ADMIN316

RETIREMENT ADMINISTRATION

QUICK-START TRAINING GUIDE

Admin316 Client Center

How to set up your account, find your way around and use the main tools. Keep this guide next to you the first time you sign in.

Web address: **clients.admin316.com**

Help: **service@admin316.com** | **361-271-1211**

Admin316 serves as an independent retirement plan fiduciary under ERISA sections 402(a) and 3(16). Everything in the Client Center is for education only and is not investment, tax or legal advice.

PAGE 2

Your first 15 minutes

Do these in order. Each box takes a minute or two.

☐	**Set up your account.** Email + last 4 of your Social Security number, a password, then the emailed code. (Task 1)	3 min
☐	**Look at your home page.** Check that your plan name and recordkeeper are right. (Task 3)	1 min
☐	**Open Fund lineup.** See the funds in your plan and what each one costs per year. (Task 4)	2 min
☐	**Take the risk profile.** Seven questions under Risk score. (Task 5)	3 min
☐	**Open My documents.** See which papers are missing and upload one statement if you have it. (Task 7)	3 min
☐	**Send a test message.** Click Message us at the bottom of any page and ask one question. (Task 8)	1 min
☐	**Bookmark the site** so you can find it next time.	30 sec

What's inside

1. Set up your account
2. Sign in and reset your password
3. Find your way around
4. See your funds, growth and fees
5. Take the risk profile and check your mix
6. Use the Roth and cash flow tools
7. Upload statements and documents
8. Ask a question or reach a person
9. Keep your file current
10. Keep learning

Then: frequently asked questions, a note for plan sponsors, and who to contact.

> **Colors on the screens.** On several pages, **green** numbers came from a statement you uploaded, black numbers are what you typed, and **red** numbers were filled in by our team and still need you to confirm them.

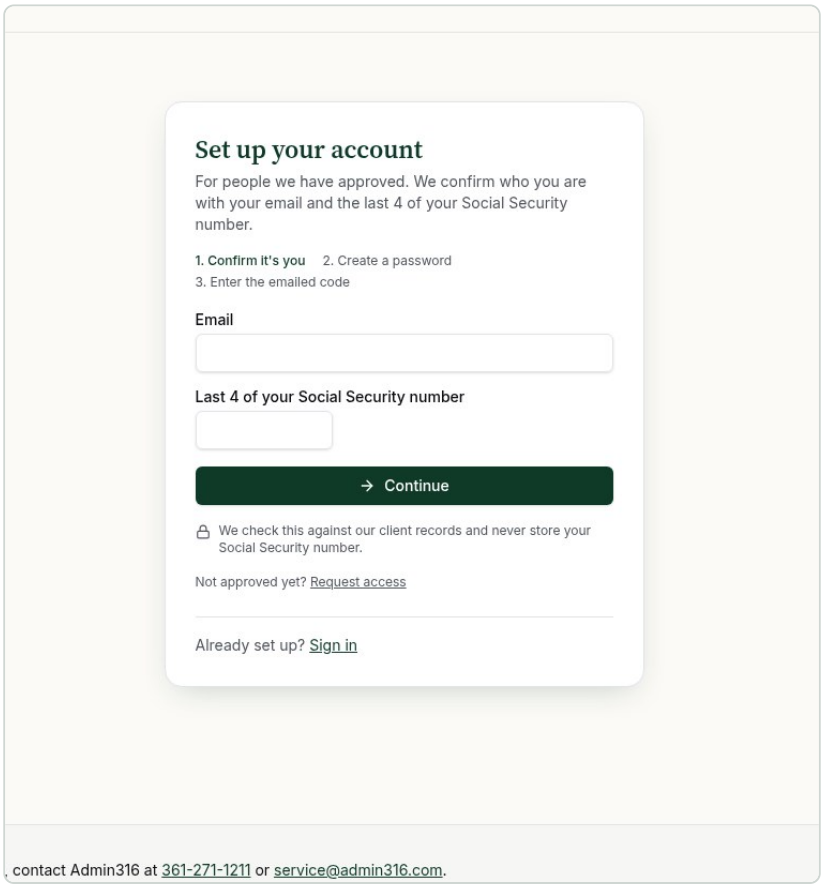
1

Set up your account

You can set up an account once our team has approved you. You confirm who you are with your email and the last 4 digits of your Social Security number.

1. Go to the Client Center and click **Set up your account** (the page is also at **/activate**).
2. Type the **Email** we have on file for you and the **Last 4 of your Social Security number**. Click **Continue**.
3. Choose a **New password**: at least 10 characters, with at least one letter and one number. Type it again in **Type it again**.
4. Click **Create password and email my code**.
5. Open the email from us, copy the code into **Code from the email**, and click **Finish and open my plan**.

> **Good to know.** You have 30 minutes from step 2 to finish. If time runs out, start again with your email and last 4. Check your spam folder if the code doesn't arrive within a minute. We never store your Social Security number.



The Set up your account page. Step 1 of 3: confirm it's you.

