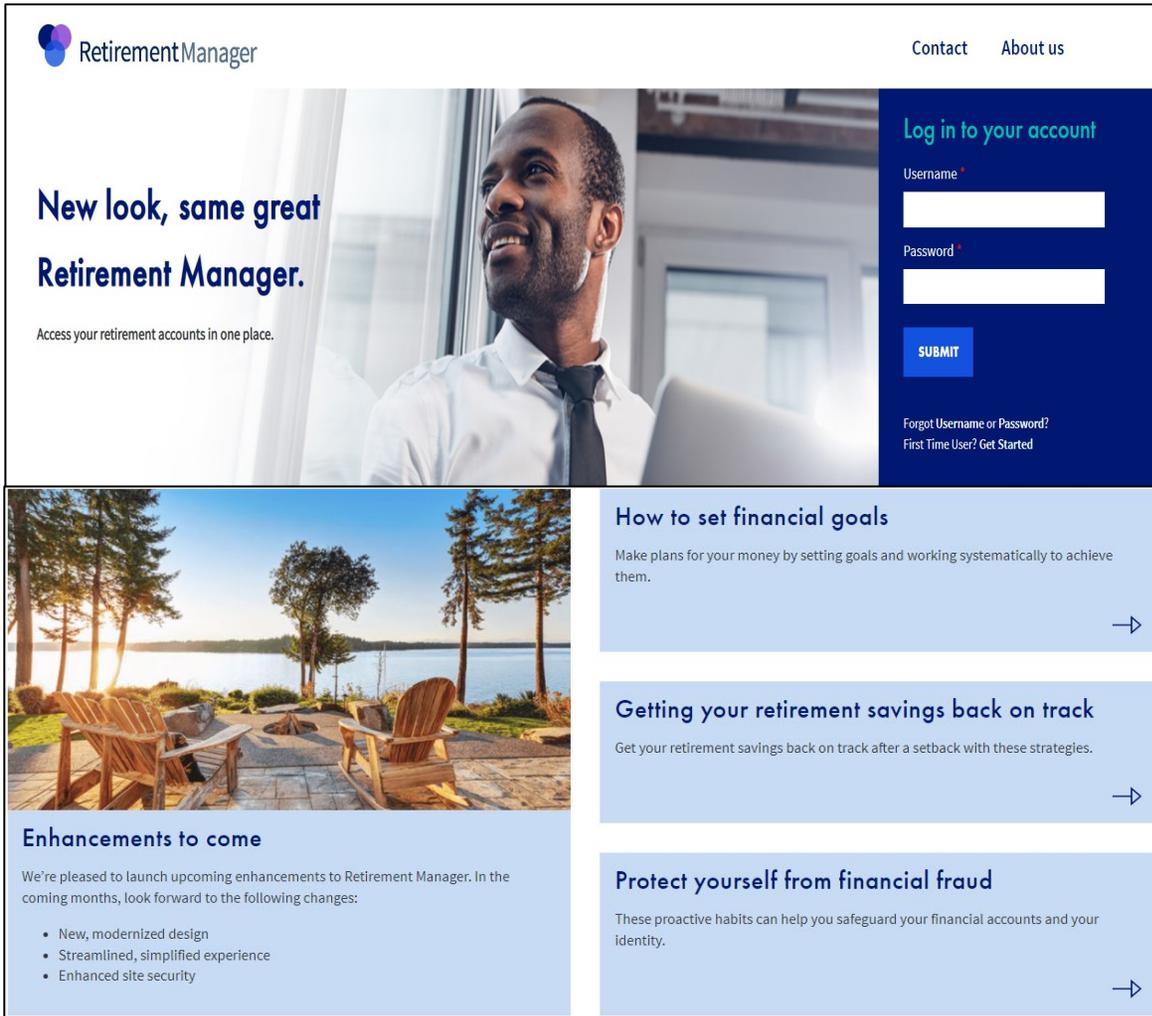


Quick Reference Guide



The screenshot shows the Retirement Manager website. At the top left is the logo and name. To the right are links for 'Contact' and 'About us'. The main banner features a man in a white shirt and tie looking out a window, with the text 'New look, same great Retirement Manager.' and 'Access your retirement accounts in one place.' On the right side of the banner is a dark blue login box with the heading 'Log in to your account', fields for 'Username' and 'Password', a 'SUBMIT' button, and links for 'Forgot Username or Password?' and 'First Time User? Get Started'. Below the banner are three article cards. The first card has an image of a lakeside deck and is titled 'Enhancements to come', with a list of three items: 'New, modernized design', 'Streamlined, simplified experience', and 'Enhanced site security'. The second card is titled 'How to set financial goals' and contains the text 'Make plans for your money by setting goals and working systematically to achieve them.' with a right-pointing arrow. The third card is titled 'Getting your retirement savings back on track' and contains the text 'Get your retirement savings back on track after a setback with these strategies.' with a right-pointing arrow. The fourth card is titled 'Protect yourself from financial fraud' and contains the text 'These proactive habits can help you safeguard your financial accounts and your identity.' with a right-pointing arrow.

Retirement Manager

Contact About us

New look, same great Retirement Manager.

Access your retirement accounts in one place.

Log in to your account

Username *

Password *

SUBMIT

[Forgot Username or Password?](#)
