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.

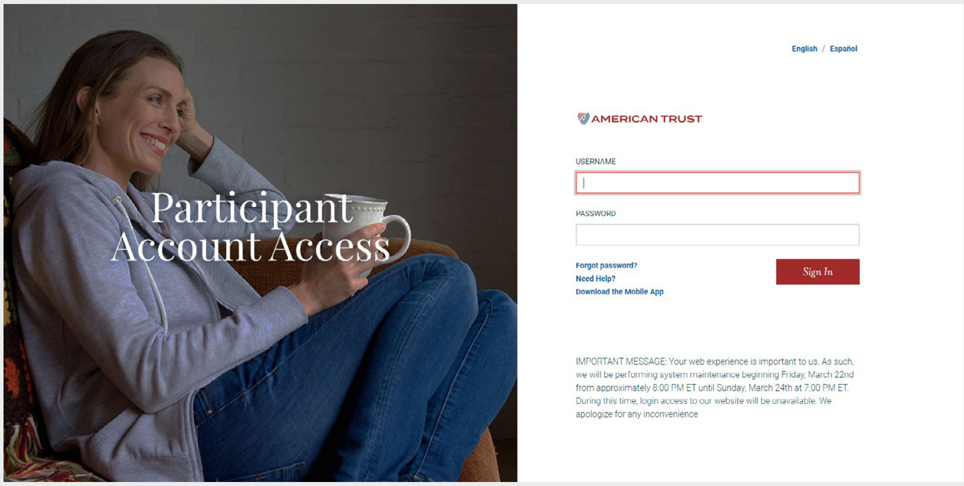
Participant Website

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.



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.

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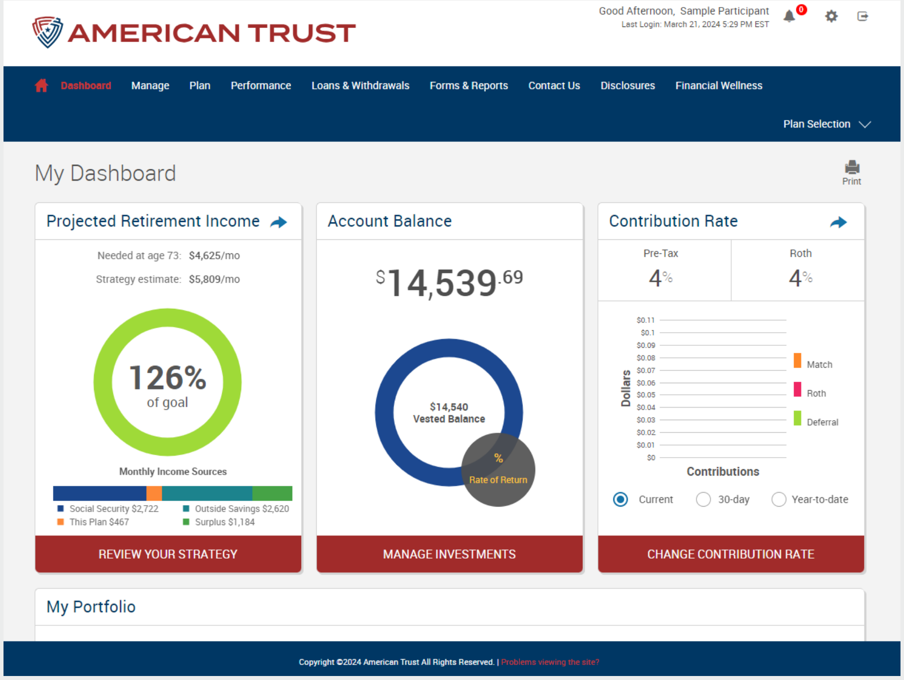
- With intuitive color indicators and projections illustrated in monthly dollars, participants know whether they are on track for a successful retirement. They can also easily view the assumptions used for their projections.



