

VBA

Virginia Bankers Association Benefits Corporation

DEFINED CONTRIBUTION PLAN ADMINISTRATIVE MANUAL

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CONTACTS

RECORD KEEPER:

ALERUS/Formerly ALLIANCE BENEFIT GROUP (ABG)
201 EAST CLARK STREET
P.O. BOX 1226
ALBERT LEA, MN 56007
PHONE: (507) 377-9344 OR (800) 898-9344 FAX: (507) 377-9103
WEB SITE: www.abgnacs.com

RECORD KEEPER CONTACTS:

Lisa Dahl, Account Manager
Dawn Dahl and Megian Bell
PHONE: (800) 898-9344
FAX: (507) 377-9103
E-MAIL: abgeast@abg-mn.com

PLAN ADMINISTRATOR:

VBA BENEFITS CORPORATION
ATTN: SUZIE ALLEN
4490 COX ROAD
GLEN ALLEN, VA 23060
PHONE: (804) 819-4730
FAX: (804) 643-5701
E-MAIL: sallen@vabankers.org

GENERAL INFORMATION

The VBA Benefits Corporation maintains the Master Defined Contribution Plan for eligible members of the Virginia Bankers Association. Each member bank's assets are held in the VBA 401(k) Master Trust allowing for aggregation of transactions of participating banks' retirement plans to provide simplified plan/trust accounting and governance. The aggregation of funds also creates greater economies of scale for access to fund share classes not available on a stand-alone basis. However, each member bank is considered a single plan with decisions over benefit and contribution levels residing with each individual plan.

Partners

The Benefits Corporation has partnered with two independent retirement plan firms to perform all of the required plan services to the Master Plan and Master Trust. The following outlines roles and responsibilities for each entity involved in the member bank's 401(k) plan:

Member Bank: Acts as plan sponsor and fiduciary

The VBA Benefits Corporation: Acts as the trust sponsor and fiduciary.

Reliance Trust Company: Reliance Trust serves three roles as plan custodian, investment manager and Discretionary Trustee of the plan. Reliance Trust has more than 30 years of retirement, financial and trust experience. They are an independent advisor which allows them to offer objective consulting and advice since they do not offer proprietary mutual funds. Reliance Trust's investment management services for retirement plans primarily utilize equity and fixed income vehicles, and are available through separately managed accounts and pooled funds, including collective investment vehicles, unitized accounts and mutual funds.

Alerus Retirement & Benefits (formerly ABG): Alerus is our plan administrator and recordkeeper. Alerus offers comprehensive and integrated retirement plan administration services encompassing all aspects of plan management.

Services

With our partners, the VBA provides the following services:

- **401(k) plan design and consulting.** Banks that participate in the VBA 401(k) plan can choose among the VBA offerings, which provide maximum flexibility, from lifestyle-related funds to individually managed portfolios;
- **401(k) plan document compliance.** The VBA provides participating banks with required plan documents and government filings, including annual 5500s and summary annual reports;
- **Third party plan administration.** The VBA 401(k) plan is administered by Alerus; services include distributions process and 1099s, daily valued recordkeeping, quarterly participant statements and management reporting, fund performance information, audit assistance, annual compliance testing, trust accounting and reconciliation, toll-free number and participant website capabilities;
- **401(k) plan asset custody.** Reliance Trust provides the custody and safeguarding of plan assets and trust transaction services;
- **Investment consulting.** Reliance Trust is the plan's investment manager and their investment consultants are available to discuss investment options with participants;

- **401(k) participant education.** The VBA Benefits Corporation provides member banks with continuing participant education, including newsletters, website financial planning, quarterly webinars and on-site presentations;
- **Employer Stock Option.** Member banks can offer bank stock as an investment option (with approval); bank serves as fiduciary;
- **Annual Stewardship Reporting.** Member banks are provided an annual document that highlights plan performance and offers a fiduciary compliance review;
- **Fiduciary compliance.** The VBA Benefits Corporation and Reliance Trust, as investment manager, are the plan fiduciaries for the VBA 401(k) plan and they limit the amount of fiduciary risk taken by member banks.

Services performed as a plan fiduciary are marked with an "F". Other services are performed as a third party administrator as agent for the Master Plan Sponsor.

	<u>VBA BC</u>	<u>RTC</u>	<u>Alerus</u>
Professional Investment Management		F	
Fiduciary Oversight	F	F	
Legal Plan Documents	X		
Tax Filings and 5500 Preparation			X
Distribution Processing and 1099s		X	
Annual Compliance Testing			X
Plan Servicing by VBA Staff	X		
Quarterly Participant Statements			X
Quarterly Management Reporting		X	
Fund Performance Information		X	X
Audit Assistance			X
Trust Accounting and Reconciliation		F	X
Daily Valuation with 800# and Internet Access			X
Participant Newsletters and Web Site Financial Planning		X	X

ENROLLING NEW EMPLOYEES

Overview of the Enrollment Process

The enrollment process starts when employees become eligible to participate in the Plan. The employee receives Plan information and makes the decision to participate. Next the employee completes the Salary Reduction Election and Investment Selection Form. By signing the form the employee agrees to the terms of the Plan and the form. Participants should enroll online if your plan has that feature activated. The electronic entry of their form is the same as a signed form.

Eligibility

The Plan's eligibility standards are specified in Article II of the Plan Document, Section 5 of the adoption agreement and in the Summary Plan Description (SPD) which you should have on file. Plan Highlights outline the basic eligibility provisions and features of the Plan. If the Plan Highlights should conflict with the formal Plan Document and Trust, such formal documentation shall apply.

It is important to maintain a complete list of current employees with their birth dates and hire dates. At least one month prior to each entry date for the Plan, identify newly eligible employees and provide them with an Enrollment Packet.

Plan Communication

You should work with the VBA Benefits Corporation to obtain enrollment materials and schedule employee meetings.

Your Defined Contribution Plan Enrollment Packet consists of:

- Plan Highlights, outlines the basic Plan provisions
- Lifestyles brochure
- Employee Investment Worksheet
- Salary Reduction Election and Investment Selection Form and a Beneficiary Designation Form.
- Summary Plan Description
- If your plan offers bank stock as an investment, include a copy of the prospectus

Election to Participate

The Plan Document states that each eligible employee must designate his decision to participate or not to participate in the Plan.

By recording a zero salary reduction and signing the form, the employee is declaring that he has been offered the opportunity to contribute to the Plan and has elected not to contribute at this time. As the Plan Administrator and/or staff you have met the requirements of the Plan if you have given him or her sufficient information with which to make this decision.

For testing and recordkeeping it is very important that you have an election form for every eligible employee in your file and on file with the record keeper. The missing records of non-participating, eligible employees cause delays in compliance testing, assignment of employer contributions and other Plan functions. These delays can result in penalties from late filings of reports and taxes.

Completion/Validation of the Salary Reduction Election and Investment Selection Form:

- a) For a participant already in the Alerus/ABG system: www.abgnccs.com > Forms > Election Form – prepopulated. Highlight this form. At the right, change the drop down menu to Select Employee. Choose the SELECT button. Highlight the employee's SSN. Choose the SUBMIT button.
 - b) For a participant who is not in the Alerus/ABG system yet: www.abgnccs.com > Forms > Election Form – Blank. Select SUBMIT.
 - c) For a participant using online enrollment, follow the guide in this section that follows.
2. **Basic Information:** Make sure all items are completed and are correct.
 3. **Completing the form:**
 - a) The employee should enter his deferral election even if it is zero. Verify that the election percent chosen by the participant is valid for your plan.
 - b) Each participant can elect to invest his contributions utilizing one of the two investment platforms: Lifestyle Managed Portfolios or Self Directed Mutual Funds. If one of the Lifestyle Portfolio options is chosen, only one lifestyle model is recommended. Verify that the participant has completed this portion of the form correctly and that self-directed mutual fund percentages total 100% if that option is selected.
 - c) For plans with an employer stock option, there will also be an election to invest in employer stock. If participants are not permitted to invest 100 percent of contributions into employer stock, make sure they have selected one of the Lifestyle Portfolio Options or self-directed options which, in addition to the stock, total 100 percent.
 - d) Review the form for completeness and have any necessary corrections made by the employee.
 - e) Make sure the employee has signed and dated the form.

4. A copy of the Salary Reduction Election and Investment Selection Form should be forwarded when complete to Alerus/ABG (see Contacts List). It is important that this form be sent to Alerus/ABG at least 5 business days before the first payroll in which the employee begins deferring. The original should be kept on file. If the form is not entered within that time frame, the participant's contributions will be traded into the plan's default fund for that contribution. The participant may log into the website and place a transfer if they would like to move that money.
5. Add the new enrollee to your payroll contribution file and code their deferral election into your payroll system. After the participant's first contribution deduction, make sure to include their employee deferral and employer contribution (if applicable) on the payroll file. (See the payroll deduction portion of this manual for more detailed information)

Beneficiary Designation

The 1984 Retirement Equity Act (REA) requires that special protection be afforded to a Participant's spouse if the Participant dies before retirement. Each Participant must complete a Beneficiary Designation Form describing these REA mandated death benefits within certain specific time periods. Participants may need to be reminded to update their Beneficiary Designation.

1. For married Participants of any age, the entire death benefit is to be paid to the Participant's spouse. A divorce does change the Participant's status to unmarried and permits the Participant to name any Beneficiary. Be sure that the divorce is final or the separation is legal prior to accepting a change in beneficiary. A copy of the legal papers will document the beneficiary election.
2. The participant may waive the spouse as the beneficiary, provided the spouse consents in writing with notarization or in the presence of the Plan Administrator. To do this, the Participant must select Option 3 of the Beneficiary Designation Form.
3. Unmarried Participants may designate any Beneficiary on a Beneficiary Designation Form.
4. If a Participant marries, the participant's spouse will automatically be the primary beneficiary superseding all other named beneficiaries.

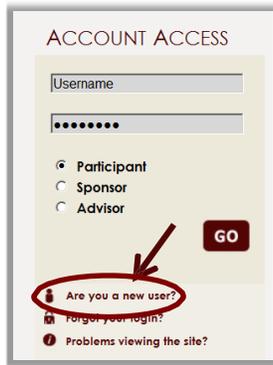
You must maintain accurate records of the marital status of each Participant to ensure that the Beneficiary Designation forms are provided in a timely manner to Alerus/ABG for distribution of the Participant's funds. Failure to comply can result in possible penalties and legal liabilities to the Plan.

The Beneficiary Designation Form should be kept on-site in the employee's personnel file. A copy of each Beneficiary Designation Form should be forwarded to Alerus/ABG (see Contacts List).

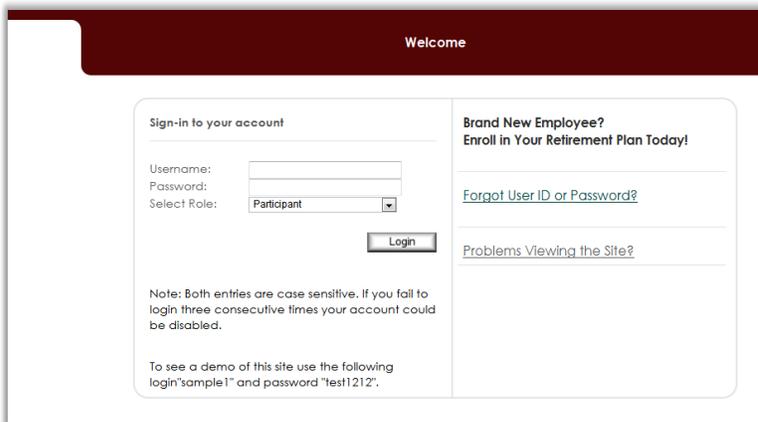
ALERUS/ABG ONLINE ENROLLMENT

New Employee Step-by-Step Instructions

STEP 1: Visit www.abgncs.com, head to the **Account Access** section, and click on the “[Are you a new user?](#)” link underneath the main login.



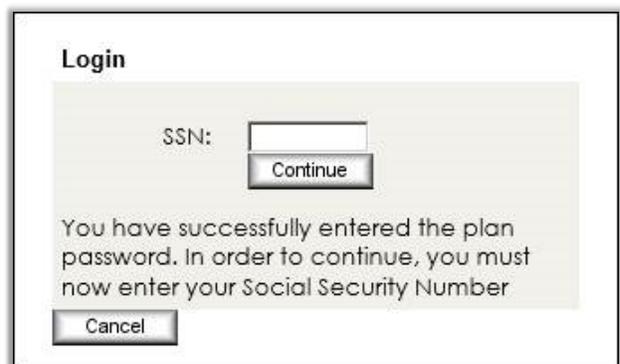
STEP 2: *Brand new employee?* If you are a brand new employee and would like to enroll immediately, click on the link, “*Brand New Employee? Enroll in Your Retirement Plan Today!*”



STEP 3:



1. Enter your plan-specific password provided by your HR contact
2. Click “Begin”
3. Enter your SSN (no dashes)
4. Click “Continue” | *move on to Step 4*



Please note that you may be asked to enter additional criteria upon login according to your plan’s provisions.

STEP 4: Once logged in, you will go through a series of enrollment screens - these steps will be specific to your plan. Below is an example of the steps you may take:

USERNAME INFORMATION

Establish your username and password.

Step 1 of 5 : Personal Information

Items marked with an asterisk (*) must be completed before you can proceed to

Username Information

Establish your Username:
(alphanumeric digits, case-sensitive)

Establish your Password:
(digits, case-sensitive)

Re-enter Password:

Remember your Username and Password. You will need them to access your account via the plan website in the future.

In the event that you lose your Password, please set up the answer to your "Lost Password" verification question.

Verification Question:

Verification Answer:

Criteria:

- Leaving the user id field empty will reuse your current user id unless it does not meet the User ID requirements.
- Changes made to your password will take effect immediately.
- These changes will not affect your Voice Response access (if available).
- User ID must have at least 1 letter
- User ID can't match your social security number
- User ID can't match your password.
-
- Password can't match your social security number.
- Password can't match your User ID.
- Password must contain at least 1 letter and 1 number.
- Password cannot contain three characters in a row that have a one character difference (Ex. ABC123).
- User id must be between 6 and 12 characters in length.
- Password must be between 6 and 8 alphanumeric characters (0-9, A-Z) in length.

YOUR PERSONAL INFORMATION

Enter your name, address, date of birth and other personal information. We strongly encourage each participant to be as complete as possible when completing this step, including phone number and address.

1 - Personal Information → 2 - Beneficiaries → 3 - Contributions → 4 - Investment Elections → 5 - Confirmation

To proceed to the next step or return to a previous step, click on the name of the step in the arrow and that form will be displayed. Your data will be saved when you leave a form but your enrollment will be complete only after you receive confirmation and select the Finish button.

Items marked with an asterisk (*) must be completed before you can proceed to the next step.

Username Information

Establish your Username (alphanumeric digits, case-sensitive)

Establish your Password (digits, case-sensitive)

Re-enter Password:

Remember your Username and Password. You will need them to access your account via the plan website in the future.

Lost Password Information

In the event that you lose your Password, please set up the answer to your "Lost Password" verification question.

Verification Question:

Verification Answer:

Your Personal Information

First Name

Date of Birth (mm/dd/yyyy)

Last Name

Address Line 1

Home phone number

Address Line 2

Office phone number

City

Other phone number

State

Postal Code (Zip)

Country

If you would like to receive confirmations of transactions, please fill out the following information:

I do not have an e-mail address*

Send Email confirmation to:

Internet address

Confirm address

Home Email

Office Email

Other Email

Be sure to continue through all steps of the enrollment process until you receive confirmation that your enrollment is complete. If you cancel or close your browser before completing the process, your enrollment will not be processed.

1 - Personal Information → 2 - Beneficiaries → 3 - Contributions → 4 - Investment Elections → 5 - Confirmation

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BENEFICIARIES¹

Enter your beneficiary designation. Please note that if you elect someone other than just your spouse as the beneficiary, you **MUST** complete a written form with spousal consent. This form must be witnessed by a notary or plan representative.

1 - Personal Information → 2 - Beneficiaries → 3 - Contributions → 4 - Investment Elections → 5 - Confirmation

To proceed to the next step or return to a previous step, click on the name of the step in the arrow and that form will be displayed. Your data will be saved when you leave a form but your enrollment will be complete only after you receive confirmation of your changes and select the Finish button.

This designation can have important tax and legal effects: you may wish to consult your advisor before continuing.

- The sum of your Primary Beneficiary percentage(s) does not equal to 100%.

Beneficiary Designation 1

Beneficiary type	<input type="text" value="Primary"/>	Home Address	
Name (First Last)	<input type="text"/>	Address Line 1	<input type="text"/>
Percent (%) of benefit payable to this beneficiary	<input type="text" value="0"/>	Address Line 2	<input type="text"/>
Relationship	<input type="text"/>	City	<input type="text"/>
Date of Birth (mm/dd/yyyy)	<input type="text"/>	State	<input type="text"/>
Social Security Number (optional)	<input type="text"/>	Postal Code (Zip)	<input type="text"/>
		Country	<input type="text"/>

1 - Personal Information → 2 - Beneficiaries → 3 - Contributions → 4 - Investment Elections → 5 - Confirmation

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CONTRIBUTIONS²

Enter your deferral elections. If you do not wish to defer at this time, check one of the boxes and leave the dollar or percentage at zero (0). Your plan provisions will be listed on this screen and you would enter either a percentage of your pay or dollar amount. Not all plans have this option available.

