

QUICK REFERENCE GUIDE

USER-FRIENDLY INSTRUCTIONS FOR
DAY-TO-DAY FUNCTIONS

ALERUS RETIREMENT
AND BENEFITS

ALERUS

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ENROLLING PARTICIPANTS

When a participant meets eligibility requirements to enroll in the plan, the plan sponsor should provide them with an **enrollment packet**. A participant enrolling in the plan will make decisions regarding salary deferral, investments, and beneficiaries.

For online enrollment, the **enrollment packet** will provide login information instructing a participant to use their Social Security Number and a temporary Personal Identification Number (PIN). The participant will be prompted to select a unique **User ID** and **Password**, and provide answers to **security questions**.

- **Salary Reduction Agreement:** The **Enrollment Wizard** will guide the participant through the online enrollment process, prompting them to enter a deferral amount. For paper enrollment, the **Enrollment Form** will include a section to select a deferral amount. This form should be returned to the Plan Sponsor and then uploaded to Alerus through **Plan Gateway**.
- **Investment Selection:** For online enrollment, the **Enrollment Wizard** will guide the participant through the investment selection process. Paper enrollment will include an **Enrollment Form** listing all investment options. Once complete, this form should be returned to the Plan Sponsor and then uploaded to Alerus through Plan Gateway.
- **Beneficiary Instructions:** For online enrollment, the **Enrollment Wizard** will prompt the participant to enter the name of their primary and secondary beneficiaries. For paper enrollment, the **Beneficiary Form** should be completed and returned to the plan sponsor.

HOW TO UPLOAD FORMS TO ALERUS

Follow these instructions to **Submit Files**:

1. Go to **alerusrb.com** and click **Login** in the upper right corner of the page. Select **Retirement Access** from the dropdown menu.
2. Enter your plan sponsor **User ID** and click **Enter**. Then enter your plan sponsor **Password** and click **Log In**.
3. Click on **Plan Gateway** and select your **Plan ID**.
4. Under **Manage My Site**, select **Submit Files**.
5. From the **Select File Type** dropdown menu, select **Enrollment Form** (if uploading a different form, select appropriate form type).
6. Enter a short description of what you are submitting. For example, if you are uploading an **Enrollment Form**, use the participant's last name. This description is for your reference only.
7. Enter a date range, if applicable.
8. Select **Browse** to select the form you want to upload and click **Submit**.
9. Once submitted, Alerus will retrieve the file and process the form.



SUBMITTING CONTRIBUTIONS

1. Go to alerusrb.com and click **Login** in the upper right corner of the page. Select **Retirement Access** from the dropdown menu.
2. Enter your plan sponsor **User ID** and click **Enter**. Then enter your plan sponsor **Password** and click **Log In**.
3. Click on **Plan Gateway** and select your **Plan ID**.
4. Under **Manage My Contributions**, select **Contribution Gateway**.
5. Click **Add New Contribution**.
6. Select the appropriate payroll frequency, then select the payroll date and click **Create**.
7. Select **Upload** to submit a file or **Entry** to enter data in real time (no file needed).

UPLOAD INSTRUCTIONS

Use this option to upload a contribution file. If you prefer to key in data at a participant level (rather than uploading a file), follow the **Entry Instructions** on the next page.

1. Under **Contribution Structure** if multiple options are listed, select the appropriate option, and click **Next**.
2. To import a file, select **Browse** and attach your file. Click **Upload** and a sample of your imported file will appear in the lower part of the screen. Enter source totals for each contribution source included in the file.
3. Click **Validate**. This will perform a consistency check on your file. Data rejects and warnings, if any, will appear in the summary section, be highlighted in the sample selection, and included in Event Logs at the bottom of the page. Rejects in participant data will be bolded.

COMMON DATA REJECTS/WARNINGS AND HOW TO RESOLVE THEM.