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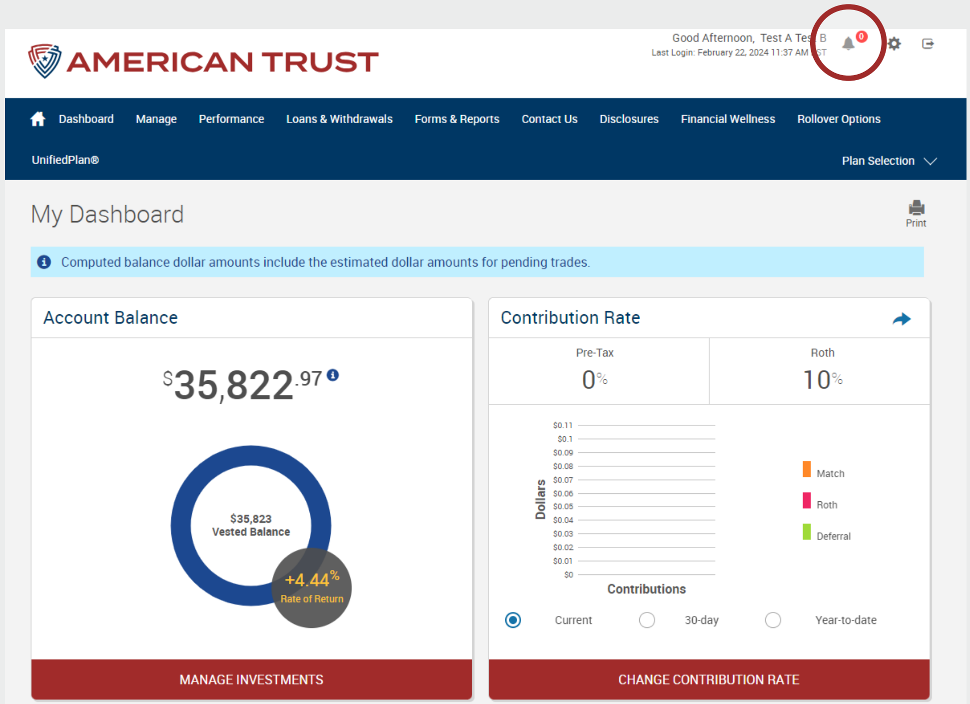
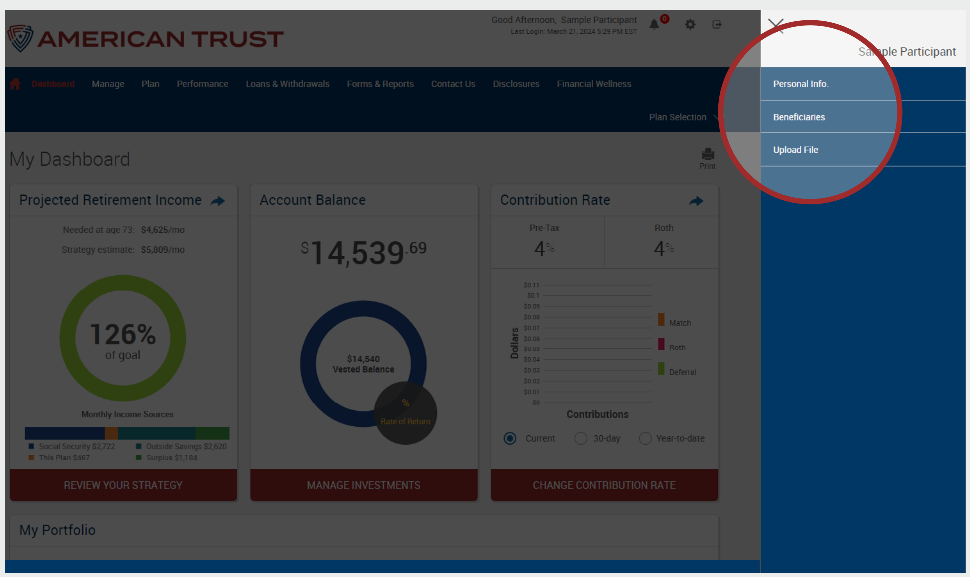
- To view/ edit your personal information such as address, phone number or email address, select the gear in the top right hand corner of the web page and select **Personal Info**.
- If your account has messages for you, there will be a red circle by the bell to alert you that you have unread messages.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



- 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.



