

Participant Website

YOUR GUIDE TO ACCESSING THE PARTICIPANT WEB

INSTRUCTIONS

- Visit americantrustretirement.com
- Click Account Access, located on the right hand side of the screen.
- Select Plan Participant to log into your personal account.



- For your initial log in, your User name is your Social Security Number and your Password will be the last four digits of your Social Security Number.
- After logging in, you will be prompted to change both your User name and Password to an alphanumeric combination of at least 8 characters.



English / Español

 AMERICAN TRUST

USERNAME

PASSWORD

Please provide Password.

[Forgot password?](#)
[Need Help?](#)
[Download the Mobile App](#)

Note: On the next screen, you will be required to set up multi-factor authentication (first time users only). A valid mobile phone number and/or verified email address is required.





- With intuitive color indicators and projections illustrated in monthly dollars, participants know whether they are on track for a successful retirement. They can also easily view the assumptions used for their projections.

AMERICAN TRUST Account Information Logout

Home Additional Retirement Information Retirement Benefits Modeling Resources Documents Rollover Options

Welcome, Test A Test B!

Additional - 2/15/24 @ 9:06 A

\$2,645

Your Monthly Projected Retirement Income

[See details](#)

\$2,625

Your Monthly Projected Retirement Income Need

[See details](#)

\$20

Your Monthly Projected Retirement Income Surplus

[See details](#)

101%

of your Retirement Income Need

SEE MY ASSUMPTIONS >

Your portfolio is not currently enrolled in the UnifiedPlan Managed Account. Want to make a change to this or need more information? [Learn More](#)



- By providing additional retirement information, participants can further personalize their retirement plan and projection.

Your portfolio is not currently enrolled in the UnifiedPlan Managed Account. Want to make a change to this or need more information? [Learn More](#)

UPDATED 11 DAYS AGO

ADDITIONAL RETIREMENT INFORMATION

Update your retirement profile to improve your projection and further personalize your retirement plan.

[Update your information now!](#)

HOW MUCH SHOULD I SAVE?

Use the modeling page to test different savings rates and decide which is best for you and your retirement.

[How much should I save?](#)

FINANCIAL RESOURCE CENTER

The American Trust Financial Resource Center gives you access to the tools you need to organize your financial life. You will find quick-read articles, comprehensive planning guides, interactive financial tools, animated presentations and much more!

[Visit the Resource Center](#)



- Retirement projections are not confined to the assets in the plan. It can include outside assets from both the participant and a spouse.

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Home Additional Retirement Information Retirement Benefits Modeling Resources Documents Rollover Options

General Information **Outside Assets** Pensions Social Security Benefit

Your General Information

To help you achieve a successful retirement, please enter any Additional Retirement Information you may have in the sections provided. This information will be used in retirement calculations to analyze projected retirement success. This information is not required, but will allow American Trust to better tailor your portfolio to your individual situation.

CURRENT WORKING ANNUAL SALARY
\$45,000

ESTIMATED FINAL SALARY
\$45,000

INCOME REPLACEMENT GOAL
70 %

RETIREMENT AGE
67

WOULD YOU BE WILLING TO DELAY RETIREMENT?
 Yes
 No

WHAT IS YOUR LIFE EXPECTANCY?
88

MINIMUM RISK LEVEL
MAXIMUM RISK LEVEL



- To view additional account information, make various changes, and initiate distribution requests, choose **Summary** from the **Account Information** tab.

AMERICAN TRUST Account Information Logout

Home Additional Retirement Information Retirement Benefits Modeling Resources Documents Rollover Options

General Information Outside Assets **Account Information** Pensions Social Security Benefit

Summary
Manage Investments
Performance
Loans & Withdrawals
Forms
Reports
General Information

CURRENT WORKING ANNUAL SALARY
\$45,000

ESTIMATED FINAL SALARY
\$45,000

INCOME REPLACEMENT GOAL
70 %



- To view/ edit your personal information such as address, phone number or email address, select the gear in the top right hand corner of the web page and select **Personal Info**.
- If your account has messages for you, there will be a red circle by the bell to alert you that you have unread messages. Our online Financial Resource Center, located in the Messages section, gives you access to the tools you need to organize your financial life.

