



Participant Web User Guide

View your retirement account online at www.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. For security purposes you will be forced to change these upon initial login.

Participant Enrollment

Before you can start using the website you must complete the online enrollment process. This process consists of three steps in which you will enter/edit your personal information, beneficiary information¹ and your investment elections².

¹ Beneficiary information on our website is for informational purposes only. You must complete an enrollment form to make a legal change.

² If the Morningstar^(R) Advice Online^(SM) tool is available in your plan and you wish to use it to choose your investment elections, you still must enter something for elections to complete the enrollment process.

Forgot User ID/Password

*For this feature to work you must set it up under Personal Info. Please enter where you would like your User ID and Password sent and enter the appropriate email address. Then please select a security question and answer.

Account Info.

Account Summary

View personal information, portfolio allocation, account balance...

Account Balance

View your account balance by Investment and/or Source.

Reports

View and Print a color participant statement.

Account History

Transaction History

Web/VRU Requests

Change My Account

Investment Elections (affects future monies only)

Type in the percentages for how you want your future monies to be invested. Please note: changing investment elections will only affect how future monies are invested. This transaction will NOT move any existing monies.

Transfer Funds (affects existing monies only)

Move existing money from one fund into one or more funds. Type in the percent for your balance you want to come out of a fund in the "From %" column. Then type in the percent of the money you want to go into each fund in the "To %" column. Please note: the "To %" column must add up to 100%.

Rebalance Portfolio (affects existing monies only)

This option will realign your existing monies based on your current investment elections. You must already have investment elections set up to complete this transaction. To check if you do, click on "Investment Elections" under "Change My Account".

Conform to Target (affects existing monies only)

This option will move your existing monies based on the target percentages you enter.

Investment Education

Advice/Education from Morningstar^(R) Advice Online^(SM) Utilize the investment Advice/Education provided by Morningstar^(R) Advice Online^(SM) to help you decide where to invest your monies.

Investment Profiles

Access links to Morningstar reports and fund prospectuses.

Individual Rate of Return

Password Change

Please follow the criteria on the screen or you may get locked out of your account.

View/Edit Personal Info.

Please note that you must notify payroll of your changes or your information may change or get deleted when you plan sponsor uploads to our system.

Edit Beneficiaries

Beneficiary information on our website is for informational purposes only. You must complete an enrollment form to have any legal bearing.

Request New Loan/View Existing Loans

General Information

Rollovers (In)

Please contact the relinquishing company and ask them for paperwork to roll your money out of their plan. For the information needed please run the "Rollovers In" report located on the CMC website under Reports.

Rollovers (Out)

Please contact your plan sponsor (HR) and request that they print a termination package for you from the plan sponsor website. Please complete the package and return it to them.

Loan Payoff

You can pay off your loan in one lump sum payment. To do so please notify your payroll department.

Call 1-888-828-1037 for automated retirement plan account information. The first time you call, your personal identification number will be the last 4 digits of your social security number.

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