



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.

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How Do I Login?

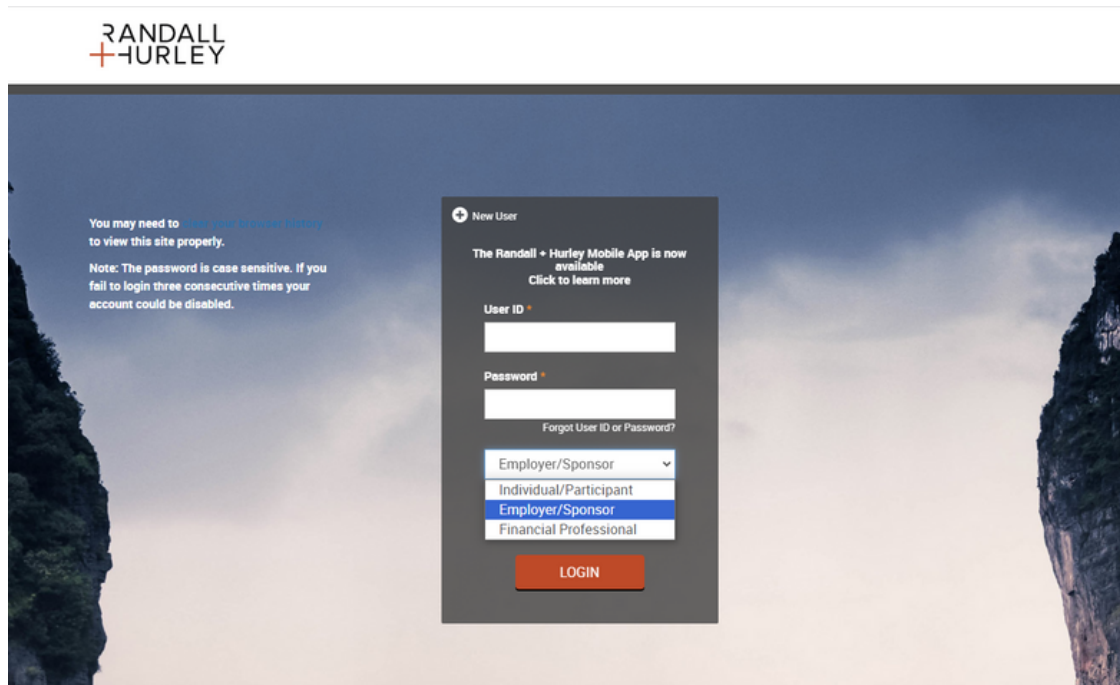
You can access your retirement plan sponsor website by visiting <https://www.accountplanaccess.com/randallhurley/>. After logging in, you will be able to view relevant plan information, search transactions, look up participant accounts, upload payroll, and perform other actions.

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.

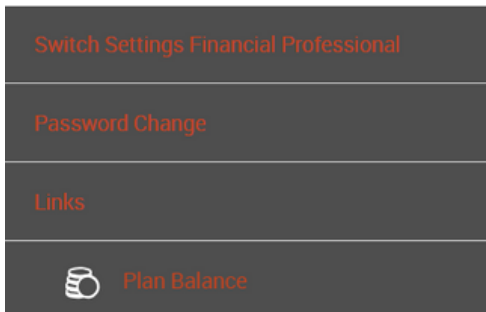
After logging in the first time you will be prompted to change your username and password.



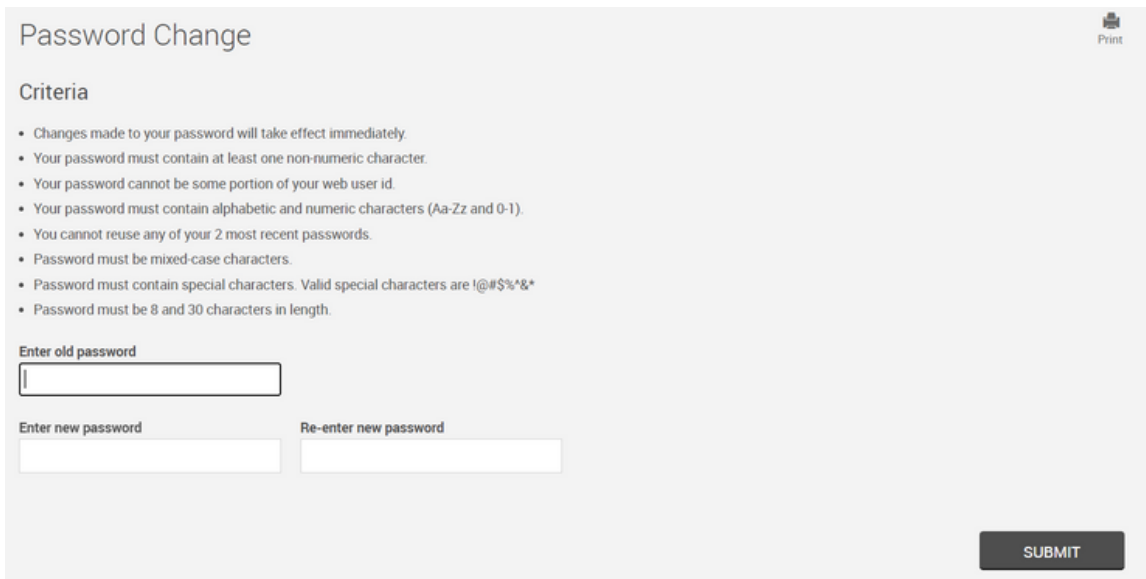
How Do I Change My Password?

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 locating the gear button 

From the dropdown menu select <Password Change>.



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

A form titled 'Password Change' with a 'Print' icon in the top right. Under 'Criteria', there is a list of password requirements. Below are input fields for 'Enter old password', 'Enter new password', and 'Re-enter new password'. A 'SUBMIT' button is at the bottom right.

Criteria

- Changes made to your password will take effect immediately.
- Your password must contain at least one non-numeric character.
- Your password cannot be some portion of your web user id.
- Your password must contain alphabetic and numeric characters (Aa-Zz and 0-1).
- You cannot reuse any of your 2 most recent passwords.
- Password must be mixed-case characters.
- Password must contain special characters. Valid special characters are !@#\$%^&*
- Password must be 8 and 30 characters in length.

Enter old password

Enter new password Re-enter new password

SUBMIT

A form titled 'Alternate Verification Questions'. It has a dropdown menu for 'Security question 1 *' with 'Alternate password/quote' selected, and an input field for 'Answer 1 *'. A 'SUBMIT' button is at the bottom right.

Alternate Verification Questions

Security question 1 * Answer 1 *

Alternate password/quote

SUBMIT

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.

The screenshot shows the 'New Employee Enrollment' page on the Randall + Hurley portal. At the top left is the company logo. The top right shows the user's name 'Good Morning, Elvis Aaron Presley' and their last login time 'April 6, 2023 10:47 AM EST'. Below the logo is a navigation bar with 'Dashboard', 'Investments & History', and 'Reports & Forms'. On the right side of the navigation bar is a 'Plan Selection' dropdown menu. The main content area is titled 'New Employee Enrollment' and includes a 'Print' icon. Underneath, there is a section for 'iJoin Goal-Based Retirement Income' with an unselected radio button and the text 'You will be taken to iJoin's personalized enrollment experience for a goal-based approach to creating your saving strategy'. Below that is a section for 'Guided Enrollment' with a selected radio button and the text 'I choose to use the guided enrollment steps to select my contribution rate and investment elections.' At the bottom of the form are three buttons: 'BACK', 'RESET', and 'NEXT'.

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.

Update email address Confirm email address

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 account.

> Rules and Criteria

Days to complete request: 5

Action	Contribution Type	Percent/Dollar	Current Contribution	New Contribution Rate
<input type="button" value="No change"/>	Pre-Tax Deferral	<input type="button" value="Percent"/>	Not contributing	0.00 per pay period
<input type="button" value="No change"/>	Roth	<input type="button" value="Percent"/>	Not contributing	0.00 per pay period

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.

