RANDALL + HURLEY

Web Portal

User Guide

For Clients

2024 Edition

Client Website Instruction

Welcome to the Randall + Hurley participant portal. Below are some Frequently Asked Questions to help you get started.

1328 N Whitman Lane, Liberty Lake, WA 99019
509 838 5500 | 888 682 4406

828 Great Northern Blvd, Helena, MT 59601
406 449 5500 | 800 765 9429

How Do I Login?

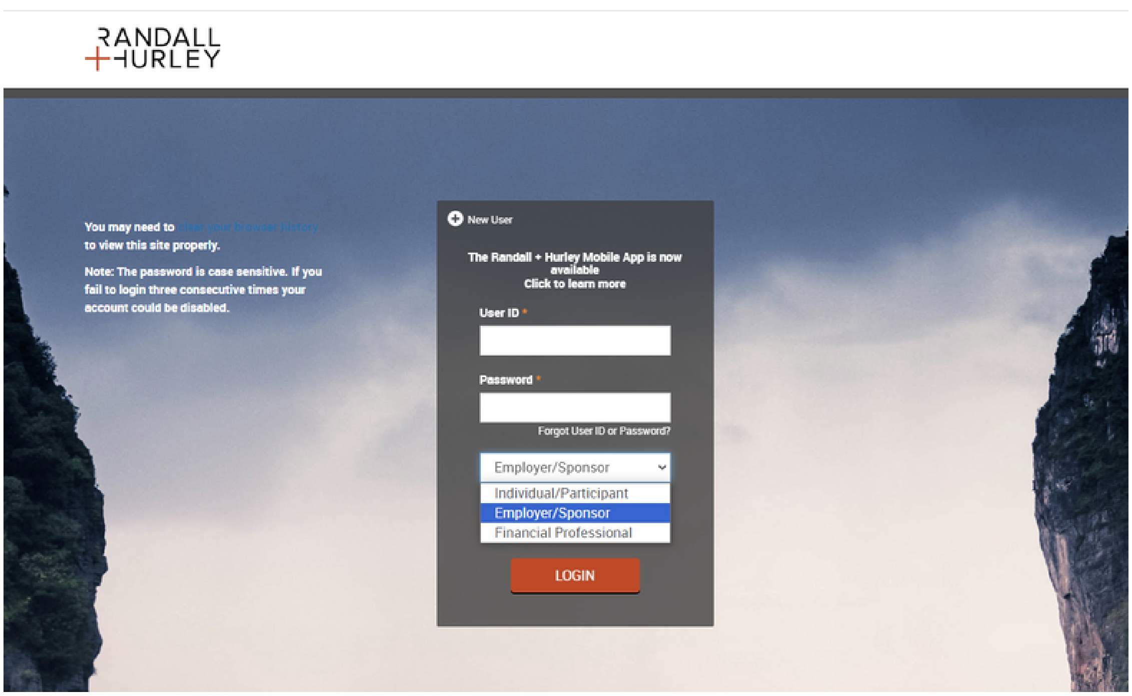
You can access your retirement plan sponsor website by visiting https://www.accountplanaccess.com/randallhurley/. After logging in, you will be able to view relevant plan information, search transactions, look up participant accounts, upload payroll, and perform other actions.

To log in, you will need to enter the following information:

Username: Designated to you
Password: Designated to you
Select Role: **Employer/Sponsor**

If you have any issues logging in, contact our Conversions Department at **1-877-895-5146**. Our Conversions Department is available from 8AM-5PM PST, Monday - Friday, excluding market holidays.

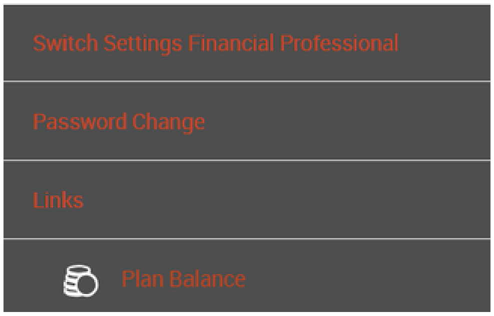
After logging in the first time you will be prompted to change your username and password.



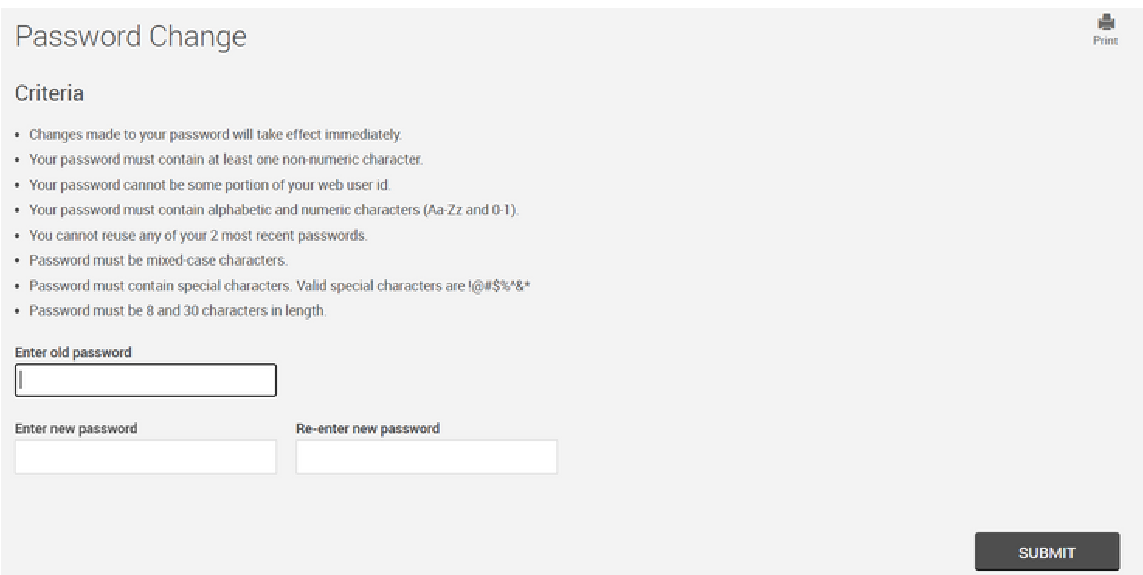
How Do I Change My Password?

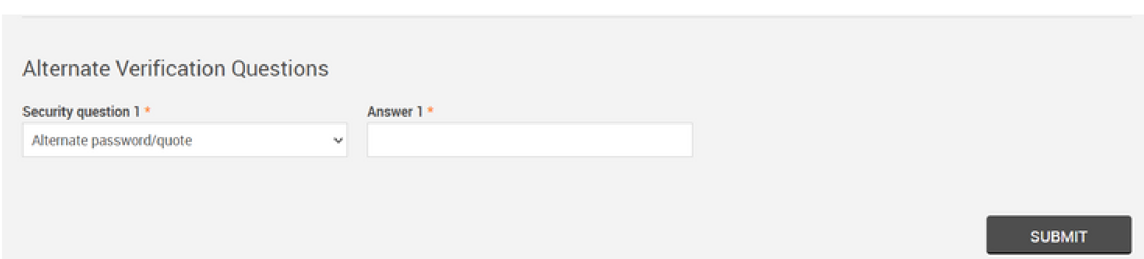
Upon logging in for the first time, you will be prompted to change your password. Any time you would like to change your password thereafter you can do so by located the gear button

From the dropdown menu select <Password Change>.



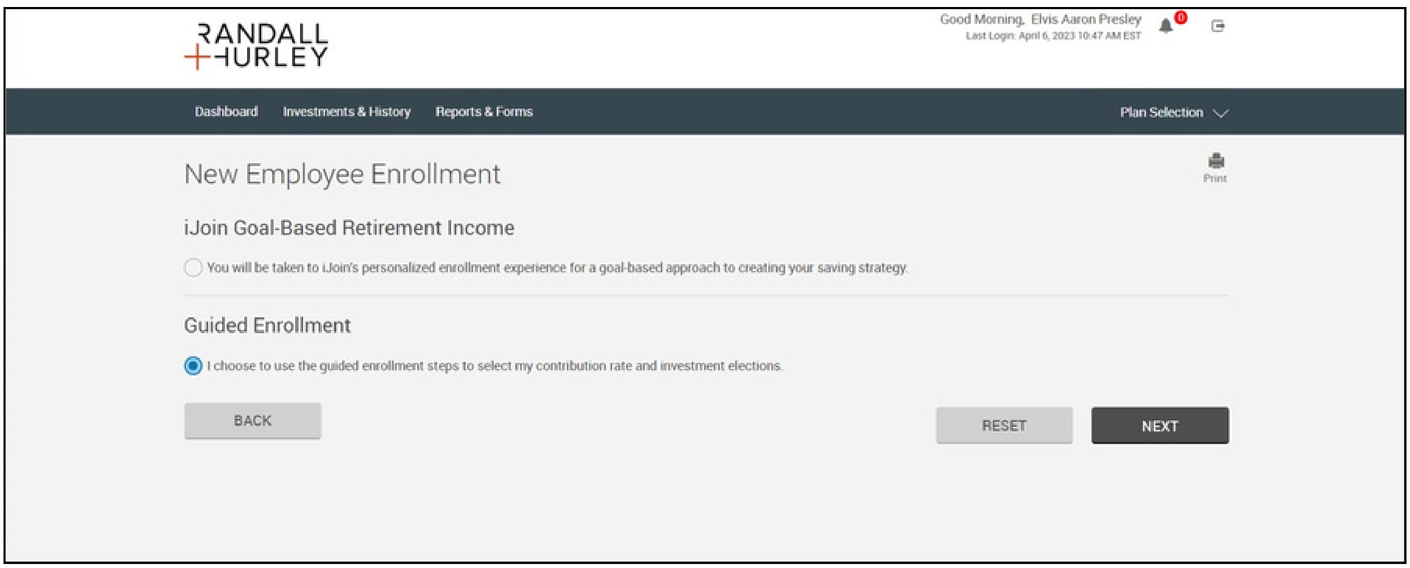
Follow the prompts to change your password and/or security question.





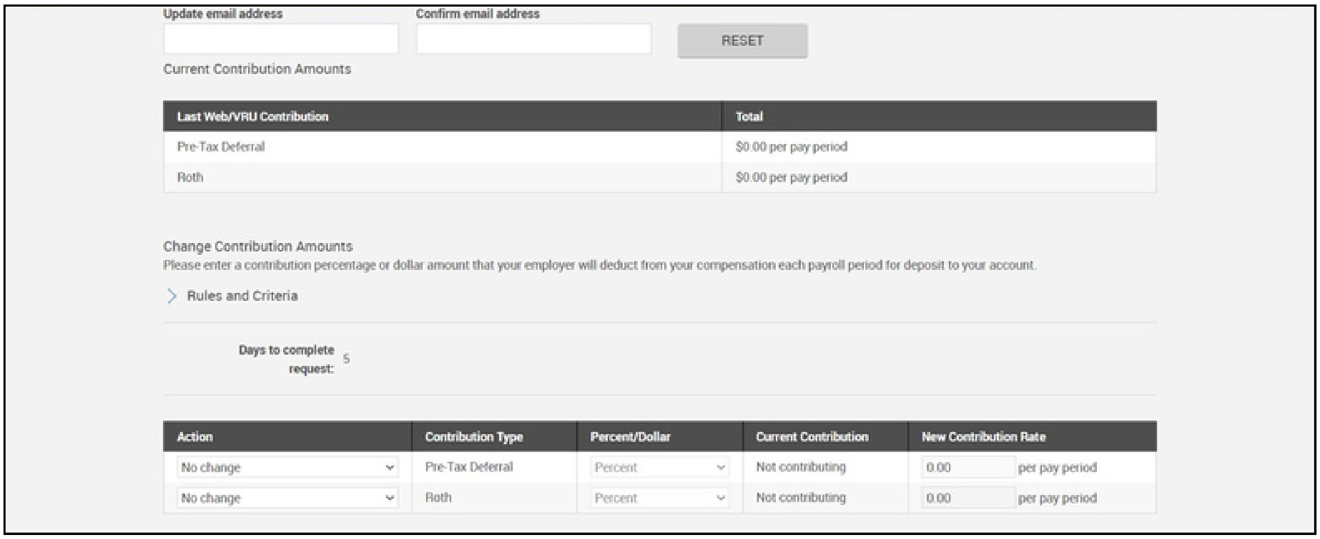
After your personal information has been updated, you will be given a choice to finish the enrollment steps through, iJoin (a goal-based approach to creating your savings strategy that will be linked to your account), or to continue your guided enrollment on the Randall + Hurley website.

While both are directly linked, and any information entered in one will show in the other, we encourage you to use iJoin's goal-based enrollment, as it will allow you to enter outside savings information and set your retirement goals. A step-by-step enrollment guide video can be accessed under the Individuals' tab at randall-hurley.com. This portal guide will continue to show the enrollment steps used in our Online portal.

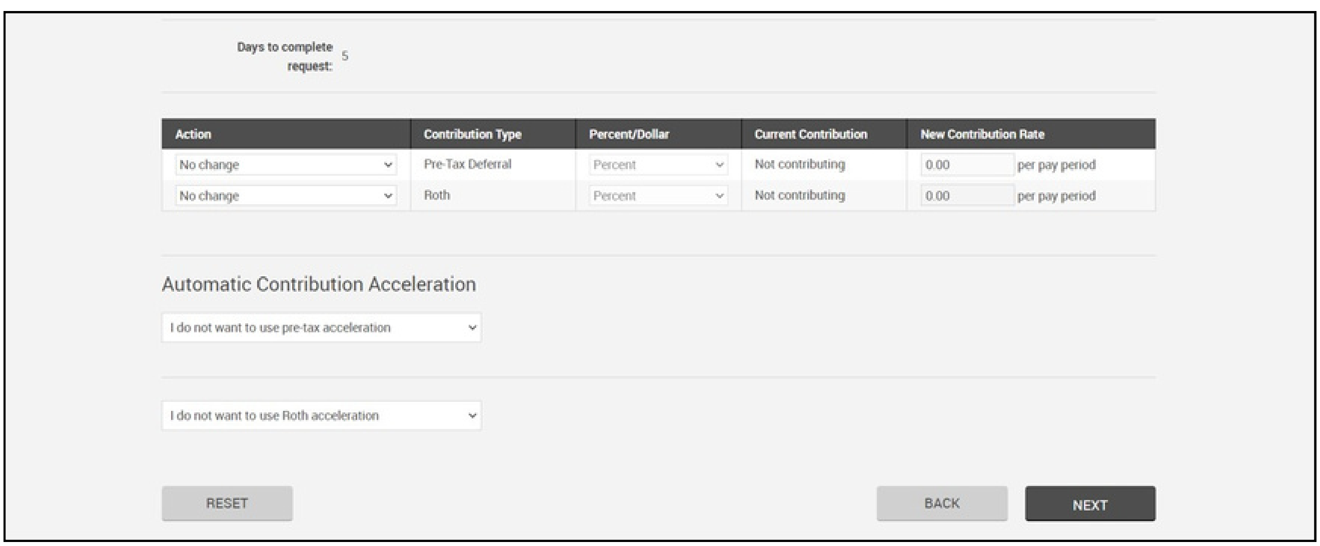


Setting Up Your Contribution Amounts

After entering your personal information, you will be prompted to review or change your contribution amounts. As shown below, you can change the amounts based on percentages or dollar amounts or select not to change them. These are also broken out based on Pre-Tax deferrals or Roth deferrals.

