



Spectrum Alliance Program Website Access/Online Enrollment

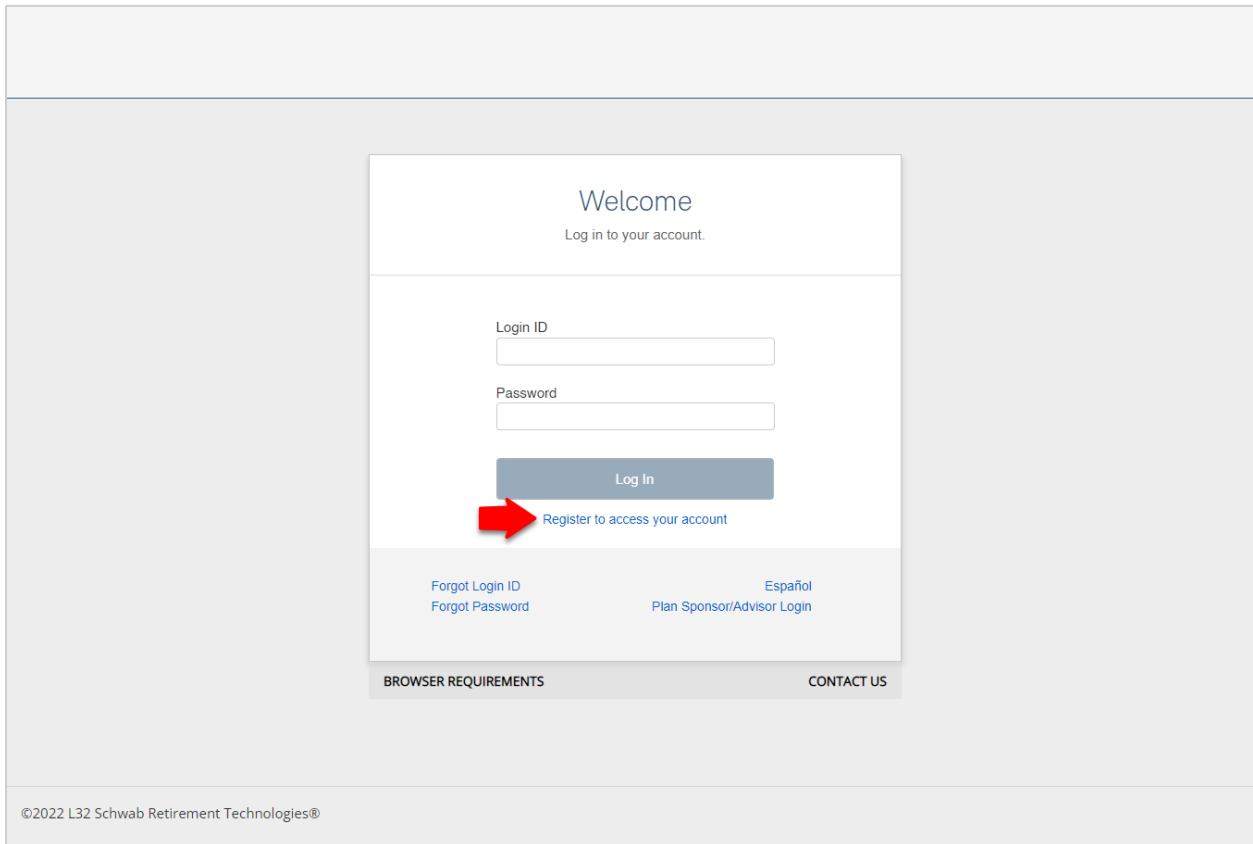
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Account Registration

1. First time users must first register their account:

- Open an internet browser and go to www.spectrumb.com
- Select **PARTICIPANT LOGIN**
- click on “**Register to access your account**” link below the Log In button



The screenshot displays a web page titled "Welcome" with the instruction "Log in to your account." Below this, there are two input fields: "Login ID" and "Password". A "Log In" button is positioned below the password field. A red arrow points to a link labeled "Register to access your account" located directly beneath the "Log In" button. At the bottom of the page, there are links for "Forgot Login ID", "Forgot Password", "Español", and "Plan Sponsor/Advisor Login". A footer contains the text "©2022 L32 Schwab Retirement Technologies®" and links for "BROWSER REQUIREMENTS" and "CONTACT US".

