



FAQs for the Printers Updated Plan Participant User Website

We are excited to announce that our plan participant user website has been updated to enhance your retirement planning and account management experience. The below list of frequently-asked questions is intended to provide you with guidance as you familiarize yourself with the updated site.

If you have logged in to access your account in the plan at any time in the past, your User ID and Password will remain the same. If this is your first time logging into your account or if you forget your User ID and/or Password:

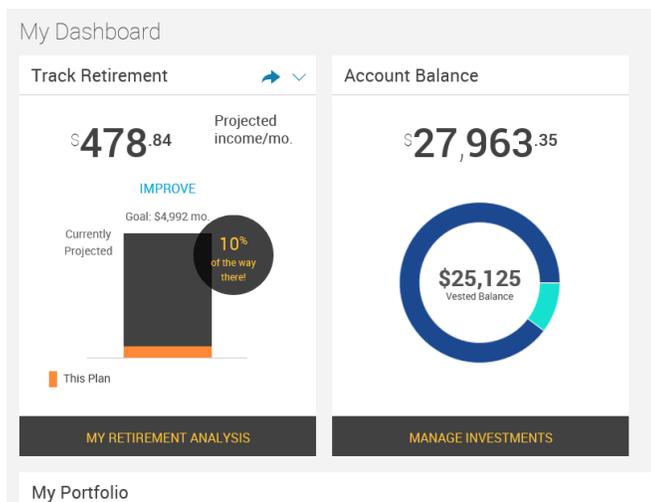
Q: This is my first time logging into my account. What is my User ID and Password?

A: The very first time you log into your account, your User ID will be your Social Security Number (no dashes) and your Password will be the last four digits of your Social Security Number. Once logged in, you will be asked to change your User ID and Password.

Q: I've logged into my plan account before, but I forget my User ID and/or Password. How can I retrieve them?

A: On the login page, click the "Forgot User ID or Password?" link underneath the Password field. In the window that appears, select Role: Participant, complete each of the fields that appears, and click "Next". An email will be sent to the email address associated with your account with instructions to change your User ID and Password.

When you log into your account, you will be taken to your account homepage, named *My Dashboard*, that looks like this:



Q: How do I change my personal information or change my password?

A: Click the “gear” icon () in the top-right corner of the page and select the appropriate link.

Q: How do I log out of my account?

A: Click the “arrow” icon () in the top-right corner of the page.

Q: Where can I view/research the investment options that are available to me in the plan?

A: To view/research the plan’s investment options, go to *Performance* → *Investment Information*.

Q: How do I select or change the investments in my plan account?

A: On the *My Dashboard* homepage, click *Manage Investments* at the bottom of the *Account Balance* window in the center of the page (you can also select *Transactions* → *Manage Investments* from the top of the page). You will be taken to the *Manage Investments* page, where you will be presented with three different options:

- **Change Elections** – determines how any new contributions to your account will be invested.
- **Transfer Funds** – enables you to transfer amounts between different investments in your account.
- **Rebalance** – rebalances your entire account to be invested based on your current investment election, or based on new investment election percentages that you specify.

Q: How can I determine an appropriate contribution level to meet my retirement savings goals?

A: The *Track Retirement* window on the left side of your *My Dashboard* homepage provides you with an estimate of your monthly income during retirement. The “Projected income/mo.” figure that appears in that window is expressed in today’s dollars to make it easy for you to compare your estimated monthly retirement income to your current income and budget. To view how an increase in your monthly retirement contribution amount is expected to increase your estimated monthly retirement income, select “Improve” from the drop-down arrow in the *Track Retirement* window and use the slider to adjust your monthly contribution amount. The “Projected income/mo.” figure is based on a series of assumptions, and you are able to modify those assumptions in order to personalize your monthly retirement income estimate. To modify your assumptions and personalize your monthly retirement income estimate, click *My Retirement Analysis* at the bottom of the *Track Retirement* window and follow the instructions.

Q: How do I change the beneficiary(ies) for my account?

A: Select *Form & Reports* → *Forms* from the top of the page then choose the Beneficiary Form option in the “Select form” drop-down menu. Return this Beneficiary Change Form by fax to: 314.786.9001, toll free 855.205.4929 or email to info@diversifiedfa.com.

Q: I would like to request a distribution (i.e., cash withdrawal or rollover) from my plan account. How do I do this?

A: To request a distribution from your account, go to *Transactions* → *Request a Distribution* and follow the instructions on that page.

Note: Distributions are typically only permitted when you separate from service with your employer or retire, and – in some cases – if you reach a certain age or experience a financial hardship. Refer to your Summary Plan Description to determine whether you are eligible for the type of distribution that you would like to take.

Q: I would like to request a loan from my plan account. How do I do this?

A: To request a loan from your account, go to *Transactions* → *Request a Loan* and follow the instructions on that page.

Note: Not all plans allow participant loans. If your plan does not allow loans, this “Request a Loan” option will not appear.

Q: I am considering taking a loan from my account, but before I do so I would like to know approximately what my repayment amount would be. How can I do this?

A: From the menu at the top of the page, go to *Transactions* → *Request a Loan*. Click on the “Quick Loan Calculator” at the bottom of the page, enter the loan amount and number of payments and click “Calculate”. Your estimated repayment amounts (which will be made through payroll withholdings) will appear.

Note: Not all plans allow participant loans. If your plan does not allow loans, this “Request a Loan” option will not appear.

Q: If I have questions about web navigation, how can I get help?

- Send an email to info@diversifiedfa.com
- Call 800-307-0376