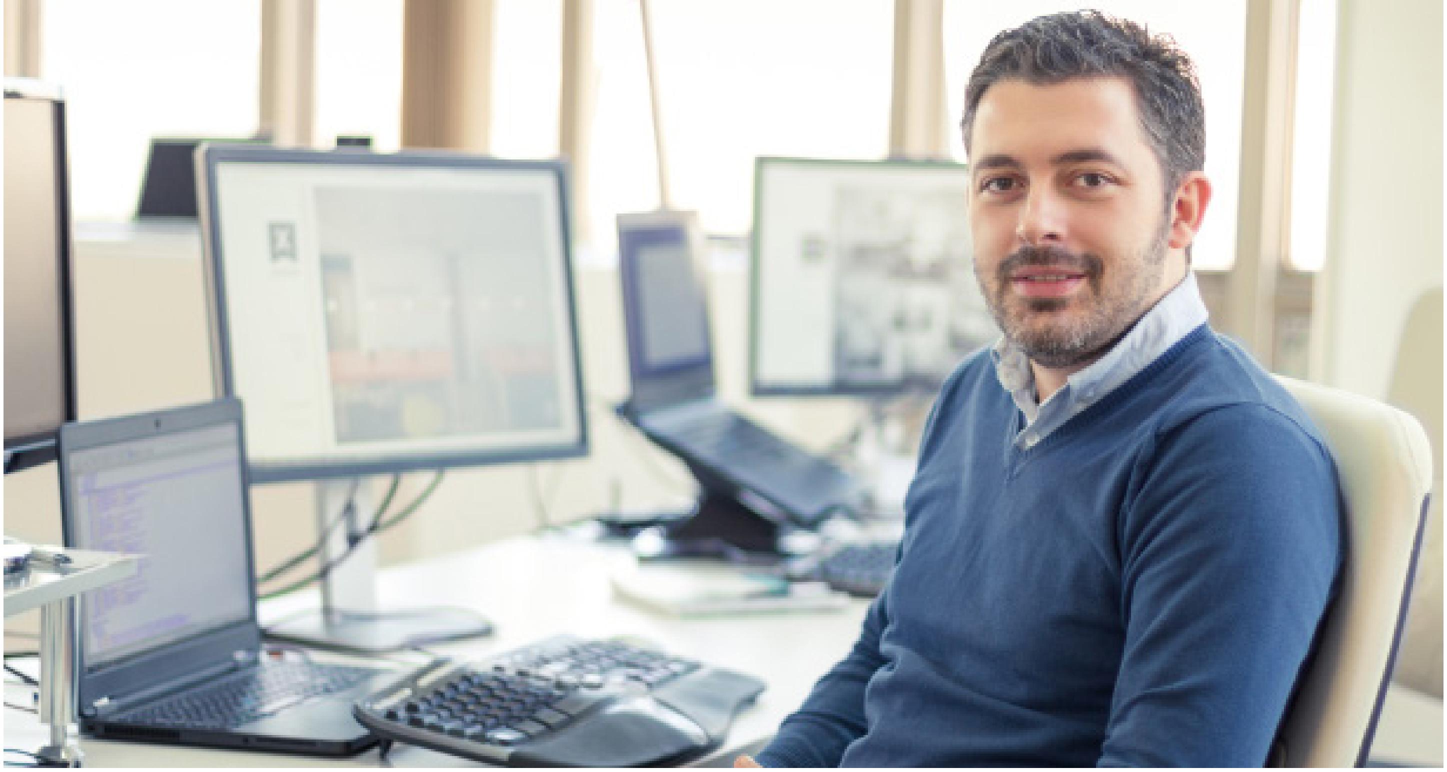

Plan Sponsor User Guide

WEB REPORTING

Queries (All query reports are only exportable to Excel)

Participants with Recurring Rebalances

Provides a list of all recurring rebalances at the participant level that occurred during the selected time period. Data elements include employee name, last rebalance date, rebalance frequency, and next rebalance date.

