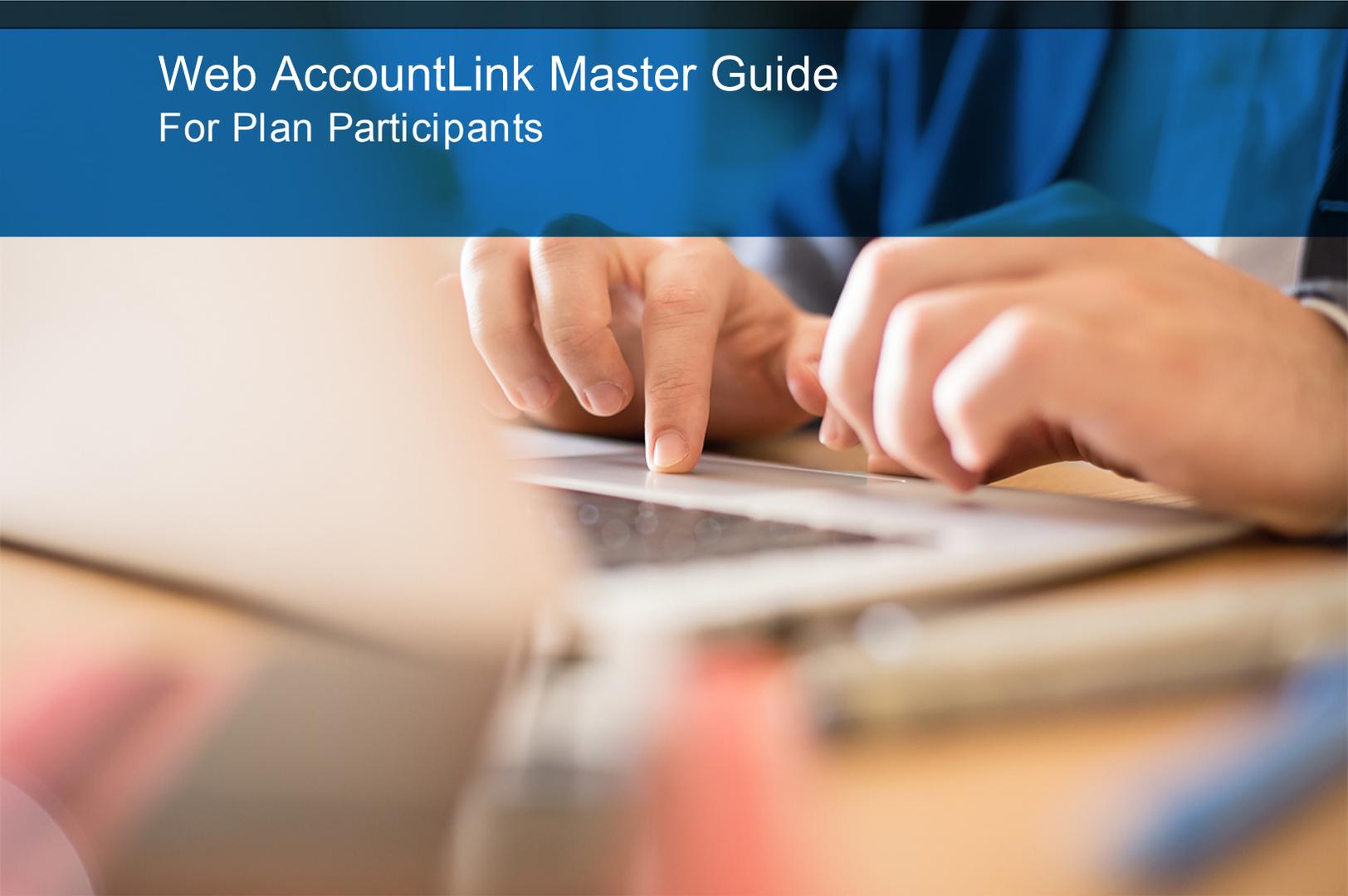




The Next Generation Retirement Program™

Web AccountLink Master Guide For Plan Participants





Welcome to the WebAccountLink Master Guide-
An Instructional path to easily navigate your retirement account
online. Here is what you'll find in this guide:

Logging In	3
Dashboard	4
RetireOnTime	5
Personal Information	6
Beneficiaries	
Password Change	
Log Out	
Manage	7
Manage Investments	
Investment Directions	8
Transfer Funds Rebalance	9
Change Contribution Rates	10
Transaction History	11
Rollover Contribution	12
	13
My Investments	15
Fund Information	
Rate of Return	
Withdrawals	16
Loans and Distributions	
Forms & Reports	17
Statements/E-Delivery	
Forms	
Learning Center	18
Enrollment Guide	
Glossary	
Is Roth Right for You?	
SmartPlan	

Logging In

Access the website by typing “www. WebAccountLink.com” into your web browser.

NOTE: If this is your first login, please see the “Online Enrollment Guide”.

If logging in for the first time, your username is your Social Security Number. Please exclude any dashes when entering it here. (Rather than using “XXX-XX-XXXX” use “XXXXXXXXXX”). Your Password is the last four digits.



