



Retirement Service Guide

OUR REPRESENTATIVES ARE HERE TO HELP!

Our Retirement Service Representatives are available to assist you with any questions or concerns about your retirement account.



RETIREMENT SERVICE CENTER

Toll-Free: (866) 680-7000
Fax: (859) 296-0880



ONLINE

Visit us online at
www.americantrust.com



TEXT FEATURES

Using the mobile phone
number on your account,
simply text:
(859) 800-3347

See more details about each option on the next page.



RETIREMENT SERVICE CENTER

Representatives are available Monday through Friday from 8am–8pm Eastern Time (ET) for questions regarding your individual account.



ONLINE

To access the web:

- Click on “Account Access”
- Select “Plan Participant”
- Enter your username and password
- Setup authentication code to access your account
- Submit security code to access your account

Note: For first time users, your user ID is your Social Security Number and your password is the last four digits of your Social Security Number. After logging in you will be prompted to change both your user ID and password to an alphanumeric combination of at least eight (8) characters and to answer four alternate verification questions.

Refer to the online help menu or contact our Retirement Service Center for assistance.



TEXT FEATURES

Using the mobile phone number on your account, simply text: **(859) 800-3347** with one of the following commands:

- Text **BAL** to check your retirement account balance
- Text **LOAN** to access information about outstanding loans
- Text **ABOUT** for our customer service number and mailing address
- Text **COM** to receive a communication with your account texting options

QUESTIONS?

The Retirement Service team is pleased to assist you with questions regarding texting services or your account related information. They can be reached at (866) 680-7000.

Participant Website

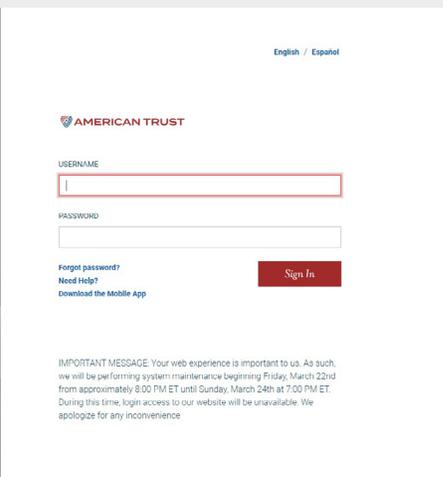
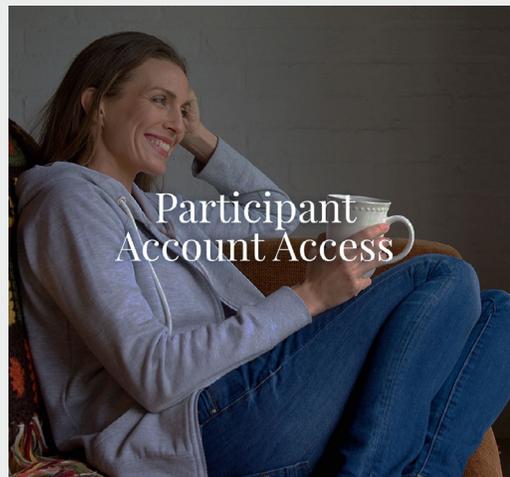
YOUR GUIDE TO ACCESSING THE PARTICIPANT WEB

INSTRUCTIONS

- Visit americantrustretirement.com
- Click Account Access, located on the right hand side of the screen.
- Select Plan Participant to log into your personal account.



- For your initial log in, your Username is your Social Security Number and your Password will be the last four digits of your Social Security Number.
- After logging in, you will be prompted to change both your Username and Password to an alphanumeric combination of at least 8 characters.



English / Español

AMERICAN TRUST

USERNAME

PASSWORD

[Forgot password?](#)
[Need Help?](#)
[Download the Mobile App](#)

[Sign In](#)

IMPORTANT MESSAGE: Your web experience is important to us. As such, we will be performing system maintenance beginning Friday, March 22nd from approximately 8:00 PM ET until Sunday, March 24th at 7:00 PM ET. During this time, login access to our website will be unavailable. We apologize for any inconvenience.

Note: On the next screen, you will be required to set up multi-factor authentication (first time users only). A valid mobile phone number and/or verified email address is required.