1 - Personal Information → 2 - Beneficiaries → 3 - Contributions → 4 - Investment Elections → 5 - Confirmation

Let our video hosts help you set up and manage your plan! [Click here to get started.](#)

Confirmation E-mail Address

A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please correct the address in the fields provided.

johndoe@email.com

Update e-mail address:

Confirm e-mail address:

To proceed to the next step or return to a previous step, click on the name of the step in the arrow and that form will be displayed. Your data will be saved when you leave a form but your enrollment will be complete only after you receive confirmation of your changes and select the Finish button.

Current Contribution Amounts

Last Web/VRU Contribution	Total
Pre-Tax Deferral	\$0.00 per pay period
Roth	\$0.00 per pay period

Change Contribution Amounts

Please enter a contribution percentage or dollar amount that your employer will deduct from your compensation each payroll period for deposit to your 401(k) account.

Rules and Criteria

Action	Contribution Type	Percent/Dollar	Current Contribution Rate	New Contribution Rate
<input type="text" value="No change"/>	Pre-Tax Deferral	<input type="text" value="Percent"/>		0.00 per pay period
<input type="text" value="No change"/>	Roth	<input type="text" value="Percent"/>		0.00 per pay period

1 - Personal Information → 2 - Beneficiaries → 3 - Contributions → 4 - Investment Elections → 5 - Confirmation

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¹ Online beneficiary changes are an optional feature and may not be available for all plans

² Online contribution changes are an optional feature and may not be available for all plans

INVESTMENT ELECTIONS³

Choose the funds or investment models in which you would like your contributions invested. Click **Review Fund Performance and Prospectuses** to obtain more information on your fund choices.

The screenshot shows a multi-step enrollment process. Step 4, 'Investment Elections', is the active step. A red arrow points to the 'Review Fund Performance and Prospectuses' link. Below this link is a 'Confirmation E-mail Address' section with a text input field containing 'johndoe@email.com' and a 'Reset' button. A table lists various investment funds with their current and new election percentages. The table is as follows:

Investment	Current Allocation	New Election
AIM Aggressive Growth A	0.00%	0.00%
American Funds Bond Fd Am A	0.00%	0.00%
American Funds EuroPacific A	0.00%	0.00%
American Funds Growth Fund A	0.00%	0.00%
American Funds AMCAP Fund A	0.00%	0.00%
American Funds New Prspctv A	0.00%	0.00%
American Funds Wash Mutual A	0.00%	0.00%
AIM Constellation Fund	0.00%	0.00%
MFS Massachusetts Investors Growth	0.00%	0.00%
American Funds Fdmntl Invs A	0.00%	0.00%
Fidelity Spartan 500 Index Fund Inv	0.00%	0.00%
Morley Capital Stable Value	0.00%	0.00%
Total allocation percent:	0.00%	0.00%

Below the table, a note states: 'If you do not provide investment directions for your contributions, they will be defaulted to the American Funds Bond Fd Am A until you provide other investment instructions. Once amounts are defaulted, it is your responsibility to realign them in accordance to your investment elections. For more information, please contact your plan administrator.' At the bottom, there are 'Previous', 'Next', and 'Reset' buttons, and a 'Reset Investment Elections' button.

REVIEW & CONFIRM

Review all information you have entered and click **Edit** if you would like to make changes to any of the sections. Click **Finish** to complete your enrollment process.



³ Online investment election changes are an optional feature and may not be available for all plans.

ENROLLMENT COMPLETED

Click **Continue** to go to the ABG Participant Website. Here, you will be able to view your account balance, transfer your current balance, make new investment elections, update personal and beneficiary information, change your password and view fund performance.

Congratulations! Your Enrollment is Complete.

You may access your account via the plan's website at any time using your Username and Password. If you elected to receive email confirmations, you will receive confirmation of your enrollment at the email address specified.

Reminders:

The investment elections you selected during the enrollment process will apply to all sources of contributions. For more information, please contact your plan administrator.

Go to plan website



ADDITIONAL SUPPORT



Questions? If you have questions as you move through these enrollment steps online, please contact an Alerus/ABG Call Center Representative at **(800) 495-4015** or by email at haveaquestion@abg-mn.com.

Our team of experts will be happy to assist you.

ALERUS/ABG ONLINE ENROLLMENT

Existing Employee Step-by-Step Instructions

STEP 1: Visit www.abgnccs.com, head to the **Account Access** section, and click on the "Are you a new user?" link underneath the main login.

ACCOUNT ACCESS

Username

.....

Participant
 Sponsor
 Advisor

GO

[Are you a new user?](#)
[Forgot your login?](#)
[Problems viewing the site?](#)

STEP 2: If you are an existing employee, follow these simple steps:

1. Enter your User ID: Your SSN (no dashes)
2. Enter your Password: Last 4 digits of your SSN
3. Click "Go" | move on to Step 3

STEP 2b: Participating in another Plan at ABG? Do you currently participate in another benefit plan administered by Alerus/ABG? Depending on the benefit you may need to use another site to access it. Please ask your HR team for information about those plans.

Benefits Summary	
Personal Info George Burns 1234 My Street Any Town, MN 9876 Birth date: 01/01/1972 Married	
Plan Selection - Please click on one of the plan names listed below	
Widget's, Inc. 401(k) Retirement Plan Status: Active Balance as of: 07/01/2012 Account balance: \$156,313.76 Vested balance: \$156,313.76 Loan balance: \$10,041.41 Pre-tax deferral: 9.57% Roth: 17.35%	Sample Plan Status: Active Balance as of: Account balance: Vested balance: Pre-tax deferral:
Widget's, Inc. Cafeteria Plan Dependent Care: Ineligible Group Health Insurance: Ineligible HSA: Not enrolled HSA: Enrolled Health FSA: Ineligible Health Reimbursement: Ineligible Unifund Business FSA: Ineligible	Alliance Benefit Group Health Savings Account Status: Active Balance as of: 07/01/2012 Account balance: \$1,824.81 Vested balance: \$1,824.81

Plan Selection - Please click on one of the plan names listed below

Widget's, Inc. 401(k) Retirement Plan

Status: Active
Balance as of:
Account balance: 07/01/2012
Vested balance: \$156,313.76
Loan balance: \$156,313.76
Pre-tax deferral: \$10,041.41
Roth: 9.57%
17.35%

STEP 3: Once logged in, you will go through a series of enrollment screens - these steps will be specific to your plan. Below is an example of the steps you may take:

USERNAME INFORMATION

Establish your username and password.

Criteria:

- Leaving the user id field empty will reuse your current user id unless it does not meet the User ID requirements.
- Changes made to your password will take effect immediately.
- These changes will not affect your Voice Response access (if available).
- User ID must have at least 1 letter
- User ID can't match your social security number
- User ID can't match your password.
- Password can't match your social security number.
- Password can't match your User ID.
- Password must contain at least 1 letter and 1 number.
- Password cannot contain three characters in a row that have a one character difference (Ex. ABC123).
- User id must be between 6 and 12 characters in length.
- Password must be between 6 and 8 alphanumeric characters (0-9, A-Z) in length.

Step 1 of 5 : Personal Information

Items marked with an asterisk (*) must be completed before you can proceed to

Username Information

Establish your Username:
(alphanumeric digits, case-sensitive)

Establish your Password:
(digits, case-sensitive)

Re-enter Password:

Remember your Username and Password. You will need them to access your account via the plan website in the future.

In the event that you lose your Password, please set up the answer to your "Lost Password" verification question.

Verification Question:

Verification Answer:

YOUR PERSONAL INFORMATION

Enter your name, address, date of birth and other personal information. We strongly encourage each participant to be as complete as possible when completing this step, including phone number and address.

1 - Personal Information
2 - Beneficiaries
3 - Contributions
4 - Investment Elections
5 - Confirmation

To proceed to the next step or return to a previous step, click on the name of the step in the arrow and that form will be displayed. Your data will be saved when you leave a form but your enrollment will be complete only after you receive changes and select the Finish button.

Items marked with an asterisk (*) must be completed before you can proceed to the next step.

Username Information

Establish your Username (alphanumeric digits, case-sensitive)

Establish your Password (digits, case-sensitive)

Re-enter Password:

Remember your Username and Password. You will need them to access your account via the plan website in the future.

Lost Password Information

In the event that you lose your Password, please set up the answer to your "Lost Password" verification question.

Verification Question:

Verification Answer:

Your Personal Information

First Name <input type="text" value="John"/>	Date of Birth (mm/dd/yyyy) <input type="text" value="01/01/2000"/>
Last Name <input type="text" value="Doe"/>	Home phone number <input type="text" value="() () - () ()"/>
Address Line 1 <input type="text" value="123 Any Street"/>	Office phone number <input type="text" value="() () - () () ex () ()"/>
Address Line 2 <input type="text"/>	Other phone number <input type="text" value="() () - () ()"/>
City <input type="text" value="Anytown"/>	
State <input type="text" value="MN"/>	
Postal Code (Zip) <input type="text" value="55555"/>	
Country <input type="text" value="USA"/>	

If you would like to receive confirmations of transactions, please fill out the following information:

I do not have an e-mail address*

Send Email confirmation to:

	Internet address	Confirm address
Home Email	<input type="text" value="johndoe@email.com"/>	<input type="text" value="johndoe@email.com"/>
Office Email	<input type="text"/>	<input type="text"/>
Other Email	<input type="text"/>	<input type="text"/>

Be sure to continue through all steps of the enrollment process until you receive confirmation that your enrollment is complete. If you cancel or close your browser before completing the process, your enrollment will not be processed.

1 - Personal Information
2 - Beneficiaries
3 - Contributions
4 - Investment Elections
5 - Confirmation

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BENEFICIARIES¹

Enter your beneficiary designation. Please note that if you elect someone other than just your spouse as the beneficiary, you **MUST** complete a written form with spousal consent. This form must be witnessed by a notary or plan representative.

1 - Personal Information → 2 - Beneficiaries → 3 - Contributions → 4 - Investment Elections → 5 - Confirmation

To proceed to the next step or return to a previous step, click on the name of the step in the arrow and that form will be displayed. Your data will be saved when you leave a form but your enrollment will be complete only after you receive confirmation of your changes and select the Finish button.

This designation can have important tax and legal effects; you may wish to consult your advisor before continuing.

- The sum of your Primary Beneficiary percentage(s) does not equal to 100%.

Beneficiary Designation 1

Beneficiary type	<input type="text" value="Primary"/>	Home Address	
Name (First Last)	<input type="text"/>	Address Line 1	<input type="text"/>
Percent (%) of benefit payable to this beneficiary	<input type="text" value="0"/>	Address Line 2	<input type="text"/>
Relationship	<input type="text"/>	City	<input type="text"/>
Date of Birth (mm/dd/yyyy)	<input type="text"/>	State	<input type="text"/>
Social Security Number (optional)	<input type="text"/>	Postal Code (Zip)	<input type="text"/>
		Country	<input type="text"/>

1 - Personal Information → 2 - Beneficiaries → 3 - Contributions → 4 - Investment Elections → 5 - Confirmation

Powered by Alliance Benefit Group

CONTRIBUTIONS²

Enter your deferral elections. If you do not wish to defer at this time, check one of the boxes and leave the dollar or percentage at zero (0). Your plan provisions will be listed on this screen and you would enter either a percentage of your pay or dollar amount. Not all plans have this option available.

1 - Personal Information → 2 - Beneficiaries → 3 - Contributions → 4 - Investment Elections → 5 - Confirmation

Let our video hosts help you set up and manage your plan! [Click here to get started.](#)

Confirmation E-mail Address

A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please correct the address in the fields provided.

john.doe@email.com

Update e-mail address:

Confirm e-mail address:

To proceed to the next step or return to a previous step, click on the name of the step in the arrow and that form will be displayed. Your data will be saved when you leave a form but your enrollment will be complete only after you receive confirmation of your changes and select the Finish button.

Current Contribution Amounts

Last Web/VRU Contribution	Total
Pre-Tax Deferral	\$0.00 per pay period
Roth	\$0.00 per pay period

Change Contribution Amounts

Please enter a contribution percentage or dollar amount that your employer will deduct from your compensation each payroll period for deposit to your 401(k) account.

Rules and Criteria

Action	Contribution Type	Percent/Dollar	Current Contribution Rate	New Contribution Rate
<input type="text" value="No change"/>	Pre-Tax Deferral	<input type="text" value="Percent"/>		<input type="text" value="0.00"/> per pay period
<input type="text" value="No change"/>	Roth	<input type="text" value="Percent"/>		<input type="text" value="0.00"/> per pay period

1 - Personal Information → 2 - Beneficiaries → 3 - Contributions → 4 - Investment Elections → 5 - Confirmation

Powered by Alliance Benefit Group

¹ Online beneficiary changes are an optional feature and may not be available for all plans

² Online contribution changes are an optional feature and may not be available for all plans

INVESTMENT ELECTIONS₃

Choose the funds or investment models in which you would like your contributions invested. Click **Review Fund Performance and Prospectuses** to obtain more information on your fund choices.

The investment elections you enter below will be applied to all sources of contributions (including any employer contributions). Please note that once you have completed the enrollment process, you can always change your investment elections. For more information, please contact your plan administrator.

Review Fund Performance and Prospectuses

I elect to invest all future contributions (including employee and employer contributions) as follows.

Confirmation E-mail Address

A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please correct the address in the fields provided.

john.doe@email.com

Update e-mail address:

Confirm e-mail address:

Investment Elections

Rules and Criteria

View Investment Advisor Suggestions for: **Default**

Investment	Current Allocation	New Election
AIM Aggressive Growth A	0.00%	0.00%
American Funds Bond Fd Am A	0.00%	0.00%
American Funds EuroPacific A	0.00%	0.00%
American Funds Growth Fund A	0.00%	0.00%
American Funds AMCAP Fund A	0.00%	0.00%
American Funds New Prspctv A	0.00%	0.00%
American Funds Wash Mutual A	0.00%	0.00%
AIM Constellation Fund	0.00%	0.00%
MFS Massachusetts Investors Growth	0.00%	0.00%
American Funds Fdmntl Invs A	0.00%	0.00%
Fidelity Spartan 500 Index Fund Inv	0.00%	0.00%
Morley Capital Stable Value	0.00%	0.00%
Total allocation percent:	0.00%	0.00%

If you do not provide investment directions for your contributions, they will be defaulted to the American Funds Bond Fd Am A until you provide other investment instructions. Once amounts are defaulted, it is your responsibility to realign them in accordance to your investment elections. For more information, please contact your plan administrator.

Powered by Alliance Benefit Group

1 - Personal Information 2 - Beneficiaries 3 - Contributions 4 - Investment Elections 5 - Confirmation

REVIEW & CONFIRM

Review all information you have entered and click **Edit** if you would like to make changes to any of the sections. Click **Finish** to complete your enrollment process.

1 - Personal Information 2 - Beneficiaries 3 - Contributions 4 - Investment Elections 5 - Confirmation

³ Online investment election changes are an optional feature and may not be available for all plans.

ENROLLMENT COMPLETED

Click **Continue** to go to the Alerus/ABG Participant Website. Here, you will be able to view your account balance, transfer your current balance, make new investment elections, update personal and beneficiary information, change your password and view fund performance.

Congratulations! Your Enrollment is Complete.

You may access your account via the plan's website at any time using your Username and Password. If you elected to receive email confirmations, you will receive confirmation of your enrollment at the email address specified.

Reminders:

The investment elections you selected during the enrollment process will apply to all sources of contributions. For more information, please contact your plan administrator.

Go to plan website



ADDITIONAL SUPPORT



Questions? If you have questions as you move through these enrollment steps online, please contact an Alerus/ABG Call Center Representative at **(800) 495-4015** or by email at haveaquestion@abg-mn.com.

Our team of experts will be happy to assist you.

DATA VALIDATION CENTER (DVC)

User's Guide

The Data Validation Center (DVC) permits contribution files to be uploaded directly into the data base at Alerus/ABG. This provides a secure, efficient, and accurate method for submitting your contributions.

FORMATTING YOUR INFORMATION

For the DVC upload

To upload contribution data, a spreadsheet needs to be created. Alerus/ABG will give you the format your plan will need.

The most common DVC spreadsheet has 21 columns. Your spreadsheet may have additional columns, for example, if you have other contribution sources in your plan. To see the exact columns and layout for your plan, go to www.abgnccs.com > Resources > DER Layout. Click Submit.

Important Note: If any of the column information is not applicable to your plan (such as Employee #), you will still need a blank column in that place. Please do not delete any columns that are in your set-up, or your information will not upload into the correct fields.

Below are the specific instructions for setting up your spreadsheet. Once you review these specifics and learn to upload your file, please see the quick reference at the end of this section.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
SS#	Last Name	First Name	Street Address 1	Street Address 2	City	State	Zip	EE#	Div Cd	Date of Birth	Date of Hire	Status Code	Status Sub Code	Status Date	Plan Wages	EE Confs	ER Confs	Loan Pmts	Other Plan Confs	Hrs of Srv

(No column headings, totals, dollar signs, commas, negative numbers, dashes, MM/DD/YYYY)

1-A Social Security Number

✓ Leading zeros (0) will be added

2-B Last Name

✓ No comma between the last name and suffix, include a blank space ().

