PLAN SPONSOR WEB GUIDE

TRUSTPOINT

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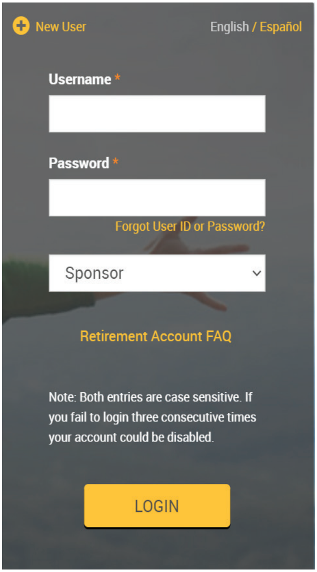
A. Account Access & Multi-Factor Authentication

Trust Point's online web access is a comprehensive, contemporary web solution that makes it easy to manage the retirement account online. Viewable on a desktop, tablet, or mobile phone, this responsive web account boasts user-friendly navigation and a progressive dashboard keeping users well-informed.

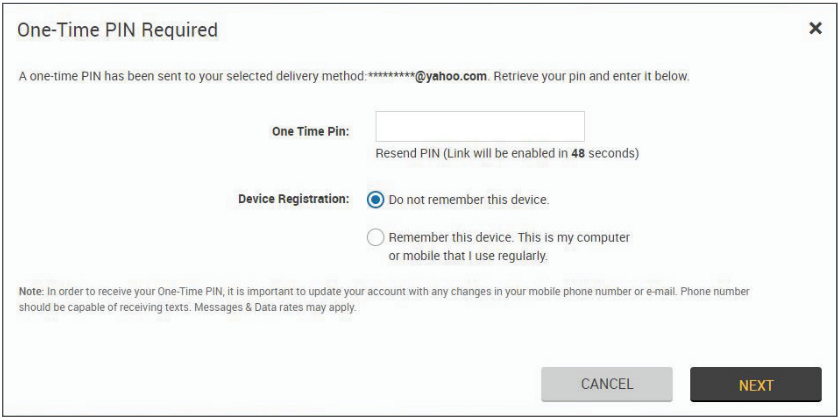
The online web access uses Multi-Factor Authentication (MFA) to enhance the safety and security of your account. What is MFA? It is an added a layer of security, beyond your regular password, that significantly reduces the risk of unauthorized users accessing your accounts.

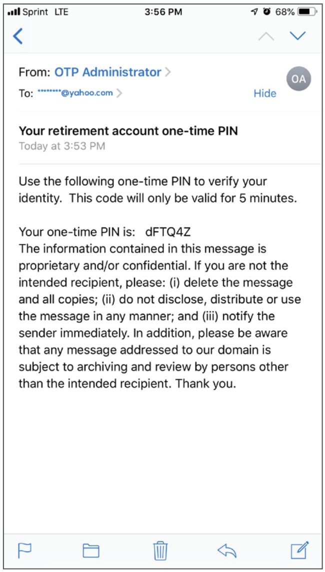
To access your account online:

1. Visit https://www.accountplanaccess.net/trustpoint/sponsor.aspx
2. Enter your username and password. Ensure "Sponsor" is selected in the dropdown. Click "LOGIN."



3. Multi-Factor Authentication: A One-Time PIN will be sent to you via the cell phone number or email associated with your account. You will have five minutes to enter the PIN and click, “Next.”



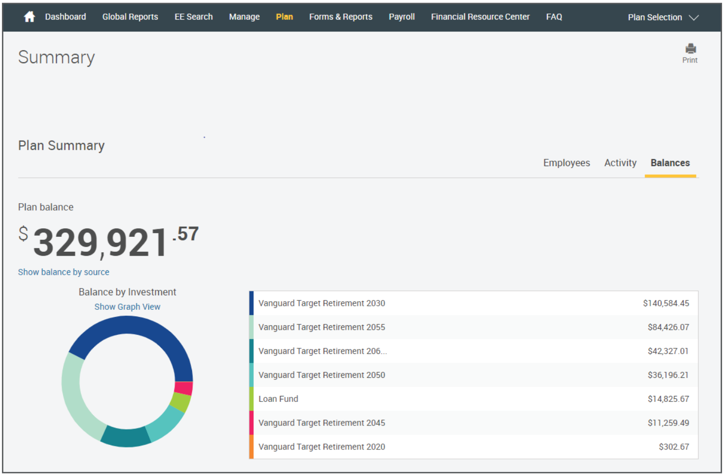


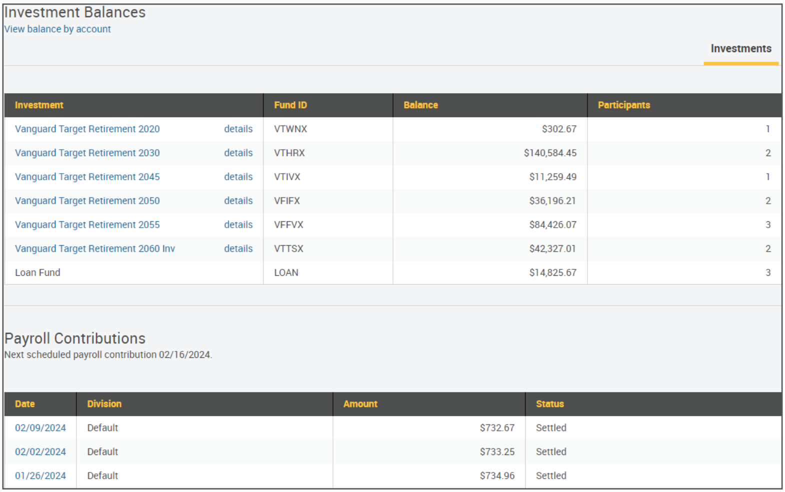
Locked Out?

Please reach out to your Relationship Manager if you are locked out of your account or if you forgot your password.

B. Dashboard

The plan sponsor experience is enhanced through an informative dashboard that allows for a quick summary of data about the plan and interactive, one-click actions to drill deeper into the detail.