[First Time User? Get Started](#)

Enhancements to come

We're pleased to launch upcoming enhancements to Retirement Manager. In the coming months, look forward to the following changes:

- New, modernized design
- Streamlined, simplified experience
- Enhanced site security

How to set financial goals

Make plans for your money by setting goals and working systematically to achieve them.

→

Getting your retirement savings back on track

Get your retirement savings back on track after a setback with these strategies.

→

Protect yourself from financial fraud

These proactive habits can help you safeguard your financial accounts and your identity.

→

Getting Started

This Retirement Manager participant website Quick Reference Guide will assist you to easily navigate and complete important tasks related to your retirement plan. This Quick Reference Guide is also available on the Retirement Manager website by selecting the “Help” link at the bottom of the screen along with Frequently Asked Questions with additional information.

RetirementManager Website Address

While you may always access Retirement Manager from <https://www.myretirementmanager.com/>, your employer will also provide you with a custom website address for you to use to help Retirement Manager quickly identify your institution’s website. For easy access, you should use this custom website address whenever possible, so be sure to add it as a “Favorite” website!

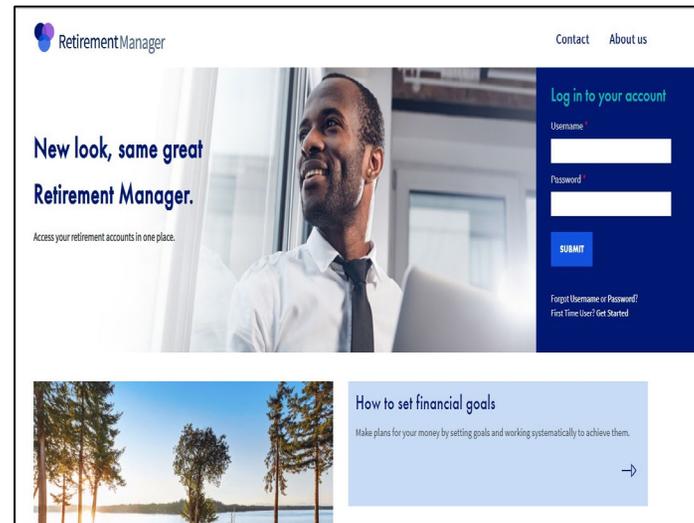
Existing Users

If you have previously logged in and have been using Retirement Manager, enter your “user ID” on the first page; click “Next”; enter your password on the second page, and click “Submit” to log in.

