Retirement Services

Plan Sponsor Online Navigation Guide

Sentinel Benefits
& FINANCIAL GROUP

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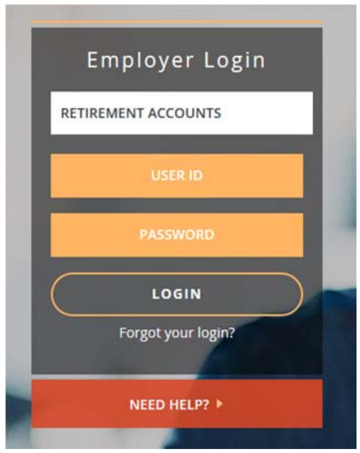
Accessing the Website

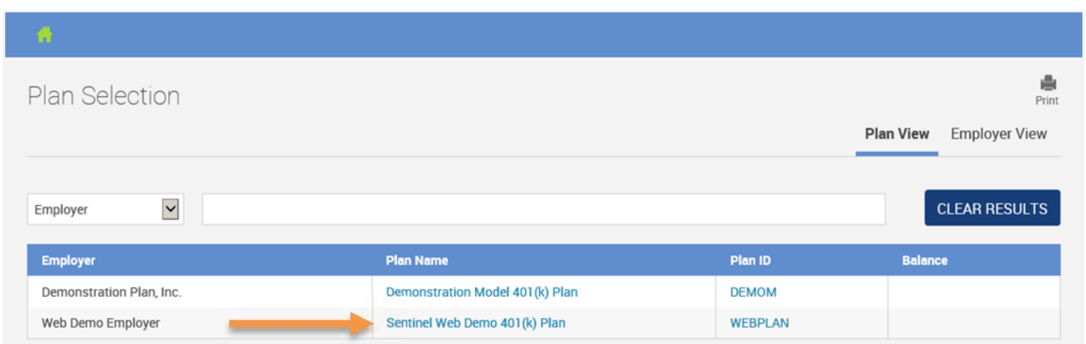
Accessing Sentinel's website is easy!

Go to **sentinelgroup.com** and select "I am an Employer." From the login box dropdown menu, select "Retirement Accounts."



Enter your User ID and Password into the Employer Login. If you have forgotten your login information you may choose the "Forget you login?" link, or contact Sentinel to have your credentials reset. The first time that you log on you will be asked to set up your alternate verification questions. If you log in to this site from an unknown computer you will be asked to answer one of these questions as an additional security step.