Incorrect example: Howell, III. Correct example: Howell III.

3-C First Name

4-D Street Address 1

The address in your file will override the address in our system. Please make sure to enter the correct address in your payroll system before you run your file. Please use No. instead of # sign.

5-E Street Address 2

6-F City

7-G State

- ✓ Two-letter abbreviation

8-H Zip

- ✓ No dashes
- ✓

9-I Employee Number (if applicable)

10-J Company Location or Division Code (if applicable)

11-K Date of Birth

- ✓ Correct format 01/01/2004
- ✓ The system will not allow you to import your file without this date.
- ✓ Date of Birth in payroll file will **NOT** overwrite date in our system if different.

12-L Date of Hire

- ✓ The participant's original date of hire.
- ✓ Correct format 01/01/2004.
- ✓ The system will not allow you to import your file without this date.
- ✓ Date of Hire in payroll file will **NOT** overwrite date in our system if different.
- ✓ Do not use a Rehire date in this column.

13-M Status Code

- Y = Rehire
- D = Deceased
- P = Disabled
- R = Retirement
- T = Termination
- L = Leave of absence



Rehire dates need to be entered under status code as a Y and status sub code R along with the status date.

14-N Status Sub Codes

- R = Rehire
- N = Normal retirement
- E = Early retirement
- P = Postponed retirement
- A = Approved paid leave of absence
- U = Approved unpaid leave of absence
- F = Family Medical Leave Act
- M = Military leave of absence

Example Rehire

Hire Date	Status Code	Status Sub Code	Status Date
1/1/2010	Y	R	9/1/2014

15-O Status Date

- ✓ If a status code is entered, a status date must also be entered. The system will not allow you to import your file without this information.
- ✓ If status code is "T" then this date would represent the participant's date of termination.
- ✓ correct format 01/01/2004.
- ✓ Status Date in payroll file will **NOT** overwrite date in our system
- ✓ Once you've uploaded a status date, you may remove that information on your next upload.

16-P Plan wages for current period.

- ✓ If a terminated participant does not have wages to report, the termination date will not transfer in through the upload. Please email this date to your administration team to enter in this case.
- ✓ Please **delete the entire row** of anyone with a status code and status date but no compensation.

17-Q Employee Pre-Tax Contributions for current period including Catch-Up Contributions

- ✓ No negative contributions. Contact ABG if an adjustment needs to be made.

18-R Employer Matching Contributions for current period.

19-S Loan payments for current period.

20-T Other plan contributions made on an ongoing basis for the current period.

- ✓ Example would be Employer Base contributions in addition to Matching Contributions or any after-tax contributions including Roth 401(k) contributions.

21-U Hours of service for the current period.

- ✓ Only salaried employees should have an estimate of hours worked.
- ✓ This column must be populated for file to import.

Data Submission

Payroll files will be submitted to Alerus/ABG through the Plan Sponsor website at www.abgncs.com

Below are step-by-step procedures to assist you with your payroll submission.

1. Enter the User ID and Password provided by ABG and click “**Sponsor**”. If you do not have access codes, please contact your Alliance Benefit Group Account Manager.

Login

User Id:

Password:

Select Role:

[New to the system? Enroll now!](#)

[Problems Viewing the Site?](#)

Note: Both entries are case sensitive. If you fail to login three consecutive times your account could be disabled.

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2. Pick your plan’s 401(k) name if your plan has multiple plans with Alerus/ABG.

Home Data Entry

Log Out Help

Plan Selection

Plan Selection

Plan View Employer View

Employer	Plan Name	Plan ID	Balance
Widget's, Inc.	Widget's, Inc. 401(k) Retirement Plan	4999	\$2,947,057.06
Widget's, Inc.	Widget's Inc. Cafeteria Plan	CAF4999	
Widget's, Inc.	Alliance Benefit Group Health Savings Account	HSA4999	

3. Along the right side of your screen you will see several links. Click on **“Data Validation Center”**.

Home Account Info Tools Transactions Data Entry

Change Plans Log Out Help

Plan Balance

Summary **Widget's, Inc. 401(k) Retirement Plan**

Investment Profiles Plan year: 01/01/2010 - 12/31/2010

Investment Returns Plan contact/File attachment: [Janet Hanson <JHanson@abg-mn.com>](mailto:Janet.Hanson@abg-mn.com)

Categories Top heavy this year: This plan is not top heavy for the current plan year.

Payroll is processed: Biweekly

Plan Summary

Plan balance: \$2,947,057.06 Activity Employees

Activity

Graph View

Links

- Reports
- Forms
- Data Validation Center
- Plan Balance
- Investment Profiles
- Categories
- All Transactions
- Web/VRU Requests
- Investment Returns
- Termination
- Termination Approval

4. If you reach a page with a blank screen, you will need to click on “download the latest Java Plug-In” at the bottom of the screen. The Java Plug-In download procedure is a one-time free process and will not need to be done with each log-in if you use the same computer. When the download is complete, log out of the plan and close Internet connection. Log back onto the Plan Sponsor Website and select Data Validation. Select “Grant Always” on the Java Plug-In Security Warning Box.



5. You will see the Java logo while the system loads the Data Validation Center.



6. Make sure "Payroll" is selected under "Select Process"

Step 1: Select payroll period from the list

Select process: Payroll Demographic Activity Import

Buttons: Next Step >, Help, Exit Validation Center

7. Select the payroll period that you are processing by highlighting the pay period and click "Next Step" at the top.

If the pay period you are submitting is not listed, please contact our Processing department at 800-898-9344.

Step 1: Select payroll period from the list

Select process: Payroll Demographic Activity Import

Select division: All

Division	Status	Schedule	Payroll Period	Participants	Error/Warning Records
All	Not started	Biweekly 0	06-27-2009-07-10-2009	0	0.0
All	Not started	Biweekly 0	07-11-2009-07-24-2009	0	0.0
All	Not started	Biweekly 0	07-25-2009-08-07-2009	0	0.0
All	Not started	Biweekly 0	08-08-2009-08-21-2009	0	0.0
All	Not started	Biweekly 0	08-22-2009-09-04-2009	0	0.0

Buttons: Delete File, View Totals

Instructions:
Select the payroll period that you would like to work with and select the "Next Step >" button to choose the data entry options. Select the "Delete File" button if you would like to delete records that have been previously uploaded.

Buttons: Next Step >, Help, Exit Validation Center

The **Delete File** button at the bottom of the screen can be used should a mistake be made when uploading a file (i.e. wrong pay period or incorrect spreadsheet information).

When and if this occurs, after selecting the Delete File option, choose the file name, manual records and all records for the payroll period. Click continue. This may take a few minutes to run.

Once completed you will see the payroll period will now say "**Not started**" instead of "**In progress**" indicating that you may then start your process over again.

The View Totals button at the bottom of the screen can be used to view totals of a selected completed payroll period if needed.

8. The Entry routine name has been assigned by Alliance Benefit Group to match your file format.

9. Click **“Browse”** to select a file to upload. This would be the location of where you saved your payroll file in one of the accepted formats.

Step 2: Select process for entering payroll data

Entry routine name: **DVC IMPORT #100 Roth**

Upload a file containing the payroll data

* Choose the Preview File button to determine if your file layout matches selected entry routine.

Special instructions:

Remove embedded: Header record Trailer record

Manually enter/edit employee information

Copy information from the previous payroll period 07/12/2008-07/25/2008

Instructions:

Select one of the three options above to identify how you would like to populate the contribution data for the selected payroll period. Once the selection is made and a file has been selected (if required) then click on the "Next Step >" button to continue with the process. Click the "< Previous Step" button to select a different payroll period.

Remove Embedded:
DVC can now remove the header record and/or the trailer record by checking these boxes.

Please use this box to alert us of any special instructions for this payroll.

You can click **“Preview File”** to double check the information. You will see just the first three rows of your file. If the information is okay, click **“Next Step”** to continue. If changes need to be made to the file click previous step; make those changes to your file, highlight the payroll period (not started), click next step and then click **“Browse”** again to select a file to upload and **“Preview File”** to make sure files looks okay before clicking **“Next Step”**.

If you do not have the 21 fields we have requested, you will not be able to complete the upload and receive a message similar to this:

Step 5: Payroll totals

Payroll period: Bi-weekly 2009-07-25 - 2009-08-07

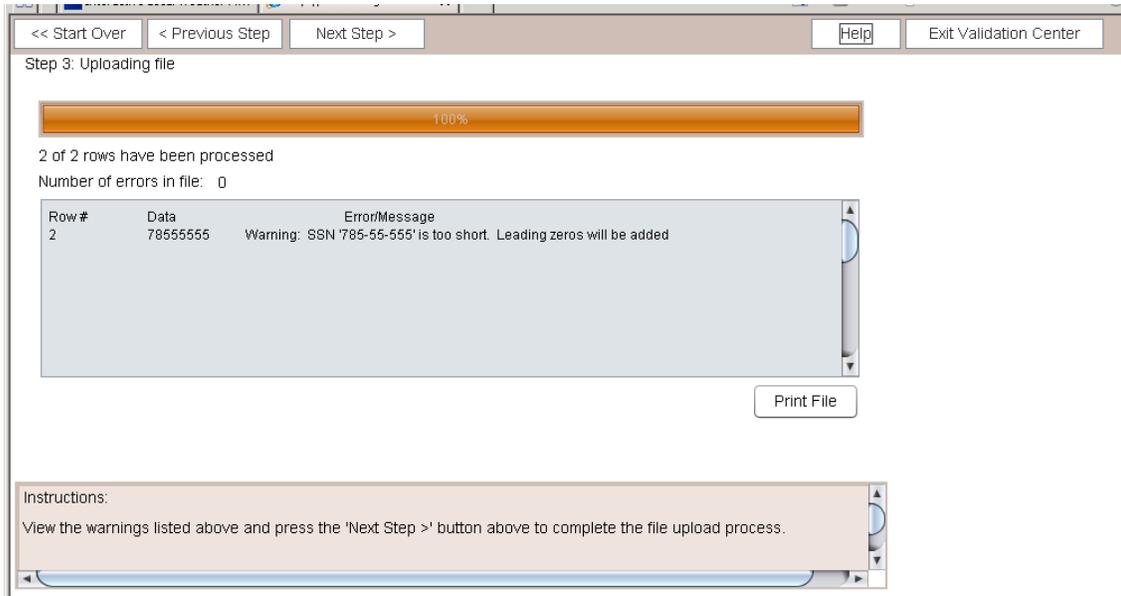
Division	Participants	New Participants	Total Payroll Deposit	Pre-tax	Pre-tax Match	Loan Payment
Default	2	2	160.00	100.00	50.00	10.00
Totals	2	2	160.00	100.00	50.00	10.00

You currently have 4 error(s) outstanding.

Upload another file

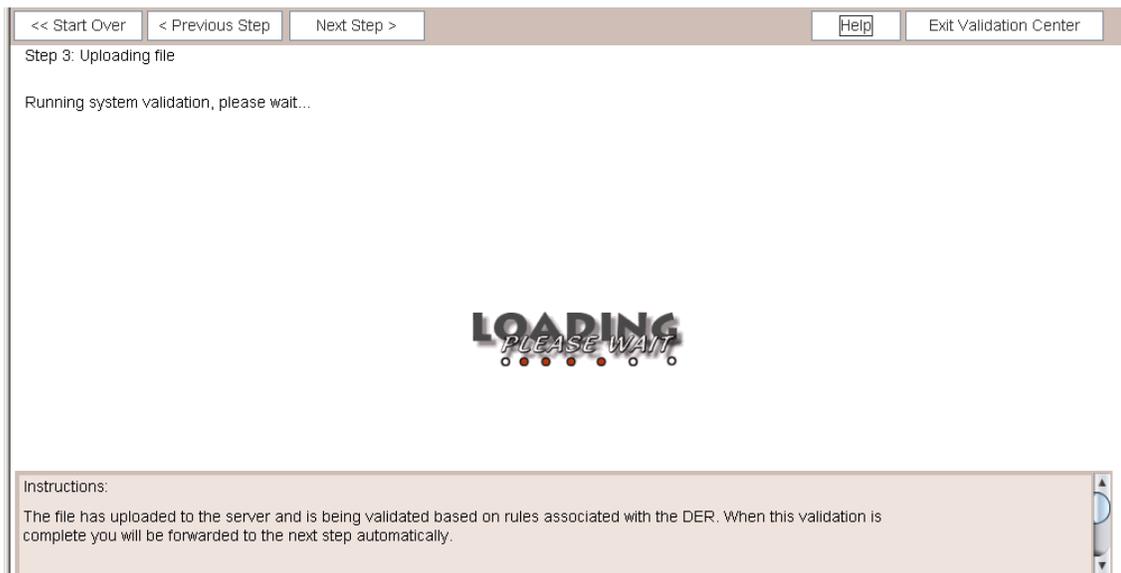
Submit for final processing

10. "Step 3: Uploading File" will list any invalid field count errors found when importing the data. The screen print below shows an example of a couple error messages. Most errors will not result in an upload error and you can click on "next step".

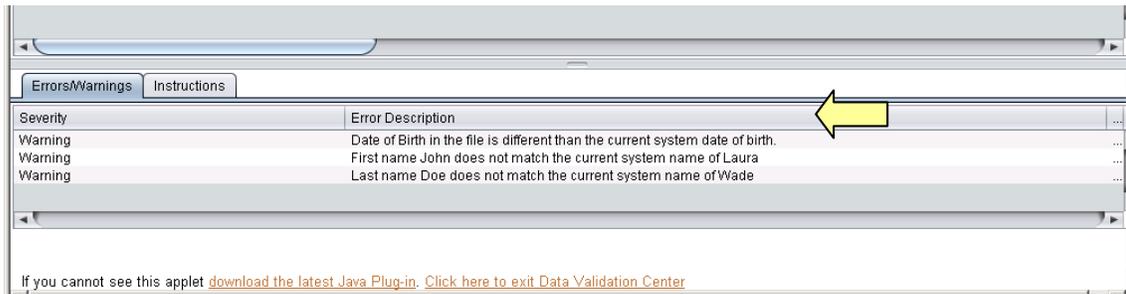


11. If you receive an error field message and you are not able to click "Next Step" you will have to click the "Start Over" button, correct the payroll file and repeat steps starting with Step 7 of this manual.

If there are no incorrect field counts the screen below will show.



12. This step will only display when there are data errors during file upload or during manual entry of data.

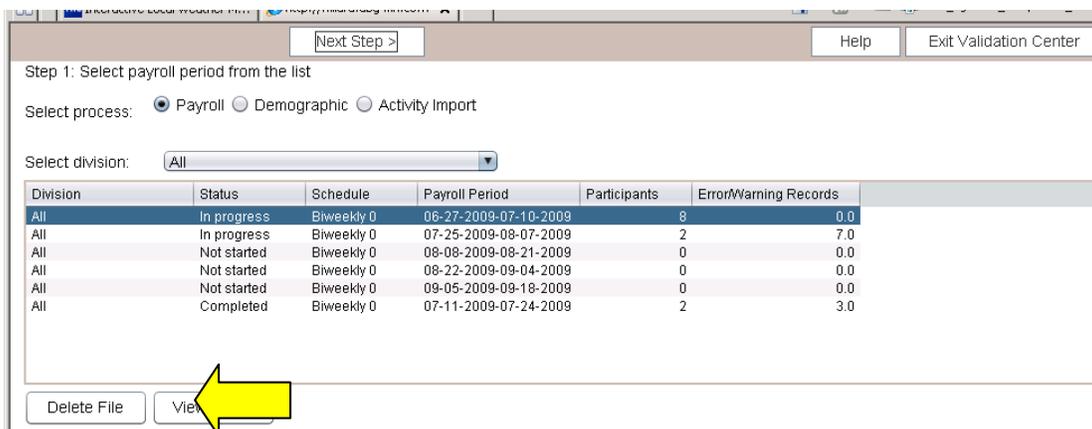


Errors are reported on the bottom of this page. They will include incorrect social security numbers, incorrect or missing dates of birth or dates of hire, etc. Highlight each individual row to show the warning or critical error for that individual participant below.

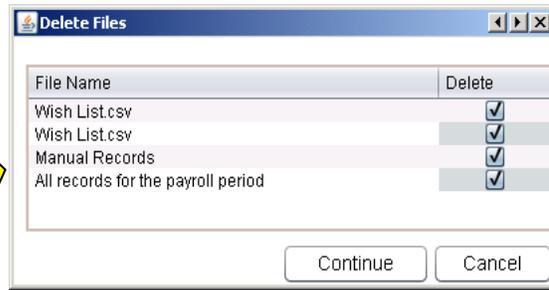
***Note: The error box can be expanded for better viewing of the errors and can be sorted for your convenience.**

If the error shown is a warning you can click “Next Step”; the information in the payroll file will overwrite the information in our system.