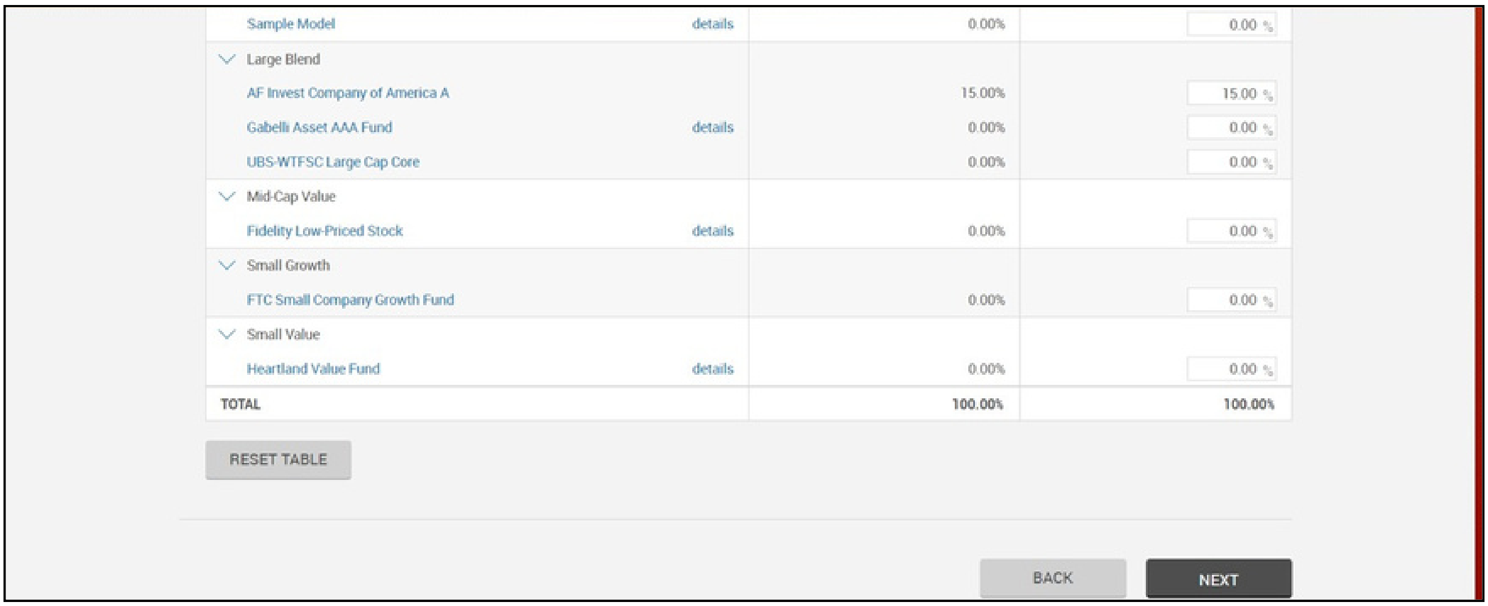


Before proceeding, you will be allowed to select whether or not you would like to schedule an Automatic Contribution Acceleration. This would allow you to select a percentage or dollar amount you would like your contributions to increase by each year based on your chosen date.

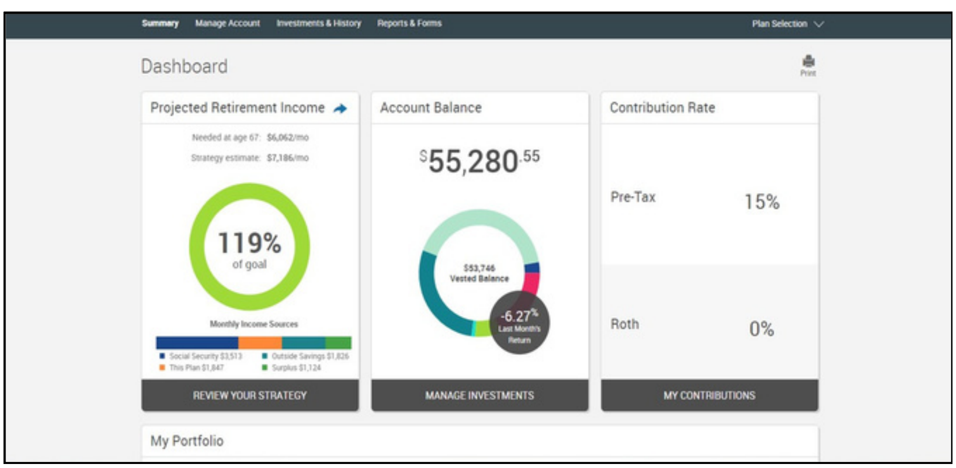


Investment Selections

Now that your contribution amounts have been selected, you will be prompted to determine which funds available to your plan that you would like your contributions allocated to. If you have questions as to where you should invest your funds, reach out to your HR consultant, who will provide you with the name of your plan's financial advisor. They can help you determine your fund allocations based on how aggressive or not you want to be in the market. Please note you can change those allocations at any time through our portal.



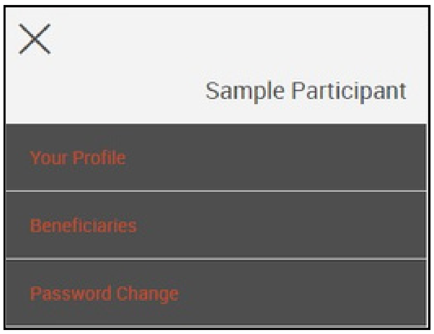
Upon selecting your fund allocations, you will be prompted to review your selections, at which point you will have completed your guided enrollment and will be taken to your dashboard screen. This will be the screen you will see upon logging in from now on.



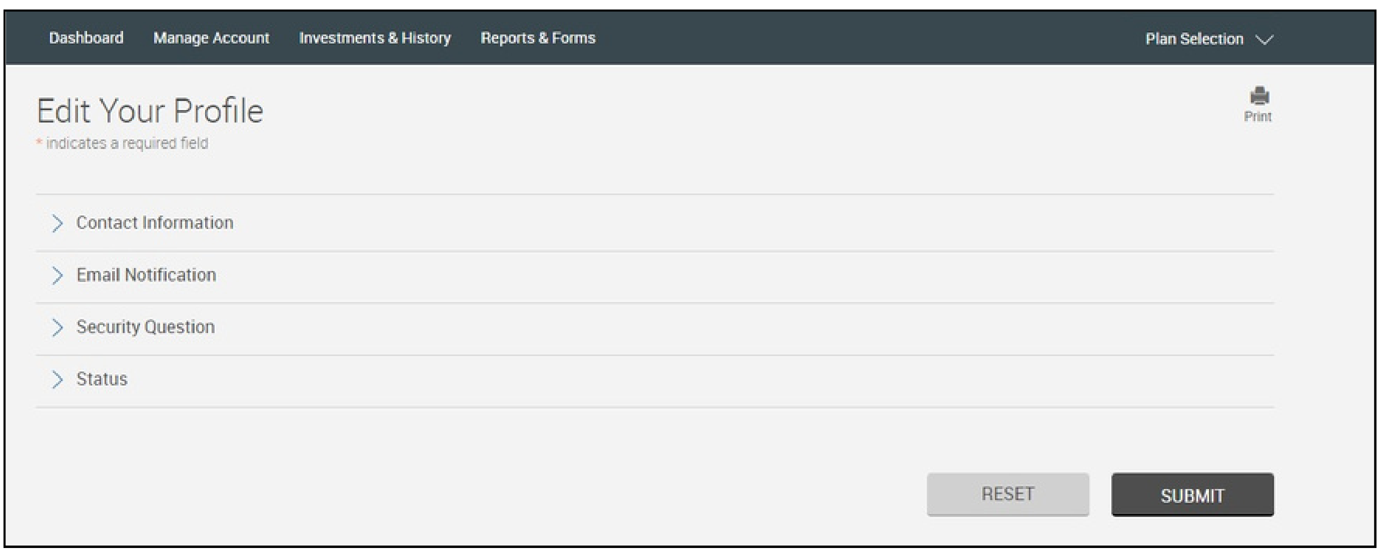
Changing Your Personal Information

To change your personal information at any time, select the gear icon at the top right-hand corner of your dashboard page after logging in.

A drop-down menu will appear to the right. Select **Your Profile**.

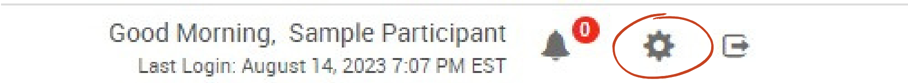


You can edit your contact information, email options, security questions, and employment status.

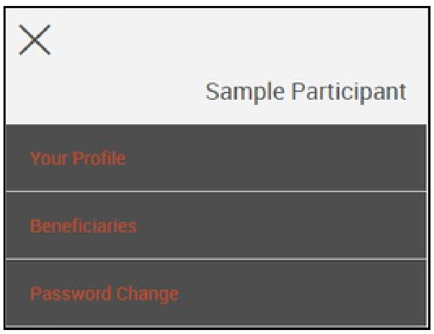


Updating Your Beneficiaries

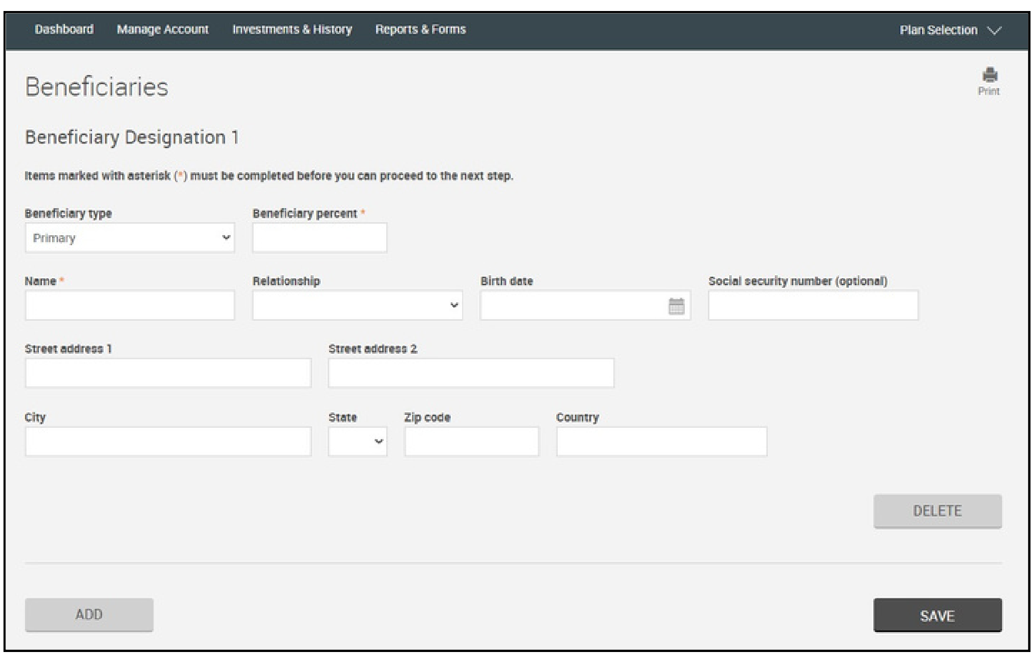
To update your beneficiaries at any time, select the gear icon at the top right-hand corner of your dashboard page after logging in.



A dropdown menu will appear to the right. Select **Beneficiaries**.



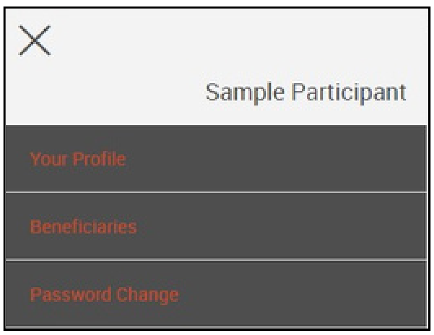
From here you are able to review or change your beneficiaries.



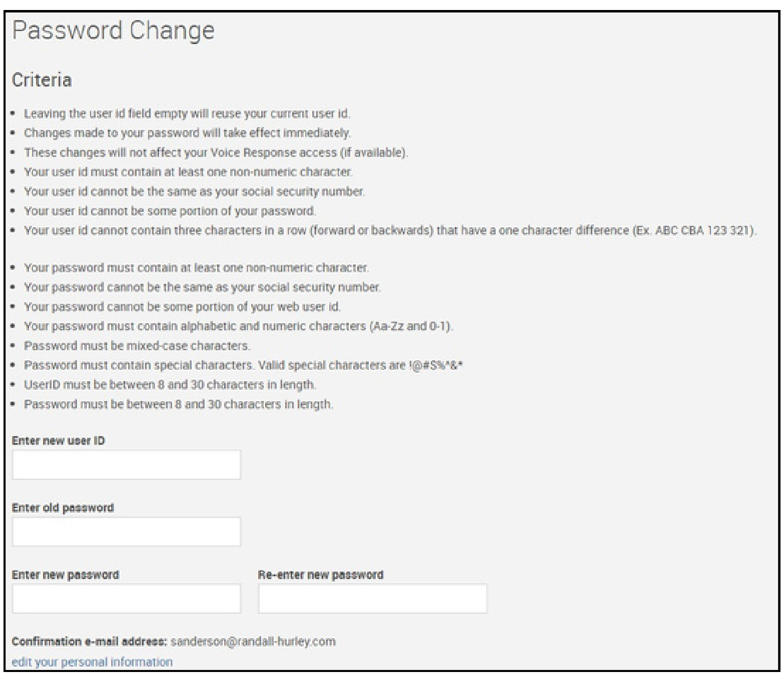
Changing Your Password

To change your password at any time, select the gear icon at the top right-hand corner of your dashboard page after logging in.

