Accessing Your Retirement Account

ACCESS YOUR ACCOUNT

To access your account, follow these simple steps.

1. Visit our website.
2. Sign in using your **Username** (Your full Social Security number no dashes) and **Password** (Last four digits of your Social Security Number).
3. Verify your information by entering your last name, SSN and the birth date that is listed in your employee record.
4. Set up account security by entering your mobile phone number to receive a security code used to access your account.[1]
   - Don't want use your mobile phone? Click **Prefer an alternate method? link** to see instructions for downloading a third party authenticator app. Enter the code provided.[1]
5. Set up your account by creating a
   - **Username**: Username must be at least 6 characters long.
   - **Current Password:** The last four digits of your Social Security Number.[2]
   - **New/Confirm New Password (**Re-enter your password to confirm).
6. Verify your email by **entering a valid email address.** You will receive a verification email. Follow the instructions in this email to validate your email address.
7. **Edit** your personal information and select your four personal security questions from the options in the drop down. Answer all four questions. Click **Next.** Click **Continue. You're done!**

[1]After two consecutive failed code entries the user is locked out of their account and sends them to a lockout page.

[2] If you enter an incorrect current password you will be logged out. When you try to log back in you will use the newly established username.

My Dashboard

My Dashboard provides more detailed information about your account. It displays your account balance along with your contribution rate. You will also see an overview of your investment portfolio and any recent activity.

You can perform most tasks from My Dashboard:

- See an overview of your portfolio or view by fund, asset class, performance, or source
- View transactions and web/VRU activity

Manage

In **Manage**, you have the option to manage your investments, and view history and pending requests. Within **Manage Investments**:

- View your current balance and vested balance
- Change your elections: change the investment selections for your account or future contributions
- Move money: transfer the money in your account between the funds in your plan
- Rebalance: make the balance match your existing target or set a new one

Changes to investments can be made daily on your account. All changes entered prior to 4:00 p.m. (ET) are processed at the end of the business day.

Performance

In **Performance**, you can view your rate of return and new investment information.

- My Rate of Return allows you to view personal historical rates of return by individual investment or total account balance. Returns are updated monthly.
- Investment Information shows details for all available plan investments

Loans & Withdrawals

Explore plan loan options and payment schedules in Loans and Withdrawals. For loan availability, reference your summary plan description.

- Displays option to select loan type: personal or residential
- Details loan information
- Lists all loans

Forms, Reports and Quarterly Statements

In Forms and Reports, you can generate and download any plan related reports and statements.

- View any plan reports or files, if available
- eStatements viewable each quarter (a notification will be sent to your email on file when statements are available)
- Click the **gear icon** in the right hand corner to add your email address in the personal information section via the participant website.
- If you prefer a paper statement, you can elect it any time.

Personal Information and Password

To change your personal information, click on the **gear icon** in the right corner of the screen on any page. You can add, change, or update your phone, email or security questions.

If you prefer a paper statement, you can elect it any time under your personal information settings or call Customer Service.