



CMC Interactive

Retirement Plan Solutions

Participant Guide



This Quick Reference Guide outlines some of the basic functionality to help you find what you need and answer some FAQs.

FAQ	Answer
How do I enter or change my Investment Elections for Future Contributions?	See Section 3
How do I transfer money from one fund into one or more funds?	See Section 3
How do I roll over money into my plan? How do I pay off my loan?	See Section 7

FAQ	Answer
How do I get information on the available investments?	See Section 5
How do I see transactions in my account?	See Section 3
How do I request a loan or termination distribution?	See Section 6



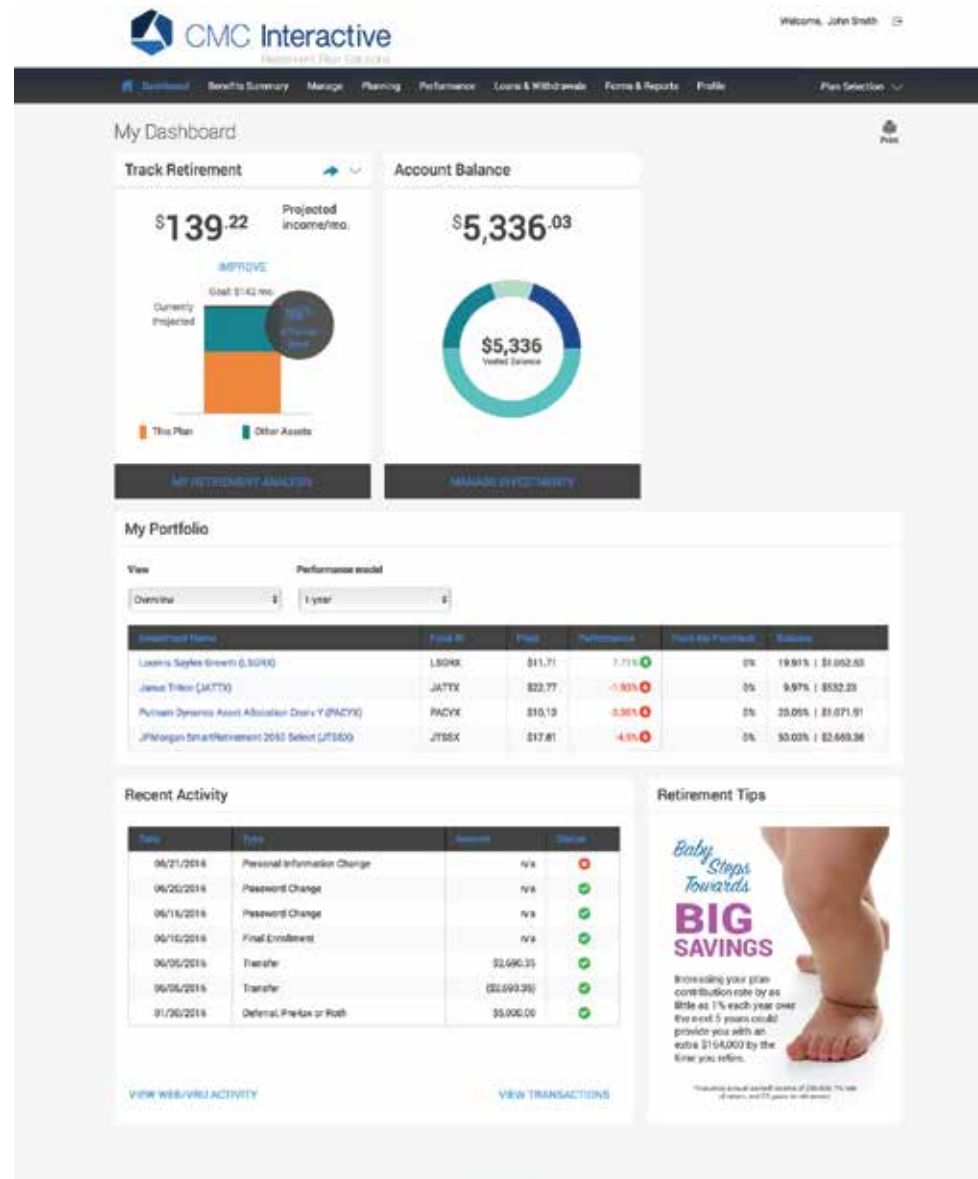
Login for the first time

Go to: <https://cmcinteractive.com/>

The first time you Login, your User ID will be your social security number (no dashes or spaces).