Participants with Recurring Distributions

Provides a list of all recurring distributions at the participant level. Data elements include employee name, last payment date, distribution frequency, next distribution date, distribution type, and remaining balance.

Ineligible Employees with Balances

Provides a list of all ineligible employees with a balance as of the selected date. Data elements include employee name, balance, plan name, and division.

Participants at Normal Retirement

Provides a list of participants that have reached the plan's normal retirement age given the selected time period. Data elements include employee name, age, hire date, birth date, entry date, normal retirement age, and normal retirement date.

Plan Age and Service Analysis

Provides a breakdown of employee years of service by age group.

Plan Balances by Model Portfolio/Fund

Provides a balance breakdown by investment product (model portfolio) and, further, by underlying investments in each investment product. Data elements include investment product ID, investment ID/ticker, balance amount, balance units, investment product name, and investment name.

Participants Using Default Investments

Provides a list of participants that are invested in the plan's default investment (QDIA) as of the selected date. Data elements include employee name, date of birth, age, what default criteria was used, and division.

Plan Level Reports

Forfeiture Suspense Account Summary

Provides an overview of the plan's forfeiture account by displaying the beginning balance and ending balance of the selected time period along with other transaction history data elements (participant forfeitures, reallocated forfeitures, earnings).

Summary of Participant Loans

Provides a summary of outstanding participant loans along with the plan's total loan balance based on the selected time period. Data elements include participant name, loan ID, initial loan date, next payment date, interest rate, payment frequency, number of payments, payment amount, initial loan amount, current loan balance, remaining payments, and default date.

Payroll Deposit Date Report

Provides a log of payroll deposits and includes details such as payroll date, date posted, business days from payroll to received, contribution transaction type, and payroll dollar amount. Also includes total for period on last page of the report.

Summary of Investment Accounts

Provides investment-level transaction totals (ex: contributions, earnings, distributions) by source and fund total. Also includes forfeiture suspense account totals on the last page of the report.

Summary of Investment Accounts with Fees

Expanded version of the Summary of Investment Accounts report that includes a "Fees" column. Report layout and all other data elements are the same.

Participant Level Reports

Census Verification with Deferrals

Provides key census data stored in the Relius Administration recordkeeping system that allows an employer (plan sponsor) to verify and reconcile with their payroll and HR records. Data elements include status, age, birth date, hire date, participation date, termination date, deferrals, YOS, hours, and plan compensation.

Eligibility Determination Report

Provides projected eligibility information as a tool to assist the employer (plan sponsor) with identifying employees who will become eligible in the near future. Date elements include YTD hours, YOS, birth date, age, hire date, separation form service date, rehire date, plan entry date, status, requirements met date, and projected entry date.

Contribution Analysis Report

Provides a breakdown of contribution totals by source (employee deferrals, Roth deferrals, employer match, SH match, etc.) at the participant level for the selected time period.

Address Labels

Provides address labels for all "active" (read: eligible) employees.

EE Data Export

Provides an export of employee information in a format that is easily exportable to Microsoft Excel. Data elements include participant name, address, phone number, e-mail address, birth date, hire date, plan entry date, term date, account balance, vested balance, and e-delivery status.

Eligible Employees Not Deferring

Provides a list of employees that have met the plan's eligibility requirements but are not currently deferring. Date elements include participant name, status, birth date, hire date, entry date, hours, and plan compensation.

Participant Investment Allocations

Provides the current investment allocation election, whether affirmatively elected or defaulted, for each participant. Key data elements include participant name, age, fund ID, investment name, allocation percentage, and investment product (model portfolio).

Participant Vesting by Source

Provides a breakdown of participant balances by source as of the period ending that is selected. Also includes vested balance and vested percentage.

Participation Summary

Provides a detailed overview of employee deferral, employer match totals, and deferral election information. The report format separates HCEs and NHCEs and provides group averages for each, as well as plan-level averages. Data elements include YTD plan compensation, YTD employee deferrals, YTD employee deferral rate, YTD employer match, YTD employer match rate, pre-tax deferral election, and Roth deferral election.