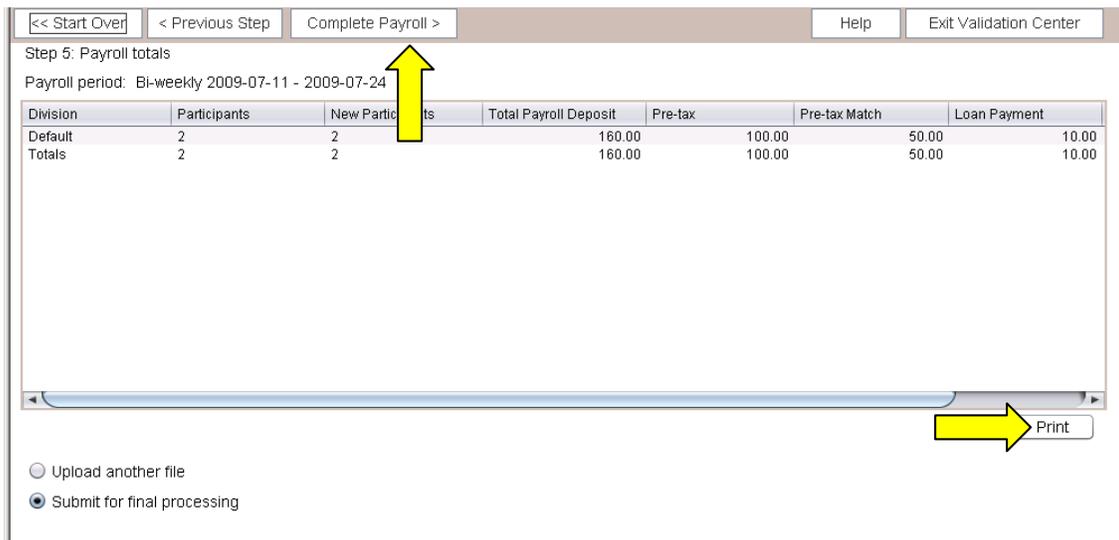
If the error shown is critical you will need to click “Start Over” and correct the payroll file. You will then need to click on the payroll period with the “In Progress” status, click delete file (see below) and continue with steps starting at step 7 of the manual.



When you receive this pop-up box- delete all files and then you can start over.



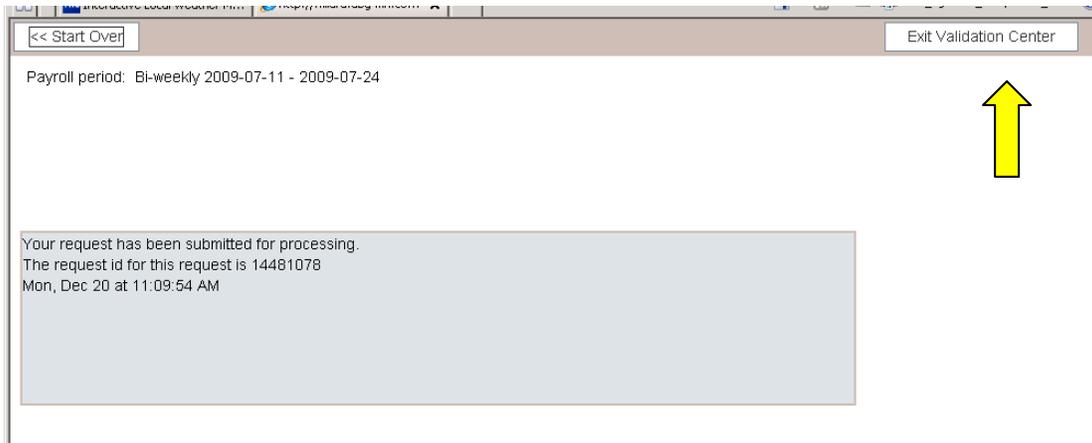
13. The screen below allows you to verify payroll totals for each source. You can select **“Print”** to have a record of the payroll period totals for your files. If the totals are correct click **“Complete Payroll”**. The file is not submitted until this step is completed.



If the totals do not match, you will need to click the **“Start Over”** button which will take you back to the select payroll period screen. Highlight the payroll period that is in progress and click delete file. Then make the corrections on the payroll file and start again at Step 7 of the manual.

If you do have another payroll to process for your plan, select **“Upload another file”** and then click **“Upload File”** at the top.

14. Please make sure that you click “**Exit Validation Center**” after completion.



15. Then please **Log out** of the Plan Sponsor Website.

If you have any adjustments to the payroll amounts once you have submitted your file through the Data Validation Center, please send an e-mail to contributions@abg-mn.com.

The amounts that are submitted, plus or minus any adjustments stated in the email, need to match the amount of the check, wire, or ACH that is sent to the investment company.

If you have any questions regarding this information or if we can be of further assistance, please contact our Processing department at 1-800-898-9344.

Quick Reference Steps

For uploading your contribution data

Please see the “DVC – full manual” in your sponsor packet for more complete details and screenshots on formatting your payroll file and navigating through the Date Validation Center.

1. **Step 1:** Log on to the sponsor web site www.abgnccs.com. *(Tip: If you have a 401k plan PLUS a NQ plan, make SURE you are logged into the correct plan that you are uploading data for. If you do not, your upload will create all new employees in the wrong plan.)*
2. **Step 2:** Along the right side of your screen you will see several links. Click on “**Data Validation Center**”. You will see the Java logo while the system loads the DVC. Click “run” when you see this option. *(Note – the Java step will soon be eliminated.)*
3. **Step 3:** Highlight the correct pay period and click “next Step”
4. **Step 4:** Click “Browse” to select a file to upload. You can also manually enter/edit employee information here or copy the information from the previous payroll if nothing has changed, however a file upload is the preferred method. *Tip: Include all current employees in your upload file with salary/hours, even through they are not eligible yet. If you enter a termination date for a participant with no compensation information, it will not come into our system. Instead, email abgeast@abq-mn.com with the termination date.)*
5. **Step 5:** “Uploading File” will list any invalid field count errors when importing data. Most errors will not result in an upload error and you can click on “Next Step”
6. **Step 6:** Verify payroll totals > select “Print” > click “Complete Payroll”. The file is not submitted until this step is completed. **IMPORTANT!** If the totals do not match, click the “Start Over” button. To clear out the data, highlight the correct pay period, select DELETE FILE. Place a checkmark in ALL boxes, and continue. Now you may proceed with step 3 above.
7. **Step 7:** If you have another payroll to process for your plan, select “upload another file” and click “Upload File” at the top.
8. **Step 8:** Once submitted, click “Exit Validation Center”.

If you have any adjustments to the payroll amounts once you have submitted a file through the Data Validation Center, please send an e-mail to abgeast@abq-mn.com.

If Alliance Benefit Group places an ACH request, nothing further is required. If you wire or mail in a check for the contributions, complete a DEPOSIT NOTIFICATION FORM to Reliance Trust. (See form on next page.)

DISTRIBUTIONS

Your plan may allow for Hardship distributions, Loans, and/or In-service Distributions. Your plan will also provide for distributions upon death, disability, or termination.

Processing time for distribution requests, once all information is in good order:

Processed within 5 business days, mailed within 7 business days. Please complete all information on forms so that your request is not delayed.

In this section:

- SUMMARY OF DISTRIBUTIONS OPTIONS
- ONLINE DISTRIBUTIONS PROCEDURES
- 2-PAGE PARTICIPANT GUIDE FOR ONLINE DISTRIBUTIONS

SUMMARY OF DISTRIBUTIONS OPTIONS

LOANS If your plan allows for loans, your Loan Policy explains the rules for participant loans under your plan. In addition, the loan application form describes the loan provisions and loan fees. Access the loan form here: www.abgnccs.com > Forms > Loan Application. Highlight the form name. At the right of this screen, change the drop down menu item to "Select Employee." Choose the SELECT button. Click on the SSN of the participant who needs the loan form. Select the SUBMIT button. Once the form is completed, submit the form to abgeast@abg-mn.com.

LOAN PAY OFF notes: If a participant would like to pay off their loan in full, confirm the pay off amount with abgEast@abg-mn.com. (Or the participant may contact the call center at 1-800-495-4015.) The check should be written to: VBA DC Plan for (your plan name). Complete a Deposit Notification Form (may be found in the VIEW FORMS section of the website.) Mail the check and deposit notification form to:

Reliance Trust Company
Attn: Fiduciary Services
P.O. Box 28165
Atlanta, GA 30358

Be sure to email abgEast@abg-mn.com that you have mailed in the check, along with the participant's name.

HARDSHIPS If your plan allows for hardship distributions, it is your responsibility to make a determination whether the participant's hardship need may be relieved through other resources reasonably available to the participant. A hardship distribution should be viewed as the last resort for financial assistance. If your plan offers loans or in-service distributions, then those options should be exhausted first. Note: There would be an exception to this rule in that if taking a loan exacerbates the financial need of the participant, then the loan option would not need to be considered. Another exception is if the hardship is to purchase a principal residence and if taking a loan for a down-payment would disqualify the participant from obtaining other financing needed to acquire the principal residence.

A hardship distribution may only be requested for the amount of the participant's need. This amount may be grossed up for taxes, if there is enough available to cover taxes. The rules about the hardship may be found right on the hardship request form: www.abgnccs.com > forms > Hardship Distribution Form. Highlight the form name. At the right of this screen, change the

drop down menu item to “Select Employee.” Choose the SELECT button. Click on the SSN of the participant who needs the loan form. Select the SUBMIT button. Once the form is completed, submit the form to abgeast@abg-mn.com. The documentation to prove the participant’s need does not need to be turned in with the distribution form. That information should be kept on file in your records.

IN-SERVICE If your plan allows for in-service distributions (normally for those still employed, age 59 ½ and older), you will complete a paper distribution form and select this choice right on that paperwork. Log into www.abgnccs.com. Forms > New Distribution Form. Highlight the form name. At the right of this screen, change the drop down menu item to “Select Employee.” Choose the SELECT button. Click on the SSN of the participant who needs the loan form. Select the SUBMIT button. Once the form is completed, submit the form to abgeast@abg-mn.com.

TERMINATION The preferred method for processing a distribution due to an employee ending their employment is through an online distribution request. This is the fastest and most accurate method of processing. PLEASE SEE THE ONLINE DISTRIBUTIONS section of this guide. If a participant does not have access to completing the request online, they may complete a paper distribution form. Once you have this paper form, you may submit the online request, using the guide.

DEATH / DISABILITY Because documentation is required along with a death or disability distribution request, this must be turned in using a paper form. Log into www.abgnccs.com. Forms > New Distribution Form. Highlight the form name. At the right of this screen, change the drop down menu item to “Select Employee.” Choose the SELECT button. Click on the SSN of the participant who needs the loan form. Select the SUBMIT button. Once the form is completed, submit the form to abgeast@abg-mn.com.

Get Started

IMPORTANT!
The participant must have a termination date in our system before an online distribution can be entered.

LOGGING IN

To access your benefit account(s), visit us at www.abgnccs.com and log in under **Account Access** directly from the home page.

Remember to define your login by indicating your role as **Sponsor** before clicking **GO**.

The screenshot shows the Alliance Benefit Group website. The top navigation bar includes 'Call Center (800) 495-4015', 'Contact', 'Careers', and social media icons. The main header features the company logo and a navigation menu with 'Why ABG', 'Retirement', 'Payroll', 'HSA FSA HRA', 'COBRA', 'Discover', and 'Log In'. A central banner features a young boy in a suit pointing at a hand-drawn 'APP' icon with a downward arrow, accompanied by the text: 'The Benefits Simplified by ABGNCS app is now available at your local app store.' Below this is a section titled 'COMPREHENSIVE EMPLOYEE BENEFIT ADMINISTRATION SOLUTIONS' with three paragraphs of text. On the right side, an 'ACCOUNT ACCESS' form is overlaid, showing fields for 'Username:' and 'Password:', radio buttons for 'Participants', 'Sponsor', and 'Advisor', and a 'GO' button. Below the form are links for 'Are you a new user?', 'Forgot your login?', and 'Problems viewing the site?'. A 'BenefIT access™ login' link is also visible at the bottom right of the form area.



Get Started

BENEFITS SUMMARY

Once logged in, your first stop will be the Plan Selection page. If you have more than one plan with Alerus/ABG, you can access each of your benefits here.

Simply click on the retirement plan from which you wish to enter a participant's distribution request.

The screenshot shows a web application interface for Plan Selection. At the top, there is a dark red navigation bar with links for Home, EE Search, Resources, and Data Entry. Below this is a search bar with a 'Last Name' dropdown and a search icon. The main content area is titled 'Plan Selection' and features a 'Refresh' button and a table. The table has columns for Employer, Plan Name, Plan ID, and Balance. There are also 'Plan View' and 'Employer View' buttons.

Employer	Plan Name	Plan ID	Balance
Investment Models	Investment Model Inc., 401(k) Plan	5000	
Whitman's Samplers Plan	Sample Plan	BAM333	\$142,020.34
Widgets, Inc.	Widget's, Inc. 401(k) Retirement Plan	4999	\$373,318.72



Your Account

ACCOUNT INFO

Account Info is the landing page for your retirement plan and provides you a snapshot of your plan.

If you are entering a distribution on a participant's behalf, proceed with the steps in this section. If the participant has already entered the request, go to page 11, "Approving a Pending Distribution"

To enter a distribution, select Termination under the **Links** section.

Summary

Widget's, Inc. 401(k) Retirement Plan

Plan year: 01/01/2014 - 12/31/2014

Plan contact/File attachment: [Babette Engebretson <blengebretson@abg-mn.com>](mailto:Babette.Engebretson@abg-mn.com)

Top heavy this year: This plan is not top heavy for the current plan year.

Payroll is processed: Biweekly

Plan Summary

Plan balance: \$373,318.72

[Show Balance by Source](#)

Balance By Investment

Investment	Balance
Oppenheimer Global Allocation ...	\$95,796.54
Morley Capital Stable Value	\$56,310.74
American Funds Fdmnt Invs A	\$36,449.37
American Funds Wash Mutual A	\$35,652.84
MFS Massachusetts Investors Gr...	\$27,514.70
Loan	\$21,994.41
American Funds New Prspctv A	\$21,529.24
American Funds EuroPacific A	\$20,041.55
AIM Constellation Fund	\$16,360.17
American Funds Bond Fd Am A	\$13,233.27
AIM Aggressive Growth A	\$7,762.49
Wells Fargo Government Securit...	\$7,396.87
Vanguard Index Mid Cap Fd	\$6,132.19

[Graph View](#)

Links

- Categories
- Data Validation Center
- Forms
- Investment Profiles
- Investment Returns
- Plan Balance
- Reports
- Termination Approval
- Termination**
- All transactions
- Web Client
- Web/VRU Requests

Payroll Contributions

Next scheduled payroll contribution

Your Transactions

SELECT YOUR PARTICIPANT

Select the *terminated participant for whom you would like to process a distribution.

*The participant must have a termination date and an inactive status before proceeding with the distribution. Please contact Team East if the status is still showing active. ABGEast@abg-mn.com

Employee Listing Widgets, Inc. 401(k) Retireme...

Last Name

Open employee: Enter SS#

SS#: EE#: SS# range: to

First name: Last name: Balance: Less than or equal

Plan: Widgets, Inc. 401(k) Retireme... Division: All Divisions Plan status: All

Employment status: All

_ A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

SS#	Name (Last, First Middle)	Plan	Employer	Division	Employment Status	Plan Status	Ending Balance
XXX-XX-1980	Campbell, Paul	Widget's, Inc. 401(k) Retirement Plan	Widgets, Inc.	Default	Hired	Active	
XXX-XX-1122	Doe, Grace	Widget's, Inc. 401(k) Retirement Plan	Widgets, Inc.	Default	Hired	Active	
XXX-XX-1212	Miller, Jennifer	Widget's, Inc. 401(k) Retirement Plan	Widgets, Inc.	Default	Hired	Active	\$192,140.12
XXX-XX-3444	Tester, Test	Widget's, Inc. 401(k) Retirement Plan	Widgets, Inc.	Default	Terminated	Inactive	\$43.21
XXX-XX-1313	Doe, John J.	Widget's, Inc. 401(k) Retirement Plan	Widgets, Inc.	Default	Terminated	Inactive	\$130,622.43
XXX-XX-1515	Pension, Joe T.	Widget's, Inc. 401(k) Retirement Plan	Widgets, Inc.	Default	Terminated	Active	\$16,165.84
XXX-XX-4455	Johnson, John	Widget's, Inc. 401(k) Retirement Plan	Widgets, Inc.	Default	Hired	Active	
XXX-XX-1234	Participant, Test A.	Widget's, Inc. 401(k) Retirement Plan	Widgets, Inc.	Default	Terminated	Inactive	\$20,502.31
XXX-XX-4455	Participant, Test	Widget's, Inc. 401(k) Retirement Plan	Widgets, Inc.	Default	Hired	Active	
XXX-XX-5566	Person, Test	Widget's, Inc. 401(k) Retirement Plan	Widgets, Inc.	Default	Terminated	Inactive	\$5,162.41

Next >> 1-10 12-21



Your Transactions

ENTERING A DISTRIBUTION

This screen will appear with information about the participant's account.