LOGIN

Home / Login



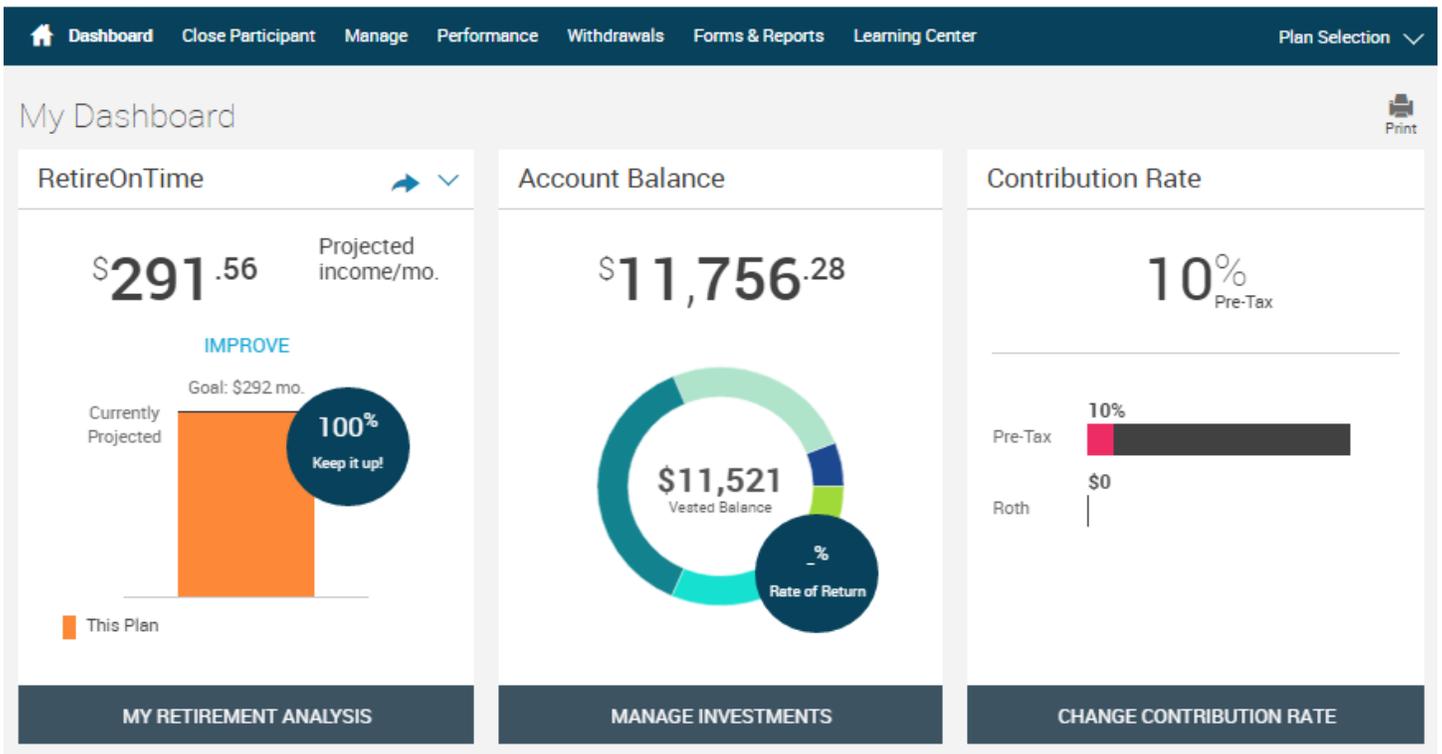
Should you forget your User ID or password, you can have your information sent to the email address we have on file for you. Click on the link, “Forgot User ID or Password” You will be taken to the “Request User ID and Password” screen. Please enter your Social Security number and then click on the “Submit” button.

You will then be asked one of the security questions you chose during enrollment. Fill in the correct answer in the box next to “Cerification answer:” and then click the “Submit” button.



Dashboard

When you click on the “Dashboard” link, you are taken to your home page. The home page offers a dash-board view where you can quickly access your important fund information, including your personal information, account balances, contributions, and any important messages that may be waiting for you.



On your dashboard, you will see a bell symbol with a number. This notifies you that you have new messages waiting. Click on it to view any new or old messages.

Welcome, Rocky Balboa   



RetireOnTime

RetireOnTime provides a simple answer to an important question - ‘How much can I safely spend during retirement?’ Your projected retirement income is automatically calculated based on your retirement plan assets with the ability to include retirement assets outside of the plan as well as the ability to establish your retirement goals.

RetireOnTime

\$291.56 Projected income/mo.

IMPROVE

Goal: \$292 mo.

Currently Projected

100%
Keep it up!