New Users

If you are new to the Retirement Manager website, you will need to register by providing Retirement Manager with your employer name and some information about yourself.

To register, click the “I’m a New User” link on the main login page and follow the screen prompts for “User Verification” and “Security Profile Setup”.



Points of Interest

- 1 If you are a new user, click “Get Started” to register.
- 2 If you are an existing user, type in your User ID and click “Next”
- 3 Enter your password and click “Submit”

Security Profile Setup

Once you have confirmed your identity with Retirement Manager, it is now time to further secure your access by setting up a Security Profile!

- If you are a new user, and have just completed the User Verification steps on the previous page, you will be automatically directed to set up your Security profile.
- If you are an existing user and would like to set up your Security Profile, you may access these screens from the Retirement Manager home page via the “My Profile” link at the top left.

If you have already set up a Security Profile, you may access and edit your selections at any time via the “My Profile” link on the home page.

1 Create a User ID:

Using the guidelines on the right side of the page, type in your user ID and click the “Check Availability” button to make sure your user ID is available.

2 Enter and Confirm Your Email Address:

The Email address you enter here will be used to send you your password should you ever need to have it reset.

3 Create and Confirm Your Password:

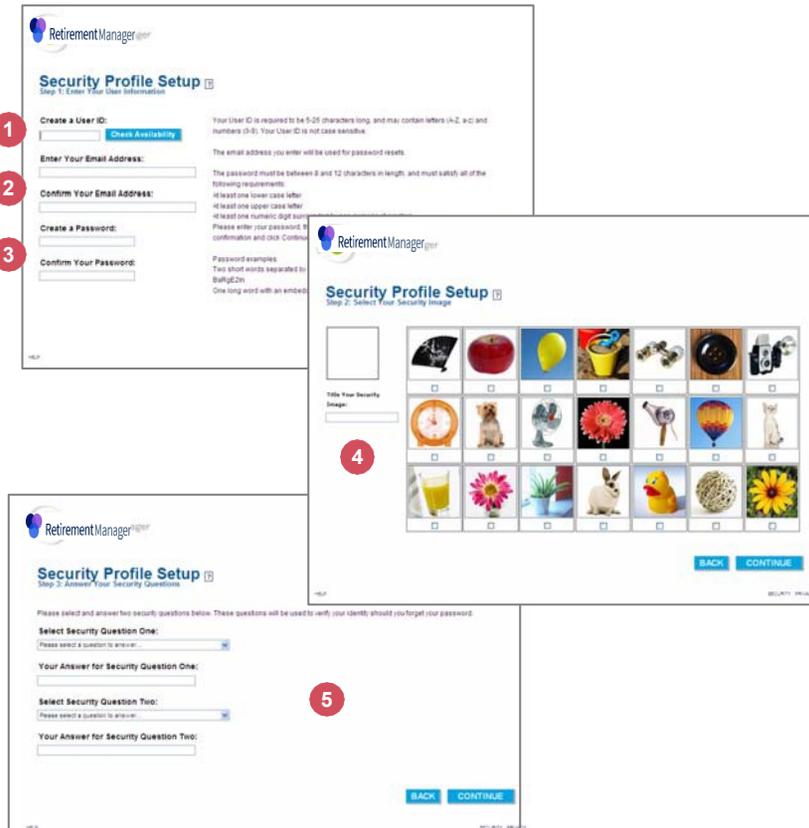
Using the guidelines on the right side of the page, enter a secure password that will be easy for you to remember, but not easy for others to guess.

4 Select Your Security Image:

You will now see this image on the password page when you log into Retirement Manager. Recognizing this image and title when you log in helps protect your access to Retirement Manager.

5 Answer Your Security Questions:

You should select questions and answers that are easy for you to remember, but not easy for others to guess. Your security question answers are case-sensitive.



