



**Web Portal**

# **User Guide**

**For Clients**

**2025 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?

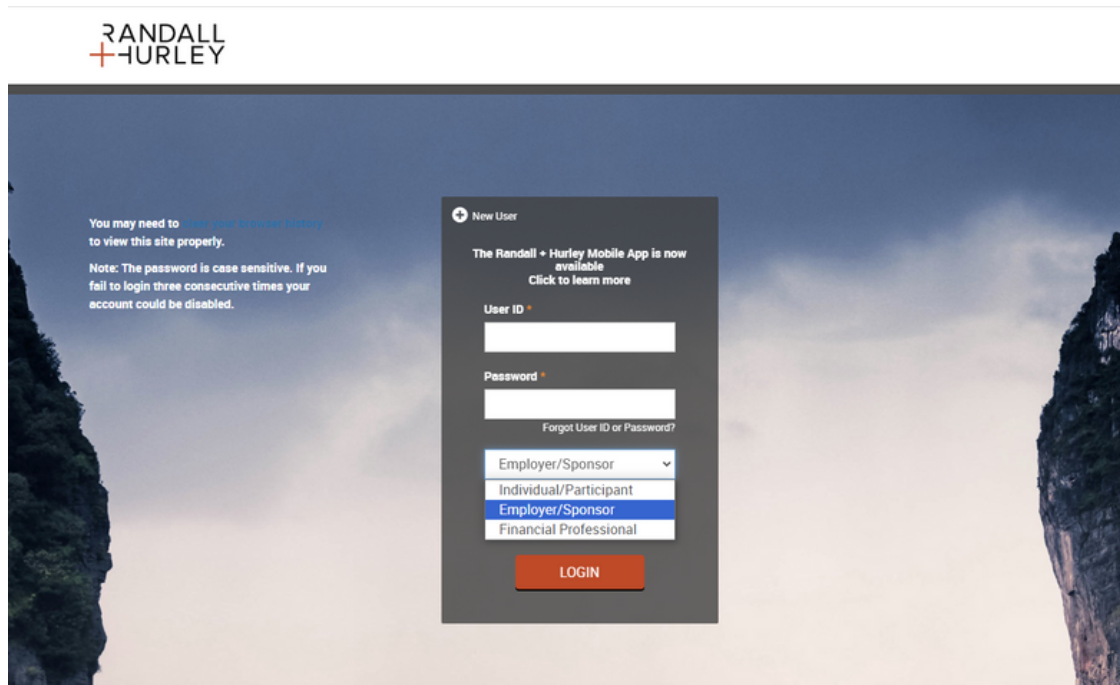
You can access your retirement plan sponsor website by visiting <https://www.accountplanaccess.com/randallhurley/>. After logging in, you will be able to view relevant plan information, search transactions, look up participant accounts, upload payroll, and perform other actions.

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.

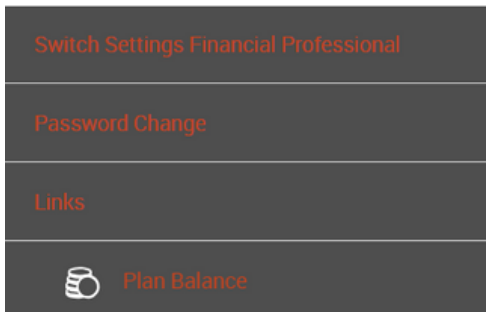


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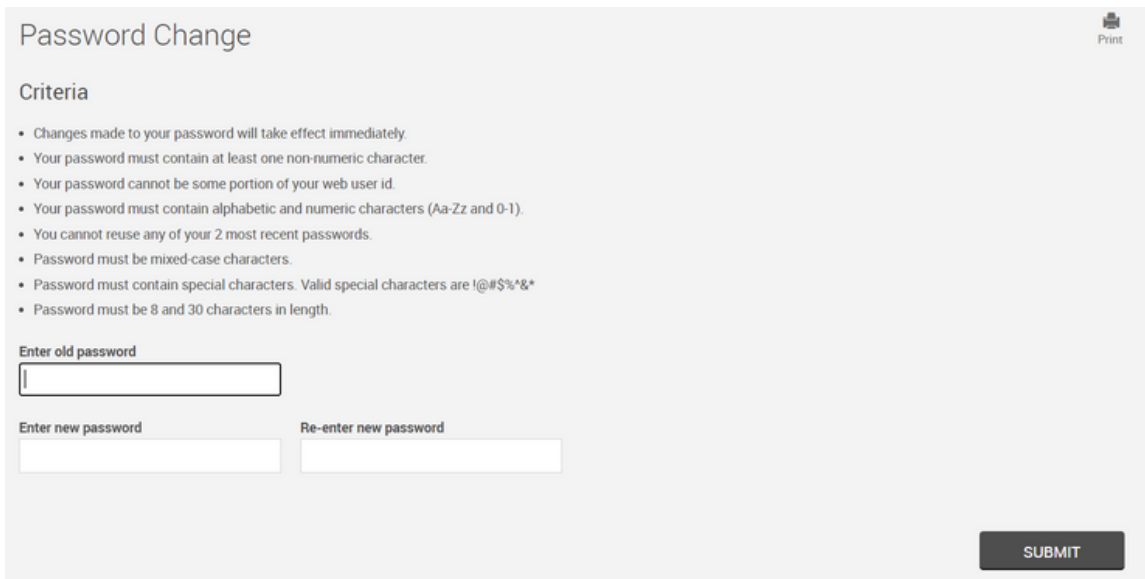
## How Do I Change My Password?

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 the heading 'Criteria', there is a list of password requirements: changes take effect immediately; must contain at least one non-numeric character; cannot be a portion of the web user ID; must contain alphabetic and numeric characters (Aa-Zz and 0-1); cannot reuse the 2 most recent passwords; must be mixed-case; must contain special characters (valid ones: !@#\$%^&\*); and must be 8-30 characters long. Below the criteria are three input fields: 'Enter old password', 'Enter new password', and 'Re-enter new password'. A 'SUBMIT' button is at the bottom right.A form titled 'Alternate Verification Questions'. It has two fields: 'Security question 1 \*' with a dropdown menu showing 'Alternate password/quote', and 'Answer 1 \*' with a text input field. A 'SUBMIT' button is at the bottom right.

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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 a radio button option: 'You will be taken to iJoin's personalized enrollment experience for a goal-based approach to creating your saving strategy'. Below this is a section for 'Guided Enrollment' with a radio button option: 'I choose to use the guided enrollment steps to select my contribution rate and investment elections.' At the bottom of the page 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   |

