NAVIGATING THE USER INTERFACE
PARTICIPANT GUIDE

Using the InvestLink\textsuperscript{SM} Platform
# TABLE OF CONTENTS

**INVESTLINK™ PARTICIPANT USER INTERFACE**..............................................................................................................3  
   System Requirements ..................................................................................................................................................3  

**THE HOME PAGE** ..................................................................................................................................................4  

**QUICK VIEW** .........................................................................................................................................................5  
   Account Summary ...................................................................................................................................................5  

**PRIMARY NAVIGATION BAR AND SUB-NAVS** ..........................................................................................................7  
   Landing Pages .......................................................................................................................................................8  
   Quick Links Bar .....................................................................................................................................................8  

**OVERVIEW** .............................................................................................................................................................9  
   Account Overview ................................................................................................................................................9  
   Tabs Within Sub-Navs ..........................................................................................................................................9  
   Account Overview ...........................................................................................................................................10  
   Balance By Fund ...............................................................................................................................................11  
   Current Balance By Source .................................................................................................................................12  
   Allocations ..........................................................................................................................................................13  
   Personal Rate of Return ................................................................................................................................13  
   Personal Statement .........................................................................................................................................15  
   All Plans Summary ........................................................................................................................................16  
   Fee Disclosure ..................................................................................................................................................17  
   Statements ......................................................................................................................................................18  
   Loan Balances ...............................................................................................................................................19  

**PROFILE** ................................................................................................................................................................20  
   My Profile .........................................................................................................................................................20  
   Username Change ..........................................................................................................................................20  
   Beneficiaries ..................................................................................................................................................20  
   Email Notification ..........................................................................................................................................22  

**PLANNING** ...............................................................................................................................................................23  
   Just Starting Out ...............................................................................................................................................23  
   Mid-Career Guidance ....................................................................................................................................23  
   Nearing / In Retirement ................................................................................................................................24  

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TR10001-1215-01  1
INVESTING .......................................................................................................................... 25
  Financial Services ........................................................................................................... 25
  Fund Investment Performance ....................................................................................... 26
  Fund Investment Objective .......................................................................................... 27
  Fund Prices .................................................................................................................... 28
  Fund Excessive Trade Restrictions .............................................................................. 28
  Fund Short-Term Redemption Fees ............................................................................ 28

SERVICES .......................................................................................................................... 29
  Reallocate Current Balances ......................................................................................... 29
    Transfer Type: Percent ............................................................................................... 31
    Transfer Type: Reallocate Current Balances ............................................................. 32
    Transfer Type: Rebalance Current Balances ............................................................ 33
    Transfer Type: Schedule ........................................................................................... 34
  Future Contribution Investment Elections .................................................................... 35
  Contribution Rate ......................................................................................................... 36
  Pending Transactions ................................................................................................... 37
  Transaction History ...................................................................................................... 38
  Document Library ......................................................................................................... 39
  Loan Modeling ............................................................................................................... 40

MOBILE ACCESS .......................................................................................................... 42
PARTICIPANT GUIDE
Navigating the User Interface

INVESTLINK℠ PARTICIPANT USER INTERFACE

Welcome to your guide to accessing and managing your retirement Plan account online. This guide is designed to assist you with navigating the service provider’s website. While reading the individual sections of the Participant Guide, please keep in mind that not all topics or features covered may be applicable to your particular Plan. If you have any questions that are not answered here, please contact your sponsor/employer or service provider.

System Requirements
Two requirements that must be met in order to enable online access to your account are:

- **Login Information** – You could receive your login information from either your sponsor or a service provider, depending on the Plan. Login information consists of your account number and your password, which is initially the last four digits of your Social Security number.

- **Web Browser** – The system is designed to support the current and one prior version of the following browsers:

Icons in the Guide
Throughout the site, you will see some icons that will give you the ability to download data from the screen:

- ![This is the symbol for Microsoft Excel. Clicking this icon will allow you to download the account information in a spreadsheet format.](image)

- ![This icon represents a printer; clicking it will send the data from the current screen to your printer.](image)

- ![This icon represents an Important Note.](image)

All screenshots are of a demonstration plan. Your experience may differ.

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THE HOME PAGE
The Participant level Home page contains several sections that either contain specific information about the account, or contain links to sections with specific information. This guide will explain all of the available functions by section.

If you have multiple accounts, use this drop-down menu to choose which one to view.

DATA SCREEN
The information that appears in this section reflects the Tab or Link that has been chosen.
QUICK VIEW
The Quick View area gives you persistent access to the most viewed information.

