Logging In to Your Account

1. Go to **www.PensionInc.net**
2. Select **PI InterLink Login** menu to open login window.
3. Option to select **English / Español**
4. Enter your **User Name** and **Password**. *If you have not previously logged in to your account, your default **User Name** is your 9-digit Social Security Number (without dashes) and your default **Password** is the last four digits of your Social Security Number. You will be prompted to change from the default once you have logged in.*
5. Select **Participant** from the drop down list and click **Login** to access your account.

What if I forget my Username and/or Password? Your Username and Password is required to access your personal account information and to initiate any transactions. Please keep your Username and Password secure and should you forget your Username and/or Password, please follow the directions below to obtain a new one.

- ✓ Go to the PI InterLink Login website. Click on **Forgot User ID or Password?** Enter your information and follow the prompts. If you experience any problems call Pension Inc.
- ✓ Contact Pension Inc. and we will reset your Username and Password back to the defaults.

Blocked Account Assistance: After three (3) login attempts that you fail to enter the correct Username and Password combination, your account will be blocked and you must contact Pension Inc. for assistance.

Notice: Limited Website Functionality for your Non-Daily Valuation Plan. Your plan will experience investment values as of the last plan valuation, plus contributions, less withdrawals. The investments under the plan are listed at $1 per share to reflect balance-forward cash accounting. The investment gain/losses are allocated after the end of each quarterly plan valuation.

Changing Employee Contribution Rate

To change your deduction elections for *future* 401(k) contributions per your plan's quarterly change dates:

1. Select **Manage** menu, **Manage Account** and then GET STARTED in **Review Contribution Rates**. EDIT PRE-TAX or EDIT ROTH; per your plan specifications you will have Pre-Tax only or Pre-Tax and Roth. If you have both Pre-Tax and Roth; during this process, you will be prompted to review your selected contribution rate in all available employee 401(k) sources.
2. Set Contribution Rate. Select **Next.** Review next employee 401(k) source, if applicable. Set Contribution Rate. Select **Next**.
3. Select **Submit** to submit your request. A confirmation screen appears with a confirmation number for your transaction. A confirmation will be emailed to your address of record and to the designated Plan Sponsor representative. Select **Done.**
   *Please note, the change will not go into effect until the until the following quarterly change date.

Viewing Investment Information

Reports contain information including price, performance, and holding information on the investments currently offered in your plan. To view reports:

1. Under **Investment Information – Disclosure**
2. Select **Investment Comparative Chart** or **Investment Glossary**

Changing Personal Information *(Located in upper right using ⚙ Icon)*

Changes to personal information on the PI InterLink website are limited to phone numbers and email address contact information. You can view other information, including name and address, but you must contact your Employer or Human Resource Department directly to make changes.

How do I change the beneficiary listed on my account? Please contact your Employer or Human Resource Department to update a Beneficiary. Beneficiary Designation Forms are located under Forms on the Plan website.

The date of birth and/or date of hire listed on my account is incorrect. How do I update? Please notify your Employer or Human Resource Department and they will forward the correct information to Pension Inc.

How do I change my address on my account? Active participants should change the address on account by contacting your Employer or Human Resource Department. Terminated employees with an account balance should submit a change of address in writing to Pension Inc.

Printing Account Statements

Statements are created in PDF format. You must have Adobe Acrobat or Acrobat Reader to view your statement. Select the **Form and Reports** menu and then **Reports**.

1. Select **Participant Internet Statement** from the **Select Report** drop down list.
2. Select the date range for your statement keeping the range within the selected plan year.
3. Select **Get Results.** A confirmation dialog appears. **Open Report** appears on the confirmation when your statement is ready for viewing.
4. Click **Open Report** and the **Open** on the confirmation screen to view your statement.

Retirement Readiness Calculator Menu

- Select **Retirement Readiness –** Use this to estimate your income and savings that you will have in retirement.

Calculators Menu

- **Don't Delay Your Savings –** This calculator helps show how much postponing plan savings can cost.
- **Home Budget Analysis –** See how much you have left to save and where your money is being spent.
- **Investment Questionnaire –** Helps identify a potential investment mix.
- **Paycheck Analysis –** See how contributions can affect your paycheck as well as your retirement savings.
- **Roth 401(k) vs. Traditional 401(k) –** Use this calculator to help determine the best option for your retirement.