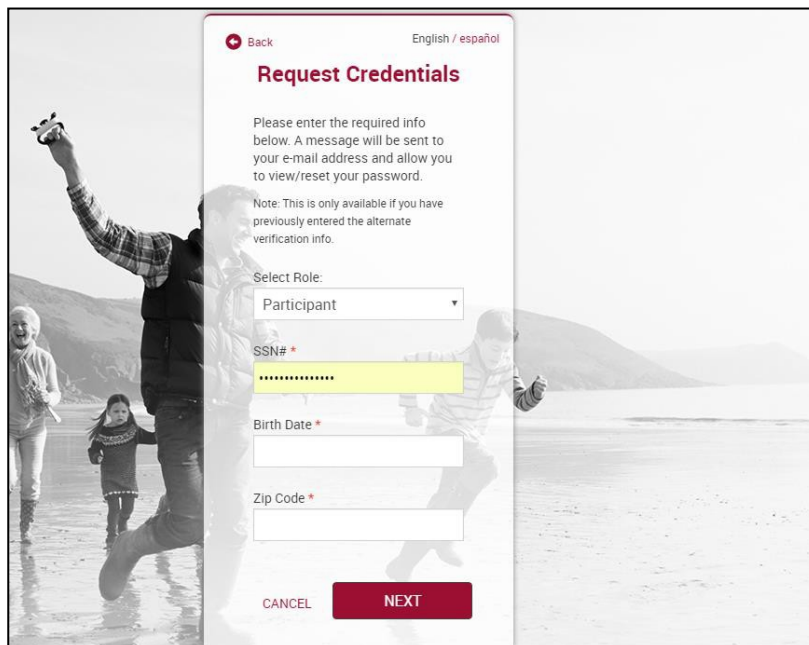
From the login page, click on the [Forgot User ID or Password](#) link to start the password reset process.



The screenshot shows a login page with a white form overlay on a background image of a family on a beach. The form has a language selector at the top right: "English / español". Below it is the heading "Welcome". The form contains the following fields: "Username\*" with a text input box, "Password\*" with a text input box, and "Participant" with a dropdown menu. A red circle highlights the link "Forgot User ID or Password?" located below the password field. Below the form is a red "LOGIN" button. Underneath the button is the text "Need help logging in?". At the bottom of the form, there are two lines of contact information: "Plan Participants: Please reach our Participant Services Team at (877) 401-5100 (option 3) or by emailing support@employeebeneficiary.com. Support hours are 8 AM - 5 PM Central Monday - Friday." and "Plan Sponsors: Please contact your Relationship Manager."

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

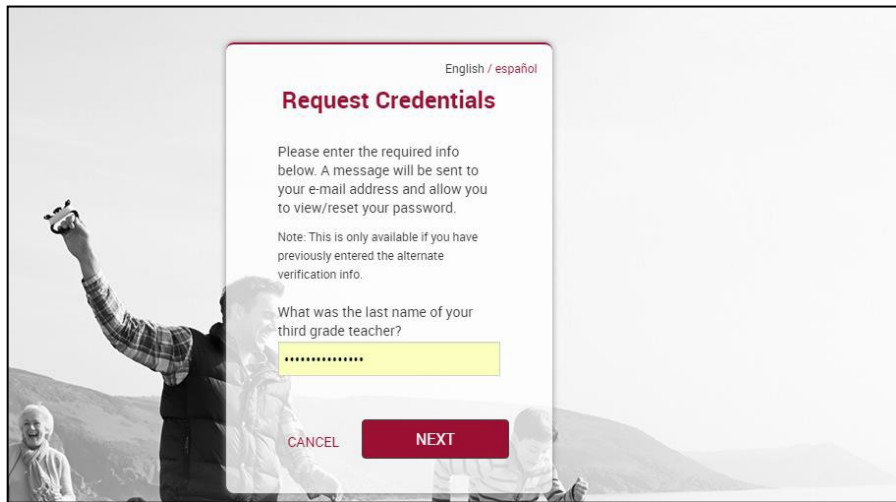
Please note: if you have not set up your security questions or have not entered your email address, you will need to contact our Participant Services department for assistance. They can be reached at 877-401-5100 option 3 Monday-Friday 8am-5pm CT.



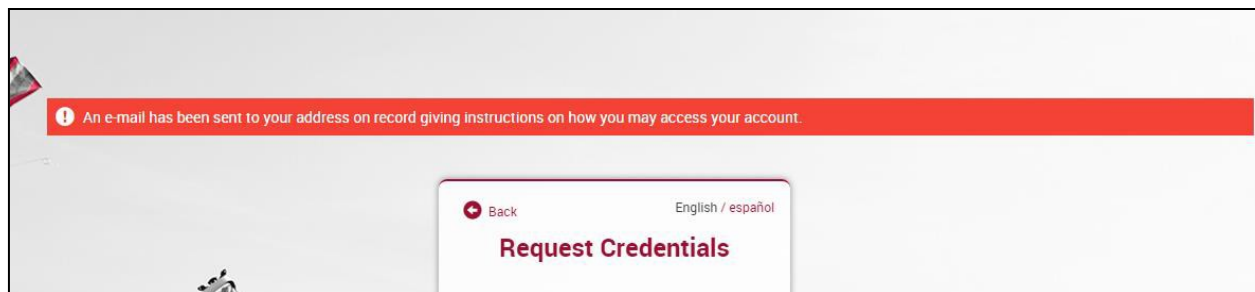
The screenshot shows the "Request Credentials" page. At the top left is a "Back" button with a red arrow icon. At the top right is the language selector "English / español". The heading "Request Credentials" is centered. Below the heading is the instruction: "Please enter the required info below. A message will be sent to your e-mail address and allow you to view/reset your password." A note follows: "Note: This is only available if you have previously entered the alternate verification info." Below the note is a "Select Role:" label and a dropdown menu with "Participant" selected. The "SSN#" field is highlighted in yellow and contains a series of asterisks. Below it are "Birth Date\*" and "Zip Code\*" fields, both with text input boxes. At the bottom of the form are two buttons: "CANCEL" and "NEXT".

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.