**Account Summary**
This section is open by default. It will show:
- Account beginning balance as of account inception
- Ending balance as of current date
- Money Inflows
- Money Outflows
- Earnings (Gain/Loss)

To open the other sections, click on the Down Arrow.

**Quick View**
- **Account Summary**
  - Account Balance (as of 01/01/15): $104,084.15
  - Money Inflows: $0.00
  - Money Outflows: $0.00
  - Earnings (Gain/Loss): $2,298.68
- **Account Balance** (as of 02/19/15): $106,382.83
- **+/- Change in Value**: $2,298.68

**Messages & Notifications**
Custom messages can be added by the plan sponsor or third-party administrator.

**Contributions Since Inception**
Contributions are shown here:
- Since inception
- Year-to-date
- Most recent
Hovering over the pie chart will show you balances by source.

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### Investment Elections

Future investment elections are shown here in a pie chart and a table.

All loans and distributions are listed here.

### Loan & Distribution Summary

There will be a drop-down menu for you to select elections for each source, if the plan allows.

Client service contacts will be listed here for sponsors, advisors and participants, as appropriate.

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All possible tabs are shown for demonstration purposes. Your plan may offer different options.
**Landing Pages**
Clicking on any of the main navigation tabs will bring up a list of the landing pages available under that tab. Each of the landing pages will have a description of what you will find on that page. Clicking on the link for the landing page will bring you to the same page that you would reach if you clicked one of the sub-navs, above.

Here is an example of the **Overview** Landing Page screen:

- **Account Information**
  - **Account Overview**
  - View a summary of your account, including balance, investment performance, contributions, and other information. [Personal Statement]
  - **All Plans Summary**
  - Learn about the fees that apply to your plan. Section 404(a)(5) of the Employee Retirement Income Security Act of 1974, as amended (ERISA), and Department of Labor Regulations Section 2550.404a-5 requires that certain plan and investment-related information be provided to you because you have an account balance in the plan or you are eligible to participate. The information provided is based on the latest information available to Aspire. [Fee Disclosure]
  - Find out what your current balance is for each of the funds you have chosen to invest in, as well as the number of shares you hold, current fund price, and total market value. [Allocations]
  - See details on how your total account balance is broken out by source. [Current Balance by Source]
  - View your current balance by asset allocation model. To view the underlying funds in each model, select the “+” icon. [Balance By Fund]
  - Find out the rate of return on your account for different periods of time. Rate calculations use your portfolio’s daily valuation, time-weighted rate of return — considered by experts to be the most accurate method to calculate returns. [Personal Rate of Return]
  - Download your current or past account statements. [Statements]
  - [Loan Balances]

- **Quick Links Bar**
Many of the links on the various landing pages are also available on the Quick Links bar:

- **Transaction History**
- **Contribution Rate**
- **Distributions**
- **Document Library**

> If a link is not appropriate to your plan, it will not appear in your account.
OVERVIEW

From the Primary Navigation Bar, the Overview tab gives access to a variety of data. As opposed to other sections where you can take actions, such as entering a trade or withdrawal request, the Overview section gives you access to all of your account-related data, in a variety of formats. Many of the Sub-Tabs under Overview are also accessible through a navigation bar in the Data Screen section.

Account Overview
The Account Overview screen contains several sections, and the information contained within them can vary based on your plan and the plan’s administrator. Some of the sections that may or may not be available on this screen:

Welcome Message
This may include a message from your employer or advisor about available investment options, required forms, scheduled meetings, etc.

Plan Contacts
This section may include web links, phone numbers or email addresses for investment or administrative contacts.

Instructions
There may be instructional data here pertaining to enrollment, and updating your data, such as contribution rate, investment elections, beneficiary designation, etc.

Document Links
Your plan may provide you with forms and documents that you need to update your account or complete transactions, or instructional guides to assist you in the use of the system.

Tabs Within Sub-Navs
Some of the sub-navs you click on will bring up your data within a box that has tabs that grant you quick access to other sub-navs within the same primary navigation category.

The tabs in this example are available from any of the related sub-navs in the Overview category. In this guide, the tab being reviewed is highlighted by a green box.
Account Overview

The colors in the pie chart relate to the fund list, located below the chart.

Hover over the pie chart to display the name and value of each investment.