This Plan

MY RETIREMENT ANALYSIS

Edit Goals

Retirement Income Goal

Monthly or Annually

Retirement

Begins at age Ends at age

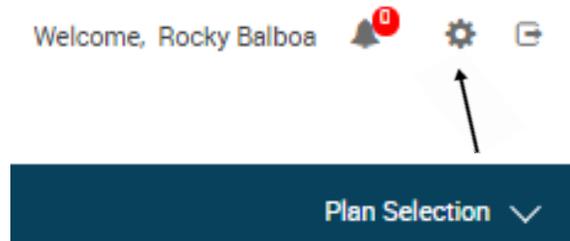
You can further alter the results of your projection by including additional assets and other sources of income as entered within a My Retirement Analysis. Click below to get started.

START MY RETIREMENT ANALYSIS

CALCULATE

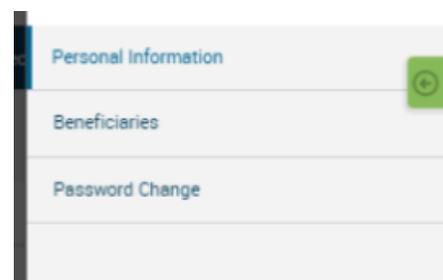
RetireOnTime also allows you to model the impact of increasing your contribution amounts to improve your retirement projections.

Personal Information



The “Personal Information” is accessed by clicking the Cog Wheel at the upper right hand corner of the screen. It is where you can change any of the information you have provided to us.

Beneficiaries



The Beneficiaries area is where you can update or add your beneficiary information.

Password Change

The “Password Change” section found under “My Profile” is where you can change your User ID and/or password. If you wish to change only your password, leave the “Enter new User ID” field blank.

Password must be between 6 to 8 alphanumeric characters (0-9, A-Z) in length. Your User ID cannot be some portion of your password.

Log Out



Click the indicated icon to log out of the website





Manage

Manage Investments

The “Manage Investments” section found under “Manage” tab allows you to select your investment directions, transfer funds, change your contribution percentage or rebalance your portfolio. Click on "Get Started" to proceed to the next step.

Manage Investments Print

What would you like to do?

Your Balance

\$11,756.28

Vested Balance \$11,521.10

Investment Directions



The funds into which you put the money from your paycheck

[GET STARTED](#)

Transfer Funds



Transfer the money in your account between the funds in your plan.

[GET STARTED](#)

Rebalance



Make the balance match your existing target or set a new one.

[GET STARTED](#)

Change Contribution Rates



Change how much money you put in your account from your paycheck.

[GET STARTED](#)

My Portfolio

View: Performance Model:

Investment Name	Fund ID	Price	Expense	Performance	Asset Class	Current Election	Balance
> ABC Aggressive Portfolio				10% ▲	Investment Product	100%	\$0.00
> ABC Conservative Portfolio				N/A	Investment Product	0%	6% \$705.63
Vanguard European Stock Index A	VEUSX	\$60.93	0.12%	-8.01% ▼	Europe Stock	0%	25.29% \$2,973.44
Vanguard Pacific Stock Index Ad	VPADX	\$68.27	0.12%	-5.28% ▼	Diversified Pacific/Asia	0%	37.26% \$4,379.66
Vanguard Target Retirement Fund	VTTVX	\$15.87	0.15%	-3.44% ▼	Target Date 2021-2025	0%	19.71% \$2,317.46
Vanguard Target Retirement Fund	VFORX	\$28.66	0.16%	-4.92% ▼	Target Date 2036-2040	0%	11.74% \$1,380.09

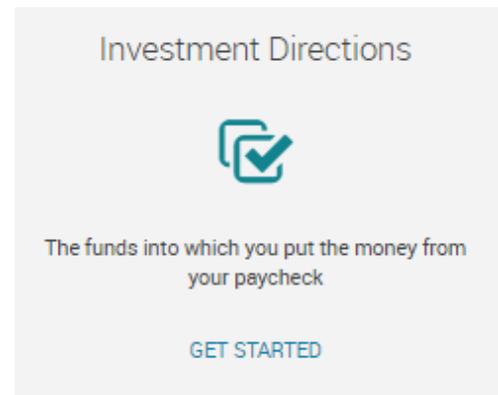
Investment Directions

The “Investment Directions” section found under “Manage Investments” allows you to make changes to your allocations for future contributions.

To make changes, type in the new percentage in the new column next to the investment name and click the “Next” button.

Each new contribution:

- Must be at least 5.00%
- In increments of 1.00%
- The total allocation percentage must be 100%



NOTE: Changing your future investment directions will only affect contributions made after the investment direction change is processed; this transaction will not affect the investment of your existing account balance.

