Accessing your retirement account.

Welcome to your 401kDIRECT Retirement Plan… Please use this **WelcomeKIT (WKIT)** to access your Participant website and quickly **review your Plan Account, setup your new Investment Allocation, perform Re-Allocation of your Accounts, and complete any Rollovers from your old Retirement Plans and IRA Accounts into this Plan.** You have access to your own account via a secure, encrypted participant Internet site (**https://www.proinc401k.net/**). This site is your **personal dashboard** to control your own retirement account.

Account Access via the Internet

Please use the secure/encrypted website to review and revise any items on your plan account as needed. The following options and more are available from your own private, secure, encrypted website with **step-by-step and screen-by-screen HelpDesk instructions and guidance** (https://www.proinc401k.net/Help/partsitehelp.htm).

OVERVIEW

Account Inquiry	Account Management	Retirement Planning
View Current Balance	Make Investment Changes	Review Plan & Fund Info
View your last Statement	Loan Data (if applicable)	Utilize Financial Calculators
View Transaction History	PIN Changes	Contact 401kDIRECT

Accessing your Participant Account:

1. **Point your Internet browser to https://www.proinc401k.net/**
2. **The PARTICIPANT LOGIN screen will appear and will request UserID/Social Security Number/Participant ID and Password/PIN Number.**
3. **Enter in UserID/SS#/Participant ID and Password/PIN Number. Initially the Password/PIN will be the last four digits of your social security number. Once you become active on the system, we advise you to create a unique 4-digit numerical Password/PIN for your protection.**

Note: When logging in for the first time, you will be required to accept the terms and conditions of the system by clicking on the appropriate box.

Please contact 401kDIRECT with any questions or if you need any additional help.

RETIREMENT RESOURCES We offer free use of our online training and education resources from your own private, secure, encrypted web site with step-by-step and screen-by-screen instructions.

PARTICIPANT HELP DESK: https://www.proinc401k.net/Help/partsitehelp.htm

TRAINED SPECIALISTS When you need help, talk to a specialist who has experience in retirement plans. Contact the 401kDIRECT participant support 24x7x365 via email processing1@proinc401k.com or 800-571-5104 ext. 3.

401kDIRECT PARTICIPANT SUPPORT

800-571-5104 ext. 3

email: processing1@proinc401k.com

www.401k-direct.com

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Investment review

and research

As a retirement plan participant, you should review and research you Plan's Investment Options periodically. Then you should allocate and re-allocate/re-align your account based on **fund research, prudence, rules of diversification, asset allocation, risk, investment performance, etc. along with guidance from your Plan's Investment Professional.** Your Plan has numerous Investment Options and you can choose among any/all of them.

Please review and set your allocation direction of future investment contributions and contact your Plan's Investment Professional if you need additional help. For assistance with allocating or re-allocation investments please review the previous pages.

Steps to review the investment options in your plan:

1. **Login to your account at https://www.proinc401k.net/**
2. **Click on ACCOUNT INQUIRY > FUND PERFORMANCE**
3. **Click on the various Fund Description links to connect to Morningstar**

For help with fund review and selecting investments, please contact your Plan's Investment Professional.

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Employee Retirement Education Center

You have secure website access to easy-to-use tools and resources that will help you learn more about **retirement planning**. These tools can help you:

◊ Project future retirement costs
◊ Anticipate how much you will need to save in order to finance your retirement needs
◊ Run "what if" scenarios
◊ Set retirement goals and initiate steps to prevent retirement income gaps
◊ Determine your net take home pay check based on your salary deferral objectives
◊ Maximize your employer's match contribution, if applicable

Additionally, Morningstar and other research and analytical tools are available to help you learn more about your plan's investment options. The **Retirement Education** center can be found at the Participant Help Desk: https://www.proinc401k.net/Help/partsitehelp.htm

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Allocating your future contributions

Allocation and re-allocation of funds are separate and distinct items. In the 401kDIRECT system these terms have the following meanings:

- **ALLOCATION** - **direction of future contributions**
- **RE-ALLOCATION** - **direction to transfer or realign existing account balances**

As a retirement plan participant, you should allocate and re-allocate/re-align your account periodically based on **fund research, prudence, rules of diversification, asset allocation, risk, investment performance, etc. along with guidance from your Plan's Investment Professional.** Your Plan has numerous Investment Options and you can choose among all of them.

Please review and set your allocation direction of future investment contributions and contact your Plan's Investment Professional if you need additional help.

Steps to change future investment direction (ALLOCATION): The allocation screen is used to establish or change a participant's allocation percentage / investment direction for future contributions and loan repayments. **For help with fund review and selecting investments, please contact your Plan's Investment Professional.**

1. **Login to your account at https://www.proinc401k.net/**
2. **Click on ACCOUNT MANAGEMENT**
3. **Click on FUTURE SAVINGS**
4. **Click on INVESTMENT DIRECTION**
5. **Review and follow the instructions at the bottom of the screen.**
6. **Enter the NEW Election Percentages**
7. **Click on SUBMIT**
8. **Next, you must click on "CLICK HERE TO SAVE NEW ELECTION PERCENTAGE"**

You will then get a confirmation message with the date and time of change.

If you do not get the confirmation message, please review the instructions and repeat the steps and/or contact 401kDIRECT 800-571-5104 ext.3 or email us at processing1@proinc401k.com.

This is to change new/future investment direction. This DOES NOT change your existing balances (if any). Any allocation changes will only cause all new/future contributions to be invested based on your new allocation choices. You will need to complete a separate Re-Allocation transaction to change your existing account balances.

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Re-allocating existing account balances

Steps to change/transfer existing account balances (FUND REALLOCATION):

The system will generate the necessary transfer transactions to make the account look like the re-allocation election after the transfers have posted. **For help with fund review and selecting investments, please contact your Plan's Investment Professional.**

1. **Login to your account at https://www.proinc401k.net/**
2. **Click on ACCOUNT MANAGEMENT**
3. **Click on TRANSFER EXISTING SAVINGS**
4. **Click on FUND REALLOCATION**
5. **Please follow the instructions at the bottom of the page.**
6. **Complete the steps to get a confirmation message.**

If you do not get the confirmation message, please review the instructions and repeat the steps and/or contact 401kDIRECT 800-571-5104 ext.3 or email us at processing1@proinc401k.com.

This is to change or transfer existing or current account balances. This DOES NOT make changes to your new/future investment direction. You will need to complete a separate Allocation transaction to change or set your new/future contributions.

Please contact 401kDIRECT with any questions or if you need any additional help.

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