Inception to Date Contributions

<table>
<thead>
<tr>
<th>Contribution Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Roth</td>
<td>$97,115.72</td>
</tr>
<tr>
<td>Employer Match</td>
<td>$16,590.60</td>
</tr>
<tr>
<td>Employer Profit Sharing</td>
<td>$14,789.45</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$128,415.77</strong></td>
</tr>
</tbody>
</table>
Balance By Fund

This tab displays all held investments with their current balance.

**Most Recent Transactions**

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distribution</td>
<td>08/19/2014</td>
<td>-10,049.98</td>
</tr>
<tr>
<td>Distribution</td>
<td>04/23/2014</td>
<td>-20,000.00</td>
</tr>
<tr>
<td>Fee</td>
<td>04/23/2014</td>
<td>-50.00</td>
</tr>
<tr>
<td>Fee (Loan Payment Fee)</td>
<td>03/26/2014</td>
<td>-422.82</td>
</tr>
<tr>
<td>Loan Payment</td>
<td>10/01/2014</td>
<td>943</td>
</tr>
<tr>
<td>Loan Payment</td>
<td>10/01/2014</td>
<td>10.22</td>
</tr>
<tr>
<td>Transfer</td>
<td>09/25/2014</td>
<td>106,610.82</td>
</tr>
</tbody>
</table>

**Fund Descriptions**

<table>
<thead>
<tr>
<th>Fund Desc</th>
<th>Source</th>
<th>Amount</th>
<th>Price</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Wellington Inv</td>
<td>Roth 401(k)</td>
<td>($484.48)</td>
<td>$40.64</td>
<td>-12,100,000.00</td>
</tr>
<tr>
<td>Russell US Equity Balanced Strategy R5</td>
<td>Roth 401(k)</td>
<td>($4,375.70)</td>
<td>$12.56</td>
<td>-348,301,000.00</td>
</tr>
<tr>
<td>Invesco Small Cap Growth A</td>
<td>Roth 401(k)</td>
<td>($5,186.71)</td>
<td>$40.82</td>
<td>-127,000,000.00</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>($16,046.98)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Model/Fund**

<table>
<thead>
<tr>
<th>Model/Fund</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund: American Funds New World Fund - R6</td>
<td>$720.70</td>
</tr>
<tr>
<td>Fund: DFA US Large Cap Value Portfolio Fund - I</td>
<td>$1,100.94</td>
</tr>
<tr>
<td>Fund: Dodge &amp; Cox International Stock Fund</td>
<td>$722.38</td>
</tr>
<tr>
<td>Fund: PRIMECAP Odyssey Aggressive Growth Fund</td>
<td>$752.51</td>
</tr>
<tr>
<td>Fund: T. Rowe Price Blue Chip Growth Fund</td>
<td>$1,496.66</td>
</tr>
<tr>
<td>Fund: Templeton Foreign R6</td>
<td>$357.06</td>
</tr>
<tr>
<td>Fund: Templeton Global Bond Fund - R6</td>
<td>$726.47</td>
</tr>
<tr>
<td>Fund: Vanguard Extended Market Index Signal</td>
<td>$365.64</td>
</tr>
<tr>
<td>Fund: Vanguard International Growth A</td>
<td>$360.35</td>
</tr>
<tr>
<td>Fund: Vanguard Small Cap Index Signal Fund</td>
<td>$730.20</td>
</tr>
<tr>
<td>Grand Total</td>
<td>$7,352.91</td>
</tr>
</tbody>
</table>
Current Balance By Source

The Current Balance sub-nav breaks the account down by sources, showing you from where your contributions were made.

This example shows the following sources:
- Employee Deferral (pre-tax)
- Employer Match
- Employee Roth (after-tax)

Some other examples of sources are:
- Rollover
- Profit Sharing
- Employer Non-Elective

Vested Amount
This screen also shows your vested amount and vested percentage both numerically and with a bar graph.

Vesting refers to the participant’s portion of ownership of contributions made by the employer. The Plan may establish vesting schedules which grant ownership to the employee of the employer contributions either by set percentage over a period of years (graded vesting), or 100% ownership after a set time period (cliff vesting). All employee contributions are immediately 100% vested.
Allocations

The chart below displays the amount of money you currently have invested in each fund within your account, and lists each fund's percentage of your total account. This helps you in determining when it's time for you to rebalance your account.

The chart also shows the number of units or shares you own, the unit or share price, and total value of your account.

This sub-nav presents two pie charts showing:

- **Target Allocations:** these are the investment elections into which future contributions will be invested.
- **Actual Allocations:** these are assets that are currently owned in the account.

