

# Enhancements to Your Online Retirement Plan Experience

Presented by:

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Save the Date

## UPCOMING EVENTS

*July 26, 2016 (For Companies)*

ACA Update: Where are we, what's next and will it end?

*September 14, 2016 (For You)*

Sessions @ Sentinel

Register in "Webinars & Events" under "For Companies" or "For You" at

[www.sentinelgroup.com](http://www.sentinelgroup.com)

# Today's Agenda

- Enhancement highlights
- Plan Sponsor website updates
- Participant website updates
- What to watch for
- Questions & answers



# Keys to a great web experience

## **Simplicity.**

- Data that is most important to the account holder should be bubbled to the top with a focus on minimizing clicks.
- Transaction requests should be clear and easy to understand.

## **Adaptability.**

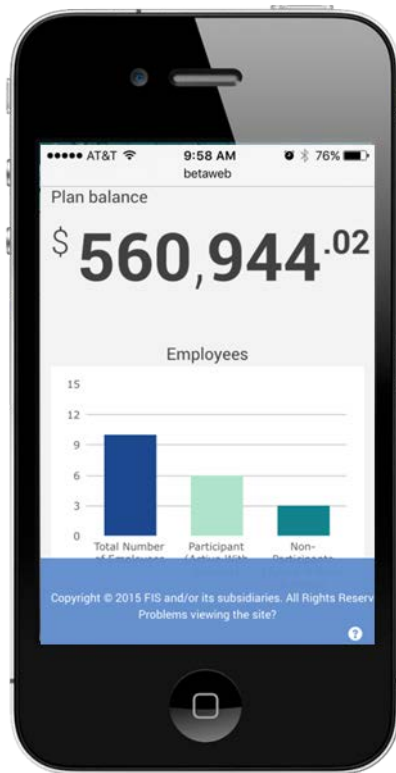
- People are looking to access their account from multiple devices (computer, tablet, phone)
- “One site to many” web design to ensure participants can manage their account on their device of choice.

## **Accessibility.**

- Data shows people are logging on from their phones at 7pm and Sentinel’s own data shows more than 50% of our new users are viewing our site from a tablet or phone and that the web browser of choice is no longer Microsoft’s Internet Explorer.
- Make sure that participants have the ability to view, manage, or initiate with a similar experience regardless of what device they use.

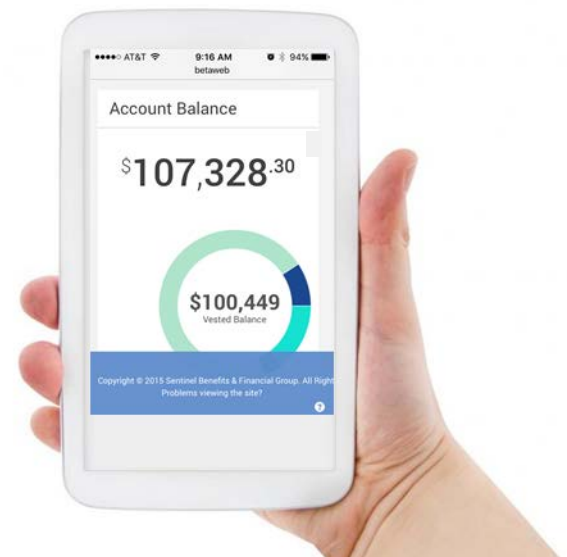
# Plan Sponsor Website Highlights

- Redesigned look with responsive functionality
- New ability to enable Plan Sponsor approval for loans



# Participant Website Highlights

- Completely redesigned dashboard
  - More prominent display of account balance and other key details
  - New “Retirement Tips” section
  - Enhanced retirement tracking widget
  - Login credentials remain unchanged
- Wizard-based investment management processes
  - Change elections
  - Move money
  - Change contribution rates
- Responsive technology
  - All functionality available on tablet/mobile device



# Participant Dashboard - Today

Welcome Test Employee 1

Change Plans Log Out

Sentinel Benefits & FINANCIAL GROUP

All My PlansMy Plan DashboardView InvestmentsManage My AccountPlan Statements & FormsTools & EducationContact UsRequest a Distribution

My Summary

View My Rate of Return

Change My Contributions

Manage My Personal Information

Manage My Investments

View My Statements

At-a-Glance

Account balance: \$108,642.41  
(includes loan balances)  
Vested balance: \$101,672.95  
(includes loan balances)  
Primary Beneficiary: Spouse Name 100.00%