A dropdown menu will appear to the right. Select **Password Change**.

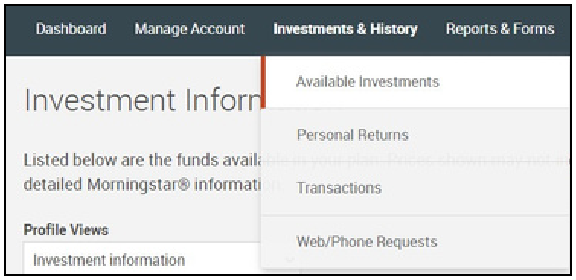


From here, you can review or change your password using the criteria listed on the screen.

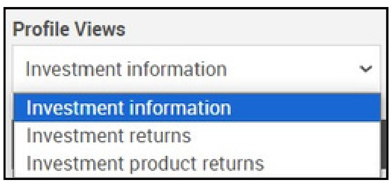


Researching Your Plans Available Funds

You can check the funds available to your plan by selecting the Available Investments under the **Investments & History** tab.



This tab will show a list of available funds in your plan. Use the Profile Views drop-down to select which set of information you would like to view.

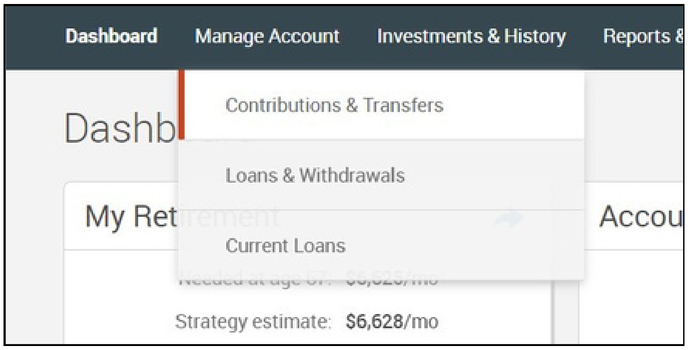


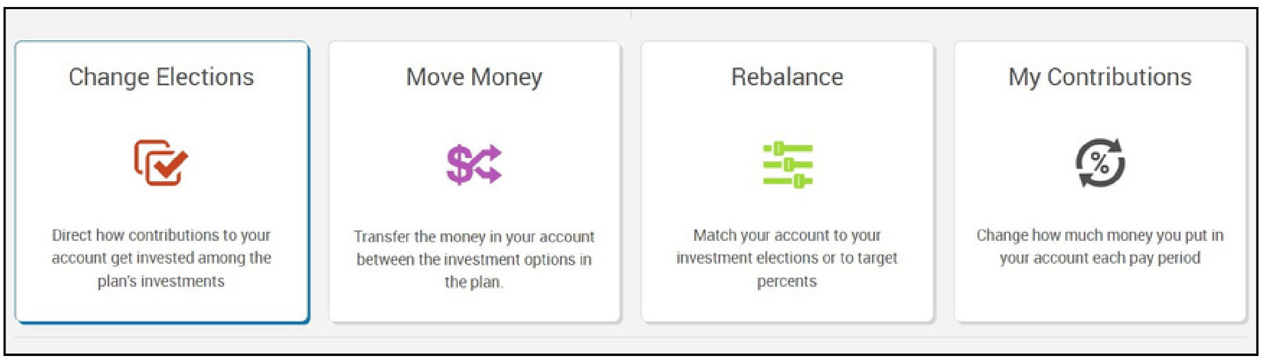
Click on each investment for detailed information about each fund's performance from Morningstar.

Investment		Fund ID	Asset Class	Current Price	Expense Ratio	Fund Info
AF American Balanced	details	ABALX	Moderate Allocation	$30.87	0.57	View
AF Bond Fund of America A		ABNDX	Intermediate Core Bond	$11.26	0.59	View
AF Income Fund of America	details	AMECX	Moderately Aggressive Allocation	$22.92	0.56	View
AF Invest Company of America A		AIVSX	Large Blend	$48.42	0.58	View
AF New Perspective Fund (Pooled)	details	ANWPX	Global Large-Stock Growth	$55.87	0.72	View
Deutsche International		SCINX	Foreign Large Value	$46.95	0.91	View
FA Diversified International A	details	FDVAX	Foreign Large Growth	$24.86	1.16	View
Fidelity Low-Priced Stock	details	FLPSX	Mid-Cap Value	$49.44	0.82	View
Gabelli Asset AAA Fund	details	GABAX	Large Blend	$51.63	1.35	View
Heartland Value Fund	details	HRTVX	Small Value	$45.48	1.09	View
FTC Small Company Growth Fund		90001	Small Growth	$305.85	0.04	
UBS-WTFSC Large Cap Core		90005	Large Blend	$162.44	0.04	

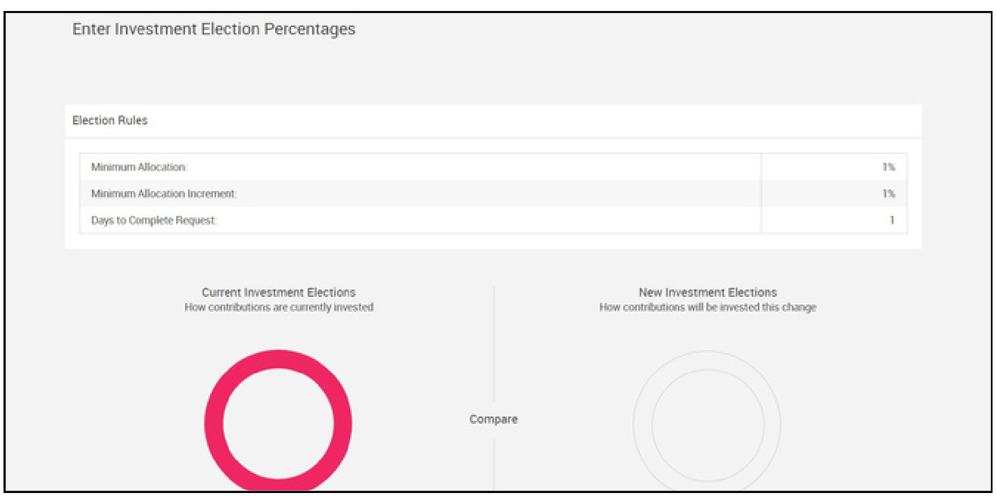
Changing Investment Elections

You can change your investment elections by selecting **Contributions & Transfers**, located under the Manage Account tab on the home page.





These investment elections will determine how new money added to the plan will be allocated. Any changes made will affect all new sources of money.

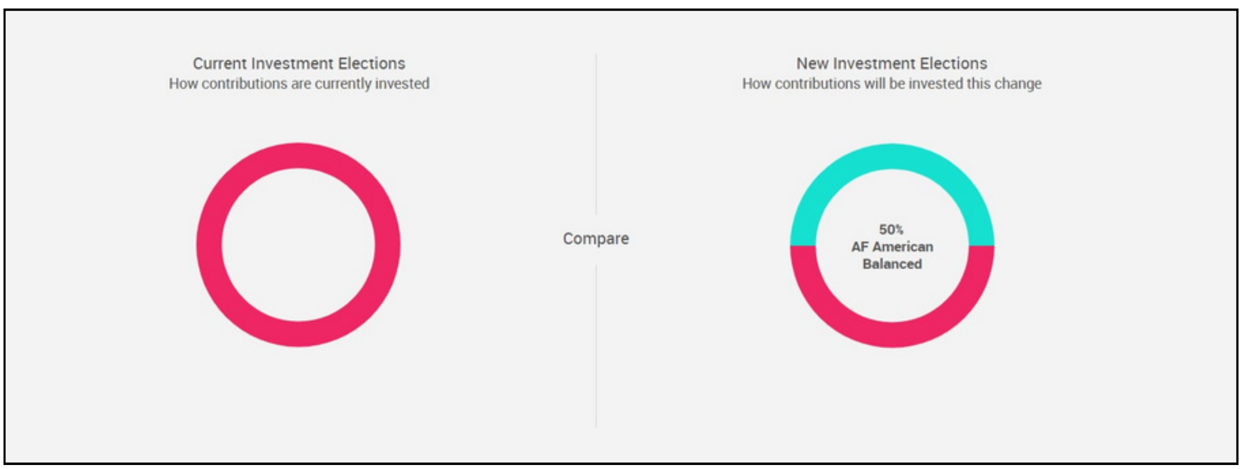


Changes can be made by entering the New Election Percentages in the right-hand column. Elections must be made in increments of 1%, and the total for all elections must equal 100%.

After you have entered your new elections, click **NEXT**. You will be taken to the confirmation page to review your new elections.

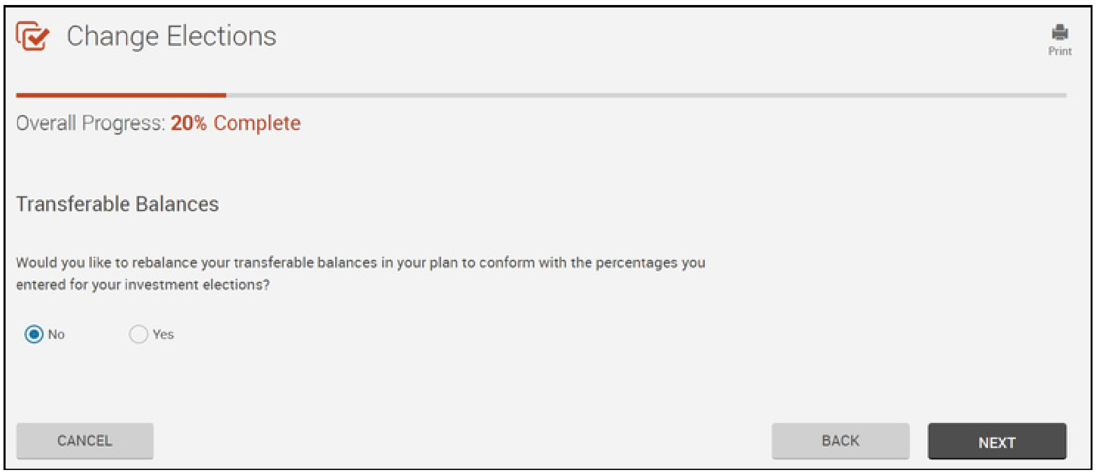
Sample Model			0%	0 %
Large Blend				
UBS-WTFSC Large Cap Core		90005	0%	0 %
AF Invest Company of America ...		AIVSX	0%	0 %
Gabelli Asset AAA Fund	details	GABAX	0%	0 %
Mid-Cap Value				
Fidelity Low-Priced Stock	details	FLPSX	0%	50 %
Moderate Allocation				
AF American Balanced	details	ABALX	0%	50 %
Moderately Aggressive Allocation				
AF Income Fund of America	details	AMECX	100%	50 %
Small Growth				

After new selections are made, the chart at the top of the page will reflect the new breakdown of investment selections.



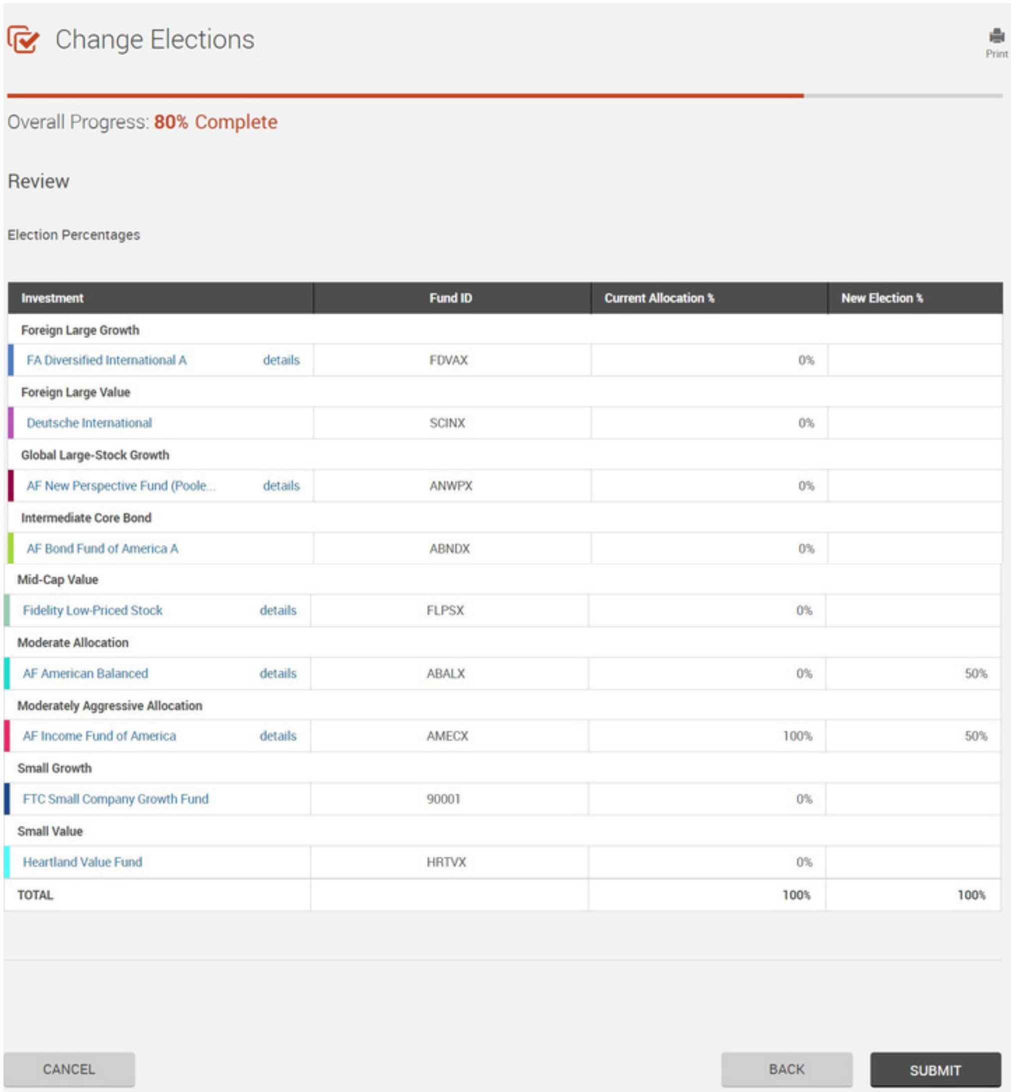
The next section will ask if you want to rebalance your transferable balances in your plan to conform to the percentages you entered for your investment elections. You must select **Yes** or **No** before you can proceed to the confirmation page.