Your Password will be the last 4 digits of your social security number.

Select 'Participant' from the drop down. *For security purposes you will be forced to change these upon initial login.*



This page provides a quick view of your retirement plan via the following widgets:

- Track Retirement (Use the MyRetirement tool to analyze your retirement planning.)
- Account Balance
- My Portfolio
- Recent Activity
- Retirement Tips



Benefits Summary

Retirement Calculator

Print

Personal Info

John Smith
100 Main Street
New York, NY 10000

Birth date: 01/01/1980
Marital status: Single

Plan Selection

ABC 401(k) Plan #2

Status: Ineligible , Service requirement
Balance as of: 06/20/2016
Account balance: \$5,336.03
Vested balance: \$5,336.03

ABC Demo Corporation 403(b) Plan

Status: Inactive , Employment status
Balance as of: 06/20/2016
Account balance: \$3,828.79
Vested balance: \$3,328.79
Pre-tax deferral: \$0.00
Roth: 2.00%

MANAGE INVESTMENTS:

Enter percentages to instruct how future monies are to be allocated. The new election column must equal 100%. You will not move any existing money unless you check 'Yes' to 'Would you like to rebalance your transferable balances in your plan to conform with the percentages you entered for your investment elections?'

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Robo-Advisor That Gets You There

Welcome, John Smith

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Change Elections

Done

Overall Progress: 0% Complete

Please note: Changing Investment Elections will only affect how future monies are deposited. If you choose investment elections on this screen and do not check the box below to "Conform my balances in all sources to match my new allocation(s)" you will not move any existing money. If you wish to realign existing money based on these new investment elections please check the "Conform my balances in all sources to match my new allocation(s)" box below.

Please note that you are responsible to renew your account to insure that all requests have been processed. If any requests are not processed within 30 business days, you must notify CMC Interactive, LLC immediately.

Your Plan may include target date funds, also known as time horizon or lifecycle funds, which are asset allocated fund of funds that have a targeted "maturity" date. These funds are intended for investors who plan to retire close to the target date indicated in the fund name and who desire an asset allocated portfolio that automatically becomes more conservative as it reaches its target date.

Enter Investment Election Percentages

Election Rules

Minimum allocation:

1%

Minimum allocation increment:

1%

Current Investment Elections

How new contributions are currently invested

New Investment Elections

How new contributions will be invested after you have changed your elections

Compare

[illegible]

CMC Interactive

Transfer Funds - \$C

Overall Progress: 0% Complete

Enter Investment Transfer Amounts

Please note: Your Plan may include target date funds, also known as time-horizon or lifecycle funds, which are asset allocated fund of funds that have a targeted maturity date. These funds are intended for investors who plan to retire close to the target date indicated in the fund name and who desire an asset allocated portfolio that automatically becomes more conservative as it reaches its target date. It may take up to 5 business days to process your request. If you are transferring money to or from a POMA this might take longer. You are responsible to review your account to insure that all requests have been processed. If any requests are not processed within 5 business days, you must notify CMC Interactive, LLC immediately.

Select transfer type

Percentage to Percentage

Transfer Rules

Minimum transfer percentage: 1%

Maximum transfer increment percentage: 1%

This transaction may result in redemption fees being charged against this transaction. If you are unsure of the fund rules for redemption fees please check the mutual fund redemption fee policy in the fund prospectus.