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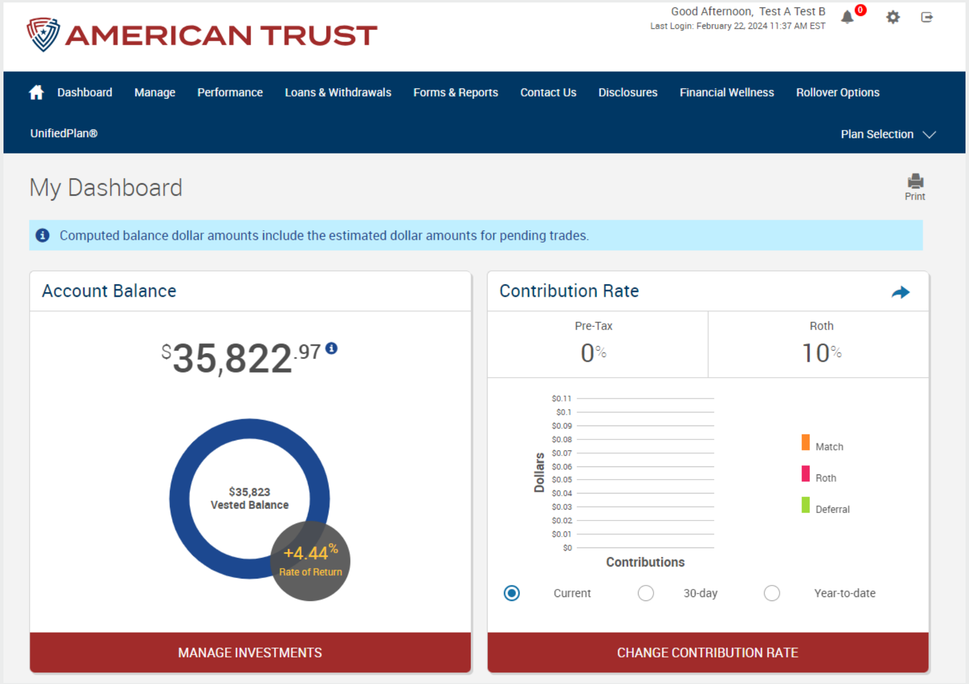
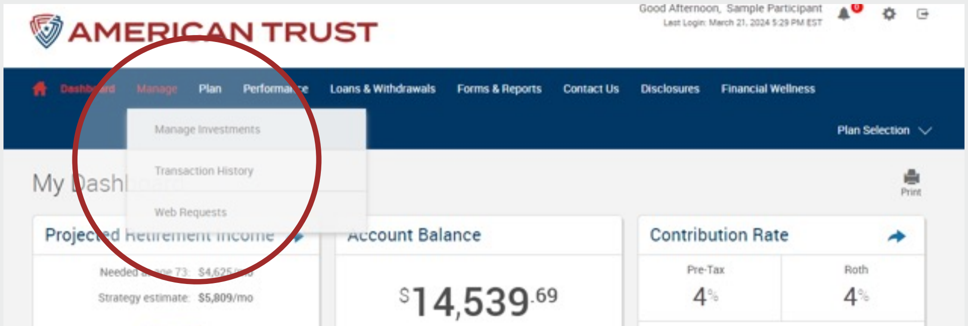
- Once logged into the participant website, your Dashboard page will be displayed, an example of which is illustrated here. The Dashboard provides a quick overview of your retirement account such as your Account Balance, Contribution Rates and Recent Activity.



