

# Retirement Account Access Guide

WWW.FBTRETIREMENT.COM

## WELCOME TO YOUR RETIREMENT PLAN WEBSITE!

Your online account access allows you to manage your retirement account when it's convenient for you. Use it to change your contribution rate, manage your investments, update your personal information, retrieve account statements or to access plan and educational content to help you make better decisions regarding your retirement savings.

Need help? Call us at 877.809.0213.

### Initial Login Procedure:

- Visit [www.fbtretirement.com](http://www.fbtretirement.com) (be sure to type the "www." part of the address)
- Enter your initial Username (your Social Security Number - without dashes)
- Enter your initial Password (the last 4 digits of your Social Security Number)
- Select "Participant" in the drop-down box
- Click "Login"
- You will be prompted to select a delivery method for a one-time PIN (If no delivery method is on file, please call 877.809.0213.)
- You will be asked to change your Username, Password, and select a security question

**Tip:** To allow password resets via email, after your first login, go to Settings and select "Personal Info" to provide an email address.

**Username Requirements:**

- 6-12 characters long
- Case sensitive
- Must contain alpha and numeric characters
- Cannot be your SSN
- Cannot be some portion of your Password

**Password Requirements:**

- 10-30 characters long
- Case sensitive
- Must contain alpha and numeric characters
- Cannot be your SSN
- Cannot be some portion of your Username



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**Tip:** To keep your information secure, be sure to LOGOUT when you are finished.

**1. Settings Menu:** Click here to edit your personal information, change beneficiaries or change your password.

**Tip:** Use this menu bar to find things like forms and account statements. "Investment Performance" takes you to a performance report for all investment options available in your plan.

**2. Projected Retirement Income:** How much monthly income can you expect in retirement? Are you saving enough? Look here to find out. iJoin will allow you to model personalized retirement savings strategies. Click on the arrow in the top right corner of the box to read about the assumptions iJoin uses. To personalize your projections or modify your savings strategies click "Review Your Strategy."

**3. Contribution Rate Widget:** Instantly view your current deferral elections. Your plan may even allow you to make contribution rate changes online.

**4. Balance/Investment Widget:** A snapshot of your account in total and by investment. By clicking on "Manage Investments" you can view your vested balance, change your investment elections, move money between investments or rebalance your portfolio.

**Tip:** Want to see where the money in your account came from (deferrals vs. rollover)? Use the drop-down menu and select "Source View".

Investment Name	Fund ID	Asset Class	Current Balance	YTD Change
Vanguard 500 Index Adm	VFINX	Large Blend	0%	9.86%   \$5,680.41
Fidelity Advisor Equity Growth Fund...	FZAFX	Large Growth	0%	30.81%   \$17,746.12
Dodge & Cox Stock	DODGX	Large Value	0%	4.81%   \$2,768.20
Vanguard Explorer			50%	49.45%   \$28,480.65
Vanguard International Growth			50%	2.12%   \$1,221.78
Pimco Total Return Fund			0%	2.81%   \$1,617.31
First Bank & Trust Premium Money Ma...	MMDA	Stable	0%	0.14%   \$78.94

**Tip:** Clicking on one of your investments takes you to the Morningstar® website for more information on that investment.

**Recent Activity**

Date	Type	Amount	Status
03/31/20	Deferral, Pre-tax or Roth	\$95.47	✓
02/29/20	Deferral, Pre-tax or Roth	\$95.47	✓
01/31/20	Deferral, Pre-tax or Roth	\$95.47	✓
12/31/19	Deferral, Pre-tax or Roth	\$95.47	✓
11/30/19	Deferral, Pre-tax or Roth	\$95.47	✓
10/31/19	Deferral, Pre-tax or Roth	\$95.47	✓
09/30/19	Deferral, Pre-tax or Roth	\$95.47	✓
09/11/19	Transfer	\$19,343.25	✓

**Retirement Tips**

**GET IN THE GAME**

Staying on the sidelines by putting aside money as cash or in a savings account is a safe investment, but using this method to fund your retirement could leave you coming up short. For example, \$100,000 invested in equities for 25 years could bring back a return of \$340,000 more than cash by the time you retire!

\*Assumes 1% total return on cash, 7% rate of return on equities and 22 years of retirement.

**Tip:** Select "Change Elections" and then answer yes when asked if you'd like to transfer current balances to redirect both existing money in your account and future contributions. "Move Money" will transfer between investments without changing where new contributions are directed.

*Investment management accounts that include non-bank products are not FDIC insured, are not deposits or obligations of, nor guaranteed by, the financial institution or any government agency and may be subject to investment risks, including possible loss of the principal invested.*