- **Reject Date.** Fix date issue on the file and upload again.
 - Date format issues.
 - Words in date column (such as “Terminated” or “Term”).
 - Date of Birth after Date of Hire.
 - Date of Hire after Date of Re-Hire.
 - Date of Birth in the future.
- **Entered total does not match actual.** The amount entered in a source total does not match the total calculated on the uploaded file. The calculated amounts will be listed in the **Event Log**.
 - Verify totals were entered correctly, adjust as necessary.
 - Verify the correct file was uploaded. Upload a new file if necessary.
- **Invalid SSN.**
 - Any Social Security Number with six or more of the same number is invalid.
 - Any Social Security Number with less than four numbers is invalid.
- **Participant ID not found.** This provides notice that a new participant will be added to the plan. Verify the participant is new and click **Next**.

Helpful Tool: Use your mouse to hover over a warning to display more information.



ENTRY INSTRUCTIONS

1. Begin by selecting Contributions, Loans (if applicable), or Both and click **Next**.
2. **Select Participants.** Participants can be sorted by Social Security Number, last name, or first name and filtered by status or division. Check the box next to each participant receiving a contribution, then click **Next**.
3. Enter the contribution total for each source you are submitting. Click **Save** next to each total you enter. The source boxes can be moved or resorted in any order using drag-and-drop. Click **Next**.
4. For each participant, enter the contribution amount by source. Columns will total, by source, at the bottom of the page. Click **Next** when **Source Totals** and the amounts entered match. If you are not able to click **Next**, review totals. **Next** is only available when the totals match.

FUNDING AND VERIFICATION

1. **Select the Funding Method:** ACH (if set up), check, or wire/ACH credit. Enter the amount and click **Next**. If you would like to set up an ACH account to facilitate the most efficient contribution processing, please contact your Account Administrator.
2. The **Verification** page allows you to perform a final check before submitting your file. It includes a source breakdown and a review of participant detail. Verify all data is correct and click **Submit**. The contribution is not received at Alerus until the **Submit** button has been clicked.
3. The **Confirmation** page is the final screen and includes the data verified on the previous screen. Select **Print** for a PDF confirmation. In **Contribution Gateway**, you will see both the submitted file and the PDF confirmation.

CONTRIBUTION REVIEW

Go to **Contribution Gateway** to review contribution history.

- **Upload Files.** The green circle denotes contributions submitted via Upload.
 - Click the green circle to open a copy of the file submitted.
 - Click PDF to view the confirmation page.
- **Entry Files.** The word **copy** in blue at the end of a row denotes contributions submitted via Entry.
 - Click the word **copy** to copy a prior batch. Click **Next** through the screens if no changes are needed (i.e. to keep data the same). You may enter changes, add new participants, remove participants, and change amounts.
 - Click **PDF** to open the confirmation page.

Should Alerus find issues with or have questions regarding your contribution submission, a member of our team will contact you.



PARTICIPANT ACCOUNT CHANGES

SALARY DEFERRAL RATE CHANGES

If your plan allows online deferral rate changes, a participant can request a change to their deferral rate in the **Change My Contributions** section of the participant website.

Rate change detail is available for the plan sponsor in **Plan Gateway** on a weekly basis. Under **Manage My Site** select **Retrieve Files**. In the **File Type** dropdown menu, choose **Payroll Reports**. You can also run a **Payroll Report** for a specific date range as needed. Under **Manage My Site** select **Request Reports** and choose **Participant Rate Entry Change Report** from the drop down menu.

For paper deferral changes, print the **Salary Reduction Agreement** found in the **Resource Library** in **Plan Gateway**. Forms should be returned to the plan sponsor to enter changes in the payroll system and do not need to be uploaded to Alerus.

INVESTMENT ELECTION CHANGES AND ACCOUNT BALANCE TRANSFERS

A participant may change investment elections for future deposits or transfer their existing account balance in the **Change My Investments** section of the participant website. The participant may also elect to transfer specific amounts and/or schedule an **Automated Account Realignment**. An easy-to-follow wizard will guide the participant through the change process.

BENEFICIARY DESIGNATION CHANGES

A participant may change their beneficiary online in the **My Profile** section, available on the top navigation bar.