Investment Balances

View balance by account

Investments

Investment		Fund ID	Balance	Participants
Vanguard Target Retirement 2020	details	VTWNX	$302.67	1
Vanguard Target Retirement 2030	details	VTHRX	$140,584.45	2
Vanguard Target Retirement 2045	details	VTIVX	$11,259.49	1
Vanguard Target Retirement 2050	details	VFIFX	$36,196.21	2
Vanguard Target Retirement 2055	details	VFFVX	$84,426.07	3
Vanguard Target Retirement 2060 Inv	details	VTTSX	$42,327.01	2
Loan Fund		LOAN	$14,825.67	3

Payroll Contributions

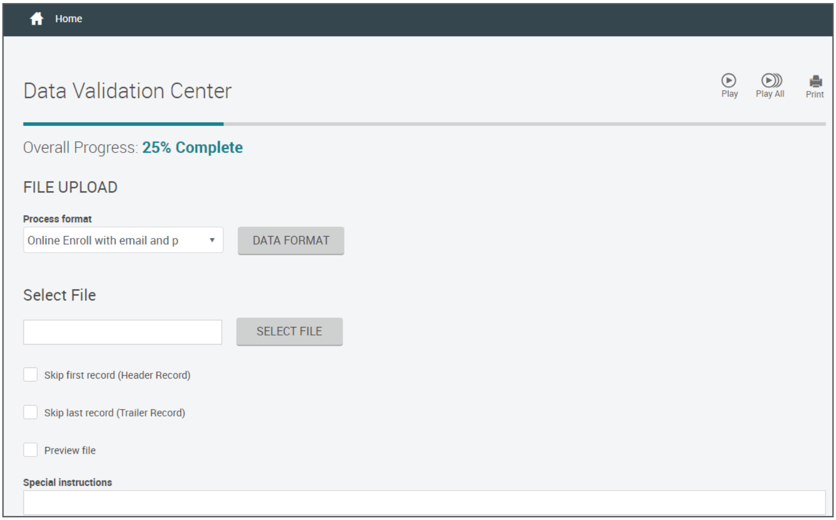
Next scheduled payroll contribution 02/16/2024.

Date	Division	Amount	Status
02/09/2024	Default	$732.67	Settled
02/02/2024	Default	$733.25	Settled
01/26/2024	Default	$734.96	Settled

C. Uploading New Employee Demographics

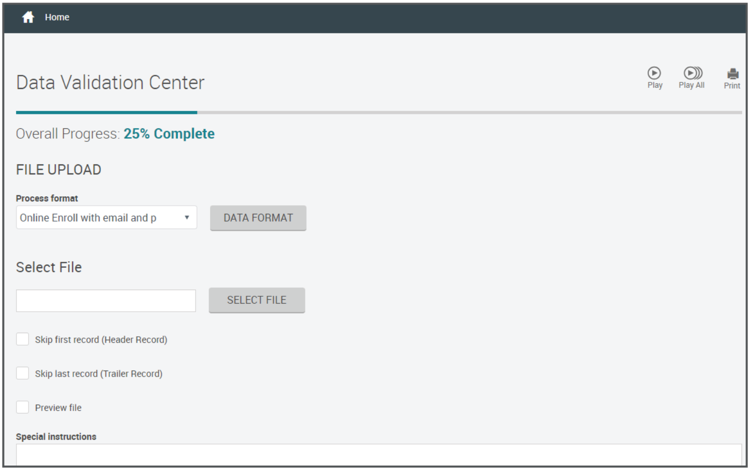
If your plan is set up with online and/or automatic-enrollment, you will need to upload (or manually submit) employee demographic data for all new employees. It is best practice to do so as soon as the employee is hired since ALL employees who receive compensation during the year will need to be accounted for on the plan's year-end compliance testing and tax filing.

- From the Dashboard, select "Payroll" and "Data Validation Center."
- To upload demographic information, select "Demographic" from the drop-down menu.
- Select "Upload a file containing the demographic data" if you have a file that contains the employee data. For manual submission of employee data, select "Manually enter new employee information" and proceed to the instructions for Manual Submission on page 8 of this Web Guide.
- Click "Next".

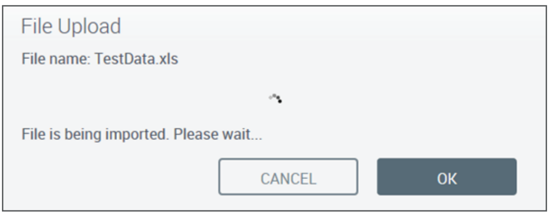


File Upload:

- Select “Add Participants” or “Online Enroll with email and p” from the drop-down menu. (To review the layout for the demographic file, click on “Data Format.” The order of information required in the file can be found here. Each row of information corresponds with a column in the Excel/CSV file.)
- Click the “Select File” button and find the Excel/CSV file with your demographic information.
- If your Excel/CSV file contains a header row at the top and/or a totals row at the bottom, please be sure to check the appropriate boxes to skip the first and/or last record.
- Click “Next.”

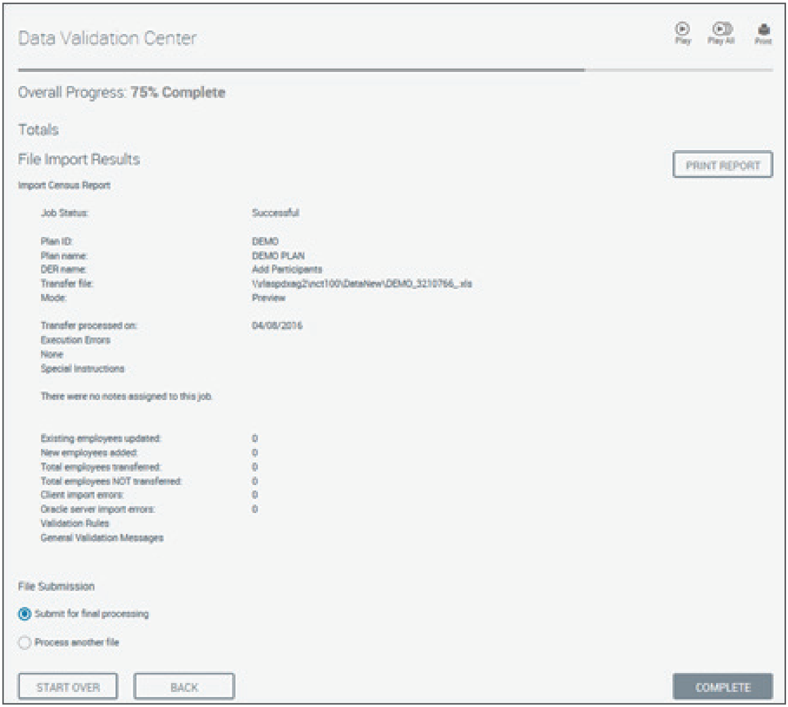


You will see a pop-up message while the file is being uploaded.