The screenshots illustrate the five steps of the Security Profile Setup process:

- Step 1: Create a User ID:** The user enters a User ID and clicks "Check Availability". Guidelines on the right specify: "Your User ID is required to be 5-25 characters long, and may contain letters (A-Z, a-z) and numbers (0-9). Your User ID is not case sensitive." and "The email address you enter will be used for password resets."
- Step 2: Enter and Confirm Your Email Address:** The user enters their email address and confirms it. Guidelines specify: "The password must be between 8 and 12 characters in length, and must satisfy all of the following requirements: At least one lower case letter, At least one upper case letter, At least one numeric digit, and At least one special character." and "Please enter your password 3 confirmation and click Continue."
- Step 3: Create and Confirm Your Password:** The user enters a password and confirms it. Guidelines specify: "Password examples: Two short words separated by 3a!qZm, One long word with an embed."
- Step 4: Select Your Security Image:** The user selects an image from a grid of 24 options. The selected image is titled "Title Your Security Image:". Buttons for "BACK" and "CONTINUE" are visible.
- Step 5: Answer Your Security Questions:** The user selects and answers two security questions. The interface shows "Select Security Question One:", "Your Answer for Security Question One:", "Select Security Question Two:", and "Your Answer for Security Question Two:". Buttons for "BACK" and "CONTINUE" are visible.