Note: If you are not taken to this screen, you may be restricted from conforming your balance if prior transfer requests are pending for final processing.



After your investments are selected, you can view the prospectus on each investment selected. Once reviewed, click **Mark as Read** and select **NEXT**.

Your final screen will be a chance to review your new investment selections before clicking **SUBMIT**. Upon submitting, you will see the overall progress bar turn to 100% Complete.

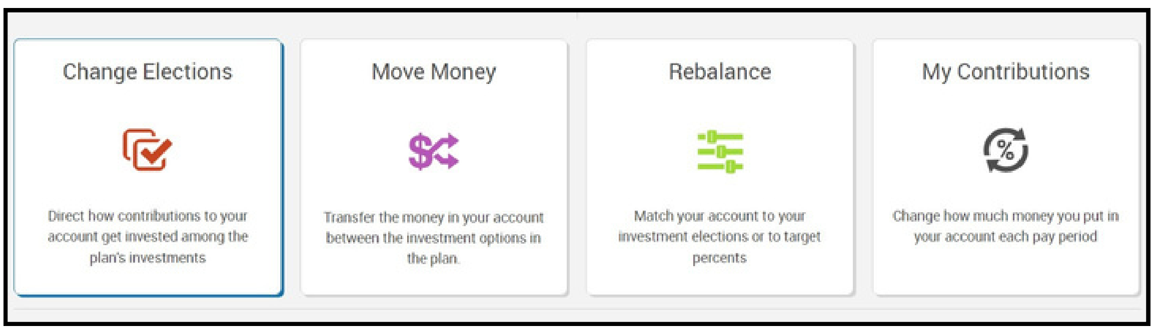


Investment		Fund ID	Current Allocation %	New Election %
Foreign Large Growth				
FA Diversified International A	details	FDVAX	0%	
Foreign Large Value				
Deutsche International		SCINX	0%	
Global Large-Stock Growth				
AF New Perspective Fund (Poole...	details	ANWPX	0%	
Intermediate Core Bond				
AF Bond Fund of America A		ABNDX	0%	
Mid-Cap Value				
Fidelity Low-Priced Stock	details	FLPSX	0%	
Moderate Allocation				
AF American Balanced	details	ABALX	0%	50%
Moderately Aggressive Allocation				
AF Income Fund of America	details	AMECX	100%	50%
Small Growth				
FTC Small Company Growth Fund		90001	0%	
Small Value				
Heartland Value Fund		HRTVX	0%	
TOTAL			**100%**	**100%**

Transferring Funds Online

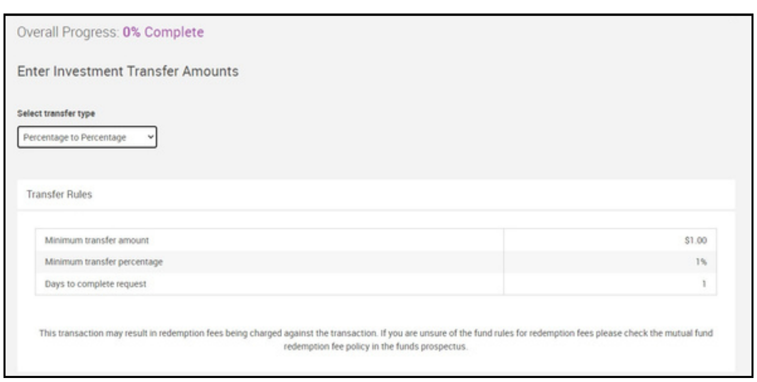
You can transfer funds by selecting **Contributions & Transfers**, located under the Manage Account tab on the home page.

Under the menu of options, click the **Change Elections** box, shown below. This section allows you to transfer the existing money in your account to different investments.

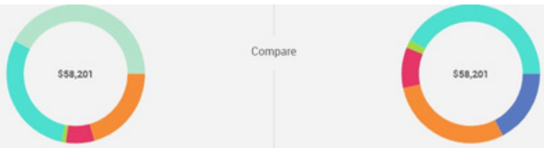


NOTE: If you see the word "details" listed by a particular investment, the fund may have redemption fees or restrictions. Click on "details," and the detailed investment information will be displayed.

You must first choose the transfer type you wish to use from the "Select Transfer Type" dropdown box. You can set specific dollar amounts or percentages to move between selected investments.



Enter the percentages or dollar amounts in the “From” Column and percentages in the “To” Column, indicating which funds you want to move between investments. The “To” column must total 100% before you can proceed to the next step.



Investment		Fund ID	Current Balance		From	To	Projected Balance
Transferable Funds							
Sample Model			42.16%	$24,535.05	100 %	0 %	$0.00
Foreign Large Growth							
FA Diversified International A	details	FDVAX	0.00%	$0.00	0 %	41.16 %	$10,098.63
Foreign Large Value							
Deutsche International		SCINX	0.00%	$0.00	0 %	0 %	$0.00
Global Large-Stock Growth							
AF New Perspective Fund (Poole	details	ANWPX	0.00%	$0.00	0 %	0 %	$0.00
Intermediate Core Bond							
AF Bond Fund of America A		ABNDX	0.99%	$575.46	0 %	1.99 %	$1,063.71
Large Blend							
UBS-WTFSC Large Cap Core		90005	0.00%	$0.00	0 %	0 %	$0.00
AF Invest Company of America		AIVSX	20.62%	$12,001.71	0 %	20.62 %	$17,060.84
Gabelli Asset AAA Fund	details	GABAX	0.00%	$0.00	0 %	0 %	$0.00
Mid-Cap Value							
Fidelity Low-Priced Stock	details	FLPSX	0.00%	$0.00	0 %	0 %	$0.00
Moderate Allocation							
AF American Balanced	details	ABALX	29.58%	$17,217.70	0 %	29.58 %	$24,475.17
Moderately Aggressive Allocation							
AF Income Fund of America	details	AMECX	6.65%	$3,871.27	0 %	6.65 %	$5,502.85
Small Growth							
FTC Small Company Growth Fund		90001	0.00%	$0.00	0 %	0 %	$0.00
Small Value							
Heartland Value Fund		HRTVX	0.00%	$0.00	0 %	0 %	$0.00
TRANSFERABLE FUNDS TOTAL			**100.00%**	**$58,201.19**		**100.00%**	**$58,201.19**
NON-TRANSFERABLE FUNDS TOTAL			**0.00%**	**$0.00**			**$0.00**
ACCOUNT TOTAL			**100.00%**	**$58,201.19**			**$58,201.19**

CANCEL NEXT

The next screen will inform you of any market timing rules that may apply. Once reviewed, click next to proceed to the next screen.

Transfer Funds -

Overall Progress: **25% Complete**

Review Market Timing Rules

Market timing rules will likely apply for the following funds included in this rebalance transaction. While the actual result of the market timing rules cannot be determined until the transaction is posted to your account and the investment trades are ordered, you should review the market timing rules for more information. If any portion of this transaction violates market timing rules, the entire transaction will not be processed. If you would like to continue, choose **Next**. Otherwise, choose **Cancel**.

Funds that may have potential market timing violations:
FA Diversified International A

CANCEL BACK NEXT

Before submitting your fund transfers, you will be given a chance to review your selections.

Review

Investment		Fund ID	Current Balance		From	To	Shares Subject to Redemption F
Transferable Funds							
Sample Model			42.16%	$24,535.05	100%	0%	
Foreign Large Growth							
FA Diversified International A	details	FDVAX	0.00%	$0.00	0%	41.16%	
Foreign Large Value							
Deutsche International		SCINX	0.00%	$0.00	0%	0%	
Global Large-Stock Growth							
AF New Perspective Fund (Pooled)	details	ANWPX	0.00%	$0.00	0%	0%	
Intermediate Core Bond							
AF Bond Fund of America A		ABNDX	0.99%	$575.46	0%	1.99%	
Large Blend							
UBS-WTFSC Large Cap Core		90005	0.00%	$0.00	0%	0%	
AF Invest Company of America A		AIVSX	20.62%	$12,001.71	0%	20.62%	
Gabelli Asset AAA Fund	details	GABAX	0.00%	$0.00	0%	0%	
Mid-Cap Value							
Fidelity Low-Priced Stock	details	FLPSX	0.00%	$0.00	0%	0%	
Moderate Allocation							
AF American Balanced	details	ABALX	29.58%	$17,217.70	0%	29.58%	
Moderately Aggressive Allocation							
AF Income Fund of America	details	AMECX	6.65%	$3,871.27	0%	6.65%	
Small Growth							
FTC Small Company Growth Fund		90001	0.00%	$0.00	0%	0%	
Small Value							
Heartland Value Fund		HRTVX	0.00%	$0.00	0%	0%	
TRANSFERABLE FUNDS TOTAL			100.00%	$58,201.19		100.00%	
NON-TRANSFERABLE FUNDS TOTAL			0.00%	$0.00			
ACCOUNT TOTAL			100.00%	$58,201.19			

You should receive a confirmation number after the request has been completed. You will also receive an email confirmation if you have listed an email address.

It may take up to 2 business days for your request to be fully processed. Occasionally, your request cannot be processed due to market timing violations or other fund restrictions. If this happens, you should receive a notification from your plan sponsor.

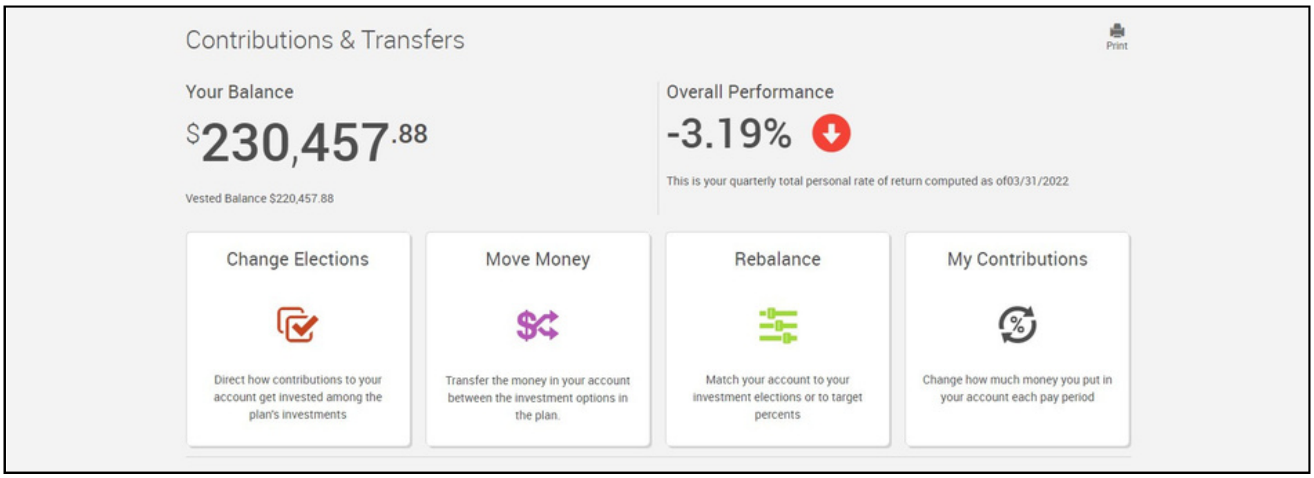
It is recommended that you review your account after making any changes and notify the Employee Fiduciary immediately if any changes do not appear correct. Any errors must be brought to the attention of the Employee Fiduciary within 30 business days from the original request.

Remember, when you elect to transfer funds, you are not updating your investment elections. You are only moving existing balances between funds.

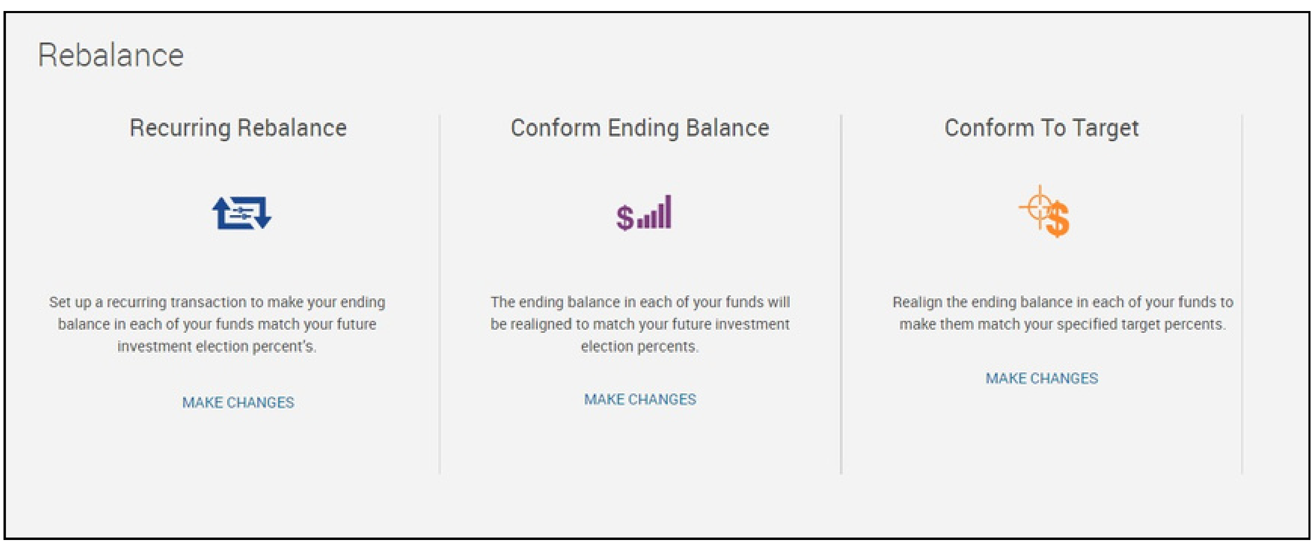
Setting Up a Rebalance

Changing your investment elections applies only to future contributions deposited in your account. It does not initiate transfers among funds you've already invested. If you wish to transfer your plan accounts to align with your investment elections, you must rebalance your portfolio.