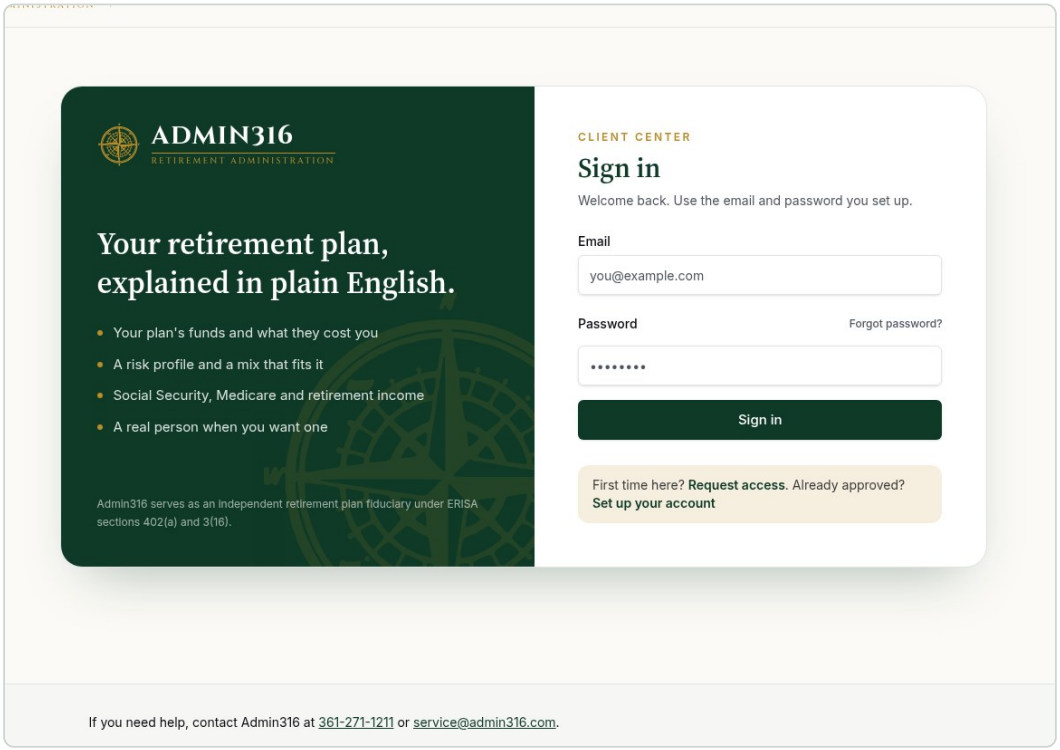
2

Sign in and reset your password

After setup, you sign in with your email and the password you chose.

1. Go to the Client Center and click **Sign in**.
2. Type your **Email** and **Password**, then click **Sign in**.
3. Forgot it? Click **Forgot password?**, enter your email and click **Send reset code**.
4. Type the **Reset code** from the email, choose a **New password** and click **Reset password**.

> **Good to know.** If we can't match your email during setup, call our office at 361-271-1211 and we will update the email on file. Not approved yet? Use **Request access** on the sign-in page.



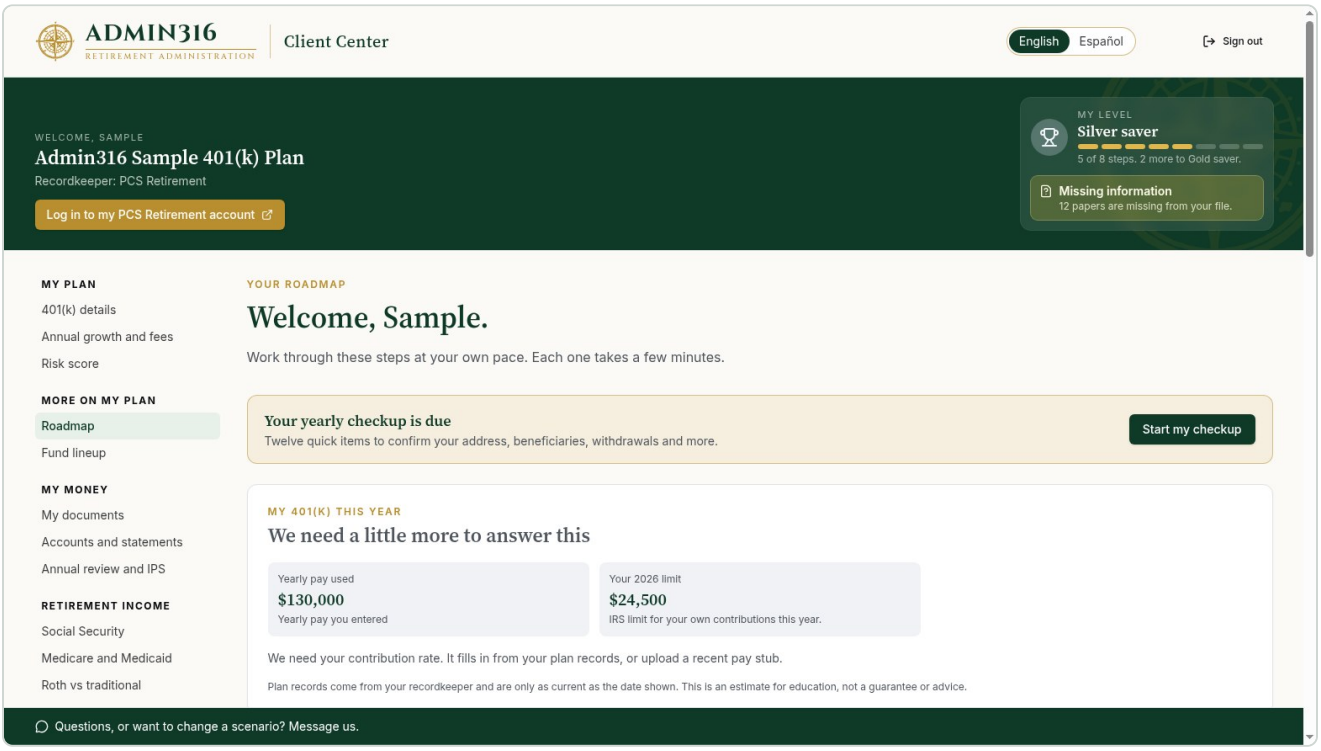
The Sign in page.