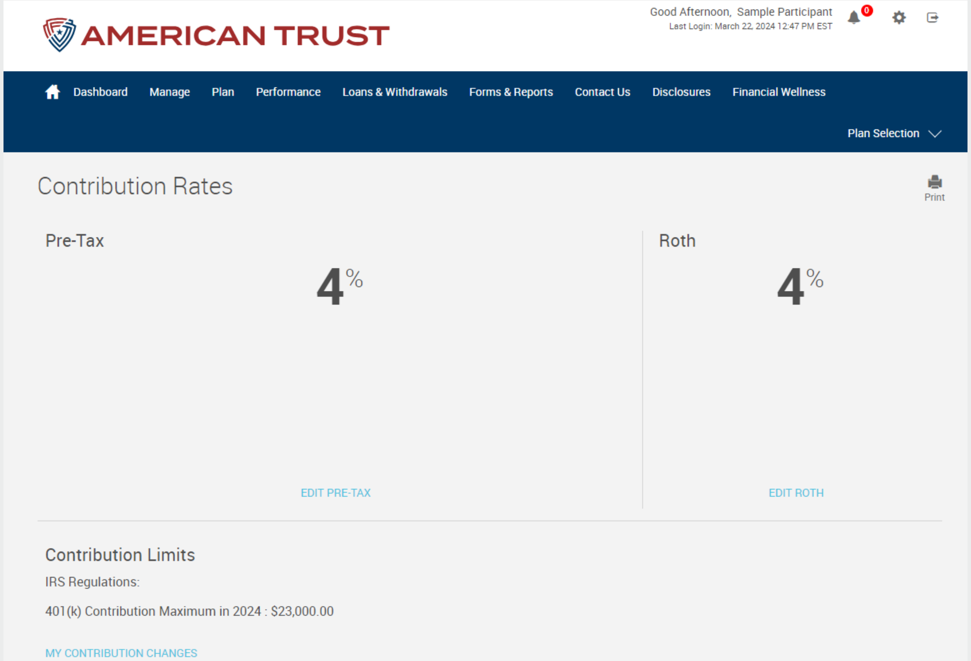
- Click **Manage Investments** under the Manage section to Change Elections, Move Money or Rebalance your account.



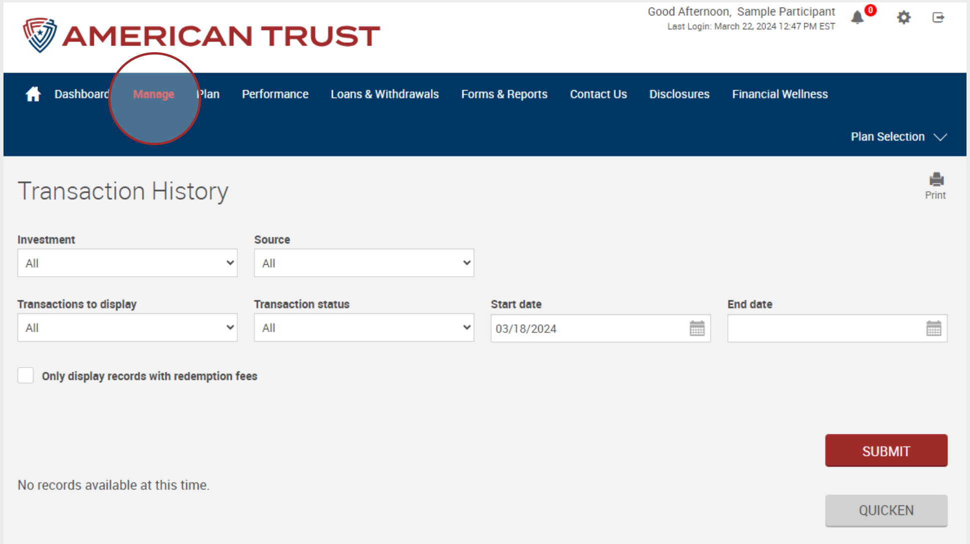
The Manage Investments options are as follows:

- 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.