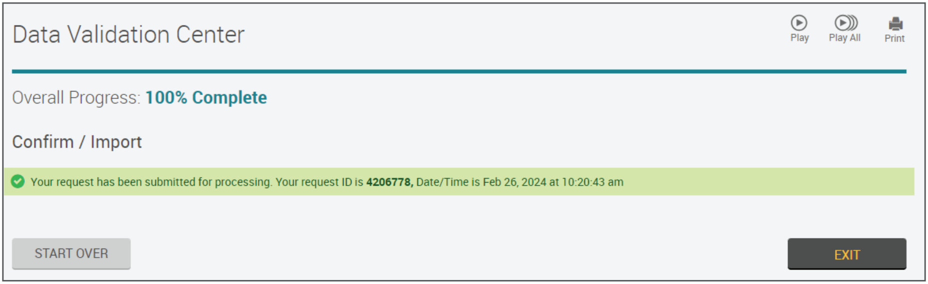
Totals/File Import Results:

- This page reflects a summary of the uploaded file.
- To print the report for your records select “Print Report” button.
- To process another file, select the “Process another file” button to be returned to the Data Validation Center.
- If there are no other files to submit and all information is correct on the screen, select “Submit for final processing” and click “Complete.”



Confirm/Import:

- This page provides a confirmation number for your upload, along with the date and time of completion. To print this page for your records select “Print.”
- The participant accounts are now set-up and those individuals may log into the website to enroll and/or change their elections.

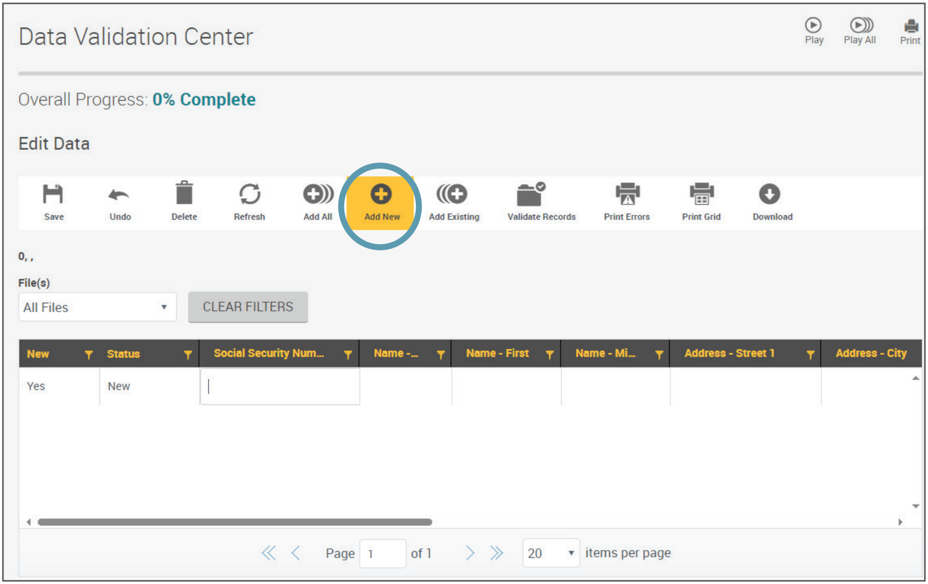


If you have no further payroll processing to complete, select “Exit” to return to the Dashboard. If you have more payroll processing to complete, select “Start Over” to return to the Data Validation Center and begin the payroll upload.

Manual Submission:

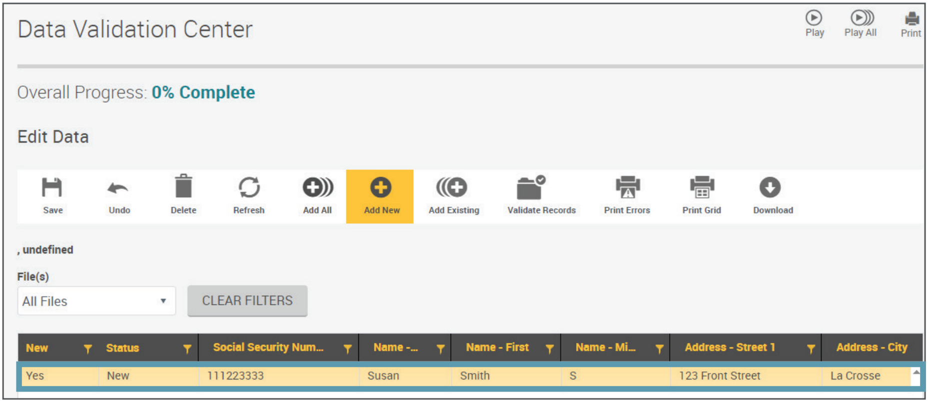
You may choose to manually enter employee information.

- From the dashboard, select “Payroll” and “Data Validation Center.”
- Select “Demographic” from the drop-down menu.
- Select “Manually enter new employee information.”
- The drop-down menu should have “Add Participants” or “Online Enroll with email and p” selected.
- Click “Next.”



Click "Add New" from menu bar.

Enter the data in the fields as indicated by clicking in the box below the column header. **You will need to tab through and enter information in all fields.** Once all the data has been entered, review the data, and click "Next."