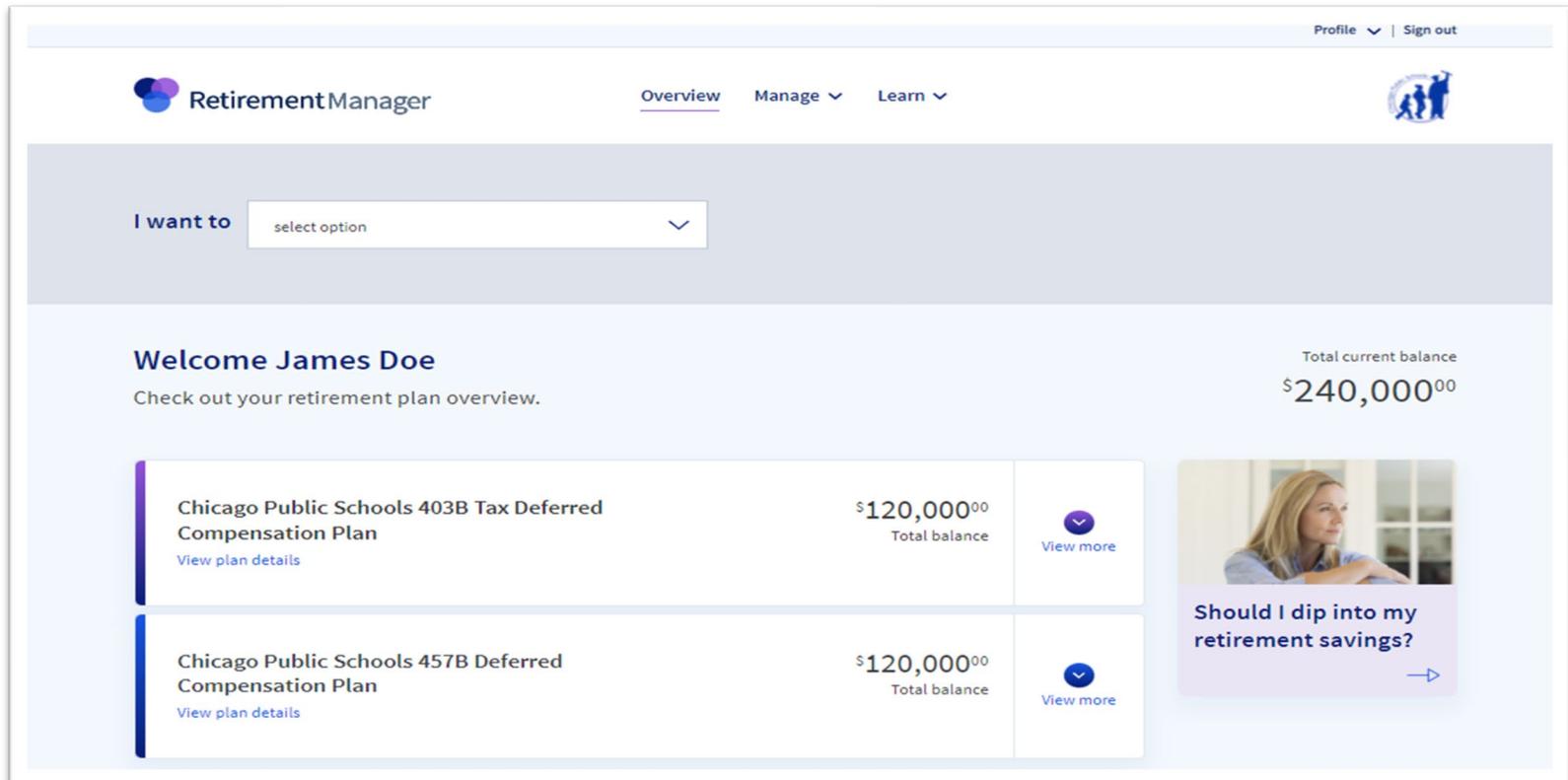
Home Page

From the Retirement Manager home page, you will be able to access information and navigate to your retirement plan tasks quickly and efficiently.

The **Overview** page allows you to view account balance, benefit office contact, and investment provider contact information..

The **Manage** menu in the center allows the participant to request a loan or withdrawal eligibility certificate and view previously requested eligibility certificates

The **Learn** menu displays education information relative to financial planning. In this section you will find current retirement articles and retirement plan calculators to help you maximize your savings.



The screenshot shows the Retirement Manager home page for a user named James Doe. At the top right, there are links for "Profile" and "Sign out". The main navigation includes "Overview" (underlined), "Manage", and "Learn". A search bar labeled "I want to" contains the placeholder text "select option". Below this, a welcome message reads "Welcome James Doe" and "Check out your retirement plan overview." To the right, the "Total current balance" is displayed as "\$240,000⁰⁰". The main content area features two plan cards, each with a "View plan details" link, a "Total balance" of "\$120,000⁰⁰", and a "View more" button. A purple call-to-action box on the right asks "Should I dip into my retirement savings?" with a right-pointing arrow.

Plan Name	Total balance	Action
Chicago Public Schools 403B Tax Deferred Compensation Plan View plan details	\$120,000 ⁰⁰	View more
Chicago Public Schools 457B Deferred Compensation Plan View plan details	\$120,000 ⁰⁰	View more

Request a Loan or Withdrawal

Retirement Manager uses eligibility certificates to pre-qualify you for a loan or withdrawal from your retirement plan. To begin, select either “Request a Loan” or “Request a Withdrawal” from “**I Want To**” or “**Overview**” menu on the home page. Please note that the screen shots on this page are examples, and may vary based on your plan.

1 Select a plan:

To request a loan or withdrawal, first select your retirement plan. Make your selection from the plans that are eligible for loans and withdrawals.