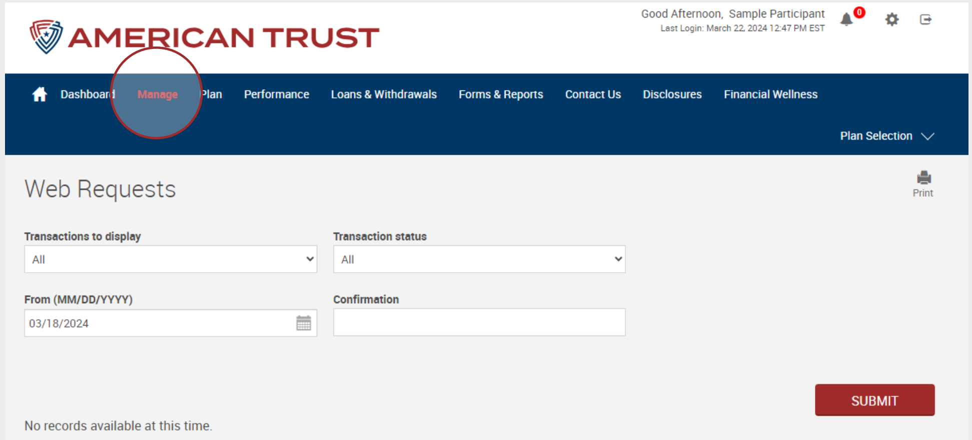
- You may choose to make changes to your Pre Tax or Roth contribution rate (if applicable). Use the radio buttons at the top to select the appropriate action. You may select a contribution rate in percentage or dollar amounts, depending on your plan provisions. If offered by your plan, you may also be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



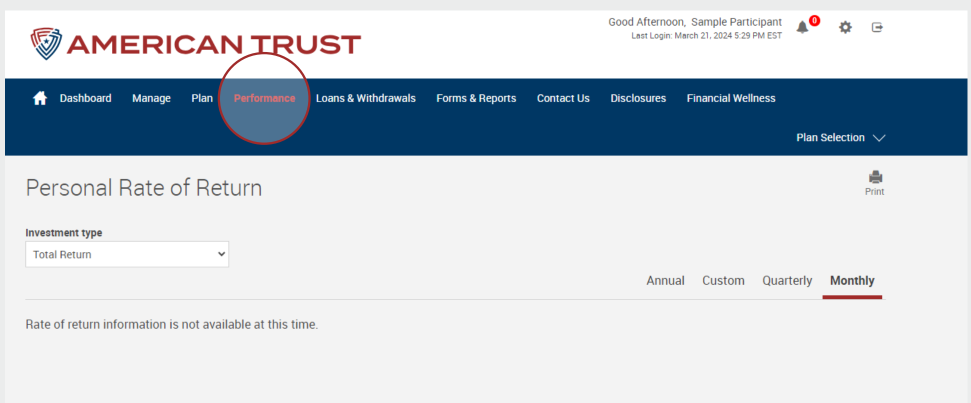
- Click **Transaction History** under the Manage section to see all transactions processed within your retirement account, such as contributions, distributions, transfers, fees, dividends, etc. You can search by specific investment, transaction type, contribution type, and/or time period.



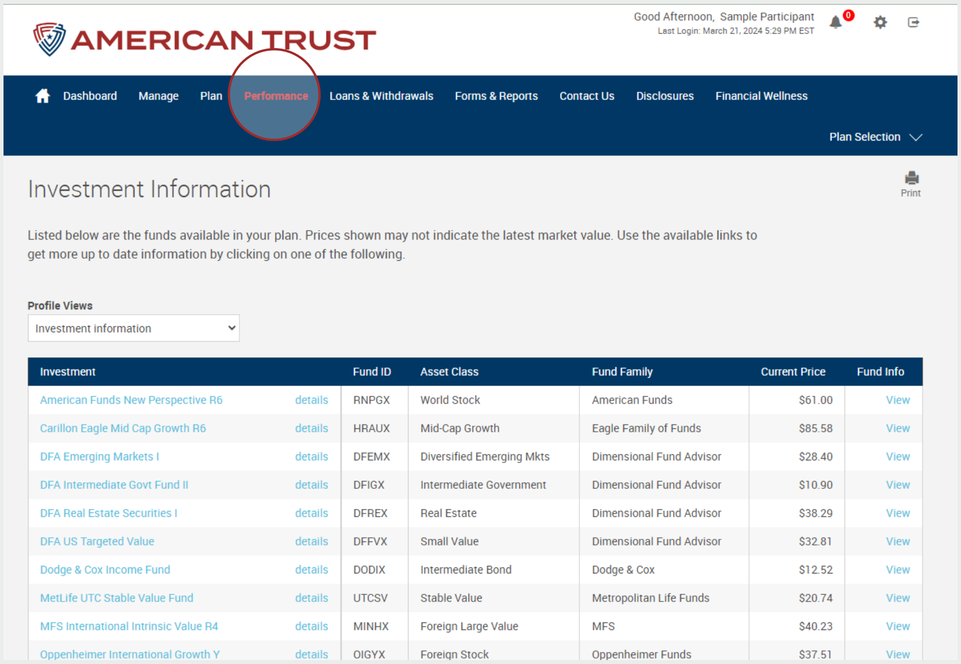
- Click **Web Requests** under the Manage section to view changes completed either on the participant website or by a Customer Service Representative. You can search by type of transaction, transaction status, time period, and/or confirmation number.