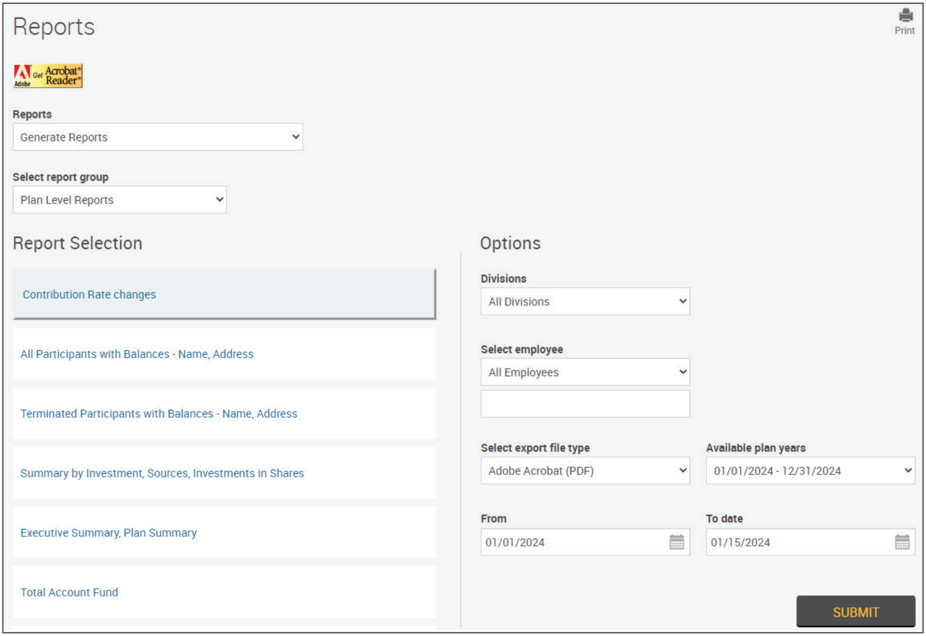
If any of the data needs to be edited, click the field and edit the data. Review the information and click "Next" to be taken to the totals page.

NOTE: The totals page will give you the overall progress and it is normal to see the warning "SS NUMBER DOES NOT EXIST IN DATA BASE" on this page when you are adding a new employee to the system. If you get this warning, it is okay to proceed.

Click "Complete" and you will see the final confirmation screen.

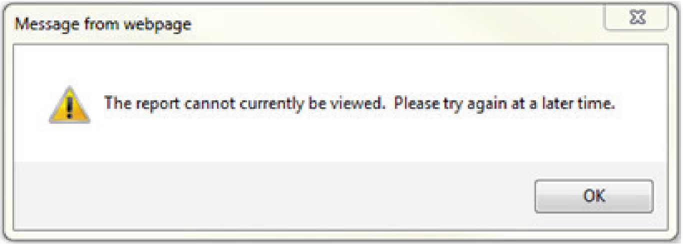
D. Contribution Rate Change Report

If your plan is set up with online enrollment, participants will change their deferral rates online. You will need to review the contribution rate change report before running each payroll to be aware of any requested changes that have been made.



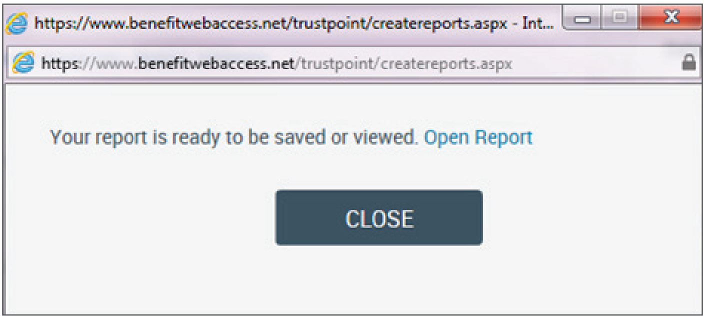
- From the top menu, select “Forms & Reports.”
- From the list of reports, select “Contribution Rate Change.”
- On the right, select from the options available from the drop-down menu and enter the date range.
- Click “Submit.”

If there are _no_ contribution changes for this period you will get the pop-up message below:



If there are contribution rate changes:

- The following pop-up message will appear when the contribution rate change report is ready.
- Click “Open Report” to view it.

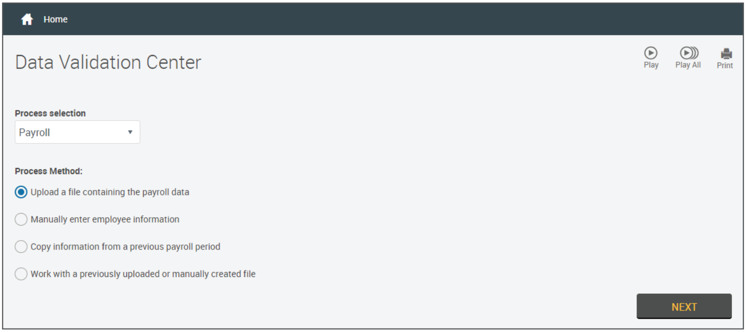


Your contribution rate change report will open in a separate window. On the report there will be a list of participants who have requested a change or enrolled online. It will also include the new election percentage for pre-tax and/or roth deferrals and the date on which the request was entered online.

NOTE: These changes must be entered, or communicated to the payroll provider, in advance of processing payroll.

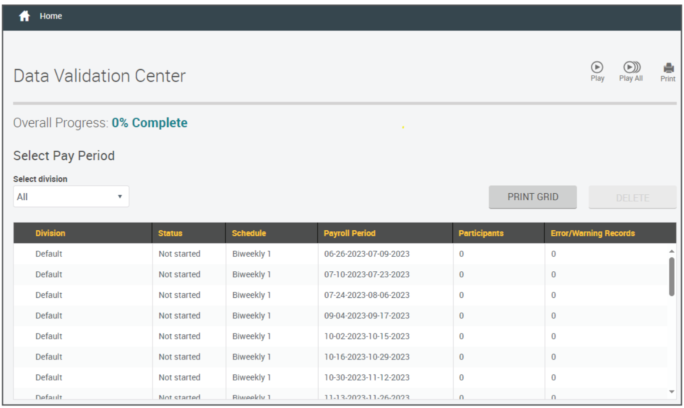
E. Contribution Processing

- To upload contributions, select “Payroll” from the top menu and then “Data Validation Center.”
- Select “Payroll” from the drop-down menu.
- Select “Upload a file containing the payroll data” and “Next”.



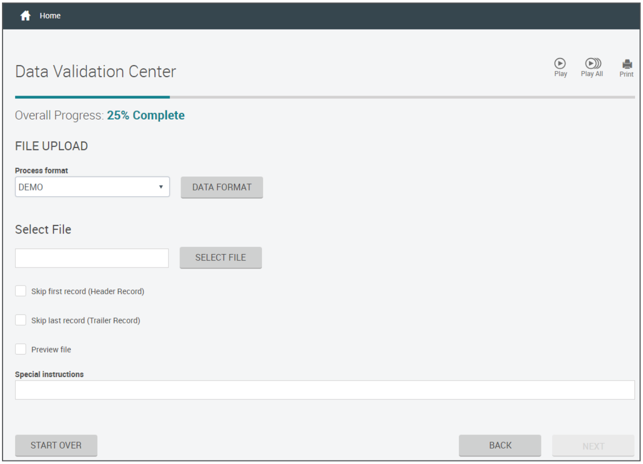
Select Pay Period:

- From the list, select the payroll period applicable. The payroll period END DATE should correspond with the actual pay date for which you are uploading the contribution.
- Click “Next”.