The screenshot shows the American Trust website dashboard. At the top right, there is a notification bell icon with a red circle around it, indicating unread messages. The dashboard displays the following information:

- Account Balance:** \$35,822.97^o. Below this, a circular gauge shows a Vested Balance of \$35,823 and a Rate of Return of +4.44%.
- Contribution Rate:** Pre-Tax 0%, Roth 10%.
- Contributions:** A bar chart showing contributions in dollars, with a legend for Match (orange), Roth (pink), and Deferral (green).
- Buttons:** "MANAGE INVESTMENTS" and "CHANGE CONTRIBUTION RATE".



- If your Plan allows beneficiary changes through the website, you will see this option listed through the gear as well. Otherwise, complete a new Beneficiary Designation Form (click the **Forms & Reports** link to access) and submit it to your employer.

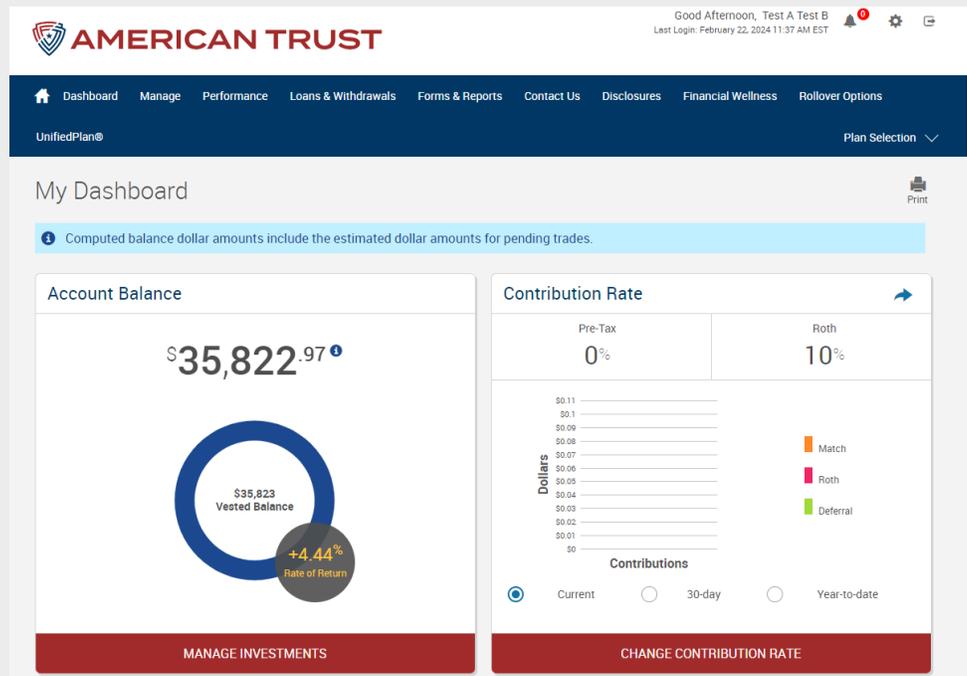
The screenshot shows the American Trust website dashboard with a dropdown menu open. The menu options are:

- Personal Info
- Beneficiaries
- Upload File

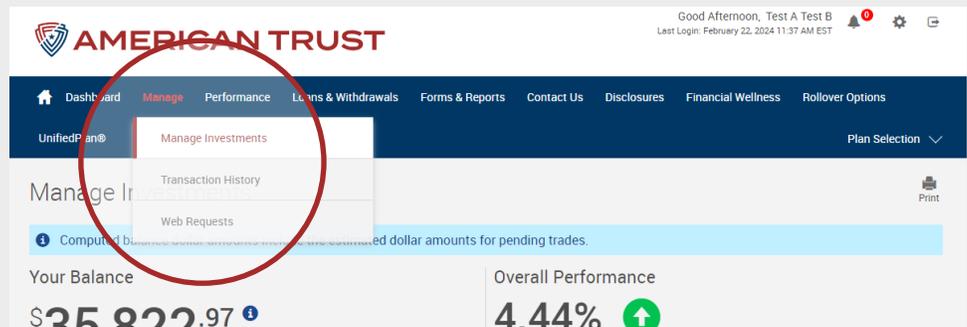
The "Personal Info" option is highlighted with a red circle, indicating it is the selected option for editing personal information.



- Once logged into the participant website, your Dashboard page will be displayed, an example of which is illustrated here. The Dashboard provides a quick overview of your retirement account such as your Account Balance, Contribution Rates and Recent Activity.



- Click **Manage Investments** under the Manage section to Change Elections, Move Money or Rebalance your account.
- Please note, the Manage Investments screens are only for employees not using the UnifiedPlan. For employees in the UnifiedPlan who wish to make changes, please review the **Making Allocation Changes in My Managed Account** guide. You may access this guide from the Forms & Reports section of the website.