Days to complete request: 5

Action	Contribution Type	Percent/Dollar	Current Contribution	New Contribution Rate
<input type="button" value="No change"/>	Pre-Tax Deferral	<input type="button" value="Percent"/>	Not contributing	0.00 per pay period
<input type="button" value="No change"/>	Roth	<input type="button" value="Percent"/>	Not contributing	0.00 per pay period

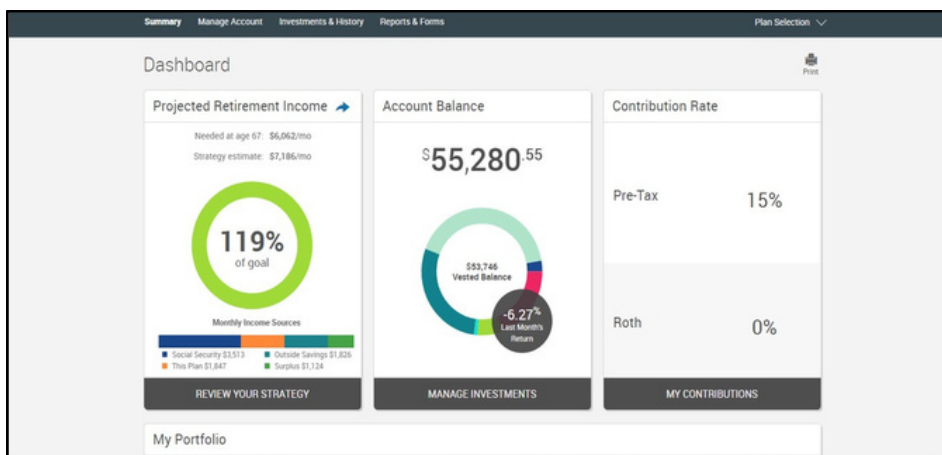
Automatic Contribution Acceleration

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.

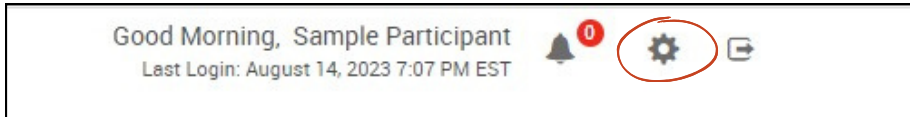
Sample Model	details	0.00%	<input type="text" value="0.00 %"/>
✓ Large Blend			
AF Invest Company of America A		15.00%	<input type="text" value="15.00 %"/>
Gabelli Asset AAA Fund	details	0.00%	<input type="text" value="0.00 %"/>
UBS-WFSC Large Cap Core		0.00%	<input type="text" value="0.00 %"/>
✓ Mid-Cap Value			
Fidelity Low-Priced Stock	details	0.00%	<input type="text" value="0.00 %"/>
✓ Small Growth			
FTC Small Company Growth Fund		0.00%	<input type="text" value="0.00 %"/>
✓ Small Value			
Heartland Value Fund	details	0.00%	<input type="text" value="0.00 %"/>
TOTAL		100.00%	100.00%

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.

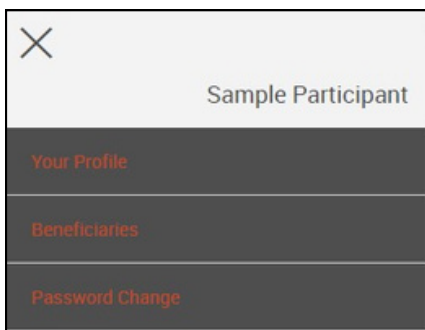


Changing Your Personal Information

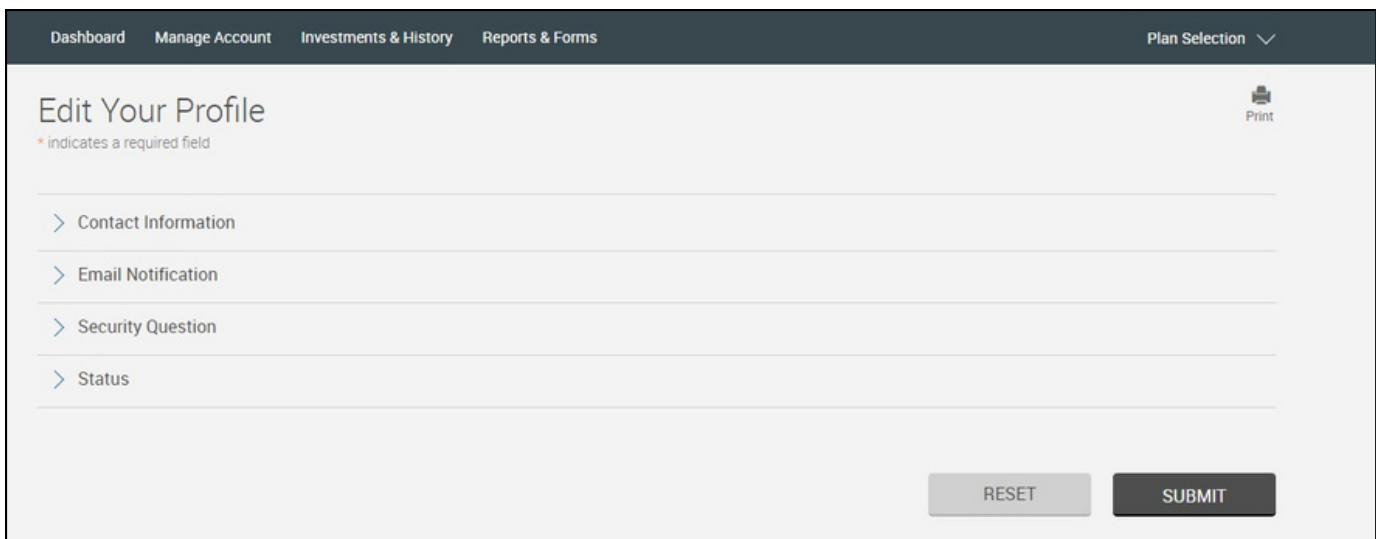
To change your personal information at any time, select the gear icon at the top right-hand corner of your dashboard page after logging in.



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.



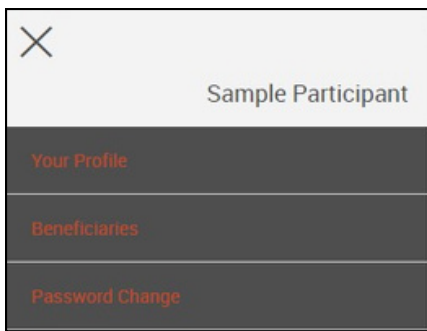
Updating Your Beneficiaries

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

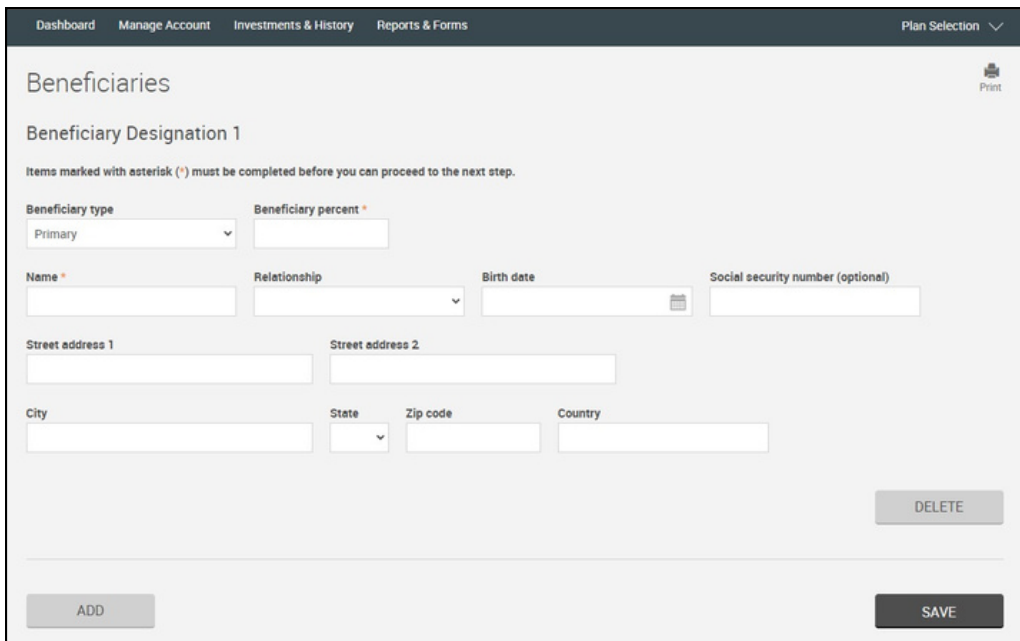
Good Morning, Sample Participant
Last Login: August 14, 2023 7:07 PM EST