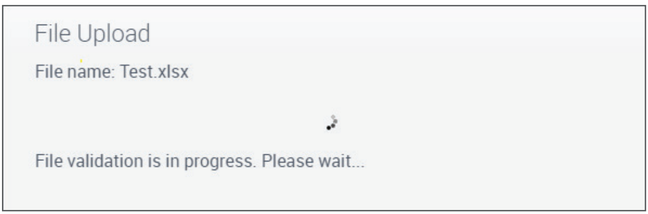


File Upload:

- Click “Select File” and find the Excel/CSV file with your contribution information.
- If your Excel/CSV file contains a header row at the top and/or a totals row at the bottom, please be sure to check the appropriate boxes to skip the first and/or last record.
- Click “Next.”

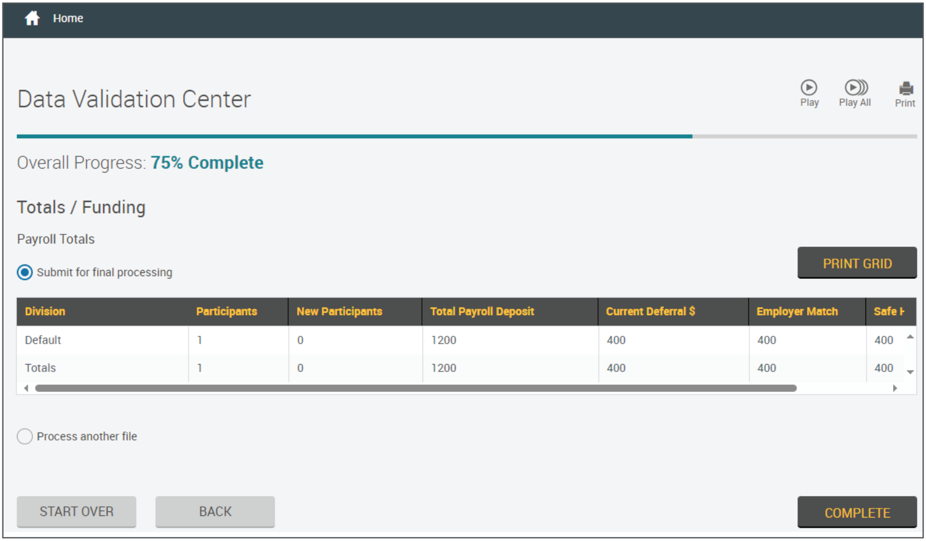


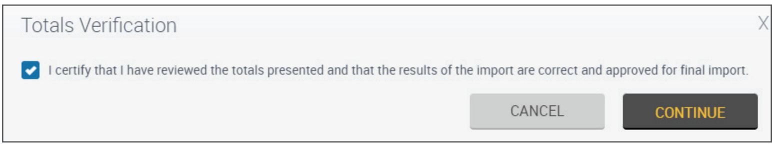
This pop-up message will appear while your file is being uploaded. Once the file upload is complete, you will automatically be taken to the next step.



Total/Funding:

- Verify the subtotals for each money source and the total payroll deposit amount which is the total of all money sources.
- Select the “Submit for Final Processing” button.
- Click “Complete” to submit the contribution to Trust Point.



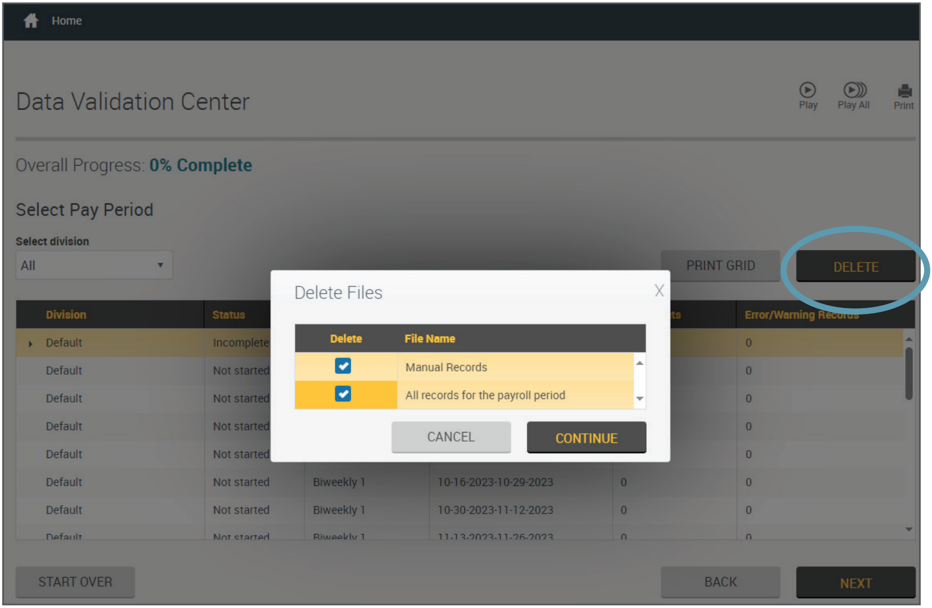


Confirm/Import:

- Once the upload is complete, you will get a confirmation screen to print. **Please make sure to print and save a copy for your records.**
- Select “Exit Validation Center” to return to the dashboard.

Error in your file:

- If you find an error in the file that you've uploaded or your payroll totals are not correct, click "Start Over." This will bring you back to the first screen of the data validation center.
- From here, select the payroll period you would like to edit.
- Click the "Delete" button in the upper right.
- In the pop-up box, check all boxes to delete "All records for the payroll period" and click "Continue." This will remove any files that were previously uploaded for that payroll period and allow you to upload a corrected file.



