


Participant Web Instructions

Welcome to Swerdlin & Company, an Internet website that puts you in charge of your retirement plan! To access your account via the Internet, just log onto www.swerdlin.com and follow the instructions below.

TO LOG IN

1. Enter www.swerdlin.com into your web browser.
2. Select the drop down menu under "Account Login" and choose "Participants."
3. Enter your Username and Password*.

Please Note: There are two methods for logging in for the first time -

- A. Default/Temporary Username and Password - If you are logging on for the first time and do not have a plan password, the username will be your Social Security Number without any spaces or dashes, and the password is the last four digits of your Social Security number. You will be required to follow the menu options to change both your username and password (old password will be the last four digits of your Social Security number), answer an alternate verification question, provide an e-mail notification preference, select participant statement delivery preference, and enroll in the plan.
- B. Plan Password (New, Preferred) - If you are logging on for the first time, and have a plan password, you may press "New User"  to create your username and password. Enter your plan password (is case sensitive). You will then enter your social security number without any spaces or dashes. You will be required to follow the menu options to create both your username and password, answer an alternate verification question, provide an e-mail notification preference, select participant statement delivery preference, and enroll in the plan.

Existing users: To change your current username and/or password, select My Account button in upper left, and select Password Change.

Mobile device users - select the cogwheel  button:

Username and Password Requirements:

*Username must be between 6 and 12 alphanumeric characters in length (0-9, A-Z) and must not match your Social Security number.

Please note that the username is case sensitive.

*Password must be between 6 and 8 alphanumeric characters in length (0-9, A-Z), must not match your web user ID, and must not match your Social Security number.

Passwords are also case sensitive.

SWERDLIN FEATURES

- 24-hour access
- Obtain current account balance
- Change your username and/or password
- Review and print administrative forms
- Quarterly Participant Statements (set up of email address is required, established through initial enrollment process).

INTERNET MENU OPTIONS

Note: *Some features are not available for all plans.*

Dashboard – This page gives you a snapshot of your account and access to various features

- SmartPlan - Educational guides and enrollment vehicle
- Account Balance
- Contribution Rate Elections
- My Portfolio
- Recent Activity
- Retirement Tips

Manage -

- **Manage Investments** –
 - Change Elections - The funds you put the money from your paycheck into
 - 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
 - Change Contribution Rates - Change how much money you put into your account from your paycheck and manage automatic increases of your contribution rates
- **Transaction History** – This page displays your transactions: filter the data to be viewed by investment, date range, transaction type or transaction status. You may also download this information.
- **Web Requests** – View any transaction requests made on the website by you or on your behalf

Tools -

- Retirement Calculator - see if you are ready to retire
- SmartPlan - Educational guides and enrollment vehicle

Performance -

- **Rate of Return** – Your personal rate of return on investments
- **Investment Information** – View investment return for investments offered by the plan

Loans & Withdrawals

- **Loans and Withdrawals** – Includes valuable information you should know beforehand
 - Withdrawals – An option to request a withdrawal from your account while still employed, provided you meet the requirements of the withdrawal provisions under the plan document
 - Termination Distribution – An option to request your benefits once you have left employment
 - Loans – View, model and request a plan loan

Statements & Docs (formerly Forms & Reports)

- **Documents and Forms (formerly Forms)**
 - Download plan forms and important plan documents
- **Statements and Reports (formerly Reports)**
 - Statement delivery preference - choose between electronic-only statements and notifications or receive paper statements through postal or other delivery
 - Create Reports – Generate a summary report or statement of your account activity for any period of time
 - View Reports – View existing reports, such as your quarterly participant statement. You can also print your statement or save it to a file.

My Account

- **Personal Info.** – Enter or change your contact information, email address, email notification preference, and alternate verification responses
- **Password Change** – Change your username and/or password
- **Beneficiaries** – Enter beneficiary designations

Links – Resources specific to your plan:

- **Retirement Calculator**
- **Fee Disclosure FAQs** – View frequently asked questions about quarterly participant fee disclosure notices
- **Quarterly Newsletter** – View news related to financial and retirement planning

Your Benefits - View a summary of all of the plans your employer offers - for participants in more than one plan

Plan Selection - Select another plan - for participants in more than one plan

SWERDLIN CALL CENTER

All of the same options are available through our Call Center service. Call 1-866-687-4015 between the hours of 8:00 a.m. and 6:00 p.m. ET to speak with a representative.

Tenemos disponible representantes que hablan español