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



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



Dashboard Manage Account Investments & History Reports & Forms Plan Selection

Beneficiaries

Beneficiary Designation 1

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

Beneficiary type: Primary Beneficiary percent: *

Name: * Relationship: Birth date: Social security number (optional):

Street address 1: Street address 2:

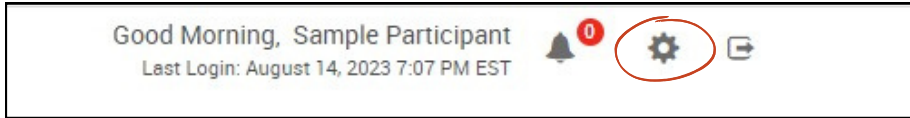
City: State: Zip code: Country:

DELETE

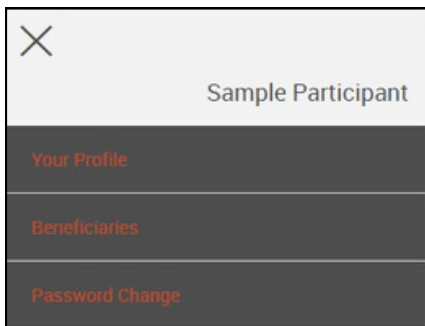
ADD SAVE

Changing Your Password

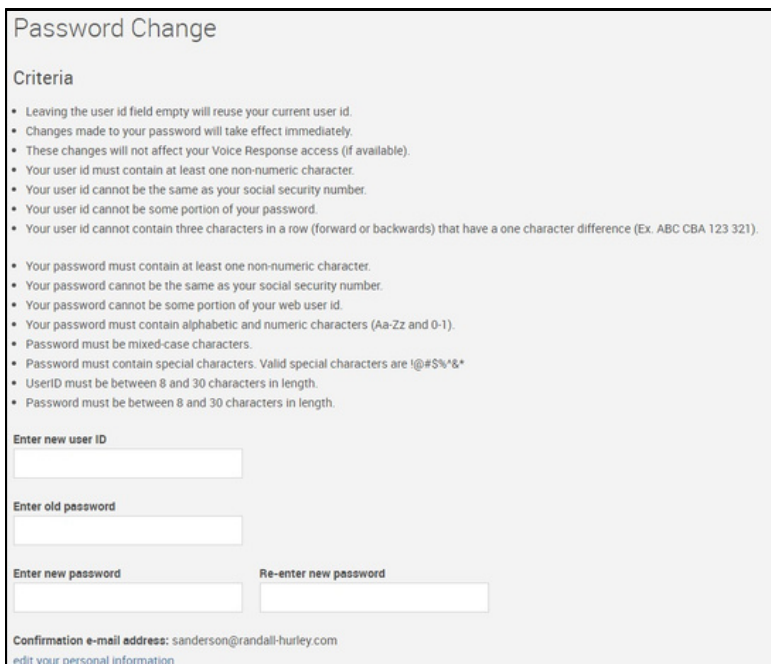
To change your password at any time, select the gear icon at the top right-hand corner of your dashboard page after logging in.



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.

A screenshot of the "Password Change" form. The form has a title "Password Change" and a section "Criteria" with a list of requirements. Below the criteria are four input fields: "Enter new user ID", "Enter old password", "Enter new password", and "Re-enter new password". At the bottom, there is a confirmation email address "sanderson@randall-hurley.com" and a link "edit your personal information".

Criteria

- Leaving the user id field empty will reuse your current user id.
- Changes made to your password will take effect immediately.
- These changes will not affect your Voice Response access (if available).
- Your user id must contain at least one non-numeric character.
- Your user id cannot be the same as your social security number.
- Your user id cannot be some portion of your password.
- Your user id cannot contain three characters in a row (forward or backwards) that have a one character difference (Ex. ABC CBA 123 321).
- Your password must contain at least one non-numeric character.
- Your password cannot be the same as your social security number.
- Your password cannot be some portion of your web user id.
- Your password must contain alphabetic and numeric characters (Aa-Zz and 0-1).
- Password must be mixed-case characters.
- Password must contain special characters. Valid special characters are !@#\$%^&*.
- UserID must be between 8 and 30 characters in length.
- Password must be between 8 and 30 characters in length.

Enter new user ID

Enter old password

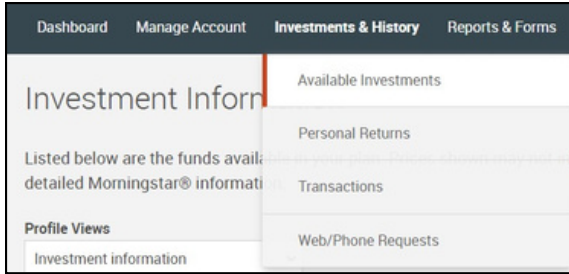
Enter new password

Re-enter new password

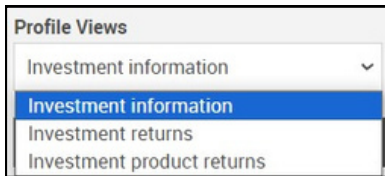
Confirmation e-mail address: sanderson@randall-hurley.com
[edit your personal information](#)

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.

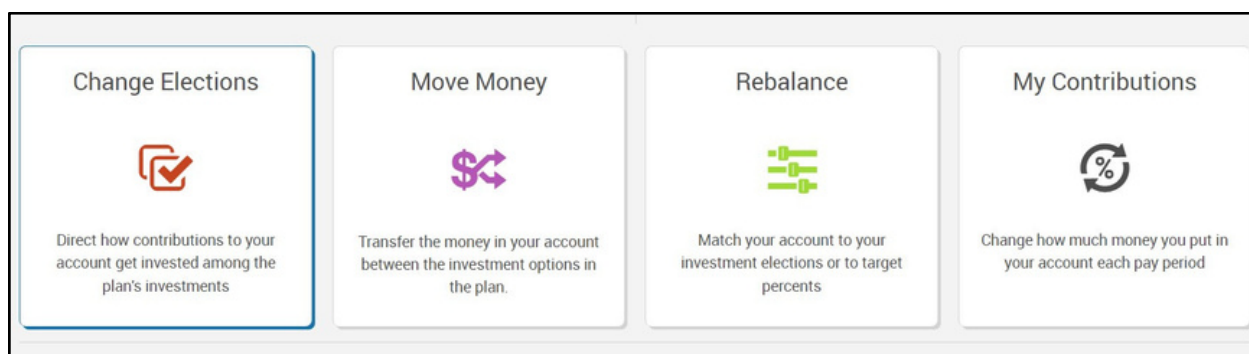
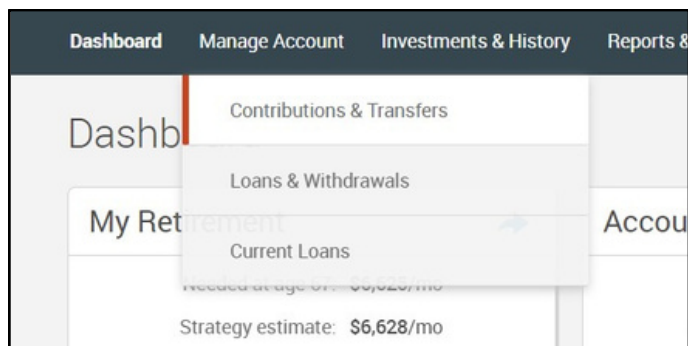


Click on each investment for detailed information about each fund's performance from Morningstar.

