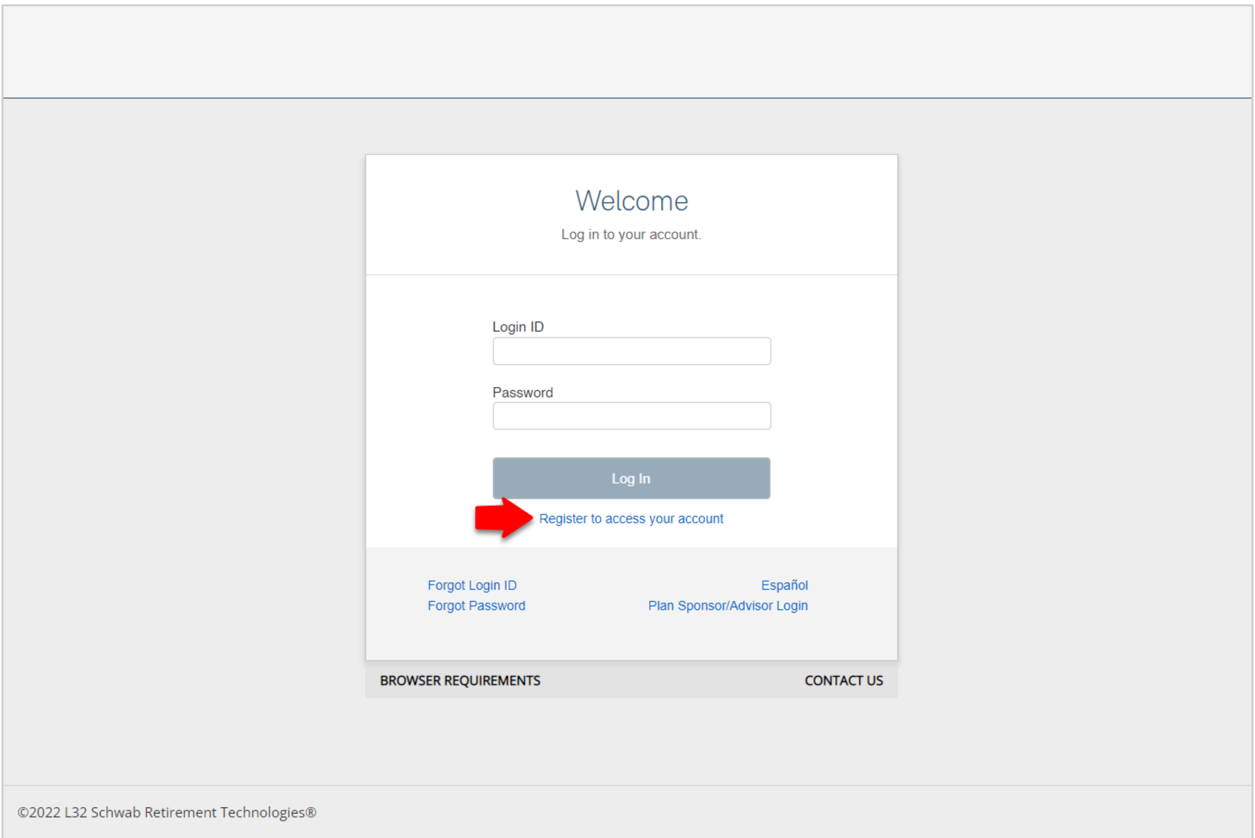
Spectrum Alliance Program

Website Access/Online Enrollment

Index:

Account Registration

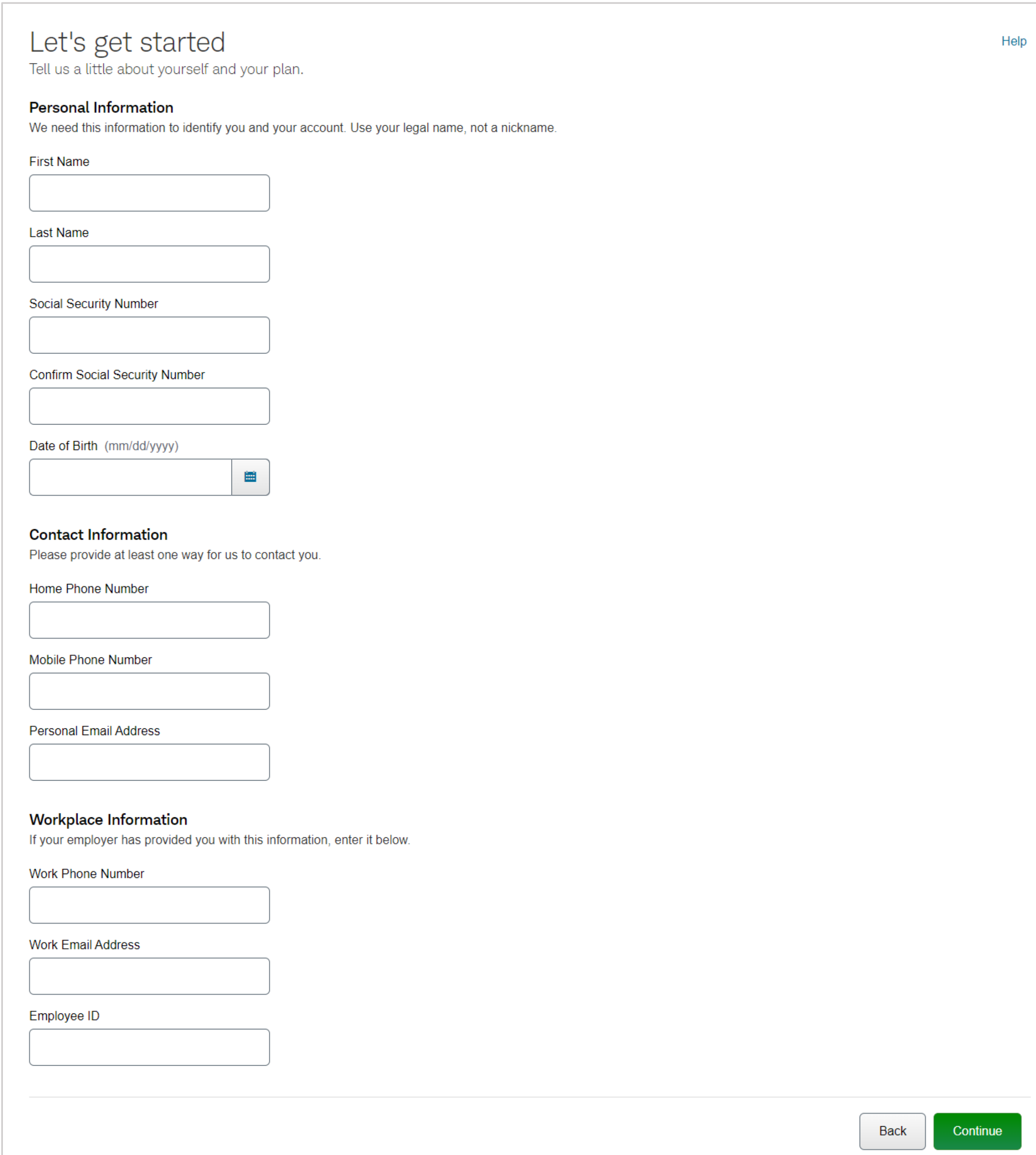
1. **First time users must first register their account:**
   - Open an internet browser and go to www.spectrumeb.com
   - Select PARTICIPANT LOGIN
   - click on "**Register to access your account**" link below the Log In button



For illustrative purposes only

2. Enter your information

- The next screen will ask for some basic information about you.
- Fill out as much as you can to help the system identify you.
    - **Note:** You must enter at least one email address or phone number.
- click **Continue**.


Let's get started

Help

Tell us a little about yourself and your plan.

Personal Information

We need this information to identify you and your account. Use your legal name, not a nickname.

First Name

Last Name

Social Security Number

Confirm Social Security Number

Date of Birth (mm/dd/yyyy)

Contact Information

Please provide at least one way for us to contact you.

Home Phone Number

Mobile Phone Number

Personal Email Address

Workplace Information

If your employer has provided you with this information, enter it below.