From the menu bar on the home screen, select **Manage Account > Contributions & Transfers**.
On the Contributions & Transfers screen, select **Rebalance** as seen below:

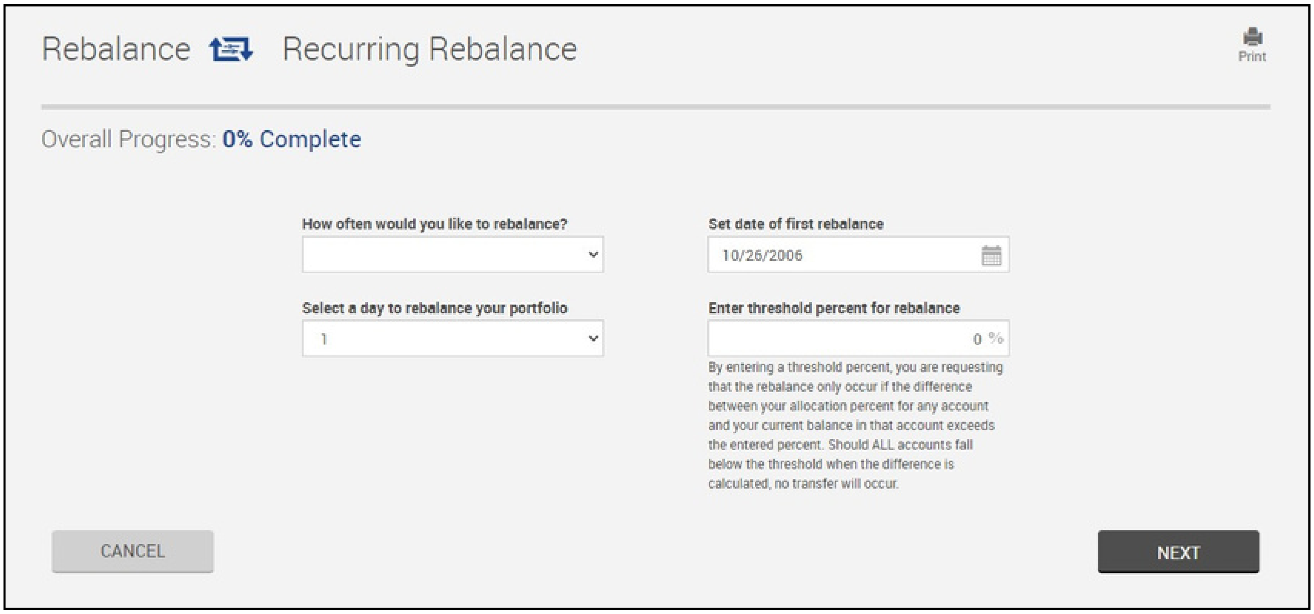


There are three types of rebalancing options; you must first choose the rebalance you would like to initiate.



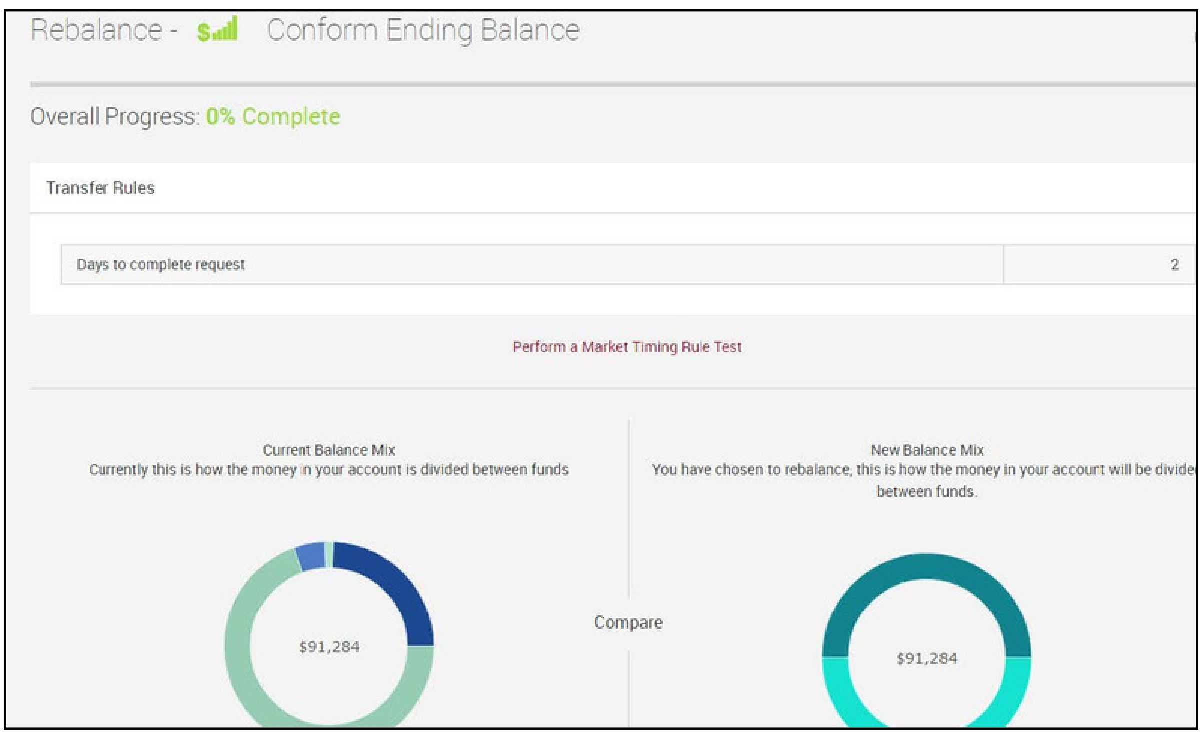
Recurring Rebalance

This option allows you to rebalance your investments in your chosen recurring schedule.



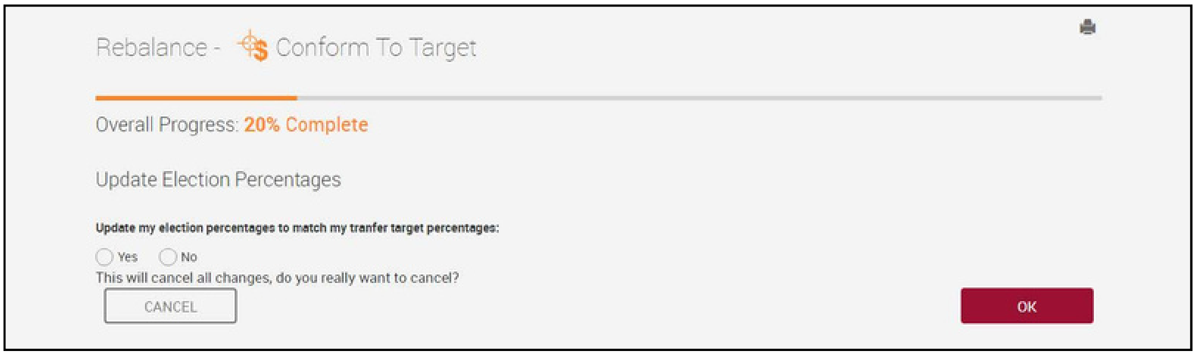
Conform Ending Balance

This option allows you to rebalance your investments, one-time, to your existing investment elections.

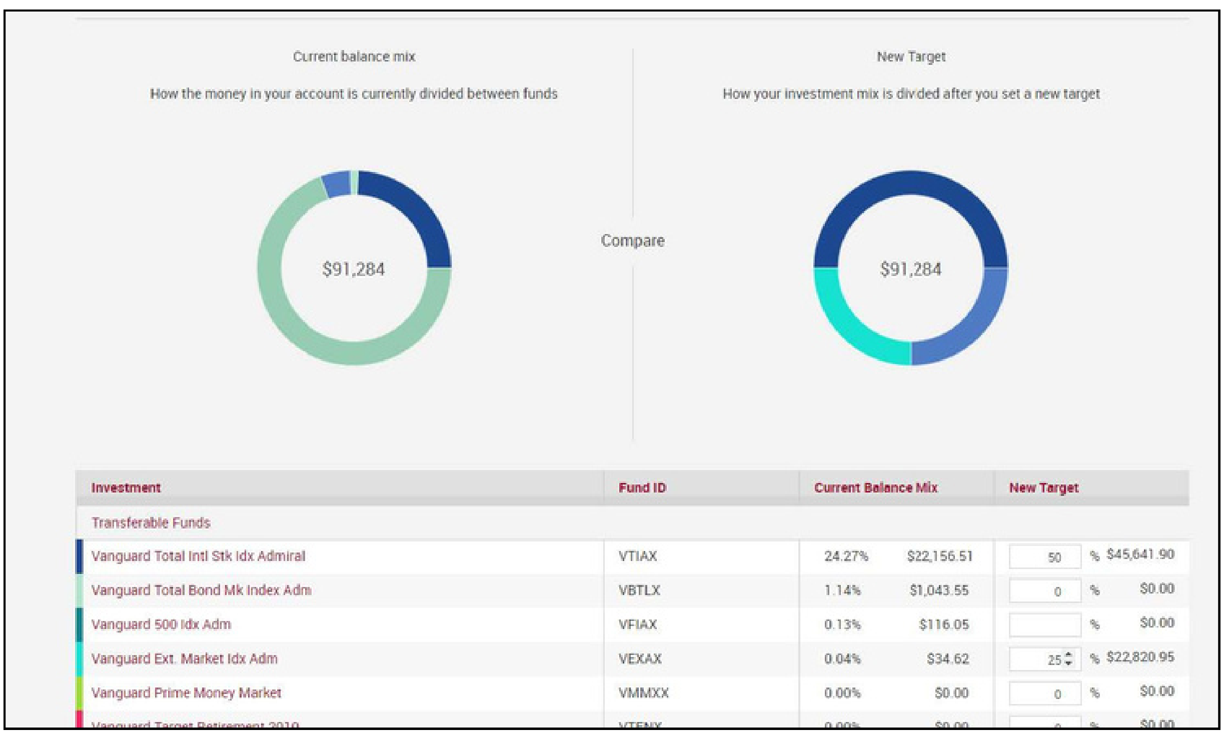


Conform To Target

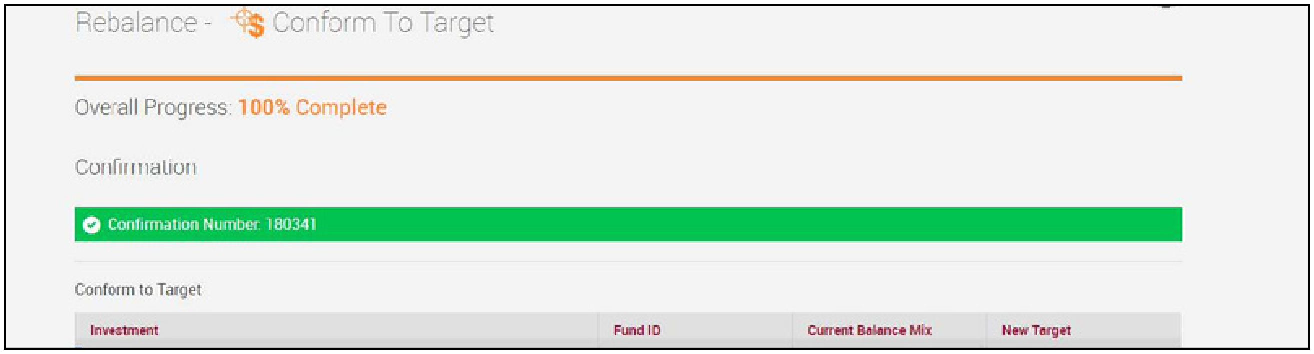
This option allows you to rebalance your investments based on specific allocation percentages. You specify these allocation percentages in the "New Target" column. The "New Target" column must total 100% before you can proceed to the next step. You have the option to update your investment elections with the target percentages by selecting Yes to "Update my election percentages to match my transfer target percentages." You must select **Yes** or **No** before you will be able to move to the next step.



After entering instructions for any rebalance type, you should select **NEXT** to continue.
You will be brought to a confirmation page. Review your changes here and select **SUBMIT** or the request will not be finalized.



You should receive a confirmation number after the request has been fully completed. If you have an email address on file and have elected to receive notifications, you will also receive an email confirmation.



It may take up to 2 business days for your request to be fully processed. Occasionally, your request will not be able to be processed due to market timing violations or other fund restrictions. If this happens, you should receive a notification from your plan sponsor.

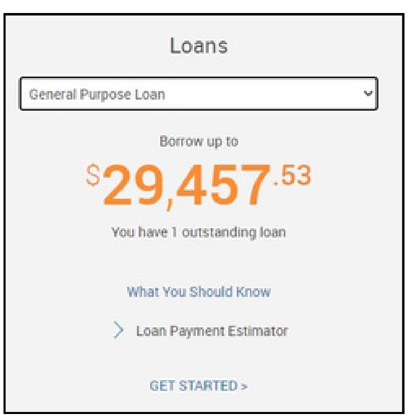
You should review your account after making any changes and notify Randall + Hurley's Participant Services team at (877) 895-5146 or help@randall-hurley.com immediately if any changes do not appear correct.

Applying For A Loan Online

You can start the loan process by selecting the **Loan & Withdrawals** tab located in the drop-down options for the Manage Account tab.

Under the loan options, use the dropdown menu to select the type of loan you wish to apply for.

Once you have selected your loan type, you can either use our loan payment estimator or select **GET STARTED** to proceed.