Personal Information

Balance by Investment as of 02/04/2016

Investment	Balance	Current Election
Growth Lifestyle Portfolio	\$10,014.38	25.00%
Moderate Lifestyle Portfolio	\$78,958.98	75.00%
Loan Fund	\$4,333.90	
Fidelity Retirement Money Market	\$15,335.15	
Total:	\$108,642.41	

Balances by Source as of 02/04/2016

Source	Plan YTD Contributions	"Lifetime" Contributions	Balance
Employee 401(k) Deferral Contribution	\$195.00	\$9,740.00	\$5,581.64
Employer Matching Contribution	\$0.00	\$1,847.50	\$1,938.41
Employer Profit Sharing	\$0.00	\$11,950.39	\$12,000.40
Loan			\$4,333.90
Rollover Contribution			\$84,788.06
Total:			\$108,642.41

Contributions

Type	Current Rate
Pre-tax	\$0.00
Roth	Not contributing
Last Pre-tax deferral contribution change via Web/VRU	\$0.00
Last Roth contribution change via Web/VRU:	\$0.00

Recent Transactions

Transaction	Date	Status
Contribution of \$65.00	02/01/2016	Settled

Plan Message Center

You have 2 message(s). Please select a message to view the details.

Website Navigation Guide

Requesting an Online Distribution

Retirement Readiness

Assumptions

How much money can I expect to withdraw during my retirement?

Estimated monthly retirement income: \$916

Increase your monthly retirement income to: \$927

by contributing an additional monthly amount of: \$10

Enter WealthStation

Click here to change your contribution election.

How-To Videos

Learn About SmartLink

This video will give you an overview of this portal

How to View Your Rate of Return


Learn how to view your personal Rate of Return

How to Transfer Your Investments

Step-by-step tutorial on changing your investments

Balances At-a-Glance

Account Balances



Graph View

Moderate Lifestyle Portfolio \$78,958.98

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# Participant Dashboard – Coming Soon

Dashboard

Benefits Summary

Manage

Plan

Performance

Loans & Withdrawals

Forms & Reports

My Dashboard

Track Retirement

\$858.20

Projected income/mo.

IMPROVE

Goal: \$858 mo.

Currently Projected

100%

Keep it up!

This Plan

Other Assets

MY RETIREMENT ANALYSIS

Account Balance

\$107,328.30

\$100,449

Vested Balance

MANAGE INVESTMENTS

Contribution Rate

6%

Pre-tax

6%

Pre-tax

4%

Roth

CHANGE CONTRIBUTION RATE

My Portfolio

View

Performance model

Overview

1 year

Investment Name	Fund ID	Performance	Asset Class	From My Paycheck	Balance
> Growth Lifestyle Portfolio		N/A	Investment Product	25%	9.27%   \$9,946.51
> Moderate Lifestyle Portfolio		N/A	Investment Product	75%	72.4%   \$77,712.74
Loan Fund	LOAN	0%	None	0%	4.04%   \$4,333.90
Fidelity Retirement Money Mkt	FRTXX	0.02%	Money Market - Taxable	0%	14.29%   \$15,335.15

Recent Activity

Date	Type	Amount	Status
02/05/16	Personal Information - Automatic enrollment opt-out	n/a	
02/05/16	Contribution Rate Change	n/a	
01/19/16	Deferral, Pre-tax or Roth	\$65.00	
01/04/16	Deferral, Pre-tax or Roth	\$65.00	
12/23/15	Deferral, Pre-tax or Roth	\$65.00	
12/07/15	Deferral, Pre-tax or Roth	\$65.00	
11/23/15	Deferral, Pre-tax or Roth	\$65.00	
11/09/15	Deferral, Pre-tax or Roth	\$65.00	
10/26/15	Deferral, Pre-tax or Roth	\$65.00	

VIEW WEB/VRU ACTIVITY

VIEW TRANSACTIONS

Retirement Tips

A Dollar A Day

Contribute as little as \$30 extra dollars a month to your retirement plan and you could have an extra \$31,000 by the time you retire!

\*Assumes 7% rate of return, a 3% inflation rate and 25 years to retirement.


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# Retirement Readiness - Today


**Retirement Readiness****Assumptions**

How much money can I expect to withdraw during my retirement?

Estimated monthly retirement income:  **\$916**

Increase your monthly retirement income to:  **\$927**

by contributing an additional monthly amount of:

\$  

[Enter WealthStation](#)

[Click here to change your contribution election.](#)

**Sentinel Web Demo 401(k) Plan Assumptions**

Two time periods are defined within this retirement income estimate. The first period is from now until retirement. The second period is during retirement.

