

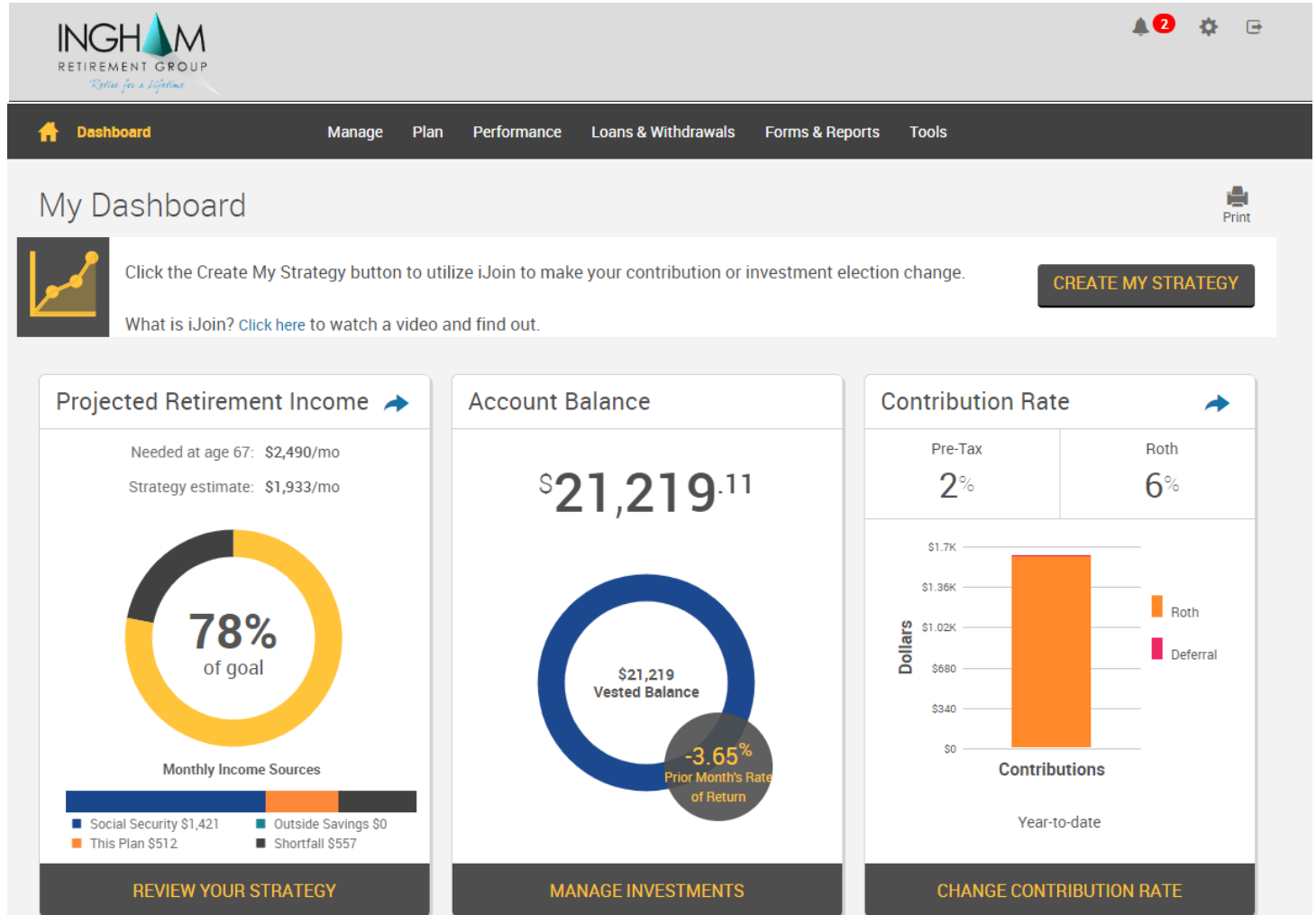
# FAQs For Managing Your Retirement Savings Account

The below list of frequently-asked questions is intended to provide you with guidance as you navigate the user website to set up and manage your retirement savings account. To access your account, go to [www.ingham.com](http://www.ingham.com) and click “Account Login” at the top of the page.

**Q: This is my first time logging into my account. What is my User ID and Password?**

**A:** The first time you log into your account, click “New User” at the top left corner of the login tile, then the “Request User ID and Password” option at the bottom of the New User tile. Enter your Social Security Number (no dashes), your Birth Date and Zip Code. You will then be asked to verify your Birth Date and Zip code. Once logged in, you will have the opportunity to enter email addresses and/or phone numbers (voice or text) and setup your login credentials.

Once your account is set up, each time you log in you will be taken to the *My Dashboard* page:



The screenshot shows the 'My Dashboard' interface with the following components:

- Navigation Bar:** Includes 'Dashboard' (active), 'Manage', 'Plan', 'Performance', 'Loans & Withdrawals', 'Forms & Reports', and 'Tools'.
- My Dashboard Header:** Features the Ingham Retirement Group logo, a notification bell with '2' alerts, a settings gear, and a print icon.
- Primary Action:** A 'CREATE MY STRATEGY' button is prominently displayed.
- Informational Text:** A message states: "Click the Create My Strategy button to utilize iJoin to make your contribution or investment election change. What is iJoin? [Click here](#) to watch a video and find out."
- Projected Retirement Income:**
  - Needed at age 67: \$2,490/mo
  - Strategy estimate: \$1,933/mo
  - A donut chart shows 78% of the goal is met.
  - Monthly Income Sources: Social Security (\$1,421), This Plan (\$512), Outside Savings (\$0), and Shortfall (\$557).
  - Button: REVIEW YOUR STRATEGY
- Account Balance:**
  - Current balance: \$21,219.11
  - Vested Balance: \$21,219
  - Prior Month's Rate of Return: -3.65%
  - Button: MANAGE INVESTMENTS
- Contribution Rate:**
  - Pre-Tax: 2%
  - Roth: 6%
  - Bar chart shows contributions for Roth and Deferral (Year-to-date).
  - Button: CHANGE CONTRIBUTION RATE


**Q: I've logged into my plan account before, but I forgot my User ID and/or Password. How can I retrieve them?**

A: On the login page, click the "Forgot User ID or Password?" link underneath the Password field. In the window that appears, select Role: Participant, complete each of the fields that appears, and click "Next". An email will be sent to the email address associated with your account with instructions to change your User ID and Password.