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

Tell us a little about yourself and your plan. [Help](#)

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

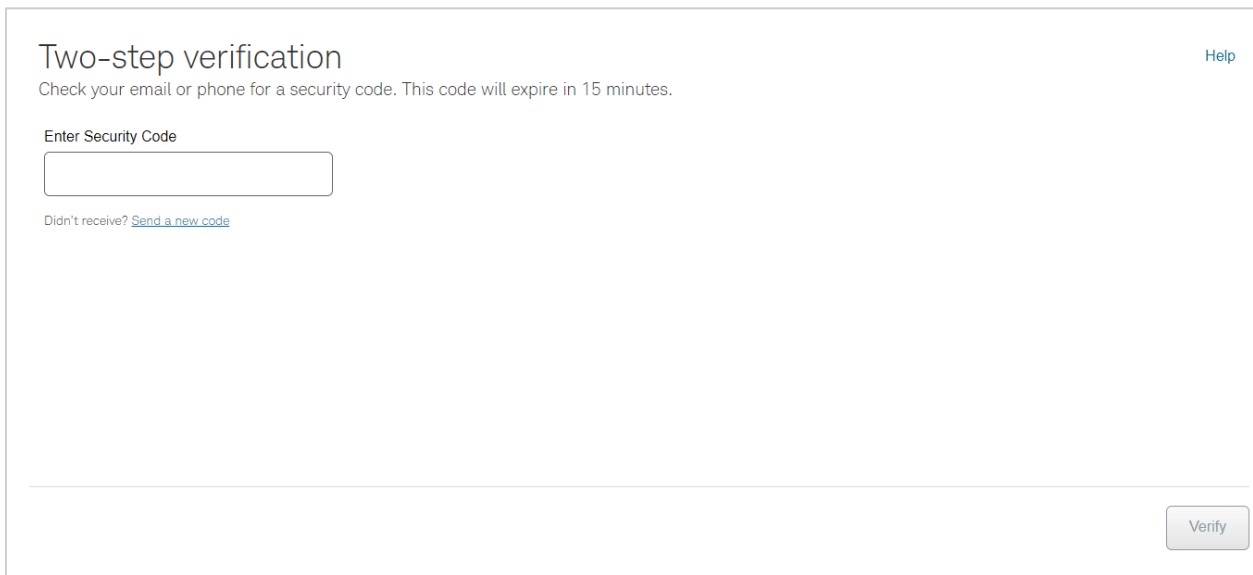
Work Email Address

Employee ID

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.



The screenshot shows a web form titled "Two-step verification". At the top right is a "Help" link. Below the title is a message: "Check your email or phone for a security code. This code will expire in 15 minutes." Underneath is a label "Enter Security Code" followed by a text input field. Below the input field is a link: "Didn't receive? [Send a new code](#)". At the bottom right of the form is a "Verify" button.

For illustrative purposes only

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**.

Welcome, Jennifer Help

Create a Login ID and password to complete registration.

Login ID

Confirm Login ID

Password

Confirm Password

Security Question 1

Security Answer 1

Security Question 2

Security Answer 2

Security Question 3


Security Answer 3

For illustrative purposes only

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.

Registration Confirmation

 Your registration is complete. To access your account, [log in](#) using your new credentials

[Return to Login](#)

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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.

ABC Company 401(k)


Español | Contact Us | Log Out

Hi, Jennifer!
Let's start saving for your future.

Enroll now


We'll keep it simple

Confirm your information




Keep your money secure by providing your preferred contact information and preferences.

Decide how much to save






Set your contribution amount so it meets your goals and your budget.

Choose investments



Go with your plan's suggestion (if available) or fine tune your investments your way.

Common questions

- Why should I enroll? 
- How does a retirement plan work? 
- Can I change my mind after enrolling? 

Ready to get started?

Enroll now

For illustrative purposes only

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.

ABC Company 401(k)


Español | Contact Us | Log Out

About you | Plan informa... | Contributions | Investments | Review | Finished

1 of 2

First, your information


Check your information below and make sure it's all correct.