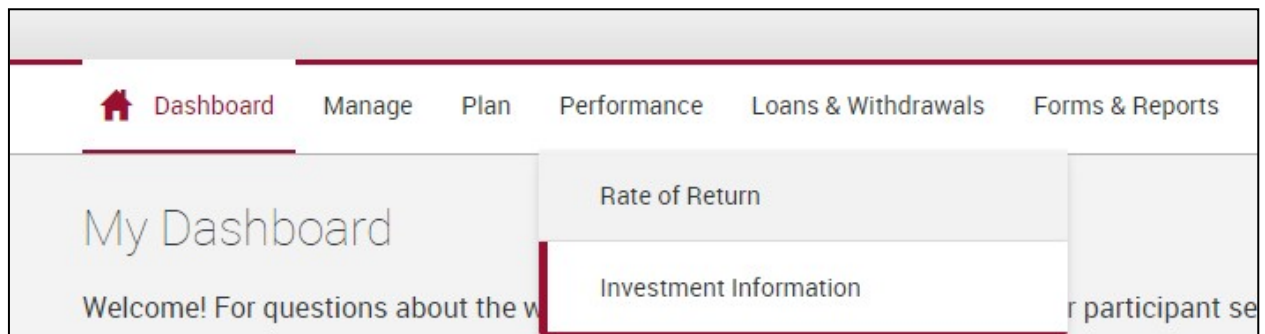
An email will be sent to your address on file with further instructions.



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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.

NAV \$10.84 NAV Day Change ↑0.02 | 0.18%

As of Fri 03/18/2016 | USD

TTM Yield	Load	Total Assets	Expenses	Fee Level	Turnover	Status	Min. Inv.
2.46%	None	\$ 153.8 bil	0.06%	Low	84%	Open	\$ 10,000
30-Day SEC Yield	Category	Credit Quality/Interest Rate Sensitivity					
2.27%	Intermediate-Term Bond	High/Moderate					

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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.

Dashboard Manage Plan Performance Loans & Withdrawals Forms & Reports

My Dashboard

- Manage Investments
- Transaction History

Welcome! For questions about the website or your account, please contact our participant services team at 1-800-848-8484 or support@employeefiduciary.com. Hours of operation are 8 am through 5 pm Central.

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.

Election Rules	
Minimum allocation:	1%
Minimum allocation increment:	1%
Days to complete request:	1

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%	<input type="text" value="0"/>	0%
Vanguard Target Retirement 2025	VTTVX	0%	<input type="text" value="0"/>	0%
Vanguard Target Retirement 2030	VTHR3	0%	<input type="text" value="0"/>	0%
Vanguard Target Retirement 2035	VTHX	0%	<input type="text" value="0"/>	0%
Vanguard Target Retirement 2040	VFORX	0%	<input type="text" value="0"/>	0%
Vanguard Target Retirement 2045	VTIVX	0%	<input type="text" value="0"/>	0%
Vanguard Target Retirement 2050	VFFFX	0%	<input type="text" value="0"/>	0%
Vanguard Target Retirement 2055	VFFVX	0%	<input type="text" value="0"/>	0%
Vanguard Target Retirement 2060	VTTX	0%	<input type="text" value="0"/>	0%
<b>TOTAL</b>		<b>100%</b>		<b>100%</b>

CANCEL NEXT

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.

The screenshot shows the 'Change Elections' page with a progress bar at 20% complete. The page includes a navigation menu at the top with options like Dashboard, Close Participant, Manage, Plan, Performance, Loans & Withdrawals, and Forms & Reports. The main content area has a title 'Change Elections' and a 'Print' icon. Below the title, it states 'Overall Progress: 20% Complete'. A paragraph explains that investment elections describe how new contributions should be invested. A red warning message states: 'Some investments have rules about how often you can buy or sell and may have rules about minimum participation. Please read these important messages before you proceed.' The 'Transferable Balances' section asks, 'Would you like to rebalance your transferable balances in your plan to conform with the percentages you entered for your investment elections?' with radio buttons for 'No' and 'Yes'. At the bottom, there are three buttons: 'CANCEL', 'BACK', and 'NEXT'.

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

The screenshot shows the confirmation page with a progress bar at 100% complete. It features a table with 'TOTAL' and two '100%' entries. A confirmation message states: 'A confirmation email will be sent to: participant@yahoo.com edit email address'. At the bottom, there are three buttons: 'CANCEL', 'BACK', and 'SUBMIT'.

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.

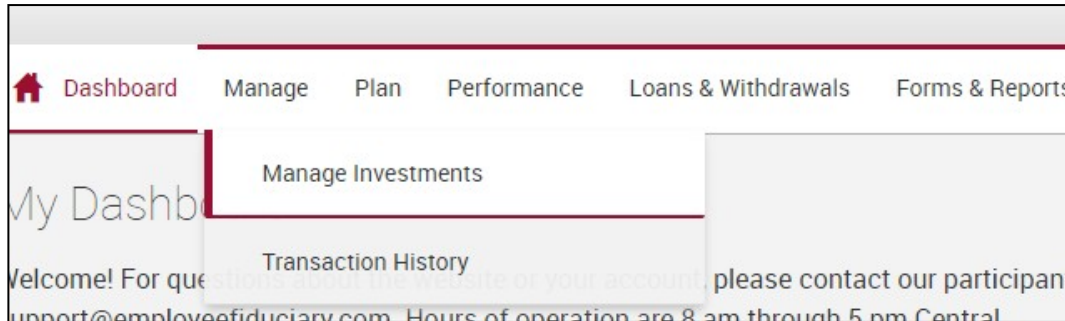
The screenshot shows the confirmation page with a progress bar at 100% complete. It includes the same navigation menu and title as the previous screenshot. The 'Overall Progress' is now '100% Complete'. The warning message is still present. The 'Confirmation' section displays a green bar with a checkmark and the text 'Confirmation Number: 179896'. Below this, the 'Election Percentages' section is visible. At the bottom, there are three buttons: 'CANCEL', 'BACK', and 'SUBMIT'.

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.