---

**Assumptions Before Retirement**

---

**Retirement Age** **Years Months**

**Plan balance as of 2/05/2016:** \$104,308.51

**Contributions continue until:** Your Retirement

<b>Plan Contributions</b>	<b>Annual Contributions</b>	<b>Contribution Increase</b>
<input type="checkbox"/> Tax-deferred contributions	\$1,755	2.50%
<input type="checkbox"/> Employer matching contributions	\$195	0%

**Investment Portfolio:** Conservative

☐ Cash Equivalents 15.0%, Inter-Term Govt Bond 17.0%, Long-Term Govt Bond 10.0%, Municipal Bonds 18.0%, Corporate Bonds 10.0%, Large Value Stocks 15.0%, Large Growth Stocks 10.0%, International Stocks 3.0%, International Bonds 3.0%

☐ Average annual return: 5.31%

☐ Standard deviation (risk): 6.12%

---

**Assumptions During Retirement**

---

**Retirement withdrawals continue until age:**

# Retirement Readiness – Coming Soon

## Track Retirement



\$1,234.<sup>57</sup>

Projected  
income/mo.

IMPROVE

Goal: \$2,083 mo.

Currently  
Projected

59%  
of the way  
there!





This Plan



Other Assets

MY RETIREMENT ANALYSIS

# Retirement Readiness – Coming Soon

**Edit Goals**  

**Retirement Income Goal**

**Monthly**  
\$2,083.33

 or 

**Annually**  
\$24,999.96

**Retirement**

**Begins at age**  
67

**Ends at age**  
87

You can further alter the results of your projection by including additional assets and other sources of income as entered within a My Retirement Analysis. Click below to get started.

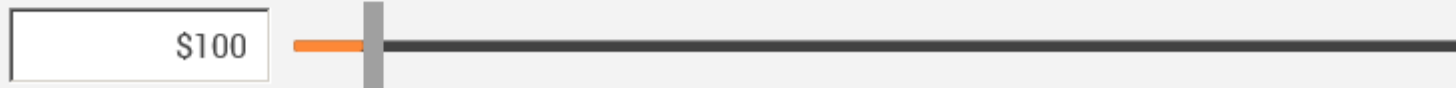
[START MY RETIREMENT ANALYSIS](#)

**CALCULATE**

# Retirement Readiness – Coming Soon

## Improve Your Retirement Income Projection ×

By contributing an additional monthly amount of



You could increase your projected monthly retirement income

From \$ **1,234**.57 To \$ **1,348**.00

[CHANGE YOUR CONTRIBUTION ELECTION](#)

# Manage Investments - Today

Welcome Test Employee 1 Change Plans Log Out

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## Conform to Target

Your request has not yet been processed.

Please confirm that the details below properly describe the transaction you are requesting by pressing 'Continue'. Press 'Cancel' to abort this request.

[View Prospectus](#) [Fees/Trading Rules](#)

Investment	Asset Class	Current Balance	Percent of Balance	Target (%)	Read Prospectus	Projected Balance
<b>Transferable Funds:</b>						
Growth Lifestyle Portfolio	Investment Product	\$10,014.38	9.60%	0.00%		0.00%
AllianceBern Growth & Income A	Large Value	\$1,363.84			<input checked="" type="checkbox"/> Yes	
Franklin US Government Secs A	Intermediate Government	\$465.96			<input checked="" type="checkbox"/> Yes	
Fidelity Government Money Market:Premium	Money Market - Taxable	\$2,927.14			<input checked="" type="checkbox"/> Yes	
Oppenheimer Capital Appreciation A	Large Growth	\$1,097.26			<input checked="" type="checkbox"/> Yes	
Columbia Total Return Bond Z	Intermediate-Term Bond	\$960.56			<input checked="" type="checkbox"/> Yes	
Templeton Foreign A	Foreign Large Value	\$1,315.92			<input checked="" type="checkbox"/> Yes	
Invesco American Franchise A	Large Growth	\$1,883.70			<input checked="" type="checkbox"/> Yes	
Moderate Lifestyle Portfolio	Investment Product	\$78,958.98	75.70%	100%		\$104,308.51
Columbia Acorn International Z	Foreign Small/Mid Growth	\$5,907.24			<input checked="" type="checkbox"/> Yes	
American Funds EuroPacific Gr A	Foreign Large Growth	\$12,475.29			<input checked="" type="checkbox"/> Yes	
Baron Asset Retail	Mid-Cap Growth	\$8,029.40			<input checked="" type="checkbox"/> Yes	
Fidelity Spartan Extended Mkt Index Inv	Mid-Cap Blend	\$9,038.05			<input checked="" type="checkbox"/> Yes	
Fidelity Spartan 500 Index Inv	Large Blend	\$16,512.39			<input checked="" type="checkbox"/> Yes	
Davis NY Venture A	Large Blend	\$6,198.35			<input checked="" type="checkbox"/> Yes	
PIMCO Total Return Admin	Intermediate-Term Bond	\$10,317.68			<input checked="" type="checkbox"/> Yes	
Value & Restructuring Z	Large Blend	\$10,480.58			<input checked="" type="checkbox"/> Yes	
Fidelity Retirement Money Market	Money Market - Taxable	\$15,335.15	14.70%	0.00%	<input type="checkbox"/> Yes	0.00%
<b>Transferable Accounts Total:</b>		<b>\$104,308.51</b>	<b>100.00%</b>	<b>100.00%</b>		<b>\$104,308.51</b>
<b>Account Total:</b>		<b>\$104,308.51</b>	<b>100%</b>			<b>\$104,308.51</b>