Perform a Market Timing Pull Test

Current balance risk: \$5,336

New Target: \$5,336

Compare

Investment	Symbol	Current Balance	Current Value	Current %	Current %	Current %
Investment Funds						
Allocation - 100% to 100% Equity						
Equity Allocation	EQAL	0.00%	\$0.00	0.00%	0.00%	\$0.00
Foreign Large Blend						
Artisan International Core Equity (I)	ACIAX	0.00%	\$0.00	0.00%	0.00%	\$0.00
Investment International Core Equity (I)	YIMC	0.00%	\$0.00	0.00%	0.00%	\$0.00
Investment Government						
Artisan All Government Mortgage (I)	AGM	0.00%	\$0.00	0.00%	0.00%	\$0.00
Investment Fixed Bond						
Artisan Fixed Core Bond (I)	ACF	0.00%	\$0.00	0.00%	0.00%	\$0.00
Investment Fixed Bond (I)	YFBL	0.00%	\$0.00	0.00%	0.00%	\$0.00
Large Blend						
Investment Large Blend (I)	YFBL	0.00%	\$0.00	0.00%	0.00%	\$0.00
Large Growth						
Artisan Large Growth (I)	LAG	0.00%	\$0.00	0.00%	0.00%	\$0.00
Large Value						
Artisan Large Value (I)	LAGV	0.00%	\$0.00	0.00%	0.00%	\$0.00
Mid-Cap Blend						
Investment Mid-Cap Blend (I)	YMBL	0.00%	\$0.00	0.00%	0.00%	\$0.00
Mid-Cap Growth						
Artisan Mid-Cap Growth (I)	YMG	0.00%	\$0.00	0.00%	0.00%	\$0.00
Mid-Cap Value						
Artisan Mid-Cap Value (I)	YMV	0.00%	\$0.00	0.00%	0.00%	\$0.00
Small Blend						
Investment Small Blend (I)	YSBL	0.00%	\$0.00	0.00%	0.00%	\$0.00
Small Growth						
Artisan Small Growth (I)	YSG	0.00%	\$0.00	0.00%	0.00%	\$0.00
Small Value						
Artisan Small Value (I)	YSV	0.00%	\$0.00	0.00%	0.00%	\$0.00
Target Allocation						
Artisan Target Allocation (I)	YTA	0.00%	\$0.00	0.00%	0.00%	\$0.00
Target Date 2020						
Artisan Target Date 2020 (I)	YTD20	0.00%	\$0.00	0.00%	0.00%	\$0.00
Target Date 2025						
Artisan Target Date 2025 (I)	YTD25	0.00%	\$0.00	0.00%	0.00%	\$0.00
Target Date 2030						
Artisan Target Date 2030 (I)	YTD30	0.00%	\$0.00	0.00%	0.00%	\$0.00
Investment Funds Total		100.00%	\$5,336.00	0.00%	0.00%	\$5,336.00
Non-Transferable Funds Total		0.00%	\$0.00	0.00%	0.00%	\$0.00
ACCOUNT TOTAL		100.00%	\$5,336.00			\$5,336.00

MANAGE INVESTMENTS: Move Money


Select your Transfer Type.


(Percentage to Percentage or Dollar to Dollar).


Move money from funds to other funds.



MANAGE INVESTMENTS: Rebalance


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Rebalance


Recurring Rebalance



Set up a recurring transaction to make your ending balance in each of your funds match your future investment election percentages.

[MAKE CHANGES](#)

Conform Ending Balance




The ending balance in each of your funds will be realigned to match your future investment election percentages.

You have not setup the allocations for future contributions for any of the available sources. A rebalance request will fail and therefore the feature is disabled. If there are pending investment election requests please wait for them to process before returning to the site to request a rebalance.

A conform ending balance request cannot be processed because there are no available transferable assets.

Conform To Target



Realign the ending balance in each of your funds to make them match your specified target percentages.

[MAKE CHANGES](#)



MANAGE
INVESTMENTS:

Rebalance


Rebalancing is the periodic adjustment of a portfolio to restore the original asset allocation mix.

Recurring Rebalance allows you to set up a schedule to automatically rebalance your existing monies based on your Investment Elections in effect on the day of the transaction.

Conform Ending Balance allows you to rebalance your existing monies based on your Investment Elections in effect on the day of the transaction.

Conform To Target allows you to rebalance your existing monies based on specific target percentages.