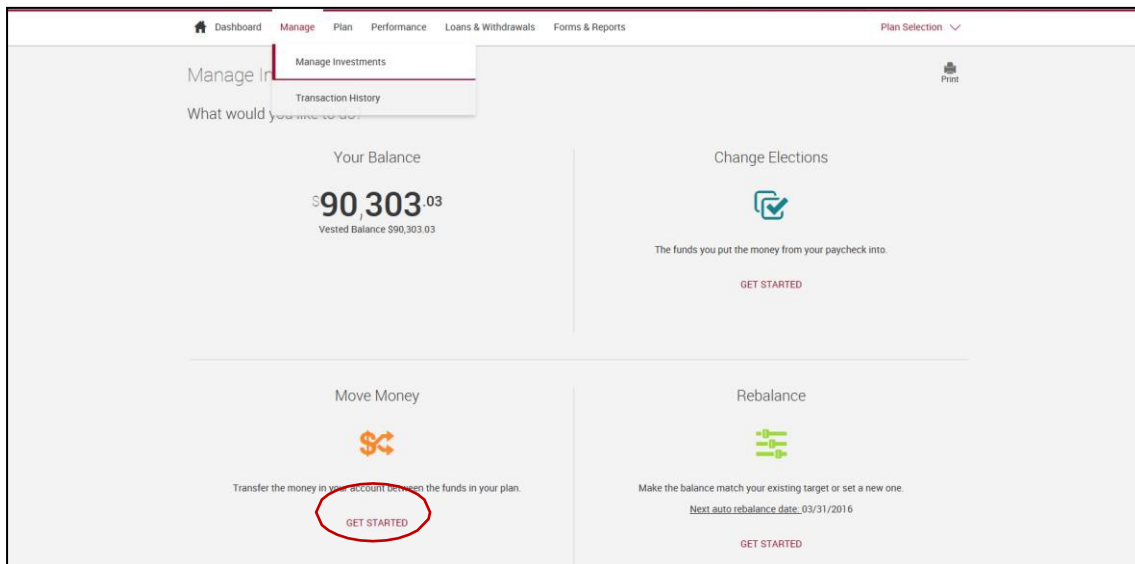
[back to top](#)

## How do I 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.

Overall Progress: **0% Complete**

Enter Investment Transfer Amounts

Transferring between investments lets you move money from one or more funds to others. **Rules may limit minimum amounts as well as how often you can make changes.**

[Show Me Transfer Video](#)

**Select transfer type**

Dollar to Percentage  
 Percentage to Percentage  
**Dollar to Percentage**

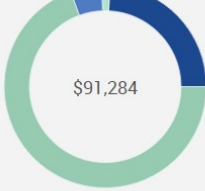
**Transfer Rules**

Minimum transfer percentage	1%
Minimum transfer increment percentage	1%
Minimum transfer out percent	95% of each investment balance
Days to complete request	2

This transaction may result in redemption fees being charged against the transaction. If you are unsure of the fund rules for redemption fees please check the mutual fund redemption fee policy in the funds prospectus.

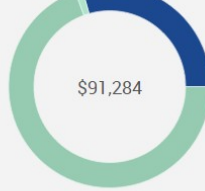
[Perform a Market Timing Rule Test](#)

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.



\$91,284

Compare



\$91,284

Investment	Fund ID	Current Balance	From	To	Projected Balance
<b>Transferable Funds</b>					
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 Redemption Fees	Projected Balance	
<b>Transferable Funds</b>								
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	VTTX	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	VTTX	0.00%	\$0.00	0%	0%	N/A	N/A	\$0.00
<b>TRANSFERABLE FUNDS TOTAL</b>		<b>100.00%</b>	<b>\$91,283.79</b>		<b>100.00%</b>			<b>\$91,283.79</b>

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

---

	Maximum	Shares	Sha

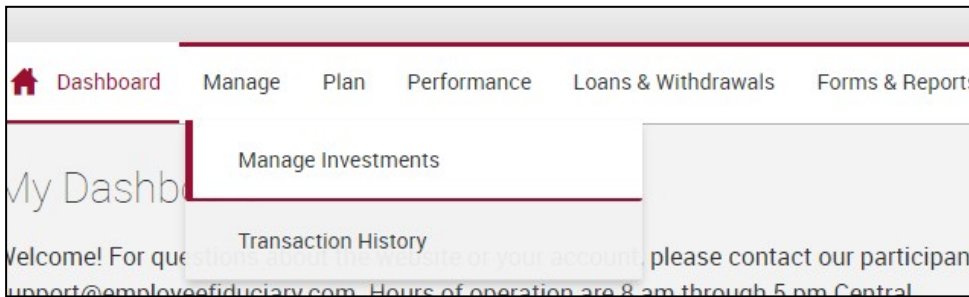
It is recommended that you review your account after making any changes and notify Employee Fiduciary immediately if any changes do not appear correct. Any errors must be brought to the attention of Employee Fiduciary within 30 business days from the original request.

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?](#)

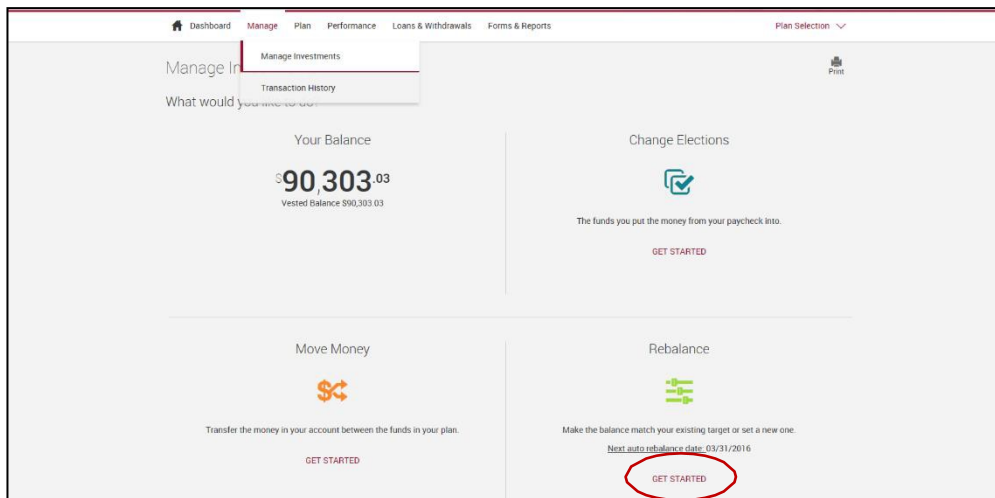
[back to top](#)

## How do I rebalance my account?

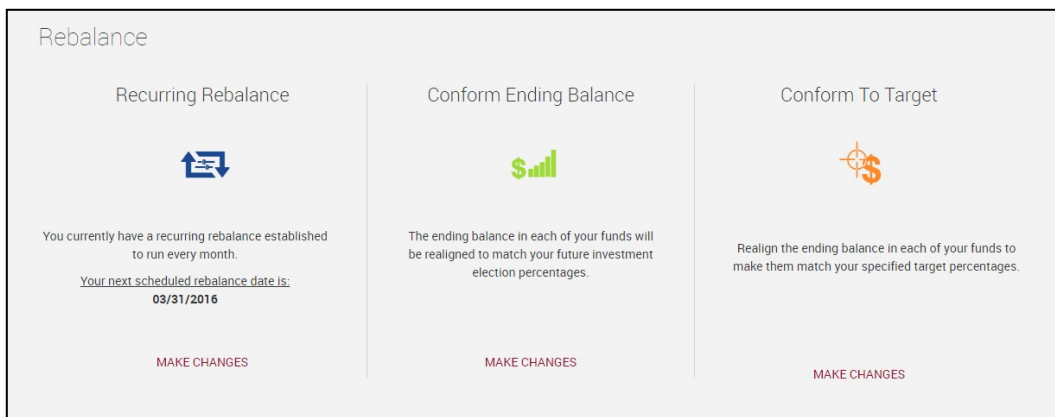
You can rebalance account clicking on Manage Investments located under the Manage tab on the home page.



