NAVIGATING THE USER INTERFACE
PARTICIPANT GUIDE

Using the InvestLink™ Platform
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INVESTLINK™ PARTICIPANT USER INTERFACE

Welcome to your guide to accessing and managing your retirement Plan account online. This guide is designed to assist you with navigating the service provider’s website. While reading the individual sections of the Participant Guide, please keep in mind that not all topics or features covered may be applicable to your particular Plan. If you have any questions that are not answered here, please contact your sponsor/employer or service provider.

System Requirements

Two requirements that must be met in order to enable online access to your account are:

■ Login Information – You could receive your login information from either your sponsor or a service provider, depending on the Plan. Login information consists of your account number and your password, which is initially the last four digits of your Social Security number.

■ Web Browser – The system is designed to support the current and one prior version of the following browsers:

Icons in the Guide

Throughout the site, you will see some icons that will give you the ability to download data from the screen:

This is the symbol for Microsoft Excel. Clicking this icon will allow you to download the account information in a spreadsheet format.

This icon represents a printer; clicking it will send the data from the current screen to your printer.

This icon represents an Important Note.

All screenshots are of a demonstration plan. Your experience may differ.
THE HOME PAGE

The Participant-level Home page contains several sections that either contain specific information about the account, or contain links to sections with specific information. This guide will explain all of the available functions by section.

If you have multiple accounts, use this drop-down menu to choose which one to view.
QUICK VIEW

The Quick View area gives you persistent access to the most viewed information.

Account Summary

This section is open by default. It will show:
- Account beginning balance as of account inception
- Ending balance as of current date
- Money Inflows
- Money Outflows
- Earnings (Gain/Loss)

To open the other sections, click on the Down Arrow ‘▼’ to open a section.

Only one Quick View window can be open at one time.

Below are examples of each of the sections:

Messages & Notifications

When a participant signs up for email notifications, they will also be available online.

Contributions Since Inception

Contributions are shown here:
- Since inception
- Year-to-date
- Most recent

Hovering over the pie chart will show you balances by source.
Investment Elections

There will be a drop-down menu for you to select elections for each source, if the plan allows.

Future investment elections are shown here in a pie chart and a table.

Loan & Distribution Summary

All loans and distributions are listed here.

Client Services

Client Services contacts will be listed here for sponsors, advisors and participants, as appropriate.
All tabs are shown for demonstration purposes. Your plan may offer different options.
Landing Pages
Clicking on any of the main navigation tabs will bring up a list of the landing pages available under that tab. Each of the landing pages will have a description of what you will find on that page. Clicking on the link for the landing page will bring you to the same page that you would reach if you clicked one of the sub-navs above.

Here is an example of the Overview Landing Page screen:

Quick Links Bar
Many of the links on the various landing pages are also available on the Quick Links bar.
OVERVIEW

From the Primary Navigation Bar, the Overview tab gives access to a variety of data. As opposed to other sections where you can take actions, such as entering a trade or withdrawal request, the Overview section gives you access to all of your account-related data, in a variety of formats. Many of the Sub-Tabs under Overview are also accessible through a navigation bar in the Data Screen section.

Account Overview
The Account Overview screen contains several sections, and the information contained within them can vary based on your plan and the plan’s administrator. Some of the sections that may or may not be available on this screen:

Instructions
There may be instructional data here pertaining to enrollment, and updating your data, such as contribution rate, investment elections, beneficiary designation, etc.

Videos
In addition to written instructions, there may be links to videos that will walk you through the features and functions on the related page.

Document Links
Your plan may provide you with forms and documents that you need to update your account or complete transactions, or instructional guides to assist you in the use of the system.

Tabs Within Sub-Navs
Some of the sub-navs you click on will bring up your data within a box that has tabs that grant you quick access to other sub-navs within the same primary navigation category.

The tabs in this example are available from any of the related sub-navs in the Overview category. In this guide, the tab being reviewed is highlighted by a green box.
Account Overview

Hover over the pie chart to display the name and value of each investment.

The colors in the pie chart relate to the fund list, located below the chart.

Click the arrow ‘>’ to unfurl the underlying investments.

Here's a snapshot of your account. Get more detail by selecting from tabs or dropdown menus in each section. Or, scroll through the quicklinks above to access commonly requested information or functions.