3

Find your way around

Your home page is the Roadmap. Everything else is in the menu on the left.

1. At the top you see your **plan name** and **recordkeeper**. The gold button (for example **Log in to my PCS Retirement account**) opens your recordkeeper's own website.
2. **My level** (top right) shows how many of the 8 roadmap steps you've finished. **Missing information** shows how many papers we still need.
3. Use the left menu. It is grouped: **My plan**, **More on my plan**, **My money**, **Retirement income**, **Cash flow**, **My file** and **Learn**.
4. Click **Roadmap** any time to come back to your steps. Each step has its own button, like **See the funds** or **Check my mix**.
5. Click **English** or **Español** at the top to switch languages. Click **Sign out** when you are done.



Home page: plan banner, My level, Missing information and the menu.

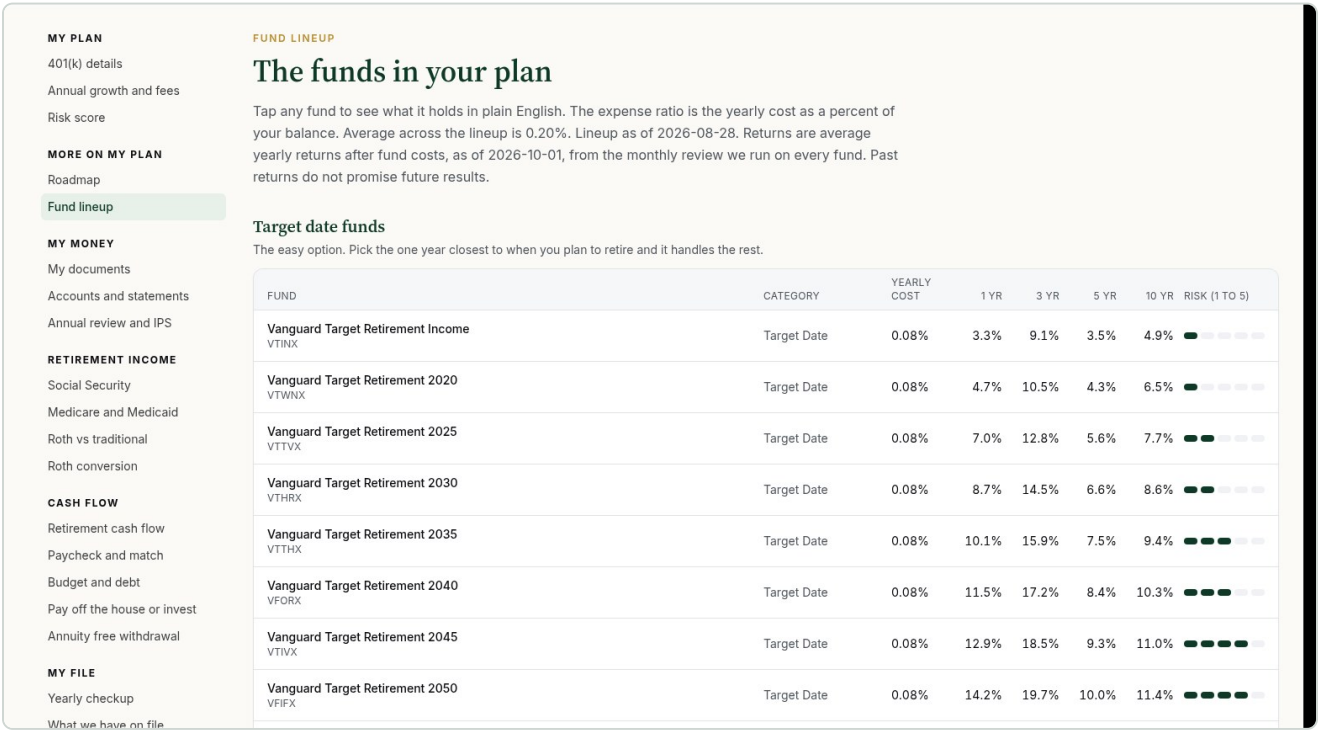
4

See your funds, growth and fees

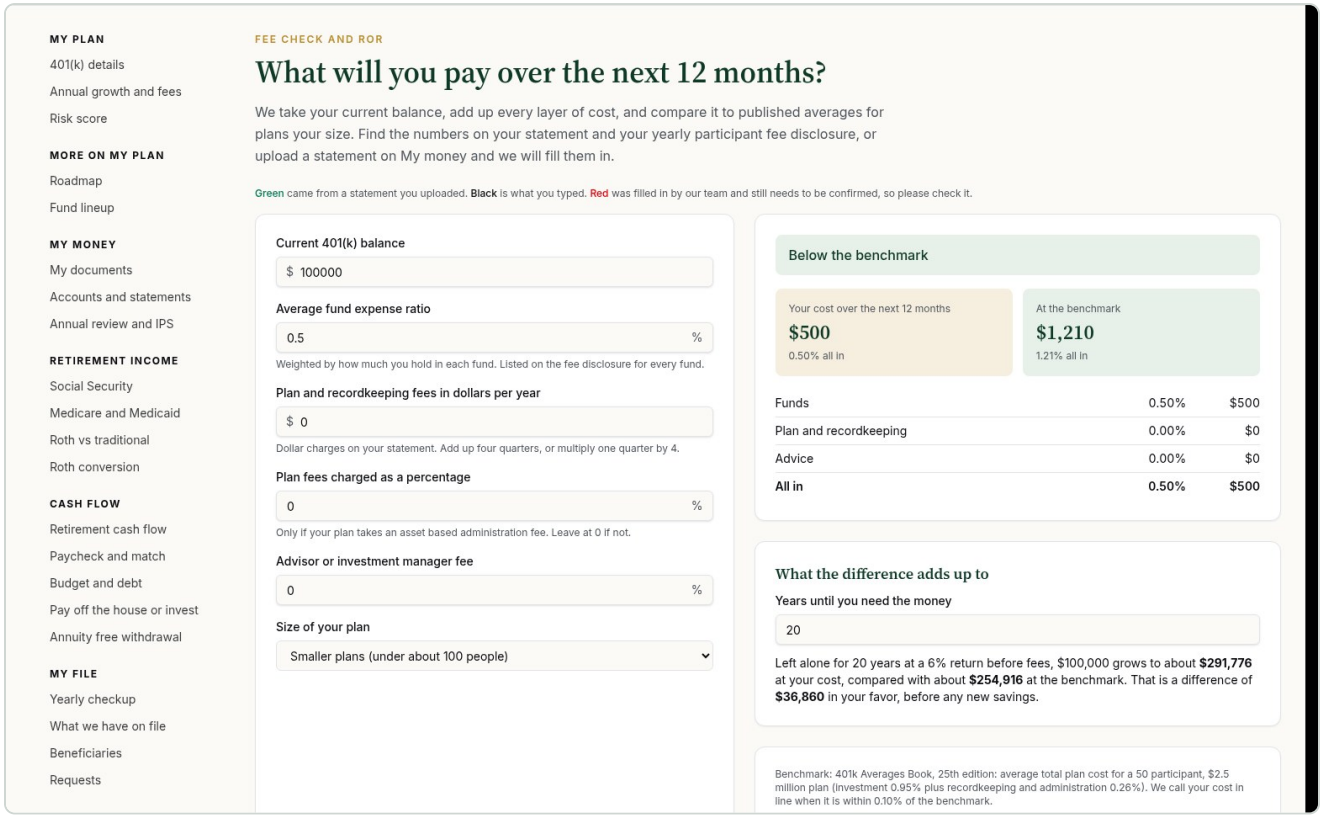
Three pages tell you what you own, how it has done and what it costs.

1. **Fund lineup** (under More on my plan): every fund in your plan with its yearly cost, 1, 3, 5 and 10 year returns and a risk rating from 1 to 5. Tap a fund to see what it holds in plain English.
2. **Annual growth and fees** (under My plan): each year from your recordkeeper's reports. What you started with, what went in, what the market added, what fees took out and your return. If it's empty, click **Upload a statement**.
3. On that page, click **See the full fee check**. Enter your balance and costs from your statement or yearly fee disclosure. You'll see what you'll pay over the next 12 months and how it compares to a published benchmark.

> **Good to know.** Returns on Fund lineup and Annual growth are before plan fees. Fees appear on the fee check. Past returns don't promise future results.



Fund lineup (sample plan).



Fee check: your cost over the next 12 months next to the benchmark.