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Transaction History

Investment
All

Source
All

Transactions to display
All

Transaction status
All

Start date
03/21/2016

End date

☒ Only display records with redemption fees

SUBMIT

06/05/2016 Transfer

Fund Display

Date	Status	Details	Units	Price	Debit	Redemption Fee
06/05/2016	Settled	Buy 23.374 units of Janus Titon (JATTX) at \$23.02 for a total of \$538.07.	23.374000	\$23.02	\$538.07	\$0.00
06/05/2016	Settled	Buy 90.737 units of Loomis Sayles Growth (LSGRX) at \$11.86 for a total of \$1,076.14.	90.737000	\$11.86	\$1,076.14	\$0.00
06/05/2016	Settled	Buy 105.815 units of Putnam Dynamic Asset Allocation Conserv Y (PACYX) at \$10.17 for a total of \$1,076.14.	105.815000	\$10.17	\$1,076.14	\$0.00
06/05/2016	Settled	Sell 149.88 units of JPMorgan SmartRetirement 2050 Select (JTRBX) at \$17.95 for a total of \$2,690.35.	(149.880000)	\$17.95	(\$2,690.35)	\$0.00


[Account Display](#)
[Account Details](#)


DOWNLOAD QUICKEN


Transaction History

The transaction history page displays transaction information for contributions, loan payments, rollovers, transfers, fees, dividends, and distributions. You can search by date range, investment, source of money and/or transaction type.





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Web Requests



Transactions to display
All 

Transaction status
All 

From (MM/DD/YYYY)
03/29/2016 

Confirmation

SUBMIT

> Type: Pin Change	Date: 06/15/2016	Confirmation number: 139884
> Type: Allocation Change	Date: 06/15/2016	Confirmation number: 139885


Web Requests

The Web Requests page displays processed and pending requests that are entered via the website. It is recommended that a participant go to this page after they enter a transaction (i.e. transfer, investment election change) to ensure that they entered everything correctly and completed the transaction fully. You may cancel requests made prior to 2:30 pm ET by clicking the 'Cancel Request' button.



Retirement Calculator

Use the retirement calculator to estimate your income and savings that you will have when you retire. The results will identify if your current savings will last through your retirement years and give you a cash flow of what your estimated balance will be for each year.

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Education & Tools Retirement Calculators

Use the retirement calculator to estimate your income and savings that you will have when you retire. The results will identify if your current savings will last through your retirement years and give you a cash flow of what your estimated balance will be for each year.

Retirement Income and Savings

	You	Spouse
Current age	36	
Retirement age	67	
Life expectancy age	84	
Current salary	\$ 0.00	\$ 0.00
Annual salary increase	0.00 %	0.00 %