Current Holdings

Inception to Date Contributions

<table>
<thead>
<tr>
<th>Contribution Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees Roth</td>
<td>$97,115.72</td>
</tr>
<tr>
<td>Employer Match</td>
<td>$16,530.60</td>
</tr>
<tr>
<td>Employer Profit Sharing</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$128,415.77</td>
</tr>
</tbody>
</table>
Click on a transaction to bring up a page with a detailed breakdown.

Transactions that have been submitted but not yet processed will appear as (Pending).

**Balance By Fund**

This tab displays all account holdings with their current balance.

Click the arrow ‘>’ for more details by source.
Current Balance By Source

This tab breaks the account down by sources, showing you from where your contributions were made.

This example shows the following sources:
- Employer Match
- Employee Deferral (pre-tax)
- Profit Sharing
- Rollover
- Employee Roth (after-tax)

Vested Amount
This screen also shows your vested amount and vested percentage both numerically and with a bar graph.

Vesting refers to the participant’s portion of ownership of contributions made by the employer. The Plan may establish vesting schedules which grant ownership to the employee of the employer contributions either by set percentage over a period of years (graded vesting), or 100% ownership after a set time period (cliff vesting). All employee contributions are immediately 100% vested.
Allocations

The chart below displays the amount of money you currently have invested in each fund within your account, and lists each fund’s percentage of your total account. It compares these percentages with those of the account’s future investment elections. This helps you determine when it's time for you to rebalance your account.

The chart also shows the number of units or shares you own, the unit or share price, and total value of your account.

This sub-nav presents two pie charts showing:

- **Target Allocations**: these are the investment elections into which future contributions will be invested.
- **Actual Allocations**: these are assets that are currently owned in the account.

Click this link to bring up Reallocate Current Balances: Rebalance screen.
Personal Rate of Return

This screen gives you the ability to generate a rate of return for your account for several different time periods.

Performance periods are displayed by a graph and a chart.

<table>
<thead>
<tr>
<th>Period</th>
<th>Personal Rate of Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Month</td>
<td>-0.80%</td>
</tr>
<tr>
<td>3 Months</td>
<td>1.01%</td>
</tr>
<tr>
<td>1 Year</td>
<td>-3.66%</td>
</tr>
<tr>
<td>2 Years</td>
<td>n/a</td>
</tr>
</tbody>
</table>

Time-Weighted Rate of Return

A time-weighted rate of return takes into account the amount of time an investor has been invested in a certain security such as a stock, bond or mutual fund. It measures how well he or she performed in increasing the dollars that were invested. Cash flows moving in and out of the investment(s) do not affect the time-weighted rate of return, unlike with the dollar-weighted rate of return or “IRR” method which is affected by the timing and amount of cash flows. Time-weighted rates of return can be calculated on a daily basis using a method known as Daily Valuation, or by using a slightly less accurate but in some cases more convenient monthly method known as Modified Dietz where inflows and outflows are averaged for the month. These time-weighted methods used for calculation of personal rate of return provide a truer measurement of how investments have performed.
Personal Statement

The Personal Statement screen differs from the Statements screen in that this page gives you the access to generate account information on-screen with additional data.

Account Summary

This screen gives a categorical description of any activity that happened in the account during the chosen time period.

Account Information by Investment

This screen shows activity in the account on the individual investment level.
**Account Information by Source**
This screen shows activity in the account by contribution source.

![Account Information By Source Table]

**Inception to Date Contributions**
This screen shows total contributions since the inception of the account.

![Inception to Date Contributions Table]

**All Plans Summary - Multiple Accounts**
You may have several accounts with the same service provider, for example, a 401(k) and an IRA. This screen gives you the ability to see a list of all of your accounts in one place, and access the data for any of them with a single sign-on.

![All Plans Summary Table]

*Click the arrow ‘>’ to view the investments in a plan*
This screen gives you the ability to generate a statement similar to the one you receive in the mail. With this function, however, you can generate a statement for any date range you choose.

Choose the statement period

Once the statement is generated, click this icon to view

Sample Pages

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Do not copy or distribute outside original intent.
Loan Balances
This screen displays all pertinent information for all loans taken out against your account, and also contains a link to the Loan Modeling module.