![Pie charts showing target and actual allocations]

Click this link to bring up Reallocate Current Balances: Rebalance screen

<table>
<thead>
<tr>
<th>Fund Description</th>
<th>Balance</th>
<th>Target</th>
<th>Actual</th>
<th>+/-</th>
</tr>
</thead>
<tbody>
<tr>
<td>Invesco Small Cap Growth A</td>
<td>$8,978.10</td>
<td>10%</td>
<td>9%</td>
<td>-1%</td>
</tr>
<tr>
<td>Columbia Trust Stable Income Fund IV</td>
<td>$5,377.78</td>
<td>0%</td>
<td>5%</td>
<td>-5%</td>
</tr>
<tr>
<td>BlackRock US Opportunities Inst</td>
<td>$10,134.62</td>
<td>20%</td>
<td>9%</td>
<td>+11%</td>
</tr>
<tr>
<td>Dodge &amp; Cox Stock</td>
<td>$10,242.96</td>
<td>10%</td>
<td>10%</td>
<td>+0%</td>
</tr>
<tr>
<td>TETON Westwood Balanced AAA</td>
<td>$3,111.71</td>
<td>0%</td>
<td>5%</td>
<td>-5%</td>
</tr>
<tr>
<td>Janus Twenty T</td>
<td>$5,739.29</td>
<td>15%</td>
<td>9%</td>
<td>+6%</td>
</tr>
<tr>
<td>Vanguard Total Stock Mkt Indx Inv</td>
<td>$22,993.08</td>
<td>20%</td>
<td>22%</td>
<td>-2%</td>
</tr>
<tr>
<td>Vanguard Emerging Mids Stock Indx Inv</td>
<td>$21,000.44</td>
<td>0%</td>
<td>20%</td>
<td>-20%</td>
</tr>
<tr>
<td>William Blair Small Cap Value N</td>
<td>$11,284.90</td>
<td>0%</td>
<td>11%</td>
<td>-11%</td>
</tr>
<tr>
<td>Totals</td>
<td>$106,302.83</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Personal Rate of Return
This screen gives you the ability to generate a rate of return for your account for several different time periods.

Returns for the most standard periods (1 & 3 months and 1, 3, 5 & 10 year) are provided in both a column graph and a table.
Personal Statement

The Personal Statement screen differs from the Statements screen in that this page gives you the access to generate account information on-screen with additional data.

Account Summary

This screen gives a categorical description of any activity that happened in the account during the chosen time period.

Account Information by Investment

This screen shows activity in the account on the individual investment level.
Account Information by Source
This screen shows activity in the account by contribution source.

<table>
<thead>
<tr>
<th>Description</th>
<th>Opening Balance</th>
<th>Deposits/Withdrawals</th>
<th>Investment Results</th>
<th>Closing Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Match</td>
<td>$0.00</td>
<td>$1,475.00</td>
<td>$0.01</td>
<td>$1,475.01</td>
</tr>
<tr>
<td>Roth Deferral</td>
<td>$0.00</td>
<td>$12,123.28</td>
<td>$126.66</td>
<td>$12,459.94</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$0.00</td>
<td>$13,598.28</td>
<td>$312.67</td>
<td>$13,910.95</td>
</tr>
</tbody>
</table>

Inception to Date Contributions
This screen shows total contributions since the inception of the account.

<table>
<thead>
<tr>
<th>Contribution Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Deferral</td>
<td>$1,550.00</td>
</tr>
<tr>
<td>Employee Roth</td>
<td>$97,115.72</td>
</tr>
<tr>
<td>Employer Match</td>
<td>$16,795.60</td>
</tr>
<tr>
<td>Employer Profit Sharing</td>
<td>$14,994.45</td>
</tr>
<tr>
<td>Total</td>
<td>$130,455.77</td>
</tr>
</tbody>
</table>

All Plans Summary
You may have several accounts with the same service provider, for example, a 401(k) and an IRA. This screen gives you the ability to see a list of all of your accounts in one place, and access the data for any of them with a single sign-on.

Click the arrow to view the investments in a plan
Fee Disclosure
This section will contain a grid that contains fees that are charged to your account in the last year, working back from today’s date. All fee types may not apply to your plan.

Your Fees Summary
This section will break down any and all fees that may affect your account. The fee transactions will be displayed, and followed by several separate sections:

Fund Fees
This section shows the internal expenses that are built into the prices of the funds.

Plan Fees
This section lists the various fees that may affect your account based on administrative services offered, including, but not limited to, distribution fees.

