

The website includes several features that help you discover and maximize the value of your retirement plan. Follow the directions on the right to access your account or, if available, enroll in your employer sponsored 401(k) plan.

1. Navigate to **www.go-retire.com**
2. Click Login.
3. Choose Plan Participant from the Login As panel.
4. At the new screen enter your User ID, and Password.

## Account Info

### Account Summary

A visual representation of your current account by fund and source, including share prices, election percentages and total values.

### Account By Asset Class

See your current account totals broken down by asset class and election percentages.

### Statement On Demand

Specify a time period and view a wide range of your account details.

### Transaction History\*

Search for any pending or completed transactions during a specific time period including contributions, gains/losses and withdrawals.

### Rate of Return

Select funds and a date range to calculate and chart the rate of return for your retirement account.

### Current Loans\*

Shows any current outstanding loans.

### My Statement

Access, view, download and print your quarterly account statement anytime from anywhere.

## Transactions

### Transaction Status

Verify the status of your completed or pending transactions.

### Fund To Fund Transfers

Transfer money from a fund you currently hold into another investment option within your plan.

### Deferral Change\*

View and change how much of your current paycheck you are putting towards meeting your retirement goals.

### Investment Elections

Change the fund(s) your contributions are invested into and the percentage of the total that will be invested into each chosen fund.

### Rebalance

Quickly move money within your plan's available fund options now or schedule this transaction to automatically happen in the future.

### Loans\*

Calculate the payments on a loan using terms you specify and, if allowed, request the loan based on those terms.

### Distribution Request\*

This transaction allows you to request In-Service and Terminated distributions from your Plan.

## Resource Center

### Fund Central

View information for your plan's available investment options, including performance and fees.

### Retirement Calculator

A step-by-step guide that can help you determine how much to save for retirement.

### Guidance/Advice Plus

A step-by-step program to assist you in deciding which specific, or type, of funds, you should consider investing in to reach your goals.

### Education Center

A collection of resources to help you better understand your retirement plan and the vital role it plays in helping you achieve your retirement goals.

### Plan Contacts

Find contact information for your plan sponsor and the participant service center.

### If you need a replacement Password...

In the event that your Password is lost or forgotten, you may use the Password reset tool on the web or request a replacement Password by calling the Participant Service Center(PSC) at 877-822-4015, Monday through Friday, 8:00AM to 8:00PM Eastern Time, and pressing \*0 to speak to a PSC Representative. Using either method will result in a random generated password being sent to the e-mail address you entered into the system when you set up your account. The temporary password will be valid for one hour. A confirmation of any web initiated transaction request, including password changes, will be emailed to you.

## Personal

### Account Maintenance

Review your contact information, choose eStatement delivery and manage your access information.

### Designate Beneficiaries\*

Choose your beneficiaries for your retirement account.

### Register a Mobile Device

This allows you to register your mobile device(s).

## Messages

\* Some features are optional and may not be available for your plan.



## Voice Response Retirement Plan Participant Account Access via Telephone

1-800-716-3742

### The Toll-Free Voice Response System can be accessed as follows:

1. Dial **1-800-716-3742**.
2. Press 1 for English or 2 for Spanish.
3. Enter your Social Security Number and your Personal Identification Number (PIN).

Once you enter the system, the steps you follow depend on the type of information or service needed. Please note that the numbers preceding the function descriptions denote the corresponding numbers on your telephone keypad that you would press to select that function. The functions available may include:

### Account Balance Information – Press 1

- 1 - Total balances
  - 1 - Total balance by contribution source
- 2 - Total balance for each fund
- 4 - Total account balance
- 2 - Total vested balance
- 3 - Project future balances

### Administer Your Account – Press 2

- 2 - Administer your elections for future contributions
  - 1 - Information on current fund election percentages
  - 2 - Change investment election percentages
- 3 - Change your PIN

### Transfer Current Account Balances – Press 3

- 1 - Realignment transfers
  - 1 - Hear a list of funds eligible for realignment
  - # - Skip the list and enter realignment percentages
- 2 - Transfer one fund to another

### Loan Information – Press 4

- 1 - Information on an existing loan
- 2 - Hear current available loan amount
- 3 - Loan modeling for future loan

### Plan Specifics – Press 5

- 4 - Hear fund price information (net asset value)
- 9 - Hear plan messages

### Review Changes – Press 9

- 1 - Review pending request(s)
- 2 - Cancel all update requests

### Help – Press \*H

### Main Menu – Press \*M

#### If you need a replacement PIN...

In the event that your PIN is lost or forgotten, you may use the PIN hint tool on the web or request a replacement PIN by calling the Participant Service Center(PSC) at 877-822-4015, Monday through Friday, 8:00AM to 8:00PM Eastern Time, and pressing 0 for assistance from a Participant Service Center Representative. Please be aware that the generation of a replacement PIN takes approximately one business day (please allow additional time for U.S. postal delivery).

Until you receive your replacement PIN, you will not have access to your account to initiate transactions. To avoid this situation, you may use the web's PIN Hint tool to establish a hint question to retrieve your PIN on screen.

A confirmation of any VRS initiated transaction request will be mailed to you within one business day. Please allow additional time for U.S. Postal delivery.