Expected Retirement Income

☒ Percent of salary ☐ Dollar amount

	0.00 %	0.00 %
	\$ 0	\$ 0

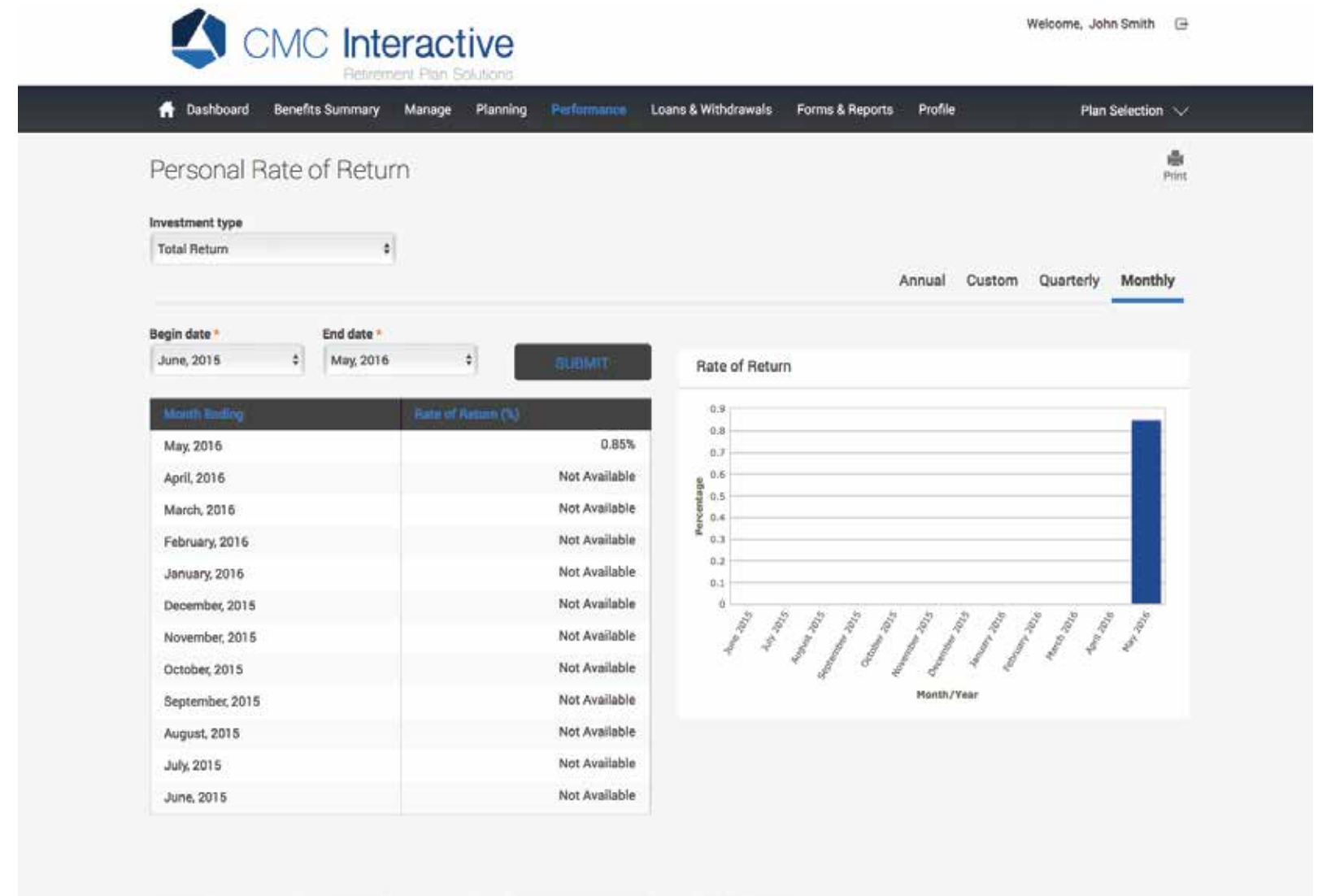
Retirement plan savings	\$ 9164.82	\$ 0.00
Annual contribution %	0.00 %	0.00 %
Company match %	0.00 %	0.00 %
Other savings	\$ 0.00	\$ 0.00
Annual savings increase	\$ 0.00	\$ 0.00
Annual social security benefit	\$ 0.00	\$ 0.00
Annual pension benefit	\$ 0.00	\$ 0.00
Return before retirement	0.00 %	
Return after retirement	0.00 %	
Inflation	0.00 %	

CALCULATE



Rate of Return

View personal rate of return data for your overall account or a specific investment. Your Personal Rate of Return is calculated with a time-weighted formula which is widely used by financial analysts to calculate investment earnings. You can view Annual, Quarterly or Monthly Returns.