 Jennifer Smith

Date of birth	Work email
12/31/1979	jennifer.smith@██████████


To change something that cannot be edited on this page, contact us.

Contact information




Home phone	Personal email
(555) 123-4567	jsmith@██████████
Mobile phone	
(987) 654-3210	
Work phone	

Mailing address



Country	United States	
Address 1	Address 2	
123 Main Street		
City/APO/FPO/DPO	State/Province/Territory	ZIP/Postal code
Charlotte	North Carolina	28211

Cancel

 Why do you need my information?

We will use your contact information to send you account statements, plan updates, and alerts about changes to your account. We won't share your information or use it to send you spam.

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.

ABC Company 401(k) Español | Contact Us | Log Out

2 of 2 About you Plan informa... Contributions Investments Review Finished

Enroll in paperless delivery

Enroll in paperless delivery to get your statements and other communications electronically instead of by mail.

Notification type	Go paperless?
Regulatory Disclosures	<input checked="" type="checkbox"/> Paperless ⓘ
Transaction Notices	<input type="checkbox"/> Paperless
Account Preferences	<input checked="" type="checkbox"/> Paperless
Security Notifications	<input checked="" type="checkbox"/> Paperless ⓘ
Account Statements	<input checked="" type="checkbox"/> Paperless

[Cancel](#) [Back](#) [Save and continue](#)

How paperless delivery works

If you go paperless, you'll receive emails when statements are available or there is important activity in your account. You'll be able to view your documents or get more information by logging in online.

You can always change your preferences after enrolling.

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.

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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.

ABC Company 401(k)

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About you > Plan inform... > **Contributions** > Investments > Review > Finished

Save more, automatically

To help you save, your plan has a program that increases your contributions a little each year. You'll be enrolled in this program on **Jan 1, 2025**, unless you choose a different option.

Stay in the automatic contribution arrangement

Your contributions will increase a little each year.

401(k) 3%
per paycheck

▶ How will my contributions increase?

Choose my own contributions

[Don't automatically enroll me](#)

Did you know?

Contributing to a pretax retirement account lowers your taxable income for the current year, which can save you money now.

For illustrative purposes only

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

Change Contributions

Choose how much money you will contribute to your retirement account.
Your employer will match your contributions up to 6%.

i Contribution limits are set by the IRS each year and can be different based on your age. [More information](#) ×

[Reset](#)

Savings Assistant

How much does this job pay you annually? How often is payday?

I want to Get my full employer match Save up to the IRS annual limit

Contribution Type

Employee Pretax

Does my catch-up need to be Roth? **i**

Set contribution rate by

Percent Dollar

Savings Rate per paycheck

Automatic Savings Increase **i** Activate Savings increases

Deducted each paycheck **\$184.62**
Estimated annual savings **\$4,800.00**

[Cancel](#) [Back](#) [Continue](#)

Contribution Limits

Contribution limits are set by the IRS each year. If you are age 50 or older, your limit is higher because you can make catch-up contributions. For 2024, the annual limits are as follows:

Age	Limit
Up to 50	\$23,000.00
50+	\$30,500.00

For more information, [visit the IRS website.](#)

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

Decide how to invest

Your retirement plan is more than a savings account. It also gives you options for investing your money.

Keep the assigned investments

Your plan may have chosen these for you

Target Date Fund 2060 100%

Choose my own investments

[Cancel](#) [Back](#) [Continue](#)

For illustrative purposes only

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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ABC Company 401(k)

About you
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i Investments may have associated fees. For more information about the investments below, including fees and past performance, please visit [Investment Performance](#).

Choose investments

Choose how your future contributions will be invested.

[Reset](#)

Investment Name	Ticker	Category	Links	New Election
Global Alternative Assets (Global)	GAASX	World Allocation		0%
Global Strategic (Global)	GSATX	Large Value		25%
Global (Global)	GLBLX	Mid-Cap Growth		0%
Global (Global)	GLBLX	Large Blend		35%
Global (Global)	GLBLX	Intermediate Core-Plus Bond		0%
Global (Global)	GLBLX	Diversified Emerging Mkts		0%
Global (Global)	GLBLX	Short-Term Bond		0%
Global (Global)	GLBLX	Foreign Large Growth		0%
Global (Global)	GLBLX	Allocation-50% to 70% Equity		0%
Global (Global)	GLBLX	World Small/Mid Stock		0%
Global (Global)	GLBLX	Small Blend		0%
Global (Global)	GLBLX	Mid-Cap Value		0%

New Mix
Your new mix will update as you add values in the table to the left.