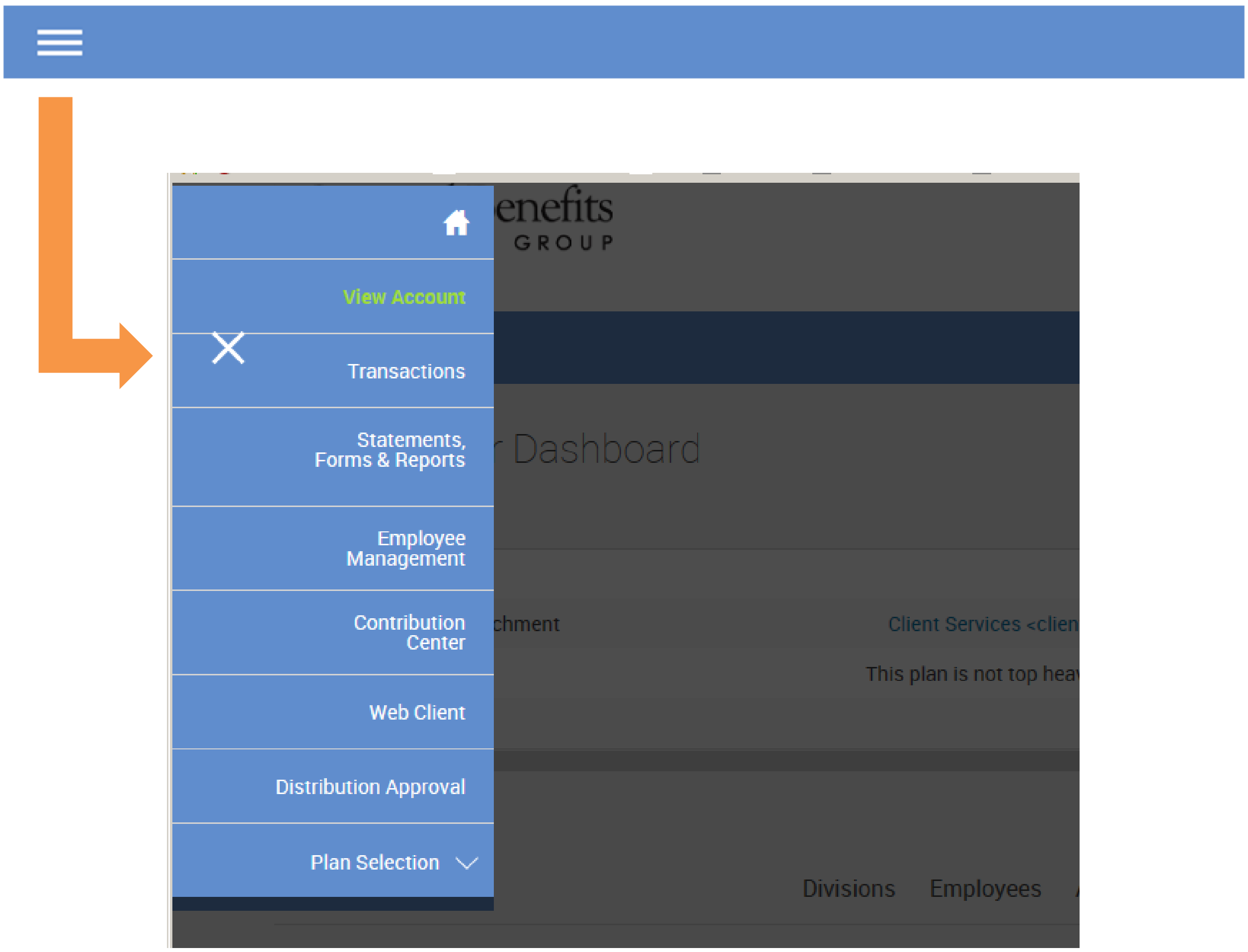
The first screen that you will see when entering the site is a list of your benefit plans administered by Sentinel. To access a plan, simply select the Plan Name by clicking on it.



The website has been designed to provide optimal viewing across a range of devices, including desktop computers, tablets and mobile phones. The web pages detect the visitor's screen size an present a layout that minimizes the need to scroll, resize, etc.

When viewing the site at full screen with standard resolution on a desktop computer, the menu options are laid out horizontally across the blue bar near the top of the page.

When viewing the page on a mobile device or in a smaller desktop window, you will see three white lines, or a "hamburger menu", on the left side of the blue bar. Tapping or clicking this menu will present a vertical display of the menu options.



View Account

The **Plan Sponsor Dashboard** is designed to summarize your entire retirement plan account. The Plan Summary provides total balances by investment, displays all plan activity and the number of employees in the plan. You can reach the latest information about your plan at the *Plan Message Center*.

Sentinel Benefits & FINANCIAL GROUP

Welcome, Demo Sponsor 0

View Account | Transactions | Statements, Forms & Reports | Employee Management | Plan Selection

Plan Sponsor Dashboard

Print

Plan year	01/01/2016 - 12/31/2016
Plan contact/File attachment	Client Services <clientcare@sentinelgroup.com>
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**

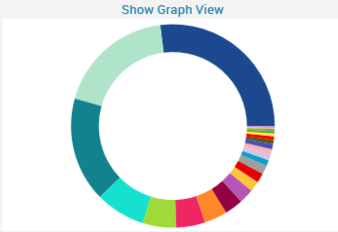
Plan balance

$ **560,944**.02

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
Columbia Acorn International Z	$16,286.92
PIMCO Commodity Real Ret Strat...	$13,164.04
Loan Fund	$9,290.79
Davis NY Venture A	$8,515.17
American Funds EuroPacific Gr A	$7,855.25
Prudential Global Real Estate Z	$5,207.79