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.

Rebalance Recurring Rebalance Print

Overall Progress: **0% Complete**

Off  On

**How often would you like to rebalance?**  
Every month

**Select a day to rebalance your portfolio**  
Last day of the month

**Set date of first rebalance**  
06/30/2014

**Enter threshold percent for rebalance**  
2 %

By entering a threshold percentage, you are requesting that the rebalance only occur if the difference between your allocation percentage for any account and your current balance in that account exceeds the entered percentage. Should ALL accounts fall below the threshold when the difference is calculated, no transfer will occur.

CANCEL NEXT

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.

Rebalance - Conform Ending Balance

Overall Progress: **0% Complete**

**Transfer Rules**

Days to complete request	2
--------------------------	---

Perform a Market Timing Rule Test

Current Balance Mix  
Currently this is how the money in your account is divided between funds

\$91,284

New Balance Mix  
You have chosen to rebalance, this is how the money in your account will be divided between funds.

\$91,284

Compare

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.

Rebalance - Conform To Target

Overall Progress: **20% Complete**

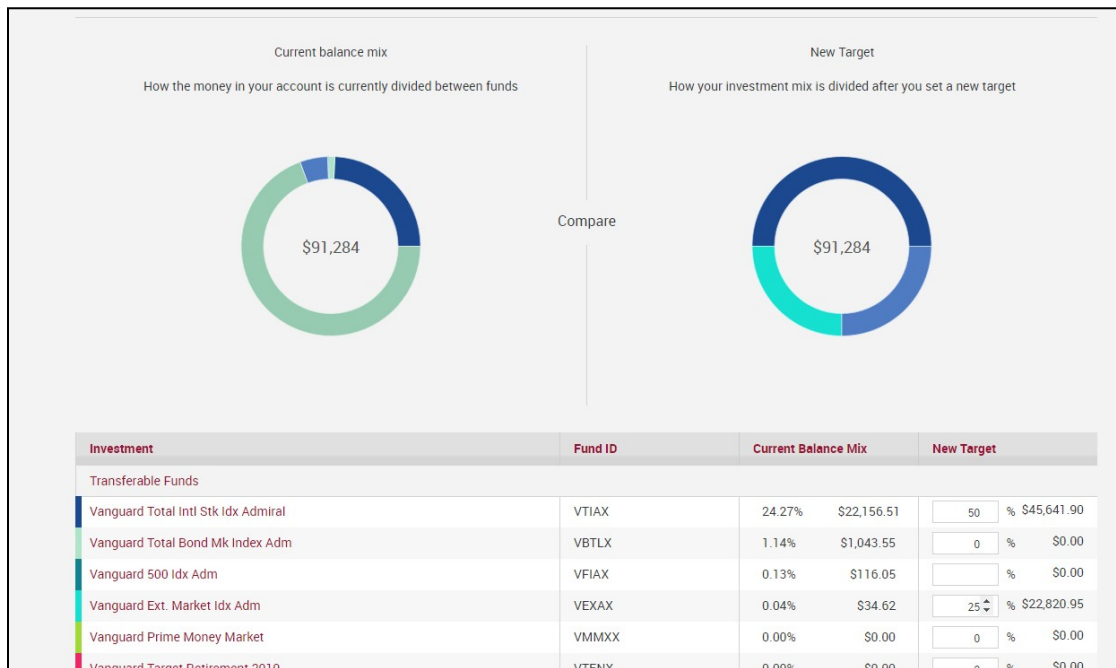
Update Election Percentages

Update my election percentages to match my transfer target percentages:

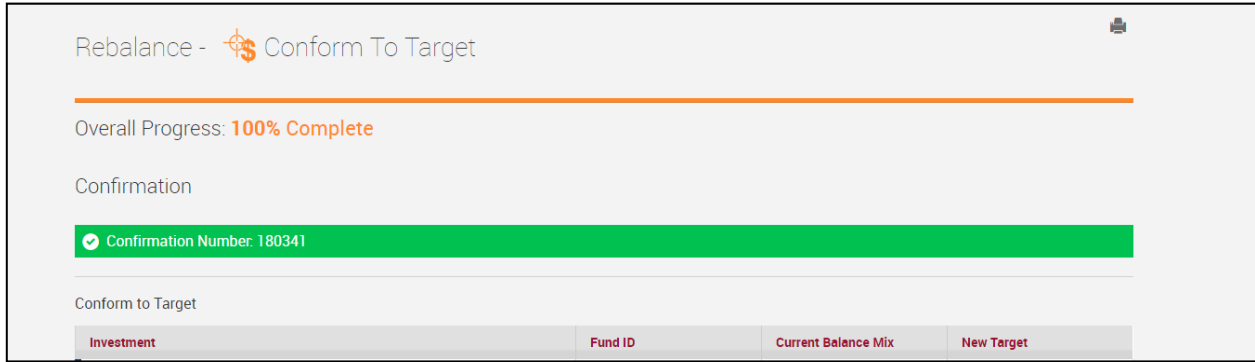
Yes  No

This will cancel all changes, do you really want to cancel?

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.



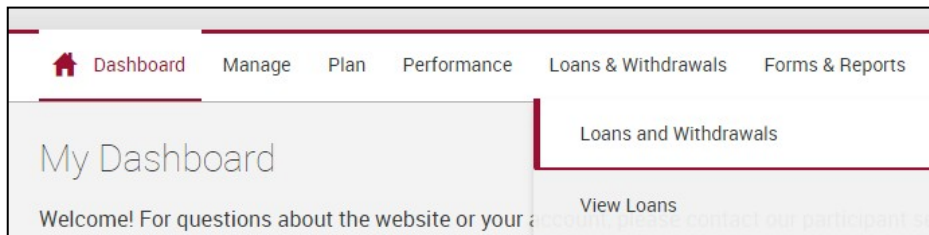
It may take up to 2 business days for your request to be fully processed. Occasionally, your request will not be able to be processed due to market timing violations or other fund restrictions. If this happens, you should receive a notification from your plan sponsor.