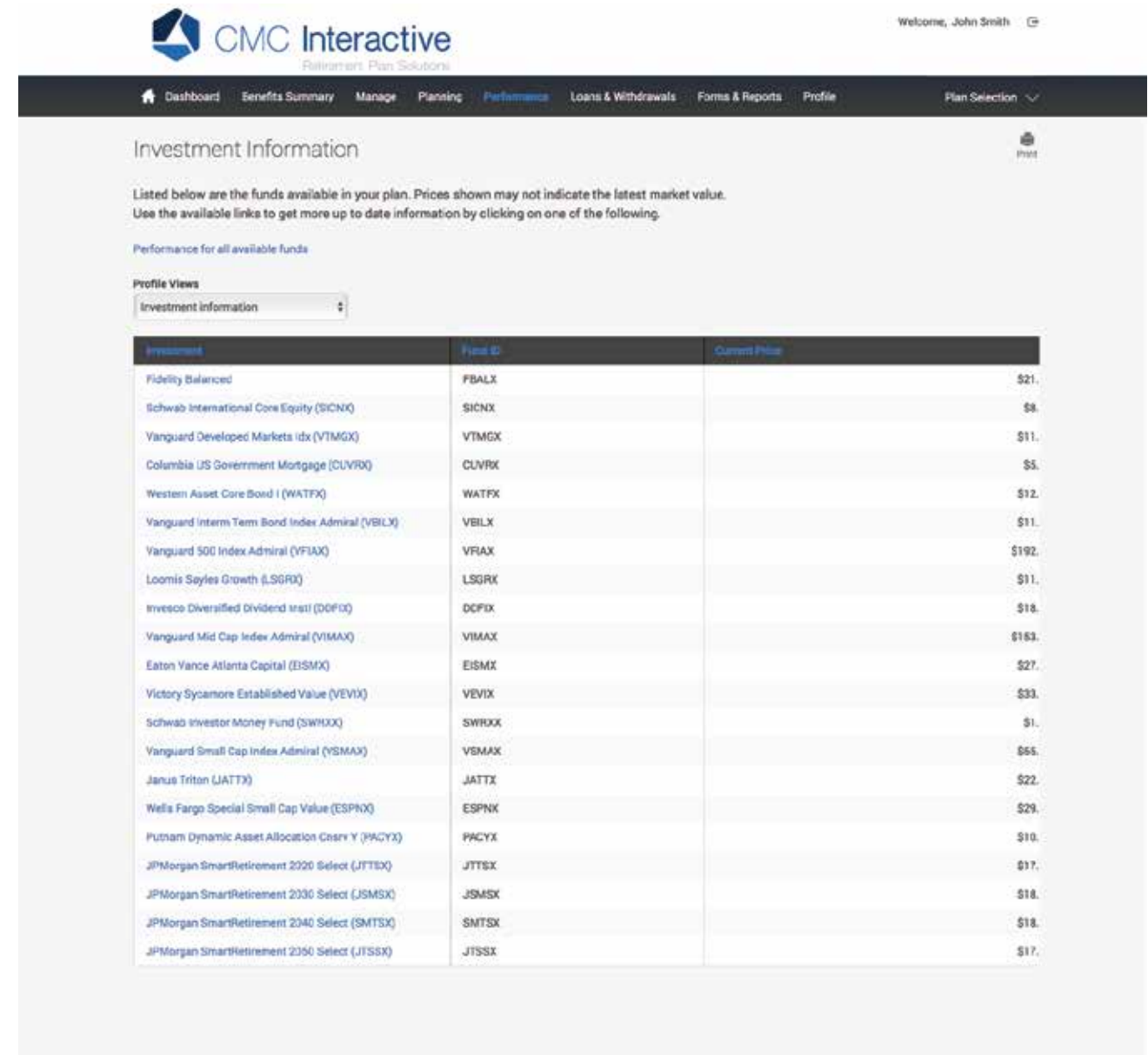




Investment Information

View/research the funds that are available in your plan.

Click on the fund name to access links to Morningstar reports and fund prospectuses. You can also sort by Investment, Asset Class, Fund Family, Ticker, and Current Price. Select Investment Returns from the drop down box to view the YTD, 1 Year, 3 Year, 5 Year & 10 Year returns.



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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.

Performance for all available funds

Profile Views
Investment Information

Investment	Fund ID	Current Price
Fidelity Balanced	FBALX	\$21.
Schwab International Core Equity (SICNX)	SICNX	\$8.
Vanguard Developed Markets idx (VTMGX)	VTMGX	\$11.
Columbia US Government Mortgage (CUVRX)	CUVRX	\$5.
Western Asset Core Bond I (WATFX)	WATFX	\$12.
Vanguard Interm Term Bond Index Admiral (VBILX)	VBILX	\$11.
Vanguard 500 Index Admiral (VFIAX)	VFIAX	\$192.
Loomis Sayles Growth (LSGRX)	LSGRX	\$11.
Invesco Diversified Dividend Instl (DDFIO)	DDFIO	\$18.
Vanguard Mid Cap Index Admiral (VIMAX)	VIMAX	\$153.
Eaton Vance Atlanta Capital (EISMX)	EISMX	\$27.
Victory Sycamore Established Value (VEVIX)	VEVIX	\$33.
Schwab Investor Money Fund (SWHXX)	SWHXX	\$1.
Vanguard Small Cap Index Admiral (VSMAX)	VSMAX	\$65.
Janus Triton (JATTX)	JATTX	\$22.
Wells Fargo Special Small Cap Value (ESPNX)	ESPNX	\$29.
Putnam Dynamic Asset Allocation Cnstr Y (PACYX)	PACYX	\$10.
JPMorgan SmartRetirement 2020 Select (JTTSX)	JTTSX	\$17.
JPMorgan SmartRetirement 2030 Select (JSMSX)	JSMSX	\$18.
JPMorgan SmartRetirement 2040 Select (SMTSX)	SMTSX	\$18.
JPMorgan SmartRetirement 2050 Select (JTSSX)	JTSSX	\$17.