Work Phone Number

Work Email Address

Employee ID

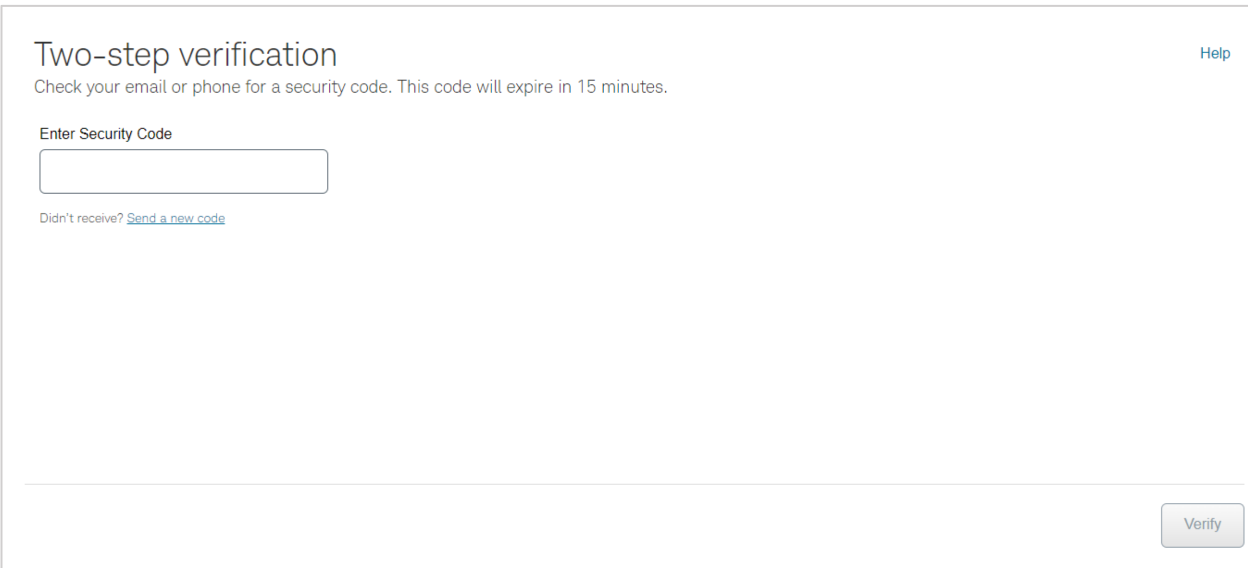
Back

Continue

For illustrative purposes only

3. **Verify your identity**

- After submitting the form, you should receive a security code via email or text message.
  - **Note:** It may take a few minutes for the code to arrive
  - The code will be sent to all email addresses and phone numbers on file, regardless of the contact information entered on the identification form. Be sure to check your mobile phone, personal email(s) and work email if applicable.
- Enter the security code and then click **Verify** in the bottom right corner.
- If you do not receive a code, you can select the option to **Send a new code** or click **Help** (in the upper right corner) to contact Spectrum. If your account information is incomplete, we will need to reach out to your plan administrator to update it.



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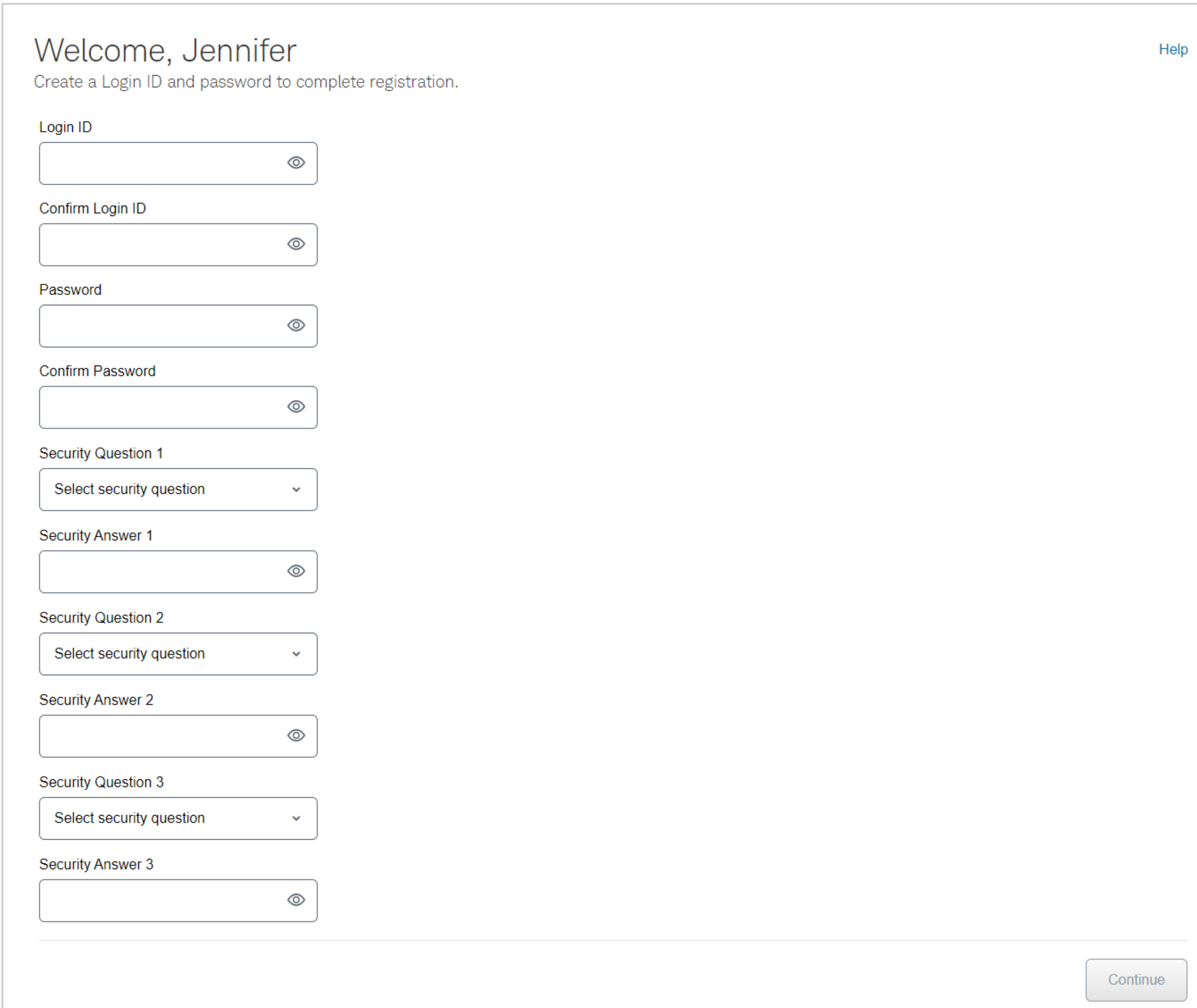
4. Create log-in credentials and security questions

- Next, you'll need to set up your account.
- Follow the instructions on screen to create a Login ID, password, and security questions.
- Then click **Continue**.



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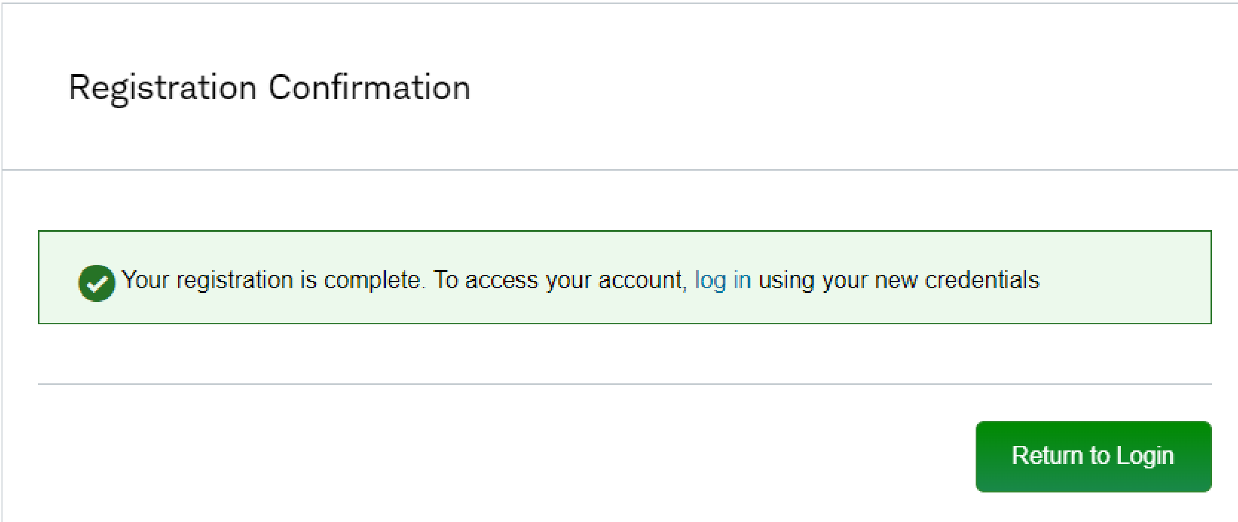
5. Log in to finish setting up your account

- If your registration is successful, you will see the message below.
- You can now return to the login page and log in to continue setting up your account.