Investment	Fund ID	Asset Class	Current Allocation %	New Election %
> ABC Aggressive Portfolio		Investment Product	100%	<input type="text" value="0"/> %
> ABC Conservative Portfolio		Investment Product	0%	<input type="text" value="0"/> %
> ABC Growth Portfolio		Investment Product	0%	<input type="text" value="0"/> %
> ABC Income Portfolio		Investment Product	0%	<input type="text" value="0"/> %
> ABC Moderate Portfolio		Investment Product	0%	<input type="text" value="0"/> %
DFA Emerging Markets Core Eq Portfol...	DFCEX	Diversified Emerging Mkts	0%	<input type="text" value="0"/> %
Vanguard European Stock Index Admira...	VEUSX	Europe Stock	0%	<input type="text" value="0"/> %
Vanguard Pacific Stock Index Admiral	VPADX	Diversified Pacific/Asia	0%	<input type="text" value="0"/> %
Vanguard REIT Index Adm	VGSLX	Real Estate	0%	<input type="text" value="0"/> %

After selecting your new investments, you will be given an option to transfer existing balances to be in line with your current elections.

Transferable Balances

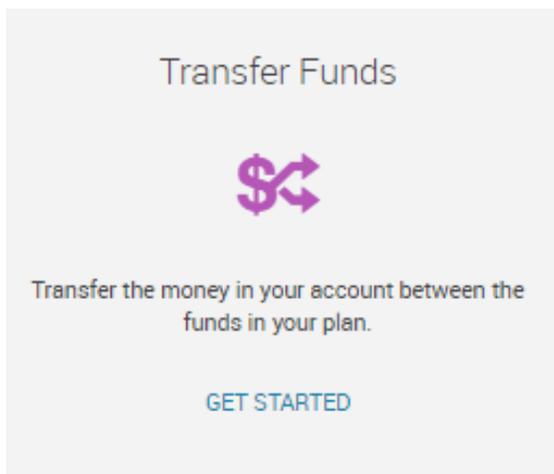
Would you like to rebalance your transferable balances in your plan to conform with the percentages you entered for your investment elections?

No
 Yes

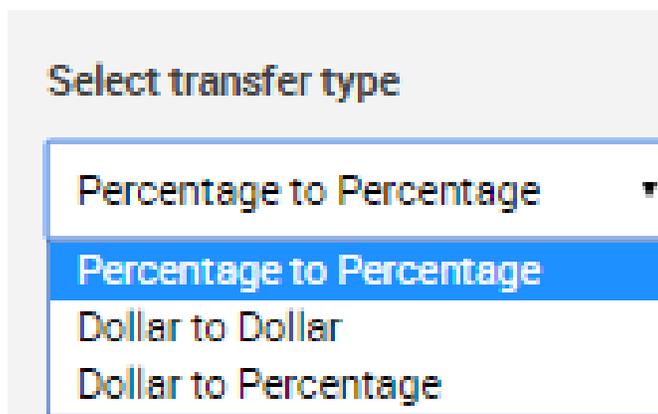
Transfer Funds

The “Transfer Funds” section found under “Manage Investments” section allows you to transfer your existing investments. You have several options when requesting a transfer.

Performing a Transfer: Select the type of transfer you would like to perform from the dropdown box: “Percent to percent”, “Dollar to percent”, or “Dollar to dollar”.



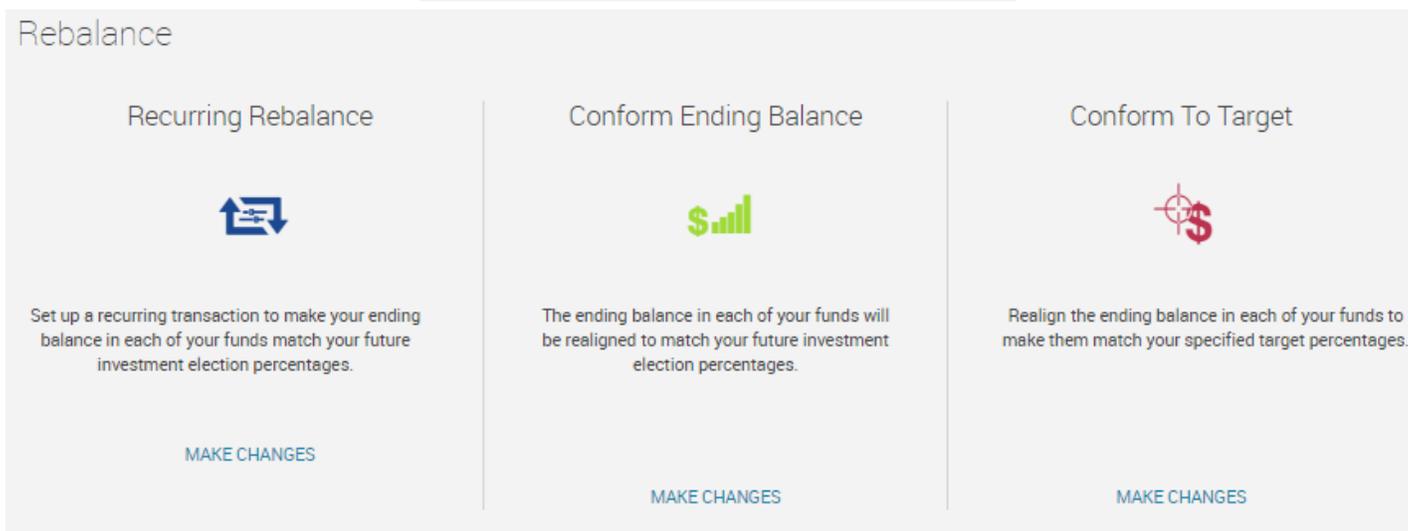
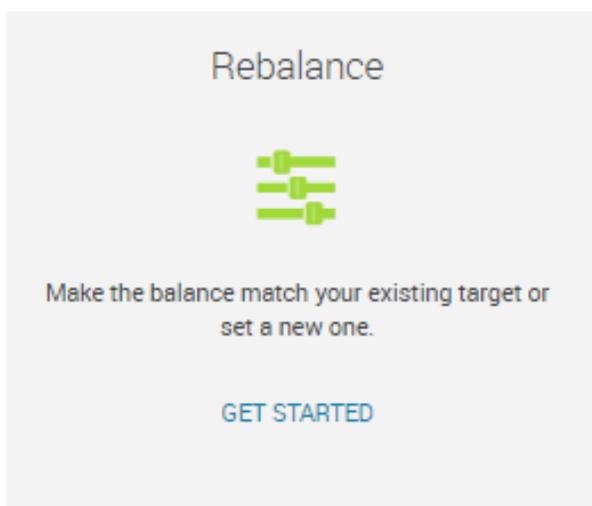
- **Percent to Percent Transfer:** This option allows you to move a percentage of your investment within a fund or multiple funds, and invest the proceeds into a new fund or multiple funds by percentage.
- **Dollar to Percent Transfer:** This option allows you to move a set dollar amount from one fund or funds, and invest it into another fund or funds by percentage.
- **Dollar to Dollar Transfer:** This option allows you to move a set dollar amount from one fund or funds, and invest it into another fund or funds by dollar amount.