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

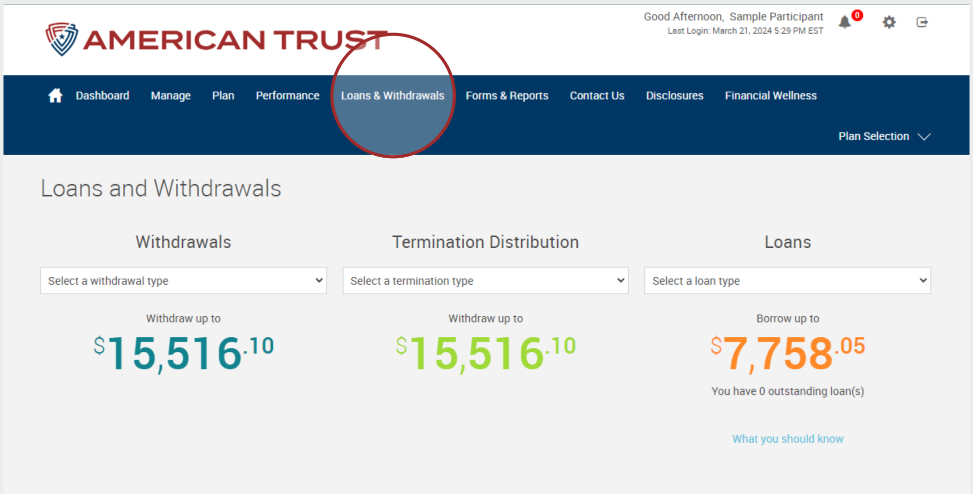


- Click **Investment Information** under the Performance section to view investment information for your retirement account.



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	DFFVX	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.**