[Select All](#)

☐ Update my election percentages in all sources to match my target %.





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

\* The above transaction may result in redemption fees being charged against the transaction. If you are unsure of the fund rules for redemption fees please check the mutual fund redemption fee policy in the funds prospectus.


Account Balan... Projected Balan...

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Manage Investments 

What would you like to do?

Your Balance

**\$107,328.30**  
Vested Balance \$100,449.10


Change Elections



The funds you put the money from your paycheck into.

[GET STARTED](#)


Move Money



Transfer the money in your account between the funds in your plan.

[GET STARTED](#)


Rebalance



Make the balance match your existing target or set a new one.


[GET STARTED](#)

Change Contribution Rates



Change how much money you put in your account from your paycheck.




[GET STARTED](#)

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 Change Elections

 Print


Overall Progress: **0% Complete**

Enter Investment Election Percentages


Election Rules

Minimum allocation:	1%
Minimum allocation increment:	1%
Days to complete request:	1

Current Investment Elections  
How new contributions are currently invested



New Investment Elections  
How new contributions will be invested after you have changed your elections



Compare

Investment	Fund ID	Asset Class	Current Allocation %	New Election %
> Aggressive Growth Portfolio		Investment Product	0%	<input type="text" value="25"/> %
> Growth Lifestyle Portfolio		Investment Product	25%	<input type="text" value="75"/> %
> Moderate Lifestyle Portfolio		Investment Product	75%	<input type="text" value="0"/> %


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30%

75%



0%

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 **Change Elections**  Print

Overall Progress: **20% Complete**

### Transferable Balances

Would you like to rebalance your transferable balances in your plan to conform with the percentages you entered for your investment elections?

☐ No ☒ Yes

Investment	Fund ID	Asset Class	Current Balance Mix		New Target	
Transferable Funds						
> <a href="#">Growth Lifestyle Portfolio</a> <a href="#">details</a>		Investment Product	9.66%	\$9,946.51	75%	\$77,245.80
> <a href="#">Moderate Lifestyle Portfolio</a> <a href="#">details</a>		Investment Product	75.45%	\$77,712.74		
<a href="#">Fidelity Retirement Money Market</a> <a href="#">details</a>	FRTXX	Money Market - Taxable	14.89%	\$15,335.15		
TRANSFERABLE FUNDS TOTAL			100%	\$102,994.40	75%	\$77,245.80
ACCOUNT TOTAL			100%	\$102,994.40		

CANCEL


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1

# Manage Investments – Coming Soon





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 Change Elections

Overall Progress: 60% Complete

Read Prospectus

Have you read the prospectus for each fund?