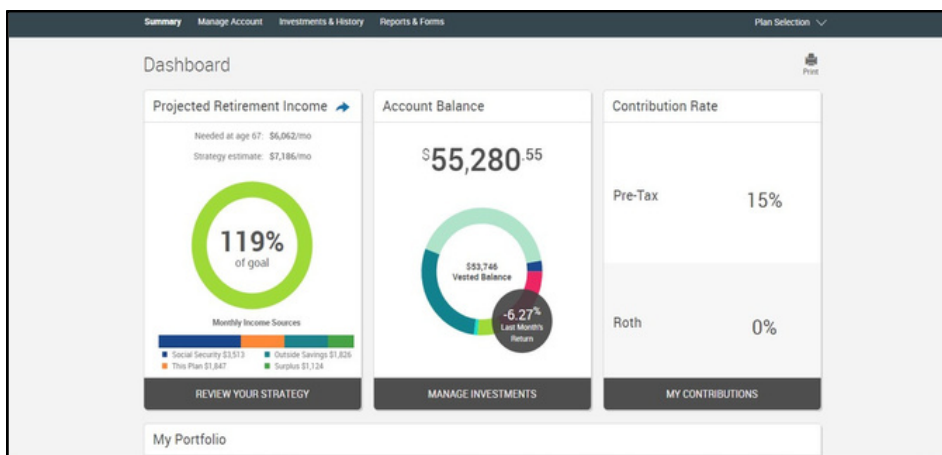
Automatic Contribution Acceleration

## 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                   | <a href="#">details</a> | 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         | <a href="#">details</a> | 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      | <a href="#">details</a> | 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           | <a href="#">details</a> | 0.00%          | <input type="text" value="0.00 %"/>  |
| <b>TOTAL</b>                   |                         | <b>100.00%</b> | <b>100.00%</b>                       |

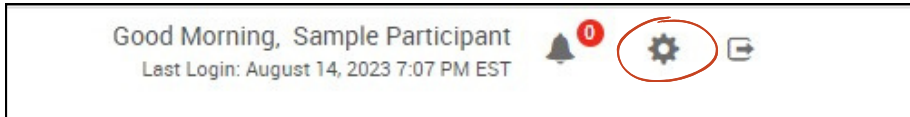
Upon selecting your fund allocations, you will be prompted to review your selections, at which point you will have completed your guided enrollment and will be taken to your dashboard screen. This will be the screen you will see upon logging in from now on.



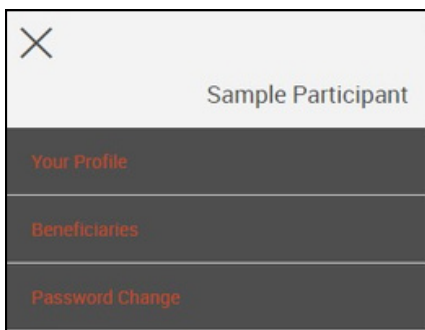
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## Changing Your Personal Information

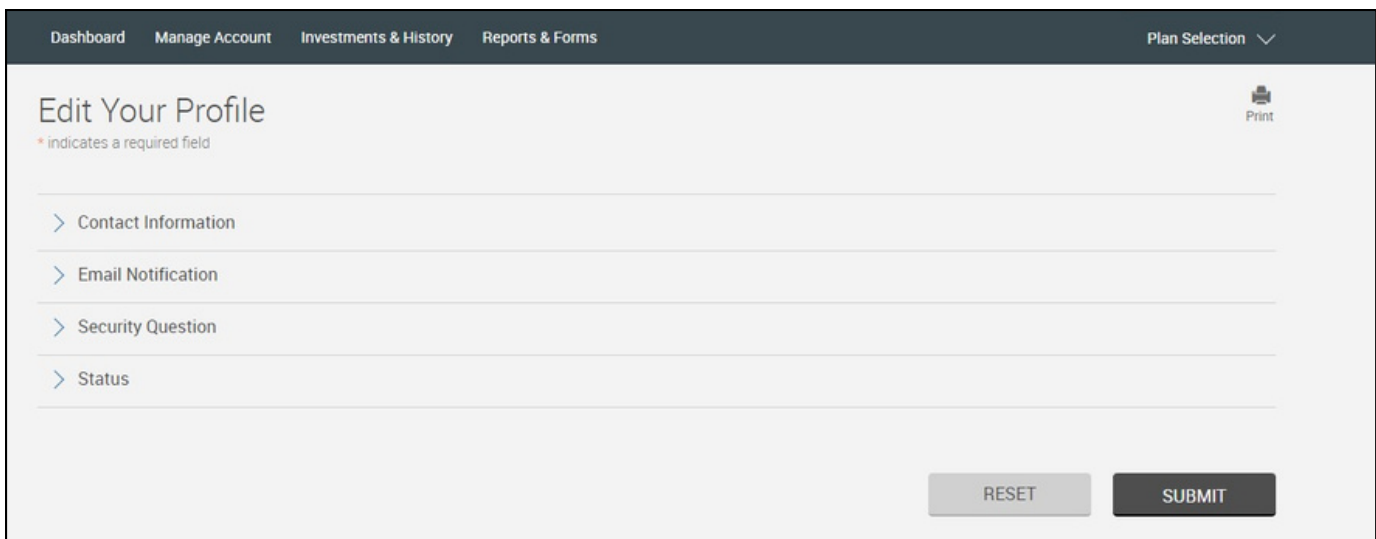
To change your personal information at any time, select the gear icon at the top right-hand corner of your dashboard page after logging in.



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.





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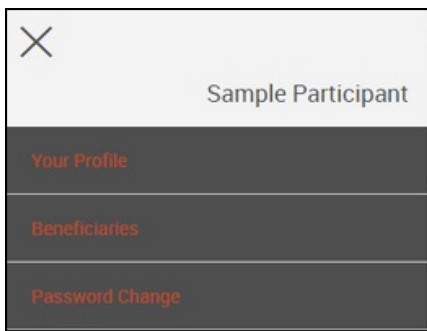
## Updating Your Beneficiaries

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

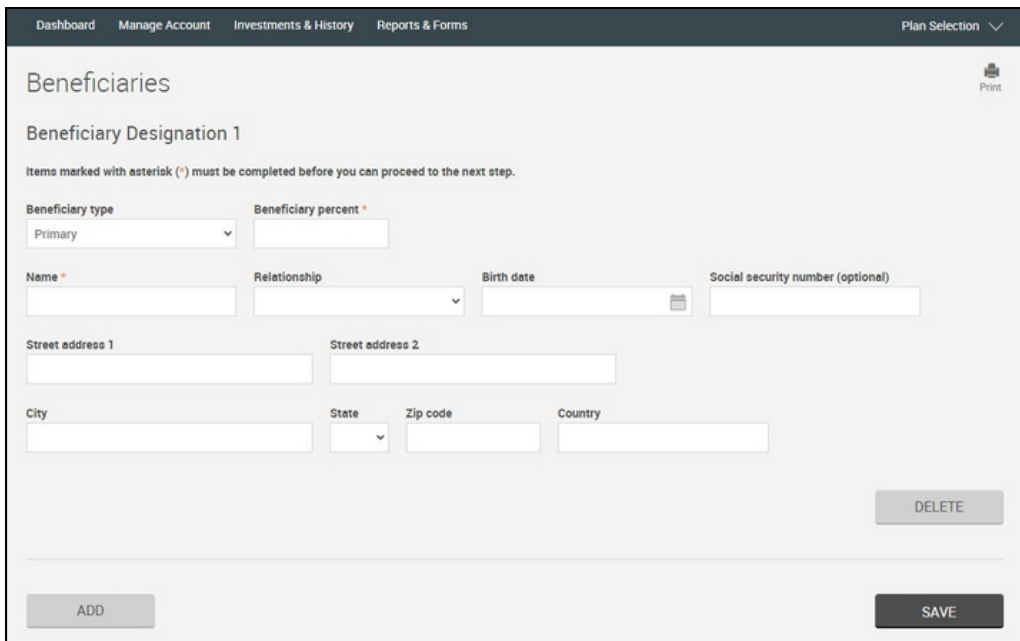
Good Morning, Sample Participant  
Last Login: August 14, 2023 7:07 PM EST



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:

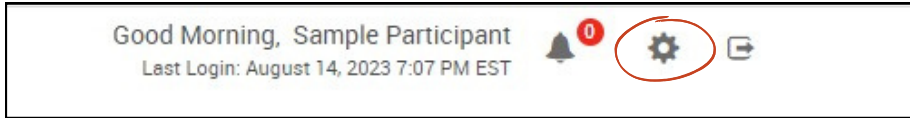
DELETE

ADD SAVE

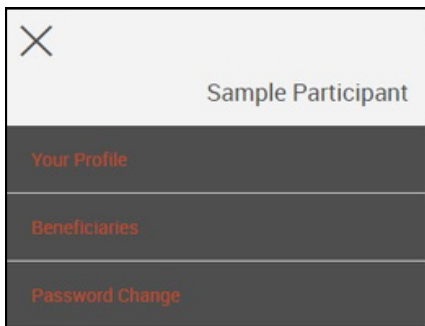
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## Changing Your Password

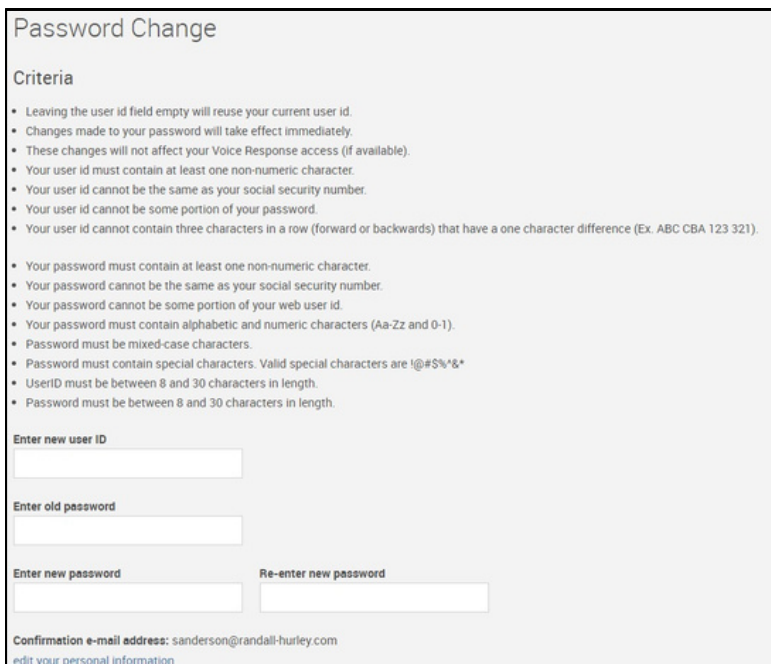
To change your password at any time, select the gear icon at the top right-hand corner of your dashboard page after logging in.



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

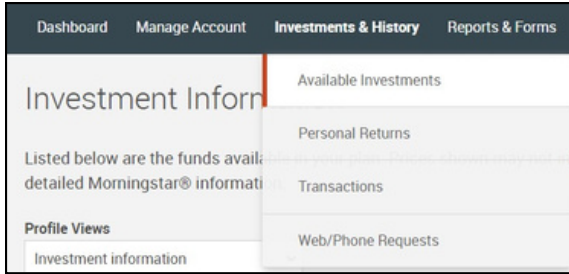


From here, you can review or change your password using the criteria listed on the screen.

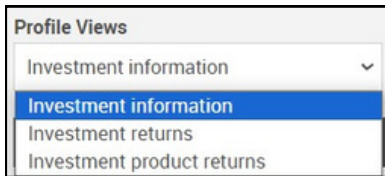
A screenshot of the "Password Change" form. The title "Password Change" is at the top left. Below it is a "Criteria" section with a list of requirements for the user ID and password. The criteria include: leaving the user ID field empty to reuse the current ID, changes taking effect immediately, not affecting Voice Response access, user ID must contain at least one non-numeric character, user ID cannot be the same as the social security number, user ID cannot be a portion of the password, and user ID cannot contain three characters in a row with a one-character difference. Password criteria include: at least one non-numeric character, cannot be the same as the social security number, cannot be a portion of the web user ID, must contain alphabetic and numeric characters (Aa-Zz and 0-1), must be mixed-case, must contain special characters (valid ones: !@#\$%^&\*), User ID must be between 8 and 30 characters, and password must be between 8 and 30 characters. Below the criteria are input fields: "Enter new user ID" (a single text box), "Enter old password" (a single text box), "Enter new password" (a text box), and "Re-enter new password" (a text box). At the bottom, it says "Confirmation e-mail address: sanderson@randall-hurley.com" and "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.

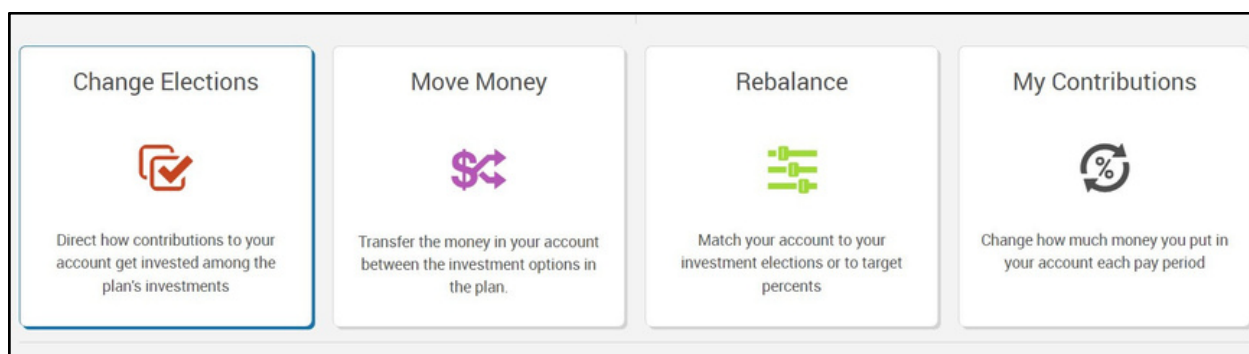
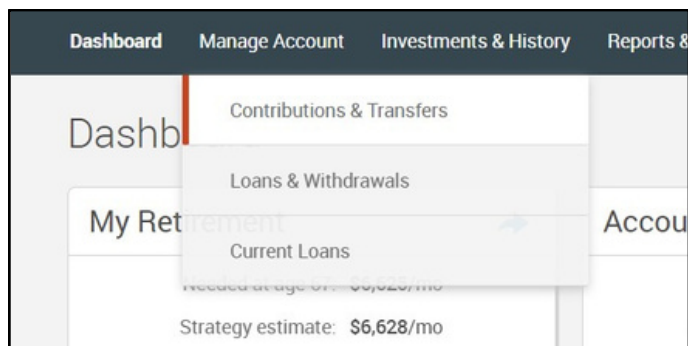


Click on each investment for detailed information about each fund's performance from Morningstar.