F. Processing Participant Terminations

Entering Employee Terminations:

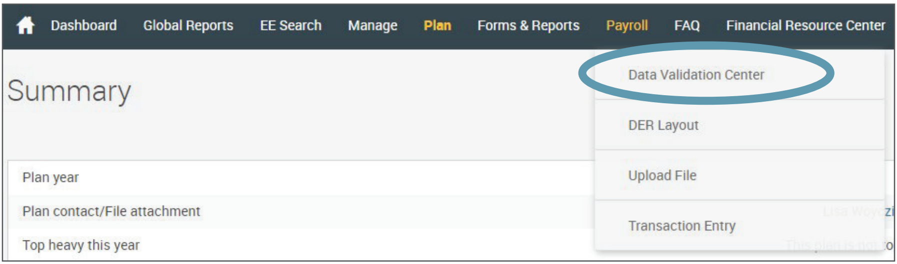
It is important that you promptly enter employee terminations into the system. Trust Point will not send out a distribution application to anyone who is terminated without this additional verification on the system, so it is important that you incorporate the online participant termination process into your general employee termination procedures.

NOTE: You should only submit a termination for employees who have fully left employment. Employees who are switching between divisions should remain active in our system.

To terminate a participant through the portal:

From the Dashboard, hover over "Payroll" and then click "Data Validation Center."

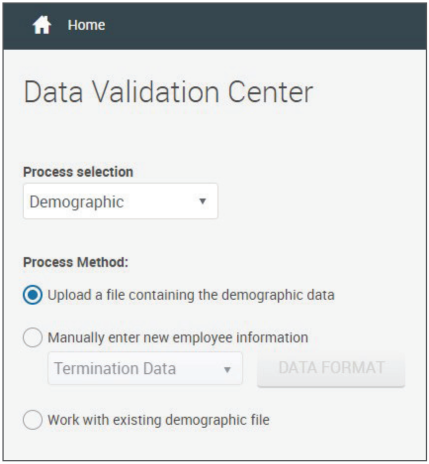
From there select "Demographic" from the drop-down menu under "Process selection."



At this point, you have two options: upload an excel file with multiple terminations or add terminations manually. Here are the main differences between the two:

- **File Upload:** Requires an excel document to be uploaded with specified fields (see pages 17-18). This option is best used for a large number of terminations at once.

- **Manual Entry:** With a simple search you can find specific individuals that you need to terminate. **You will need to tab through and enter information in all fields.** This process is best used if terminating a single individual or a small group of individuals.



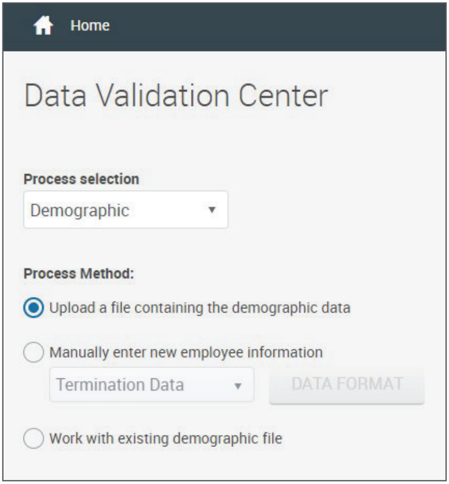
Uploading a Termination File:

All file uploads will need to follow the format listed below in excel.

Column A: Social Security Number (can include dashes or no dashes)
Column B: Last Name
Column C: First Name
Column D: Termination Date - (mm/dd/yyyy)
Column E: Due to Death (Y/N) - ("N" for most terminations; "Y" if the participant was terminated due to death)
Column F: Address 1
Column G: Address 2
Column H: City
Column I: State
Column J: Zip
Column K: Cell Phone
Column L: Personal Email Address - (Do not provide a work email address; it is okay to leave blank if you have no personal email.)

Column M: Years of Service - (Include the total number of years from original hire date in which the participant worked at least 1,000 hours, including the current year.)

Column N: Today's Date - (mm/dd/yyyy)

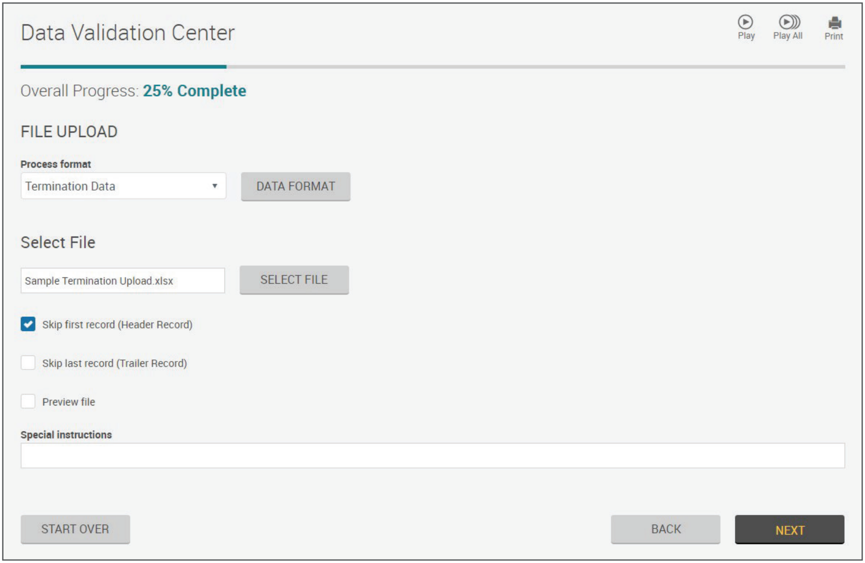


Make sure to check your plan document to determine if the years of service apply to a calendar year or an anniversary year. **A majority of plans will report based on total calendar years worked with 1,000 hours.**

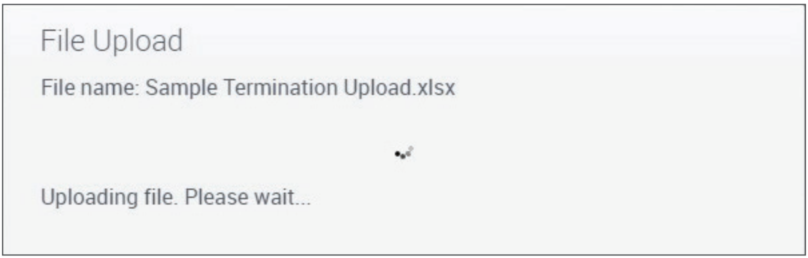
Select the "Upload a file..." option and click "Next."

Make sure that the process format selection reads "Termination Data" and select your termination file. Click on the "Skip first record" if your columns have labels and the first row starts with a label instead of the terminated employee. If your file does not have a header row and instead starts with the name of your first terminated employee, leave the "Skip first record" box unchecked.