Funds	<input checked="" type="checkbox"/> Mark all as Read
Aggressive Growth Portfolio	
Columbia Acorn International Z	<a href="#">view prospectus</a> <input checked="" type="checkbox"/> Mark as Read
Absolute Strategies I	<a href="#">view prospectus</a> <input checked="" type="checkbox"/> Mark as Read
Baron Asset Retail	<a href="#">view prospectus</a> <input checked="" type="checkbox"/> Mark as Read
Cohen & Steers Realty Shares	<a href="#">view prospectus</a> <input checked="" type="checkbox"/> Mark as Read
Fidelity Retirement Money Market	<a href="#">view prospectus</a> <input checked="" type="checkbox"/> Mark as Read
Goldman Sachs Mid Cap Value A	<a href="#">view prospectus</a> <input checked="" type="checkbox"/> Mark as Read
PIMCO Total Return Instl	<a href="#">view prospectus</a> <input checked="" type="checkbox"/> Mark as Read
Third Avenue Value Instl	<a href="#">view prospectus</a> <input checked="" type="checkbox"/> Mark as Read
Growth Lifestyle Portfolio	
AllianceBern Growth & Income A	<a href="#">view prospectus</a> <input checked="" type="checkbox"/> Mark as Read
Franklin US Government Secs A	<a href="#">view prospectus</a> <input checked="" type="checkbox"/> Mark as Read
Fidelity Government Money Market:Premium	<a href="#">view prospectus</a> <input checked="" type="checkbox"/> Mark as Read
Oppenheimer Capital Appreciation A	<a href="#">view prospectus</a> <input checked="" type="checkbox"/> Mark as Read
Columbia Intermediate Bond Z	<a href="#">view prospectus</a> <input checked="" type="checkbox"/> Mark as Read
Templeton Foreign A	<a href="#">view prospectus</a> <input checked="" type="checkbox"/> Mark as Read
Invesco American Franchise A	<a href="#">view prospectus</a> <input checked="" type="checkbox"/> Mark as Read


CANCEL




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# Manage Investments – Coming Soon





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 Change Elections

Overall Progress: **80% Complete**


Review




Election Percentages

Investment	Fund ID	Asset Class	Current Allocation %	New Election %
> Aggressive Growth Portfolio		Investment Product	0%	25%
> Growth Lifestyle Portfolio		Investment Product	25%	75%
> Moderate Lifestyle Portfolio		Investment Product	75%	
PIMCO Commodity Real Ret Strat Instl	<a href="#">details</a> PCRIX	Commodities Broad Basket	0%	
American Funds EuroPacific Gr R5	<a href="#">details</a> RERFX	Foreign Large Growth	0%	
Thornburg International Value R5	<a href="#">details</a> TIVRX	Foreign Large Growth	0%	
Columbia Acorn International Z	<a href="#">details</a> ACINX	Foreign Small/Mid Growth	0%	
Prudential Global Real Estate Z	<a href="#">details</a> PURZX	Global Real Estate	0%	
Westcore Plus Bond	<a href="#">details</a> WTIBX	Intermediate-Term Bond	0%	
Columbia Large Cap Growth Fund V	<a href="#">details</a> NGIPX	Large Growth	0%	
American Beacon Lg Cap Value Inv	<a href="#">details</a> AAGPX	Large Value	0%	
Goldman Sachs Mid Cap Value A	<a href="#">details</a> GCMAX	Mid-Cap Value	0%	
Absolute Strategies I	<a href="#">details</a> ASFIX	Multialternative	0%	
Keeley Small Cap Value A	<a href="#">details</a> KSCVX	Small Blend	0%	
Columbia Acorn USA Z	<a href="#">details</a> AUSAX	Small Growth	0%	
Third Avenue Small Cap Value Instl	<a href="#">details</a> TASCX	Small Value	0%	
Fidelity Money Market	<a href="#">details</a> SPRXX	Money Market - Taxable	0%	
Fidelity Retirement Money Market	<a href="#">details</a> FRTXX	Money Market - Taxable	0%	
Spartan U.S. Bond Index Investor	<a href="#">details</a> FBIDX	Intermediate-Term Bond	0%	
PIMCO Total Return Admin	<a href="#">details</a> PTRAX	Intermediate-Term Bond	0%	
PIMCO Total Return Instl	<a href="#">details</a> PTTRX	Intermediate-Term Bond	0%	
Value & Restructuring Z	<a href="#">details</a> UMBIX	Large Blend	0%	



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# Manage Investments – Coming Soon