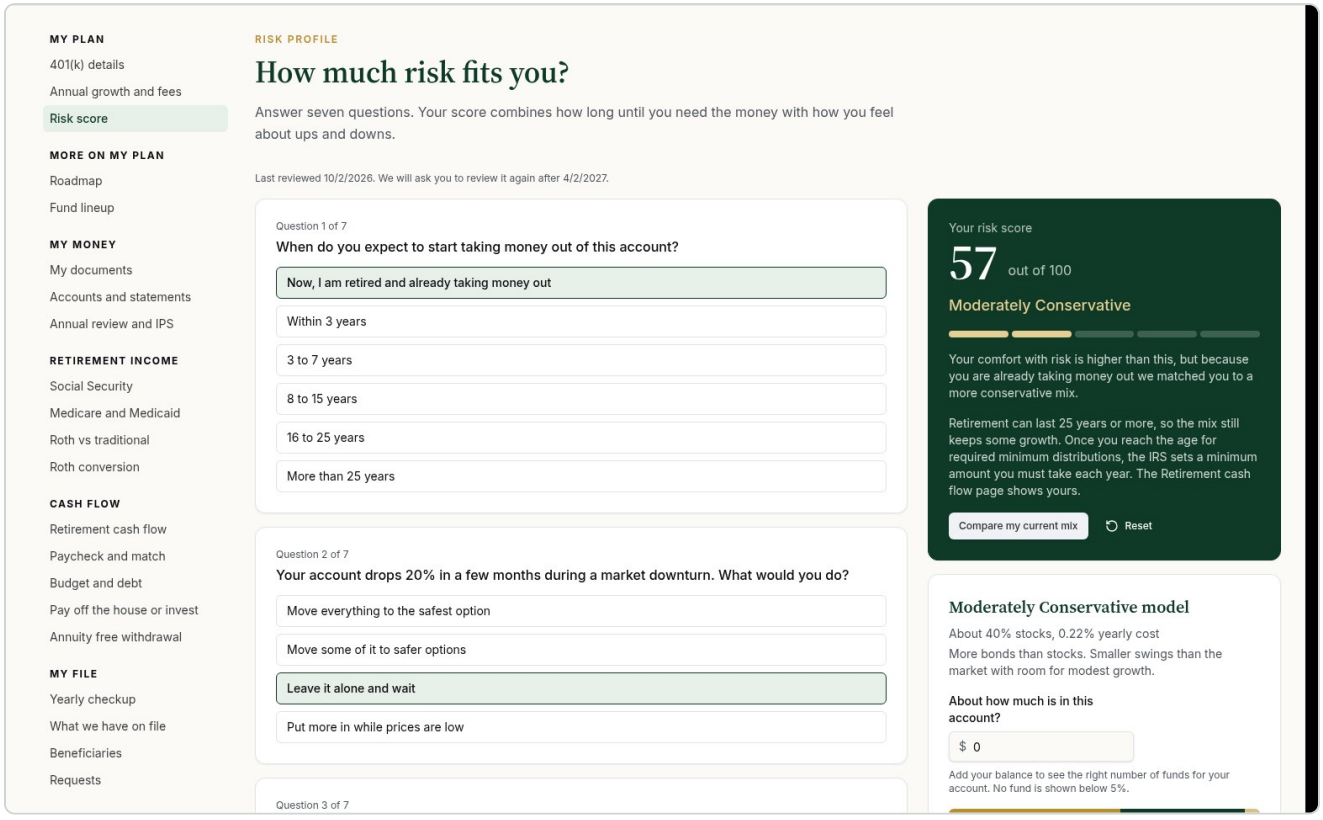
5

Take the risk profile and check your mix

The risk profile gives you a score from 0 to 100 and a matching model mix to learn from.

1. Click **Risk score** under My plan.
2. Answer all 7 questions. Your score and its band (for example Moderately Conservative) appear on the right.
3. Click **Compare my current mix**, or open **401(k) details**.
4. Click **Add a fund** for each fund you hold and type the percentage from your latest statement or your recordkeeper's website. The total should add up to 100%.
5. Optional: type your **Account balance** to see the yearly cost in dollars.

> **Good to know.** The model mixes are general asset allocation examples offered as participant education under the Department of Labor's Interpretive Bulletin 96-1. They are not a recommendation for you. You choose your own investments. Other funds in your plan may have similar risk and return, and your recordkeeper can tell you about them. We'll ask you to review your answers again after six months.



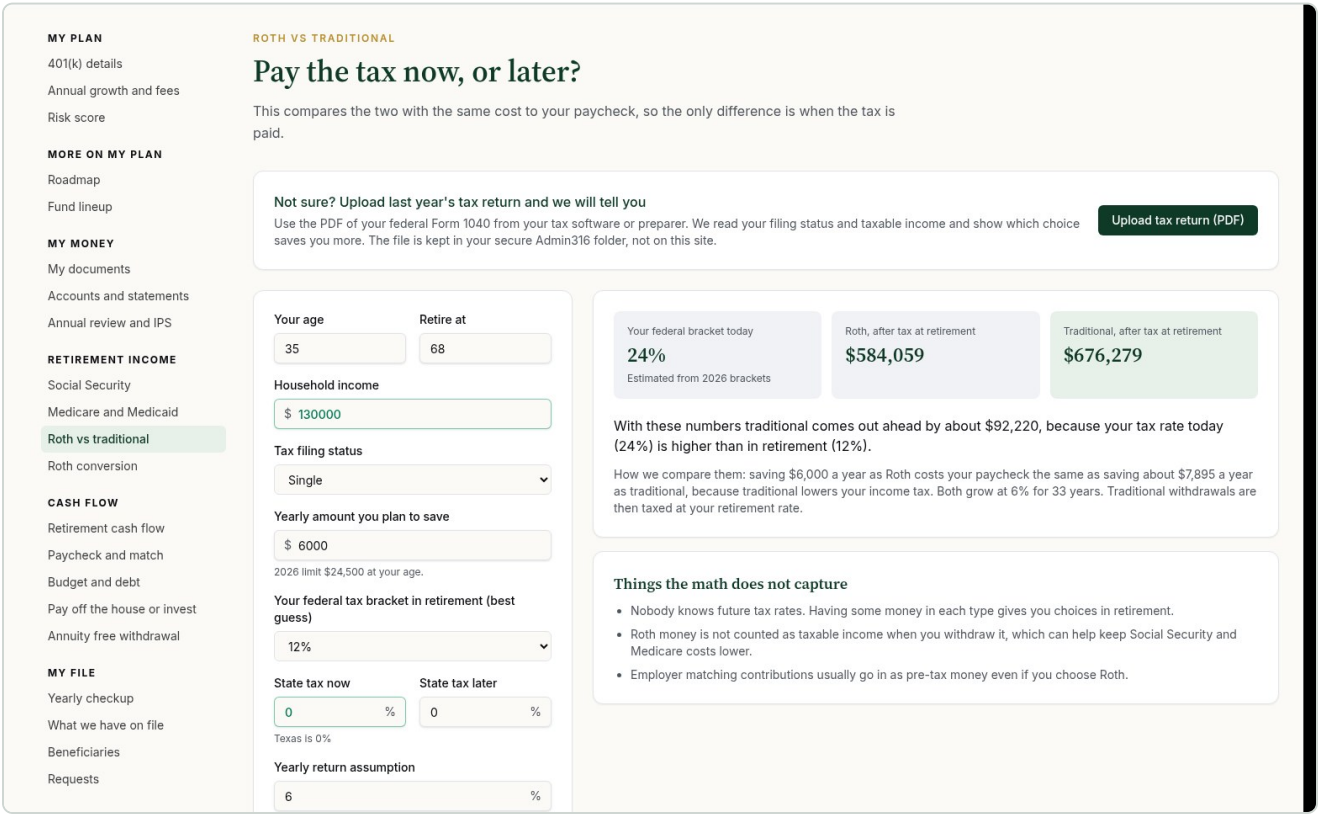
Risk score: seven questions and your result.