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](#)

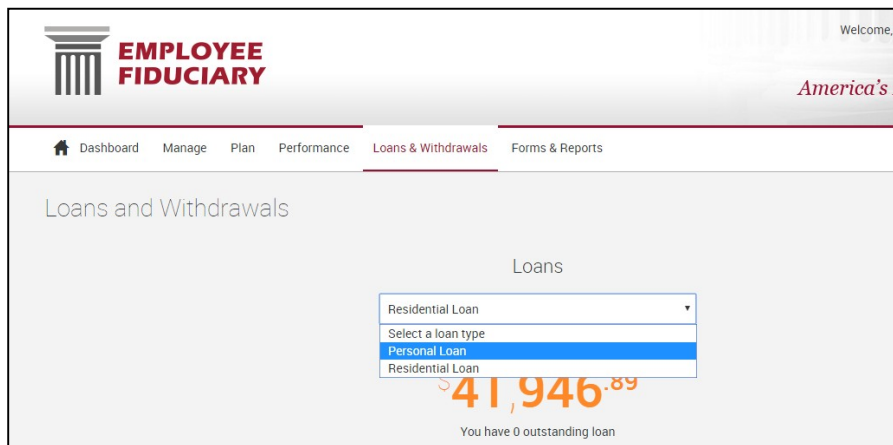
## How do I apply for a loan?

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

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:

Rate: 4.5%

Loan amount:

# of payments:

Your Monthly payment: \$27.96

[Review Amortization Schedule](#)

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

<b>First name</b>	<b>Middle name</b>	<b>Last name</b>
Participant		G

<b>Birth date</b>	<b>Date of hire</b>
5/26/1964	1/1/2000

<b>Street address 1</b>	<b>Street address 2</b>
239 Sixth Street	

<b>City</b>	<b>State</b>	<b>Zip code</b>	<b>Country</b>
Anywhere	AL	33333	

**Foreign state**

<b>Home phone</b>	<b>Office phone</b>	<b>Ext</b>
123 456 7890		

**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.

- 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.
- 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.

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

## Loan Request



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

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

---

#### Loan Type

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


---

#### Payment Information

© 2016 Employee Fiduciary, LLC | Problems viewing the site?

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

## Loan Request



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:

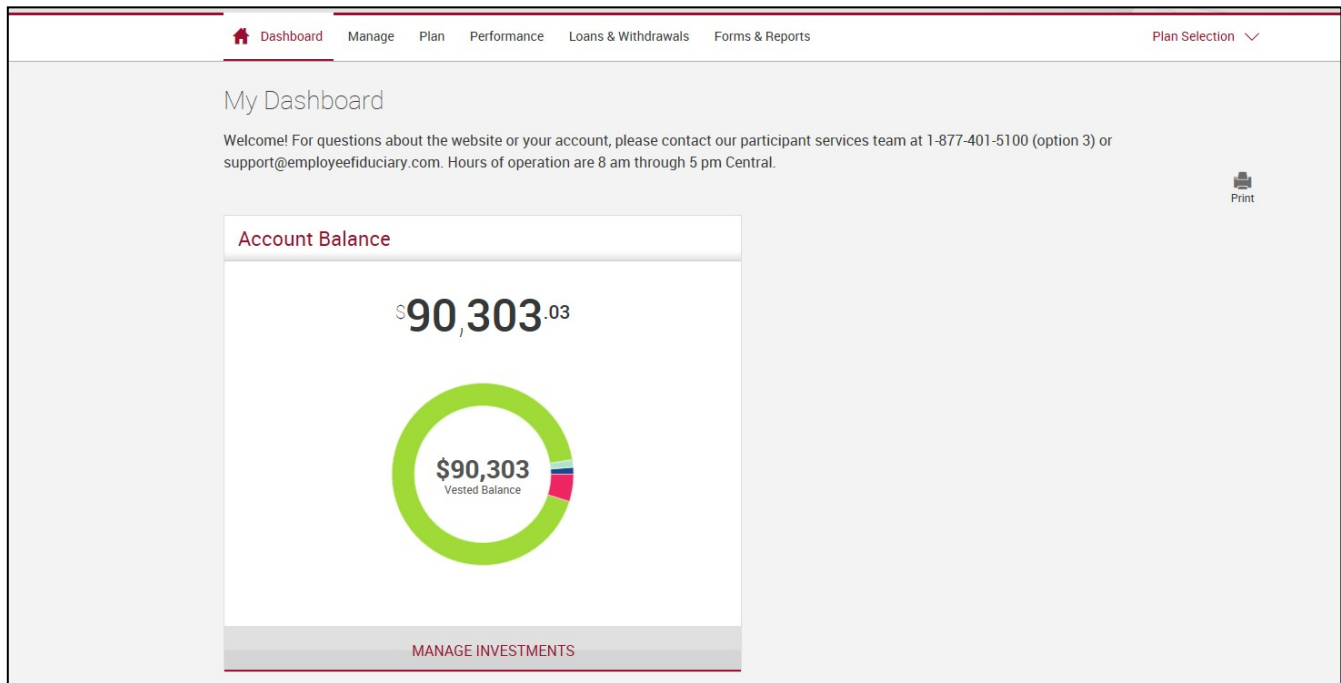
1. Receive a copy of the amortization schedule and promissory note from your plan sponsor
2. Sign the promissory note and return to your plan sponsor. Your plan sponsor will also need to sign off on the promissory note as plan sponsor.
3. The plan sponsor should scan and email the promissory note to 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.

[back to top](#)

## 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					
	<b>Fund ID</b>	<b>Price</b>	<b>Asset Class</b>	<b>From My Paycheck</b>	<b>Balance</b>
	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
<i>Pending trade</i>					<i>(\$25.07)</i>
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
<i>Pending trade</i>					<i>(\$79,098.83)</i>
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.

### Transaction History

Search for and download information about your transactions. Select information by investment, contribution source, transaction type and status, and date range.

**Investment**  **Source**

**Transactions to display**  **Transaction status**  **Start date**  **End date**

Only display records with redemption fees

**SUBMIT**


> 02/29/2016	Transfer
> 02/11/2016	Transfer
> 02/11/2016	Rollover of \$25,051.01

**DOWNLOAD**

[back to top](#)

## 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.



# EMPLOYEE FIDUCIARY

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

My Dashboard

Welcome! For questions about the website or your account, please contact our participant services team at 1-877-4 support@employeefiduciary.com. Hours of operation are 8 am through 5 pm Central.