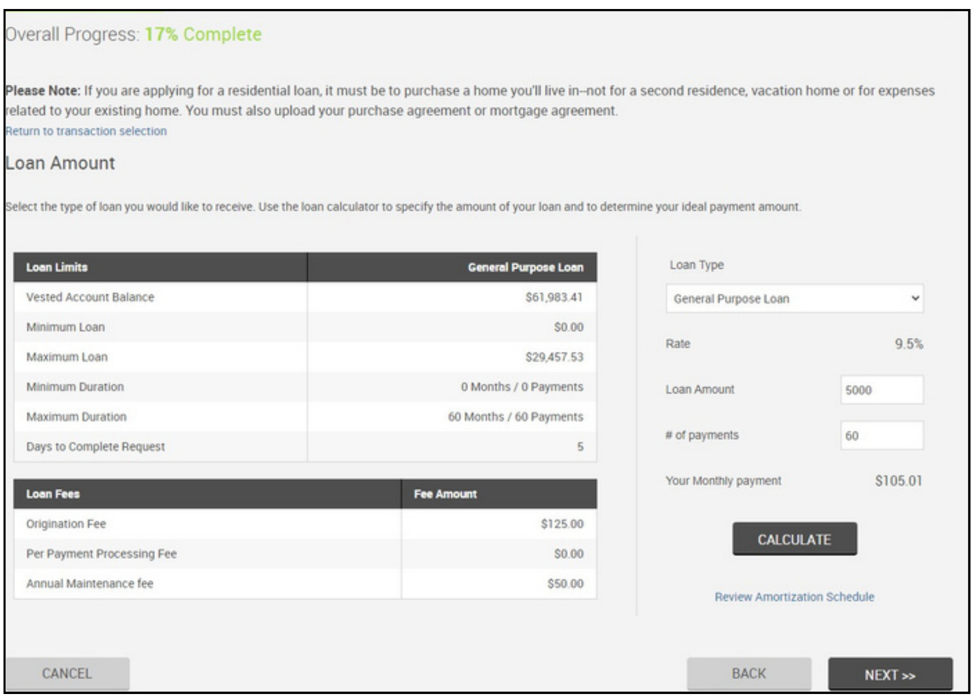
Once you have selected your loan type, you can either use our loan payment estimator or select **Get Started** to proceed.

Loan Limits	General Purpose Loan	Residential Loan
Vested Account Balance	$61,983.41	$61,983.41
Minimum Loan	$0.00	$0.00
Maximum Loan	$29,457.53	$29,457.53
Minimum Duration	0 Months / 0 Payments	0 Months / 0 Payments
Maximum Duration	60 Months / 60 Payments	360 Months / 360 Payments
Days to Complete Request	5	5

Loan Fees	Fee Amount
Origination Fee	$125.00
Per Payment Processing Fee	$0.00
Annual Maintenance fee	$50.00

You will first be given a chance to review the available amount you can take from a loan, as well as the maximum duration of the loan and all fees involved. Once complete, press **NEXT** to proceed.

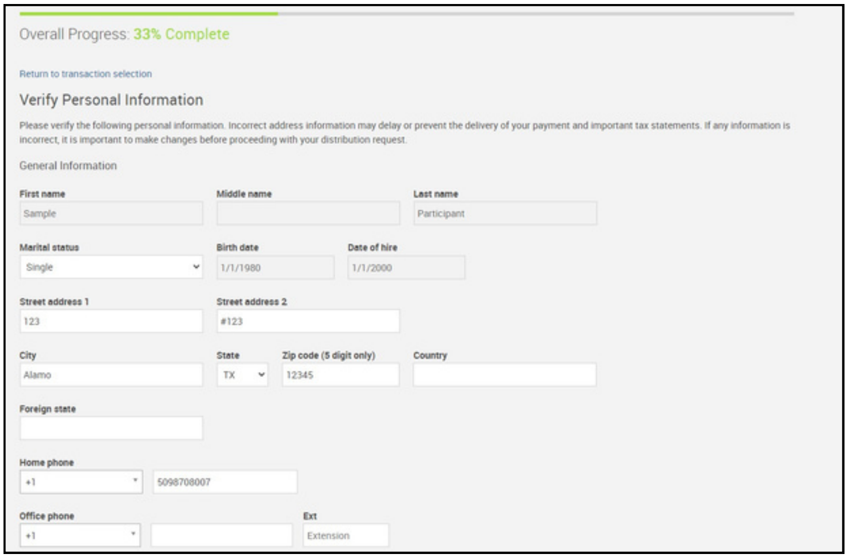
The next screen allows you to calculate the exact amount you want to take and the duration you would like to set. You will see the monthly payment amount and be given the option to view the amount. Once complete, select **NEXT**.



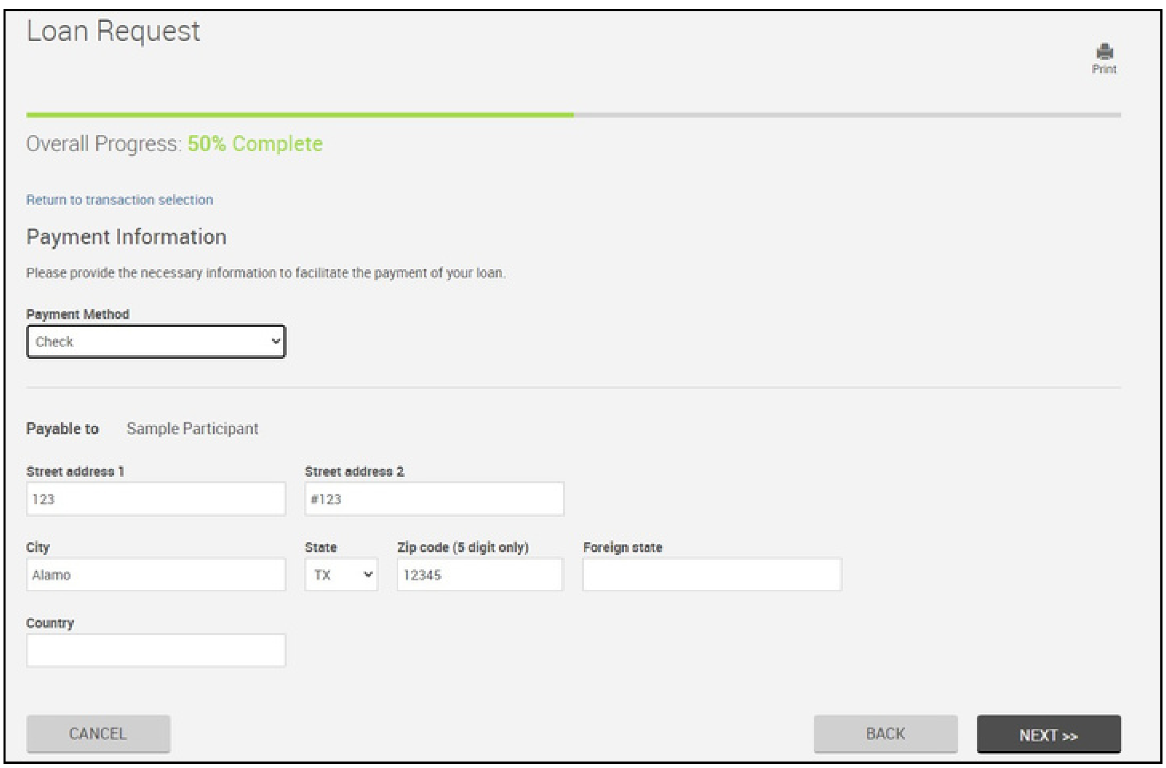
Loan Limits	General Purpose Loan
Vested Account Balance	$61,983.41
Minimum Loan	$0.00
Maximum Loan	$29,457.53
Minimum Duration	0 Months / 0 Payments
Maximum Duration	60 Months / 60 Payments
Days to Complete Request	5

Loan Fees	Fee Amount
Origination Fee	$125.00
Per Payment Processing Fee	$0.00
Annual Maintenance fee	$50.00

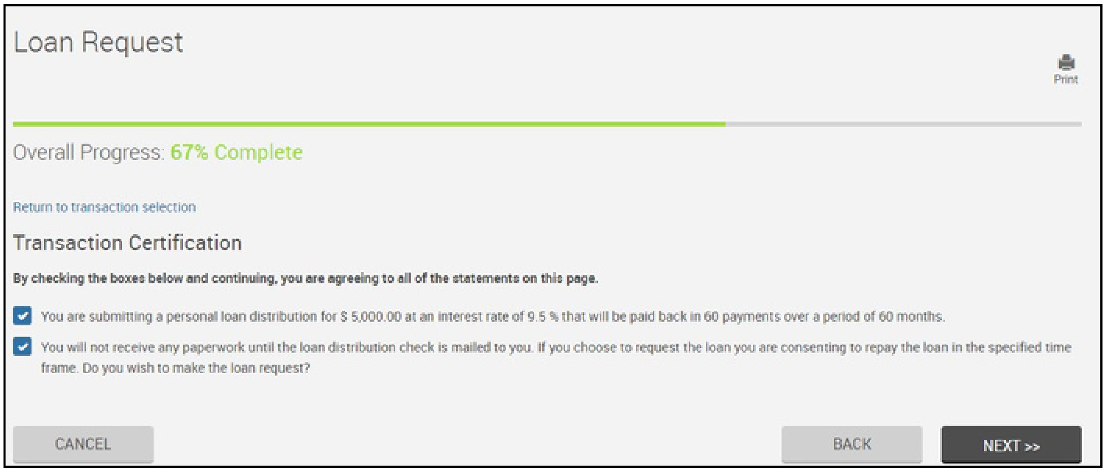
The next screen will ask you to verify your personal contact information. Once complete, select **NEXT**.



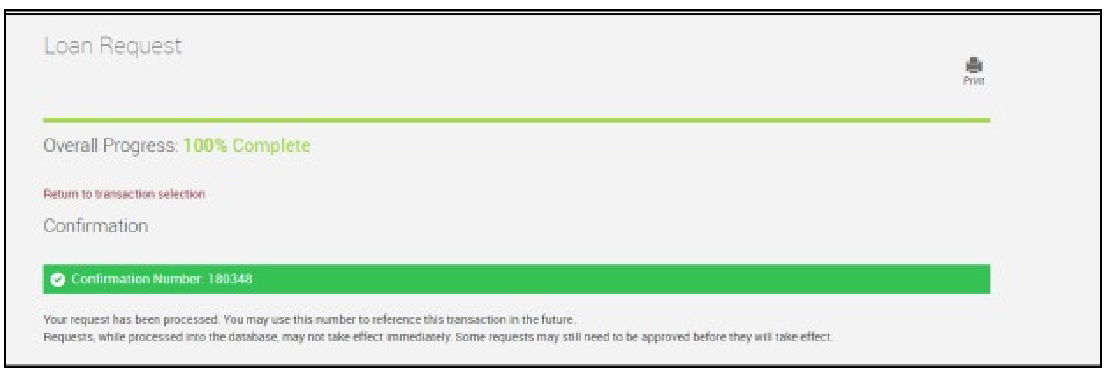
After verifying your personal contact information, you will be given the chance to select how you would like to facilitate the payment of your loan.



If you agree with all the information in the statements listed on the screen, check each box and click **NEXT** to be taken to the review page.

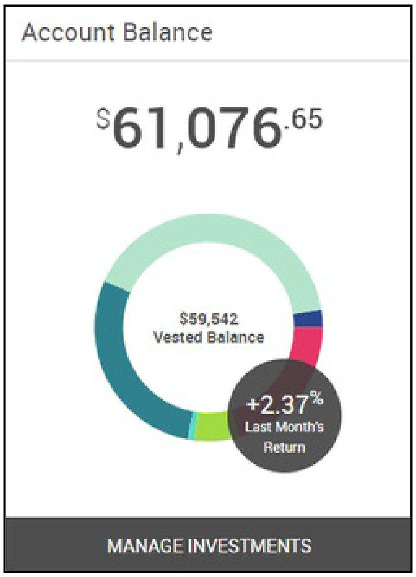


After clicking **NEXT** through the review information, your request will be submitted to your plan sponsor for review.

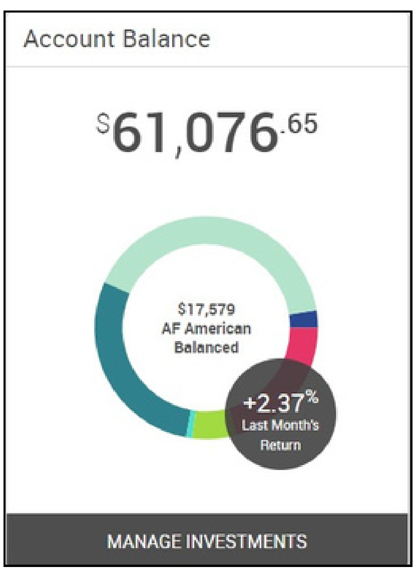


Viewing Your Available Balance

Viewing your account balance can be done on the main dashboard screen upon logging in to your account.

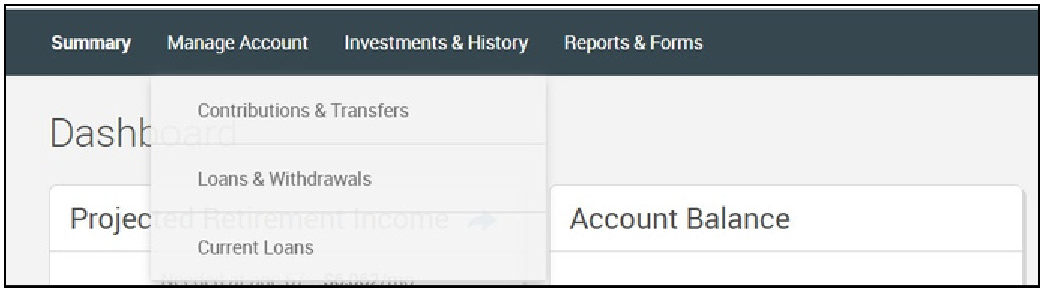


Hovering your mouse over each selection will show you the balance of that particular fund, as shown below.