NOTE: *If a distribution has been started and is pending, it will alert you on this page.*

Click "Continue" to begin your request.

Termination Distribution Request

Widget's, Inc. 401(k) Retireme...

Last Name



If you qualify for distributions from your account, you may complete a request online by entering the information below. Please refer to the Plan Highlights document under the Account Summary tab for more information on distribution eligibility and limits.

[Return to termination participant selection screen](#)

There is an open termination distribution request which has not yet been submitted for processing.

[Click here to continue with your request.](#)

[Click here to delete your pending request.](#)

Refer to page 11 of this guide to review instructions for approving pending distribution requests



Your Transactions

ENTERING A DISTRIBUTION

Your first step will be to review the General Information about the participant's account.

Here, you will see the breakdown of their account by source and vesting.

Click "Next" to start the wizard.



Termination Distribution Request - Separation from Service [Return to participant selection](#)

John J. Doe

1 General Information 2 Personal Information 3 Distribution Election 4 Payment Information 5 Confirmation

Instructions

The following pages will take you through the steps to request a distribution from the plan. Use the buttons at the bottom of the page to navigate to the next step. After you have completed all of the steps, you will be shown a summary of your request to review before submitting the request for approval.

Account Balance Summary

Source	Balance	Vested Percent	Vested Balance
Employee Deferral	\$201,726.97	100.00%	\$96,671.95
Employee Post Tax	\$5,260.23	100.00%	\$5,260.23
Employer Match Subject to Vesting	\$299.96	0.00%	\$0.00
Loan	\$12,000.00	N/A	\$0.00
Profit Sharing	\$16,360.23	0.00%	\$0.00

[Next](#)



Your Transactions

ENTERING A DISTRIBUTION

Next, you will review the participant's personal information to ensure accuracy of data and make any necessary corrections to update our system.

This data will be used to create the check and/or 1099-R information.

Click "Next."



Termination Distribution Request - Separation from Service

[Return to participant selection](#)

John J. Doe



Instructions

Please verify the following personal information. Incorrect address information may delay or prevent the delivery of your payment and important tax statements. If any information is incorrect, it is important to make changes before proceeding with your distribution request.

Your Personal Information

Termination date:	<input type="text" value="07/01/2014"/>	Birth date:	<input type="text" value="01/01/1978"/>
First name:	<input type="text" value="John J."/>	Date of hire:	<input type="text" value="11/14/1999"/>
Last name:	<input type="text" value="Doe"/>	Marital status:	<input type="text" value="Divorced"/>
Street address 1:	<input type="text" value="201 E Clark St"/>	Gender:	<input type="text" value="Female"/>
Street address 2:	<input type="text" value="PO Box 1225"/>	Home Phone #:	<input type="text" value="(888) 888 - 8888"/>
City:	<input type="text" value="Albert Lea"/>	Office Phone #:	<input type="text" value="(999) 999 - 9999"/> Ext: <input type="text"/>
State:	<input type="text" value="MN"/>	Other Phone #:	<input type="text" value="() -"/>
Zip code:	<input type="text" value="56007"/>		
Country:	<input type="text"/>		



Your Transactions

ENTERING A DISTRIBUTION

Here, you will choose how the participant would like to receive the funds.

There are options to select both Traditional and Roth distribution methods. You can choose multiple ways to fund the money.

Indicate your selection(s) and click "Next."



Termination Distribution Request - Separation from Service [Return to participant selection](#)

John J. Doe

Progress: 1 ✓ 2 ✓ 3 4 5

General Information Personal Information **Distribution Election** Payment Information Confirmation

Distribution Election

Select the form(s) of payment you would like to receive from your accounts

Payments from Traditional Accounts

I elect to receive payment(s) from my traditional accounts in the following form:

- A lump sum cash distribution of my vested balance, less any income tax withholding.
- A direct rollover of my vested balance to an IRA or a qualified retirement plan.
- A direct rollover of a portion of my vested balance, with the remaining amount paid as a cash distribution, less any income tax withholding.

Payments from Roth Accounts

I elect to receive payment(s) from my Roth accounts in the following form:

- A lump sum cash distribution of my vested balance, less any income tax withholding.
- A direct rollover of my vested balance to an IRA or a qualified retirement plan.
- A direct rollover of a portion of my vested balance, with the remaining amount paid as a cash distribution, less any income tax withholding.



Your Transaction

ENTERING A DISTRIBUTION

The last screen is a summary of the request you entered. Please review the confirmation screen to verify the entered information.

If all is correct, click "Submit."

After submitting your request, a confirmation number will appear at the top of this same screen. Please provide the participant this number for their records.

Termination Distribution Request - Separation from Service [Return to participant selection](#)

John J. Doe

General Information Personal Information Distribution Election Payment Information **Confirmation 5**

Instructions

Your request has not been processed yet. Please confirm that the details below properly describe the transaction you are requesting and then press "Submit".

Confirmation E-mail Address

A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please correct the address in the fields provided.

jgrunzke@abg-mn.com

Your Personal Information

First name: John J.
Last name: Doe
Street address 1: 201 E Clark St
Street address 2: PO Box 1225
City: Albert Lea
State: MN
Zip code: 56007
Country:

Termination Distribution Documents - Separation from Service [Return to participant selection](#)

John J. Doe

Your request has been processed.
Your confirmation number is **618721**. You may use this number to reference this transaction in the future.

Forms/Documents

Your request has been entered. The documentation on this page must be filled out and submitted to your employer before the distribution from your plan can occur. Please print out any forms listed below and fill in the appropriate information. Once your employer receives the forms they will continue with the distribution process.

Your Personal Information

First name: John J.
Last name: Doe
Street address 1: 201 E Clark St
Street address 2: PO Box 1225
Birth date: 01/01/1978
Date of hire: 11/14/1999
Marital status: Divorced
Gender: Female

Your Transaction

APPROVING A PENDING DISTRIBUTION

Once a distribution has been submitted (whether by the participant or you on their behalf), you must approve the request so that ABG knows to process the distribution.

To approve a pending distribution, select [Termination Approval](#) under the **Links** section.

You can also click the **Transactions** tab at the top and then select [Termination Approval](#) on the menu to arrive on the same screen.

The screenshot displays the ABG NCS system interface. At the top, there is a navigation bar with tabs: Home, EE Search, Account Info, Resources, Transactions, and Data Entry. A red arrow points to the 'Transactions' tab. Below the navigation bar, the 'Summary' section shows details for the 'Widget's, Inc. 401(k) Retirement Plan', including the plan year (01/01/2014 - 12/31/2014), plan contact (Babette Engebretson), and payroll processing (Biweekly). The 'Plan Summary' section shows a plan balance of \$373,318.72 and a 'Balance By Investment' pie chart. To the right, the 'Links' section contains various navigation options, with 'Termination Approval' highlighted by a red circle. Below the 'Links' section, the 'Payroll Contributions' section shows the next scheduled payroll contribution date as 08/07/2014.

Investment	Balance
Oppenheimer Global Allocation ...	\$95,796.54
Morley Capital Stable Value	\$56,310.74
American Funds Fdmnt Invs A	\$36,449.37
American Funds Wash Mutual A	\$35,652.84
MFS Massachusetts Investors Gr...	\$27,514.70
Loan	\$21,994.41
American Funds New Prspctv A	\$21,529.24
American Funds EuroPacific A	\$20,041.55
AIM Constellation Fund	\$16,360.17
American Funds Bond Fd Am A	\$13,233.27
AIM Aggressive Growth A	\$7,762.49
Wells Fargo Government Secur...	\$7,396.87
Vanguard Index Mid Cap Fd	\$6,132.19

Your Transaction

APPROVING A PENDING DISTRIBUTION

Scroll down to view the pending requests.

Locate the participant and change the request status from "Pending Request" to "Approved Request."

You can also terminate the transaction by changing the status to "Cancelled Request."

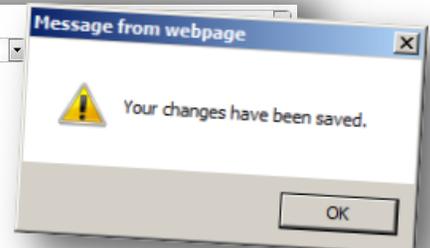
Click "Save Changes."



Distribution Request Approvals

SS#: Confirmation:
First name: Requests made on or after:
Last name: Current Status:

Last Name



Approve Request Cancel Request

Current Status	Participant Name	Request Date	Distribution Type	Transaction Summary/Documents	Payment Details	Approve/Cancel
Pending Request	John J. Doe	08/06/2014	Separation from Service	View	View	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Pending Request	Joe T. Pension	07/25/2014	Separation from Service	View	View	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>

If you are denying the request and choose "Cancel," please also email notification of this cancellation to ABGEast@abg-mn.com.

Once you click "Save Changes," a dialog box will pop up indicating that the request was saved. Click "OK."

Your Transaction

THE DETAILS

So you understand the timing of distributions, please review this important download information and communicate it with your participants.

If you have questions regarding these details, reach out to our team directly: ABGEast@abg-mn.com.

DOWNLOAD INFORMATION

Distributions are downloaded into Alliance Benefit Group's system through our web reports daily at 6:00 AM, 9:15 AM, 12:00 PM and 3:00 PM Central Time.

Request which are submitted in good order are processed within 5 business days from the download.

Note: If there are to be pending trades coming in, please notify our team to avoid an extra distribution charge. **No paperwork is required for this!**



Contact Us

HAVE QUESTIONS?

We're here to help. If you run into questions as you enter a distribution online or approve pending distributions, feel free to ask.

Reach our team directly at ABGEast@abg-mn.com.

WHO TO CONTACT

To obtain more information surrounding the Alerus/ABG North Central States, Inc. Plan Sponsor Website or your transaction, contact us today.

phone (800) 495-4015

email ABGEast@abg-mn.com

Thank you for choosing Alerus/ABG.

www.abancs.com



ONLINE DISTRIBUTIONS

A participant's guide to requesting a distribution online

Alerus/ ABG North Central States, Inc. makes it easy for participants to submit distribution requests online. Follow the steps below to complete your request.

distribution request

www.abgnccs.com

Once you've logged into your retirement account at www.abgnccs.com, follow these simple steps:

1. Click the **My Requests/Reports** tab.
2. Select **Distributions** from the left-side menu.
3. Follow the prompts to review and complete information, clicking **Continue** or **Next** to move forward. Be sure to make any necessary updates along the way.



4. From the available distribution options, select the **Type of Distribution** you would like to receive. If you have money in the **Roth Source**, you will need to make an election for your Roth portion, as well.

Termination Distribution Request - Separation from Service [Return to termination participant selection screen](#)

Joe T. Pension

General Information →
 Personal Information →
 Distribution Election →
 Payment Information →
 Confirmation

Distribution Election

Select the form(s) of payment you would like to receive from your accounts

Payments from Traditional Accounts

I elect to receive payment(s) from my traditional accounts in the following form:

A lump sum cash distribution of my vested balance, less any income tax withholding.
 A direct rollover of my vested balance to an IRA or a qualified retirement plan.
 A direct rollover of a portion of my vested balance, with the remaining amount paid as a cash distribution, less any income tax withholding.

Payments from Roth Accounts

I elect to receive payment(s) from my Roth accounts in the following form:

A lump sum cash distribution of my vested balance, less any income tax withholding.
 A direct rollover of my vested balance to an IRA or a qualified retirement plan.
 A direct rollover of a portion of my vested balance, with the remaining amount paid as a cash distribution, less any income tax withholding.

- Under Payment Information, you can indicate if you would like additional taxes withheld from a lump sum cash distribution. If you've selected the rollover option, you will be asked to complete the rollover information. It is not necessary to include any distribution tax codes or any additional fees. Please ignore that section.

The screenshot shows a web form with tabs for General Information, Personal Information, Distribution Election, Payment Information, and Confirmation. The Payment Information section is active, showing options for Rollover and Cash (Roth). A summary overlay is positioned on the right side of the screen.

Payments Type	Amount	Estimated Amount*
Payments from Traditional Accounts		
Rollover(Traditional)	100.00%	\$13,478.41
Total Amount:	\$13,529.41	
Federal Tax Withheld	\$0.00	
State Tax Withheld	\$0.00	
Processing Fee:	\$0.00	
Unpaid Loan:	\$1,000.00	
Net Amount:	\$13,478.41	
Payments from Roth Accounts		
Cash(Roth)	100%	\$20.26
Total Amount:	\$20.33	
Federal Tax Withheld	\$0.07	
State Tax Withheld	\$0.00	
Non-Taxable Amount:		\$0.00
Taxable Amount:		\$0.33

- You must read a statement and provide **authorization** that you have read and agree with the statement.
- Review** the confirmation screen to verify information and then click **Submit**. After submitting your request, a confirmation number will appear at the top of the same screen. Please retain this number for your records.

have questions?



We're here to help. Reach our Call Center Representatives at **(800) 495-4015** weekdays from 7AM to 6PM CT or by email at haveaquestion@abg-mn.com.

COMPLIANCE

Most plans have a calendar plan year (Jan 1 – Dec 31). There are notice requirements, annual compliance testing requirements, and Form 5500 reporting. The information in this section describes information as it relates to a calendar plan year. If you have an off-calendar plan year, your dates may be different.

In this section:

- NOTICES
- ANNUAL COMPLIANCE TESTING
- FORM 5500
- SPONSOR CALENDAR

NOTICES

PARTICIPANT FEE DISCLOSURE NOTICE

The Participant Fee Disclosure Notice became a requirement beginning in 2012. The notice serves to provide an explanation of fees and expenses within the plan.

This notice is required to be given to participants at least once during a 12 month period, and also to newly eligible participants. Many plans combine this notice with the Summary Annual Report (below). If there is a plan-level fund change, that will trigger the need to distribute the fee disclosure notice.

Q&A:

1. *WHERE MAY I LOCATE MY PLAN'S FEE DISCLOSURE NOTICE:* www.abgnacs.com > Account Info tab > Fee Disclosure Resources > Employee Notice. If there is a revision to the notice, Alliance Benefit Group will email the information.
2. *WHO MUST RECEIVE THIS NOTICE?*
 - a. All eligible participants, whether or not they actually become enrolled or participate in the plan.
 - b. Beneficiaries of deceased participants who have a balance in the plan.
 - c. Terminated participants who have a balance in the plan.
 - d. Alternate payees under a QDRO who have a right to direct the investment of accounts.
3. *TOOL FOR GENERATING YOUR MAILING LIST:* www.abgnacs.com > REPORTS > CENSUS NOTICE REPORT. Enter the current day in both the FROM and TO fields. Change to an Excel format, then SUBMIT.
4. *IS THERE A MAILING SERVICE TO ASSIST ME IN DISTRIBUTING THIS NOTICE?* Alliance Benefit Group may offer a mailing service to assist in mailing out these notices. Please email abgEast@abg-mn.com if you are interested in this service.
5. *CAN THIS NOTICE BE DISTRIBUTED ELECTRONICALLY?* Yes, if you follow these guidelines:

Step ONE: Determine who can receive electronic notices. In order to determine whether electronic disclosure is permitted, the plan sponsors must first determine which individuals are eligible to receive electronic notices. These are two groups of eligible recipients:

1. **Job duties must include use of electronic system.** A participant who has the ability to access electronic documents at any of his/her expected work locations AND whose job duties require the use of the electronic information system as an integral part of his/her job duties. This group can only include active employees of the plan sponsor.
2. **Affirmative consent to receive electronic notifications.** Any other individual who does not meet the requirements above may receive electronic notification if the individual affirmatively consents to receive it in electronic format. However, there are a number of additional requirements for this group which may make it difficult to satisfy the rules for this initial distribution of the participant fee disclosure statements. Specifically:
 - a. The consent must be given in a manner that reasonably demonstrates that the individual will actually be able to access the information that is transmitted electronically. (For example, this may include a return email giving consent or clicking a consent command on an interactive website.)

- b. Prior to obtaining consent, the individual must be informed of (i) the types of documents that will be provided electronically, (ii) his/her right to withdraw consent, (iii) the procedure to withdraw consent and/or update his/her electronic address, (iv) the right to obtain a paper copy free upon request, and (v) the hardware and software requirements to access and retain the electronic notice. (If these hardware or software requirements change after consent is given, additional rules apply.)

Step TWO: Make sure that the distribution meets the technical requirements. Once you have identified the individuals who can receive notices electronically:

1. You should be reasonably certain that the notification system will result in actual distribution (for example, the use of return-receipt or notice of delivery failure for email) and that it has adequate protections to protect the confidentiality of the information.
2. When you deliver the notices, you must inform the recipients of the nature of the notice and why it is important. You must also inform recipients that they have the right to receive a free paper copy upon request.

SUMMARY ANNUAL REPORT

The Summary Annual Report is often abbreviated SAR. This report is a summary of the Form 5500 financial information for each plan year. Once your plan's Form 5500 has been completed, you must distribute the SAR report within 9 months following the end of the plan year to participants. For a calendar plan year, it is due by September 30. If your plan filed an extension for the Form 5500 (due to an audit, for example) then the SAR must be passed out within 11 ½ months after the close of the plan year.