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Investment Balances

View balance by account

Investments | **Models**

Product	Balance	Participants
Growth Lifestyle Portfolio	$93,373.32	4
Moderate Lifestyle Portfolio	$104,764.59	2

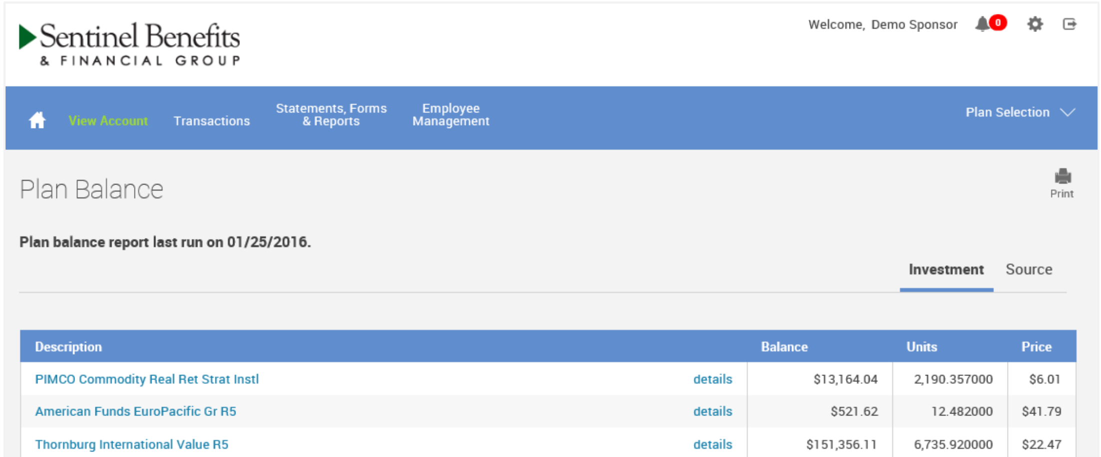
Payroll Contributions

Next scheduled payroll contribution 07/15/2016.