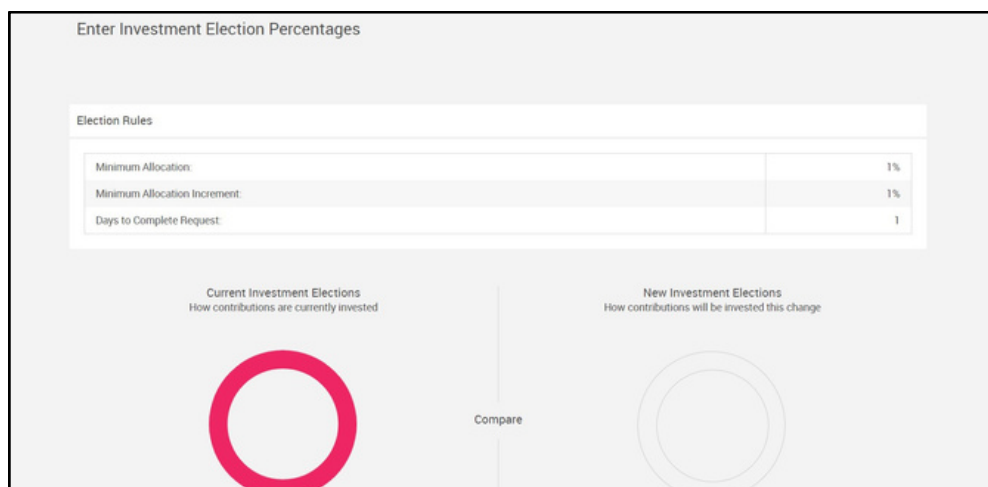
| Investment   | Fund ID | Asset Class                      | Current Price | Expense Ratio | Fund Info            |
|--|---------|----------------------------------|---------------|---------------|----------------------|
| AF American Balanced <a href="#">details</a>             | ABALX   | Moderate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

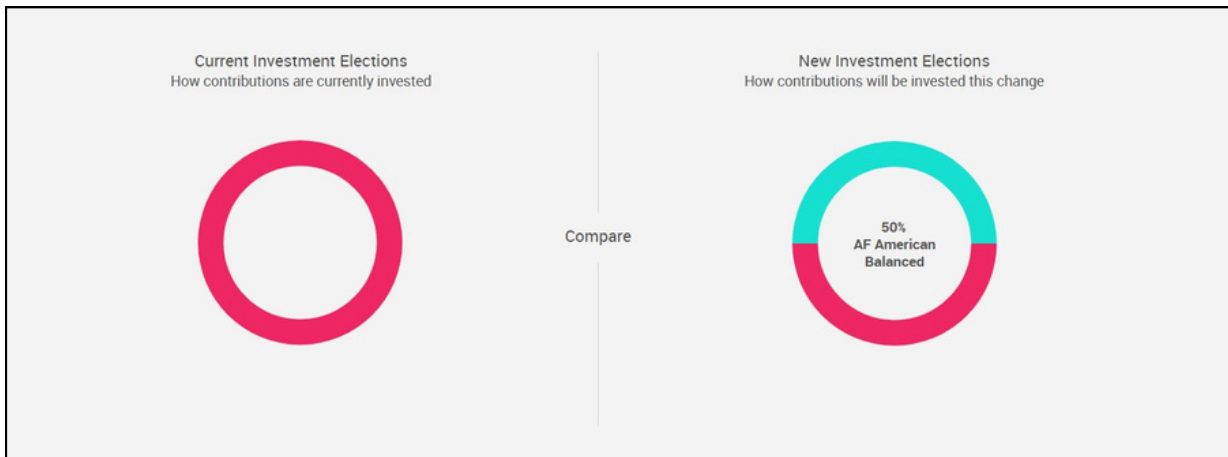


Changes can be made by entering the New Election Percentages in the right-hand column. Elections must be made in increments of 1%, and the total for all elections must equal 100%.

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 %  |
| <b>Large Blend</b>                      |                         |       |      |                                 |      |
| 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                  | <a href="#">details</a> | GABAX | 0%   | <input type="text" value="0"/>  | 0 %  |
| <b>Mid-Cap Value</b>                    |                         |       |      |                                 |      |
| Fidelity Low-Priced Stock               | <a href="#">details</a> | FLPSX | 0%   | <input type="text" value="50"/> | 50 % |
| <b>Moderate Allocation</b>              |                         |       |      |                                 |      |
| AF American Balanced                    | <a href="#">details</a> | ABALX | 0%   | <input type="text" value="50"/> | 50 % |
| <b>Moderately Aggressive Allocation</b> |                         |       |      |                                 |      |
| AF Income Fund of America               | <a href="#">details</a> | AMECX | 100% | <input type="text" value="50"/> | 50 % |
| <b>Small Growth</b>                     |                         |       |      |                                 |      |

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



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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      | <a href="#">view prospectus</a> | <input checked="" type="checkbox"/> Mark as Read     |
| AF Income Fund of America | <a href="#">view prospectus</a> | <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

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Overall Progress: **80% Complete**

Review

Election Percentages

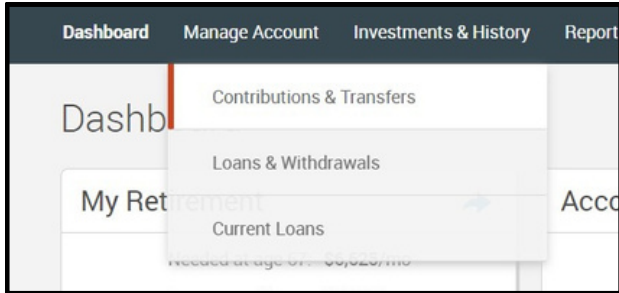
| Investment  | Fund ID | Current Allocation % | New Election % |
|---|---------|----------------------|----------------|
| <b>Foreign Large Growth</b>                               |         |                      |                |
| FA Diversified International A <a href="#">details</a>    | FDVAX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

CANCEL
BACK
SUBMIT

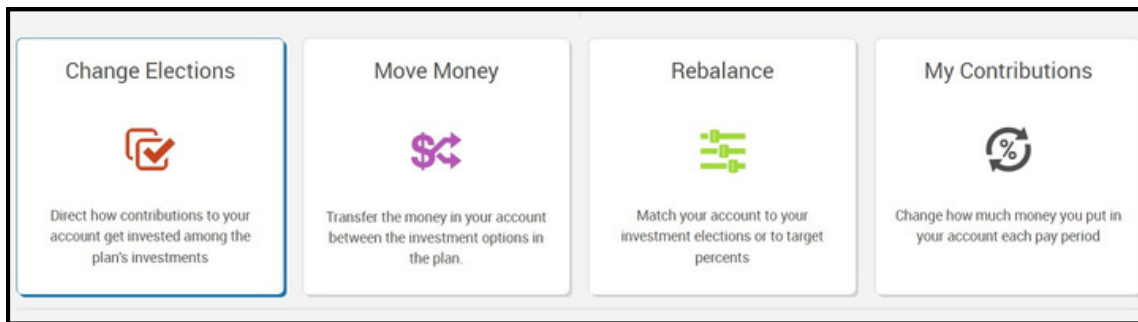
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## Transferring Funds Online

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

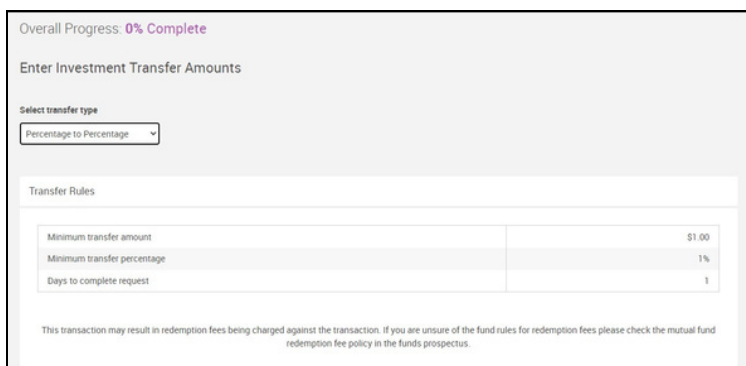


Under the menu of options, click the **Change Elections** box, shown below. This section allows you to transfer the existing money in your account to different investments.