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 Change Elections Print



Overall Progress: **100% Complete**

Confirmation

 Confirmation Number: 771761


Election Percentages

Investment	Fund ID	Asset Class	Current Allocation %	New Election %
> Aggressive Growth Portfolio		Investment Product	0%	25%
> Growth Lifestyle Portfolio		Investment Product	25%	75%
> Moderate Lifestyle Portfolio		Investment Product	75%	
PIMCO Commodity Real Ret Strat Instl	<a href="#">details</a>	PCRIX	Commodities Broad Basket	0%
American Funds EuroPacific Gr R5	<a href="#">details</a>	RERFX	Foreign Large Growth	0%
Thornburg International Value R5	<a href="#">details</a>	TIVRX	Foreign Large Growth	0%
Columbia Acorn International Z	<a href="#">details</a>	ACINX	Foreign Small/Mid Growth	0%
Prudential Global Real Estate Z	<a href="#">details</a>	PURZX	Global Real Estate	0%
Westcore Plus Bond	<a href="#">details</a>	WTIBX	Intermediate-Term Bond	0%
Columbia Large Cap Growth Fund V	<a href="#">details</a>	NGIPX	Large Growth	0%
American Beacon Lg Cap Value Inv	<a href="#">details</a>	AAGPX	Large Value	0%
Goldman Sachs Mid Cap Value A	<a href="#">details</a>	GCMAX	Mid-Cap Value	0%
Absolute Strategies I	<a href="#">details</a>	ASFIX	Multialternative	0%
Keeley Small Cap Value A	<a href="#">details</a>	KSCVX	Small Blend	0%
Columbia Acorn USA Z	<a href="#">details</a>	AUSAX	Small Growth	0%
Third Avenue Small Cap Value Instl	<a href="#">details</a>	TASCX	Small Value	0%
Fidelity Money Market	<a href="#">details</a>	SPRXX	Money Market - Taxable	0%
Fidelity Retirement Money Market	<a href="#">details</a>	FRTXX	Money Market - Taxable	0%
Spartan U.S. Bond Index Investor	<a href="#">details</a>	FBIDX	Intermediate-Term Bond	0%

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# Loan Modeling - Today

Welcome Test Employee S Change Plans Log Out ?



All My PlansMy Plan DashboardView InvestmentsManage My AccountPlan Statements & FormsTools & EducationContact UsRequest a Distribution

## Request a Loan

**Please Note:** Funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. The requested loan amount will be less any fees.

Loan Limits	Personal loan	Residential loan
Current plan vested account balance:	\$128,286.64	\$128,286.64
Minimum Loan	\$1,000.00	\$1,000.00
Maximum Loan	\$50,000.00	\$50,000.00
Minimum duration	1 months /3 payments	1 months /3 payments
Maximum duration	60 months /130 payments	120 months /260 payments
Days to complete request:	14	14

Loan Calculator based on a payment frequency of "Biweekly"

Select loan type: Personal loan

Interest rate: 4.5%

Enter loan amount: \$0

Number of payments: 0

Your estimated "Biweekly" payment amount will be: click "Model"





Reset Model Submit

What You Should Know About Taking A Loan.....

**Please Note:** A drop in your available loan amount due to market fluctuations could cause your loan request to be rejected. Therefore, we recommend that you request your loan for at least 5% less than your maximum available loan amount.

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# Loan Modeling – Coming Soon



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Loans and Withdrawals

Loans

Personal Loan

Borrow up to

\$50,000.00

You have 0 outstanding loan

What you should know

Quick Loan Calculator

Rate4.5%

Loan amount0

# of payments0





Your biweekly payment

CALCULATE

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# Loan Modeling – Coming Soon



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## Loans and Withdrawals

What You Should Know About Taking a Loan... 

The maximum amount you may borrow is the lesser of 50% of your vested account balance or \$50,000 (Some plans have further restrictions. See Loan Information or review the Loan section of your Summary Plan Description for more details.)

An application fee of \$50.00 will be deducted from your requested loan amount. A monthly processing fee of \$4.00 will be included in each payment.

You will repay the loan with after-tax deductions, plus interest to your own account through payroll deductions.


Loan Limits	Personal Loan	Residential Loan
Current plan vested acct. balance	\$128,119.51	\$128,119.51
Minimum loan	\$1,000.00	\$1,000.00
Maximum loan	\$50,000.00	\$50,000.00
Minimum duration	1 Months/ 3 Payments	1 Months/ 3 Payments
Maximum duration	60 Months/ 130 Payments	120 Months/ 260 Payments




[CALCULATE](#)

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# Loan Request





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## Loan Request

  
Print

Overall Progress: 0% Complete

[Return to transaction selection](#)

Review General Information

What You Should Know About Taking a Loan...

The maximum amount you may borrow is the lesser of 50% of your vested account balance or \$50,000 (Some plans have further restrictions. See Loan Information or review the Loan section of your Summary Plan Description for more details.)

An application fee of \$50.00 will be deducted from your requested loan amount. A monthly processing fee of \$4.00 will be included in each payment.

You will repay the loan with after-tax deductions, plus interest to your own account through payroll deductions.