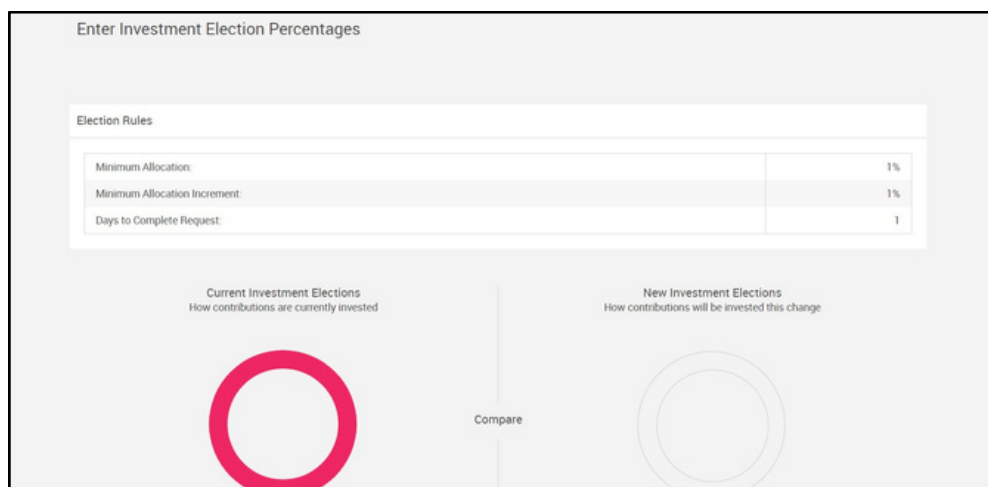
Investment	Fund ID	Asset Class	Current Price	Expense Ratio	Fund Info
AF American Balanced details	ABALX	Moderate Allocation	\$30.87	0.57	View
AF Bond Fund of America A	ABNDX	Intermediate Core Bond	\$11.26	0.59	View
AF Income Fund of America details	AMECX	Moderately Aggressive Allocation	\$22.92	0.56	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.

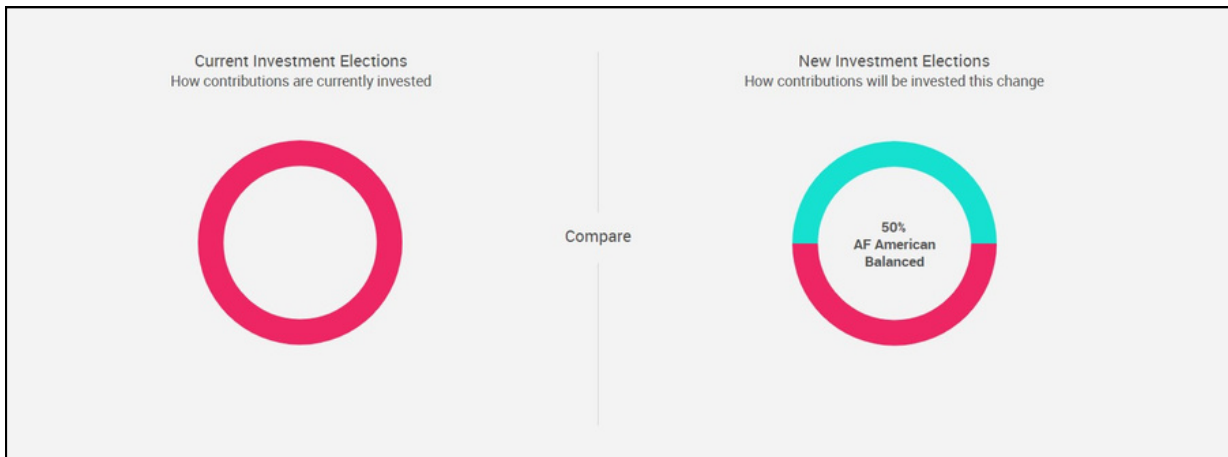


Changes can be made by entering the New Election Percentages in the right-hand column. Elections must be made in increments of 1%, and the total for all elections must equal 100%.

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%	<input type="text" value="0"/>	0 %
Large Blend					
UBS-WTFSC Large Cap Core		90005	0%	<input type="text" value="0"/>	0 %
AF Invest Company of America ...		AIVSX	0%	<input type="text" value="0"/>	0 %
Gabelli Asset AAA Fund	details	GABAX	0%	<input type="text" value="0"/>	0 %
Mid-Cap Value					
Fidelity Low-Priced Stock	details	FLPSX	0%	<input type="text" value="50"/>	50 %
Moderate Allocation					
AF American Balanced	details	ABALX	0%	<input type="text" value="50"/>	50 %
Moderately Aggressive Allocation					
AF Income Fund of America	details	AMECX	100%	<input type="text" value="50"/>	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.

Change Elections Print

Overall Progress: **20% Complete**

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

CANCEL **BACK** **NEXT**

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

Change Elections Print

Overall Progress: **60% Complete**

Read Prospectus

Have you read the prospectus for each fund?

Funds		<input checked="" type="checkbox"/> Mark all as Read
AF American Balanced	view prospectus	<input checked="" type="checkbox"/> Mark as Read
AF Income Fund of America	view prospectus	<input checked="" type="checkbox"/> Mark as Read

CANCEL **BACK** **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.

Change Elections
 Print

Overall Progress: **80% Complete**

Review

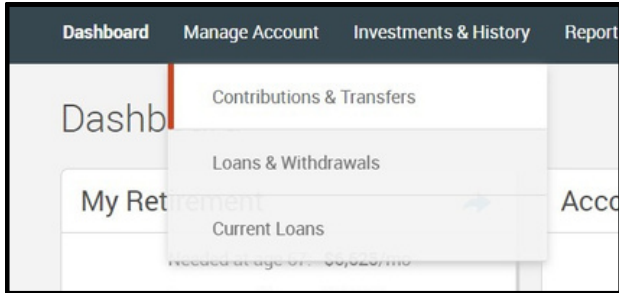
Election Percentages

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	ANWFX		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		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%

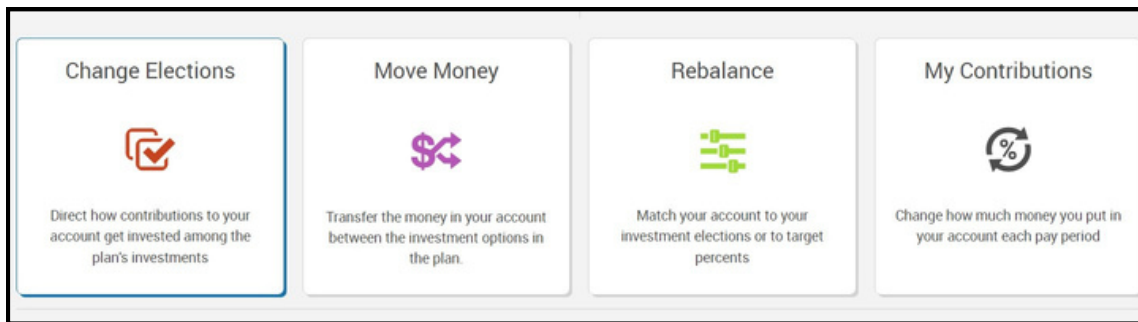
CANCEL
BACK
SUBMIT

Transferring Funds Online

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

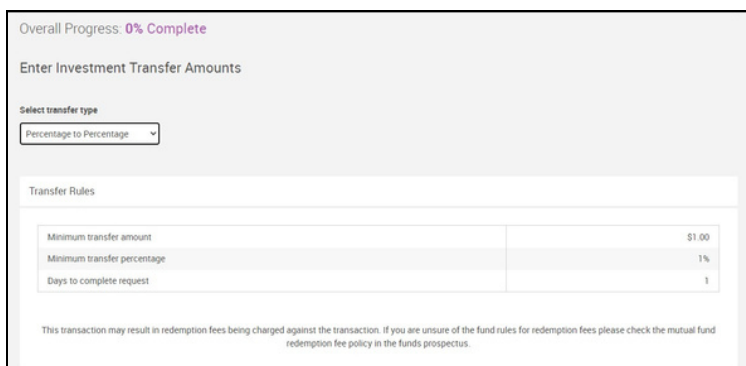


Under the menu of options, click the **Change Elections** box, shown below. This section allows you to transfer the existing money in your account to different investments.