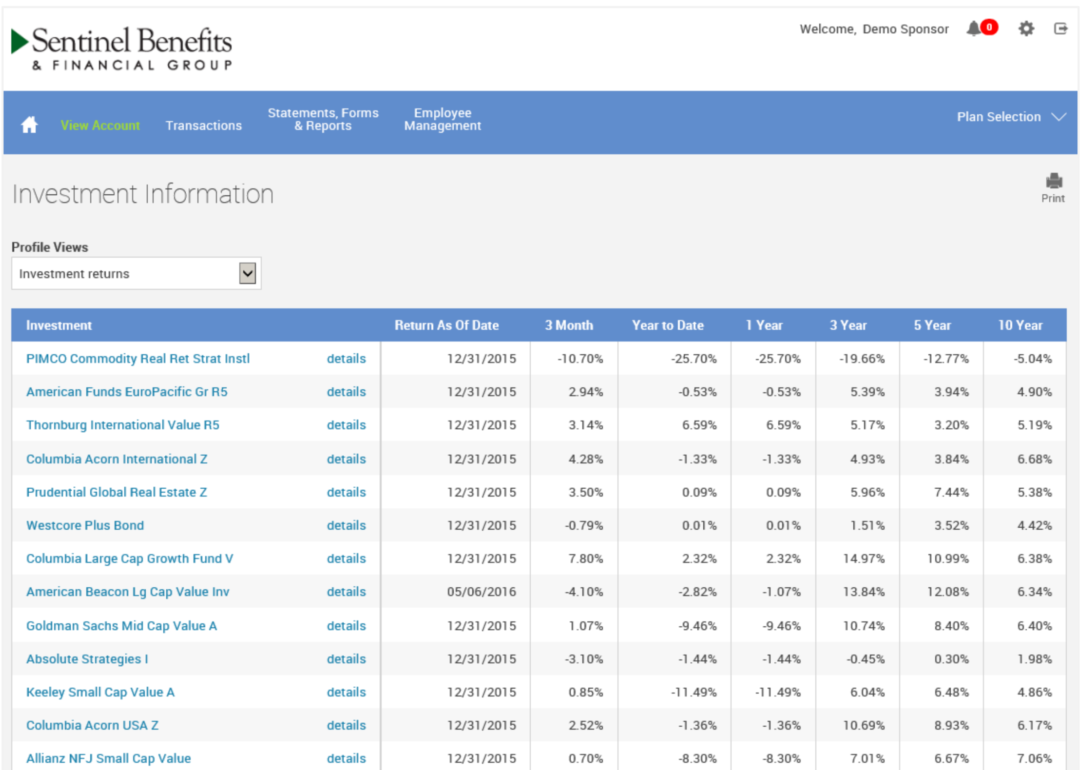
View Account

View the retirement plan account at **Plan Balance**. You will find the total balance by investment fund, including number of shares and the last business day's share price.

Balances are also displayed by source.



Description		Balance	Units	Price
PIMCO Commodity Real Ret Strat Instl	details	$13,164.04	2,190.357000	$6.01
American Funds EuroPacific Gr R5	details	$521.62	12.482000	$41.79
Thornburg International Value R5	details	$151,356.11	6,735.920000	$22.47

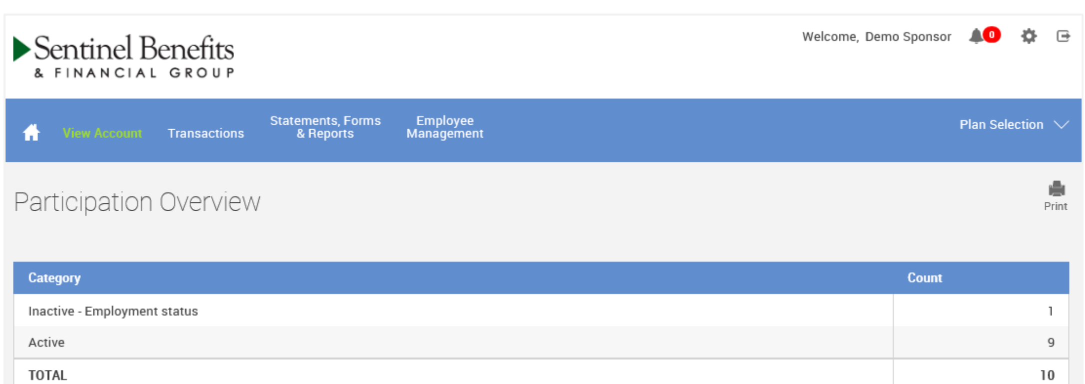


Investment		Return As Of Date	3 Month	Year to Date	1 Year	3 Year	5 Year	10 Year
PIMCO Commodity Real Ret Strat Instl	details	12/31/2015	-10.70%	-25.70%	-25.70%	-19.66%	-12.77%	-5.04%
American Funds EuroPacific Gr R5	details	12/31/2015	2.94%	-0.53%	-0.53%	5.39%	3.94%	4.90%
Thornburg International Value R5	details	12/31/2015	3.14%	6.59%	6.59%	5.17%	3.20%	5.19%
Columbia Acorn International Z	details	12/31/2015	4.28%	-1.33%	-1.33%	4.93%	3.84%	6.68%
Prudential Global Real Estate Z	details	12/31/2015	3.50%	0.09%	0.09%	5.96%	7.44%	5.38%
Westcore Plus Bond	details	12/31/2015	-0.79%	0.01%	0.01%	1.51%	3.52%	4.42%
Columbia Large Cap Growth Fund V	details	12/31/2015	7.80%	2.32%	2.32%	14.97%	10.99%	6.38%
American Beacon Lg Cap Value Inv	details	05/06/2016	-4.10%	-2.82%	-1.07%	13.84%	12.08%	6.34%
Goldman Sachs Mid Cap Value A	details	12/31/2015	1.07%	-9.46%	-9.46%	10.74%	8.40%	6.40%
Absolute Strategies I	details	12/31/2015	-3.10%	-1.44%	-1.44%	-0.45%	0.30%	1.98%
Keeley Small Cap Value A	details	12/31/2015	0.85%	-11.49%	-11.49%	6.04%	6.48%	4.86%
Columbia Acorn USA Z	details	12/31/2015	2.52%	-1.36%	-1.36%	10.69%	8.93%	6.17%
Allianz NFJ Small Cap Value	details	12/31/2015	0.70%	-8.30%	-8.30%	7.01%	6.67%	7.06%