NAME, ADDRESS, AND EMPLOYMENT STATUS CHANGES

Changes to a participant's name, address, status, or dates (such as date of birth, date of hire/rehire, termination) must be initiated by the plan sponsor. For security purposes, Alerus does not accept changes to participant-indicative data without the plan sponsor's consent.

Should a participant request an address change via the Alerus call center, Alerus will act on the request only after completing a security screen. In that case, the participant will be instructed to also inform the plan sponsor of the change. Changes can be included on the contribution file, which will be updated in the participant recordkeeping system when the file is uploaded.



To enter date and address changes in **Plan Gateway**:

1. Go to **alerusrb.com** and click **Login** in the upper right corner of the page. Select **Retirement Access** from the dropdown menu.
2. Enter your plan sponsor **User ID** and click **Enter**. Then enter your plan sponsor **Password** and click **Log In**.
3. Click on **Plan Gateway** and select your **Plan ID**.
4. Under **Manage My Participants**, click **Select Participant**.
5. Search for a participant by **Name** or **Participant ID** (Social Security Number).
6. Click **Edit** next to the **Participant ID** of the participant whose data you need to edit.
7. Update address and/or dates, then click **Save**.



DISTRIBUTIONS

A plan sponsor may allow participant distribution requests to be made either online or as a paper request.

ONLINE DISTRIBUTIONS

A participant may request an online distribution by logging into their account at alerusrb.com and selecting **Distribution Center** from the side menu. Eligible online distribution options will be presented for the participant to model and request.

If the distribution option is not presented (for example, if documentation is needed for a hardship) then the participant will obtain the form (located in the **Resource Library in Plan Gateway**) from the plan sponsor.

- If the plan sponsor has provided blanket authorization to process online distribution requests, the distribution will be processed same day if submitted by 3:00 p.m. Central time.
- If the plan sponsor has not provided blanket authorization, then:
 - The plan sponsor will receive email notification that there is a pending distribution request and will be directed to view and approve the request online.
 - Once the distribution request has been approved, it will be processed same day if approved by 3:00 p.m. Central time.

PAPER DISTRIBUTIONS

A participant may request a distribution from the plan by requesting a form (located in the **Resource Library in Plan Gateway**) from the plan sponsor or by contacting the Alerus call center at 800.433.1685.

Listed on the form are instructions regarding where the participant will send the form once complete. The distribution processing fee is generally paid by the participant at the time the transaction occurs.

Forms requiring secondary signature should be uploaded through the **Submit Files** feature in **Plan Gateway**.



HOW TO UPLOAD A FORM TO ALERUS

1. Go to alerusrb.com and click **Login** in the upper right corner of the page. Select **Retirement Access** from the dropdown menu.
2. Enter your plan sponsor **User ID** and click **Enter**. Then enter your plan sponsor **Password** and click **Log In**.
3. Click on **Plan Gateway** and select your **Plan ID**.
4. Under **Manage My Site**, select **Submit Files**.
5. Select **Distribution Form** from the **File Type** dropdown menu.
6. Next enter a short description, such as the participant's last name; this description is for your reference only.
7. Enter a date range if applicable and select **Browse** to select the file and then click **Submit**.

Forms NOT requiring secondary approval should be uploaded through the **Contact Us** link on the participant website by the participant.

GENERAL DISTRIBUTION INFORMATION

For your plan's protection, Alerus requires a Medallion Signature Guarantee for a distribution in one of the following circumstances:

- Distribution request for an amount greater than \$100,000.
- Distributions paid by bank wire or ACH.
- Distributions directed to an address outside the United States.
- Distributions directed to an alternate payee, beneficiary, or other third party.
- Distributions directed to an address different than the address of record on the account.
- Distributions directed to an address that was changed within the past 15 days on the account.

A plan sponsor may elect to sign the waiver to the Medallion Signature Guarantee and upload the form without the guarantee. This means the plan sponsor has validated the distribution request and assumes responsibility in the event it is fraudulent.



LOANS

A plan sponsor may allow participant loan requests to be made either online or as a paper request.

ONLINE LOANS

A participant may request a loan by logging into their account at alerusrb.com.