- Reports
- Forms


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	<input type="checkbox"/> Delete
▼ Report Group: None					
Participant Statement	147kb	Adobe Acrobat	01/01/2015	12/31/2015	<input type="checkbox"/> Delete
Participant Statement	147kb	Adobe Acrobat	01/01/2016	03/01/2016	<input type="checkbox"/> Delete
Participant Statement	147kb	Adobe Acrobat	01/01/2016	03/01/2016	<input type="checkbox"/> Delete
Participant Statement	147kb	Adobe Acrobat	12/01/2015	02/23/2016	<input type="checkbox"/> Delete
Participant Statement	147kb	Adobe Acrobat	01/01/2015	12/31/2015	<input type="checkbox"/> Delete
Participant Statement	146kb	Adobe Acrobat	10/01/2015	12/31/2015	<input type="checkbox"/> Delete
Participant Statement	147kb	Adobe Acrobat	01/01/2016	01/31/2016	<input type="checkbox"/> Delete
Participant Statement	147kb	Adobe Acrobat	01/01/2015	03/31/2015	<input type="checkbox"/> Delete
Participant Statement	147kb	Adobe Acrobat	04/02/2015	12/08/2015	<input type="checkbox"/> 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.

Reports





---


Create Reports

Select report group: None ▼

Select report: Participant Statement ▼

Available plan years: 01/01/2016 - 12/31/2016 ▼

From: 01/01/2016 

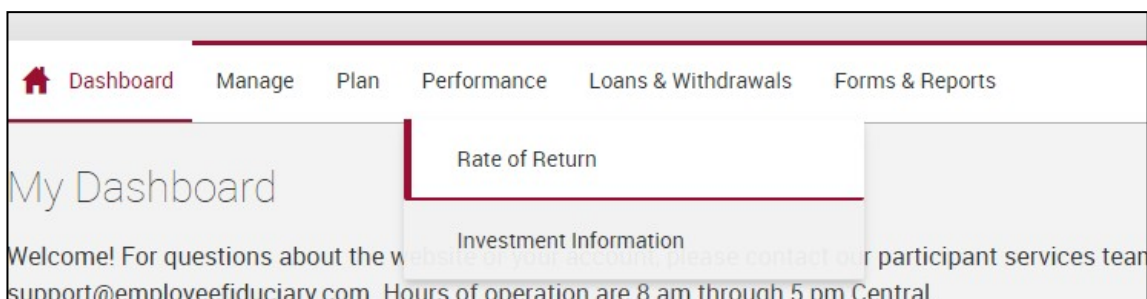
To date: 12/31/2016 

**GET RESULTS**

[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.

Personal Rate of Return Print

Investment type  
Total Return

Annual Quarterly **Monthly**

Begin date \* End date \*  
 March, 2015 February, 2016 **SUBMIT**


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%

Rate of Return

[back to top](#)

## 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.



**EMPLOYEE FIDUCIARY**

---

[Dashboard](#)
[Manage](#)
[Plan](#)
[Performance](#)
[Loans & Withdrawals](#)
[Forms & Reports](#)

My Dashboard Retirement Calculator

Welcome! For questions about the website or your account, please contact our participant support at [support@employeefiduciary.com](mailto:support@employeefiduciary.com). Hours of operation are 8 am through 5 pm Central.

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

Education & Tools Retirement Calculators Print

Use the retirement calculator to estimate your income and savings that you will have when you retire. The results will identify if your current savings will last through your retirement years and give you a cash flow of what your estimated balance will be for each year.

Retirement Income and Savings


	You	Spouse		You	Spouse
Current age	51	0	Retirement plan savings	\$90363.06	\$0.00
Retirement age	67		Annual contribution %	0.00 %	0.00 %
Life expectancy age	84		Company match %	5.00 %	0.00 %
Current salary	\$0.00	\$0.00	Other savings	\$40000.00	\$0.00
Annual salary increase	2.00 %	0.00 %	Annual savings increase	\$0.00	\$0.00
Expected Retirement Income			Annual social security benefit	\$17000.00	\$0.00
<input checked="" type="radio"/> Percent of salary	80.00 %	0.00 %	Annual pension benefit	\$0.00	\$0.00
<input type="radio"/> Dollar amount	\$0	\$0	Return before retirement	7.00 %	
			Return after retirement	3.00 %	
			Inflation	3.00 %	

**CALCULATE**

[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.



**EMPLOYEE FIDUCIARY**

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[Dashboard](#)
[Manage](#)
[Plan](#)
[Performance](#)
[Loans & Withdrawals](#)
[Forms & Reports](#)

My Dashboard

Welcome! For questions about the website or your account, please contact support@employeefiduciary.com. Hours of operation are 8 am through 5 pm Central.


Reports

Forms

01-51 [Forms](#)

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.

Forms Print

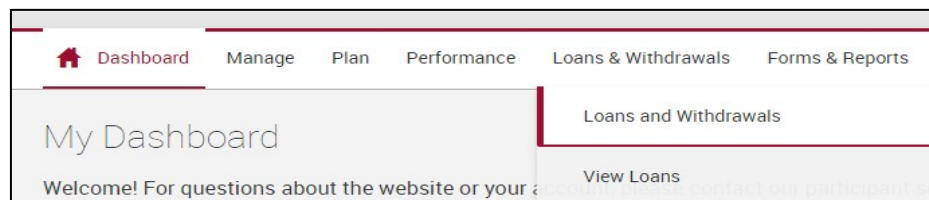


Name	Size	File Type	From Date	To Date	Delete
▼ Form Group: None					
Distribution Form	425kb	Adobe Acrobat			
Rollover Form	113kb	Adobe Acrobat			
Loan Payoff Form	102kb	Adobe Acrobat			
Loan Guide	914kb	Adobe Acrobat			
▼ Form Group: Distribution Forms					
Hardship Distribution Form	149kb	Adobe Acrobat			

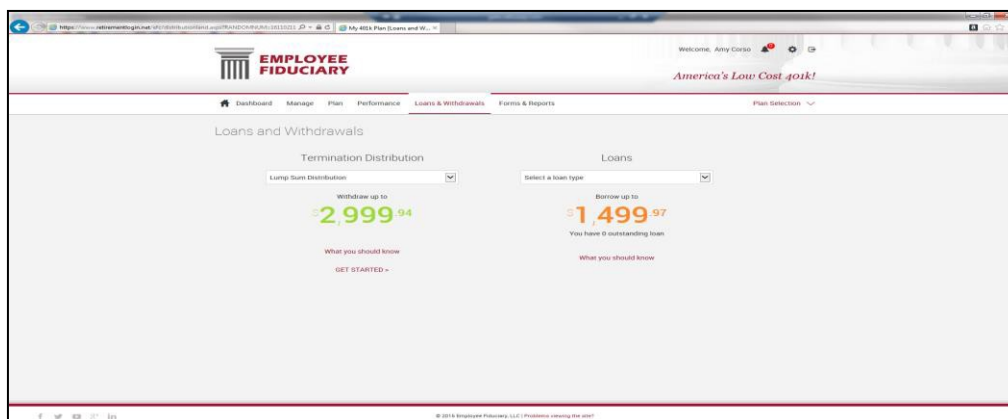
[back to top](#)

## 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**  **Last name**

**Street address 1**  **Street address 2**

**City**  **State**  **Zip code**  **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

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:**

- 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.