Roth & After-tax Basis Report

Provides the current Roth basis for any participant that has made a Roth deferral along with the initial year the participant made a Roth deferral.

Terminee Address Labels

Provides address labels for all terminated employees.

Distribution Summary

Provides a list of distributions that occurred during the selected time period. Includes categorization by distribution type (ex: normal distribution, in-service withdrawal, and hardship withdrawal).

Loan Deposit Date Report Sorted by Participant

Provides a summary of loan repayments at the participant level for the selected time period. Data elements include loan ID, scheduled payment date, post date, prior loan balance, payment amount, interest, principal, and ending balance.

Participant Summary with Transactions by Date

Provides a participant account summary for every (or selected) participants that includes employee deferral and employer contribution information, investment balance data, investment elections, investment activity, and transaction detail by date for the selected time period.

Participant Summary with Transactions by Fund

Provides a participant account summary for every (or selected) participants that includes employee deferral and employer contribution information, investment balance data, investment elections, investment activity, and transaction detail by fund for the selected time period.

Participant Activity by Source

Provides activity totals by source at the participant level. Data elements include beginning balance, forfeitures, earnings, fees, transfers, loan payment, distribution information, and ending balance.

Summary of Participant Accounts – Source Totals

Provides a participant-level summary of transactions, detailed by source, for the selected time period. Data elements include beginning balance, contributions, forfeitures, earnings, fees, loan payments/rollovers/transfers, loans and distributions, and ending balance.

Summary of Participant Accounts – Totals Only

Provides a participant-level summary of transactions for the selected time period. Data elements include beginning balance, gain/loss, contributions, withdrawals, transfers, forfeitures, fees, ending balance, and vested balance.

Summary of Terminated Accounts – Totals Only

Provides a participant-level summary of transactions for terminated participant accounts for the selected time period. Data elements include term date, beginning balance, net earnings, contributions, withdrawals, transfers/

rollovers, forfeitures, and ending balance.

Web Census Changes (non email confirmations)

Provides a log of any web census changes made by either the participant, the plan sponsor, or a customer service representative. Data elements include request date, item, change value, prior value, update source, and request type.

Enrollment

Contribution Rate Change Report

Provides a history of any contribution rate changes received during the selected time period. Data elements include participant name, age, projected eligibility, plan entry date, termination date, pre-tax deferral %, pre-tax deferral $, Roth deferral %, Roth deferral $, effective date, and origin source.

Deferral Acceleration Summary Report

Provides a summary of deferral acceleration elections, whether by default or affirmatively elected, for all participants. Also includes an overview of automatic enrollment provisions (automatic contribution and automatic escalation rate) for the plan, if applicable. Data elements include participant name, entry date, source, current deferral information, auto increase frequency, auto increase percentage, and origin.

Deferral Rates Export

Provides deferral rate information on record for all active (read: eligible) participants. Data elements include participant name, birth date, hire date, rehire date, YTD hours, plan entry date, employee plan status, pre-tax deferral information, Roth deferral information, and deferral acceleration information.

Enrollment Summary

Provides a list of eligible employee's enrollment status (future enrollment, has not satisfied entry requirements, manual enrollment, online enrollment) and deferral election. Terminated participants are excluded from the report. Data elements include employee name, birth date, hire date, YTD hours, date met entry requirements, plan entry date, projected entry date, employee status, pre-tax deferral election, Roth deferral election, and enrollment date.

Participant Balances by Investment Product (model)

Provides a balance breakdown by investment product (model portfolio) as well as a summary of participant balances in each investment product. Data elements include participant name, term date, account balance, and investment product total.

Beneficiary Listing

Provides all beneficiary designations on file for the plan. Data elements include participant name, marital status, primary/contingent status, percentage allocated, relationship, and beneficiary name(s).

Beneficiary Participant Statement

Provides a beneficiary statement for every (or selected) participants that have a beneficiary designation on file. Data elements include participant name and address, primary/contingent status, percentage allocated, relationship, and beneficiary name(s). Each statement also provides beneficiary guidelines, which outline the general rules of electing a beneficiary.