Fee Disclosure Notes
Here you will find information on fees disclosed by your investment provider(s), and access to information via investment company websites.
Statements

This screen gives you the ability to generate a statement similar to the one you receive in the mail. With this function, however, you can generate a statement for any date range you choose.

Choose the period for the statement you wish to generate

Once the statement is generated, click this icon to view

Sample Pages

TMA Demo 401(k) Plan

Year Account Statement for the period October 1, 2014 through December 31, 2014

Summary of Account Activity

Year-to-date Contribution Summary: Current Vendor's Investment Elections

Account Summary
Loan Balances
This screen displays all pertinent information for all loans taken out against your account, and also contains a link to the Loan Modeling module.

Click this link to model a loan. See Loan Modeling for an example.
PARTICIPANT GUIDE
Navigating the User Interface

PROFILE

The Profile tab gives you access to manage your personal settings, including your contact information, login, beneficiary designation, and email notifications. Select the appropriate link below to view your current settings or to make any changes.

From this sub-nav, you can update personal and account information for these tabs:

My Profile

The Contact Info tab gives you access to update your:

- Name
- Address
- Phone / Fax / Email address

Username Change

The login tab has three sub-navs that give you the ability to change your:

- User Name
- Password
- Password Reminder

Beneficiaries
From this tab, you can view your current account beneficiary, if allowed by your plan. If you do not yet have a beneficiary or wish to change or add a beneficiary to your account, select the appropriate action below. The total percentage must equal 100.

Please ensure that your primary beneficiaries and your contingent beneficiaries each add up to 100%.

If you are married and you change your primary beneficiary to someone other than your spouse, then you must submit a signed and notarized beneficiary change form with your spouse’s signature.
Email Notification

Turn on or off email notifications, choose the notifications and the email format.

Check this box to receive email confirmations of account

Check this box to receive a weekly summary of your account

Turning on notifications will make them available in the Messages & Notifications tab under Quick View.
The first step in any retirement saving strategy is planning. Whether you are just starting to save or already transitioning into retirement, you’ll find the tools and information you’ll need to make the most of your retirement savings plan.

These tools are for informational purposes only, and are not intended to be investment advice. For investment advice, check with your financial professional.

**Calculators**

In this area, there are a small subset of tools available to you to conduct research on retirement topics, investment strategies and financial calculations. Please think of this as a starting point for your own research, consult your financial professional for investment advice.

The Planning section of InvestLink is broken down by phases of your life, to more appropriately assist you with retirement decisions that affect you and your retirement plan.

**Just Starting Out**

Are you new to your job and career? Now is the best time to start saving for retirement because you have a retirement investor’s greatest ally: time. Learn ways to make it work for you and how to stay on track as you advance in your career.

**Mid-Career Guidance**

How do you balance shifting priorities as you encounter major life-stage milestones like buying a house, changing jobs, having children, or saving for their college educations? Learn how to stay on track for retirement as you advance in your personal life and career.
Nearing / In Retirement
Are you retired, or ready to transition into retirement? It is a big step that calls for thoughtful planning and careful consideration of your investing and withdrawal strategy. Discover how to make it a smooth transition and different ways to manage your money in retirement.

Available Resources In Each Section

Videos
Depending on which section you review, there are videos on subjects such as:
- Understanding Asset Classes
- Investing In Mutual Funds
- Target-Date Funds
- Will You Outlive Your Assets
- Investing In Retirement
- Rollover Choices
- Catch-Up Strategies

Articles
There are quite a few articles available about investing, retirement plans, and other topics, provided by Wealth Management Systems.
INVESTING

The Investing tab gives you access to details on your investment elections and your plan’s investment options, including fund information, investment performance, fund prices, and other information.

Financial Services

This tab brings up the list investment options, with information about the available investments, and how they might align with your investment goals and risk profile.

Example pages:

Prospectus

Summary Information
Fund Investment Performance

This tab gives you access to performance data for either all the investments available in your plan, or for just those in your account.

Click the appropriate tab to view investments

Click to Export or Print performance data
Fund Investment Objective
This tab gives you access to a table that lists all the funds offered in your plan and their stated investment objectives. When choosing a fund, you may wish to consult your financial professional.