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 application interface showing a form titled 'Enter Investment Transfer Amounts'. At the top, it says 'Overall Progress: 0% Complete'. Below the title, there is a dropdown menu labeled 'Select transfer type' with 'Percentage to Percentage' selected. Underneath, there is a table titled 'Transfer Rules' with three rows: 'Minimum transfer amount' with a value of '\$1.00', 'Minimum transfer percentage' with a value of '1%', and 'Days to complete request' with a value of '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                    |                    |
|---|---------------|-----------------|--------------------|------------------------------------|--------------------------------------|--------------------|
| <b>Transferable Funds</b>               |               |                 |                    |                                    |                                      |                    |
| Sample Model                            |               | 42.16%          | \$24,535.05        | <input type="text" value="100"/> % | <input type="text" value="0"/> %     | \$0.00             |
| <b>Foreign Large Growth</b>             |               |                 |                    |                                    |                                      |                    |
| FA Diversified International A          | details FDVAX | 0.00%           | \$0.00             | <input type="text" value="0"/> %   | <input type="text" value="41.16"/> % | \$10,096.63        |
| <b>Foreign Large Value</b>              |               |                 |                    |                                    |                                      |                    |
| Deutsche International                  | SCINX         | 0.00%           | \$0.00             | <input type="text" value="0"/> %   | <input type="text" value="0"/> %     | \$0.00             |
| <b>Global Large-Stock Growth</b>        |               |                 |                    |                                    |                                      |                    |
| AF New Perspective Fund (Poole          | details ANWPX | 0.00%           | \$0.00             | <input type="text" value="0"/> %   | <input type="text" value="0"/> %     | \$0.00             |
| <b>Intermediate Core Bond</b>           |               |                 |                    |                                    |                                      |                    |
| 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         |
| <b>Large Blend</b>                      |               |                 |                    |                                    |                                      |                    |
| UBS-WTFSC 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             |
| <b>Mid-Cap Value</b>                    |               |                 |                    |                                    |                                      |                    |
| Fidelity Low-Priced Stock               | details FLPSX | 0.00%           | \$0.00             | <input type="text" value="0"/> %   | <input type="text" value="0"/> %     | \$0.00             |
| <b>Moderate Allocation</b>              |               |                 |                    |                                    |                                      |                    |
| AF American Balanced                    | details ABALX | 29.58%          | \$17,217.70        | <input type="text" value="0"/> %   | <input type="text" value="29.58"/> % | \$24,475.17        |
| <b>Moderately Aggressive Allocation</b> |               |                 |                    |                                    |                                      |                    |
| 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         |
| <b>Small Growth</b>                     |               |                 |                    |                                    |                                      |                    |
| FTC Small Company Growth Fund           | 90001         | 0.00%           | \$0.00             | <input type="text" value="0"/> %   | <input type="text" value="0"/> %     | \$0.00             |
| <b>Small Value</b>                      |               |                 |                    |                                    |                                      |                    |
| Heartland Value Fund                    | HRTVX         | 0.00%           | \$0.00             | <input type="text" value="0"/> %   | <input type="text" value="0"/> %     | \$0.00             |
| <b>TRANSFERABLE FUNDS TOTAL</b>         |               | <b>100.00%</b>  | <b>\$58,201.19</b> |                                    | <b>100.00%</b>                       | <b>\$58,201.19</b> |
| <b>NON-TRANSFERABLE FUNDS TOTAL</b>     |               | <b>0.00%</b>    | <b>\$0.00</b>      |                                    |                                      | <b>\$0.00</b>      |
| <b>ACCOUNT TOTAL</b>                    |               | <b>100.00%</b>  | <b>\$58,201.19</b> |                                    |                                      | <b>\$58,201.19</b> |

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 |
| <b>Transferable Funds</b>               |                         |       |                 |                    |      |                                |
| Sample Model                            |                         |       | 42.16%          | \$24,535.05        | 100% | 0%                             |
| <b>Foreign Large Growth</b>             |                         |       |                 |                    |      |                                |
| FA Diversified International A          | <a href="#">details</a> | FDVAX | 0.00%           | \$0.00             | 0%   | 41.16%                         |
| <b>Foreign Large Value</b>              |                         |       |                 |                    |      |                                |
| Deutsche International                  |                         | SCINX | 0.00%           | \$0.00             | 0%   | 0%                             |
| <b>Global Large-Stock Growth</b>        |                         |       |                 |                    |      |                                |
| AF New Perspective Fund (Pooled)        | <a href="#">details</a> | ANWPX | 0.00%           | \$0.00             | 0%   | 0%                             |
| <b>Intermediate Core Bond</b>           |                         |       |                 |                    |      |                                |
| AF Bond Fund of America A               |                         | ABNDX | 0.99%           | \$575.46           | 0%   | 1.99%                          |
| <b>Large Blend</b>                      |                         |       |                 |                    |      |                                |
| 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                  | <a href="#">details</a> | GABAX | 0.00%           | \$0.00             | 0%   | 0%                             |
| <b>Mid-Cap Value</b>                    |                         |       |                 |                    |      |                                |
| Fidelity Low-Priced Stock               | <a href="#">details</a> | FLPSX | 0.00%           | \$0.00             | 0%   | 0%                             |
| <b>Moderate Allocation</b>              |                         |       |                 |                    |      |                                |
| AF American Balanced                    | <a href="#">details</a> | ABALX | 29.58%          | \$17,217.70        | 0%   | 29.58%                         |
| <b>Moderately Aggressive Allocation</b> |                         |       |                 |                    |      |                                |
| AF Income Fund of America               | <a href="#">details</a> | AMECX | 6.65%           | \$3,871.27         | 0%   | 6.65%                          |
| <b>Small Growth</b>                     |                         |       |                 |                    |      |                                |
| FTC Small Company Growth Fund           |                         | 90001 | 0.00%           | \$0.00             | 0%   | 0%                             |
| <b>Small Value</b>                      |                         |       |                 |                    |      |                                |
| Heartland Value Fund                    |                         | HRTVX | 0.00%           | \$0.00             | 0%   | 0%                             |
| <b>TRANSFERABLE FUNDS TOTAL</b>         |                         |       | <b>100.00%</b>  | <b>\$58,201.19</b> |      | <b>100.00%</b>                 |
| <b>NON-TRANSFERABLE FUNDS TOTAL</b>     |                         |       | <b>0.00%</b>    | <b>\$0.00</b>      |      |                                |
| <b>ACCOUNT TOTAL</b>                    |                         |       | <b>100.00%</b>  | <b>\$58,201.19</b> |      |                                |

---

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.