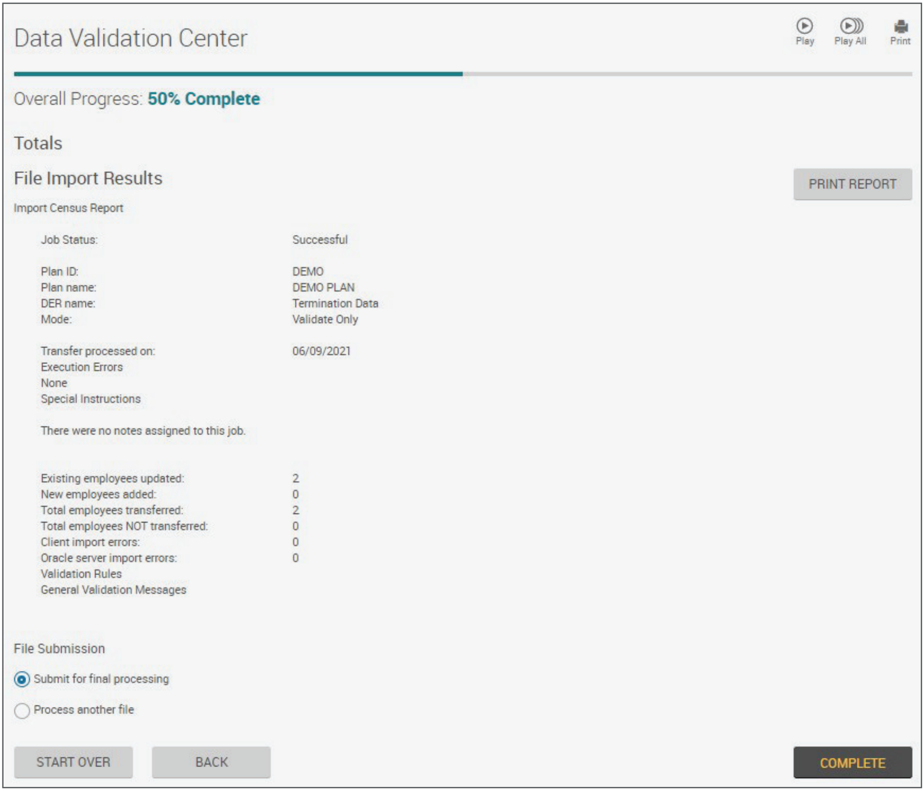
Click "Next."



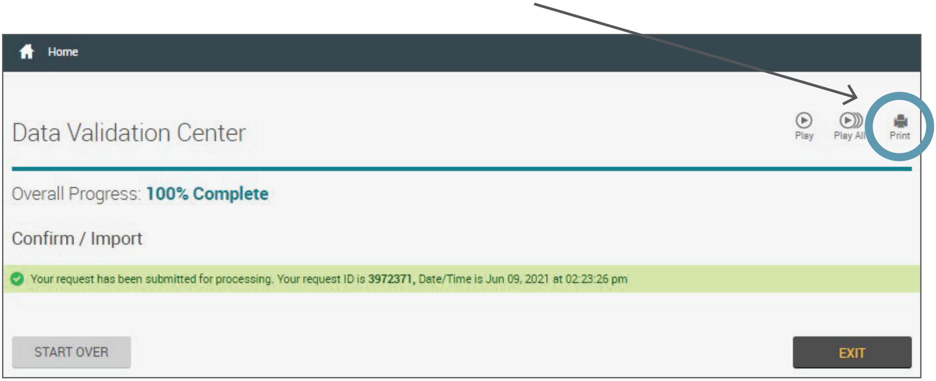
You will receive the following message while the file loads:



After reviewing the information on the 50% progress screen, select “Complete.”

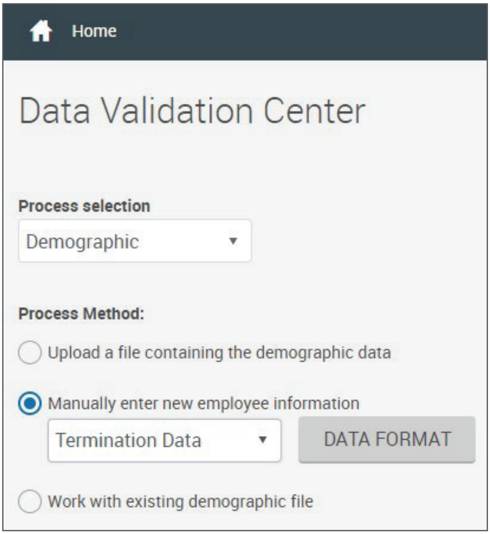


You will see a final confirmation screen. We recommend printing this to a PDF for your records so that you can reference the request ID if any questions arise.

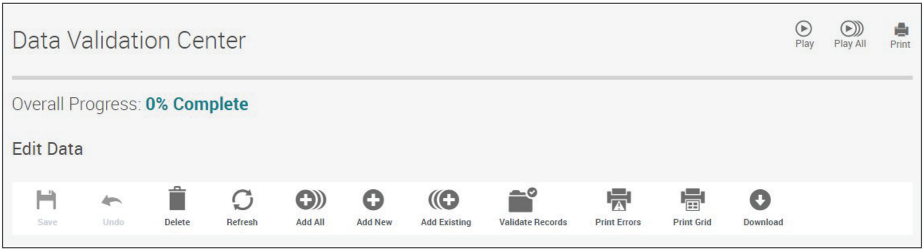


Manually Submitting a Participant Termination:

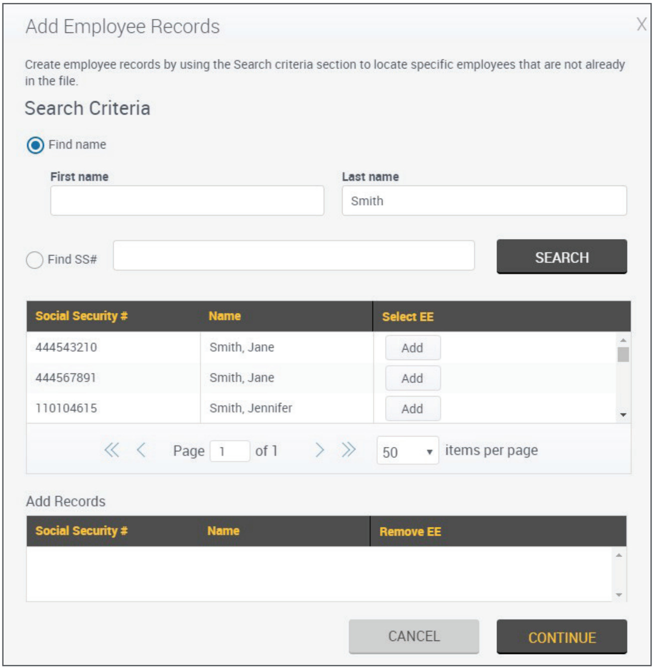
To manually add a participant's termination information, select the "Manually enter new employee information" option and make sure the drop down menu below has "Termination Data" listed. Click "Next."