NOTE: The percentage amounts you choose must be at least 5.00% and must be whole percentages of 1.00%. “Total transfer percentage” must be 100%.

Rebalance

Rebalancing Investments: This section also allows you to rebalance investments based on new allocation percentages or current allocation percentages, and to set up an automatic rebalance schedule. To proceed, click "Get Started" under the applicable selection.



A large rectangular panel with a light gray background, titled "Rebalance" in the top left corner. It contains three distinct sections, each with a title, an icon, a description, and a "MAKE CHANGES" button.

- Recurring Rebalance:** Features a blue icon of a double-headed arrow. The text below reads: "Set up a recurring transaction to make your ending balance in each of your funds match your future investment election percentages." The button is labeled "MAKE CHANGES".
- Conform Ending Balance:** Features a green icon of a dollar sign next to a bar chart. The text below reads: "The ending balance in each of your funds will be realigned to match your future investment election percentages." The button is labeled "MAKE CHANGES".
- Conform To Target:** Features a red icon of a target symbol with a dollar sign. The text below reads: "Realign the ending balance in each of your funds to make them match your specified target percentages." The button is labeled "MAKE CHANGES".

- **Recurring Rebalance:** Select the button next to "Recurring Rebalance". Select your rebalance frequency, the day to rebalance, the starting date, and the threshold percent, and click "Submit."
- **Conform Ending Balance:** This option will allow you to create a rebalance transaction, either one-time or recurring. This option is based on the allocations you currently have selected.
- **Conform To Target:** This one-time rebalancing option allows you to rebalance by manually entering new allocation percentages.

Change Contribution Rates

This section also allows you to change your contribution election if available in your plan. If your plan allows both pre-tax and roth contributions, click the edit button under the source to update.

Here you can adjust the percentage or amount contributed into your plan.

Change Contribution Rates



Change how much money you put in your account from your paycheck.

GET STARTED

No changes
 Stop Contributions
 Change Contributions

Set Contribution Rate

\$ Dollar Amounts
 % Percentages

Pre-Tax

10 %

Minimum: 0%
Maximum: 100%
Minimum Increment: 0%

401(k) Contribution Maximum in 2016: \$18,000

*You must be age 50 or older by December 31st of this year in order to make "catch-up" contributions.

The second half of the contribution change area allows you to set up an individual automatic increase rate.