<table>
<thead>
<tr>
<th>Fund</th>
<th>Investment Objective</th>
</tr>
</thead>
<tbody>
<tr>
<td>DFA Emerging Markets Core Equity I</td>
<td></td>
</tr>
<tr>
<td>DFA Global Real Estate Securities I</td>
<td></td>
</tr>
<tr>
<td>DFA Inflation-Protected Securities I</td>
<td></td>
</tr>
<tr>
<td>DFA International Small Cap Value I</td>
<td></td>
</tr>
<tr>
<td>DFA International Small Company I</td>
<td></td>
</tr>
<tr>
<td>DFA International Value III</td>
<td></td>
</tr>
<tr>
<td>DFA US Large Cap Value III</td>
<td></td>
</tr>
<tr>
<td>DFA US Micro Cap I</td>
<td></td>
</tr>
<tr>
<td>PIMCO CommoditiesPLUS Strategy Instl</td>
<td></td>
</tr>
<tr>
<td>PIMCO Foreign Bond (USD-Hedged) I</td>
<td></td>
</tr>
<tr>
<td>TD Bank USA Institutional Money Market</td>
<td></td>
</tr>
<tr>
<td>Vanguard 500 Index Admiral</td>
<td></td>
</tr>
<tr>
<td>Vanguard Developed Markets Idx Admiral</td>
<td></td>
</tr>
<tr>
<td>Vanguard Short-Term Bond Index Adm</td>
<td></td>
</tr>
<tr>
<td>Vanguard Small Cap Value Index Admiral</td>
<td></td>
</tr>
<tr>
<td>Vanguard Total Bond Market Index Adm</td>
<td></td>
</tr>
</tbody>
</table>
**Fund Prices**
This tab gives you access to a table that lists the closing prices of funds offered in your plan. Per share calculations are based on prices determined at the end of the business day and are subject to change without notice.

<table>
<thead>
<tr>
<th>Fund Description</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>DFA Emerging Markets Core Equity I</td>
<td>$20.94</td>
</tr>
<tr>
<td>DFA Global Real Estate Securities I</td>
<td>$10.84</td>
</tr>
<tr>
<td>DFA Inflation-Protected Securities I</td>
<td>$11.89</td>
</tr>
<tr>
<td>DFA International Small Cap Value I</td>
<td>$20.64</td>
</tr>
<tr>
<td>DFA International Small Company I</td>
<td>$18.78</td>
</tr>
<tr>
<td>DFA International Value III</td>
<td>$16.98</td>
</tr>
<tr>
<td>DFA US Large Cap Value III</td>
<td>$24.97</td>
</tr>
<tr>
<td>DFA US Micro Cap I</td>
<td>$20.20</td>
</tr>
<tr>
<td>PIMCO CommoditiesPLUS Strategy Instl</td>
<td>$7.81</td>
</tr>
<tr>
<td>PIMCO Foreign Bond (USD-Hedged) I</td>
<td>$10.96</td>
</tr>
<tr>
<td>TD Bank USA Institutional Money Market</td>
<td>$1.90</td>
</tr>
<tr>
<td>Vanguard 500 Index Admiral</td>
<td>$195.21</td>
</tr>
<tr>
<td>Vanguard Developed Markets Index Admiral</td>
<td>$13.54</td>
</tr>
<tr>
<td>Vanguard Short-Term Bond Index Adm</td>
<td>$10.55</td>
</tr>
<tr>
<td>Vanguard Small Cap Value Index Admiral</td>
<td>$47.33</td>
</tr>
<tr>
<td>Vanguard Total Bond Market Index Adm</td>
<td>$10.95</td>
</tr>
</tbody>
</table>

**Fund Excessive Trade Restrictions**
This tab lists any funds in your plan that have restrictions on trading based on size and frequency, and what the restrictions entail.

<table>
<thead>
<tr>
<th>Funds with Excessive Trade Blocking</th>
<th>Triggering Sell Amount</th>
<th>Restricted Period (Days)</th>
<th>Restricted Purchase Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>DFA US Targeted Value Fund - I</td>
<td>$5,000.00 or more</td>
<td>30</td>
<td>$5,000.00 or more</td>
</tr>
</tbody>
</table>

**Fund Short-Term Redemption Fees**
This tab lists any funds that impose redemption fees upon the purchase and subsequent sale occurring within the specified time frame.

<table>
<thead>
<tr>
<th>Funds with STRFs</th>
<th>STRF Percent</th>
<th>Holding Period (Days)</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>DFA US Targeted Value Fund - I</td>
<td>2.000</td>
<td>15</td>
<td>1/1/2014</td>
</tr>
</tbody>
</table>
SERVICES

Depending on the options available in your plan, the Services tab gives you access to the links where you can conduct transactions on your account—such as changing investment elections or requesting a change to your contribution rate. Here, you can also access plan documents and literature, fund prospectuses, and other information about your plan.