1. WHO MUST RECEIVE THIS NOTICE? Anyone participating in the plan. The difference between the recipients of this notice and those of the Participant Fee Disclosure Notice is that the SAR does not need to be distributed to eligible employees who choose not to participate in the plan.

2. WHERE MAY I LOCATE MY PLAN'S SAR: The person signing the Form 5500 has instructions to download this form when they are logged into www.abgnccs.com for the signing. If you are not the signer, simply email TeamEast for a copy of your plan's SAR.

OTHER PLAN NOTICES

30 days before each new plan year, you may have other plan notice requirements. This includes a Safe Harbor notice and/or Auto Enrollment Notices.

ANNUAL COMPLIANCE TESTING

At the end of each plan year, compliance testing is conducted on your plan. There are two items required before testing may be completed:

1. Approve Census Information
2. Complete Data Request Questionnaire

APPROVE CENSUS INFORMATION:

After your last contribution of the plan year has traded, Alerus/ABG will email instructions on how to locate your plan's census report. This report will include information for each employee: Date of Hire, Status, Date of Termination, Compensation, Contributions in each source, etc.

It is important to confirm and/or correct the information prior to testing so that the testing results are accurate. Inaccurate information could lead to unnecessary corrective distributions for HCEs, for example.

INSTRUCTIONS:

1. Review participant's term dates. Are any missing a date?
2. Were any termed employees rehired?
3. The Plan Status Code shows A for Active, X for terminated, and I for Ineligible. Are these coded correctly? If your plan excludes hourly or seasonal workers, for example, they may be coded as Active if it is unknown that they are hourly or seasonal.
4. YTD Hours – Make sure the hours are correct. This can affect vesting. Are any active employees with zero hours? Should those people have termination dates?
5. YTD Compensation. Various definitions of compensation are used in various ways in the plan. The Census report will list all compensation that is reported on a per-payroll basis through the DVC uploads.
 - a. ADP/ACP testing compensation – This is the compensation reported in box 1 of Form W-2 plus section 401(k) and section 125 deferrals. Some plans may define compensation further to exclude overtime, bonuses, commissions, and other specific types of compensation. In addition, there is an option to exclude compensation for periods before an employee is eligible to or actually participates in the plan. The census compensation totals may need to be adjusted by excluding these amounts from the report.
 - b. Gross compensation – This is the amount as reported on box 5 of Form W-2 plus deferrals under section 125 plans. This compensation is used to complete the Annual Additions (415) testing. If Gross Compensation is different from ADP/ACP testing compensation, please complete a column on the census report with this information.
6. Employee contributions – Make sure these totals are correct for each participant. Is anyone over the annual maximum allowed? (Pre-tax plus Roth) For example, in 2014 the limit is \$17,500 unless age 50 and above, then it is \$23,000.
7. Match / Employer contributions – Make sure these totals are correct for each participant. Did anyone receive more than the maximum match formula allowed by the company? (For example, if you have a match formula of 100% of the first 3% contributed and 50% of the next 2% contributed, no participant should receive a greater than 4% match for the year.) Did anyone receive match on compensation greater than the annual limit allowed by the IRS? (For example, in 2014 match cannot be given on compensation greater than \$260,000.)

If you see any census report information that needs changing, highlight that cell in YELLOW and type in your changes. That allows Alliance Benefit Group to quickly see the changed information.

Example:

Name	Birthdate	Hire Date	YTDComp	EmployeeCont	RothCont	MatchCont	EmployerCont	YTD Hours	StatusCode
ty	05/31/1962	05/02/2011	\$17,520.83	\$0.00	\$0.00	\$0.00	\$0.00	2,080	
any	06/01/1955	08/28/2005	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	
thy	06/07/1967	10/01/1997	\$38,127.52	\$1,068.84	\$0.00	\$1,068.84	\$0.00	2,080	
ty	08/19/1964	10/01/2008	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	T
	04/18/1970	01/15/2009	\$14,400.00	\$0.00	\$0.00	\$0.00	\$0.00	0	
	08/29/1976	08/15/2008	\$39,585.05	\$3,358.50	\$0.00	\$2,378.04	\$0.00	2,080	
	02/12/1969	05/21/1990	\$52,032.08	\$2,145.36	\$0.00	\$2,145.36	\$0.00	2,080	
	04/23/1964	08/29/2005	\$13,000.00	\$0.00	\$0.00	\$0.00	\$0.00	888	
	02/25/1965	05/25/1996	\$87,443.04	\$1,497.75	\$0.00	\$3,497.75	\$0.00	2,080	
y	11/24/1962	11/01/2005	\$11,745.00	\$0.00	\$0.00	\$0.00	\$0.00	0	

COMPLETE DATA REQUEST QUESTIONNAIRE:

The Data Request assists in providing information that will be needed to prepare your Form 5500 and complete the plan’s testing. Be sure to complete all of the questions.

IMPORTANT INFORMATION:

1. What is the definition of an officer?

Whether someone is or is not an officer is not determined solely by title. A person’s status as an officer is a facts and circumstances determination, taking into account such indicators as the source of the employee’s authority, the term for which the employee is elected or appointed, and the nature and extent of the employee’s duties.

Treasury Regulations indicate that an officer is someone who is an administrative executive in regular and continued service with the employer, and not someone who is employed for a special and single transaction.

If someone has a nominal title of an officer but very little authority (such as many bank officers), that person is not an officer for top-heavy determination purposes.

Similarly, someone with no title who fulfills the role of an administrative executive would be an officer for top-heavy purposes.

2. Form 5500 signers: Bette Albert will sign as Plan ADMINISTRATOR. Determine who from the company will sign as EMPLOYER. (See section regarding Form 5500 for more information.)
3. The compensation used to determine an HCE is GROSS COMPENSATION in the prior plan year. This is compensation as reported on box 5 of Form W-2 plus deferrals under section 125 plans. It is the total of all compensation received during the plan year including regular and overtime pay, bonuses, commissions, and the total cost of fringe benefits (i.e. car allowances, universal life insurance over \$50,000, club memberships, etc.)
4. The definition of Key Employee compensation is GROSS COMPENSATION in the currently tested plan year. (Where the HCE compensation definition looks at the prior plan year.)

FORM 5500

Each year, the plan must file an annual financial report, called the Form 5500. The preparation of the report is completed by Alerus/ABG. All of the year end testing must be completed prior to completing this report. In addition, if your plan is audited, the draft financials from the audit is required in order to prepare the Form 5500.

The IRS requires an electronic signature on this return. Your plan may also have a filing requirement of the Form 8955-SSA if there is any information each year to report. The Form 8955-SSA reports information to the Social Security Administration (SSA) on participants who have separated from service and have a deferred vested benefit and/or participants who were previously reported to the SSA, but no longer have a vested benefit in the plan. Alliance Benefit Group is set up so that your electronic signature for the Form 5500 also serves as the signature for the Form 8955-SSA.

FIRST – Determine the plan’s signers. Bette Albert with the VBA will sign as the Plan Administrator. A representative from the company will sign as Employer. The person who is the signer must obtain signer credentials from the IRS. Once a person has credentials from the IRS, they may be used for any plan that they are assigned as signer.

NEXT – Alerus/ABG will email the signer once the form is ready for an electronic signature. The email will include instructions on how to sign. The signer needs to know their www.abgnccs.com log in, as well as their signer credentials. The signer credentials includes a user ID that begins with a capital “A.” The pin is a 4-digit number.

DUE DATES – The form needs to be signed AND filed 7 months following the end of the plan year. If an extension is filed, it must be filed 9 ½ months following the end of the plan year. Failure to file within these due dates can result in DOL Late filing penalties up to \$1100/day.

Attached is a very helpful resource for questions regarding electronic signing of the Form 5500.

Frequently Asked Questions on EFAST2 Credentials



U.S. Department of Labor
Employee Benefits Security Administration
December 2010

Q1. Who needs to register to use EFAST2?

- Anyone wishing to complete the Form 5500 or Form 5500-SF and/or the schedules by using IFILE must register for author credentials. Check the “Filing Author” and/or “Schedule Author” user type(s) when registering.
- All plan sponsors, plan administrators, individuals signing for DFEs, and plan service providers which have written authorization to file on behalf of the plan administrator under the EFAST2 e-signature option must register for credentials to sign filings. Check the “Filing Signer” user type when registering. If an individual is signing a filing as the plan sponsor is the plan administrator, that individual only needs to register once.
- Anyone wishing to transmit completed filings through third party software may need to register for credentials and check the “Transmitter” user type. Check with your third party software provider to determine if this is necessary.

Enrolled actuaries and accountants do not need to register as a Filing Signer to manually sign Schedule SB, Schedule MB or an accountant’s opinion and audit report filed with a Form 5500 or Form 5500-SF. Registration as a Filing Signer is required for individuals who will be electronically signing filings submitted to EFAST2. Upon registering, you will be issued the following credentials:

- User ID (used to identify you)
- PIN (used as your electronic signature)
- Password (allows you access to authorized EFAST2 Web site applications such as IFILE)

Although you provide employment information when registering, the credentials are personal and are not linked to a company or plan.

Access to the part of the EFAST2 Web site that provides basic public disclosure and reference information does not require registration.

Q2. How do I register for EFAST2 credentials?

Registration is performed on the EFAST2 Web site (<http://www.efast.dol.gov>) by clicking "Register" on the Welcome screen. You can get your EFAST2 credentials by completing five easy steps. The whole process should take just a few minutes.

1. Read and accept the privacy statement. On the next screen, provide contact information (name, address, phone, company name, etc.) and select one or more of the four user types. For example, someone preparing, signing, and submitting a filing through IFILE will choose “Filing Author” and “Filing Signer”.

2. Select one of the two challenge (or security) questions and provide an answer. The challenge question and answer is used in case you forget your password. After verifying that the information you entered is correct, you will see the Registration Confirmation screen telling you that completion of your registration will be pending until you receive your Credentials Notification email with further instructions. EFAST2 generates and sends the Credentials Notification email within five minutes.
3. Once you receive the Credentials Notification email, click on the link in the email that will take you to a secure EFAST2 Web site, which will display your registration information, UserID, and PIN, and ask you for the answer to your challenge (or security) question.
4. You will be asked to accept the PIN Agreement, which describes the security of your PIN and what to do if your PIN is lost or stolen. You will also be asked to accept the Signature Agreement if you will be signing the Form 5500 or Form 5500-SF.
5. You will be prompted to create a password. The password must be a combination of letters, numbers, and special characters, and must be re-set after 90 days.

Once you have your UserID, PIN, and password, your EFAST2 registration is complete.

Q3. How long does it take to receive my Credentials Notification e-mail?

Within five minutes of submission and acceptance of the registration form, EFAST2 should generate the credentials. Once the credentials are generated, EFAST2 sends a notification to the email address provided during registration. In this e-mail notification, you will find a link to a secure Web site as well as instructions on how to retrieve and activate the credentials.

Q4. I did not receive my registration e-mail. What should I do?

If you did not receive the Credentials Notification email in your inbox within about five minutes, it may have been blocked as “spam” or “junk mail.” Check your “spam” or “junk” email folders to see if you have received the email.

Some e-mail providers require that you add an email address to your address book before you can receive any email from that address. To ensure that our messages can be delivered to your inbox, enter into your address book both our originating email address, efast2@efastsys.dol.gov and our “reply to” e-mail address, efast2@efast.dol.gov.

If you checked your “spam” or “junk” e-mail folders and the email has not been received, you can complete the final registration steps using "Forgot User ID" on the **Login page**. After clicking “Forgot User ID,” enter the email address that you entered during registration. If you have not completed the registration process, you will see an option to “Complete Registration” on the screen. Follow the instructions on the remaining screens to complete your registration.

Q5. My account has been locked. What should I do?

To reset your locked password, from the EFAST2 Web site (<http://www.efast.dol.gov>) click “Login” on the Welcome screen, then click "Forgot Password." You will be prompted to enter either your UserID or your email address. Once you enter either your UserID or email address, you will then be prompted to answer your challenge question.

Please be aware that the answer to the “place of birth” challenge question is case-sensitive. You will have three attempts to provide your challenge answer correctly before your password is permanently locked. If that occurs, you will need to call the EFAST2 Help Desk at **866-GO EFAST** (866-463-3278) or register again.

Q6. I don't remember my User ID. How can I retrieve it?

From the EFAST2 Web site (<http://www.efast.dol.gov>) click “Login” on the Welcome screen. Then click "Forgot User ID" and enter the email address that you provided during registration. You will need to provide the answer to your challenge question to view your User ID.

If you have not fully completed the registration process, you will see an option to “Complete Registration” after answering your challenge question.

Q7. I don't remember my Password. How can I retrieve it?

If you have forgotten your password, or if your password is locked, from the EFAST2 Web site (<http://www.efast.dol.gov>) click “Login” on the Welcome screen, then click "Forgot Password" on the Login page. To use the “Forgot Password” option, you must enter a valid User ID or registered email address. You will also be prompted to enter the answer to your challenge question. If done successfully, you will be allowed to create a new password.

Q8. I don't remember my PIN. How can I retrieve it?

After successfully logging in to the EFAST2 Web site, you may view your EFAST2 PIN and other registration information by clicking "User Profile." The User Profile page will display your credentials and provide options to “Change Profile,” “Change Password,” and “Change PIN.”

Q9. What are the differences among a password, a PIN, and an ETIN?

An EFAST2 password is a 10-16 character password that is created by the registered EFAST2 user. It can be changed using “Forgot Password” on the Login page, or by using “Change Password” on the User Profile page. In conjunction with the assigned User ID, the password is used to log in to the EFAST Web site.

An EFAST2 PIN is a 4-digit number assigned to a registered user. It can be changed by using “Change PIN” on the User Profile page. In conjunction with the assigned User ID, the PIN is used to provide an electronic signature on a Form 5500 or Form 5500-SF.

An EFAST2 ETIN is an Electronic Transmitter Identification Number. The ETIN, along with a PIN, is required for preparers to submit filings or batches of filings on behalf of others using EFAST2-approved third-party software. Filing Authors and Filing Signers normally do not need the ETIN.

Q10. How can I change the address, email address, or user types I entered when I initially registered?

If you need to change your profile information, including the type(s) that are associated with your User ID, first login to the EFAST2 Web site. Click “User Profile,” then on the resulting User Profile page click "Change Profile." Don't forget to save your changes when you are finished.

The EFAST2 system does not allow changes to the answer provided to the challenge question (place of birth or date of birth). Also, the EFAST2 User ID itself is a unique, system-generated ID that cannot be changed for an established account.

Q11. I didn't print my registration page that listed my PIN. How can I see my PIN now?

You can view your EFAST2 PIN at any time. After successfully logging in, click "User Profile" to view your PIN at the top of the screen.

Q12. I am not sure if I have already registered. How can I check?

There are multiple ways that you may check to see if you have successfully registered with EFAST2.

If you are not sure that you have successfully completed the registration process, click either "Forgot User ID" or "Forgot Password" on the Login page and enter the email address that you believe you entered during registration.

- If you have registered that email address, you will be prompted to enter the answer to the associated challenge question.
- If you have not registered that email address, you will see an error indicating this email address doesn't match what we have on file.
- If you began registering that email address but have not yet completed the registration process, you will see an option to "Complete Registration" on the screen. Follow the instructions on the remaining screens to complete your registration.

Alternately, you may attempt to complete the registration process by clicking "Register." After you enter the required information, including email address, click "Next." If the email address you have entered is already associated with an EFAST2 account, you will receive the message that the email address you provided is already in use.

Q13. I work for multiple companies but the "Company Name" field will not let me enter both company names, and I can't register for another UserID using the same email address. How can I register for all my companies/plans?

The EFAST2 registration process does not provide a way to add multiple companies to a profile, nor is it necessary for you to do so. Although you provide employment information when registering, the credentials are personal and are not linked to a company or plan. The EFAST2 credentials can be used to identify the registrant for multiple years and on multiple filings. EFAST2 registration allows only one active User ID per valid email account. Each person should need only one active registration.

Q14. What are "User Types" and which should I choose?

Each user type has specific filing tasks associated with it. If the registrant will be performing filing tasks associated with more than one user type, he or she may select multiple user types.

Filing Author: Filing Authors can complete Form 5500/5500-SF and the accompanying schedules, submit the filing, and check filing status. Filing Authors cannot sign filings unless they also have the "Filing Signer" role. If you are using EFAST2-approved third-party software to author your filing rather than IFILE, you do not need to check this box.

Filing Signer: Filing signers are Plan Administrators, Employers/Plan Sponsors, or Direct Filing Entities who electronically sign the Form 5500/5500-SF. This role should also be selected by plan service providers that have written authorization to file on behalf of the plan administrator under the EFAST2 e-signature option. No other filing-related functions may be performed by selecting this user role alone.

Schedule Author: Schedule Authors can complete one or more of the schedules that accompany Form 5500/5500-SF. Schedules created by a Schedule Author are not associated with a filing. For a schedule created by a Schedule Author to be used in a filing, the schedule must be exported. This exported file will then be imported by the Filing Author to the correct filing. Schedule Authors cannot initiate, sign, or submit a filing. If the Filing Author is using EFAST2-approved third-party software to author your filing rather than IFILE, then you do not need to check this box.