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Dashboard

Benefits Summary

Manage


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Loans and Withdrawals


Termination Distribution 

Default

Withdraw up to

\$0.00

[What you should know](#)

Loans 

Personal Loan

Borrow up to

\$2,668.01

You have 0 outstanding loan

[What you should know](#)

[> Quick Loan Calculator](#)



Withdrawals

Request a withdrawal while still employed at your Company. Check the Summary Plan Description for specific criteria for taking this.

Termination Distribution

This link will become active 16 days after your termination from your Company. Complete the requested information by following the screens. Your plan sponsor will then receive an email to log on to the website and approve it.

New Loan

Request a loan and view:

- Minimum/maximum loan amount
- Minimum/maximum duration of the loan
- The loan fee and interest rate
- You can model loan based on the payment amount and duration



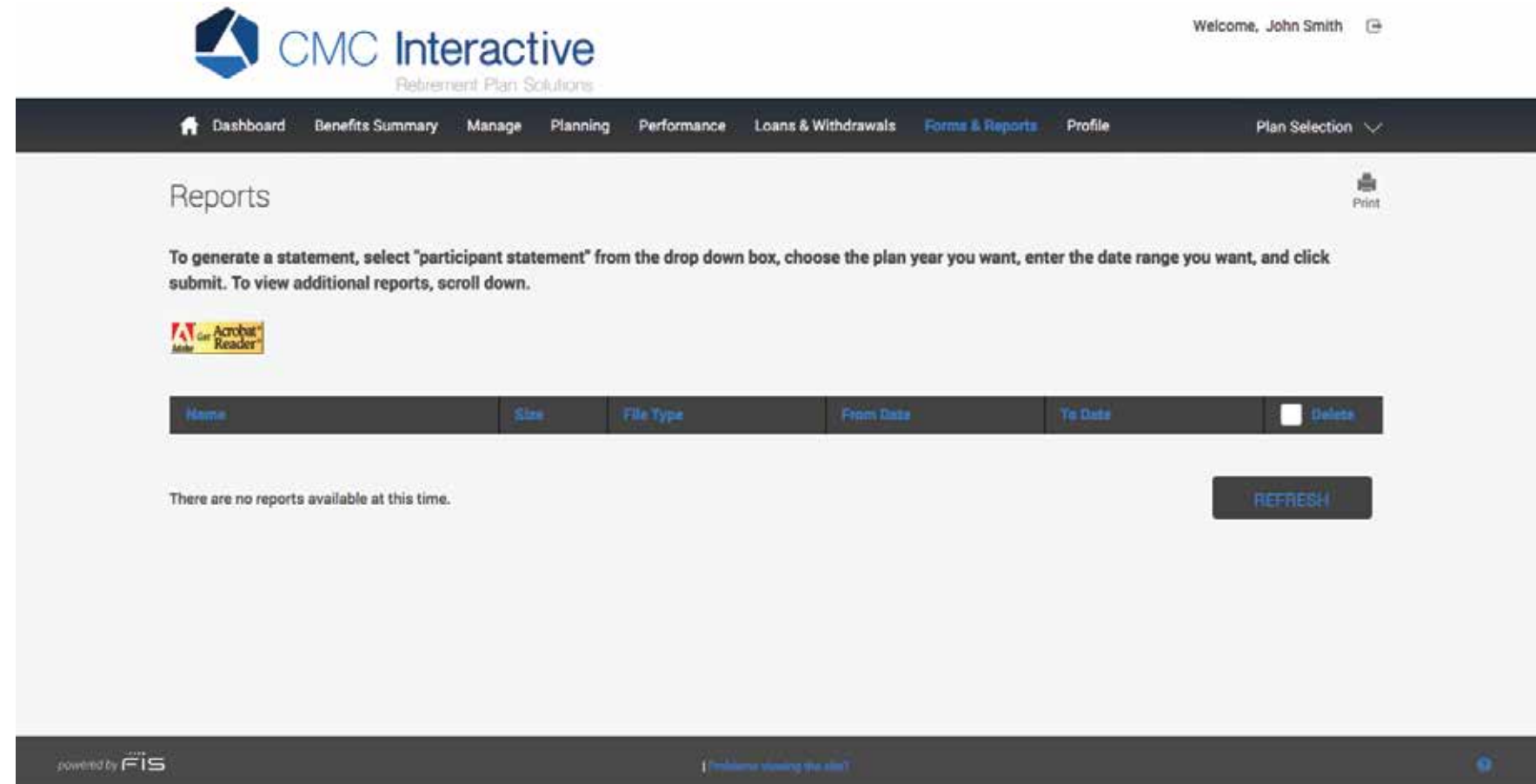
eStatements

View your annual comprehensive statements in electronic form.

Statements & Reports

View, save or print statements.

View reports available to you such as the 404(a)(5) comparative chart, fee disclosure & participant statements.





Forms : Beneficiary Form/Enrollment Forms/ How to Roll Money In/Loan Payoff Instructions

This link will allow you to select one of the forms below and be able to view, save or print them:

- Beneficiary designation forms
- Enrollment forms
- Instructions on how to roll money into the plan: Please contact the relinquishing company and ask them for paperwork to roll your money out of their plan. For the information needed please click on 'How to Roll Money In' located on the CMC website under the 'Forms & Reports' tab. Please complete this form and email to info@cmcinteractive.com.

Note: This form does not initiate your rollover.

- Loan Payoff instructions: You can pay off your loan in one lump sum payment. For the information needed please click on 'Loan Payoff Instructions' located on the CMC website under the 'Forms & Reports' tab.



Personal Info

Select 'Profile/Personal Info.' to change any of your personal information.

Please note: You must notify payroll of any changes or your information may change or get deleted when your plan sponsor uploads a new file to our system.