Loan Limits	Personal Loan	Residential Loan
Current plan vested acct. balance	\$128,119.51	\$128,119.51
Minimum loan	\$1,000.00	\$1,000.00
Maximum loan	\$50,000.00	\$50,000.00
Minimum duration	1 Months / 3 Payments	1 Months / 3 Payments
Maximum duration	60 Months / 130 Payments	120 Months / 260 Payments
Days to complete request	14	14




CANCEL

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# Loan Request





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Loan Request

  
Print

Overall Progress: 20% Complete

Test HTML Insert 1  
[Return to transaction selection](#)

Loan Amount

Select the type of loan you would like to receive. Use the loan calculator to specify the amount of your loan and to determine your ideal payment amount.

Loan Limits	Personal Loan
Current plan vested acct. balance	\$128,119.51
Minimum loan	\$1,000.00
Maximum loan	\$50,000.00
Minimum duration	1 Months / 3 Payments
Maximum duration	60 Months / 130 Payments
Days to complete request	14

Loan Type

Personal Loan

Rate4.5%

Loan amount10000

# of payments52

Your Biweekly payment\$201.26

CALCULATE


[Review Amortization Schedule](#)




BACKNEXT

CANCEL

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# Loan Request





DashboardBenefits SummaryManagePlanPerformanceLoans & WithdrawalsForms & Reports

Loan Request

  
Print

Overall Progress: 40% Complete

[Return to transaction selection](#)

Payment Information

Please provide the necessary information to facilitate the payment of your loan.

Check

ACH

Name of bank

Routing number

Bank account number

Confirm bank account number

Payable toTest Employee 5

Street address 1

879 Elm Street

Street address 2

Apt. 4B

City

Woburn

State

MA

Zip code

01880


Foreign state




Country

USA

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# Loan Request





[Dashboard](#) [Benefits Summary](#) [Manage](#) [Plan](#) [Performance](#) [Loans & Withdrawals](#) [Forms & Reports](#)

## Loan Request

  
Print

Overall Progress: **60% Complete**

[Return to transaction selection](#)

### Transaction Certification

By checking the boxes below and continuing, you are agreeing to all of the statements on this page.

☒ You are submitting a personal loan distribution for \$10,000.00 at an interest rate of 4.5% that will be paid back in 52 payments over a period of 24 months.

☒ You will not receive any paperwork until the loan distribution check is mailed to you. If you choose to request the loan you are consenting to repay the loan in the specified time frame. Do you wish to make the loan request?


CANCEL




BACK

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# Loan Request





DashboardBenefits SummaryManagePlanPerformanceLoans & WithdrawalsForms & Reports

Loan Request

Print

Overall Progress: 80% Complete

[Return to transaction selection](#)

Review

Your request has not been processed yet. Please confirm that the details below properly describe the transaction you are requesting and then press "Next."

Loan Type

Rate: 4.5%

Loan amount: \$10,000.00

# of payments: 52

Biweekly payment: \$201.26

Origination fee: \$0.00

Per payment processing fee: \$0.00

Annual maintenance fee: \$0.00

Payment Information

Payable to: Test Employee 5

Street address 1: 879 Elm Street

Street address 2: Apt. 4B

City: Woburn

State: MA

Zip code: 01880

Country: USA

Foreign state:

Payment Method: Check

Transaction Certification

☒ You are submitting a personal loan distribution for \$10,000.00 at an interest rate of 4.5% that will be paid back in 52 payments over a period of 24 months.

☒ You will not receive any paperwork until the loan distribution check is mailed to you. If you choose to request the loan you are consenting to repay the loan in the specified time frame. Do you wish to make the loan request?


CANCEL




BACK

NEXT

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# Loan Request





DashboardBenefits SummaryManagePlanPerformanceLoans & WithdrawalsForms & Reports

Loan Request

Print

Overall Progress: 100% Complete

[Return to transaction selection](#)

Confirmation

Confirmation Number: 771760

Your request has been processed. You may use this number to reference this transaction in the future.  
Requests, while processed into the database, may not take effect immediately. Some requests may still need to be approved before they will take effect.

Loan Type

Rate:	4.5%	Origination fee:	\$0.00
Loan amount:	\$10,000.00	Per payment processing fee:	\$0.00
# of payments:	52	Annual maintenance fee:	\$0.00
Biweekly payment:	\$201.26		

Payment Information


Payable to:	Test Employee 5	Payment Method:	Check
Street address 1:	879 Elm Street		
Street address 2:	Apt. 4B		
City:	Woburn		
State:	MA		
Zip code:	01880		
Country:	USA		
Foreign state:			





Transaction Certification

- ☒ You are submitting a personal loan distribution for \$10,000.00 at an interest rate of 4.5% that will be paid back in 52 payments over a period of 24 months.
- ☒ You will not receive any paperwork until the loan distribution check is mailed to you. If you choose to request the loan you are consenting to repay the loan in the specified time frame. Do you wish to make the loan request?