Click this link to generate an Amortization table in the Job Queue
The Profile tab gives you access to manage your personal settings, including your contact information, login, beneficiary designation, and email notifications. Select the appropriate link below to view your current settings or to make any changes.

From this sub-nav, you can update personal and account information for these tabs:

**My Profile**

The Contact Info tab gives you access to update your:
- Name
- Marital Status
- Address
- Phone / Fax
- Email Address

**Username Change**

The login tab has three sub-navs that give you the ability to change your:
- Username
- Password
- Password Reminder
Beneficiaries

From this tab, you can view your current account beneficiary, if allowed by your plan. If you do not yet have a beneficiary or wish to change or add a beneficiary to your account, select the appropriate action below. The total percentage must equal 100.

- Click **ADD BENEFICIARY** to create a new entry
- Click the pencil icon to edit any existing beneficiary
- Always click **SAVE BENEFICIARY** after any changes

Please ensure that your primary beneficiaries and your contingent beneficiaries each add up to 100%.

If you are married and you change your primary beneficiary to someone other than your spouse, then you must submit a signed and notarized beneficiary change form with your spouse’s signature to your plan administrator.
Email Notification

Turn on or off email notifications, and choose the notifications and the email format.

This box will be checked automatically if you choose to receive emails.

Check this box to receive a weekly summary of your account.

Turning on notifications will make them available in the **Messages & Notifications** tab under Quick View.
PLANNING

The first step in any retirement saving strategy is planning. Whether you are just starting to save or already transitioning into retirement, you’ll find the tools and information you’ll need to make the most of your retirement savings plan.

These tools are for informational purposes only, and are not intended to be investment advice. For investment advice, check with your financial professional.

Calculators

in this area, there are a small subset of tools available to you to conduct research on retirement topics, investment strategies and financial calculations. Please think of this as a starting point for your own research, consult your financial professional for investment advice.

The Planning section of InvestLink is broken down by phases of your life, to more appropriately assist you with retirement decisions that affect you and your retirement plan.

Just Starting Out
Are you new to your job and career? Now is the best time to start saving for retirement because you have a retirement investor’s greatest ally: time. Learn ways to make it work for you and how to stay on track as you advance in your career.

Mid-Career Guidance
How do you balance shifting priorities as you encounter major life-stage milestones like buying a house, changing jobs, having children, or saving for their college educations? Learn how to stay on track for retirement as you advance in your personal life and career.
Nearing / In Retirement

Are you retired, or ready to transition into retirement? It is a big step that calls for thoughtful planning and careful consideration of your investing and withdrawal strategy. Discover how to make it a smooth transition and different ways to manage your money in retirement.

Available Resources In Each Section

Videos

Depending on which section you review, there are videos on subjects such as:

- Understanding Asset Classes
- Investing In Mutual Funds
- Target-Date Funds
- Will You Outlive Your Assets
- Investing In Retirement
- Rollover Choices
- Catch-Up Strategies

Articles

There are quite a few articles available about investing, retirement plans, and other topics, provided by Wealth Management Systems.
The Investing tab gives you access to details on your investment elections and your plan's investment options, including fund information, investment performance, fund prices, and other information.

**Financial Services**

This tab brings up the list investment options, with information about the available investments, and how they might align with your investment goals and risk profile.

**Example pages:**

- Prospectus
- Summary Information

Click Go to retrieve the Morningstar fund fact sheet or prospectus.
Fund Investment Performance
This tab gives you access to performance data for either all the investments available in your plan, or just those in your account.

Click the appropriate tab to view investments

Click to Export to Excel, or Print performance data

Sort by any of the column headers

Search for funds by description or ticker
**Fund Prices**
This tab gives you access to a table that lists the closing prices of funds offered in your plan. Per share calculations are based on prices determined at the end of the business day and are subject to change without notice.

![Fund Prices Table](image)

**Fund Excessive Trade Restrictions**
This tab lists any funds in your plan that have restrictions on trading based on size and frequency, and what the restrictions entail.

![Fund Excessive Trade Restriction Table](image)

**Fund Short-Term Redemption Fees**
This tab lists any funds that impose redemption fees upon the purchase and subsequent sale occurring within the specified time frame.

![Fund Short-Term Redemption Fees Table](image)
SERVICES

 Depending on the options available in your plan, the Services tab gives you access to the links where you can conduct transactions on your account—such as changing investment elections or requesting a change to your contribution rate. Here, you can also access plan documents and literature, fund prospectuses, and other information about your plan.