2 Review and/or add prior loan or withdrawal transactions

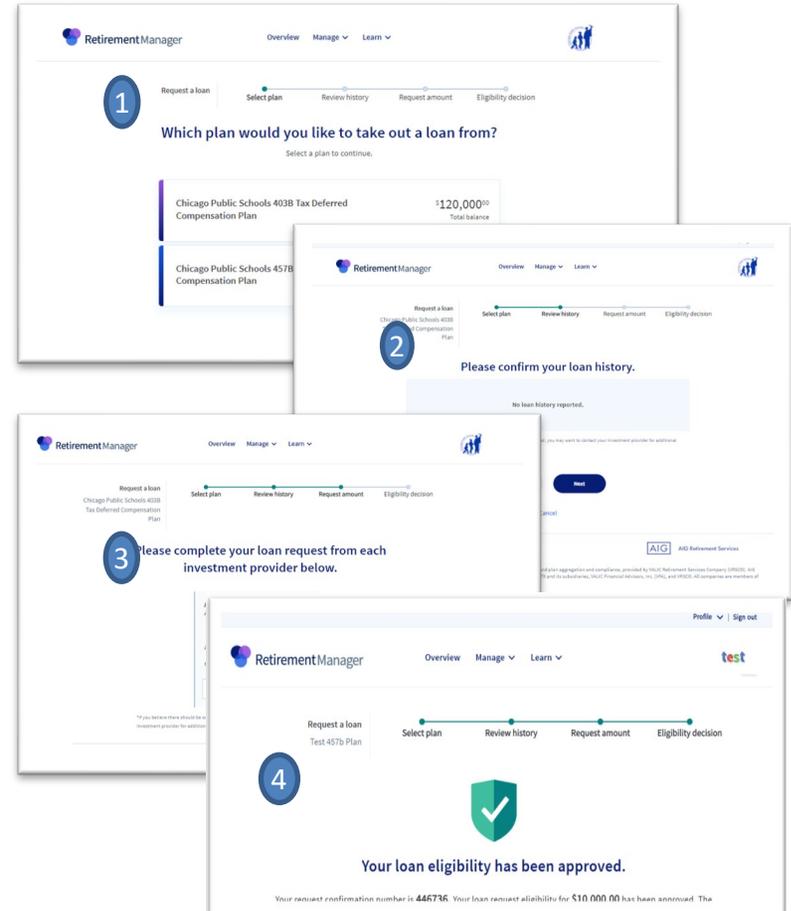
Retirement Manager will display any previous loan or withdrawal transactions that will be used to pre-qualify your loan or withdrawal. If there are any transactions missing, you should contact your investment provider. Once the information on the screen is complete, click the “Next” button. If requesting a transaction other than a loan or hardsgip, the section will not appear..

3 Complete your loan or withdrawal request:

Input the amount for your requested loan or withdrawal.. Once you have input your amount for your provider(s), be sure to complete any additional questions that may be specific to the loan or withdrawal you are requesting.

4 Confirmation/Print Certificate(s):

If you are eligible for your loan or withdrawal request, the confirmation page will also contain a link to print your certificate(s). Be sure to submit the certificate(s) along with any supporting paperwork to your provider by the expiration date on the certificate. If your request was not approved, a message will display, contact your employer with any questions.



Request to Change Contributions

Retirement Manager uses eligibility certificates to pre-qualify you for a loan or withdrawal from your retirement plan. To begin, select “Change Contribution” or “I Want To” or “Overview” menu on the home page. Please note that the screen shots on this page are examples and may vary based on your plan.

1 Select a plan:
To start or change your retirement contributions, first select your retirement plan. Make your selection from the plans in which you are eligible to make contributions.

2 Select paydate:
The dates listed in this menu are the pay dates available to make contribution changes. You may only make one contribution change per pay date, so if you would like to alter the contribution change for a payroll date, you will need to first delete your pending change. Contribution changes stay in “pending” status until the date elected by the employer prior to the payroll date. Once that date passes, you will not be able to delete or enter a new contribution change for that paydate.

3 Contribution Change(s):
Following the prompts on the screen, select your type of contribution and enter your contribution amount. In this step you will also be indicating your investment provider selections.

4 Review your Contribution Change(s): Carefully review your contribution changes and pay dates. You may use the “Cancel” button to return to the Plan Selection page to restart your contribution change. Once you are satisfied with your changes, click the Submit button.

5 Confirmation:
Your contribution change details may be printed from this page. If you have selected a new investment provider, it is very important to ensure that you have an account set up with that provider to ensure your contributions are directed and invested per your direction. You may use the “Investment Provider Contacts” button to access contact information and enrollment details for your selected provider(s).