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

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

\*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**

**Payable to \***  
 Amy Corso

**Street address 1 \***  **Street address 2**

**City \***  **State \***  **Zip code \***

**Foreign state**  **Country**

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

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

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	<input type="text" value="Check"/> <input type="button" value="EDIT"/>

\*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>.

### 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 # \***

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



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	<input type="text" value="0%"/>	\$0.00	Check <input type="button" value="EDIT"/>
Cash	<input type="text" value="100%"/>	\$2,999.94	Select One <input type="button" value="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.

## Rollover Payment Method



### 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 X

**Payment method**

**Payable to \***  
 Amy Corso

**Street address 1 \***  **Street address 2**

**City \***  **State \***  **Zip code \***

**Foreign state**  **Country**

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

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

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.

- 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.

# Termination Distribution Request - Separation from Service



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

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

## Email Confirmation Information

<b>Send email notification to</b>	None	<b>Internet address</b>	
		<b>Home</b>	
		<b>Office</b>	
		<b>Other</b>	

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																								
<table border="0"> <tr> <td><b>Address:</b></td> <td>250 state st</td> <td><b>Financial institution</b></td> <td>bank</td> </tr> <tr> <td><b>City</b></td> <td>mobile</td> <td></td> <td></td> </tr> <tr> <td><b>State, Zip</b></td> <td>AL 36603</td> <td></td> <td></td> </tr> <tr> <td><b>Country</b></td> <td></td> <td></td> <td></td> </tr> <tr> <td><b>Foreign state</b></td> <td></td> <td></td> <td></td> </tr> <tr> <td><b>Rollover to</b></td> <td>IRA</td> <td><b>IRA account #</b></td> <td>1234</td> </tr> </table>				<b>Address:</b>	250 state st	<b>Financial institution</b>	bank	<b>City</b>	mobile			<b>State, Zip</b>	AL 36603			<b>Country</b>				<b>Foreign state</b>				<b>Rollover to</b>	IRA	<b>IRA account #</b>	1234
<b>Address:</b>	250 state st	<b>Financial institution</b>	bank																								
<b>City</b>	mobile																										
<b>State, Zip</b>	AL 36603																										
<b>Country</b>																											
<b>Foreign state</b>																											
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Cash	100.00%	\$2,999.94	Check																								
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<b>State, Zip</b>	AL 36603																										
<b>Country</b>																											
<b>Foreign state</b>																											
<p>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</p>																											

\*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

Termination Distribution Documents - Separation from Service Print

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Overall Progress: **100% Complete**

**Confirmation**

✔ Confirmation Number: **368616**

---

**Distribution Confirmation**

Your request has been entered, but not yet processed. It has been sent to your plan sponsor for approval. Please use the above confirmation number for future reference.

[back to top](#)

## How do I request a hardship distribution?

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

The screenshot shows a navigation menu with the following items: Dashboard, Manage, Plan, Performance, Loans & Withdrawals, and Forms & Reports. The 'Loans & Withdrawals' item is highlighted with a red underline. Below the menu, the text 'My Dashboard' and 'Welcome! For questions about the website or your account, please contact our participant support team.' is visible.

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 screenshot shows the 'Loans and Withdrawals' page. At the top, there is a navigation bar with 'Loans & Withdrawals' selected. Below the navigation bar, there are three main sections: 'Withdrawals', 'Termination Distribution', and 'Loans'. Each section has a drop-down menu for selection and a 'GET STARTED >' button at the bottom. The 'Withdrawals' section shows a maximum withdrawal amount of \$2,999.94. The 'Termination Distribution' section shows a maximum withdrawal amount of \$2,999.94. The 'Loans' section shows a maximum loan amount of \$1,499.97 and indicates that the user has 0 outstanding loans.

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

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](#)

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.

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

<b>First name</b>	<input type="text" value="Amy"/>	<b>Last name</b>	<input type="text" value="Corso"/>
<b>Street address 1</b>	<input type="text" value="25 State St"/>	<b>Street address 2</b>	<input type="text"/>
<b>City</b>	<input type="text" value="Mobile"/>	<b>State</b>	<input type="text" value="AL"/>
		<b>Zip code</b>	<input type="text" value="36603"/>
		<b>Country</b>	<input type="text"/>
<b>Home phone</b>	<input type="text" value="+1"/>	<input type="text" value="(251) 635-5548"/>	
<b>Office phone</b>	<input type="text" value="+1"/>	<input type="text" value="Phone Number"/>	<input type="text" value="Ext"/>
<b>Other phone</b>	<input type="text" value="+1"/>	<input type="text" value="Phone Number"/>	

> Email Confirmation Information

CANCEL

BACK

NEXT

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.

## Withdrawal Request - Hardship from all sources



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

### Hardships

Minimum: \$0.00  
Maximum: \$2,999.94

Amount:

CALCULATE

CANCEL

BACK

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.

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.

You will select Check as your payment method.

### Withdrawal Request - Hardship from all sources 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 <input type="button" value="v"/>

\*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.

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**

**Payable to \***  
 Amy Corso

**Street address 1 \***  **Street address 2**

**City \***  **State \***  **Zip code \***

**Foreign state**  **Country**

**Federal tax withholding election**

**Additional federal tax to withhold:**

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

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 of 10%  
 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.