The **Investment Returns** screen provides 3 Month, Year to Date, 1 Year, 3 Year, 5 Year and 10 Year returns for all available investments in the plan, based upon the S&P database.

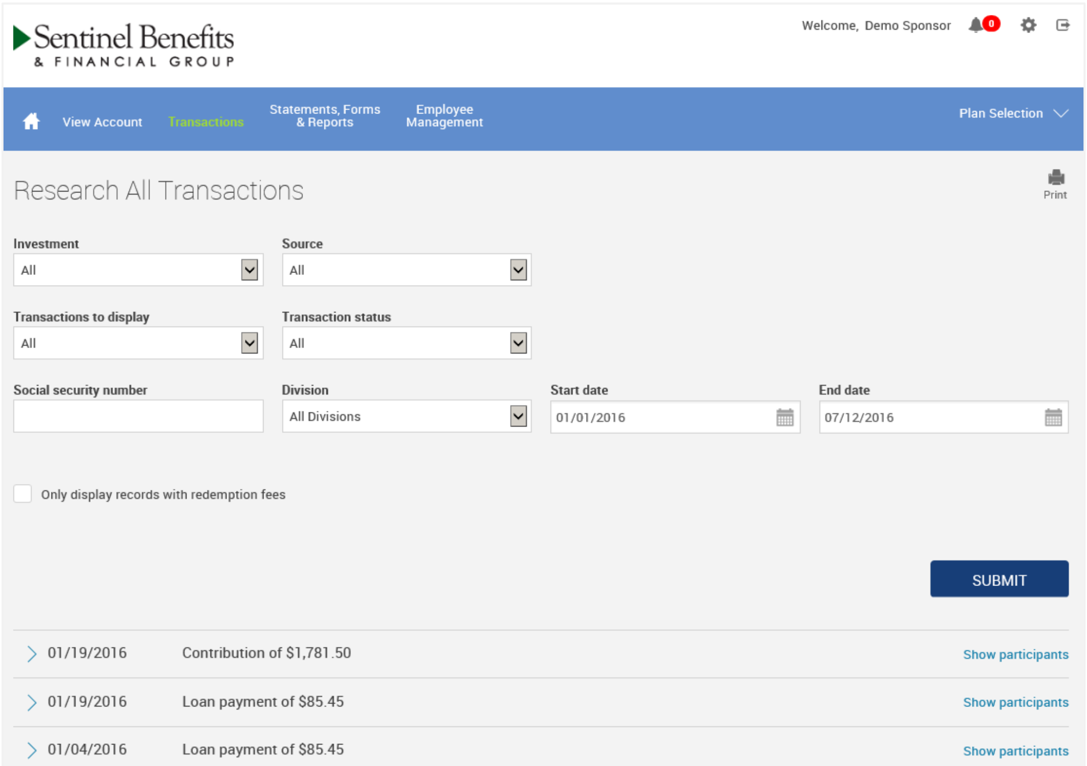
You can also link to fund fact sheets, review prospectus information and review trading rules for any fund. In addition, you can click on the fund name to view the most updated information for the plan investment using Morningstar technology. Please note that Sentinel receives updated fund prices daily at 8:30 PM Eastern Time.

The **Participation Overview** screen provides plan participation information in summary form.