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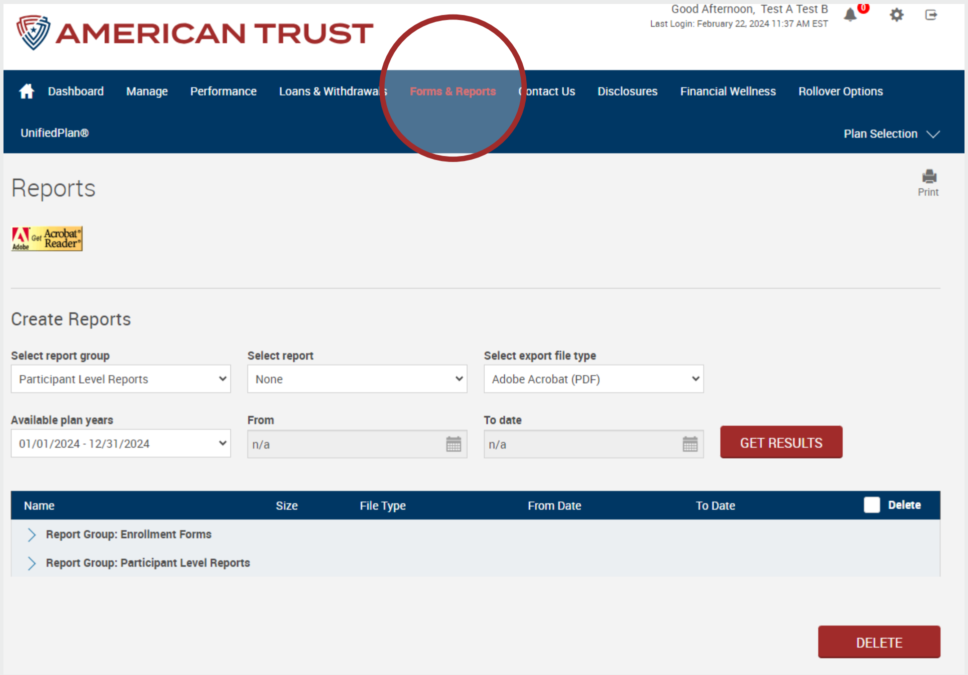
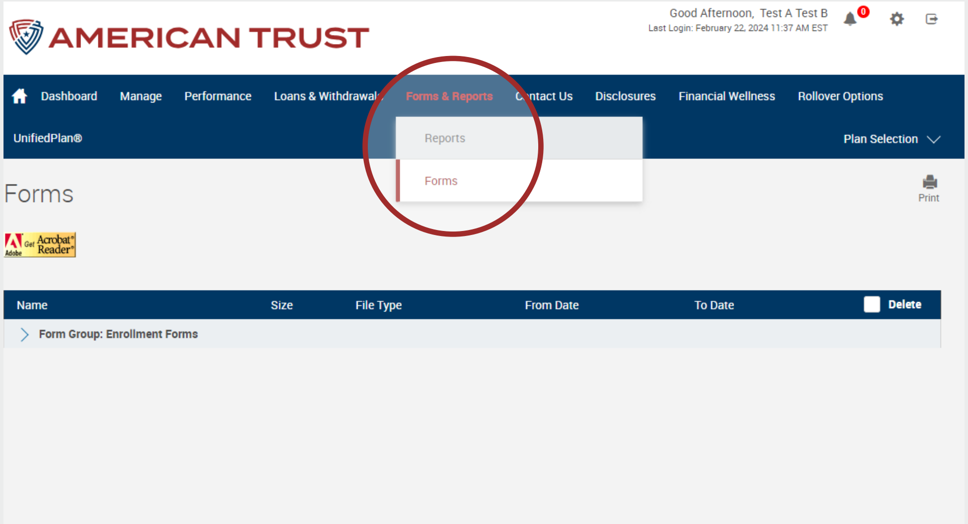
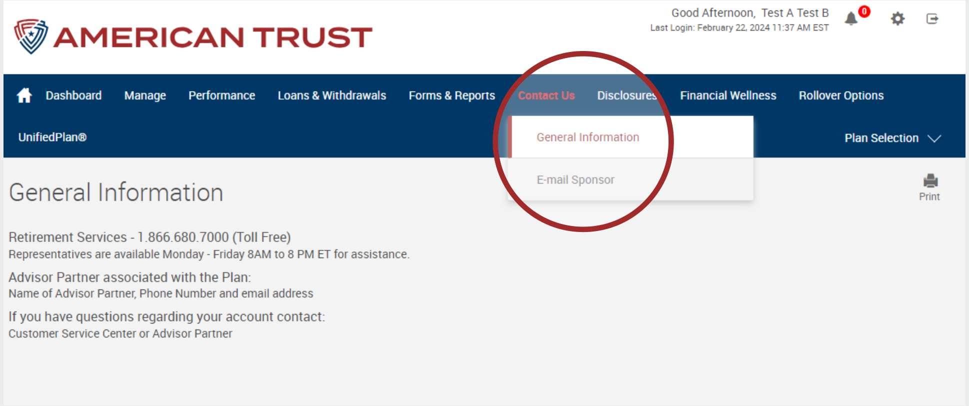
- Click **Reports** under the Forms & Reports section for current or historical account statements to be generated on demand.



- 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.



- 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.



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