- With intuitive color indicators and projections illustrated in monthly dollars, participants know whether they are on track for a successful retirement. They can also easily view the assumptions used for their projections.

The screenshot shows the American Trust participant dashboard. At the top, the user is logged in as 'Sample Participant' on 'March 21, 2024 5:29 PM EST'. The navigation bar includes links for Dashboard, Manage, Plan, Performance, Loans & Withdrawals, Forms & Reports, Contact Us, Disclosures, and Financial Wellness. The main content area is titled 'My Dashboard' and features three primary widgets: 1. 'Projected Retirement Income' showing a 126% progress indicator towards a goal, with a breakdown of income sources including Social Security, This Plan, Outside Savings, and Surplus. 2. 'Account Balance' displaying a total of \$14,539.69 and a vested balance of \$14,540, along with a rate of return indicator. 3. 'Contribution Rate' showing 4% for both Pre-Tax and Roth, with a visual bar chart for contributions and options for Current, 30-day, or Year-to-date. A 'My Portfolio' section is partially visible at the bottom. The footer contains the copyright notice: 'Copyright ©2024 American Trust All Rights Reserved. | Problems viewing the site?'.

24-022 (03/2024)



- To view/ edit your personal information such as address, phone number or email address, select the gear in the top right hand corner of the web page and select **Personal Info.**
- If your account has messages for you, there will be a red circle by the bell to alert you that you have unread messages. Our online Financial Resource Center, located in the Messages section, gives you access to the tools you need to organize your financial life.

The screenshot shows the American Trust participant dashboard. At the top right, there is a notification bell icon with a red circle around it, indicating unread messages. The dashboard includes a navigation menu with options like Dashboard, Manage, Performance, Loans & Withdrawals, Forms & Reports, Contact Us, Disclosures, Financial Wellness, and Rollover Options. The main content area is titled "My Dashboard" and features three primary sections: "Account Balance" showing a current balance of \$35,822.97 and a vested balance of \$35,823 with a +4.44% rate of return; "Contribution Rate" showing 0% Pre-Tax and 10% Roth; and a "Contributions" chart. A "MANAGE INVESTMENTS" button is located at the bottom of the account balance section, and a "CHANGE CONTRIBUTION RATE" button is at the bottom of the contribution rate section.



- If your Plan allows beneficiary changes through the website, you will see this option listed through the gear as well. Otherwise, complete a new Beneficiary Designation Form (click the **Forms & Reports** link to access) and submit it to your employer.

This screenshot shows the American Trust participant dashboard with a dropdown menu open on the right side. The menu options are "Personal Info.", "Beneficiaries", and "Upload File". The "Personal Info." option is highlighted with a red circle. The dashboard content is dimmed in the background, showing a "Projected Retirement Income" section with a 126% goal progress, an "Account Balance" section with a current balance of \$14,539.69 and a vested balance of \$14,540, and a "Contribution Rate" section with 4% Pre-Tax and 4% Roth. A "REVIEW YOUR STRATEGY" button is visible at the bottom left of the dashboard.

24-022 (03/2024)



- Once logged into the participant website, your Dashboard page will be displayed, an example of which is illustrated here. The Dashboard provides a quick overview of your retirement account such as your Account Balance, Contribution Rates and Recent Activity.

The screenshot shows the American Trust participant dashboard. At the top, the header includes the American Trust logo, the user's name "Good Afternoon, Test A Test B", and the last login time "February 22, 2024 11:37 AM EST". Below the header is a navigation menu with options: Dashboard, Manage, Performance, Loans & Withdrawals, Forms & Reports, Contact Us, Disclosures, Financial Wellness, and Rollover Options. The main content area is titled "My Dashboard" and features a "UnifiedPlan®" label and a "Plan Selection" dropdown. A blue notification bar states: "Computed balance dollar amounts include the estimated dollar amounts for pending trades." The dashboard is divided into two main sections. The left section, "Account Balance", displays a total balance of \$35,822.97 and a vested balance of \$35,823. A circular gauge shows a rate of return of +4.44%. Below this is a "MANAGE INVESTMENTS" button. The right section, "Contribution Rate", shows Pre-Tax at 0% and Roth at 10%. A bar chart displays contribution amounts in dollars, with a legend for Match (orange), Roth (red), and Deferral (green). Below the chart are radio buttons for "Current", "30-day", and "Year-to-date" contributions. A "CHANGE CONTRIBUTION RATE" button is located at the bottom right.