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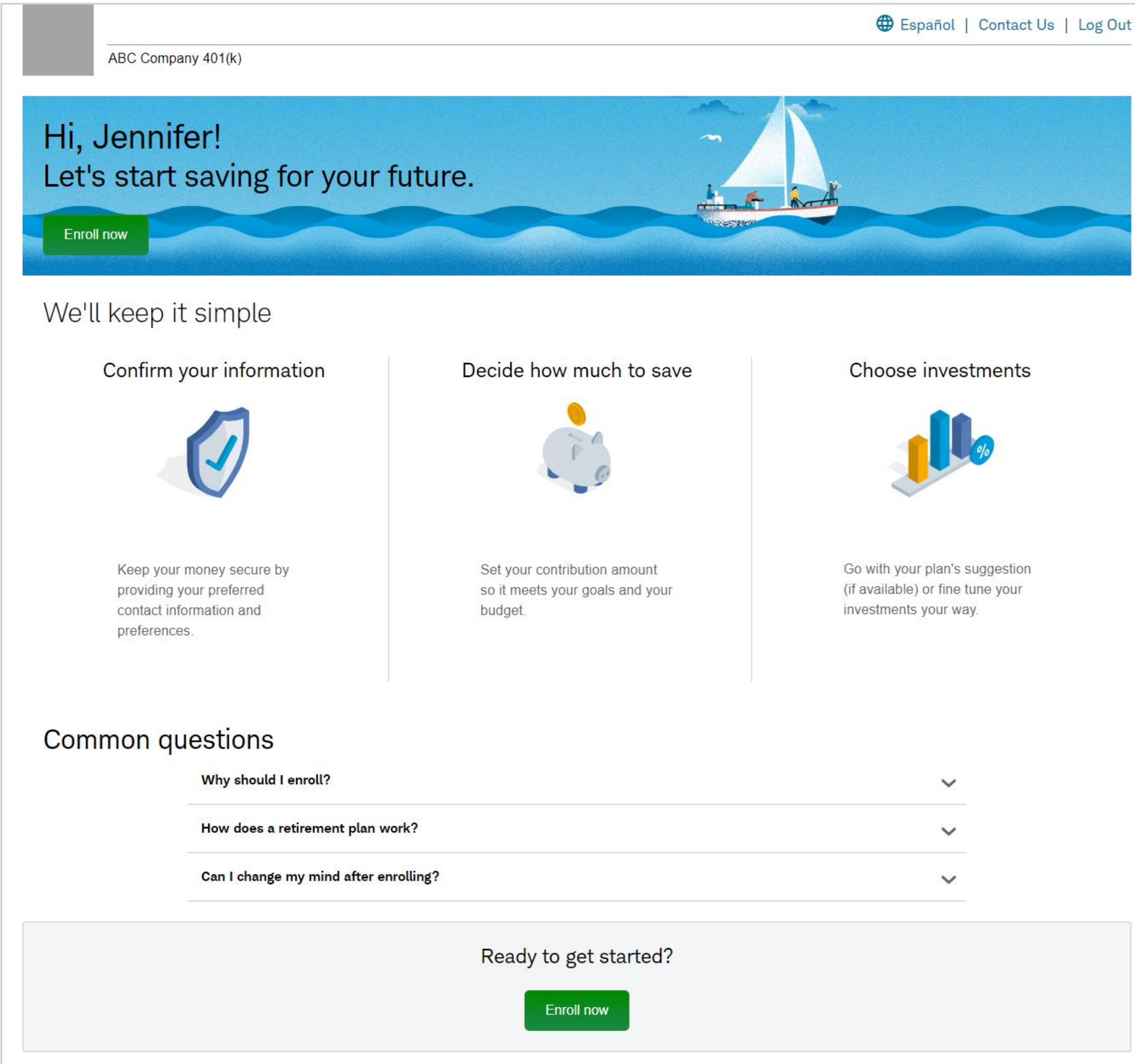
Get ready to enroll

The first screen provides some basic information about enrolling in your retirement plan. Click **Enroll now** to continue.



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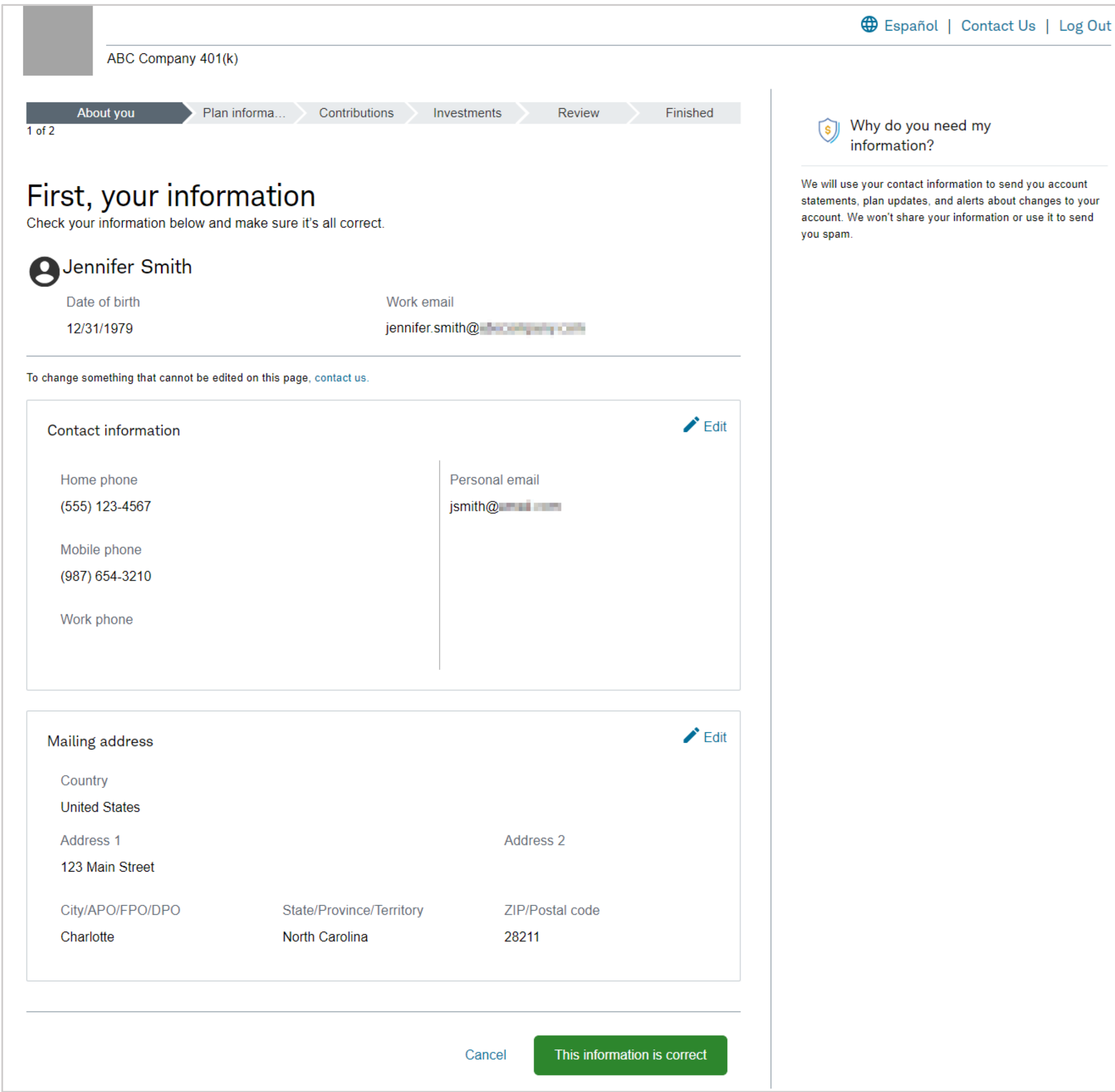
Review and update your information

The next screen shows your contact information and other details from your employer's records. Click **This information is correct** if it looks good. If you need to add or change something, select **Edit**, make your changes, and then click **Save and continue**.

Note: Date of birth and work email cannot be updated here. To update those, please contact your employer.