The Manage Investments options are as follows:

- Change Elections to make changes to the investments you put the money from your paycheck into.
- Move Money to transfer the money in your account between the investments in your plan.
- Rebalance to make the investment balance match your existing target or set a new one.
- Change Contribution Rates to view or change how much money you put in your account from your paycheck. (May not be applicable, depending on employer provisions). A Participant Change Form is used to modify deferral rates, as allowed by the Plan document.
- My Portfolio can provide more detailed information on the investments available in your plan, including a prospectus and information on fees/trading rules.





- You may choose to make changes to your Pre Tax or Roth contribution rate (if applicable). Use the radio buttons at the top to select the appropriate action. You may select a contribution rate in percentage or dollar amounts, depending on your plan provisions. If offered by your plan, you may also be able to set up an automatic annual increase to your contribution.

Change Contribution Rate - PreTax



Overall Progress: **0% Complete**

No changes Stop Contributions Change Contributions

Set Contribution Rate

\$ Dollar Amounts % Percentages

Pre-Tax
0 %

Minimum: 0%

Maximum: 100%

Minimum Increment: 0%

401(k) Contribution Maximum in 2024: \$23,000

*You must be age 50 or older by December 31st of this year in order to make "catch-up" contributions.

CANCEL

BACK

NEXT

Auto Increase Contribution Rate

Off On

Increase my Pre-Tax contribution rate by
1 %

Select frequency of Pre-Tax auto increase
Yearly

Date of increase
01/01

Set maximum contribution rate for Pre-Tax
50 %



- Click **Transaction History** under the **Manage** section to see all transactions processed within your retirement account, such as contributions, distributions, transfers, fees, dividends, etc. You can search by specific investment, transaction type, contribution type, and/or time period.

AMERICAN TRUST

Good Afternoon, Test A Test B
Last Login: February 22, 2024 11:37 AM EST

Dashboard **Manage** Performance Loans & Withdrawals Forms & Reports Contact Us Disclosures Financial Wellness Rollover Options

UnifiedPlans

Manage Investments

Plan Selection

Transaction History



Investment

All All

Transactions to display

All All

Start date

02/19/2024

End date

Only display records with redemption fees

SUBMIT

No records available at this time.

QUICKEN



- Click **Web Requests** under the Manage section to view changes completed either on the participant website or by a Customer Service Representative. You can search by type of transaction, transaction status, time period, and/or confirmation number.

The screenshot shows the American Trust website interface. The top navigation bar includes 'Dashboard', 'Manage', 'Performance', 'Loans & Withdrawals', 'Forms & Reports', 'Contact Us', 'Disclosures', 'Financial Wellness', and 'Rollover Options'. The 'Manage' section is expanded, showing options for 'Manage Investments', 'Transaction History', and 'Web Requests'. The 'Web Requests' option is circled in red. Below the navigation, there are filters for 'Transactions to display' (set to 'All'), 'Transaction status' (set to 'All'), 'From (MM/DD/YYYY)' (set to '02/19/2024'), and a 'Confirmation' field. A 'SUBMIT' button is located at the bottom right. The text 'No records available at this time.' is displayed at the bottom.



- Click **Rate of Return** under the Performance section to view monthly, quarterly, annually, and custom date range return information by fund or by account.

The screenshot shows the American Trust website interface. The top navigation bar includes 'Dashboard', 'Manage', 'Performance', 'Loans & Withdrawals', 'Forms & Reports', 'Contact Us', 'Disclosures', 'Financial Wellness', and 'Rollover Options'. The 'Performance' section is expanded, showing options for 'Rate of Return' and 'Investment Information'. The 'Rate of Return' option is circled in red. Below the navigation, there are filters for 'Investment type' (set to 'Total Return'), 'Begin date' (set to 'November, 2023'), and 'End date' (set to 'January, 2024'). A 'SUBMIT' button is located to the right of the date filters. Below the filters, there is a table showing the 'Rate of Return (%)' for different months. To the right of the table is a bar chart titled 'Rate of Return' showing the percentage for each month.

Month Ending	Rate of Return (%)
January, 2024	-0.09%
December, 2023	1.00%
November, 2023	5.68%

Rate of Return

The bar chart shows the Rate of Return for three months: November 2023 (5.68%), December 2023 (1.00%), and January 2024 (-0.09%). The y-axis is labeled 'Percentage' and ranges from -1 to 6. The x-axis is labeled 'Month/Year'.