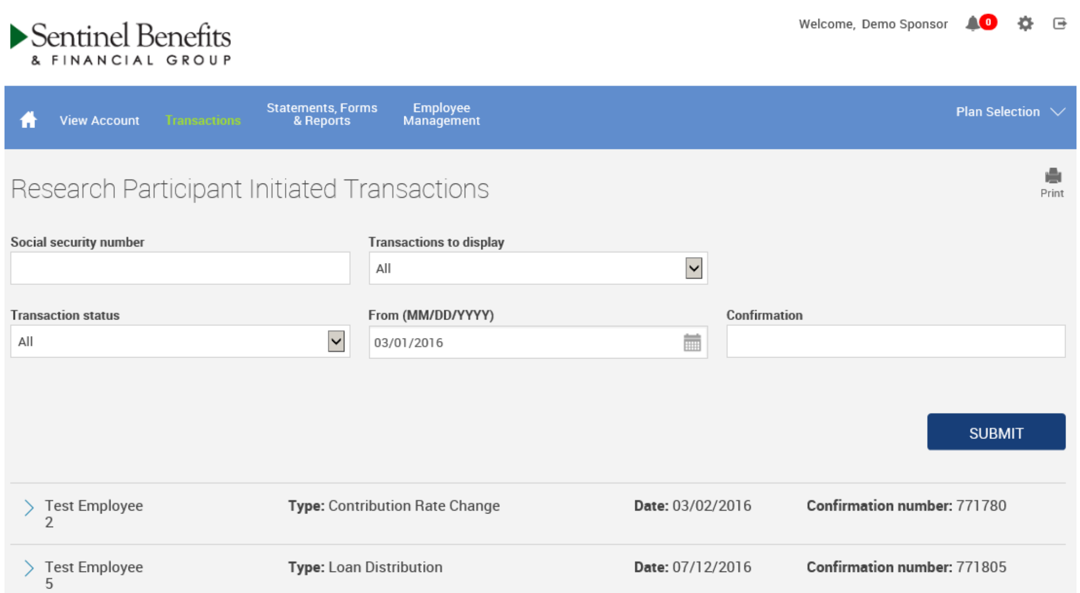
Category	Count
Inactive - Employment status	1
Active	9
TOTAL	10

Transactions



The **Research All Transactions** screen allows you to view all transactions that have occurred in the plan. This section is a useful tool when addressing questions about contributions, dividend allocations, benefit withdrawals or fees. Filters are available to narrow down a transaction type or date range. Each transaction on the list can be expanded to provide additional details including date, time and source processing or employees who were affected.