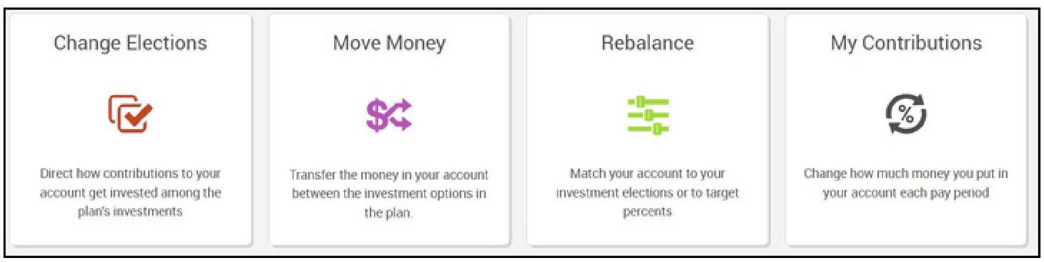


Changing Your Contribution Rate Online

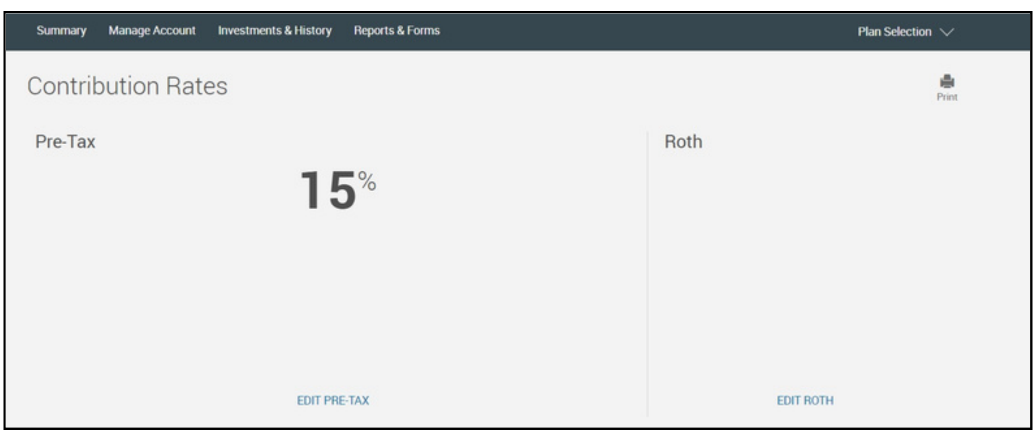
Changing your contribution rate can be done by selecting **Contributions & Transfers** from the Manage Account tab.



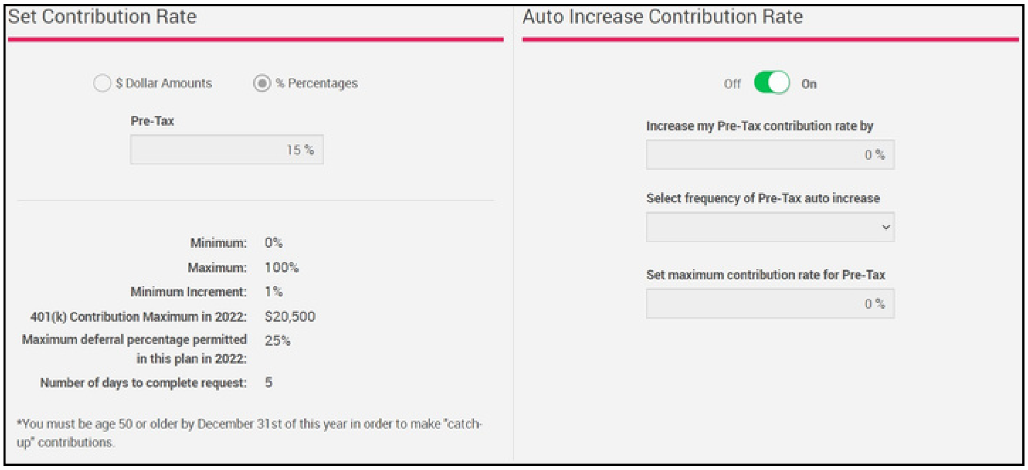
From the options available select **My Contributions**.



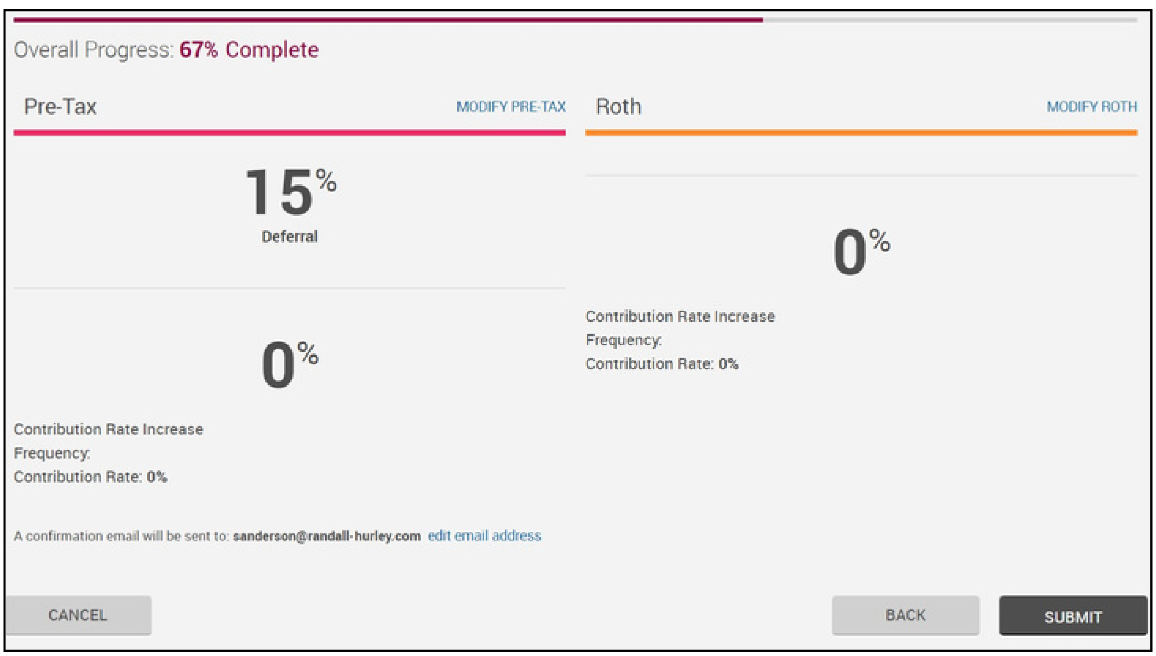
Choose which deferral contribution you would like to edit.



Edit the dollar amount or percentage rate. If applicable, select any auto-increase options you would like. This can be done for both Pre-Tax and Roth options.



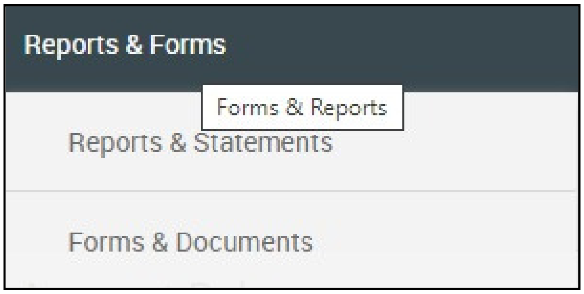
Confirm your choices and click **SUBMIT**.



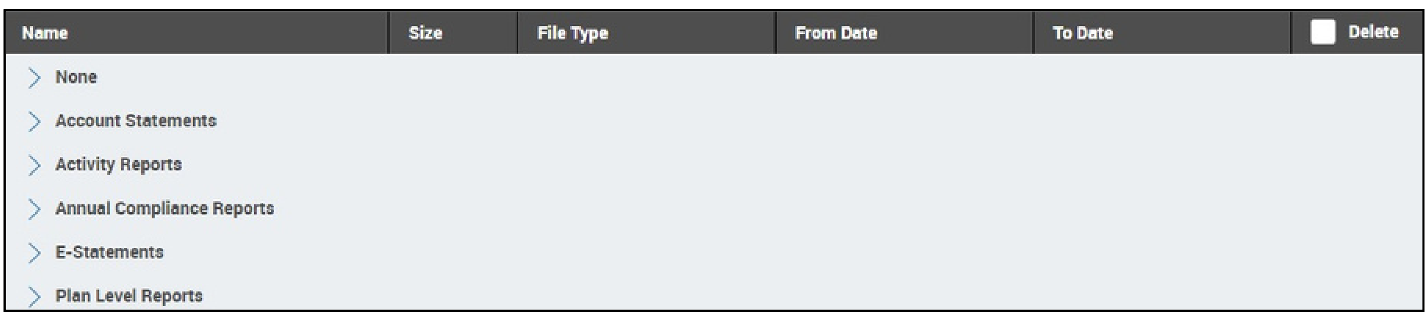
Your HR/Payroll Department will receive either an email notification or a scheduled contribution change report for contribution changes made online.

Reviewing and Printing Your Quarterly Statement

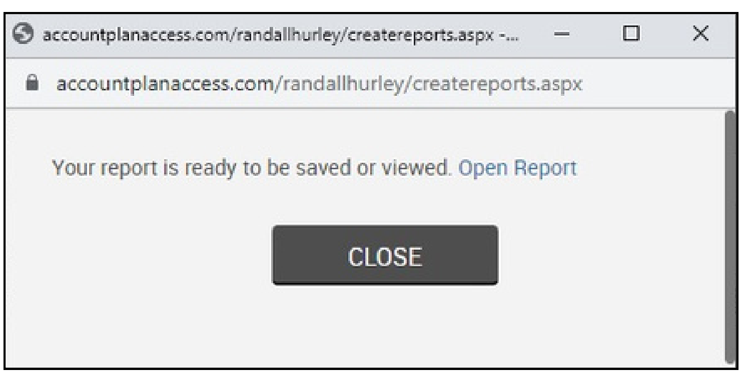
Quarterly statements can be retrieved by selecting **Reports & Statements** from the Reports & Forms tab, as shown below.



Statements can be seen by selecting Account Statements from the available drop-down.



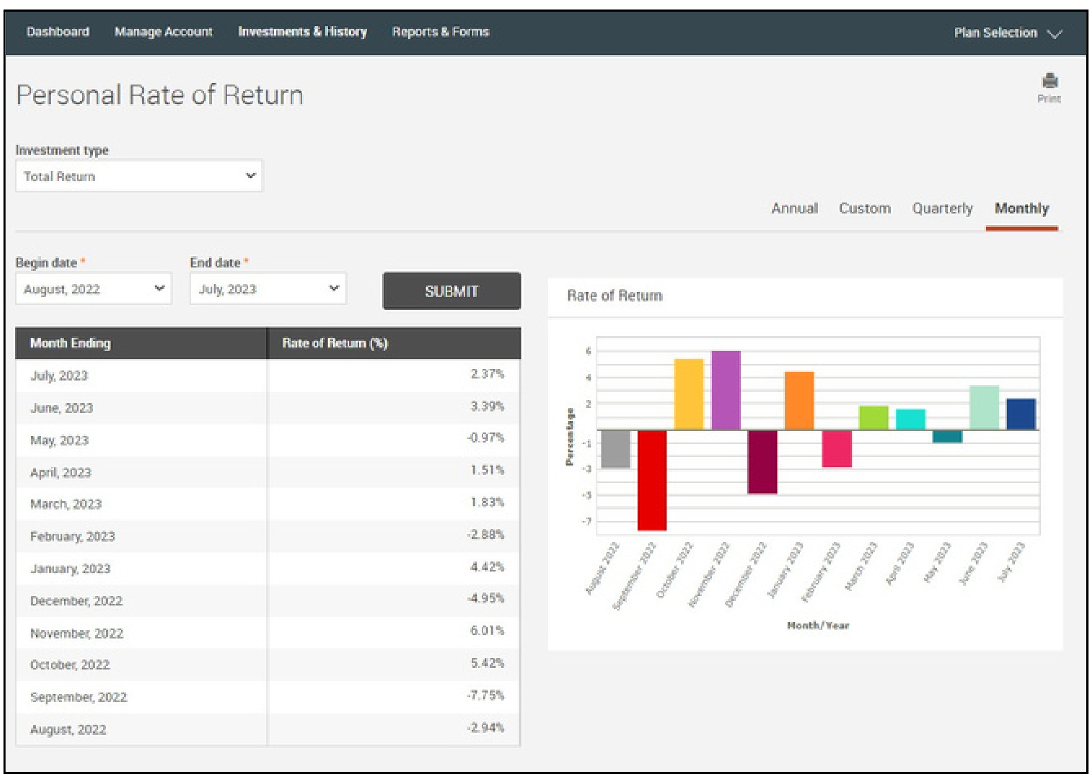
After selecting which quarter you would like to see, a report will be generated for viewing or printing.



Checking Your Personal Returns

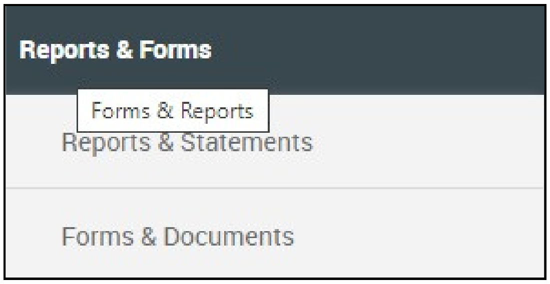
You can check your returns by selecting **Personal Returns** under the Investments & History tab.

Under Personal Rate of Return, you can select the investment type and the period for which you would like to see the rate of return.