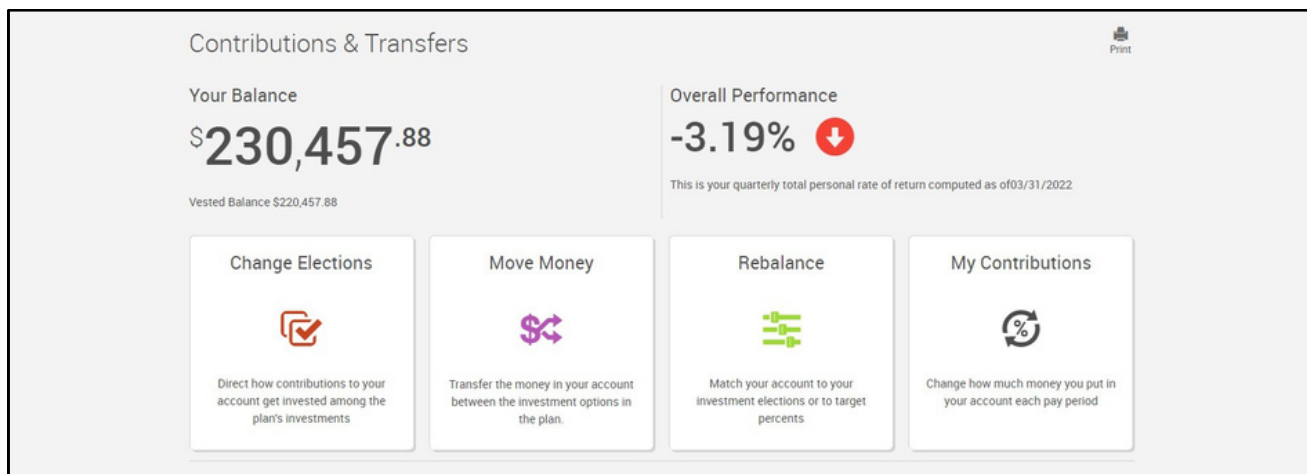
Remember, when you elect to transfer funds, you are not updating your investment elections. You are only moving existing balances between funds.

---

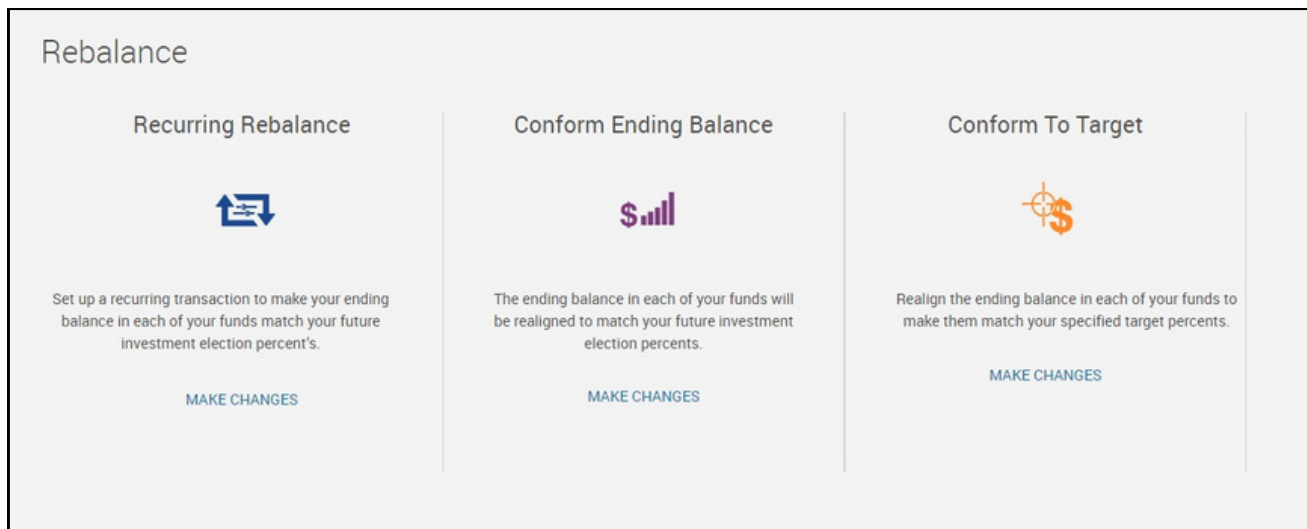
## Setting Up a Rebalance

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**

|  |   |
|--|---|
| <p>How often would you like to rebalance?</p> <input type="text"/>             | <p>Set date of first rebalance</p> <input type="text" value="10/26/2006"/>    |
| <p>Select a day to rebalance your portfolio</p> <input type="text" value="1"/> | <p>Enter threshold percent for rebalance</p> <input type="text" value="0 %"/> |

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.

## 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

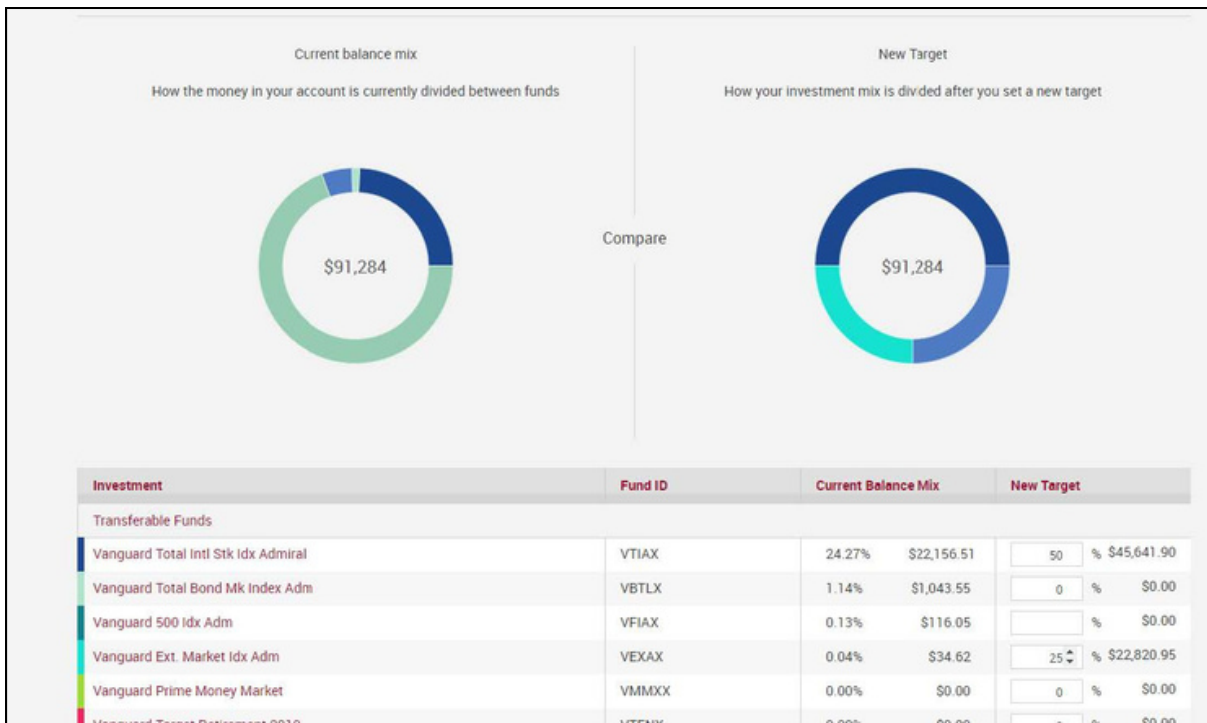
Update Election Percentages

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 |
|------------|---------|---------------------|------------|
|------------|---------|---------------------|------------|

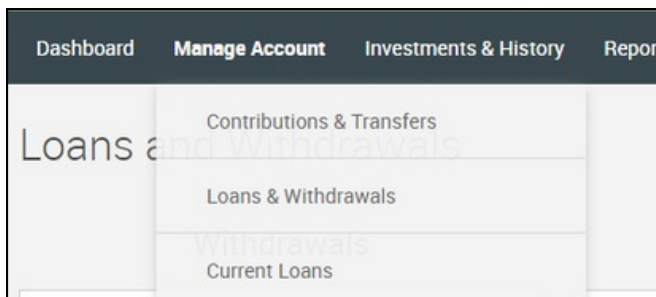
It may take up to 2 business days for your request to be fully processed. Occasionally, your request will not be able to be processed due to market timing violations or other fund restrictions. If this happens, you should receive a notification from your plan sponsor.