6

Use the Roth and cash flow tools

These tools show estimates from the numbers you enter. They are not tax advice.

1. **Roth vs traditional**: fill in your age, retirement age, household income, filing status and yearly savings. Or click **Upload tax return (PDF)** and we read your Form 1040 for you.
2. **Roth conversion**: upload your most recent tax return to see what a conversion would cost this year.
3. **Paycheck and match**: move the slider to see what saving more costs per paycheck and how much match you get. Click **Upload a paystub** and use the PDF from your payroll site (pictures and scans can't be read yet).
4. **Retirement cash flow**: follows your savings year by year and tests 1,000 market paths to see how often the money lasts.
5. **Budget and debt**, **Pay off the house or invest** and **Social Security** work the same way: type or upload, then read the result.



Roth vs traditional (sample numbers).

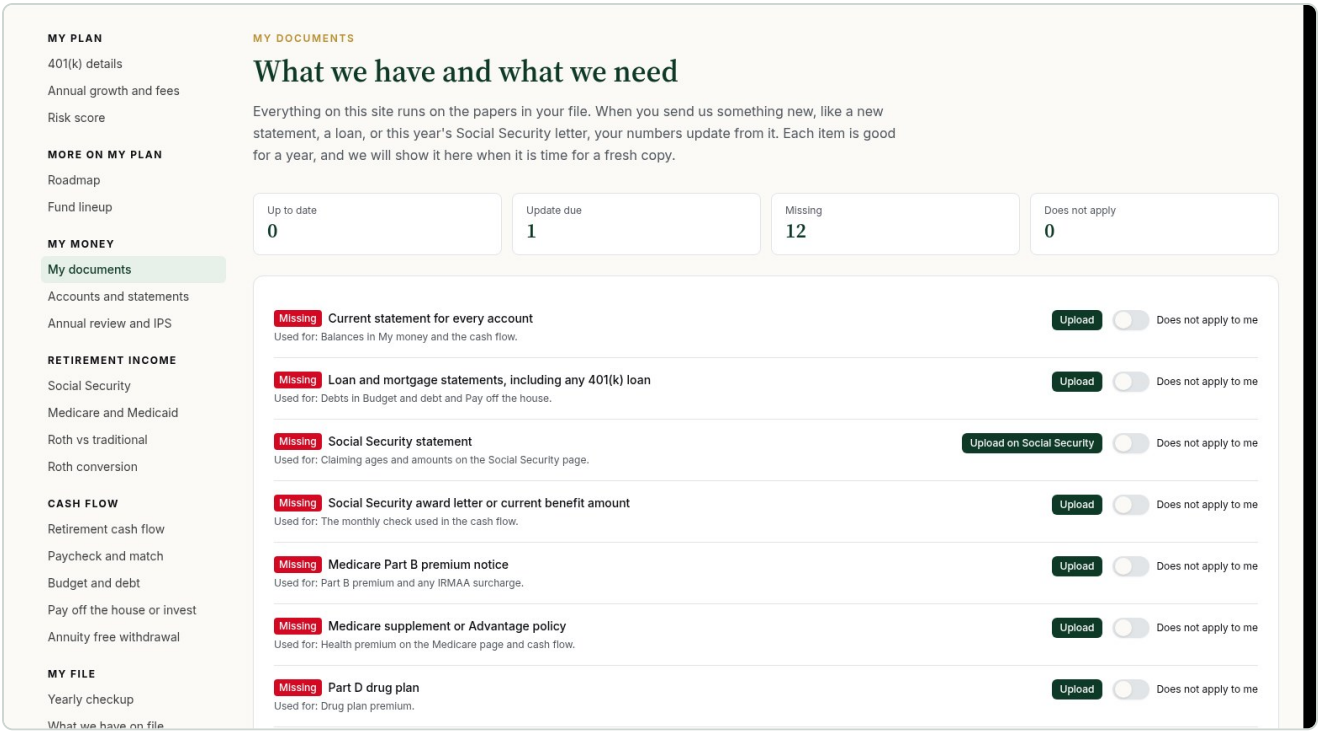
7

Upload statements and documents

The numbers across the site come from the papers in your file. Each item is good for a year.