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Edit Personal Information Retirement Calculator Print

* indicates a required field

General

Prefix: Mr First name: John Middle: Last name: Smith

Marital status: Single Gender: ☒ Male ☐ Female

Street address 1: 100 Main Street Street address 2:

City: New York State: NY Zip code: 10000

Home phone: 917 111 1111 Other phone: Office phone: Ext:

Birth date: 01/01/1980 Date of hire: 01/01/2013


> Email


> Security Question

RESET SUBMIT



Password Change



Welcome, John Smith 

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Password Change


Print

Criteria

- Leaving the user id field empty will reuse your current user id.
- Changes made to your password will take effect immediately.
- These changes will not affect your Voice Response access (if available).
- Your user id cannot be the same as your social security number.
- Your password must contain atleast one non-numeric character.
- Your password cannot be the same as your social security number.
- Your password cannot be some portion of your web user id.
- UserID must bebetween 6 and 30 characters in length.
- Password must bebetween 6 and 30 characters in length.

Enter new user ID

testparticipant

Enter old password

Enter new password


Re-enter new password


Confirmation e-mail address: No e-mail address on record


[edit your personal information](#)

SUBMIT



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Beneficiaries

Please note: If you are married and have selected a beneficiary other than your spouse, you need to complete, sign and have your spouse sign the beneficiary form under 'Tools/Forms'.

Please return all beneficiary paperwork to your Human Resources Department; do not return to CMC.

Beneficiary Designation 1

Items marked with asterisk (*) must be completed before you can proceed to the next step.

Beneficiary type: Beneficiary percent:

Name: Relationship: Birth date: Social security number (optional):

Street address 1: Street address 2:

City: State: Zip code: Country:

Beneficiaries

To enter your beneficiaries please select 'Profile/Beneficiaries'. Please note: If you are married and have selected a beneficiary other than your spouse, you need to complete, sign and have your spouse sign the beneficiary form which can be found under 'Forms & Reports/Beneficiary Forms'. Please return all beneficiary paperwork to your Human Resources Department; DO NOT return to CMC.