Transmitter: Transmitters can transmit Form 5500/5500-SF filings to the EFAST2 system for processing on behalf of others. Transmitters are responsible for the security of all filing information prior to and during its transmission. A Transmitter can be a company, trade, business, or individual.

Third-Party Software Developer: Third-Party Software Developers make Form 5500 filing preparation or transmission software for use in the EFAST2 system. They submit test cases using their software to the Participant Acceptance Testing System (PATS) Team. The PATS Certification Team will then review their submissions and provide feedback, or will approve and certify the software. A Third-Party Software Developer can be a company, trade, business, or individual.

Q15. Do I need to register each year?

No, you should only need to register one time. However, credentials that have never been used for three consecutive calendar years will expire.

Q16. Where can I find more information about EFAST2 credentials?

The EFAST2 Web site contains several Frequently Asked Questions and User Guides. To locate much of this material, including the Instructions for Form 5500, the "EFAST2 Guide for Filers and Service Providers," the "EFAST2 Quick Start Guide," the "EFAST2 IFILE User's Guide," and a link to "EFAST2 Tutorials," please go to **Forms, Instructions, and Publications**.

Sponsor Timeline – Calendar Plan Years

TASK	TIMELINE
Approve Census Report information and Complete Data Request questionnaire.	As soon you are notified by Alliance Benefit group that it is available on the website. (Typically one month after the end of your plan year.) Best to be completed prior to Feb 15th. Reason: If your plan requires ADP or ACP corrective distributions, these checks must be dated no later than March 15 th or a 10% penalty will apply. Getting your information to Alliance Benefit Group by Feb 15 th will give 30 days to complete testing activities and guarantee the checks are issued on time.
Review testing results and save the testing letter. Review the current year plan limits.	Alliance Benefit Group will notify you of the results.
Electronically sign Form 5500/Form 8955-SSA.	Due July 31 (or Oct 15 with extension). Alliance Benefit Group prepares the forms and emails the signer when they are ready. Don't wait until the deadline - This is best to do as soon as you are notified due to high financial penalties for filing late.
Request a preliminary test from Team East if you failed the ADP last year.	About half way into the year (no need if you are a Safe Harbor plan).
Distribute the SAR to participants	Due Sept 30 (or Dec 15 with extension)
Distribute Participant Fee Disclosure to participants	At least once every 12 months and/or before Fund Changes (and also to newly eligible participants) Available at www.abgncs.com .
Distribute Safe Harbor/Auto enroll/QDIA notice to participants	30 days before start of plan year

OFF CALENDAR PLAN YEARS: Form 5500/8655-SSA is due 7 months following the end of the plan year. If an extension is filed, it is due 9 ½ months after the close of the plan year. The SAR must be passed out to participants 9 months after the close of the plan year. If an extension is filed, it is due 11 ½ months after the close of the plan year.

PARTICIPANT WEBSITE NAVIGATION GUIDE

Get Started

LOGGING IN

To access your employer-sponsored benefit account(s), visit us at www.abgncs.com and log in under **Account Access** directly from the home page.

Remember to define your login by indicating your role as **Participant** before clicking **GO**.

The image shows a screenshot of the Alliance Benefit Group website. The top navigation bar includes links for 'Why ABG', 'Retirement', 'Payroll', 'HSA FSA HRA', 'COBRA', 'Discover', and 'Log In'. The main banner features the Alliance Benefit Group logo and a text box stating: 'The Benefits Simplified by ABGNCS app is now available at your local app store.' Below the banner, there is a section titled 'COMPREHENSIVE EMPLOYEE BENEFIT ADMINISTRATION SOLUTIONS' with a sub-header: 'WITH DECADES OF EXPERIENCE, ALLIANCE BENEFIT GROUP NORTH CENTRAL STATES, INC. PARTNERS WITH ADVISORS, BROKERS, AND EMPLOYERS NATIONWIDE TO ESTABLISH AND MANAGE SUCCESSFUL EMPLOYEE BENEFIT ADMINISTRATION SOLUTIONS.' The text describes the company's support for plan sponsors and its focus on developing successful partnerships. On the right side, there is an 'ACCOUNT ACCESS' form with fields for 'Username:' and 'Password:', radio buttons for 'Participants', 'Sponsor', and 'Advisor', and a 'GO' button. Below the form are links for 'Are you a new user?', 'Forgot your login?', and 'Problems viewing the site?'. A 'Benefit access™ login' icon is also visible.

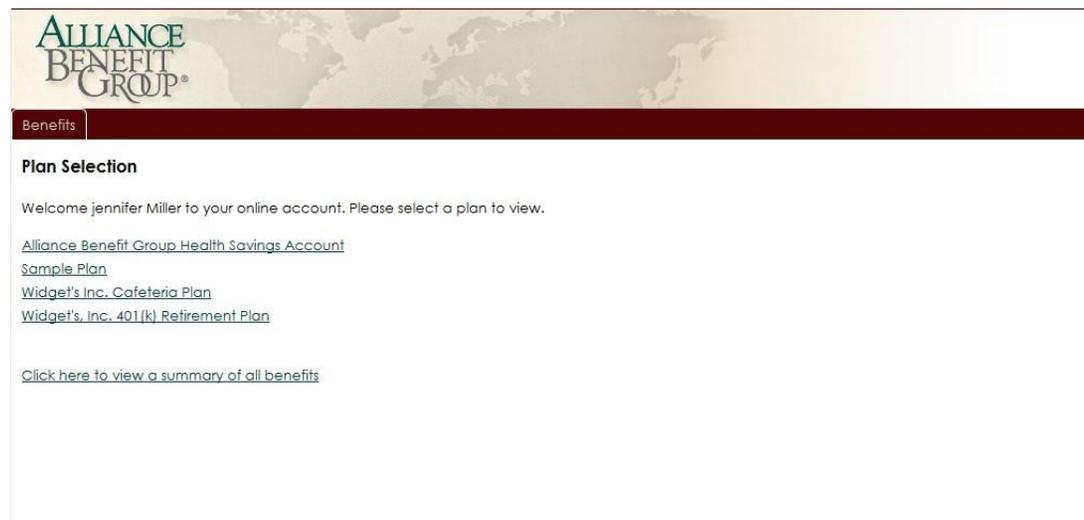
Get Started

BENEFITS SUMMARY

Once logged in, your first stop will be the Benefits Summary page. If you have more than one plan with Alerus/ABG, you can access each of your benefits here.

Simply click on the plan you wish to access and be brought to the Account Summary for that particular benefit.

For this example, let's check out the Widget's Inc. 401(k) Retirement Plan.



*Not all options shown may be available to your plan. Check your plan highlights or with your HR team for more details on what is specifically available for your plan.

Account Summary

ACCOUNT SUMMARY

Your Account Summary provides you a snapshot of your plan and the ability to manage your entire account from one page.

- **Review** and change your personal information.
- **View** your balance.
- **Read** the latest information about your plan.
- **Manage** your investments and contributions by clicking the [Manage](#) links.

The drop down menu which appears when hovering the cursor over "Account Summary" tab provides several options for managing your account.

Let's take a look at one of these...

The screenshot shows a web application interface for an account summary. At the top, there is a navigation bar with tabs: Benefits, Account Summary (selected), Manage Account, Statements/Requests, Profile, Resources, and Contact Us. Below the navigation bar, the page title is "Account Summary" and there is a dropdown menu for "Widget's, Inc. 401(k) Retirement...". A prominent "Launch SmartPlan" button is visible. The main content area is divided into several sections:

- Personal Info:** Includes name (Jennifer Miller), address (32 Wesleyan Ave, Coventry, RI 02816), birth date (10/03/1973), hire date (01/01/1999), and home e-mail (jgrunzke@abg-mn.com).
- My Account At-A-Glance:** Displays account balance (\$196,535.58), vested balance (\$186,541.17), and primary beneficiary information (Joyce Burns, 100.00%).
- Balance by Source as of 07/22/2014:** A section with a "Manage" link.
- Balance by Investment as of 07/22/2014:** A section with a "Manage" link.
- Contributions:** A section with a "Manage" link.
- Important Messages:** A section with a warning icon and the message "You have 0 message(s) from your plan."
- Retirement Income:** A section with a "Assump..." link and a question "How much money can I expect to withdraw during my retirement?". It shows estimated monthly retirement income of \$11,000 and an option to increase it to \$11,000 by contributing an additional monthly amount of \$10.
- Account Balances:** A section with a "Manage" link and a pie chart. The legend shows "Morley Capital Stable Value" with a balance of \$51,050.65.



Account Summary

OUTSTANDING LOANS

View existing loan balances and initial loan amounts.

You can also view your loan payment amount, next payment due date and repayment schedule.

Loan Number	Current Balance Amount	Initial Loan Amount	Payment Amount	Remaining Payments	Next Pay Date	Effective Date	Amortization Schedule
002	\$9,994.41	\$9,994.41	\$265.01	39	07/25/2008	07/01/2008	Show
869345 ^P	\$10,000.00	\$10,000.00	\$87.60	130	04/29/2014	04/10/2014	Show
Total:	\$19,994.41	\$10,000.00 ^P					

There are 1 loans that have been withdrawn.

There are 0 loans pending withdrawal. These loans have loan numbers formatted as #^P

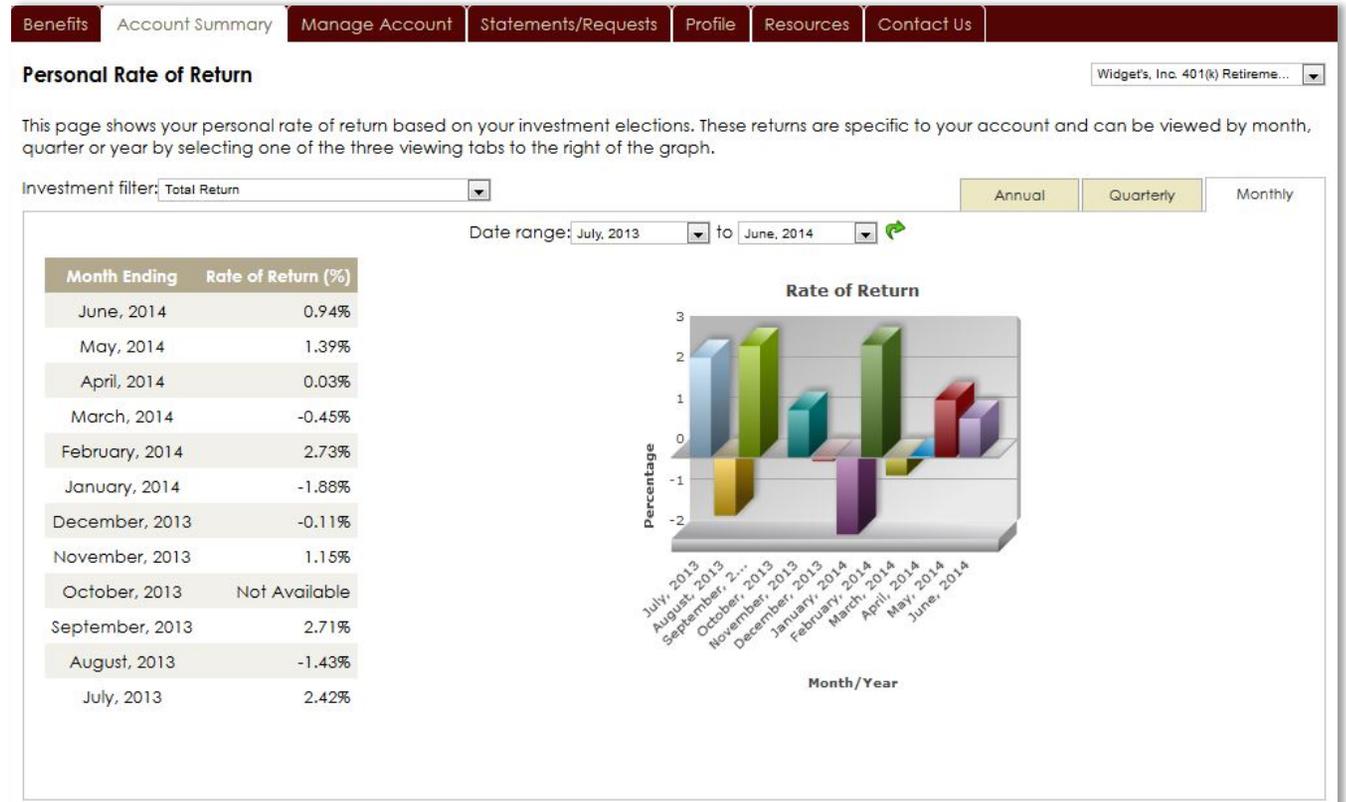
This is an optional feature and may not be available for all loans. Please see your HR contact for details.

Account Summary

RATE OF RETURN

Monitor your personal rate of return (ROR) for all investments or by one particular investment.

Indicate the period you wish to review or click on the appropriate tab to view a summary of your ROR on an **annual**, **quarterly**, or **monthly** basis.



Account Summary

INVESTMENT RETURNS

Review the rate of return for each fund available in your plan to understand the overall performance data for each of the funds.

Investment	Return as of Date	3 Month	1 Year	3 Year	5 Year	10 Year	Inception to Date
Segregated Account Fund(SEG)	06/30/2012	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AIM Aggressive Growth A(AAGFX)	06/30/2012	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
American Funds Bond Fd Am A (ABNDX)	06/30/2014	2.14%	4.96%	3.89%	5.82%	3.92%	8.04%
American Funds EuroPacific A (AEPGX)	06/30/2014	2.88%	21.94%	7.03%	11.61%	8.80%	11.61%
American Funds Growth Fund A (AGTHX)	06/30/2014	4.95%	26.58%	15.83%	16.97%	8.45%	13.84%
American Funds AMCAP Fund A (AMCPX)	06/30/2014	5.64%	30.77%	17.63%	19.48%	8.42%	11.72%
American Funds New Prspctv A(ANWPX)	06/30/2014	3.13%	21.49%	11.92%	15.57%	9.25%	12.55%
American Funds Wash Mutual A(AWSHX)	06/30/2014	4.55%	22.45%	16.11%	18.41%	7.55%	12.03%
AIM Constellation Fund(CSTGX)	08/31/2013	5.20%	18.76%	14.49%	2.81%	3.54%	11.66%
MFS Massachusetts Investors Growth (MIGFX)	06/30/2014	3.82%	23.17%	14.91%	18.09%	8.06%	10.45%
MFS Strategic Value(MSVTX)	06/30/2012	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Munder Index 500 A Fund(MUXAX)	06/30/2014	5.08%	23.73%	15.76%	18.09%	7.12%	8.75%
Oppenheimer Global Allocation Fund A(QVGIX)	06/30/2014	1.17%	13.49%	5.50%	10.80%	3.74%	8.51%
Metropolitan Life Stable Value Fund(QVMJQ)	06/30/2014	0.44%	1.91%	2.41%	2.70%	3.76%	4.38%
Money Market Fund(TESTFIX)	06/30/2012	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fidelity Low Priced Stock (FLPSX)	06/30/2014	2.81%	22.20%	15.41%	20.11%	10.41%	14.66%

Account Summary

INVESTMENT PROFILES

View detailed information about the investments offered through your plan. See the asset style, ticker, and last closing price for each fund.

You can also link to fund fact sheets and review prospectuses and trading rules for any fund in the plan.

Click **View** under the Fund Info column to see up-to-date information for each investment.

Benefits Account Summary Manage Account Statements/Requests Profile Resources Contact Us

Investment Profiles Widget's, Inc. 401(k) Retireme...

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 including fund prospectus information by clicking on one of the following:

NOTE: Once you click View for any fund you may need to scroll to the bottom of the page to see the Prospectus link.

Fees/Trading Rules

Investment	Asset Style	Ticker	Current Price	Fund Info.
Segregated Account Fund	Segregated	SEG	\$1.00	
American Funds Bond Fd Am A	Intermediate-Term Bond	ABNDX	\$12.78	View
American Funds EuroPacific A	Foreign Large Blend	AEPGX	\$50.45	View
American Funds Growth Fund A	Large Growth	AGTHX	\$46.00	View
American Funds AMCAP Fund A	Large Growth	AMCPX	\$28.93	View
American Funds New Prspctv A	World Stock	ANWPX	\$39.02	View
American Funds Wash Mutual A	Large Value	AWSHX	\$42.07	View
AIM Constellation Fund	Large Growth	CSTGX	\$29.31	View
MFS Massachusetts Investors Growth	Large Growth	MIGFX		
Munder Index 500 A Fund		MUXAX		
		QVGIX		

Munder Index 500 Fund Summary: Dated October 31, 2013

CLAS A SHARES (SECUR) CLAS B SHARES (SECUR) CLAS C SHARES (SECUR)

where you invest, you may want to review the Fund's Prospectus, which contains more information about the Fund and its risks. You may also want to review the Fund's Prospectus and other information about the Fund on the website. Appropriate links are provided on the website.

Investment Objective: The Fund's investment objective is to provide participants and investors that is comparable to the S&P 500 Index.