1. Open **My documents** (under My money). You'll see counts for Up to date, Update due, Missing and Does not apply.
2. Each item says what it's used for. Click **Upload** next to it, or follow the link to the page that reads it (for example **Upload on Paycheck and match**).
3. If an item doesn't fit you, click **Does not apply to me**.
4. To add other accounts (IRAs, brokerage, bank, credit cards, loans), open **Accounts and statements** and click **Choose files**. PDF or CSV, up to 15 MB each.
5. No statement? Click **Add an account by hand**.

> **Good to know.** We keep only the balances and holdings we read. The file goes to your own protected folder in our secure ShareFile system and is then removed from the site. You don't need to send anything for your 401(k) plan itself.



My documents: what we have and what we need.

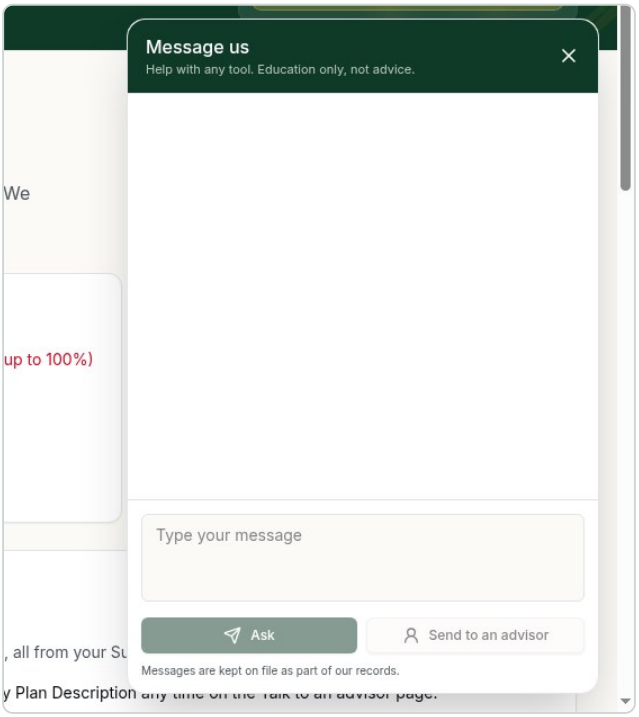
8

Ask a question or reach a person

There are two ways to get help inside the site.

1. Click **Message us** at the bottom of any page.
2. Type your question in **Type your message**.
3. Click **Ask** for a quick answer about the tools. Answers are education only.
4. Click **Send to an advisor** to reach a person. Someone from our team answers in the same box, usually within one business day.
5. Prefer a call? Open **Talk to an advisor** (under Learn), pick a topic in **What would you like help with?**, add a note and click **Request a call**.

> **Good to know.** Please don't type your Social Security number or account numbers. Messages are kept on file as part of our records.



The Message us box.

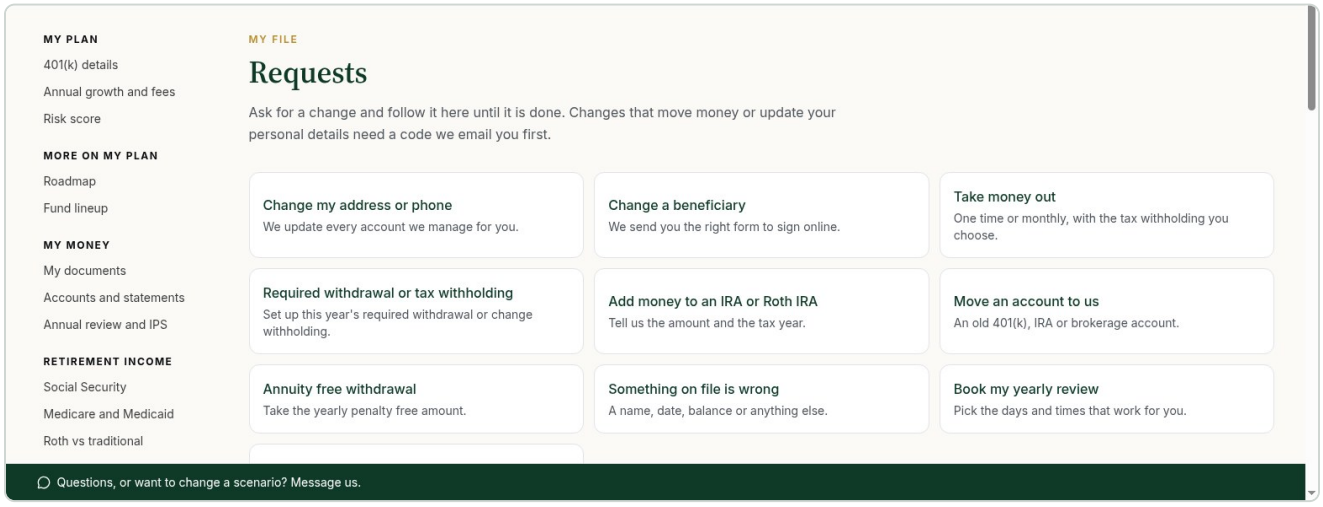
9

Keep your file current

Once a year, and whenever something changes.

1. Open **Yearly checkup** (under My file). For each of the 12 items, click **Still correct** or **I need a change**. Answers save as you go.
2. Open **What we have on file** to see your contact details and trusted contact person.
3. Open **Beneficiaries** to see who is named on each account.
4. To change something, open **Requests** and pick one: change address or phone, change a beneficiary, take money out, required withdrawal or tax withholding, move an account to us, book my yearly review, and more. Follow its status under **Your requests**.