- Click **Investment Information** under the **Performance** section to view investment information for your retirement account.

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Dashboard Manage **Performance** Loans & Withdrawals Forms & Reports Contact Us Disclosures Financial Wellness Rollover Options

UnifiedPlan® Rate of Return Investment Information Plan Selection

Investment Information

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.

Profile Views
Investment Information

Investment	Fund ID	Asset Class	Fund Family	Current Price	Fund Info	
American Funds Europacific Growth R5	details	RERFX	Global Large Cap	Capital Research & Management	\$56.90	View
Capital World Grwth & Inc R5 Shares	details	RWIFX	World Stock	American Funds	\$63.00	View
Columbia Large Cap Index Z	details	NINDX	Large Blend	Columbia Funds	\$55.08	View
Columbia Mid Cap Index Z	details	NMPAX	Mid-Cap Blend	Columbia Funds	\$14.58	View
Columbia SM Cap Index Z	details	NMSCX	Small Blend	Columbia Funds	\$24.04	View
DFA Emerging Markets Value I	details	DFEVX	Diversified Emerging Mkts	Dimensional Fund Advisor	\$29.96	View
Dodge & Cox Income Fund	details	DODIX	Intermediate Bond	Dodge & Cox	\$12.45	View
Dodge and Cox Intl Stock	details	DODFX	Foreign Large Value	Dodge & Cox	\$48.71	View
Growth Fund of America R5 Shares	details	RGAFX	Large Growth	American Funds	\$68.41	View
MetLife UTC Stable Value Fund	details	UTCSV	Stable Value	Metropolitan Life Funds	\$20.71	View



- Click **Loans & Withdrawals** to view loan and distribution options for your retirement account. **Not applicable for all plans.**

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Dashboard Manage Performance **Loans & Withdrawals** Forms & Reports Contact Us Disclosures Financial Wellness Rollover Options

UnifiedPlan® Loans and Withdrawals Plan Selection

Loans and Withdrawals

Withdrawals ⚠️ Termination Distribution Loans

Hardship from Deferrals Only Select a termination type Select a loan type

Withdraw up to **\$0.00** Withdraw up to **\$35,344.95** Borrow up to **\$17,672.47**

You have 0 outstanding loan(s)

[In Progress - CONTINUE >](#)
[Click here to Cancel](#) [What you should know](#)



- Click **Reports** under the Forms & Reports section for current or historical account statements to be generated on demand.

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Dashboard Manage Performance Loans & Withdrawals **Forms & Reports** Contact Us Disclosures Financial Wellness Rollover Options

UnifiedPlan® Plan Selection

Reports

Adobe Acrobat Reader

Create Reports

Select report group: Participant Level Reports
Select report: None
Select export file type: Adobe Acrobat (PDF)

Available plan years: 01/01/2024 - 12/31/2024
From: n/a
To date: n/a

GET RESULTS

Name	Size	File Type	From Date	To Date	Delete
> Report Group: Enrollment Forms					
> Report Group: Participant Level Reports					

DELETE



- Click **Forms** under the Forms & Reports section to view the online forms available to your plan. This section contains many employee forms applicable to your plan as well as helpful information guides.

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Dashboard Manage Performance Loans & Withdrawals **Forms & Reports** Contact Us Disclosures Financial Wellness Rollover Options

UnifiedPlan® Plan Selection

Forms

Adobe Acrobat Reader

Name	Size	File Type	From Date	To Date	Delete
> Form Group: Enrollment Forms					



- The **General Information** page under the Contact Us section gives you the contact information for your plan advisor should you need financial advice. With questions regarding web capabilities or retirement plan account information you can contact our Participant Experience Team toll-free at 866.680.7000 Monday - Friday 8am-8pm ET.
- Click **Email Sponsor** under the Contact Us section to email the Plan Sponsor for your plan.

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Dashboard Manage Performance Loans & Withdrawals Forms & Reports **Contact Us** Disclosures Financial Wellness Rollover Options

UnifiedPlan®

General Information

E-mail Sponsor

Print

Retirement Services - 1.866.680.7000 (Toll Free)
Representatives are available Monday - Friday 8AM to 8 PM ET for assistance.

Advisor Partner associated with the Plan:
Name of Advisor Partner; Phone Number and email address

If you have questions regarding your account contact:
Customer Service Center or Advisor Partner