**Q: How do I change my personal information or change my password?**

A: Click the "gear" icon (  ) in the top-right corner of the page and select the appropriate link.


**Q: How do I log out of my account?**

A: Click the "arrow" icon (  ) in the top-right corner of the page.

**Q: I'm eligible to enter the plan. Can I enroll online? How?**

A: Yes, the enrollment process will start automatically when you log in to your account. Once logged in, you will be asked to verify your personal information, provide an email address, and establish your username and password. You will then be presented with the enrollment options available to your plan.

**Q: Where can I view/research the investment options that are available to me in the plan?**

A: To view/research the plan's investment options, go to *Performance*  *Investment Information*.

**Q: How do I select or change the investments in my plan account?**

A: On the *My Dashboard* page, click *Review your Strategy* in the *Projected Retirement Income* Tile to select a personalized retirement strategy through the iJoin portal. You can also click *Manage Investments* at the bottom of the *Account Balance* tile in the center of the page (or select *Transactions* → *Manage Investments* from the menu). You will be taken to the *Manage Investments* page, where you will be presented with three different options:

- Change Elections – determines how any new contributions to your account will be invested.
- Transfer Funds – enables you to transfer amounts between different investments in your account.
- Rebalance – rebalances your entire account to be invested based on your current investment elections or on new investment election percentages that you specify.

**Q: What is the Projected Retirement Income tile on My Dashboard page?**

A: The tile on the left side of your My Dashboard page provides you with an estimate of your monthly income during retirement. The figure that appears in that window is expressed in today's dollars to make it easy for you to compare your estimated monthly retirement income to your current income and budget. Performing a complete retirement planning analysis will update all the assumptions used to estimate your monthly retirement income and will result in a more realistic Projected Monthly Retirement Income figure. To perform a complete retirement planning analysis using a tool called iJoin, click REVIEW YOUR STRATEGY.

**Q: How do I change my "salary deferral" contribution election (i.e., the amounts that are withheld from your paycheck and funded to your account in the plan.)?**


A: On the My Dashboard page, click Change Contribution Rate at the bottom of the Contribution Rate tile on the right side of the page. You will be taken to the Contribution Rates page, where you are able to change the amount withheld from your paycheck. Note: Not all plans have this option. If your employer requires that your contribution rate be changed using a paper form, this Contribution Rate option will not appear on your My Dashboard page and it will be necessary for you to complete a paper "Salary Deferral Election Form" (or similarly-named form) to change your contribution rate.

### Q: How do I change the beneficiary (ies) for my account?

A: Click the “gear” icon (  ) in the top-right corner of the page and select the Beneficiaries link.


*Note: Not all plans have this option. If your employer requires that your beneficiary (ies) be changed using a paper form, the beneficiary page may display but will instruct you on where to go to print the form.*

### Q: I would like to request a distribution (i.e., cash withdrawal or rollover from my plan account. How do I do this?


A: To request a distribution from your account, go to *Transactions*  *Request a Distribution* and follow the instructions on that page.

*Note: Distributions are typically only permitted when you separate from service with your employer or retire, and in some cases – if you reach a certain age or experience a financial hardship. Refer to your Summary Plan Description to determine whether you are eligible for the type of distribution that you would like to take.*


### Q: I would like to request a loan from my plan account. How do I do this?

A: To request a loan from your account, go to *Transactions*  *Request a Loan* and follow the instructions on that page. *Note: Not all plans allow participant loans. If your plan does not allow loans, this “Request a Loan” option will not appear.*

### Q: I am considering taking a loan from my account, but before I do so I would like to know approximately what my repayment amount would be. How can I do this?



A: From the menu at the top of the page, go to *Transactions*  *Request a Loan*. Select the loan type, then click on “Quick Loan Calculator” at the bottom of the page. Enter the loan amount and number of payments and click “Calculate”. Your estimated repayment amounts (which will be made through payroll withholdings) will appear. *Note: Not all plans allow participant loans. If your plan does not allow loans, this “Request a Loan” option will not appear.*

### Q: How do I generate a Loan Payoff Form?

A: From the menu at the top of the page, go to *Forms & Reports* → *Forms*. Select Loan Payoff from the *Select form group* and Loan Payoff Form from the *Select Form* dropdown. Click on 

*Note: Not all plans allow participant loans. If your plan does not allow loans, this “Loan Payoff” form will not appear.*

### Q: How do I generate a Rollover Form to roll money into my account?

A: From the menu at the top of the page, go to *Forms & Reports*  *Forms*. Select Rollover Money Into Your Plan from the *Select form group* and Rollover Form from the *Select Form* dropdown. Click on 

*Note: Not all plans allow participants to roll money in. If your plan does not allow rollovers, this “Rollover Form” will not appear.*

### Q: If I have questions about my account, how can I get help from a customer service representative?

A: You can request help from a customer service team member in one of three ways:

- To submit a written question or request and receive a call or email response, click *Support* → *Contact Us*.
- To speak with a representative over the phone, call 800-529-4249 and follow the menu prompts.