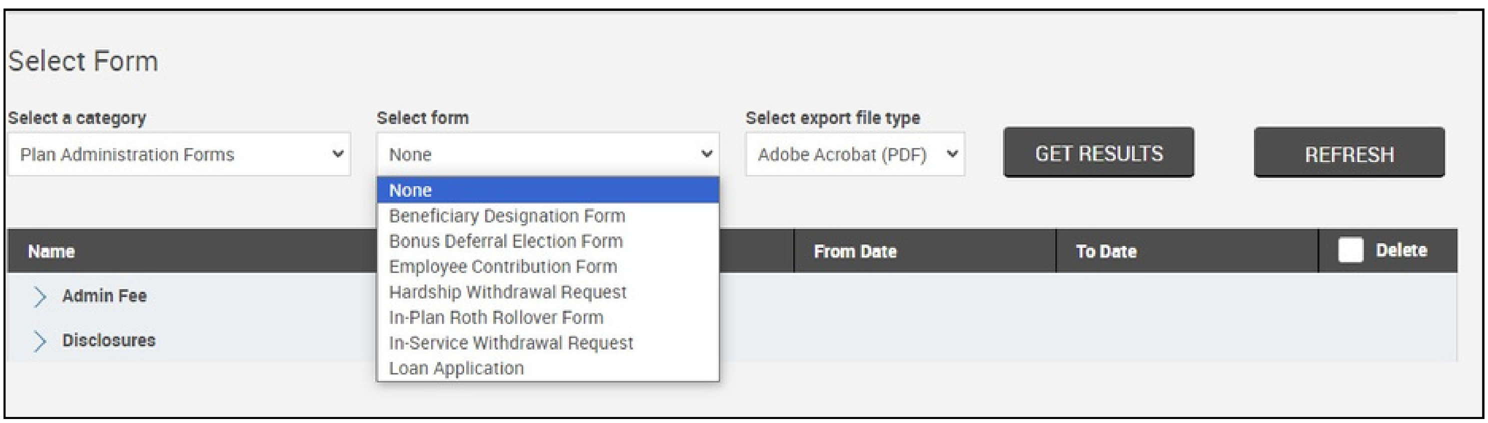


Viewing Forms Available to My Account

All forms available to your plan can be viewed by selecting **Forms & Documents** from the Reports & Forms tab.



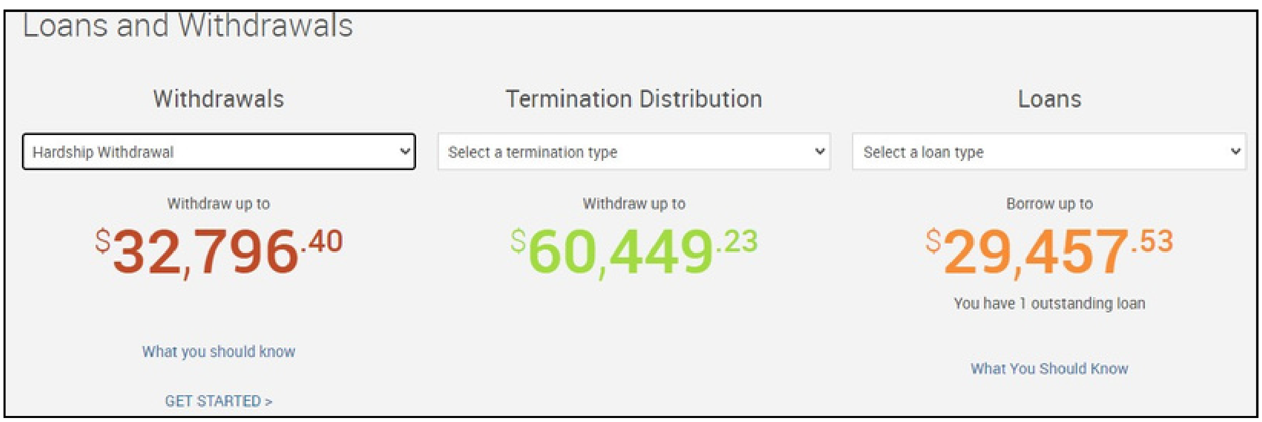
Form selections can be viewed in the Select Form dropdown. Upon making your choice, you can generate the form by selecting the **GET RESULTS** tab.



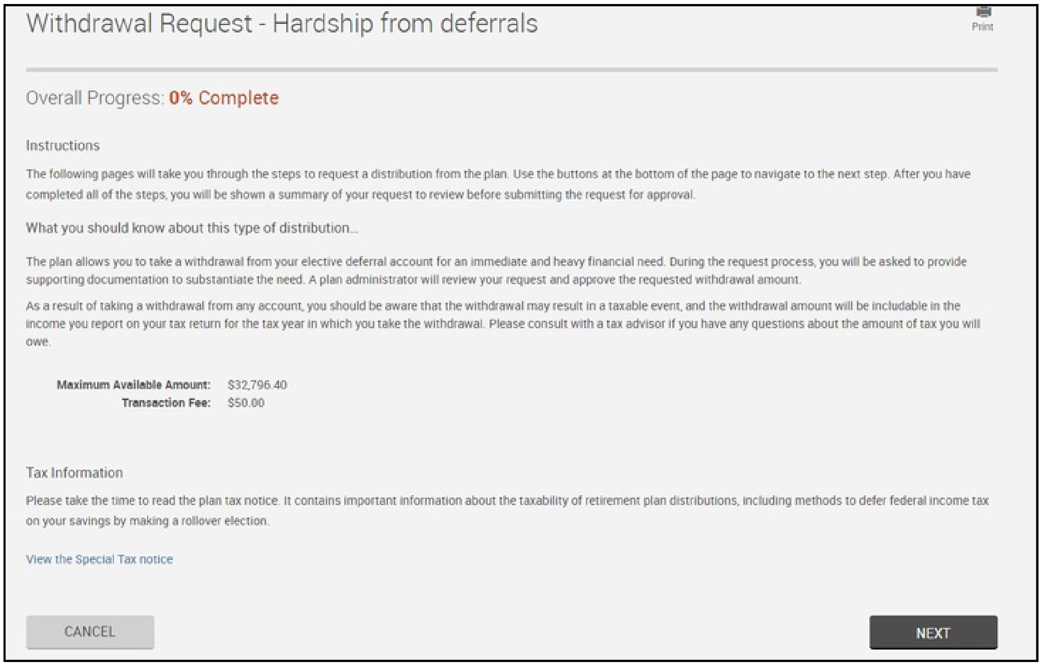
Taking a Hardship Distribution

To start the process of a Hardship Distribution, select **Loans & Withdrawals** from the drop-down options in the Manage Account tab.

After selecting the type of hardship from the dropdown options and reading the information in the What You Should Know section, proceed by selecting **Get Started** as shown below.

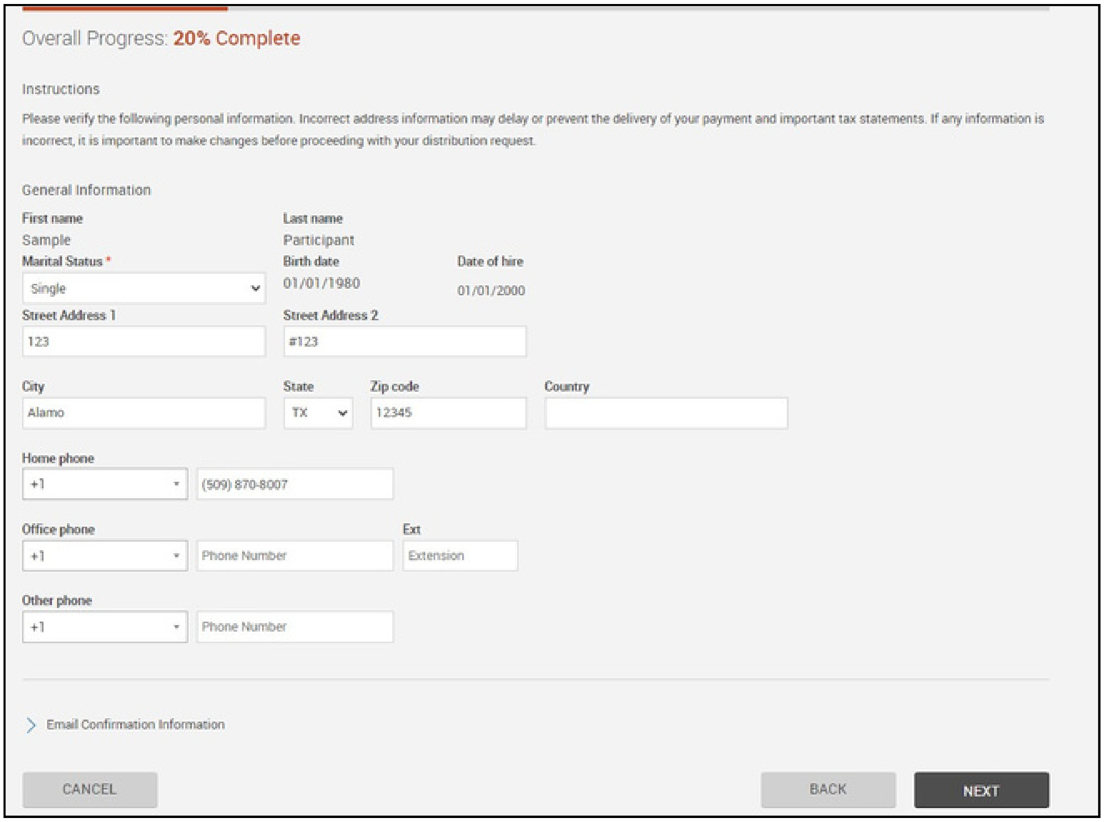


The next page, as shown in the image below, will take you through all the relevant information regarding your hardship distribution, including your available withdrawal balance and associated fees. This also includes important tax information, to review.

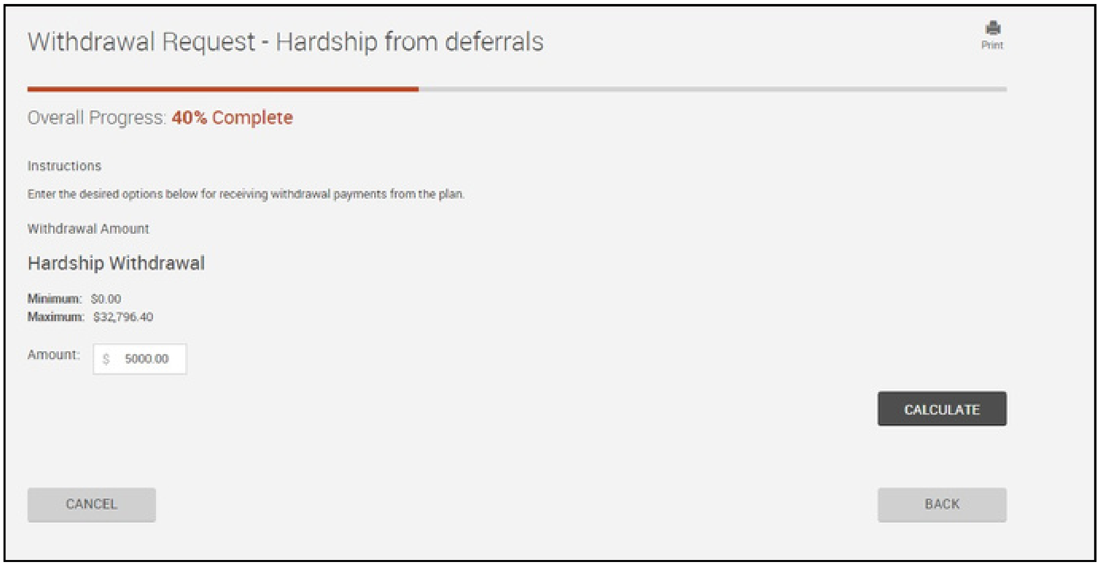


Once you have read through all the information proceed by selecting **NEXT**.

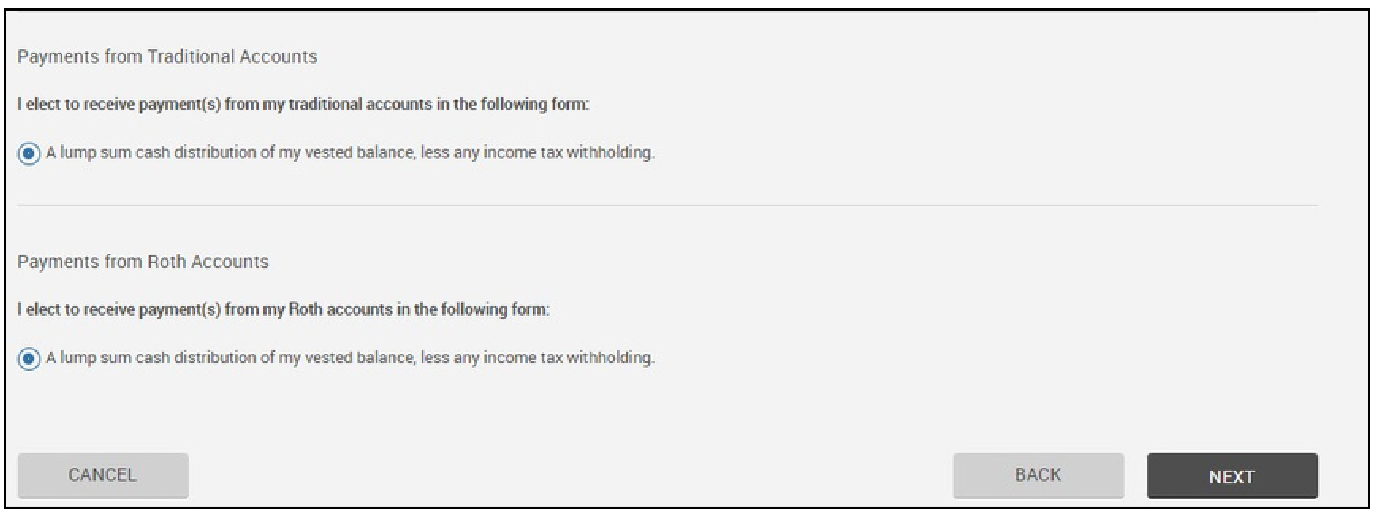
You will be asked to start the Hardship Withdrawal process by verifying or changing your personal contact information. Once complete, select **NEXT**.



You will now be allowed to select the amount of the distribution you would like to take. Once you have indicated the amount of your distribution, select the **CALCULATE** button.



You may be given the option of selecting from which accounts you would like your distribution withdrawn form, as shown below.



On the next screen, you will be prompted to select how you would like to facilitate your payment. Once all payment information has been verified, select **NEXT** to continue. At the conclusion of your application, you will receive a confirmation email, and your request will be sent to your HR for final approval.

We're Here to Help

+ **PHONE**
  877.895.5146

+ **EMAIL**
  help@randall-hurley.com

+ **OFFICE LOCATIONS**
  1328 N Whitman Lane, Liberty Lake, WA 99019
  828 Great Northern Blvd, Helena, MT 59601

+ **HOURS**
  Monday – Friday*
  8:00 AM – 5:00 PM

**excluding market holidays*