- If the plan sponsor has provided blanket authorization to process an online loan request, the loan will be processed within one to two business days.
- If the plan sponsor has not provided blanket authorization, then:
 - The plan sponsor will receive email notification that there is a pending loan request and will be directed to view and approve the request online.
 - Once the loan request has been approved, the loan will be processed within one to two business days.
 - The plan sponsor will receive daily reminders of a pending loan request for seven business days. If the loan is not approved within seven business days the request will be deleted from the system. If deleted, the plan sponsor must inform the participant to request the loan again.

PAPER LOANS

A participant may also fill out a **Loan Application**, found in the **Loan Center** or received by request via the Alerus call center.

- The participant completes the **Loan Application** by specifying the amount of the loan and requested duration, signs and dates the form, then submits it to the plan sponsor for approval.
- The plan sponsor uploads the completed **Loan Application** via **Plan Gateway** (follow **How to Upload Forms to Alerus** instructions on Page 1 and select **Loan Application** from the **File Type** dropdown menu).
- Once the **Loan Application** has been uploaded, the loan will be processed within one to two business days.

LOAN INFORMATION

- A loan packet including a promissory note and check will be mailed to the participant's address on file. The participant's endorsement of the check represents their promise to repay the loan.
- The plan sponsor will receive the loan payment amount for payroll setup via email.
- When a loan is repaid in full, a notice to stop loan payments will be emailed to the sponsor.
- If a loan payment is received after a loan has been paid off, Alerus will issue a check payable to the participant and mail the check to the participant's address on file.
- The loan fee is generally paid by the participant at the time of processing.



ONLINE TOOLS

Easy, secure access to your retirement plan information is important! Log in to our sponsor website by following these easy steps:

1. Go to **alerusrb.com** and click **Login** in the upper right corner of the page. Select **Retirement Access** from the dropdown menu.
2. Enter your plan sponsor **User ID** and click **Enter**. Then enter your plan sponsor **Password** and click **Log In**. The first time you log in, enter your **Temporary Password**. You will then be prompted to change your **Password** and answer security questions.
3. Click on **Plan Gateway** and select your **Plan ID**. If you have access to multiple plans, they will be displayed here.

PLAN GATEWAY HIGHLIGHTS

MANAGE MY PLAN

SUMMARY

- Monitor alerts for timely updates and notices.
- At-a-glance summary of plan assets, last contribution, plan participation, and web usage.

PLAN FEATURES

- Highlights features in the plan and the next scheduled realignment dates.

BALANCES

- View by investment, source, asset class.
- Query and download activity, see Investment Changes.

INVESTMENT PERFORMANCE

- Historical fund performance, investment prices, and current market and prospectus information.

MANAGE LOANS (IF OFFERED)

- Query loans by status (current, new, past due, paid).
- View payment history and amortization schedules.

CHECK DISBURSEMENTS

- Search disbursements by SSN, date, or type.
- Expand to see payee name and address.

MANAGE MY CONTRIBUTIONS

CONTRIBUTION GATEWAY

- Submit plan contributions.
- Review contribution history.

CONTRIBUTION DEPOSITS

- Browse contributions by source, trade, or payroll date.
- Download to CSV file.

MANAGE MY PARTICIPANTS

SELECT PARTICIPANT

- Search by full or partial name, by SSN, or by status.
- Edit participant information (address; date of birth, hire, term, or rehire).

PENDING ACTIVITY

- View current and scheduled transactions.
- Review and approve transactions waiting for approval (if offered).

VIEW STATEMENTS

- Search, then click to view or download participant statements.

MANAGE MY SITE

RETRIEVE FILES

- Use the **File Type** drop-down menu to download forms (enrollment, distribution, beneficiary, and more).
- Use the **Payroll Reports** drop-down to retrieve weekly files, including new loans, rate changes, and new enrollees.

SUBMIT FILES

- Upload confidential information here. Select a **File Type** using the drop-down menu. Enter description of the file and attach your document.

UTILITIES

- View transactions and web activity.

REQUEST REPORTS

- Request reports to help manage the plan.