Click on "Add Existing."



Search for the employee by first name, last name, or SSN. You may also scroll through the list of employees. Click "Add" once you have found the employee you want to terminate. You can add multiple employees at once during this step by clicking "Add" behind each employee's name you want to terminate. Once you have added all of the employees that you need to terminate, click "Continue."

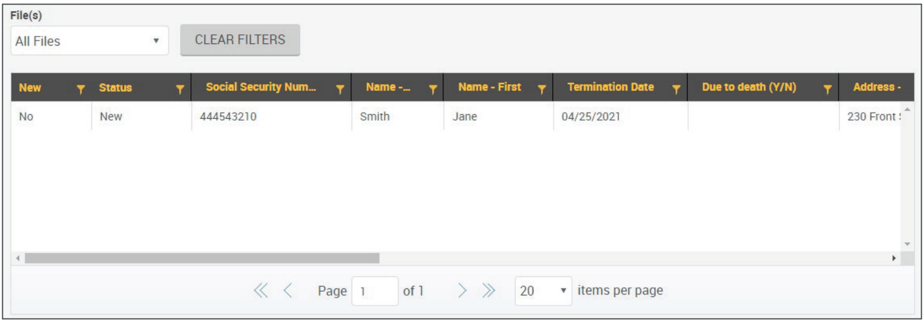


Starting with the social security field, please review the information that pre-populates (SSN, first and last name, address, phone number, email) for all of the employees on the list.

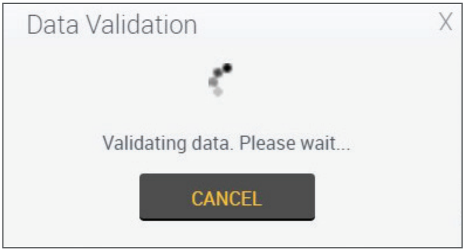
- Make sure that the participant's personal email is shown in the "Internet Address – Other" field. If their work email is included, please update or delete if you do not have a personal email for them.

You will need to tab through and enter information in all fields (termination date, due to death, phone/email if missing, years of service, today's date).

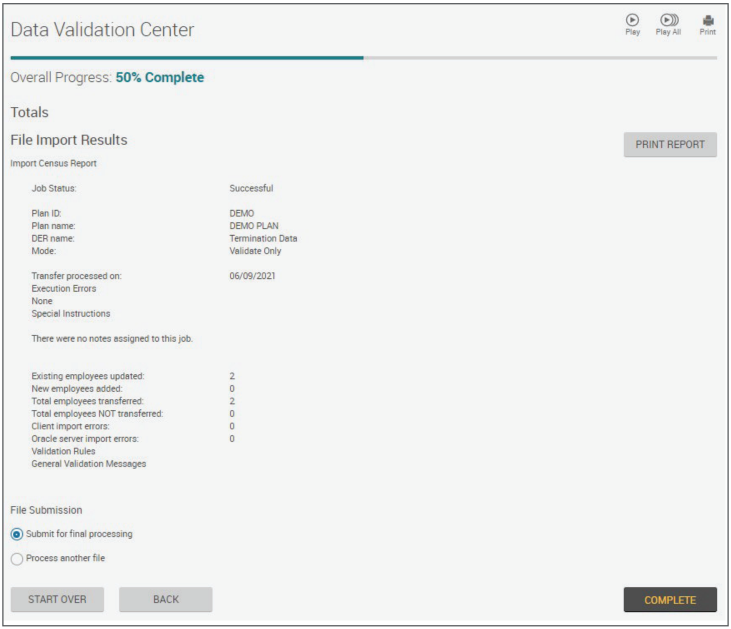
- For most participants, the "Due to Death" question will be marked with an "N". Only include a "Y" if the participant is terminating due to death.
- For Plan Sponsor YOS (Years of Service) Vesting, please include the total number of years from original hire date in which the participant worked >1,000 hours, including the current year.
    - Make sure to check your plan document to determine if the years of service apply to a calendar year or an anniversary year. A majority of plans will report based on total calendar years worked with 1,000 hours.



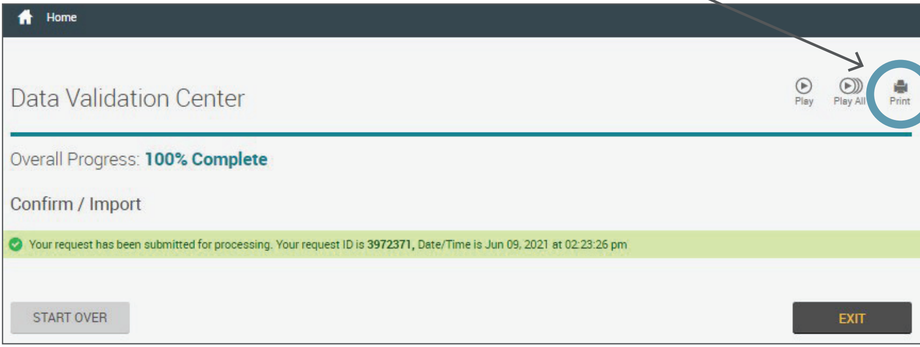
Once you are done entering the information for your terminated employees, click “Next.” You will get a validation message.



To complete the process, you should see a progress screen at 50% with a job status of “successful.” Make sure that “Submit for final processing” is selected at the bottom of the screen and click on “Complete.”



You will then see a final confirmation screen. We recommend printing this to PDF for your records so that you can reference the request ID if any questions arise.



Questions?

Contact a member of the Retirement Plan Services Team

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