Auto Increase Contribution Rate

Off On

Increase my Pre-Tax contribution rate by

0 %

Select frequency of Pre-Tax auto increase

On eligibility date ▼

Set maximum contribution rate for Pre-Tax

0 %

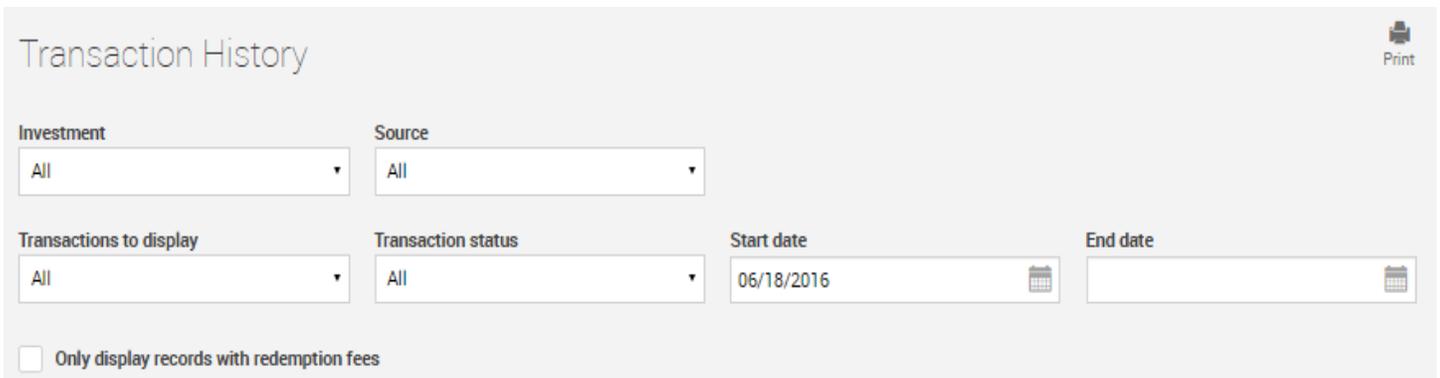
Note: Change made to your contribution percentage may take up to 2 payroll cycles to be completed.

Transaction History

The “Transaction History” section can be found under the “Manage” tab.

This is where you can view your account activity. The top area allows you to filter the results.

To view more information about an entry, click on the [+] to expand the line (indicated by the red arrow). You also have the option to download your transaction history by clicking on the “Download Detail” button at the bottom.

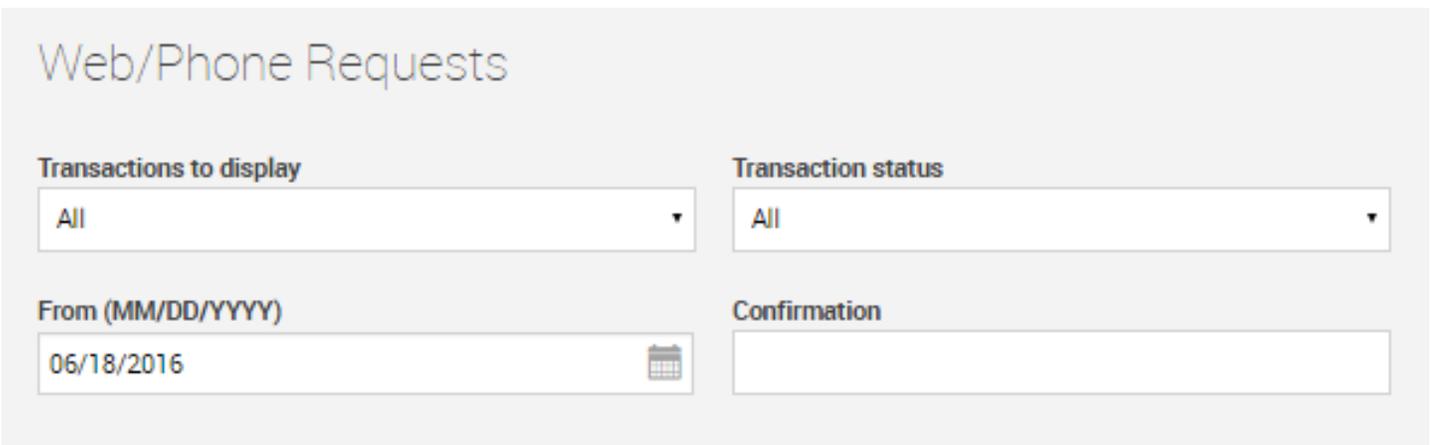


The screenshot shows the "Transaction History" filter interface. It includes a "Print" icon in the top right corner. The filters are organized as follows:

- Investment:** A dropdown menu with "All" selected.
- Source:** A dropdown menu with "All" selected.
- Transactions to display:** A dropdown menu with "All" selected.
- Transaction status:** A dropdown menu with "All" selected.
- Start date:** A date input field with "06/18/2016" and a calendar icon.
- End date:** An empty date input field with a calendar icon.
- Only display records with redemption fees

Web/Phone Requests

The “Web/Phone Request” section found under the “Manage” tab allows you to see transaction requests that have been processed or are currently unprocessed.



The screenshot shows the "Web/Phone Requests" filter interface. It includes the following filters:

- Transactions to display:** A dropdown menu with "All" selected.
- Transaction status:** A dropdown menu with "All" selected.
- From (MM/DD/YYYY):** A date input field with "06/18/2016" and a calendar icon.
- Confirmation:** An empty text input field.



Rollover Contribution

Under the "Manage" Tab on WebAccountLink.com, select Rollover Contribution and you will be taken to The PCS Rollover Contribution Wizard!

The PCS Rollover Contribution Wizard will walk you through 4 easy steps, depending on the type of account you are rolling over and the custodian of your plan with PCS.