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.

A screenshot of a web form titled 'Enter Investment Transfer Amounts'. At the top, it says 'Overall Progress: 0% Complete'. Below the title is a 'Select transfer type' dropdown menu with 'Percentage to Percentage' selected. Underneath is a 'Transfer Rules' section with a table:

Minimum transfer amount	\$1.00
Minimum transfer percentage	1%
Days to complete request	1


At the bottom of the form, there is a small disclaimer: 'This transaction may result in redemption fees being charged against the transaction. If you are unsure of the fund rules for redemption fees please check the mutual fund redemption fee policy in the funds prospectus.'

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.



\$58,201

Compare



\$58,201

Investment	Fund ID	Current Balance	From	To	Projected Balance	
Transferable Funds						
Sample Model		42.16%	\$24,535.05	<input type="text" value="100"/> %	<input type="text" value="0"/> %	\$0.00
Foreign Large Growth						
FA Diversified International A	details FDVAX	0.00%	\$0.00	<input type="text" value="0"/> %	<input type="text" value="41.16"/> %	\$10,096.63
Foreign Large Value						
Deutsche International	SCINX	0.00%	\$0.00	<input type="text" value="0"/> %	<input type="text" value="0"/> %	\$0.00
Global Large-Stock Growth						
AF New Perspective Fund (Poole)	details ANWPX	0.00%	\$0.00	<input type="text" value="0"/> %	<input type="text" value="0"/> %	\$0.00
Intermediate Core Bond						
AF Bond Fund of America A	ABNDX	0.99%	\$575.46	<input type="text" value="0"/> %	<input type="text" value="1.99"/> %	\$1,063.71
Large Blend						
UBS-WFSC Large Cap Core	90005	0.00%	\$0.00	<input type="text" value="0"/> %	<input type="text" value="0"/> %	\$0.00
AF Invest Company of America	AIVSX	20.62%	\$12,001.71	<input type="text" value="0"/> %	<input type="text" value="20.62"/> %	\$17,060.84
Gabelli Asset AAA Fund	details GABAX	0.00%	\$0.00	<input type="text" value="0"/> %	<input type="text" value="0"/> %	\$0.00
Mid-Cap Value						
Fidelity Low-Priced Stock	details FLPSX	0.00%	\$0.00	<input type="text" value="0"/> %	<input type="text" value="0"/> %	\$0.00
Moderate Allocation						
AF American Balanced	details ABALX	29.58%	\$17,217.70	<input type="text" value="0"/> %	<input type="text" value="29.58"/> %	\$24,475.17
Moderately Aggressive Allocation						
AF Income Fund of America	details AMECX	6.65%	\$3,871.27	<input type="text" value="0"/> %	<input type="text" value="6.65"/> %	\$5,502.85
Small Growth						
FTC Small Company Growth Fund	90001	0.00%	\$0.00	<input type="text" value="0"/> %	<input type="text" value="0"/> %	\$0.00
Small Value						
Heartland Value Fund	HRTVX	0.00%	\$0.00	<input type="text" value="0"/> %	<input type="text" value="0"/> %	\$0.00
TRANSFERABLE FUNDS TOTAL		100.00%	\$58,201.19	<input type="text" value=""/>	<input type="text" value="100.00"/> %	\$58,201.19
NON-TRANSFERABLE FUNDS TOTAL		0.00%	\$0.00	<input type="text" value=""/>	<input type="text" value=""/>	\$0.00
ACCOUNT TOTAL		100.00%	\$58,201.19	<input type="text" value=""/>	<input type="text" value=""/>	\$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.

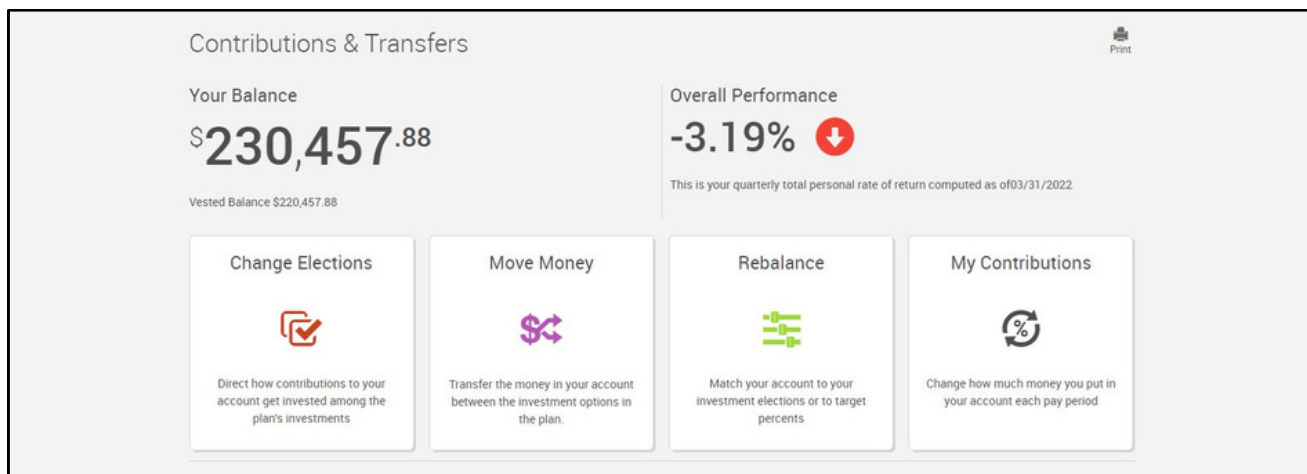
It is recommended that you review your account after making any changes and notify the Employee Fiduciary immediately if any changes do not appear correct. Any errors must be brought to the attention of the Employee Fiduciary within 30 business days from the original request.

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

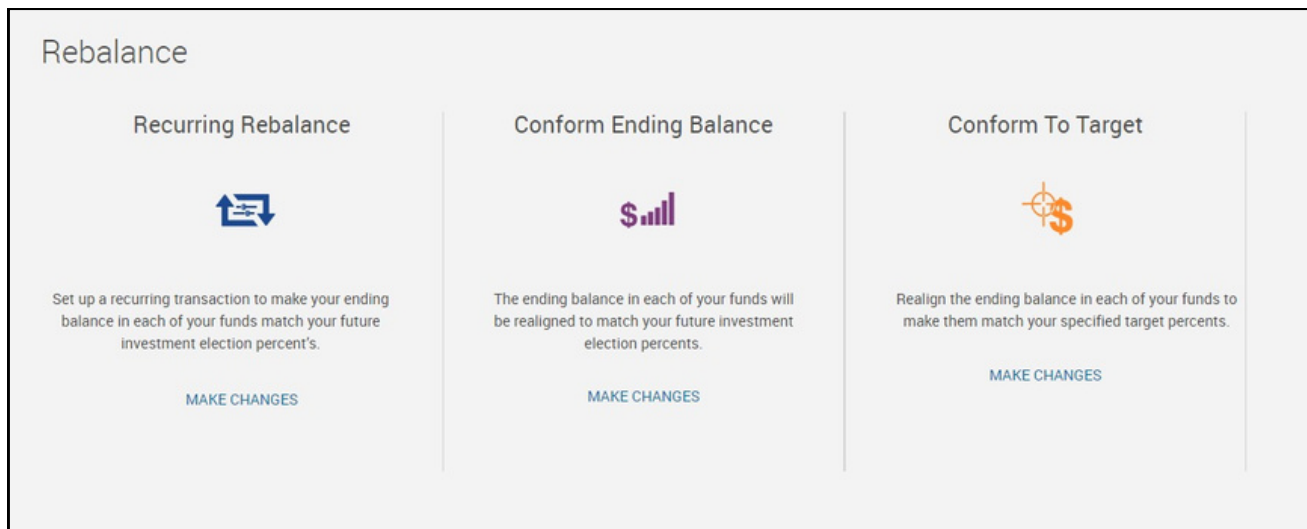
Setting Up a Rebalance

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.