ESB & EXPENSES OF THE FUND

NAV: \$12.81

NAV Day Change: -0.01 (-0.08%)

Yield: 3.09% Load: 3.75 Total Assets: \$33.51B

Excesses: 0.65% Below Average

Turnover: 134.0% Open: \$200

10-Month Range: 12.33-12.82 Category: Intermediate-Term Bond

Credit Quality/Interest Rate Sensitivity: Not / Moderate

Growth of 10K ABNDX

07/05/2002 - 07/04/2012

20-Year 3M YTD 1Y 3Y 5Y 10Y

American Funds Bond Fund of Amer A: 16,871.00 Intermediate-Term Bond: 16,248.12

Barclays US Agg Bond TR: 16,000.00

Morningstar Risk Measures ABNDX

Risk vs. Category: Avg

Return vs. Category: Avg

Morningstar's Take: ABNDX

There's been trading going on in this fund's team and management structure.

Read Full Analyst Report

Market Timing Rules - American Funds Bond Fd Am A

Rules have been implemented by the American Funds American Funds Bond Fd Am A Fund in order to prevent investors from moving in and out of the fund for purposes of timing the market. A summary of the fund's rules is listed below. Further details can be found in the fund's prospectus.

Definition: Identifies what transactions the fund looks for when determining if market timing rules apply for the American Funds American Funds Bond Fd Am A fund as defined as any transfer out of the fund by a transfer back into the fund.

Participant directed transfer occurs in the fund market timing rules will be checked to determine if it is in violation of the defined rules. The table below describes the result of each instance of a violation based on the round trip definition described above. The rule only applies for the portion of the transfer that is included in the American Funds American Funds Bond Fd Am A fund. The rule does not apply to the portion of the transfer that is not included in the fund.

Days counted for a round trip	Violation Result	Minimum Transaction Amount
30	The transfer will be blocked from processing	\$5,000.00

Manage Account

MANAGE ACCOUNT

This page allows you to view your plan balance.

Customize your view by clicking on the tabs above the table to display your balance by **investment**, **asset** class or **source** of funds.

The drop down menu, which appears when you hover the cursor over "Manage Account" tab, provides several options for managing an account.

Let's take a look at some of these...

The screenshot shows a web interface for managing an account. At the top, there are navigation tabs: Benefits, Account Summary, Manage Account, Statements/Requests, Profile, Resources, and Contact Us. The 'Manage Account' tab is selected. Below the tabs, there is a section for 'Account Balance' with a dropdown menu showing 'Widget's, Inc. 401(k) Retireme...'. A text box explains that the account balance may include estimated values for pending trades. Below this is a section for 'Fees/Trading Rules' with tabs for 'Investment' and 'Asset Class'. The main content is a table titled 'Balance by Investment as of 07/22/2014'. The table has columns for Investment, Balance, Vested Balance, Current Election, and Number of Shares. A dropdown menu is overlaid on the right side of the table, listing options: Manage Account, Account Balance, Invest New Money, Transfer Funds, Manage Contributions, New Loan, and Distributions/Withdrawals.

Investment	Balance	Vested Balance	Current Election	Number of Shares
American Funds EuroPacific A	\$20,542.37	\$20,542.37	11.00%	407.183000
American Funds New Prspctv A	\$22,188.88	\$22,188.88	12.00%	568.654000
American Funds Wash Mutual A	\$36,916.38	\$36,916.38	19.00%	877.499000
Loan	\$9,994.41			
MFS Massachusetts Investors Growth	\$11,892.87	\$11,892.87	6.00%	491.441000
Vanguard Index Mid Cap Fd	\$6,307.61	\$6,307.61	3.00%	194.920000
American Funds Fdmntl Invs A	\$37,642.41	\$37,642.41	19.00%	690.180000
Morley Capital Stable Value	\$51,050.65	\$51,050.65		2,158.590000
Total:	\$196,535.58	\$186,541.17		

Manage Account

ACCOUNT BALANCE

View and manage your current invested balance by selecting from one of the two options:

- Change Investment Elections
- Transfer Investments

Account Balance Widgets, Inc. 401(k) Retireme...

Your account balance may include the estimated value of pending trades. Pending trades are represented by estimating values using investment prices as of the request date. Actual dollars and/or units that result from the execution of the trade may differ due to market fluctuation. Pending trade balances for an investment will be located under the total balance and will be denoted by: \$#.###.##^P.

[Change Investment Elections](#) [Transfer Investments](#)

Fees/Trading Rules

Investment	Balance by Investment as of 07/22/2014		Change Investment Elections		Transfer Investments
	Balance	Vested Balance	Current Election	Number of Shares	Price per Share
American Funds EuroPacific A	\$20,542.37	\$20,542.37	11.00%	407.183000	\$50.45
American Funds New Prspctv A	\$22,188.88	\$22,188.88	12.00%	568.654000	\$39.02
American Funds Wash Mutual A	\$36,916.38	\$36,916.38	19.00%	877.499000	\$42.07
Loan	\$9,994.41				
MFS Massachusetts Investors Growth	\$11,892.87	\$11,892.87	6.00%	491.441000	\$24.20
Vanguard Index Mid Cap Fd	\$6,307.61	\$6,307.61	3.00%	194.920000	\$32.36
American Funds Fdmntl Invs A	\$37,642.41	\$37,642.41	19.00%	690.180000	\$54.54
Morley Capital Stable Value	\$51,050.65	\$51,050.65		2,158.590000	\$23.65
Total:	\$196,535.58	\$186,541.17			

Manage Account

INVEST NEW MONEY

Manage your contribution online¹. Elect, update, or review the amount that you would like to save in your retirement plan by % or fixed \$ amount.

Your deferral will automatically be submitted to your employer so that the change is made to your payroll account.

Not sure how much you can set aside? Click on "Rules and Criteria" for more information.

If you would like your current balance to match your new investments check the box before submitting.

Investment Elections (allocates future contributions only)

This option will not automatically change how your existing account balance is invested in the Plan. If you would like your existing account balance to be invested the same way as your new contributions, click the box next to "Change my current balance to match my new elections above," which is located to the left of the Graph button at the bottom of this screen.

Your account is currently being managed by Morningstar. Your management company will make any necessary investment election changes to your account. If you have any questions please contact your account management company.

Confirmation E-mail Address

A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please correct the address in the fields provided.

Update e-mail address:

Confirm e-mail address:

Investment Elections

Investment	Current Allocation	New Election
AIM Aggressive Growth A	0.00%	0.00 %
American Funds Bond Fd Am A	0.00%	0.00 %
American Funds EuroPacific A	11.00%	0.00 %
American Funds Growth Fund A	0.00%	0.00 %
American Funds AMCAP Fund A	0.00%	0.00 %
American Funds New Prspctv A	0.00%	0.00 %

Total allocation percent: Change my current balance to match my new elections above.

¹ This is an optional feature and may not be available to all plans. Please see your HR contact for details on how you can change your contribution.

Manage Account

TRANSFER FUNDS

Manage your current invested balance by selecting from one of the three transfer types:

1. Exchange my investments with other investments in the account.
2. Rebalance my current investments to target %.
3. Rebalance my current investments to contribution %.

Benefits Account Summary Manage Account Statements/Requests Prof Select one of the drop down options below to rebalance your account or transfer funds with your account.

Transfer Funds

Select one of the drop down options below to rebalance your account or transfer funds with your account.

Transfer type:

Transfer rules:

Minimum transfer percent: 0.00%

Minimum transfer increment percent: 0.00%

Your account is currently being managed by Morningstar. Your management company will make any necessary transfers to your account. If you have any questions please contact your account management company.

Pending transactions exist that may limit what you can currently transfer.

[Fees/Trading Rules](#)

Confirmation E-mail Address

A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please correct the address in the fields provided.

Update e-mail address:

Confirm e-mail address:

Transfer Between Investment

Investment	Current Balance	Current Balance %	From	To	Projected Balance
Transferable Funds					
Segregated Account Fund	\$0.00	0.00%	0.00	%	\$0.00
AIM Aggressive Growth A	\$0.00	0.00%	0.00	%	\$0.00

Please note requests made after 2:45 p.m. CST will be processed the next business day.

Option 1 - Exchange my investments with other investments in the Account
 Option 2 - Rebalance my current investments to Target %
 Option 3 - Rebalance my current investments to Contribution %

Manage Account

EXCHANGE FUNDS

Option 1: Exchange my investments with other investments in the account.

Move a percentage of your balance from one investment fund to another.

From Column: Enter the % you wish to transfer out of the currently elected fund

To Column: Enter the % you wish to transfer in to the new fund

CURRENT ELECTION

Select one of the drop down options below to rebalance your account or transfer funds with your account.
Please note requests made after 2:45 p.m. CST will be processed the next business day.

Transfer type: Option 1 - Exchange my investments with other investments in the Account
Option 2 - Exchange my investments with other investments in the Account
Option 3 - Rebalance my current investments to Target %
Option 4 - Rebalance my current investments to Contribution %

Transfer rules:
 Minimum transfer percent: 0.00%
 Minimum transfer increment percent: 0.00%

Transfer Between Investment					
Investment	Current Balance	Current Balance %	From	To	Projected Balance
Transferable Funds					
American Funds Wash Mutual A	\$26,561.90	18.04%	<input type="text" value="0.00"/> %	<input type="text" value="0.00"/> %	\$26561.90
AIM Constellation Fund	\$0.00	0.00%		<input type="text" value="0.00"/> %	\$0.00

TRANSFER TO NEW FUND

Transfer Between Investment					
Investment	Current Balance	Current Balance %	From	To	Projected Balance
Transferable Funds					
American Funds Wash Mutual A	\$26,561.90	18.04%	<input type="text" value="18.04"/> %	<input type="text" value="0.00"/> %	\$21770.13
AIM Constellation Fund	\$0.00	0.00%		<input type="text" value="18.04"/> %	\$864.43

Manage Account

REBALANCE 1

Option 2: Rebalance My Current Investments to Target %.

Indicate your desired percentage allocation in the "My Target %" Column.

Once you click Submit, the system will automatically generate all of the necessary trade exchanges in one simple transaction.

Benefits Account Summary **Manage Account** Statements/Requests Profile Resource

Adjust Current Balance All Sources

This page will allow you to rebalance your entire investment portfolio in one transaction. Simply establish how you would like your investments rebalanced using the "My Target %" column below and then press submit. We will automatically realign your current portfolio to match the "My Target %" investment instructions provided below. This will not automatically change how your new contributions are invested in the Plan. If you would like new contributions to be invested the same way as "My Target %," click the box next to "Update my election percentages in all sources to match my target %" which is located below the Account Total section of this page.

Please note requests made after 3:00 p.m. CST will be processed the next business day.

Transfer type:

Transfer rules:

Minimum transfer percent:	0.00%
Minimum transfer increment percent:	0.00%

Your account is currently being managed by Morningstar. Your management company will make any necessary transfers to your account. If you have any questions please contact your account management company.

There are too few investments available to perform this conform to target request.

Manage Account

REBALANCE 2

Option 3: Rebalance My Current Investments to Contribution %.

Align the investment allocation of your existing account balance with how you are investing your new contributions.

Once you click Submit, the system will automatically generate all of the necessary trade exchanges in one simple transaction.

Recurring Rebalance

Transfer type:

Options: One-time Rebalance Recurring Rebalance

This option will allow you to create a recurring rebalance transaction. The ending balance in each of your funds will be realigned to match your current allocation percentage. Should ALL accounts fall below the threshold when the difference is calculated, no transfer will occur.

Rebalance Your Account

This page will allow you to rebalance your entire investment portfolio in one transaction. When you click on submit, your current account balance will be realigned to match how your New Contributions are invested. Do not choose this rebalance option if you have not directed the investment of new contributions under "Invest New Money."

Transfer type:

Options: One-time Rebalance Recurring Rebalance

Your account is currently being managed by Morningstar. Your management company... If you have any questions please contact your account management company.

What is a Recurring Rebalance?

Take the hassle out of rebalancing. Set up an ongoing schedule to regularly align the investment allocation of your existing account balance. Schedule a transaction to happen on a recurring, scheduled date. It can be cancelled at any time.

Manage Account

NEW LOANS

If your plan allows loans, model new loans with our loan calculator or apply for loans online.

Gain some insight by on loans by clicking on "What You Should Know About Taking A Loan..."

New Loan Widget's, Inc. 401(k) Retireme...

You are currently restricted from requesting a loan because:

- There is an undistributed loan.

Loan Limits	Personal loan	Residential loan
Current plan vested account balance:	\$186,541.17	\$186,541.17
Minimum Loan	\$1,000.00	\$1,000.00
Maximum Loan	\$40,005.59	\$40,005.59
Minimum duration	12 months /26 payments	12 months /26 payments
Maximum duration	60 months /130 payments	360 months /780 payments
Days to complete request:	5	5

Confirmation E-mail Address

A confirmation e-mail will be sent to the address listed below.

jgrunzke@abg-mn.com

If this address is incorrect, please correct the address in the fields provided.

Update e-mail address:

Confirm e-mail address:

What You Should Know About Taking A Loan.....

Loan Calculator based on a payment frequency of based on a payment frequency of "Biweekly"

Select loan type:

Interest rate: 5.25%

Enter loan amount: \$

Number of payments:

Your estimated "Biweekly" payment amount will be:

Statements/Requests

STATEMENTS/ REQUESTS

Access statements and manage requests through this page and set of tabs.

Find plan reports and create your own custom plan statements. Reports already created are stored on this page for future reference. You may delete any reports that you no longer wish to store on the site.

Benefits Account Summary Manage Account **Statements/Requests** Profile Resources Contact Us

Requests Reports/Statements eStatements Account Transactions Requests

Widget's, Inc. 401(k) Retireme... ▼

This page allows you to view your online transaction reports and manage requests through the drop down menus below.

Transactions to display: All

Show Account History From (MM/DD/YYYY): 06/23/2014 All

Transaction Status: All

Confirmation:

No records available at this time.

Statements/Requests

eSTATEMENTS

Sign up and access your statement online by clicking eStatements¹.

Check out all of the tools available on this page by clicking different options on the left side menu

ACCOUNT TRANSACTIONS

Research historical transactions in your plan account and generate online queries.

REQUESTS

Similarly, you can also view your online transaction requests via "Requests."

The screenshot shows a web interface with a dark red navigation bar at the top containing the following tabs: Benefits, Account Summary, Manage Account, Statements/Requests (which is highlighted), Profile, Resources, and Contact Us. Below the navigation bar, the page title is "Account Transactions" and there is a dropdown menu for "Widget's, Inc. 401(k) Retireme...". The main content area contains the instruction: "View your account transactions by selecting from the drop down menus below." There are four dropdown menus: "Investment:" (set to "All"), "Source:" (set to "All"), "Transactions to display:" (set to "All"), and "Transaction status:" (set to "All"). There is also a date range selector: "Show account history from:" (set to "08/23/2014") and "To date:" (set to " "). A checkbox labeled "Only display records with redemption fees" is present and unchecked. A "Submit" button is located at the bottom right. At the bottom of the form, it says "No records available at this time."

The screenshot shows a web interface with a dark red navigation bar at the top containing the following tabs: Benefits, Account Summary, Manage Account, Statements/Requests (which is highlighted), Profile, Resources, and Contact Us. Below the navigation bar, the page title is "Requests" and there is a dropdown menu for "Widget's, Inc. 401(k) Retireme...". The main content area contains the instruction: "This page allows you to view your online transaction requests by selecting from the drop down menus below." There are three dropdown menus: "Transactions to display:" (set to "All"), "Transaction Status:" (set to "All"), and "Show Account History From (MM/DD/YYYY):" (set to "08/23/2014"). There is also a "Confirmation:" text input field. A "Submit" button is located at the bottom right. At the bottom of the form, it says "No records available at this time."

Resources

RETIREMENT CALCULATOR

Looking for a planning tool where you can control more of the assumptions? Try our Retirement Calculator. This will assist you in planning for your retirement based on your age and desired retirement income.

Education & Tools Retirement Calculators

Use the retirement calculator to estimate your income and savings that you will have w through your retirement years and give you a cash flow of what your estimated balance

Retirement Income and Savings

	You	Spouse		You	Spouse
Current age:	40	0	Retirement plan:	206105.06	26000.00
Retirement age:	67		Annual contribution:	10.00 %	0.00 %
Life expectancy age:	84		Company match %:	0.00 %	0.00 %
Current salary:	0.00	0.00	Other savings:	80000.00	0.00
Annual salary increase:	3.00 %	0.00 %	Annual savings increase:	0.00	0.00
			Annual social security benefit:	0.00	0.00
Expected retirement income:			Annual pension benefit:	0.00	0.00
<input checked="" type="radio"/> Percent of salary:	60.00 %	60.00 %	Return before retirement:	7.00 %	
<input type="radio"/> Dollar amount:	0.00	0.00	Return after retirement:	6.00 %	
			Inflation:	3.00 %	

Contact Us

HAVE QUESTIONS?

We're here to help. If you run into questions as you navigate through your account online, feel free to ask.

Reach our Call Center Representatives weekdays from 7AM – 6PM CT or send us an email anytime.

WHO TO CONTACT

To obtain information surrounding the Alliance Benefit Group North Central States, Inc. Participant Website, contact our Call Center Representatives today.

phone (800) 495-4015

email haveaquestion@abg-mn.com

Thank you for choosing Alliance Benefit Group.

abancs.com