1. Enter Personal Information & Account Type

The screenshot shows the 'Rollover Contribution' wizard interface. It includes a greeting 'Hello DeMarco,' and a welcome message. The instructions state that the wizard is for consolidating retirement accounts and asks the user to confirm their email address. There are two input fields for 'Email Address' and 'Confirm Email Address'. Below these is a dropdown menu for 'What type of account are you interested in rolling over?' with a '--Select--' option. A 'Continue' button is at the bottom.

2. Enter Account Information about Rollover

Note: If you are rolling over Roth or after-tax money you will need to provide the Roth basis amount and the first year that a Roth contribution was made.

The screenshot shows the second step of the wizard, 'Rollover Contribution'. It asks the user to provide information about the account being rolled over. There are two input fields: one for 'Please enter your Prior Plan or Financial Institution.' and another for 'Please enter the estimated rollover contribution amount.' Below these is a question: 'Does your rollover contribution include after-tax or Roth contributions?' with radio button options for 'Yes' and 'No'.



3. Review Information on how to transmit money to PCS

Request a distribution form from Vanguard and indicate that you are rolling over the distribution to a tax qualified plan.

If the rollover contribution will be sent by wire the wire transfer should be directed as follows:

JP Morgan Chase
ABA Number: 021000021
Credit: TD Ameritrade Trust Company
Account Number: 634341265
FBO: 5555555555 - A Penny Saved 401(k) Plan

FFC: DeMarco Murray

If a wire transfer is not available the check should be made payable and sent to:

TD Ameritrade Trust Company
FBO: 5555555555 - A Penny Saved 401(k) Plan
FFC: DeMarco Murray
P.O. Box 17748
Denver, CO 80217-0748

4. Confirmation

We will expect the rollover check/wire from the origin institution. Upon receipt, we will invest as per your investment elections

Rollover Contribution

Confirmation

Thank you. We will be expecting a rollover check/wire from Vanguard for \$3,000.00. Once we have receipt of payment, your rollover amount will be invested according to your existing investment elections. Log in to the AccountLink website at www.webaccountlink.com or call the AccountLink hotline toll free at 1-888-621-5491 to change or verify your investment elections or to move monies from the default investment election.



My Investments

Fund Information

The “Fund Information” section found under “My Investments” serves as a gateway for you to obtain more information about the investments available in your Plan.

You can click on the “View” link to see the investment prospectus.

Investment Information Print

Listed below are the funds available in your plan. Prices shown may not indicate the latest market value. Use the available links to get more up to date information by clicking on one of the following.

[Performance for all available funds](#)

Model Information

[Please click here](#) for more information about the Models available in your plan.

Profile Views

Investment information ▼

Investment	Fund ID	Asset Class	Fund Family	Current
AllianceBer Intl Val A	ABIAX	Foreign Large Value	Alliance Capital	
DFA Emerging Markets Core Eq Portfolio	DFCEX	Diversified Emerging Mkts	Dimensional Fund Advisors	
Oppenheimer Develop MktA	ODMAX	Diversified Emerging Mkts	Oppenheimer Funds	
Vanguard European Stock Index Admiral	VEUSX	Europe Stock	Vanguard	
Vanguard Pacific Stock Index Admiral	VPADX	Diversified Pacific/Asia	Vanguard	

Rate of Return

The “Rate of Return” section found under “My Investments” offers charts, graphs, and easy to understand tables, detailing your personal rate of return (as calculated by a weighted average on your account history). Each chart has four different views: Custom, Monthly, Quarterly, and Annually. These buttons are found on the top right portion of the page.

Rate of Return Print

[How Is Personal Rate of Return Calculated? \(PDF\)](#)
Learn more about the Modified Deitz method.

Select Investment:

Total Return ▼

[Annual](#)
[Custom](#)
[Quarterly](#)
[Monthly](#)

Rate of return information is not available at this time.

