

Online 401(k) Portal Instructions

Managing your 401(k) account is easier than ever with Engage PEO's custom online portal, powered by Slavic401k: engage401kportal.com.

Enrolling in Engage PEO's Online 401(k) Portal

The first time you visit Engage PEO's online 401(k) portal, you will be required to complete a brief enrollment process so your account information can be verified.

NOTE: If you are a new employee or if your company has just recently signed up for the Engage 401(k) plan, you may not have access to your new account until we process the first contribution/deferral file from your payroll company, or until your enrollment information is processed by Slavic401k.

Instructions for completing the enrollment process:

1. Navigate to engage401kportal.com in your web browser.
2. Click the yellow "Enroll" button in the upper right-hand corner of the page.



3. Enter your Social Security number and date of birth and click "Continue."
4. Complete all the required fields, then follow the instructions on each of the following screens to complete your enrollment.
5. Once your enrollment is complete, a confirmation number will be emailed to email address on file for you.
6. When you are ready to create your new online account, follow the instructions on the next page of this document to sign up for your new online account.

Logging into Your Online Account for the First Time

The first time you attempt to log into your online account, you will have to sign up for an online account before you can access any of your 401(k) information through the portal.

Instructions for completing the sign-up process:

1. Navigate to engage401kportal.com in your web browser.
2. Click the “Log In” button in the upper right-hand corner of the page.



3. On the log in page, you can either click the “Sign up” button in the upper right-hand corner of the screen or click the link that says “Sign up for online account access” to start creating your account.
4. You will then be asked to enter some personal information (Social Security Number, date of birth and zip code) so the system can locate your account information. When you’re done, click “Continue.”
5. You will then be asked to verify your identity using one of the email addresses on file for you. Select the email address you would like your verification code to be sent to, then click “Continue.”
6. You will then be asked to enter the 6-digit verification code sent to the email address you selected, then click “Continue.”
7. On the next screen, you will be asked to create the login credentials (username and password) that you will use to log into the portal going forward. When you’re done entering your new login credentials and the other information requested, click “Submit.”
8. You will then be directed to the “My Dashboard” screen, where you will be able to view your account information and perform a number of functions related to your 401(k) account. From now on, you will automatically be directed to this screen when you log into your account.

The following pages provide instructions on how to perform various functions in this online portal, such as managing your investments and requesting a loan.

Editing Your Personal Information

To edit or update any of your personal information, click on the settings icon (⚙️) next to your name on the upper right-hand side of the screen to open the “Settings” menu and then click the ‘Personal Info’ option.

From the “Edit Personal Information” screen, you can view the information in each of the available categories by clicking on the arrow next to the category name.

Editing and Updating Your Beneficiaries

To edit or update the information for your beneficiaries, click on the settings icon (⚙️) next to your name on the upper right-hand side of the screen to open the “Settings” menu, then click the “Beneficiaries” option.

From the “Beneficiaries” screen, you can edit the information for or delete an existing beneficiary, or add a new beneficiary.

Managing Your Investments

You have several options when it comes to managing the investments in your 401(k):

- **Change Elections:** Allows you to change the funds that you put the money from your paycheck into.
- **Transfer Funds:** Allows you to transfer the money currently in your 401(k) account between the funds in your plan.
- **Rebalance:** Allows you to rebalance the balances according to certain rules.
- **Change Contribution:** Allows you to change how much money you contribute from your paycheck to your 401(k) account.

To perform any of these functions, navigate to the “Manage Investments” screen by clicking the “Manage” tab in the upper navigation menu and then selecting the “Manage Investments” option.

On the “Manage Investments” screen, simply click on the box for the function you want to perform and follow the instructions shown on the screens provided. Additional information about some of these functions is provided on the following pages.

Rebalancing Your Account:

Below is a brief explanation of the different rebalance options available to you:

- **Recurring Rebalance:** A recurring transaction to make the ending balance in each of your funds match your future investment election percentages.
- **Conform Ending Balance:** Allows you to rebalance your balances according to your current investment elections.
- **Conform To Target:** Allows you to rebalance your balances according to the percentages you enter.