Rebalance  Recurring Rebalance Print 

Overall Progress: **0% Complete**

How often would you like to rebalance?

Select a day to rebalance your portfolio

Set date of first rebalance
 


Enter threshold percent for rebalance

By entering a threshold percent, you are requesting that the rebalance only occur if the difference between your allocation percent for any account and your current balance in that account exceeds the entered percent. Should ALL accounts fall below the threshold when the difference is calculated, no transfer will occur.

CANCELNEXT

Conform Ending Balance

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

Rebalance -  Conform Ending Balance


Overall Progress: **0% Complete**

Transfer Rules

Days to complete request	2
--------------------------	---


Perform a Market Timing Rule Test

Current Balance Mix
Currently this is how the money in your account is divided between funds



\$91,284

New Balance Mix
You have chosen to rebalance, this is how the money in your account will be divided between funds.



\$91,284

Compare

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.

Rebalance - Conform To Target

Overall Progress: 20% Complete

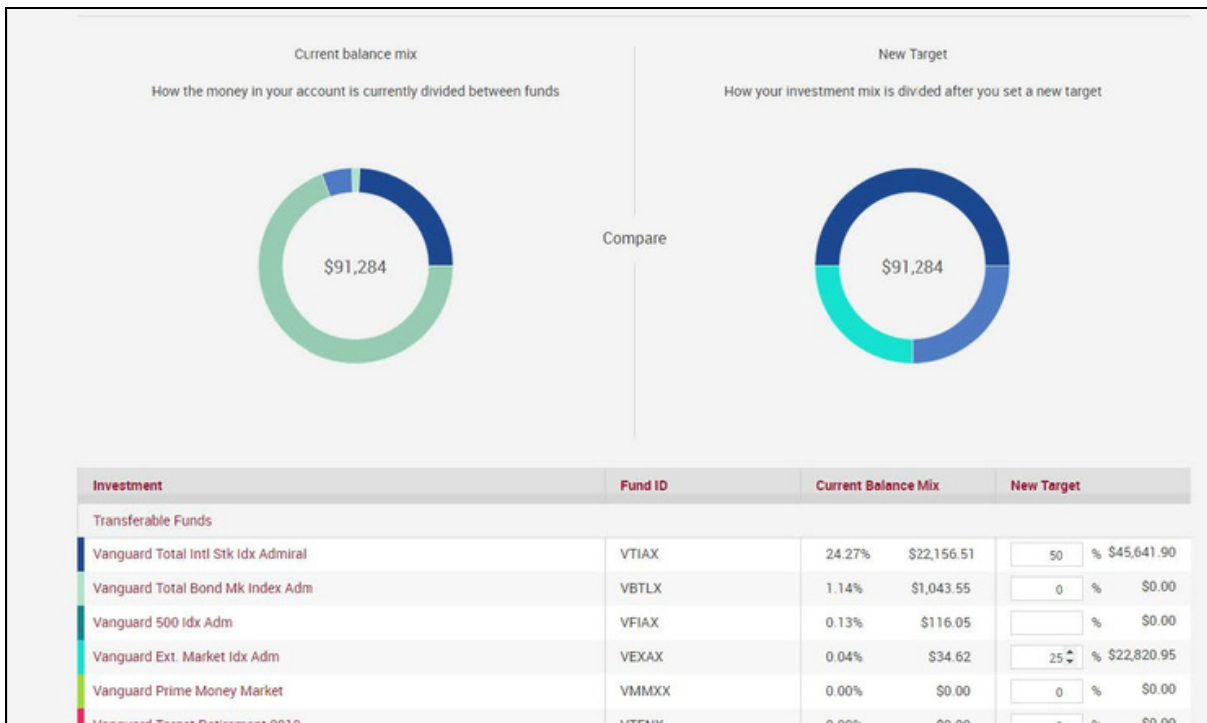
Update Election Percentages

Update my election percentages to match my transfer target percentages:

Yes No

This will cancel all changes, do you really want to cancel?

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.

Rebalance - Conform To Target

Overall Progress: **100% Complete**

Confirmation

Confirmation Number: 180341

Conform to Target

Investment	Fund ID	Current Balance Mix	New Target
------------	---------	---------------------	------------

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.

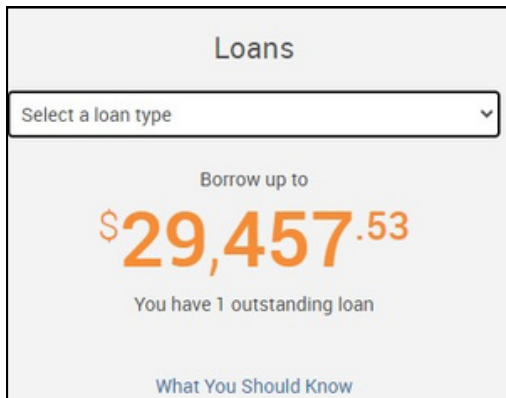
You should review your account after making any changes and notify Randall + Hurley's Participant Services team at (877) 895-5146 or help@randall-hurley.com immediately if any changes do not appear correct.

Applying For A Loan Online

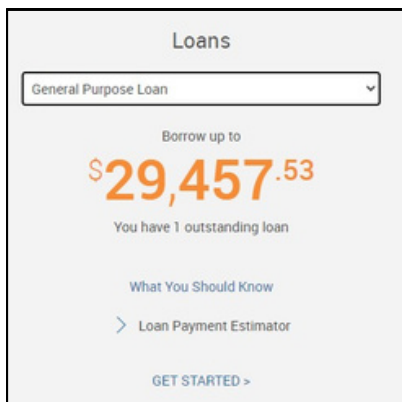
You can start the loan process by selecting the **Loan & Withdrawals** tab located in the drop-down options for the Manage Account tab.



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**.

Overall Progress: **17% Complete**

Please Note: If you are applying for a residential loan, it must be to purchase a home you'll live in—not for a second residence, vacation home or for expenses related to your existing home. You must also upload your purchase agreement or mortgage agreement.
[Return to transaction selection](#)

Loan Amount

Select the type of loan you would like to receive. Use the loan calculator to specify the amount of your loan and to determine your ideal payment amount.

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

Loan Type

Rate
9.5%

Loan Amount

of payments

Your Monthly payment
\$105.01

CALCULATE

[Review Amortization Schedule](#)

CANCEL
BACK
NEXT >>

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

Overall Progress: **33% Complete**

[Return to transaction selection](#)

Verify Personal Information

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.

General Information

First name	Middle name	Last name	
Sample		Participant	

Marital status	Birth date	Date of Hire	
Single	1/1/1980	1/1/2000	

Street address 1	Street address 2		
123	#123		

City	State	Zip code (5 digit only)	Country
Alamo	TX	12345	

Foreign state

Home phone

+1	5098708007
----	------------

Office phone

+1		Ext
		Extension

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.

Loan Request

[Return to transaction selection](#)

Overall Progress: **50% Complete**

Payment Information

Please provide the necessary information to facilitate the payment of your loan.

Payment Method

Check

Payable to Sample Participant

Street address 1	Street address 2		
123	#123		

City	State	Zip code (5 digit only)	Foreign state
Alamo	TX	12345	

Country

CANCEL BACK NEXT >>

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.