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# Plan Sponsor Loan Approval Option





[Dashboard](#) [Global DVC](#) [Global Reports](#) [EE Search](#) [Manage](#) [Plan](#) [Forms & Reports](#) [Payroll](#)

## Summary

[Print](#)

Plan year	01/01/2016 - 12/31/2016
Plan contact/File attachment	<a href="mailto:clientcare@sentinelgroup.com">Client Services &lt;clientcare@sentinelgroup.com&gt;</a>
Top heavy this year	This plan is not top heavy for the current plan year.
Payroll is processed	Biweekly

## Plan Summary

[Divisions](#) [Employees](#) [Activity](#) [Balances](#)

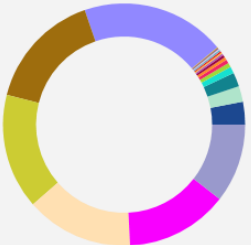
Plan balance

**\$ 560,944.<sup>02</sup>**

[Show balance by source](#)



Balance by Investment

[Show Graph View](#)




Thornburg International Value R5	\$151,356.11
Moderate Lifestyle Portfolio	\$104,764.59
Growth Lifestyle Portfolio	\$93,373.32
Fidelity Spartan 500 Index Inv	\$44,376.44
Fidelity Retirement Money Market	\$29,820.83
Third Avenue Small Cap Value I...	\$25,835.02
Spartan U.S. Bond Index Investor	\$20,418.85

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[\\$16,280.92](#)  

# Plan Sponsor Loan Approval Option



[Dashboard](#) [Global DVC](#) [Global Reports](#) [EE Search](#) [Manage](#) [Plan](#) [Forms & Reports](#) [Payroll](#)

## Summary

Plan year

Plan contact/File attachment

Top heavy this year

Payroll is processed

Plan Summary

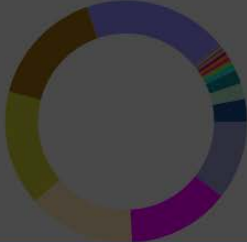
Plan balance

**\$ 560,944.<sup>02</sup>**

Show balance by source

Balance by Investment

Show Graph View



Thornburg International Value R5

Moderate Lifestyle Portfolio

Growth Lifestyle Portfolio

Fidelity Spartan 500 Index Inv

Fidelity Retirement Money Market

Third Avenue Small Cap Value L...

Spartan U.S. Bond Index Investor

Client Serv

This plan is r

Divisions

E

✕

Lisa Francis

Change role to Advisor

Add/Update EE

Password Change

Links

Categories

Data Validation Center

Forms

Plan Balance

Reports


Transaction Approval




All Transactions

Web/VRU Requests

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# Plan Sponsor Loan Approval Option





[Dashboard](#) [Global DVC](#) [Global Reports](#) [EE Search](#) [Manage](#) [Plan](#) [Forms & Reports](#) [Payroll](#)

## Transaction Request Approval

  
Print


**First name**

**Last name**


**Social Security Number**

**Confirmation ID**

**Current Status**  
☒ Pending Request ☐ Approved Request


**Request date**  
  
Requests made on or after

[GET RESULTS](#)

Current status	Participant name	Request date	Transaction type	Transaction summary	Payment details	Approve/Cancel request
Pending Request	Test Employee25	02/08/2016	Loan Distribution	<a href="#">View</a>	<a href="#">View</a>	Select One 
Pending Request	Test Employee 5	02/08/2016	Loan Distribution	<a href="#">View</a>	<a href="#">View</a>	Select One Approve Reject

[SUBMIT](#)

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# What to Watch For

- Upgrade will be taking place on July 15-16
- Web notification advising of downtime for upgrade is in place
  - Account logins disabled from 6:00 PM ET on Friday – 3:00 PM ET on Saturday
- Updated Online Navigation Guide will be made available to plan participants

# Questions?

Contact Ben or Lisa via email:

[Benjamin.Healy@sentinelgroup.com](mailto:Benjamin.Healy@sentinelgroup.com)

[Lisa.Francis@sentinelgroup.com](mailto:Lisa.Francis@sentinelgroup.com)

## UPCOMING EVENTS

**July 26, 2016 (For Companies)**

ACA Update: Where are we, what's next and will it end?

**September 14, 2016 (For You)**

Sessions @ Sentinel

Register in “Webinars & Events” under “For Companies” or “For You” at

[www.sentinelgroup.com](http://www.sentinelgroup.com)