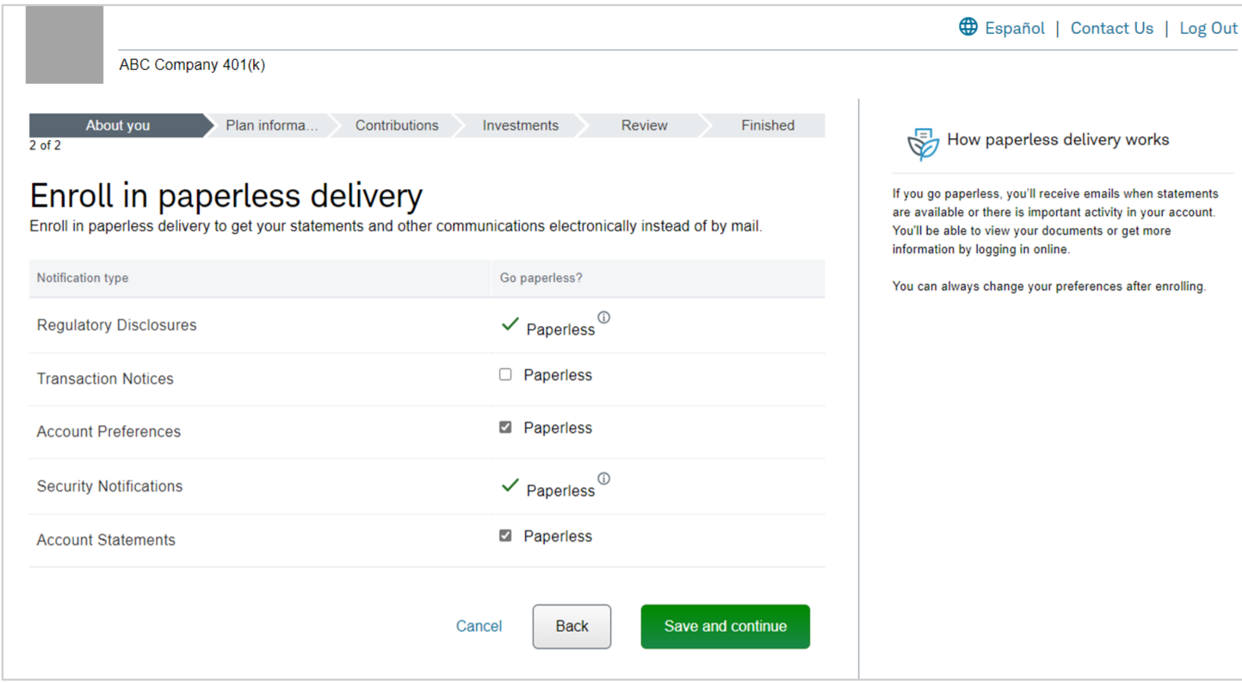


For illustrative purposes only

Enroll in paperless delivery

Next, choose how you want to receive statements and other communications from your retirement plan. Paperless delivery is typically faster and can reduce clutter.

Note: The options you see on this screen may vary depending on your plan.

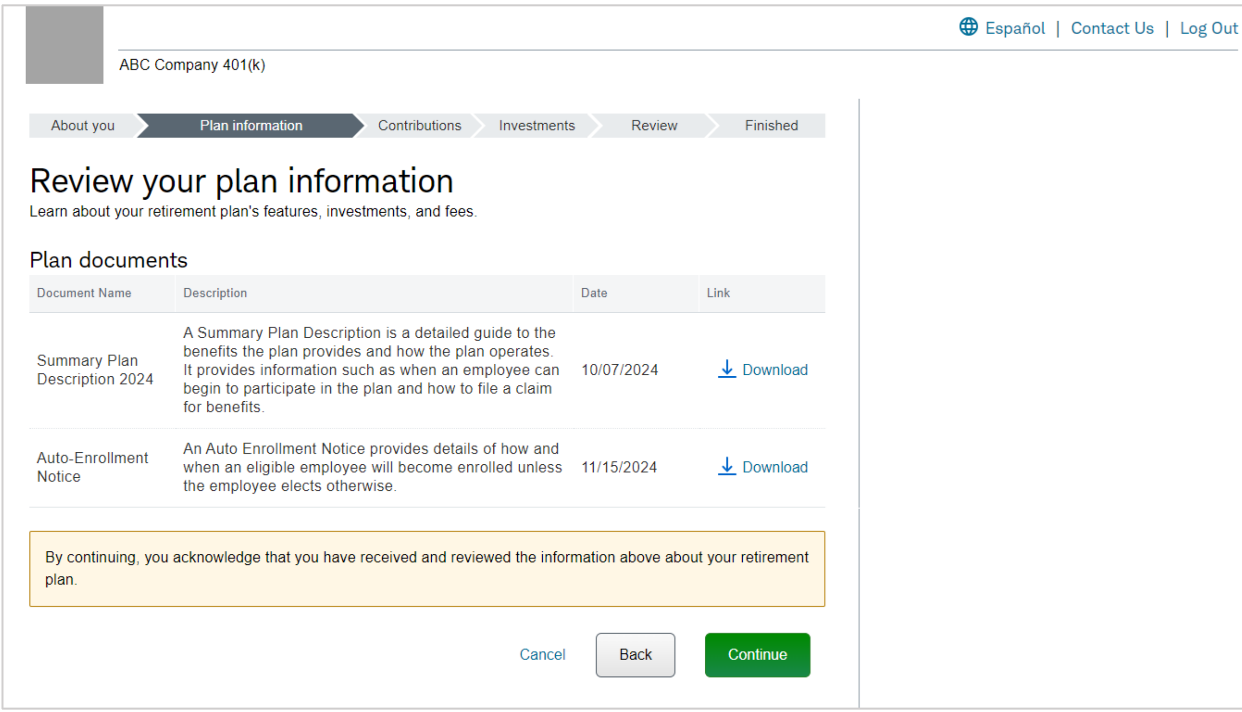


For illustrative purposes only

Review your plan information

This screen provides important documents related to your retirement plan. We suggest you download copies to read them now and save them for future reference.

Note: The documents you see on this screen will vary depending on your plan. You may not see this screen if no documents are available.



Español | Contact Us | Log Out

ABC Company 401(k)

About you > Plan information > Contributions > Investments > Review > Finished

Review your plan information

Learn about your retirement plan's features, investments, and fees.

Plan documents

Document Name	Description	Date	Link
Summary Plan Description 2024	A Summary Plan Description is a detailed guide to the benefits the plan provides and how the plan operates. It provides information such as when an employee can begin to participate in the plan and how to file a claim for benefits.	10/07/2024	Download
Auto-Enrollment Notice	An Auto Enrollment Notice provides details of how and when an eligible employee will become enrolled unless the employee elects otherwise.	11/15/2024	Download

By continuing, you acknowledge that you have received and reviewed the information above about your retirement plan.

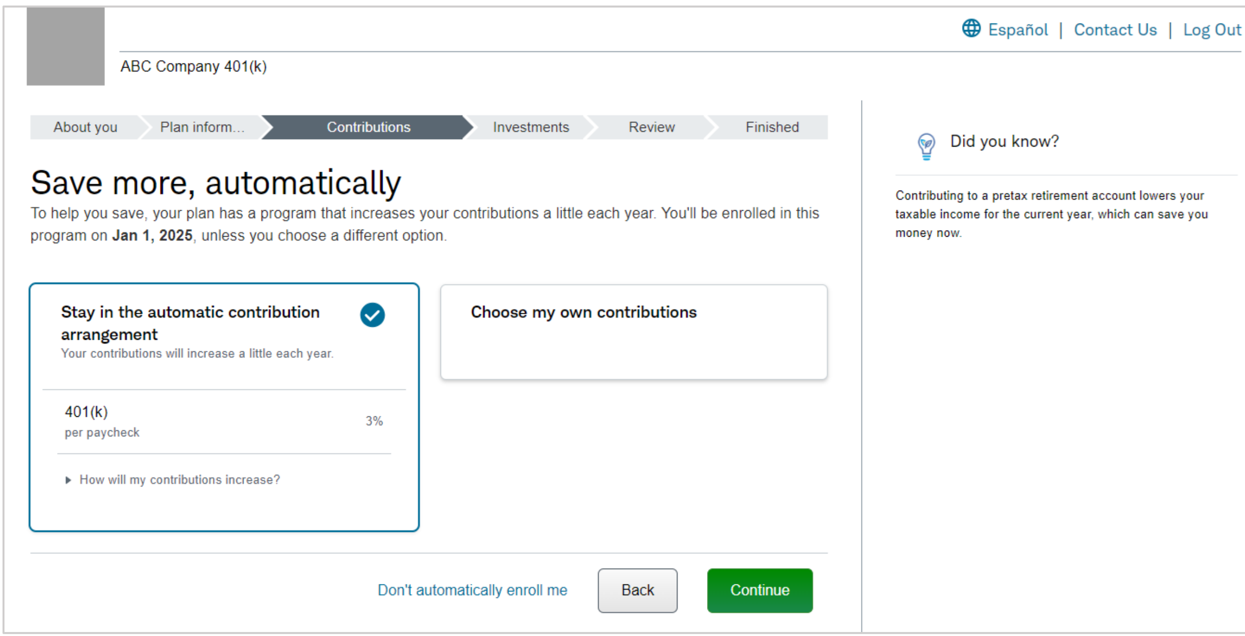
Cancel Back Continue

For illustrative purposes only

Review your automatic contribution arrangement (if applicable)

If your plan has an automatic contribution arrangement, you'll see that information next. You can stay in the arrangement, choose your own contribution amount, or select **Don't automatically enroll me** if you don't want to contribute at all.