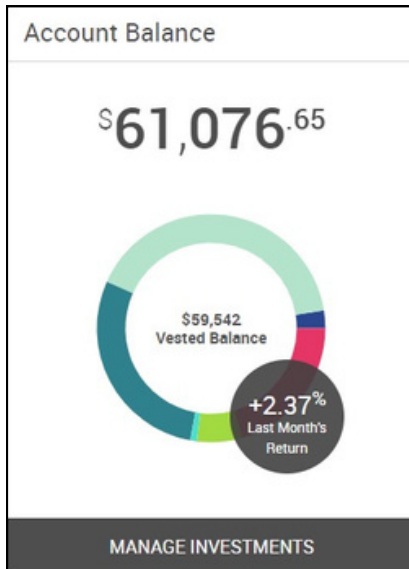
The screenshot shows a web interface titled "Loan Request" with a "Print" icon in the top right. A progress bar is partially filled with green, indicating "Overall Progress: 67% Complete". Below the progress bar is a link "Return to transaction selection". The main section is titled "Transaction Certification" and contains the text: "By checking the boxes below and continuing, you are agreeing to all of the statements on this page." There are two checked checkboxes with the following text: "You are submitting a personal loan distribution for \$ 5,000.00 at an interest rate of 9.5 % that will be paid back in 60 payments over a period of 60 months." and "You will not receive any paperwork until the loan distribution check is mailed to you. If you choose to request the loan you are consenting to repay the loan in the specified time frame. Do you wish to make the loan request?". At the bottom, there are three buttons: "CANCEL", "BACK", and "NEXT >>" (highlighted in dark grey).

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

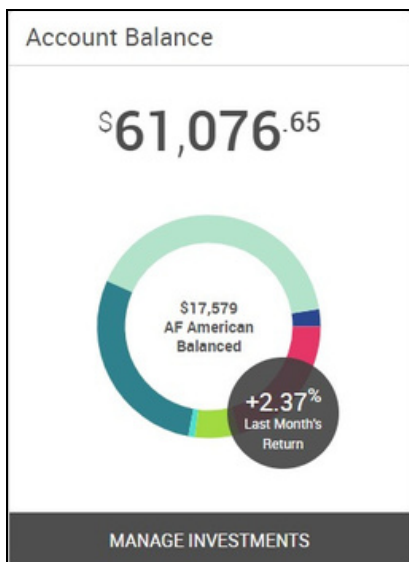
The screenshot shows the same "Loan Request" web interface. The progress bar is now fully filled with green, indicating "Overall Progress: 100% Complete". The link "Return to transaction selection" is now in red. The main section is titled "Confirmation" and features a green bar with a white checkmark icon and the text "Confirmation Number: 180348". Below this bar, there is a message: "Your request has been processed. You may use this number to reference this transaction in the future. Requests, while processed into the database, may not take effect immediately. Some requests may still need to be approved before they will take effect."

Viewing Your Available Balance

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

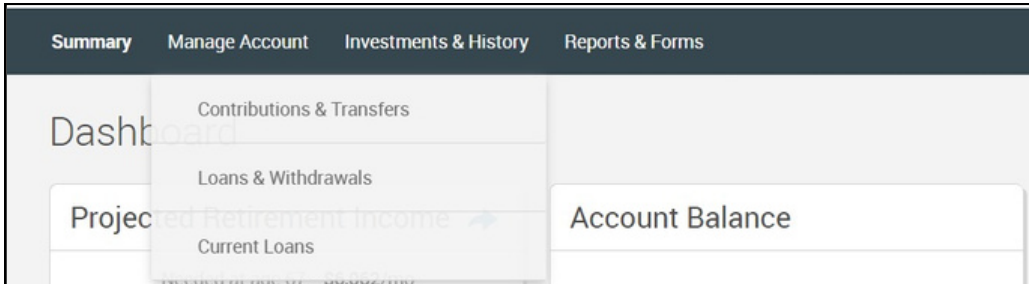


Hovering your mouse over each selection will show you the balance of that particular fund, as shown below.

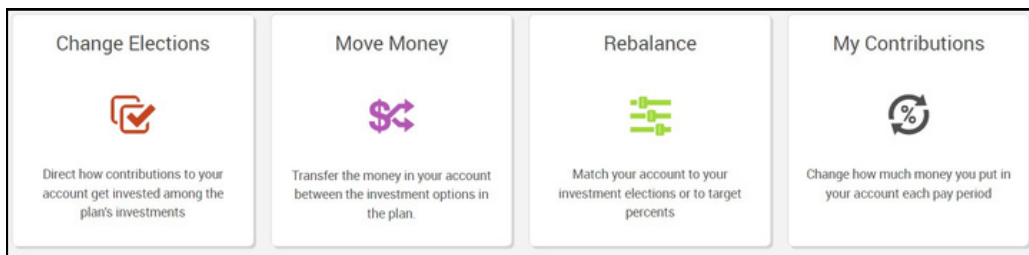


Changing Your Contribution Rate Online

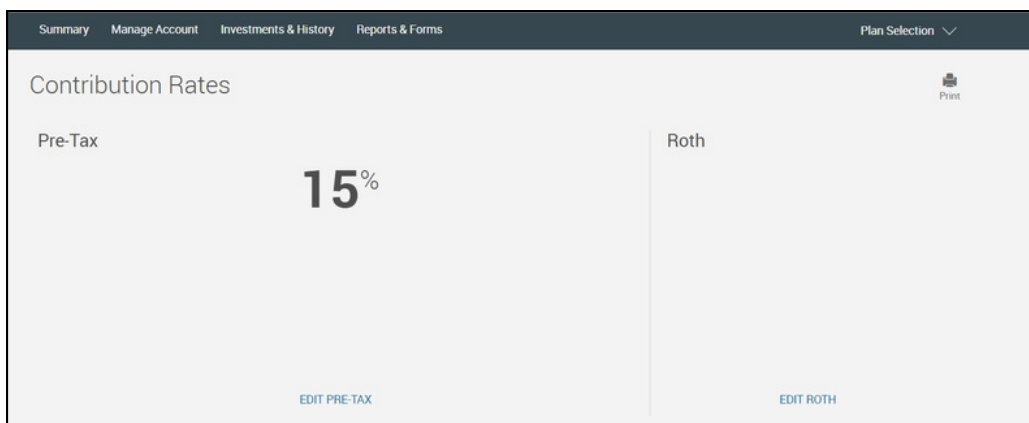
Changing your contribution rate can be done by selecting **Contributions & Transfers** from the Manage Account tab.



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.

Set Contribution Rate	Auto Increase Contribution Rate
<p><input type="radio"/> \$ Dollar Amounts <input checked="" type="radio"/> % Percentages</p> <p>Pre-Tax</p> <p><input type="text" value="15 %"/></p> <hr/> <p>Minimum: 0% Maximum: 100% Minimum Increment: 1% 401(k) Contribution Maximum in 2022: \$20,500 Maximum deferral percentage permitted in this plan in 2022: 25% Number of days to complete request: 5</p> <p><small>*You must be age 50 or older by December 31st of this year in order to make "catch-up" contributions.</small></p>	<p>Off <input checked="" type="checkbox"/> On</p> <p>Increase my Pre-Tax contribution rate by</p> <p><input type="text" value="0 %"/></p> <p>Select frequency of Pre-Tax auto increase</p> <p><input type="text" value="v"/></p> <p>Set maximum contribution rate for Pre-Tax</p> <p><input type="text" value="0 %"/></p>

Confirm your choices and click **SUBMIT**.

Overall Progress: 67% Complete	
Pre-Tax MODIFY PRE-TAX	Roth MODIFY ROTH
<h1>15%</h1> <p>Deferral</p>	<h1>0%</h1>
<h1>0%</h1>	Contribution Rate Increase Frequency: Contribution Rate: 0%
Contribution Rate Increase Frequency: Contribution Rate: 0%	
<small>A confirmation email will be sent to: sanderson@randall-hurley.com edit email address</small>	
<input type="button" value="CANCEL"/>	<input type="button" value="BACK"/> <input type="button" value="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

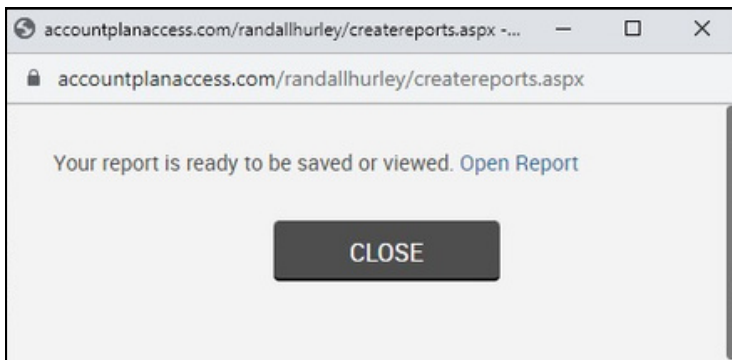
Quarterly statements can be retrieved by selecting **Reports & Statements** from the Reports & Forms tab, as shown below.