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](mailto:help@randall-hurley.com) immediately if any changes do not appear correct.

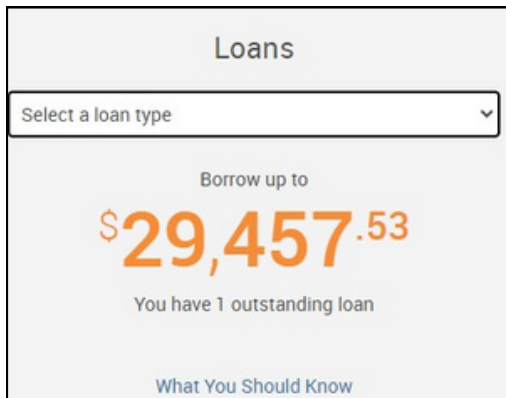
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## Applying For A Loan Online

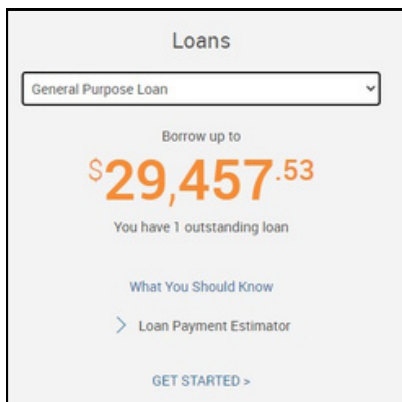
You can start the loan process by selecting the **Loan & Withdrawals** tab located in the drop-down options for the Manage Account tab.



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 indicates "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).

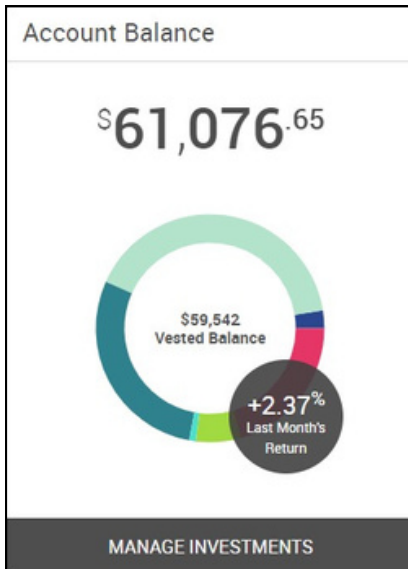
After clicking **NEXT** through the review information, your request will be submitted to your plan sponsor for review.

The screenshot shows the same "Loan Request" web interface, but the progress bar now indicates "Overall Progress: 100% Complete". The link "Return to transaction selection" is now in red. Below it is the heading "Confirmation". A green bar contains the text "Confirmation Number: 180348". At the bottom, 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."

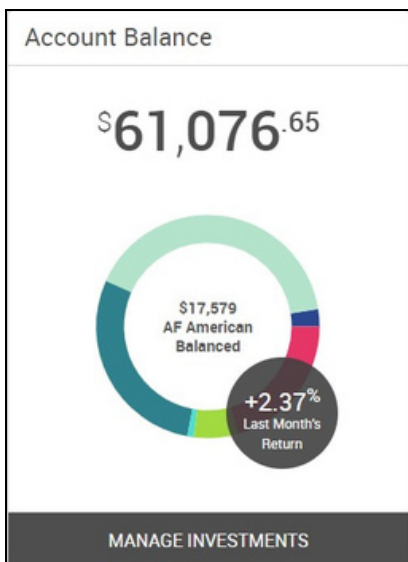
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## Viewing Your Available Balance

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



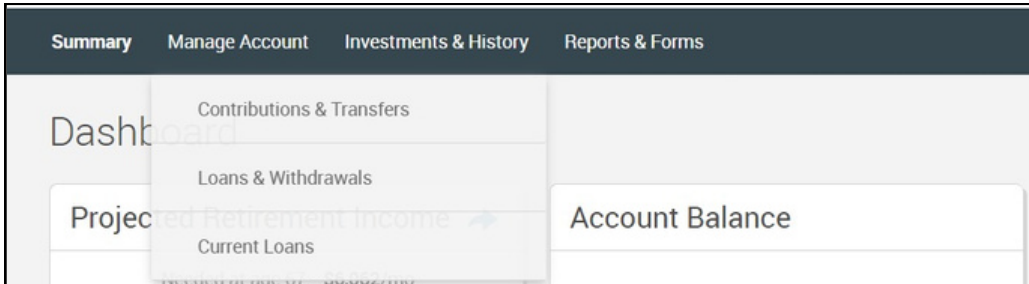
Hovering your mouse over each selection will show you the balance of that particular fund, as shown below.



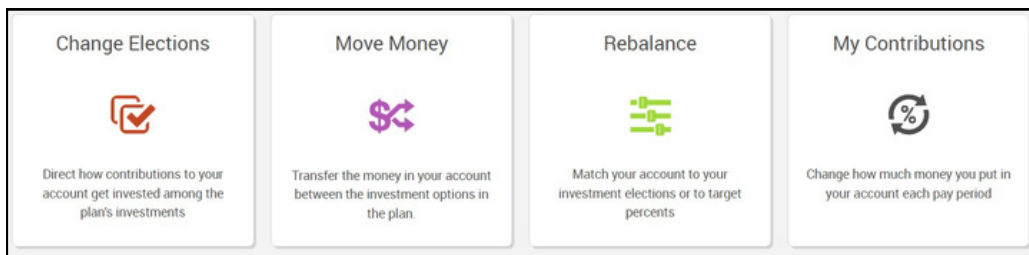
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## Changing Your Contribution Rate Online

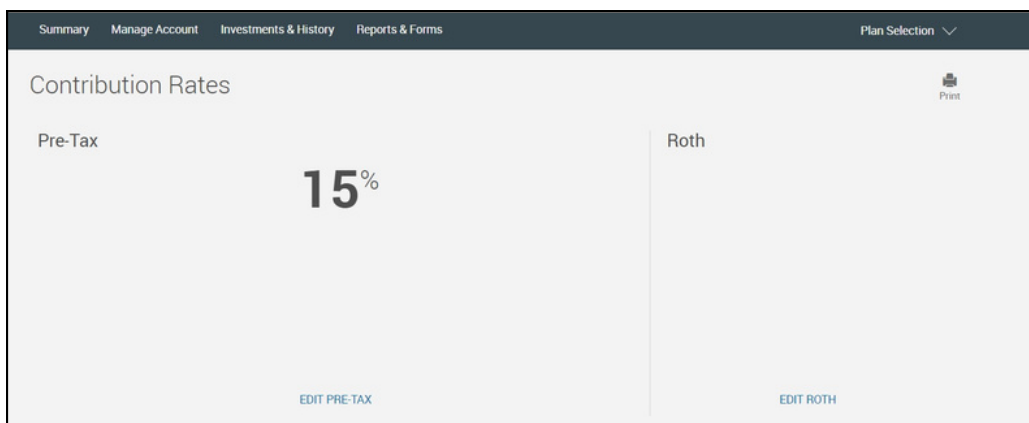
Changing your contribution rate can be done by selecting **Contributions & Transfers** from the Manage Account tab.