Note: If your plan does not have an automatic contribution arrangement, you won't see this screen.



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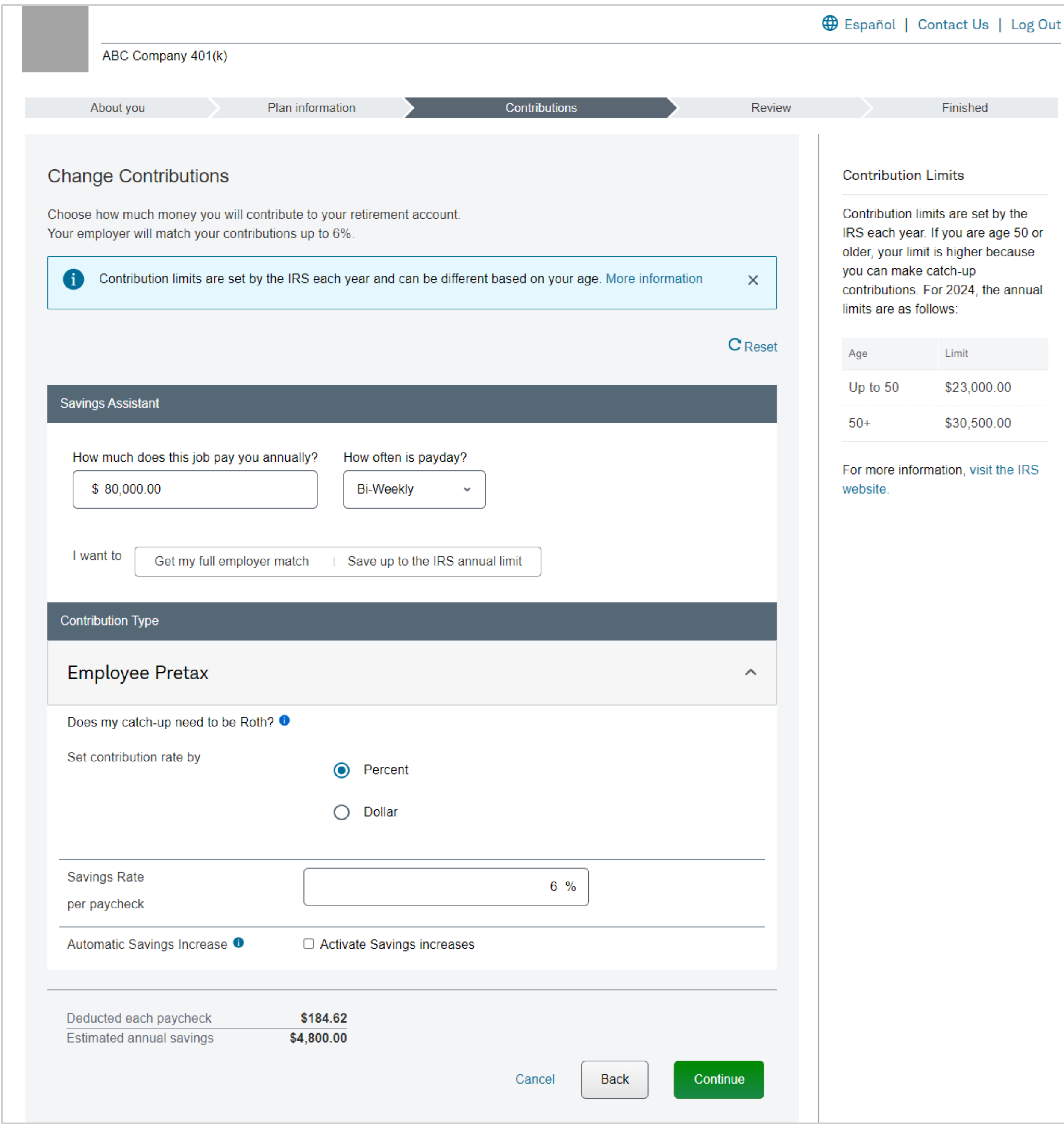
Choose your contributions (if applicable)

If you decided to choose your own contributions on the previous screen, or if your plan does not have an automatic contribution arrangement, you'll see the **Choose contributions** screen next.

Enter how much you want to contribute for each type of contribution your plan offers.

Note: The options you see on this screen will vary depending on your plan.



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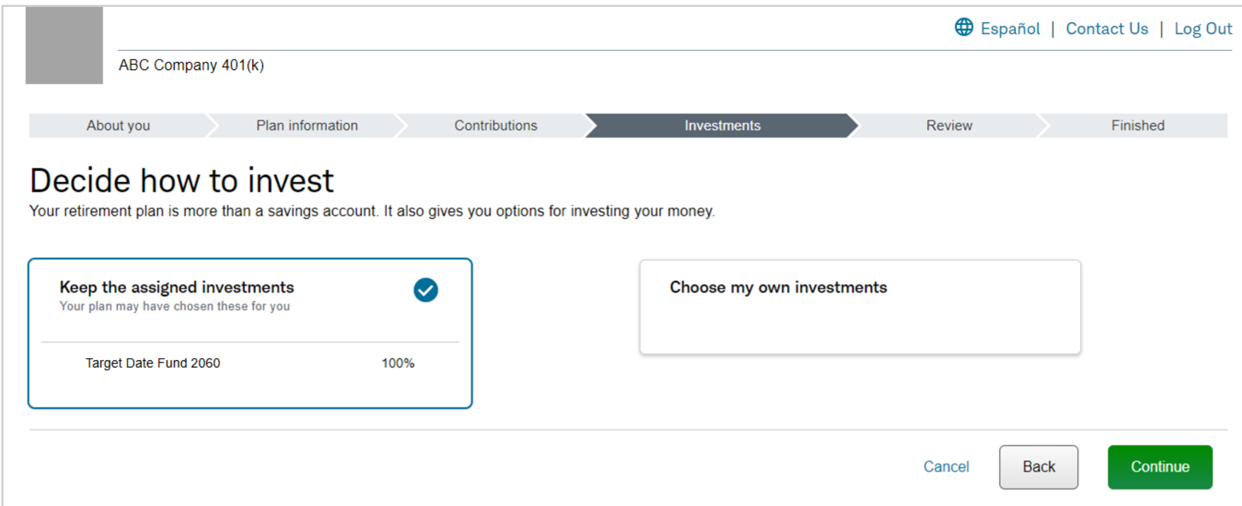
Review your assigned investments (if applicable)

Next, review your assigned investments and decide if you want to keep them or choose your own.

Note: You may not see this screen if you have no assigned investments or if certain other conditions apply to your account.