40% remaining.

Across 2 investments :

- Global Strategic (Global) 25%
- Global (Global) 35%

Cancel
Back
Continue

For illustrative purposes only

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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ABC Company 401(k)

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

You're almost done

Take a moment to review before you finish.

Your information

Contact information

Name	Jennifer Smith
Address	123 Main Street Charlotte, NC 28211
Work Email	jennifer.smith@██████████.com
Personal Email	jsmith@██████████.com
Work Phone	
Mobile Phone	9876543210
Home Phone	5551234567

[Update my information](#)

Paperless delivery

Notification type	Go paperless?
Regulatory Disclosures	<input checked="" type="checkbox"/> Paperless ⓘ
Transaction Notices	<input type="checkbox"/> Paperless
Account Preferences	<input checked="" type="checkbox"/> Paperless
Security Notifications	<input checked="" type="checkbox"/> Paperless ⓘ
Account Statements	<input type="checkbox"/> Paperless

[Update my preferences](#)

Your retirement strategy


Contributions

401(k) per paycheck	5.00%
Catch Up per paycheck	0.00%
Roth per paycheck	0.00%

[Redo my contributions](#)

Investments

Fund Name	Percent
Divdln: Strategic Value F	25%
Janus I Divdln	25%
Low Risk Mkt Cap Intl - A	20%
BlackRock S&P 500 Mkt Fund	20%
BlackRock Short-Term Bond	5%



[Redo my investments](#)

[Cancel](#) [Enroll me](#)

For illustrative purposes only

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.

ABC Company 401(k) Español | Contact Us | Log Out

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


Way to go, Jennifer!

You are now enrolled in your employer's retirement plan. That's an important step toward saving for your future.

[View my enrollment summary](#)


Take the next step

Keep improving your financial health with these next steps.



Add a beneficiary >

Tell us who should inherit your retirement savings when you pass away.



Go to your account >

Explore your account dashboard and see what else your plan has to offer.

For illustrative purposes only

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.spectrumb.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**.

Good Afternoon,

HOME | MANAGE | STATEMENTS & ANALYTICS | FUND PERFORMANCE | FORMS | FORMS - DISTRIBUTION

Your Account

Here's an overview

YOUR ACCOUNT
Current Balance
\$ 162,547.⁹²
Vested 162,547.⁹²

YOUR FUTURE
Estimated retirement income per month
\$ 2,212.⁸³
Will this be enough? >

YTD Savings > \$0.⁰⁰ | Savings Amount > \$2.⁰⁰ | YTD Return > -20.⁹⁶%

Here's what's new
Most Recent | Notifications
No recent activity
View All Activity