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

Name	Size	File Type	From Date	To Date	<input type="checkbox"/> Delete
> None					
> Account Statements					
> Activity Reports					
> Annual Compliance Reports					
> E-Statements					
> Plan Level Reports					

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

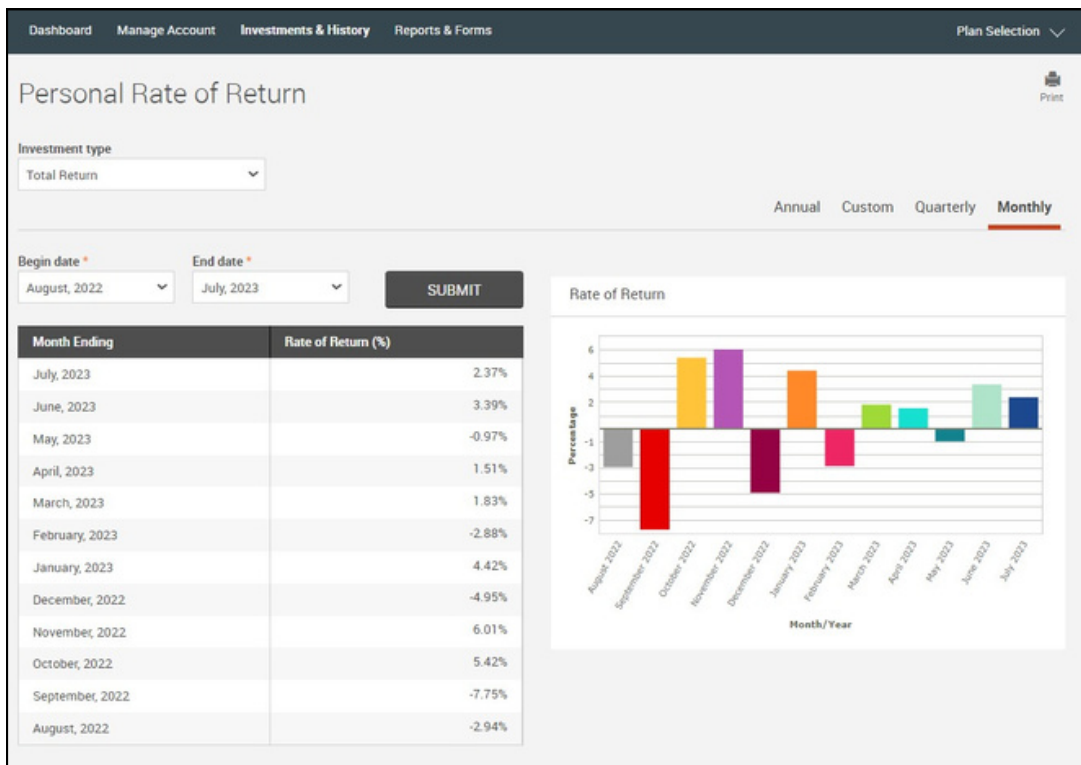


Checking Your Personal Returns

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

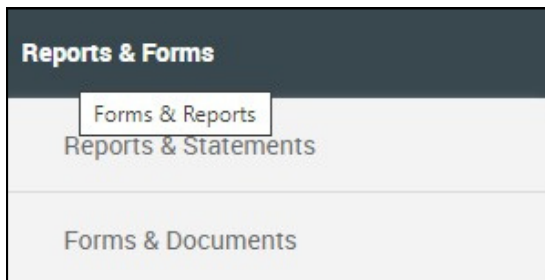


Under Personal Rate of Return, you can select the investment type and the period for which you would like to see the rate of return.



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.

A screenshot of the "Select Form" interface. It features three dropdown menus: "Select a category" (set to "Plan Administration Forms"), "Select form" (open to a list of forms including "Beneficiary Designation Form", "Bonus Deferral Election Form", "Employee Contribution Form", "Hardship Withdrawal Request", "In-Plan Roth Rollover Form", "In-Service Withdrawal Request", and "Loan Application"), and "Select export file type" (set to "Adobe Acrobat (PDF)"). To the right are "GET RESULTS" and "REFRESH" buttons. Below the dropdowns is a table with columns for "Name", "From Date", "To Date", and "Delete". The "Name" column contains "Admin Fee" and "Disclosures".

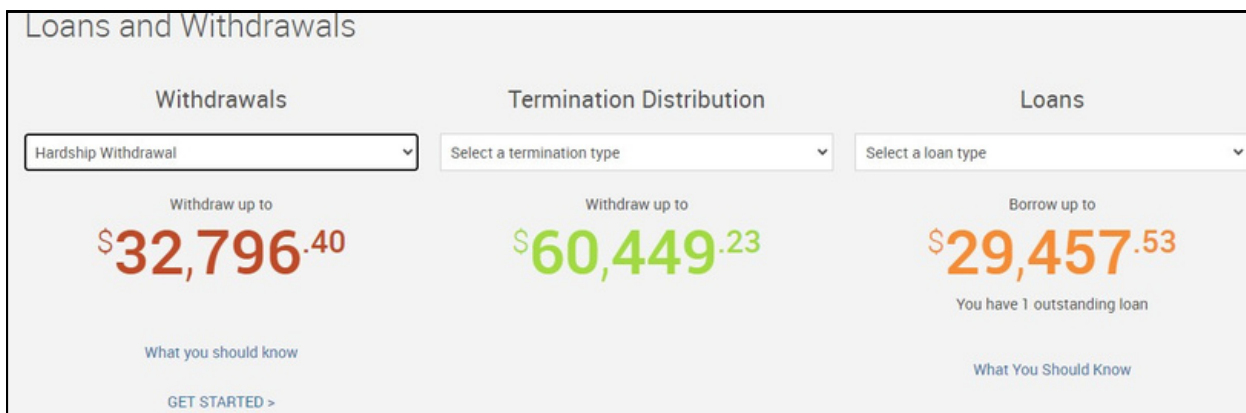
Name	From Date	To Date	Delete
> Admin Fee			<input type="checkbox"/>
> Disclosures			<input type="checkbox"/>

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.

Withdrawal Request - Hardship from deferrals Print

Overall Progress: **0% Complete**

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.

What you should know about this type of distribution...

The plan allows you to take a withdrawal from your elective deferral account for an immediate and heavy financial need. During the request process, you will be asked to provide supporting documentation to substantiate the need. A plan administrator will review your request and approve the requested withdrawal amount.

As a result of taking a withdrawal from any account, you should be aware that the withdrawal may result in a taxable event, and the withdrawal amount will be includable in the income you report on your tax return for the tax year in which you take the withdrawal. Please consult with a tax advisor if you have any questions about the amount of tax you will owe.

Maximum Available Amount:	\$32,796.40
Transaction Fee:	\$50.00

Tax Information

Please take the time to read the plan tax notice. It contains important information about the taxability of retirement plan distributions, including methods to defer federal income tax on your savings by making a rollover election.

[View the Special Tax notice](#)

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**.

Overall Progress: **20% Complete**

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.

General Information

First name	Last name		
Sample	Participant		
Marital Status *	Birth date	Date of hire	
Single	01/01/1980	01/01/2000	

Street Address 1	Street Address 2		
123	#123		

City	State	Zip code	Country
Alamo	TX	12345	

Home phone

+1	(509) 870-8007
----	----------------

Office phone

+1	Phone Number	Ext
		Extension

Other phone

+1	Phone Number
----	--------------

> Email Confirmation Information

CANCEL BACK 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.

Withdrawal Request - Hardship from deferrals Print

Overall Progress: **40% Complete**

Instructions
Enter the desired options below for receiving withdrawal payments from the plan.

Withdrawal Amount

Hardship Withdrawal

Minimum: \$0.00
Maximum: \$32,796.40

Amount:

CALCULATE

CANCEL BACK

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

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.

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.

CANCEL BACK **NEXT**

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*