> **Good to know.** Changes that move money or update your personal details need a code we email you first.



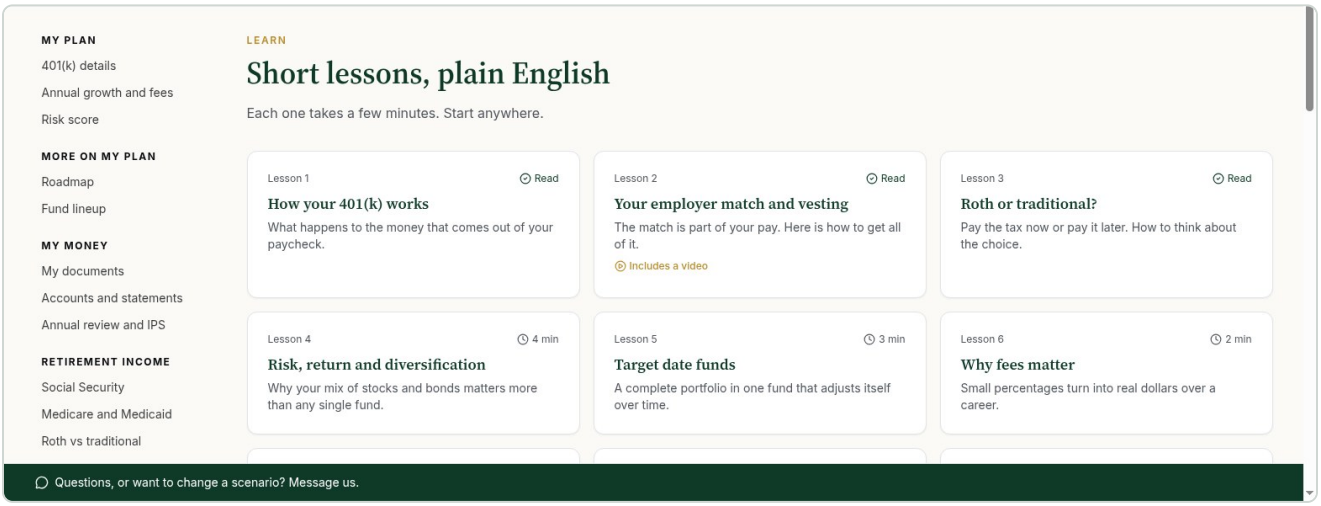
Requests: ask for a change and follow it until it's done.

10

Keep learning

Short, plain-English lessons and a monthly live class.

1. **Short lessons** (under Learn): 9 lessons of 2 to 4 minutes, from how your 401(k) works to keeping your beneficiary current.
2. **Monthly class**: 15 minutes on Zoom each month on one money question. Join live, or come back for the recording, the notes and a three question check.



Short lessons.

Frequently asked questions

I can't set up my account. It says it can't match my email and last 4.

Use the email we have on file for you. If it has changed, call 361-271-1211 and we'll update it.

It says there's no approved request for my email.

Click Request access, fill in your name, email and employer, and we'll email you once you're approved.

I didn't get the code.

Wait a minute and check your spam folder. Codes expire, so use the newest email.

My 30 minutes ran out.

Start again with your email and last 4.

It says too many tries.

Wait an hour, or call our office.

What are the password rules?

At least 10 characters, with at least one letter and one number.

Why is my balance blank or $0?

Your plan data may still be loading, or we don't have a statement yet. Upload a recent statement on Accounts and statements, or message us.

Can I make trades or change my contributions here?

No. Use the gold recordkeeper button on your home page to go to your recordkeeper's website.

Does the site tell me what to invest in?

No. The model mixes are educational examples. For advice on your own situation, talk with your financial advisor, tax professional or attorney.

What do the green, black and red numbers mean?

Green came from a statement, black is what you typed, red was filled in by our team and needs you to confirm it.

Is my Social Security number stored?

No. We only check the last 4 against our records.

Where do my uploaded files go?

To your own protected folder in our secure ShareFile system. The site keeps only the balances and holdings it reads.

Can I use the site in Spanish?

Yes. Click Español at the top of any page.

How fast will a person answer?

Usually within one business day, in the Message us box.

For plan sponsors

The Client Center is built for plan participants and individual clients. There is no separate sponsor area in it today. If you sponsor a plan and want the guide or video sent to your employees, or have a question about your plan's administration, email service@admin316.com.

Who to contact

Question about a tool or page	Message us → Ask
Need a person	Message us → Send to an advisor, or Talk to an advisor → Request a call
Can't sign in or set up	361-271-1211 or service@admin316.com
Trades, contribution changes, recordkeeper login	Your recordkeeper, through the gold button on your home page
Advice on your own situation	Your financial advisor, tax professional or attorney

For education only. Nothing in the Client Center or this guide is investment, tax or legal advice or a recommendation for you. Results from the tools are estimates based on the numbers you enter and assumed rates of return, and are not guarantees. Investing involves risk, including loss of principal. Past performance does not guarantee future results. Model mixes are general asset allocation examples offered as participant education under the Department of Labor's Interpretive Bulletin 96-1. Admin316 serves as an independent retirement plan fiduciary under ERISA sections 402(a) and 3(16). Screens shown use a sample account.