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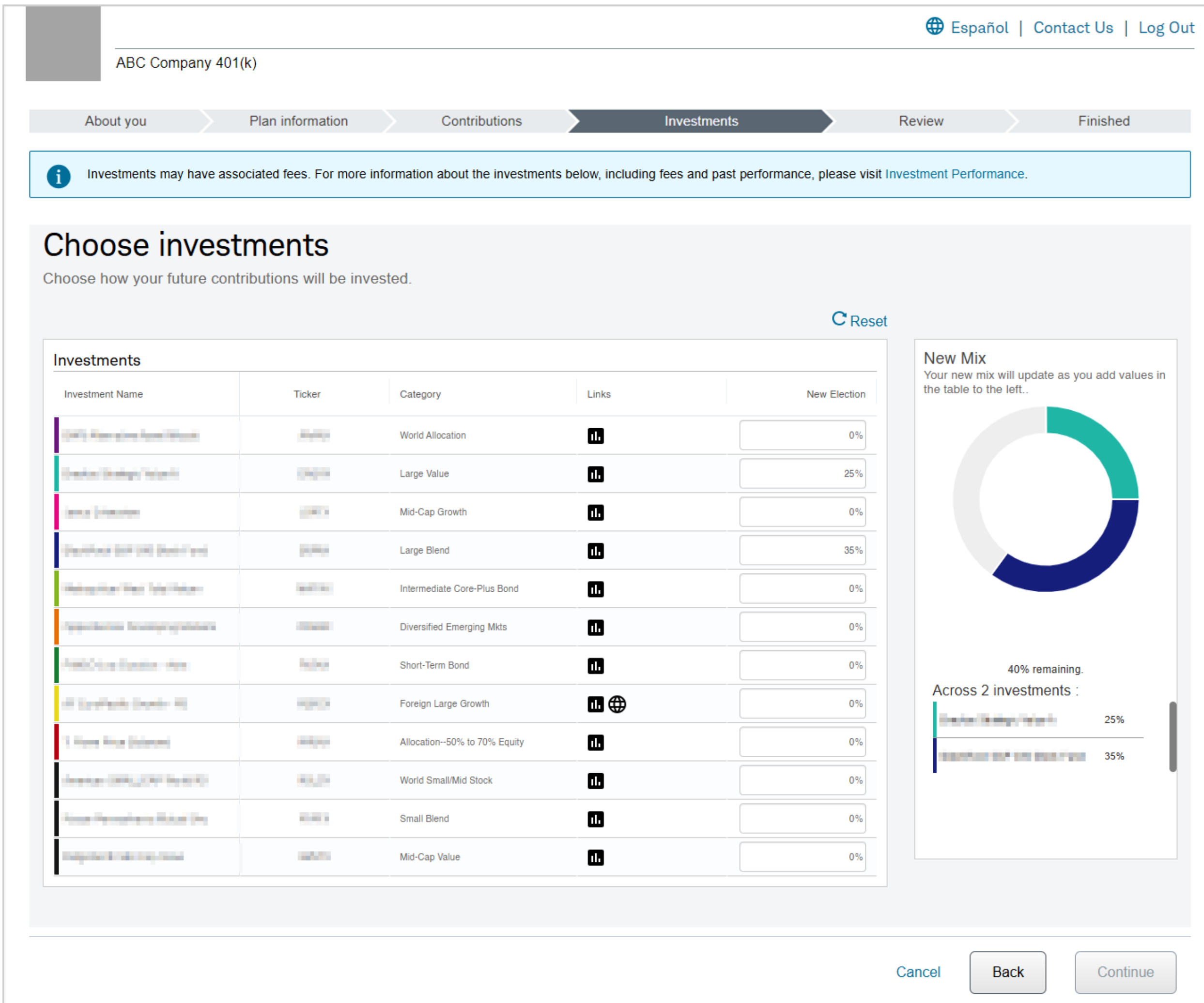
Choose your own investments (if applicable)

If you decided to choose your own investments on the previous screen, or if the previous screen was skipped, you'll see the **Choose investments** screen next.

Enter how much of your contributions should be directed toward each investment.



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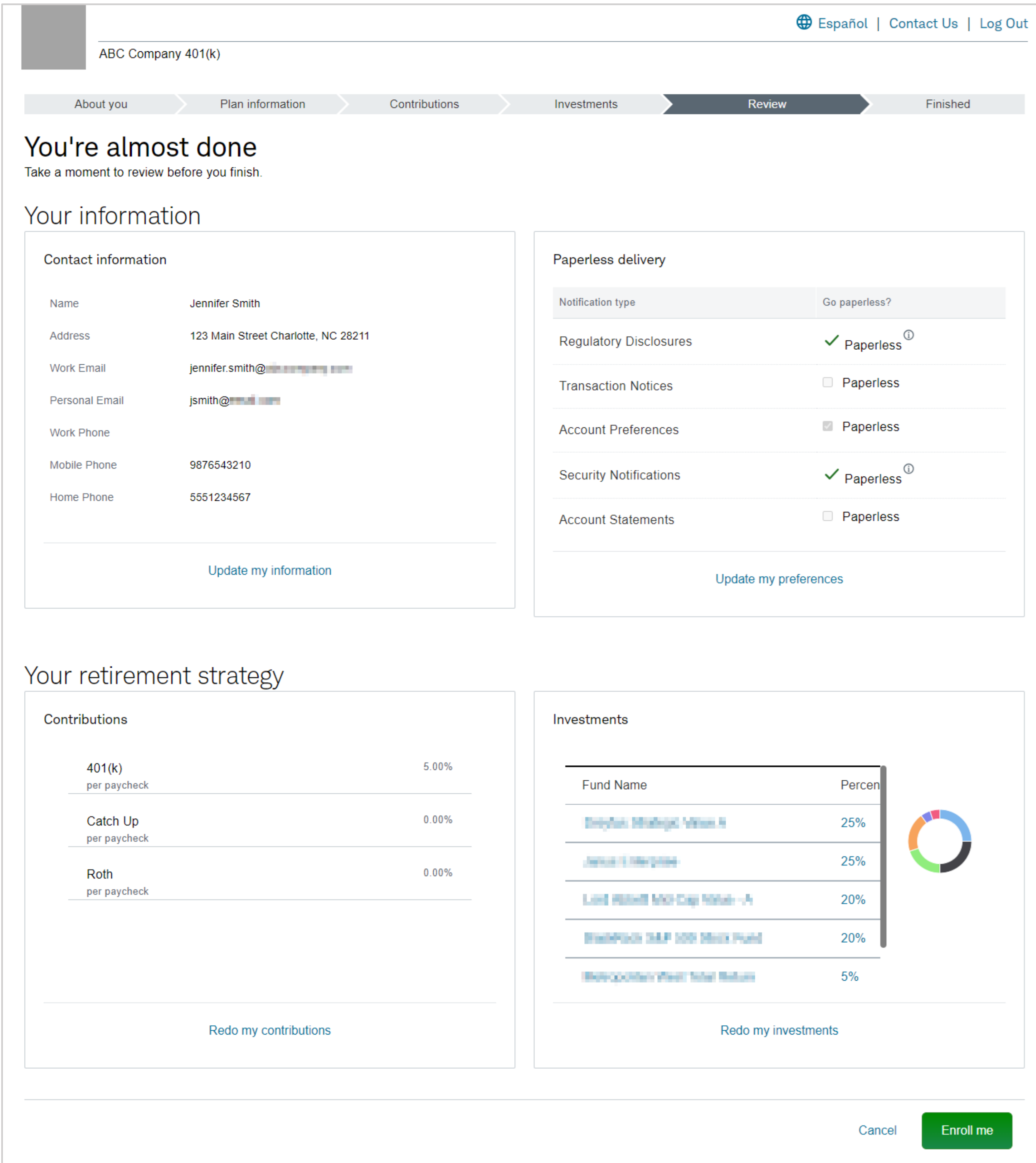
Review your enrollment information

This is a chance to review what you've entered and go back and change something if you wish. Don't worry—you can also make changes after enrolling.



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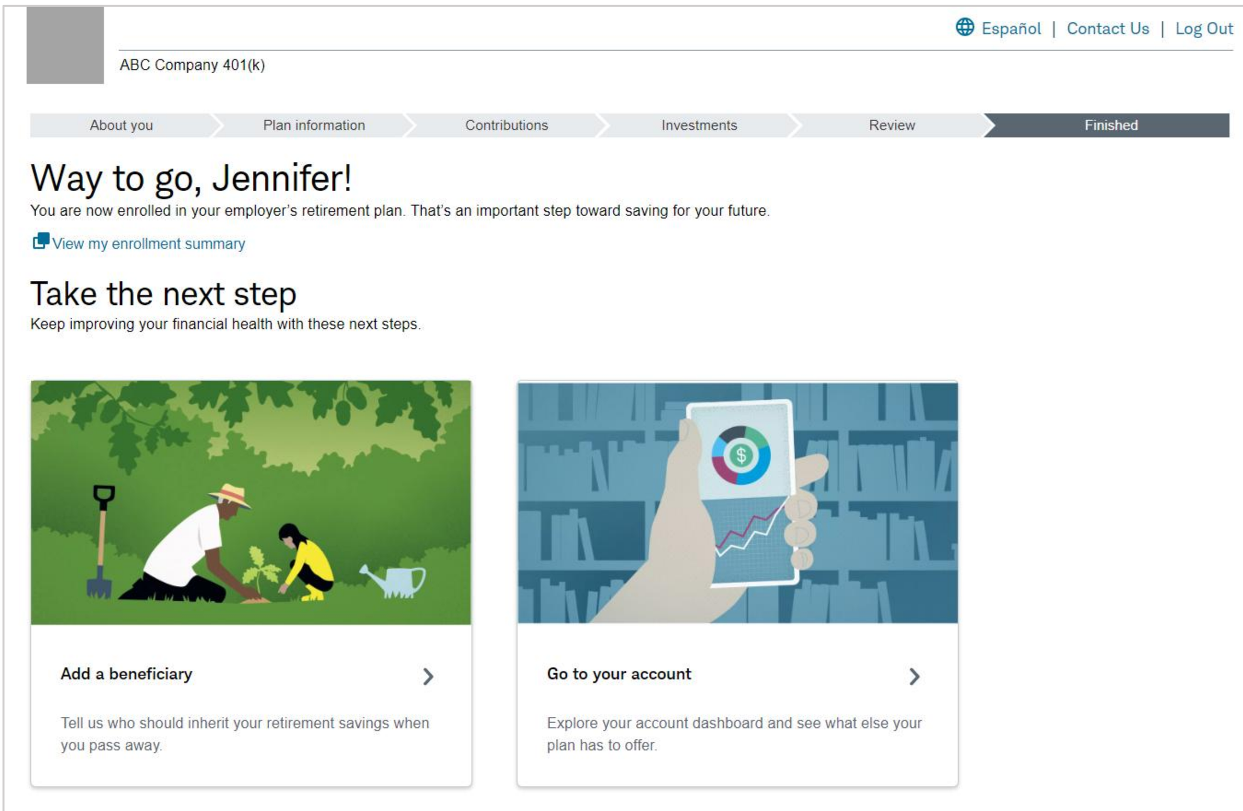
You’re enrolled! What’s next?