- Click **Manage Investments** under the Manage section to Change Elections, Move Money or Rebalance your account.

This screenshot shows the same American Trust participant dashboard as above, but with a red circle highlighting the "Manage Investments" option in the "Manage" dropdown menu. The "Manage Investments" menu is open, showing options: "Manage Investments", "Transaction History", and "Web Requests". The "Account Balance" section shows a total balance of \$14,539.69. The "Contribution Rate" section shows Pre-Tax at 4% and Roth at 4%. The "Projected Retirement Income" section is partially visible on the left, showing a needed amount of \$4,621/mo and a strategy estimate of \$5,809/mo.

The Manage Investments options are as follows:

- Change Elections to make changes to the investments you put the money from your paycheck into.
- Move Money to transfer the money in your account between the investments in your plan.
- Rebalance to make the investment balance match your existing target or set a new one.
- Change Contribution Rates to view or change how much money you put in your account from your paycheck. (May not be applicable, depending on employer provisions). A Participant Change Form is used to modify deferral rates, as allowed by the Plan document.
- My Portfolio can provide more detailed information on the investments available in your plan, including a prospectus and information on fees/trading rules.





- You may choose to make changes to your Pre Tax or Roth contribution rate (if applicable). Use the radio buttons at the top to select the appropriate action. You may select a contribution rate in percentage or dollar amounts, depending on your plan provisions. If offered by your plan, you may also be able to set up an automatic annual increase to your contribution.

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Good Afternoon, Sample Participant
Last Login: March 22, 2024 12:47 PM EST

Dashboard Manage Plan Performance Loans & Withdrawals Forms & Reports Contact Us Disclosures Financial Wellness

Plan Selection

Contribution Rates

Pre-Tax **4%** [EDIT PRE-TAX](#)

Roth **4%** [EDIT ROTH](#)

Contribution Limits

IRS Regulations:

401(k) Contribution Maximum in 2024: \$23,000.00

[MY CONTRIBUTION CHANGES](#)



- Click **Transaction History** under the Manage section to see all transactions processed within your retirement account, such as contributions, distributions, transfers, fees, dividends, etc. You can search by specific investment, transaction type, contribution type, and/or time period.

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Good Afternoon, Sample Participant
Last Login: March 22, 2024 12:47 PM EST

Dashboard **Manage** Plan Performance Loans & Withdrawals Forms & Reports Contact Us Disclosures Financial Wellness

Plan Selection

Transaction History

Investment: All Source: All

Transactions to display: All Transaction status: All Start date: 03/18/2024 End date:

Only display records with redemption fees

[SUBMIT](#)

[QUICKEN](#)

No records available at this time.



- Click **Web Requests** under the Manage section to view changes completed either on the participant website or by a Customer Service Representative. You can search by type of transaction, transaction status, time period, and/or confirmation number.

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Good Afternoon, Sample Participant
Last Login: March 22, 2024 12:47 PM EST

Dashboard Manage Plan Performance Loans & Withdrawals Forms & Reports Contact Us Disclosures Financial Wellness

Plan Selection

Web Requests

Print

Transactions to display: All
Transaction status: All
From (MM/DD/YYYY): 03/18/2024
Confirmation:

No records available at this time.

SUBMIT



- Click **Rate of Return** under the Performance section to view monthly, quarterly, annually, and custom date range return information by fund or by account.

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Good Afternoon, Sample Participant
Last Login: March 21, 2024 5:29 PM EST

Dashboard Manage Plan Performance Loans & Withdrawals Forms & Reports Contact Us Disclosures Financial Wellness

Plan Selection

Personal Rate of Return

Print

Investment type: Total Return

Annual Custom Quarterly **Monthly**

Rate of return information is not available at this time.



- Click **Investment Information** under the Performance section to view investment information for your retirement account.

Good Afternoon, Sample Participant
Last Login: March 21, 2024 5:29 PM EST

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Dashboard Manage Plan **Performance** Loans & Withdrawals Forms & Reports Contact Us Disclosures Financial Wellness

Plan Selection ▾

Investment Information

Print

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.