To perform any of rebalance functions listed above, simply click the “Rebalance” box on the “Manage Investments” screen, then click on the “Make Changes” link under the type of rebalance you want to set up and follow the instructions on the screens provided.

NOTE: Exchange orders submitted before 4:00 p.m. EST will be traded the same day. Exchange orders submitted by fax, mail, or via internet after 4:00 p.m. EST will be traded the next business day. No trades will be placed on holidays when the market is closed. You can read additional important information regarding the trading policy by clicking “View Trading Policy and Investment Elections Information” link on the “Rebalance” screen.

Changing Your Contributions

To stop or change your current contributions for either your pre-tax account or your Roth accounts (if applicable), click the “Change Contributions” box on the “Manage Investments” screen then clicking the “Edit” link underneath the current contribution rate for the account you want to update on the “Change Contributions” screen.

NOTE: Your contribution rate change may not occur immediately and will be processed to take effect during the soonest eligible payroll cycle.

Loans

If you have an outstanding loan will see a “Loans” tab in the upper navigation menu, which will allow you to view your loan history. From here, you will also have access to the amortization schedule (loan payment schedule) for an active loan.

Online Reports

To create a balance report, click the “Online Reports” tab in the upper navigation menu then select the “Reports” option.

1. Under the “Create Reports” section, go to the drop-down menu under “Select Report” and select the option for “Online Statement.”
2. Change the “Available plan years” field and the “From” and “To” date fields to match the period for which you want to create a report, then click “Get Results.”
3. A new window will open that includes a link you can use to open your report.

Withdrawals

Below is a brief explanation of the different withdrawal options available to you:

- **Distribution Request:** Allows you to request a distribution (cash out, rollover, etc.) from your 401(k) account.
- **Loan Request:** Allows you to borrow money from your 401(k) account.
- **Hardship Request:** Allows you to request a withdrawal from your 401(k) account due to an immediate and heavy financial need.

To perform any of requests listed above, click the “Withdrawals” tab in the upper navigation menu and then click on the type of withdrawal request you want to make and follow the instructions on the screens provided.

MyPortal

Clicking the “MyPortal” tab in the upper navigation menu will direct you to the secondary participant portal, from which you will be able to perform additional functions, such as:

- Access a number of different forms related to the administration of your account; View your quarterly account statements;
- Calculate how much money you may need for retirement; and
- Update your email preferences for the weekly “Email Express” account update.

Instructions for how to perform each of the functions listed above within “MyPortal” are included on the following pages.

Forms:

To view the various forms available to you, click “Forms” in the navigation menu on the left-hand side of the screen. A pop-up window will display that will provide a list of available forms that you can choose from. Click on the form that matches the function you want to perform and follow the instructions on the screens provided.

Quarterly Statements

To view your quarterly statements, click “Quarterly Statement” on the “MyPortal” home screen. A pop-up window will display with a drop-down menu for the different dates available. Select the date for the statement you wish to view, then click “Generate Statement.”

Retirement Path Calculator

For help determining how much you might need to save for your retirement, click “Retirement Path Calculator” in the navigation menu on the left-hand side of the screen.

Complete the fields in the questionnaire and click “Calculate” to view a projection of your retirement income based on the data provided. *(By default, the calculator will automatically be populated with your current data to calculate your projected retirement income at age 65.)*

401(k) Email Express

You have the option of receiving an “Email Express” email that provides your 401(k) balance once a week. To update your preferences for receiving this weekly email, click “Email Express” in the navigation menu on the left-hand side of the screen.

- If you want to subscribe to the “Email Express” email, click “Subscribe” and follow the instructions on the screens provided.
- If you want to change the email address to which the weekly “Email Express” email is delivered, click “Change Email” and follow the instructions on the screens provided.