Now that you’re finished, click **View my enrollment summary** to view your enrollment information or print a copy for your records.

Your retirement contributions will typically start being deducted on your next paycheck or the one after, depending on processing time.

From here, you can **Add a beneficiary** or **Go to your account** to explore your plan.



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Returning User Log In

If you have previously set up a log in and password of your choosing, you do not need to register your account.

- Open an internet browser and go to www.spectrumeb.com
- Select PARTICIPANT LOGIN
- Enter your log in id and password.
- Click Log In

Retrieving a Forgotten Login ID

- Click on Forgot Login ID below the log in button
- Enter your Social Security number.
- If there are no issues with the account (i.e. locked or not set up), a secret question associated with the account is displayed.
    - Correct Answer: If you answer the question correctly, your login id (i.e. Alternate ID) is displayed. Click Ok to be taken back to the Login page appears. (note: secret questions are not case sensitive however the answers must be between 5-20 characters.)
    - Incorrect Answer: If you answer the question incorrectly, the following message appears: "Account information cannot be accessed at this time."

Resetting Forgotten Password

- Click on Forgot Password below the log in button
- Enter your Login ID.
- If there are no issues with the account (i.e. locked or not set up), a secret question associated with the account is displayed.
    - Correct Answer: If you answer the question correctly, you will be prompted to reset the password. (note: secret questions are not case sensitive however the answers must be between 5-20 characters.)
    - Incorrect Answer: If you answer the question incorrectly, the following generic message appears: "Account information cannot be accessed at this time.

If you cannot reset your account using your secret questions, please call 888-641-1140 option 1 to speak with a customer service representative.

Page Tabs:

Manage / Your Portfolio

- **Portfolio Rebalance**
  - Rebalances entire account balance to a new investment mix of your choice.
- **Auto Rebalance**
  - Set up a frequency for your portfolio to rebalance to your asset allocation automatically.
- **Investment Transfer**
  - Sell an amount in one or more specific investments and reinvest the proceeds in other investments.

Manage / Manage Contributions

- **Contribution Rate/Amount**
  - Update the amount you are having withheld from your paycheck by rate or percent in pretax or Roth.
- **Investment Elections**
  - Change how future contributions are invested. Note: This does not rebalance your current account or portfolio. It only applies to money received in the future.

Manage/Withdraw

- If your plan allows for loans, you can review your current loan balance, or model and request a new loan.
- All other withdrawal requests must complete a paper form.
  - See the Special Tax Notices listed in the options bar here.
  - Go to "**Forms-distribution**" tab to download a distribution request form.

Statements & Analytics / Performance & Statements

- **Statements on Demand**
  - Run a statement for a custom date range.
- **Statements & Disclosures**
  - Find historical quarterly statements and required plan disclosures.
- **Personal Performance**
  - View the performance of investments in your portfolio for a time range that you specify.

Fund Performance

- View market data performance for each investment available in your plan.

Forms

- Find links to PDFs of paper forms associated with your plan here.
  - Return completed paper forms to your company plan administrator.

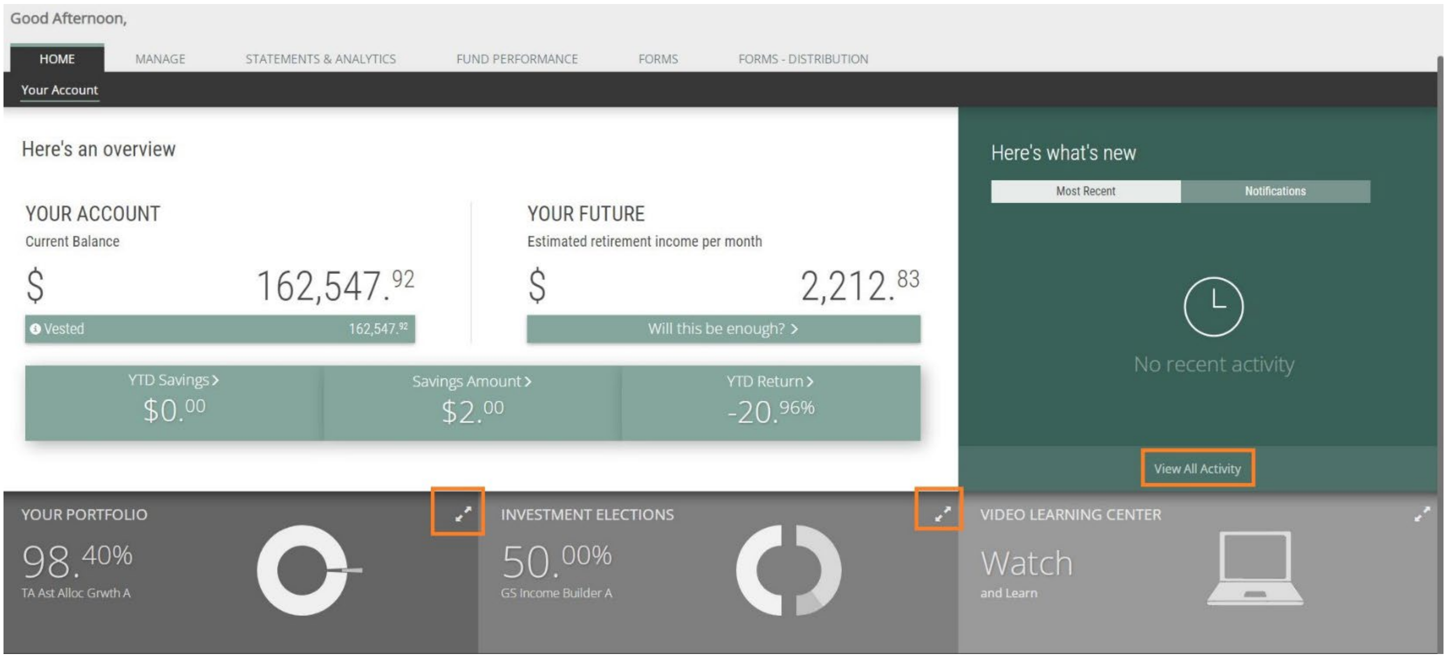
Forms-Distribution

- Forms specifically related to taking money out of the plan
  - Distribution form – used to request distributions due to termination of employment, disability, retirement eligible withdrawal, or plan termination.
  - Distribution due to death
  - Distribution due to hardship (if allowed by plan). See page 4 for specific criteria.

Account Management

Your Account Home page displays your current balance and a projected future retirement income. The box to the right shows recent activity. Click on **View All Activity** to display more.

Click the arrows in the right corner of the boxes below to toggles to **Your Portfolio** or **Investment Elections**.