Reallocate Current Balances

This tab is where you can change how your existing balances are invested.

Choose the appropriate transfer type

If available in your plan, choose the contribution source for which you would like to change your investment elections.
Transfer Types

Move your existing balances from one investment into another available investment option. Per share calculations are based on prices determined at the end of the business day and are subject to change without notice.

- **Percent**: Choose a percentage of the fund to transfer
- **Reallocate Current Balances**: Transfer your entire account balance into any other available investment choices.
- **Rebalance Current Balances**: Transfer your entire account balance into your existing future contribution investment elections. See below for instructions on changing your elections.
- **Schedule**: create a schedule of periodic transfers

For most investment options, transfers entered and confirmed after the plan cutoff date/time—or on a weekend or holiday—will be processed using the next market day’s closing price. You may delete the confirmed transfer up until the plan cutoff date/time, which is illustrated when you confirm the transfer.

Some funds may be subject to short-term redemption fees and/or excessive trading restrictions. For further information on fees and restrictions, please click on the ‘Investing’ tab and check the **Fund Excessive Trade Restrictions** and/or **Fund Short Term Redemption Fees** sub-navs prior to initiating a transaction.

Once you have submitted your transaction, a confirmation will appear on the screen.
Transfer Type: Percent

From Percent: The amount entered into this column is the percentage of the amount in that investment that you would like to move to one or more investments.

To Percent: The amount entered into this column is the percentage of the total amount of entries in the From Percent column that you would like moved into the chosen investment.

Example:

<table>
<thead>
<tr>
<th>Fund</th>
<th>Market Value</th>
<th>Available for Transfer</th>
<th>From Percent</th>
<th>To Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lord Abbett Short Duration Income Fund - 1</td>
<td>$8,866.53</td>
<td>$8,866.53</td>
<td>10</td>
<td>25</td>
</tr>
<tr>
<td>Vanguard Prime Money Market Fund</td>
<td>$4,612.59</td>
<td>$4,612.59</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Templeton Global Bond Fund - R6</td>
<td>$4,461.80</td>
<td>$4,461.80</td>
<td>10</td>
<td>23</td>
</tr>
<tr>
<td>PRIMECAP Odyssey Aggressive Growth Fund</td>
<td>$2,565.00</td>
<td>$2,565.00</td>
<td>10</td>
<td>50</td>
</tr>
</tbody>
</table>

The entries in the To Percent column must be in whole numbers, and MUST total 100%, as it represents 100% of the assets being moved.
Transfer Type: Reallocate Current Balances

You can reallocate your current account balances by selecting the funds and new percent allocations you want. Your percentages must be whole numbers (in 1% increments) and must add up to 100%.

The elections you make here do not affect your future deposits. If you would like to change your future elections, go to Elections.

A graph of your current holdings appears on this screen. Hover your cursor over the pie graph to identify the investments.
Transfer Type: Rebalance Current Balances

Rebalancing is the process of realigning the weightings of one's portfolio of assets. Rebalancing involves periodically buying or selling assets in your portfolio to maintain your original desired level of asset allocation.

Investments before you rebalance

Investments after you rebalance

Investment allocations before you rebalance

Investment allocations after you rebalance

<table>
<thead>
<tr>
<th>Fund Description</th>
<th>Market Value</th>
<th>Amount Available for Rebalance</th>
<th>Current Percent</th>
<th>Current Allocations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Target Retirement 2055 Fund - Inv</td>
<td>$3,505.98</td>
<td>$3,505.98</td>
<td>63.49%</td>
<td></td>
</tr>
<tr>
<td>The Delafield Fund</td>
<td>$1,011.22</td>
<td>$1,011.22</td>
<td>18.31%</td>
<td></td>
</tr>
<tr>
<td>PIMCO Total Return Fund - Intl</td>
<td>$509.45</td>
<td>$509.45</td>
<td>10.85%</td>
<td>20%</td>
</tr>
<tr>
<td>Baron Growth Fund</td>
<td>$405.70</td>
<td>$405.70</td>
<td>7.35%</td>
<td>50%</td>
</tr>
<tr>
<td>American Balanced Fund - RS</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Beacon Small Cap Value Fund - Inv</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Funds EuroPacific Growth Fund - RS</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Columbia Accm Fund - Z</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Harbor Capital Appreciation Fund - Inv</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jefferson Hospital Balanced Fund</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nicholas Limited Edition Fund - I</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard 500 Index Signal</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Inflation-Protected Securities Fund - Inv</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Long-Term Treasury Fund - Adv</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Mid Cap Index Fund - Inv</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vanguard Prime Money Market Fund</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Transfer Type: Schedule**

The Schedule option under Select Transfer Type allows you to set up transactions that will be executed on a recurring basis.