YOUR PORTFOLIO 98.40% TA Ast Alloc Grwth A

INVESTMENT ELECTIONS 50.00% GS Income Builder A

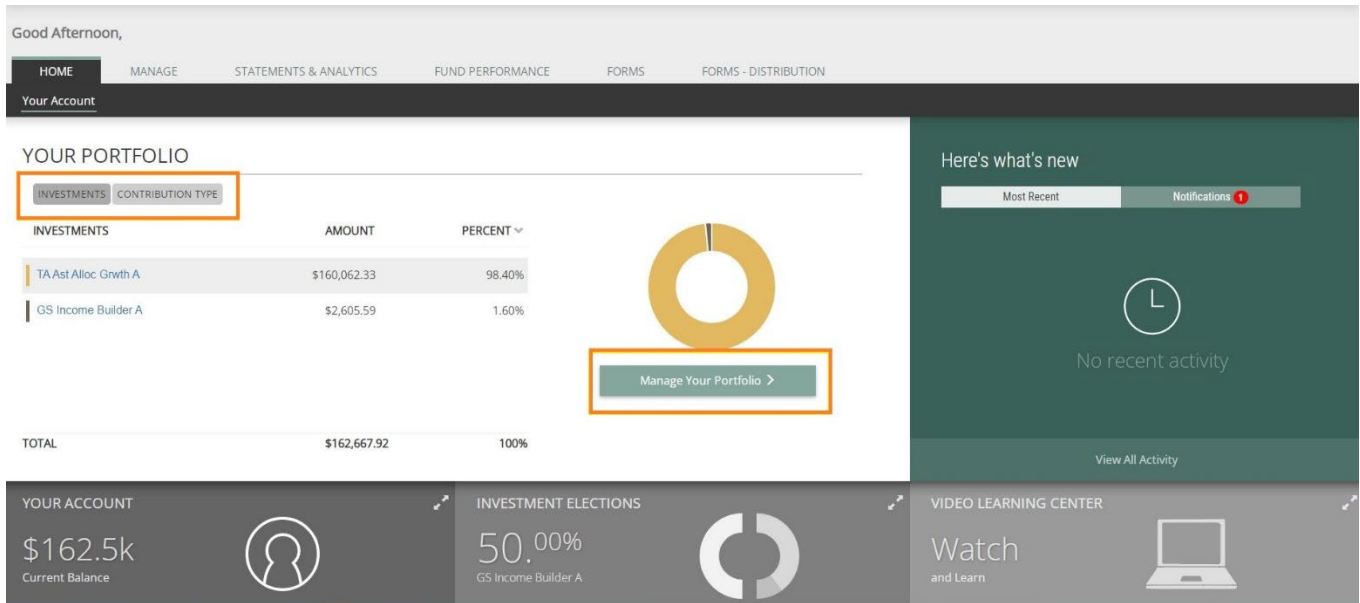
VIDEO LEARNING CENTER Watch and Learn

For illustrative purposes only

➤ Your Portfolio

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

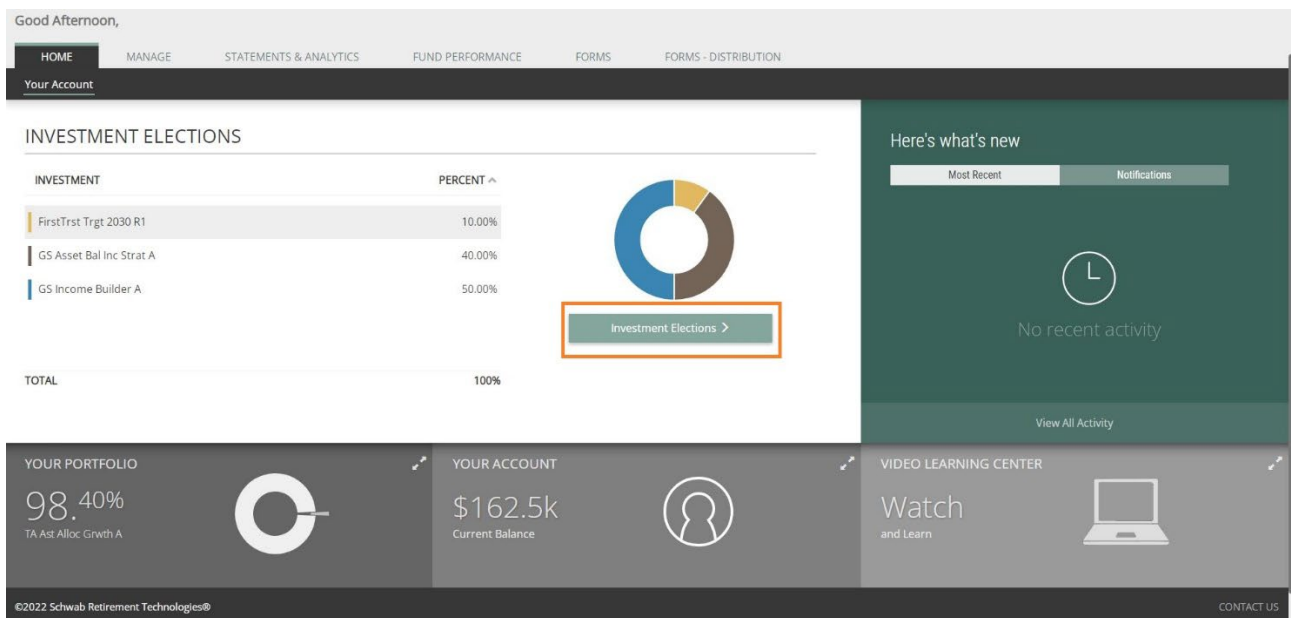
If you'd like to make changes to your portfolio investments, click on **"Manage your portfolio"** below the circle graph.