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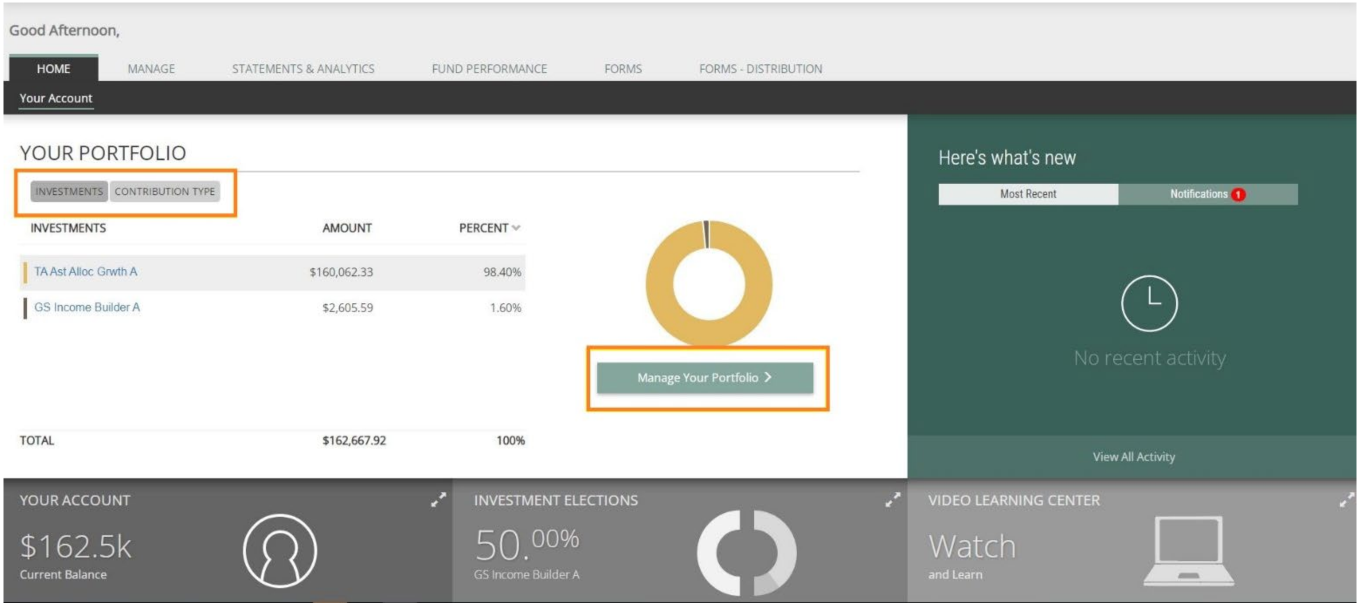
➢ Your Portfolio

Switch between a view of your balance by investment or by contribution type (Deferral, Roth, match, etc.)

If you'd like to make changes to your portfolio investments, click on "**Manage your portfolio**" below the circle graph.



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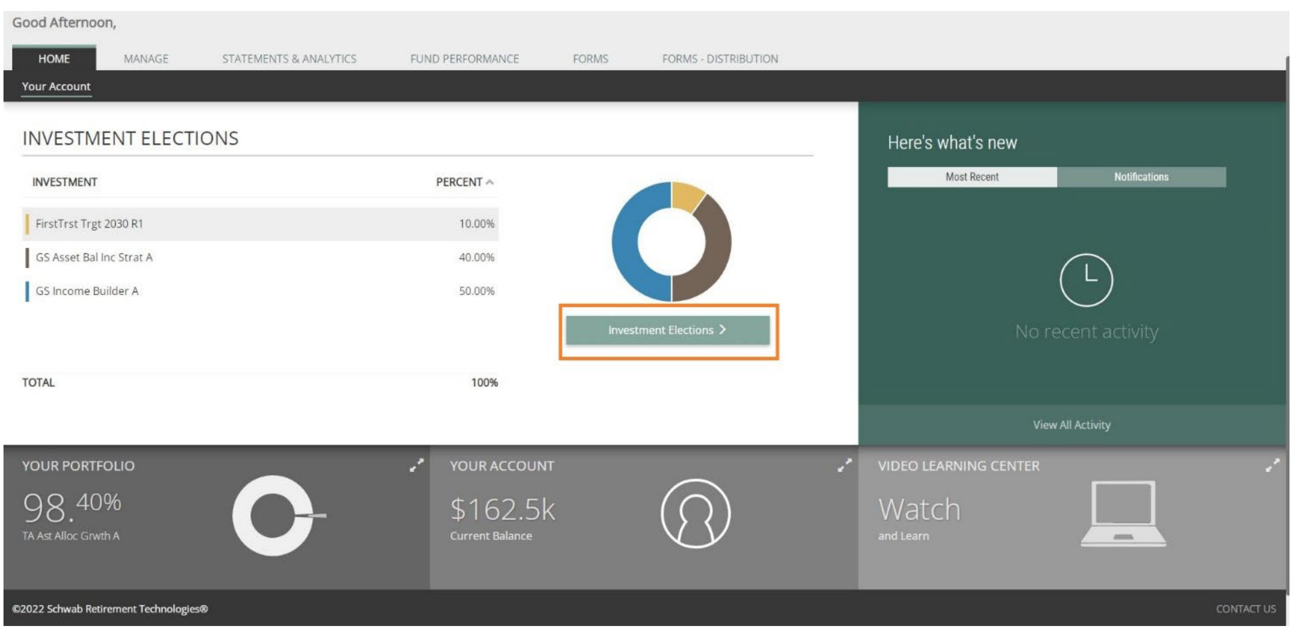
➢ Investment Elections

Displays which funds your contributions will be invested into. To make changes, click on "**Investment Elections**" below the circle graph.



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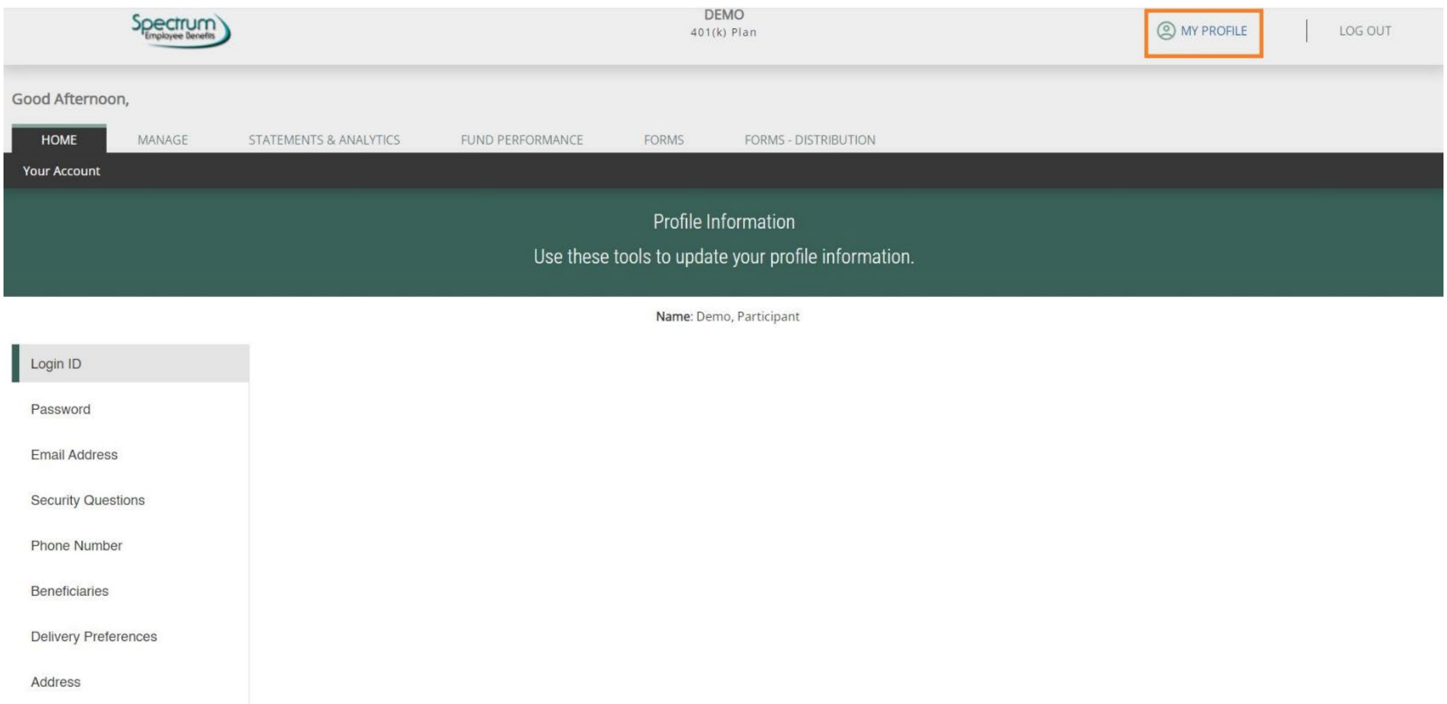
My Profile

- **Click on My Profile in the upper right corner to view and change personal account details:**
  - Log in ID
  - Password
  - Email
  - Security Questions
  - Phone number
  - Beneficiaries
  - Delivery preferences (paper or electronic statements)
  - Address
  - Two-Step Verification



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Log out

- Best practice is to always click on “Log out” in the upper right corner when you’re done viewing and managing your account.