Profile Views
Investment information ▾

Investment	Fund ID	Asset Class	Fund Family	Current Price	Fund Info	
American Funds New Perspective R6	details	RNPGX	World Stock	American Funds	\$61.00	View
Carillon Eagle Mid Cap Growth R6	details	HRAUX	Mid-Cap Growth	Eagle Family of Funds	\$85.58	View
DFA Emerging Markets I	details	DFEMX	Diversified Emerging Mkts	Dimensional Fund Advisor	\$28.40	View
DFA Intermediate Govt Fund II	details	DFIGX	Intermediate Government	Dimensional Fund Advisor	\$10.90	View
DFA Real Estate Securities I	details	DFREX	Real Estate	Dimensional Fund Advisor	\$38.29	View
DFA US Targeted Value	details	DFVFX	Small Value	Dimensional Fund Advisor	\$32.81	View
Dodge & Cox Income Fund	details	DODIX	Intermediate Bond	Dodge & Cox	\$12.52	View
MetLife UTC Stable Value Fund	details	UTCSV	Stable Value	Metropolitan Life Funds	\$20.74	View
MFS International Intrinsic Value R4	details	MINHX	Foreign Large Value	MFS	\$40.23	View
Oppenheimer International Growth Y	details	OIGYX	Foreign Stock	Oppenheimer Funds	\$37.51	View



- Click **Loans & Withdrawals** to view loan and distribution options for your retirement account. **Not applicable for all plans depending on plan provisions.**

Good Afternoon, Sample Participant
Last Login: March 21, 2024 5:29 PM EST

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Dashboard Manage Plan Performance **Loans & Withdrawals** Forms & Reports Contact Us Disclosures Financial Wellness

Plan Selection ▾

Loans and Withdrawals

Withdrawals

Select a withdrawal type ▾

Withdraw up to

\$15,516.10

Termination Distribution

Select a termination type ▾

Withdraw up to

\$15,516.10

Loans

Select a loan type ▾

Borrow up to

\$7,758.05

You have 0 outstanding loan(s)

[What you should know](#)



- Click **Reports** under the Forms & Reports section for current or historical account statements to be generated on demand.

Good Afternoon, Test A Test B
Last Login: February 22, 2024 11:37 AM EST

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Dashboard Manage Performance Loans & Withdrawals **Forms & Reports** Contact Us Disclosures Financial Wellness Rollover Options

UnifiedPlan® Plan Selection

Reports

Adobe Acrobat Reader

Create Reports

Select report group: Participant Level Reports
Select report: None
Select export file type: Adobe Acrobat (PDF)

Available plan years: 01/01/2024 - 12/31/2024
From: n/a
To date: n/a

GET RESULTS

Name	Size	File Type	From Date	To Date	Delete
> Report Group: Enrollment Forms					
> Report Group: Participant Level Reports					

DELETE



- Click **Forms** under the Forms & Reports section to view the online forms available to your plan. This section contains many employee forms applicable to your plan as well as helpful information guides.

Good Afternoon, Test A Test B
Last Login: February 22, 2024 11:37 AM EST

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Dashboard Manage Performance Loans & Withdrawals **Forms & Reports** Contact Us Disclosures Financial Wellness Rollover Options

UnifiedPlan® Plan Selection

Forms

Adobe Acrobat Reader

Name	Size	File Type	From Date	To Date	Delete
> Form Group: Enrollment Forms					

DELETE



- The **General Information** page under the Contact Us section gives you the contact information for your plan advisor should you need financial advice. With questions regarding web capabilities or retirement plan account information you can contact our Participant Experience Team toll-free at 866.680.7000 Monday - Friday 8am-8pm ET.
- Click **Email Sponsor** under the Contact Us section to email the Plan Sponsor for your plan.

Good Afternoon, Test A Test B
Last Login: February 22, 2024 11:37 AM EST

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Dashboard Manage Performance Loans & Withdrawals Forms & Reports **Contact Us** Disclosures Financial Wellness Rollover Options

UnifiedPlan®

General Information

E-mail Sponsor

Print

Retirement Services - 1.866.680.7000 (Toll Free)
Representatives are available Monday - Friday 8AM to 8 PM ET for assistance.

Advisor Partner associated with the Plan:
Name of Advisor Partner; Phone Number and email address

If you have questions regarding your account contact:
Customer Service Center or Advisor Partner