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%<br/>Maximum: 100%<br/>Minimum Increment: 1%<br/>401(k) Contribution Maximum in 2022: \$20,500<br/>Maximum deferral percentage permitted in this plan in 2022: 25%<br/>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 |
|--|----------------|--|-------------|
| <p><b>15%</b><br/>Deferral</p>   |                | <p><b>0%</b></p>   |             |
| <p>Contribution Rate Increase<br/>Frequency:<br/>Contribution Rate: 0%</p> |                | <p>Contribution Rate Increase<br/>Frequency:<br/>Contribution Rate: 0%</p> |             |

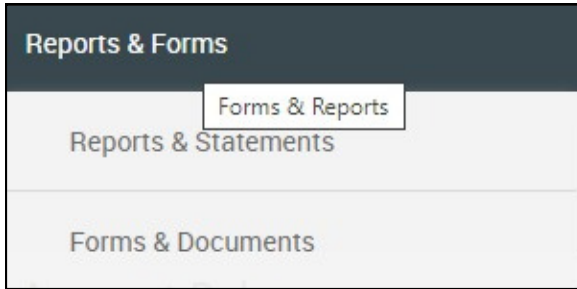
A confirmation email will be sent to: [sanderson@randall-hurley.com](mailto:sanderson@randall-hurley.com) [edit email address](#)

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

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## Reviewing and Printing Your Quarterly Statement

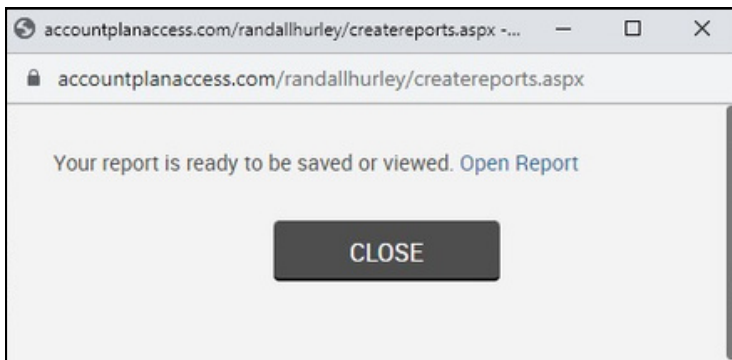
Quarterly statements can be retrieved by selecting **Reports & Statements** from the Reports & Forms tab, as shown below.



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.

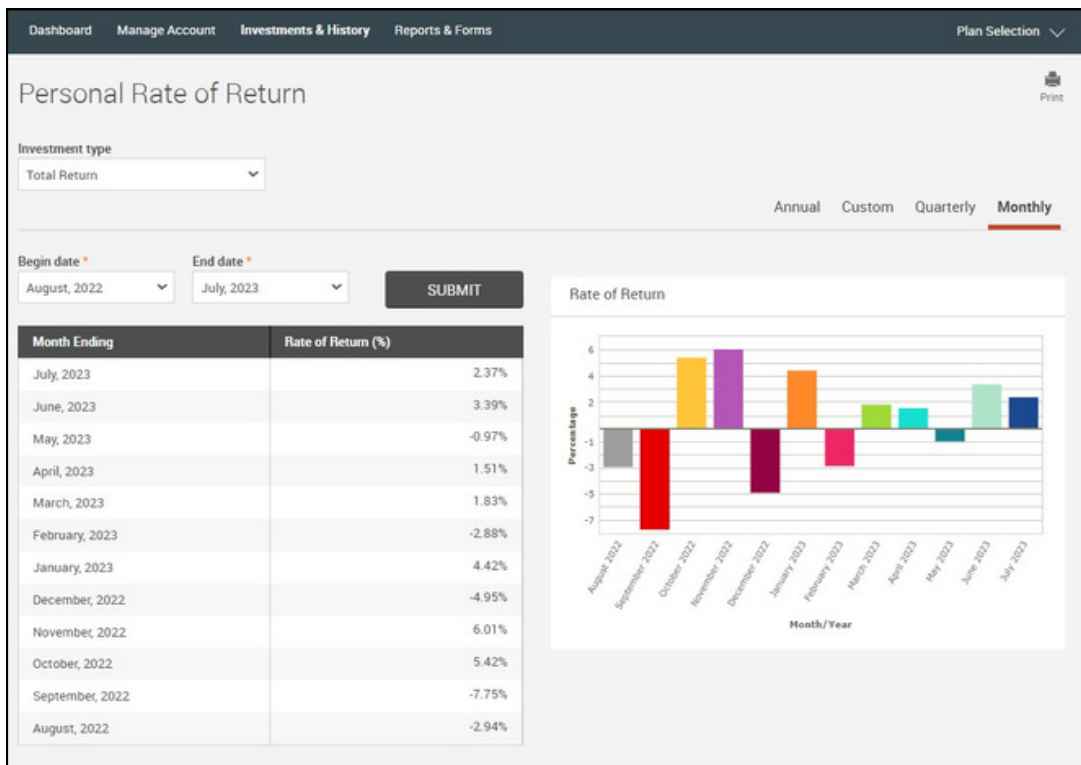


## Checking Your Personal Returns

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.





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## 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" (set to "None" with a dropdown menu open showing options like "Beneficiary Designation Form", "Bonus Deferral Election Form", etc.), 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"/> |

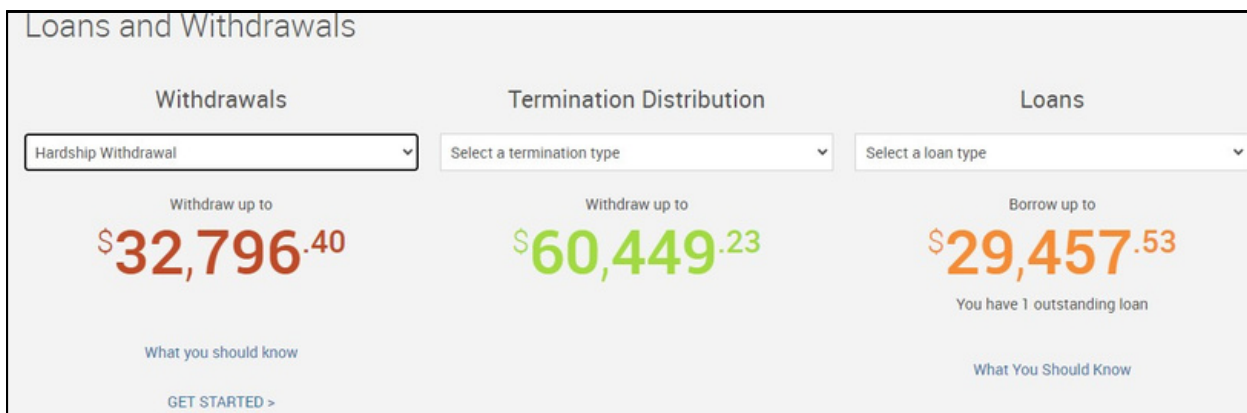
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## Taking a Hardship Distribution

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.

|                                  |             |
|----------------------------------|-------------|
| <b>Maximum Available Amount:</b> | \$32,796.40 |
| <b>Transaction Fee:</b>          | \$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     | Phone Number     | Ext          |         |
| +1               |                  | 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](mailto: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*