Choose a date range

Choose a Frequency

Choose a Type

**Cancel Date** can be used to:
- close a date range (ex: Transfer 5% of fund WXYZ monthly until 01/01/2017)
- To ‘opt-out’ of an existing schedule (ex: entering today’s date will cancel any future transactions for this transfer).

**Dollar-Cost Averaging** - The technique of buying a fixed dollar amount of a particular investment on a regular schedule, regardless of the share price. More shares are purchased when prices are low, and fewer shares are bought when prices are high.

You will receive an on-screen confirmation that your scheduled transaction has been successfully entered.

**Note:** only one transaction can be scheduled at a time.
Future Contribution Investment Elections

This tab is where you can change the investments or portfolio into which your ongoing contributions are invested.

**Investment Election**
To change your future investment elections, indicate what percentage of your future contributions you wish to allocate to different funds. Then confirm the transfer after viewing your projected future elections. Note that such transfers apply to future contributions, not existing savings.

Enter investment elections, which must total 100%
Contribution Rate

This tab is where you can request a change to the contribution rate (percentage) you are currently contributing to your retirement account.

Choose to change your elections immediately, or on a future date.

Requesting a change to your deferral rate does not initiate a change to your contribution amount; entering a request will just notify your plan sponsor that you have requested a change.
Pending Transactions
View what transactions—such as contributions, distributions, or investment changes, if any—are pending on your account.

Click any of the links to pull up details of the transaction

### Pending Transactions

The table below indicates all transactions on your account that are currently pending settlement. Select a specific transaction to view more detail. Pending transactions do not impact your current balance until settled.

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>8/19/2014</td>
<td>Contribution</td>
<td>$200.00</td>
</tr>
<tr>
<td>8/19/2014</td>
<td>Contribution</td>
<td>$100.00</td>
</tr>
<tr>
<td>2/2/2015</td>
<td>Transfer</td>
<td>($2,000.00)</td>
</tr>
</tbody>
</table>

### Transaction Detail

<table>
<thead>
<tr>
<th>Fund Desc</th>
<th>Source</th>
<th>Amount</th>
<th>Price</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Prime Money Market Fund</td>
<td>Roth Deferral</td>
<td>$200.00</td>
<td>$0.00</td>
<td>0.00000</td>
</tr>
</tbody>
</table>

**Total $200.00**
Transaction History

Use the filters on this page to view your account transactions. You can filter your transaction by date, Transaction Category, Money Source and/or Investment Option.

For example, if you would like to review your employer profit sharing contributions, select the **Start Date**, the **End Date**, choose ‘Contribution’ for the **Transaction Category**, and choose ‘Employer Profit Sharing’ for **Source of Money**.

At right are examples of the type of data that may appear in each of the drop-down menus.
Document Library

This tab is where your plan sponsor, advisor or plan administrator may have posted documents relating to your company’s plan, your account, and any forms and documents you may need.

You may print or download the following documents for more information about your plan. To do so you will need Adobe reader. If you do not currently have Adobe installed on your computer, you can use the Adobe link to obtain it.

<table>
<thead>
<tr>
<th>Group</th>
<th>Document Description</th>
<th>File Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Understanding Your Plan</td>
<td>Enrollment Form</td>
<td>GlobalTEST.xls</td>
</tr>
<tr>
<td>2. Plan Documents</td>
<td>Handship Packet</td>
<td>Generic.htm</td>
</tr>
<tr>
<td>3. Administrative Forms</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Click the arrow to view the documents in a group.

Click the link to open a document.
Loan Modeling

This tab is where you can determine how much you have available to borrow from your defined contribution plan, and what your rate, monthly payment, and other loan terms will be.

Choose the type of loan (affects max term)

Enter the Requested Loan Amount

Any fees charged for the loan appear

Enter the desired length of the loan, up to the maximum allowed by the plan

Click to submit your loan model request

Once you calculate the loan payments, you can view the repayment amount

Click to view the Amortization Schedule
The Amortization Schedule contains all of the information about this loan.
MOBILE ACCESS

InvestLink also allows you to access your account information through your smartphone, tablet or mobile device.

- Click the ‘hamburger’ icon to open up the options menu.
- The Options menu gives you access to all of the available functions.
ASPIRE—DELIVERING SMART RETIREMENT SOLUTIONS

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