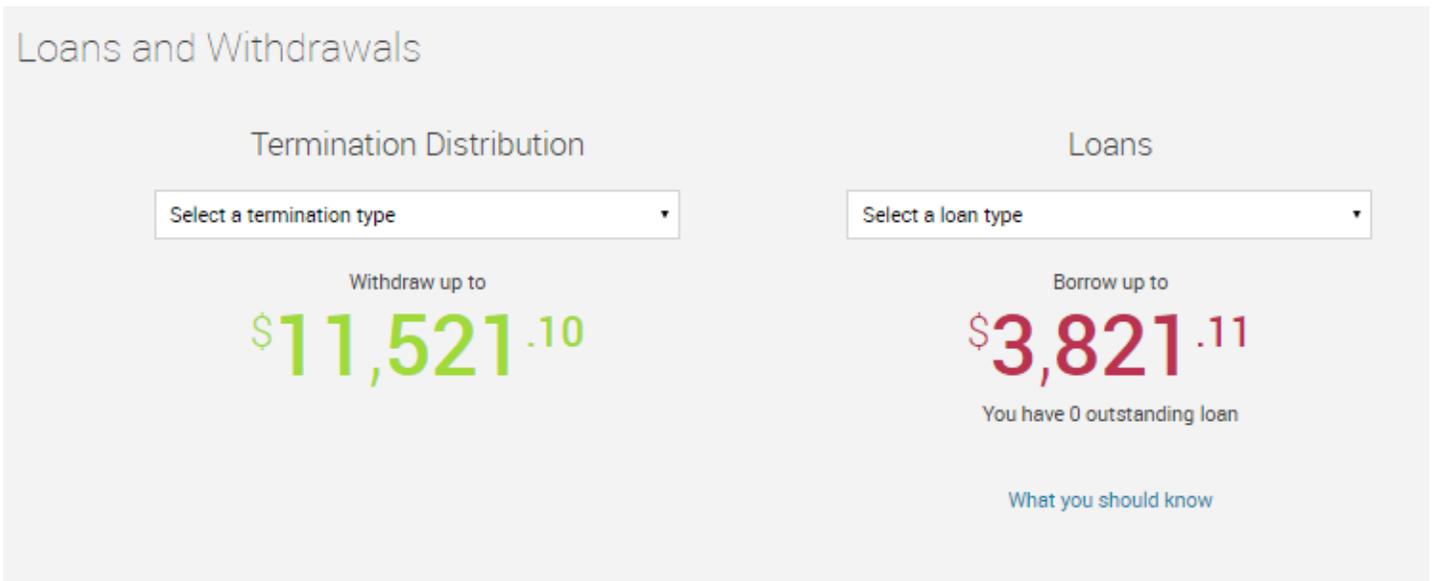
Requesting Paperless Distribution and/or Loan

If your plan allows to request distributions online or take a loan, you may initiate it in the **Loans and Distributions** area under the **Withdrawals** tab.

For Distributions, once your employer has entered your termination date, you can select your distribution method in the drop down and click the **Get Started** button to proceed.

For Loans, select the type of Loan (Personal or Residential). The amount displayed is the calculated available balance. The quick loan calculator will determine your payment amount. Click **Get Started** to proceed with the request.

For more information, please see the [Online Distribution or Loan Request Guide](#).



The screenshot displays the 'Loans and Withdrawals' section of a web application. It is divided into two main columns: 'Termination Distribution' and 'Loans'. Under 'Termination Distribution', there is a dropdown menu labeled 'Select a termination type' and a large green number indicating a withdrawal limit of '\$11,521.10'. Under 'Loans', there is a dropdown menu labeled 'Select a loan type', a large red number indicating a borrowing limit of '\$3,821.11', and the text 'You have 0 outstanding loan'. A link labeled 'What you should know' is located at the bottom right of the interface.



Statements/E-Delivery

The “Statements/E-Delivery” section found under “Forms & Reports” allows you to generate On-Demand statements. Adobe Acrobat Reader is required to view your online statement.

At the top of the page, you are able to elect to receive your quarterly statements online rather than in the mail.

Statements/E-delivery Print



I elect e-delivery of all plan notifications.
 I elect paper delivery of plan notifications. I do understand that the sponsor of my plan may elect to provide certain notifications electronically.
Please note that paper delivery may subject your account to additional fees.

SUBMIT

Create Reports

Select report group: Participant Statements | Select report: None

Available plan years: 01/01/2016 - 12/31/2016 | From: n/a | To date: n/a **GET RESULTS**

Name	Size	File Type	From Date	To Date	Delete
> Report Group: Participant Statements					

Forms

The “Forms” section is found under “Forms & Reports”. In this section, you can quickly find and download documents you may need, including forms and manuals.

Name	Size	File Type
Form Group: Participant Forms		
Hardship Withdrawal - AS	118kb	Adobe Acrobat
In-Service Distribution Form - AS - Age ...	127kb	Adobe Acrobat
Required Minimum Distribution Form	67kb	Adobe Acrobat
Deferral Election Change Form	38kb	Adobe Acrobat

Learning Center

Enrollment Guide

Access this area to review your plan's enrollment guide, which explains the retirement plan's features and availabilities.

Glossary

This area contains a wealth of Retirement Plan related definitions to help you navigate your account.

Your Guide to Retirement Savings

Is Roth Right for You?

If your Plan allows for Roth contributions, “Is Roth Right for You?” is a helpful tool that can be found under the “Learning Center” tab. “Is Roth Right for You?” is a presentation that will open in a new window. This tool can help you decide between a pretax 401(k) and a Roth 401(k).

Enter a search term: [SEARCH](#)

Results: 271

12b-1 Fee

Roth 401(k) — New Flexibility, New Decisions

Your retirement plan offers two savings options: traditional pretax 401(k) and Roth 401(k). The new Roth 401(k) option will afford significant tax advantages to some taxpayers. But who? The answer depends on a number of factors, and some of those factors require predictions of the future.

This presentation can help you decide which option is best for you. Work your way through the following factors in making the traditional pretax 401(k) v. Roth 401(k) decision. As you go, we'll explain the factors that are important to consider and ask you to provide information about yourself.

- [Learn more about Roth 401\(k\)s](#)
- [Analyze how a Roth 401\(k\) may benefit you](#)
- [Gap analyzer](#)

SmartPlan

SmartPlan features a guided overview video about your retirement plan.