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

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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

### 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: $3,328.79  
  - Vested balance: $3,328.79  
  - Pre-tax deferral: $0.00  
  - Roth: 2.00%
MANAGE INVESTMENTS:

Change Elections

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?’
INVESTMENTS:

Move Money

Select your Transfer Type.

(Percentage to Percentage or Dollar to Dollar).

Move money from funds to other funds.
MANAGE INVESTMENTS:

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.

MAKE CHANGES

Conform To Target

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

MAKE CHANGES
**Rebalance** 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.
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.
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.
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.
**LOANS & WITHDRAWALS**

**Termination Distribution**

Withdraw up to

$0.00

What you should know

**Loans**

Borrow up to

$2,668.01

You have 0 outstanding loan

What you should know

Quick Loan Calculator

Welcome, John Smith

info@cmcinteractive.com  www.cmcinteractive.com  888-828-1341/212-402-1850
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.
Password Change

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 at least one non-numeric character.
- Your password cannot be the same as your social security number.
- Your password cannot be some portion of your user ID.
- Your password must be between 6 and 36 characters in length.
- Password must be between 6 and 36 characters in length.

Enter new user ID:

Enter old password:

Enter new password:

Re-enter new password:

Confirmation e-mail address: This e-mail address is record
add your personal information

Submit
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.