For illustrative purposes only

➤ Investment Elections

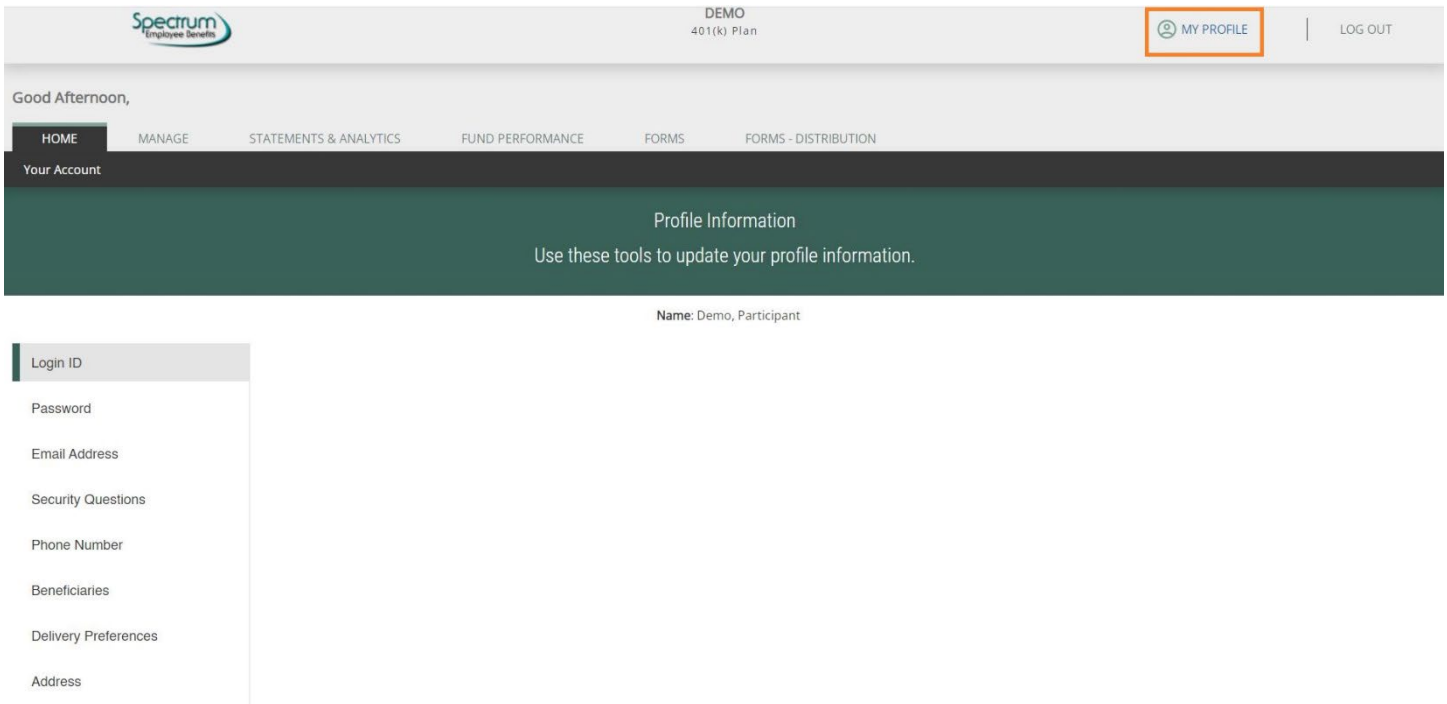
Displays which funds your contributions will be invested into. To make changes, click on **"Investment Elections"** below the circle graph.



For illustrative purposes only

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



For illustrative purposes only

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.