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

## Withdrawal Distribution Request - Hardship from all sources

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**

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

**Email Confirmation Information**

<b>Send email notification to</b> None	<b>Internet address</b>
	<b>Home</b>
	<b>Office</b>
	<b>Other</b>

I do not have an email address

# Withdrawal Distribution Documents - Hardship from all sources



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

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

## 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

<b>Address</b>	25 State St
<b>City</b>	Mobile
<b>State, Zip</b>	AL 36603
<b>Country</b>	
<b>Foreign state</b>	

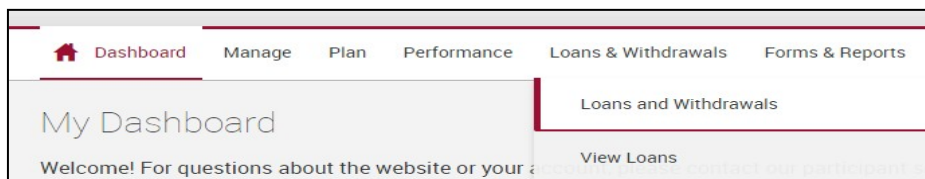
You have made a federal tax withholding election of 10%  
Additional federal tax to withhold: \$0.00  
State taxes will be withheld from your payment based on the requirements of the state in which you live.  
Additional state tax to withhold: \$0.00

\*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.

### Loans and Withdrawals

<b>Withdrawals</b>	<b>Termination Distribution</b>	<b>Loans</b>
<input type="text" value="59 half"/>	<input type="text" value="Select a termination type"/>	<input type="text" value="Select a loan type"/>
Withdraw up to <b>\$2,999.94</b>	Withdraw up to <b>\$2,999.94</b>	Borrow up to <b>\$1,499.97</b>
What you should know <a href="#">GET STARTED &gt;</a>		You have 0 outstanding loan What you should know



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

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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](#)

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



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

<b>First name</b>	<input type="text" value="Amy"/>	<b>Last name</b>	<input type="text" value="Corso"/>
<b>Street address 1</b>	<input type="text" value="25 State St"/>	<b>Street address 2</b>	<input type="text"/>
<b>City</b>	<input type="text" value="Mobile"/>	<b>State</b>	<input type="text" value="AL"/>
		<b>Zip code</b>	<input type="text" value="36603"/>
		<b>Country</b>	<input type="text"/>
<b>Home phone</b>	<input type="text" value="+1"/>	<input type="text" value="(251) 635-5548"/>	
<b>Office phone</b>	<input type="text" value="+1"/>	<input type="text" value="Phone Number"/>	<input type="text" value="Ext"/>
<b>Other phone</b>	<input type="text" value="+1"/>	<input type="text" value="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.

## Withdrawal Request - In-service distribution



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: \$ 0.00

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

CANCEL

BACK

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



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



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 \* .

Cash Payment MethodX

**Payment method**  
Check

**Payable to \***  
Amy Corso

**Street address 1 \***  **Street address 2**

**City \***  **State \***  AL **Zip code \***

**Foreign state**  **Country**

**Federal taxes will be withheld from your payment at the standard rate of 20%.**

**Additional federal tax to withhold:**  
\$

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

**Additional state tax to withhold:**  
\$

**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.

### Rollover Payment Method X

**Payment method**

**Payable to \***

**FBO: Amy Corso**

**Street address 1 \***  **Street address 2**

**City \***  **State \***  **Zip code \***

**Foreign state**  **Country**

**Rollover to \***  **IRA account # \***

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.

### 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	<input type="text" value="100 %"/>	\$1,000.00	<input type="text" value="Select One"/>
Cash	<input type="text" value="0 %"/>	\$0.00	<input type="text" value="Select One"/>

\*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.

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.

### Rollover Payment Method X

**Payment method**  
Check

**Payable to \***

**FBO: Amy Corso**

**Street address 1 \***  **Street address 2**

**City \***  **State \***  **Zip code \***

**Foreign state**  **Country**

**Rollover to \***  **IRA account # \***

### Cash Payment Method X

**Payment method**  
Check

**Payable to \***  
Amy Corso

**Street address 1 \***  **Street address 2**

**City \***  **State \***  **Zip code \***

**Foreign state**  **Country**

**Federal taxes will be withheld from your payment at the standard rate of 20%.**

**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

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	<input type="text" value="100 %"/>	\$1,000.00	Check <input type="button" value="EDIT"/>
Cash	<input type="text" value="0 %"/>	\$0.00	Check <input type="button" value="EDIT"/>

\*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**

<p><b>First name</b> Amy</p> <p><b>Last name</b> Corso</p> <p><b>Street address 1</b> 25 State St</p> <p><b>Street address 2</b></p> <p><b>City</b> Mobile</p> <p><b>State</b> AL</p> <p><b>Zip code</b> 36603</p> <p><b>Country</b></p>	<p><b>Birth date</b> 01/29/1955</p> <p><b>Date of hire</b> 10/20/1999</p> <p><b>Home phone</b> (251) 635-5548</p> <p><b>Office phone</b> 0 - Ext</p> <p><b>Other phone</b> 0 -</p>
--	--

**Email Confirmation Information**

<p><b>Send email notification to</b> None</p> <p><input type="checkbox"/> I do not have an email address</p>	<p><b>Internet address</b></p> <p><input type="checkbox"/> Home</p> <p><input type="checkbox"/> Office</p> <p><input type="checkbox"/> Other</p>
--	--

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
<b>Financial institution</b> Bank <b>Bank Name</b>			
<b>Address</b> 250 State St			
<b>City</b> Mobile			
<b>State, Zip</b> AL 36603			
<b>Country</b>			
<b>Foreign state</b>			
Cash	0.00%	\$0.00	Check
<b>Address</b> 25 State St			
<b>City</b> Mobile			
<b>State, Zip</b> AL 36603			
<b>Country</b>			
<b>Foreign state</b>			

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.

## 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.

# Withdrawal Distribution Documents - In-service distribution



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

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

## 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																								
<table border="0"> <tr> <td><b>Financial institution</b></td> <td>Bank</td> <td><b>Bank Name</b></td> <td></td> </tr> <tr> <td><b>Address</b></td> <td>250 State St</td> <td></td> <td></td> </tr> <tr> <td><b>City</b></td> <td>Mobile</td> <td></td> <td></td> </tr> <tr> <td><b>State, Zip</b></td> <td>AL 36603</td> <td></td> <td></td> </tr> <tr> <td><b>Country</b></td> <td></td> <td></td> <td></td> </tr> <tr> <td><b>Foreign state</b></td> <td></td> <td></td> <td></td> </tr> </table>				<b>Financial institution</b>	Bank	<b>Bank Name</b>		<b>Address</b>	250 State St			<b>City</b>	Mobile			<b>State, Zip</b>	AL 36603			<b>Country</b>				<b>Foreign state</b>			
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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.