Summary Plan Disclosure Notice

Federal regulation requires that your retirement Plan Sponsor provide you with specific information about Plan fees and investments to help you manage your retirement plan account. This Notice includes important information to help you compare the investment options in your retirement plan. If you want additional information about your investment options, you can login to your account or contact your benefits manager or designated retirement plan service provider.

This report document has three sections. Section 1 is an overview of the service providers assigned to your Plan and the potential fees and expenses that may be applied. Section 2 - Part I describes how you may direct investments in your plan account, any restrictions that may apply to that investment direction, and whether you have voting rights associated with any plan investments. Part II of this section consists of historical performance information for the plan investment options and shows you the fees and expenses you will pay for each investment option. Section 3 is a glossary of terminology that describes the investment risk definitions and overall investment and retirement plan related terms. This glossary is designed to help you understand some of the more common investment and plan administration terms you may encounter.
Withdrawals

This tab gives you access to request a distribution and/or a loan online (not available in all plans). This feature, the Distribution and Loans Wizard, walks you through the process of requesting a withdrawal from your account. You will only have access to the options that are available in your plan, and meet other criteria, such as account status, terms of employment, rules regarding different contribution sources, etc.

These procedures are explained in full detail in the document ‘How-To Guide: Distributions and Loans’, which is available by clicking ‘Help’ on the right-hand side of your screen.
Reallocate Current Balances

This tab is where you can change how your existing balances are invested.

Choose the appropriate transfer type.

If available in your plan, choose the contribution source for which you would like to change your investment elections.
Transfer Types

Move your existing balances from one investment into another available investment option. Per share calculations are based on prices determined at the end of the business day and are subject to change without notice.

- **Percent**: Choose a percentage of the fund to transfer
- **Reallocate Current Balances**: Transfer your entire account balance into any other available investment choices
- **Rebalance Current Balances**: Transfer your entire account balance into your existing future contribution investment elections. See below for instructions on changing your elections.
- **Schedule**: create a schedule of periodic transfers

For most investment options, transfers entered and confirmed after the plan cutoff date/time—or on a weekend or holiday—will be processed using the next market day's closing price. You may delete the confirmed transfer up until the plan cutoff date/time, which is illustrated when you confirm the transfer.

Some funds may be subject to short-term redemption fees and/or excessive trading restrictions. For further information on fees and restrictions, please click on the ‘Investing’ tab and check the **Fund Excessive Trade Restrictions** and/or **Fund Short-Term Redemption Fees** sub-navs prior to initiating a transaction.

**Transfer Type: Percent**

**From Percent**: The amount entered into this column is the percentage of the amount in that investment that you would like to move to one or more investments.

**To Percent**: The amount entered into this column is the percentage of the total amount of entries in the **From Percent** column that you would like moved into the chosen investment.
Example:

<table>
<thead>
<tr>
<th>Fund Description</th>
<th>Market Value</th>
<th>Available for Transfer</th>
<th>From Percent</th>
<th>To Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lord Abbett Short Duration Income Fund</td>
<td>$8,866.53</td>
<td>$8,866.53</td>
<td>10</td>
<td>25</td>
</tr>
<tr>
<td>Vanguard Prime Money Market Fund</td>
<td>$4,612.59</td>
<td>$4,612.59</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Templeton Global Bond Fund - R6</td>
<td>$4,461.80</td>
<td>$4,461.80</td>
<td>10</td>
<td>25</td>
</tr>
<tr>
<td>PRIMECAP Odyssey Aggressive Growth Fund</td>
<td>$2,585.03</td>
<td>$2,585.03</td>
<td>10</td>
<td>50</td>
</tr>
</tbody>
</table>

Enter the percentage of the investment you would like to move

Enter the percentage of the total assets being moved

The entries in the To Percent column must be in whole numbers, and MUST total 100%, as it represents 100% of the assets being moved

Transfer Type: Reallocate Current Balances

You can reallocate your current account balances by selecting the funds and new percent allocations you want. Your percentages must be whole numbers (in 1% increments) and must add up to 100%

The elections you make here do not affect your future deposits. If you would like to change your future elections, go to Elections.

A graph of your current holdings appears on this screen. Hover your cursor over the pie graph to identify the investments.

Enter the percentage of the total assets being moved
Transfer Type: Rebalance Current Balances

Rebalancing is the process of realigning the weightings of one’s portfolio of assets. Rebalancing involves periodically buying or selling assets in your portfolio to maintain your original desired level of asset allocation.

**Investments before you rebalance**

Investment allocations before you rebalance

**Investments after you rebalance**

**Investment allocations after you rebalance**
Transfer Type: Schedule

The Schedule option under Select Transfer Type allows you to set up transactions that will be executed on a recurring basis.

- Choose a date range
- Choose a Frequency
- Choose a Type

**Cancel Date** can be used to:
- close a date range (ex: Transfer 5% of fund WXYZ monthly until 01/01/2017)
- To ‘opt-out’ of an existing schedule (ex: entering today’s date will cancel any future transactions for this transfer).

**Dollar-Cost Averaging** - The technique of buying a fixed dollar amount of a particular investment on a regular schedule, regardless of the share price. More shares are purchased when prices are low, and fewer shares are bought when prices are high.

You will receive an on-screen confirmation that your scheduled transaction has been successfully entered.

**Note:** only one transaction can be scheduled at a time.
Future Contribution Investment Elections

This tab is where you can change the investments or portfolio into which your ongoing contributions are invested.

Investment Election

To change your future investment elections, indicate what percentage of your total account balance you wish to allocate to different funds. Then confirm the transfer after viewing your projected future elections. Note that such transfers apply to future contributions, not existing savings.

Enter investment elections, which must total 100%
Contribution Rate

This tab is where you can request a change to the contribution rate (percentage) you are currently contributing to your retirement account.

Choose to change your elections immediately, or on a future date.

Requesting a change to your deferral rate does not initiate a change to your contribution amount; entering a request will just notify your plan sponsor that you have requested a change.
Pending Transactions

View what transactions—such as contributions, distributions, or investment changes, if any—are pending on your account.

Click any of the links to pull up details of the transaction.
Transaction History

Use the filters on this page to view your account transactions. You can filter your transaction by date, Transaction Category, Money Source and/or Investment Option.

For example, if you would like to review your employer profit sharing contributions, select the **Start Date**, the **End Date**, choose ‘Contribution’ for the **Transaction Category**, and choose ‘Employer Profit Sharing’ for **Source of Money**.

At right are examples of the type of data that may appear in each of the drop-down menus.
Document Library

This tab is where your plan sponsor, advisor or plan administrator may have posted documents relating to your company’s plan, your account, and any forms and documents you may need.

Click the arrow ‘►’ to view the documents in a group

Click the link to open a document
Loan Modeling

This tab is where you can determine your available balance in your defined contribution plan, and what your rate, monthly payment, and other loan terms will be (not available in all plans).

Choose the type of loan (affects max term)

Enter the Requested Loan Amount

Any fees charged for the loan appear

Enter the desired length of the loan, up to the maximum allowed by the plan

Click to submit your loan model request

Once you calculate the loan payments, you can view the repayment amount

Click to view the Amortization Schedule
The Amortization Schedule contains all of the pertinent information about this loan.
MOBILE ACCESS

InvestLink also allows you to access your account information through your smartphone, tablet or mobile device.

Click the ‘hamburger’ icon to open up the options menu.

The Options menu gives you access to all of the available functions.
Aspire Financial Services, LLC is a leading service provider of smart retirement solutions. Serving the industry for over 12 years with a conflict-free, open-architecture retirement planning management system, Aspire offers the most extensive capabilities nationwide for all plan types (401(k), 403(b), 457, IRA, and Defined Benefit, Non-Qualified) and all retirement plan stakeholders. Aspire provides a best-in-class technology-enabled portfolio of pre-defined or highly customizable smart retirement solutions with private-label branding options through its proprietary technology platform and strategic partnerships. Aspire links the retirement planning community together to deliver smart solutions for any plan type independent of average account balance or plan size—enabling our customers with competitive advantage through a cost-effective, transparent pricing model increasing profit margins. Aspire’s full-service model decreases the administrative burden, while enhancing the customer experience. To learn more about Aspire’s unique capabilities that deliver smart retirement solutions, visit www.aspireonline.com or call 866.634.5873.