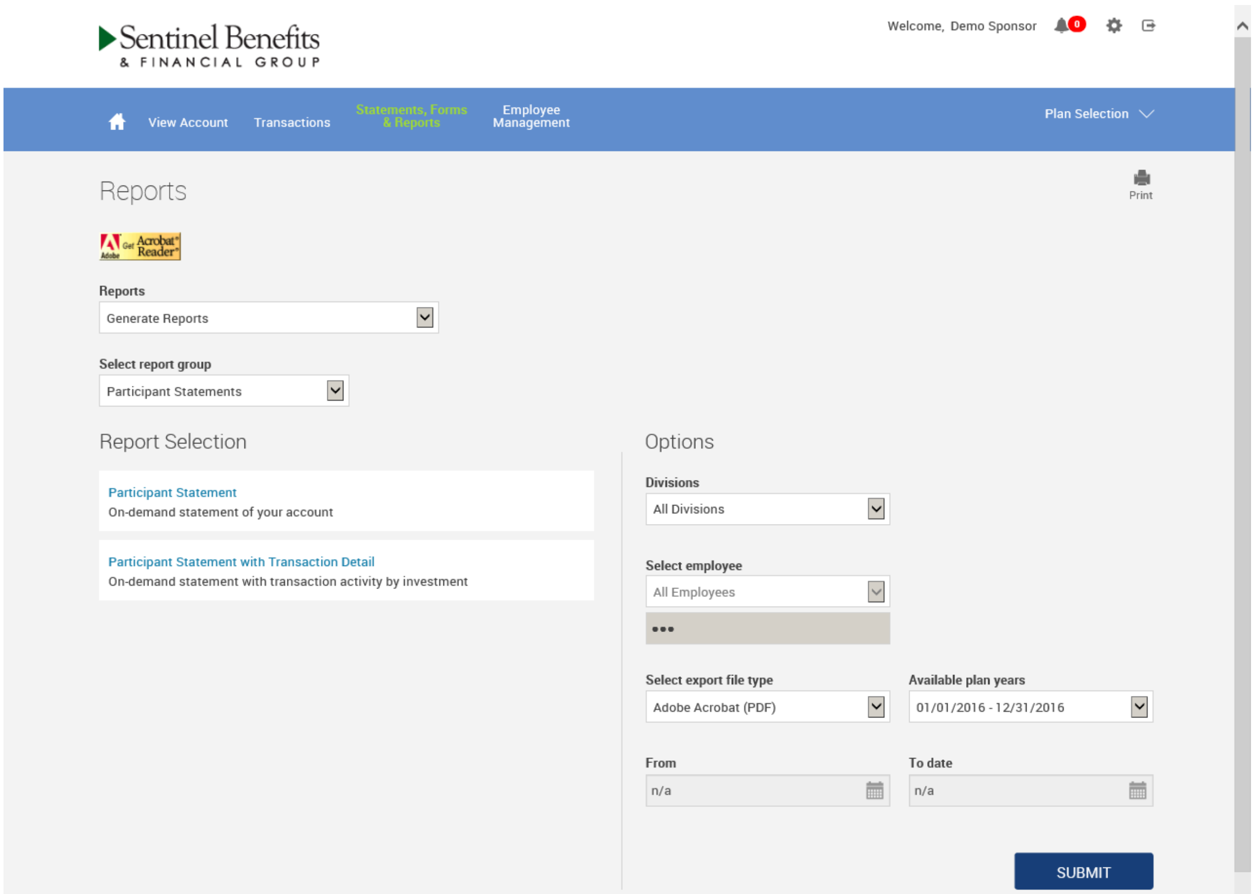
The **Research Participant Initiated Transactions** screen allows the plan sponsor to research transactions that were initiated on the website. Typically, only participant initiated activity would be found on this search since only the participant would have access to his or her account information. Transactions initiated by Sentinel Benefits & Financial Group or the advisor would not be found through this screen.



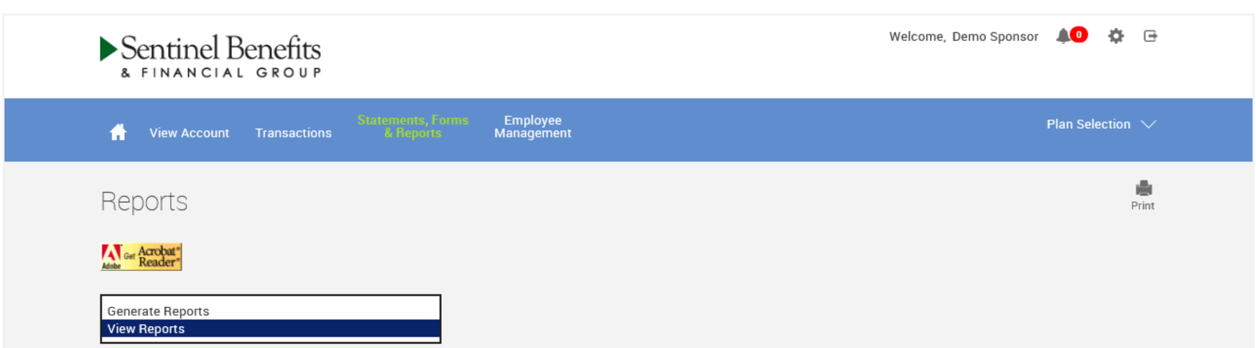
The **Transaction Entry** page allows you to easily manage your participants' information. You are able to update personal data, manage employee election and allocation information, change investments or submit a loan request on behalf of your employees.

Statements, Forms & Reports

The **Statements, Forms & Reports** section of the website allows you to run on-demand reports for the retirement plan such as the Plan Overview Report. Reports may be exported to Adobe Acrobat (PDF), Excel or Word formats.

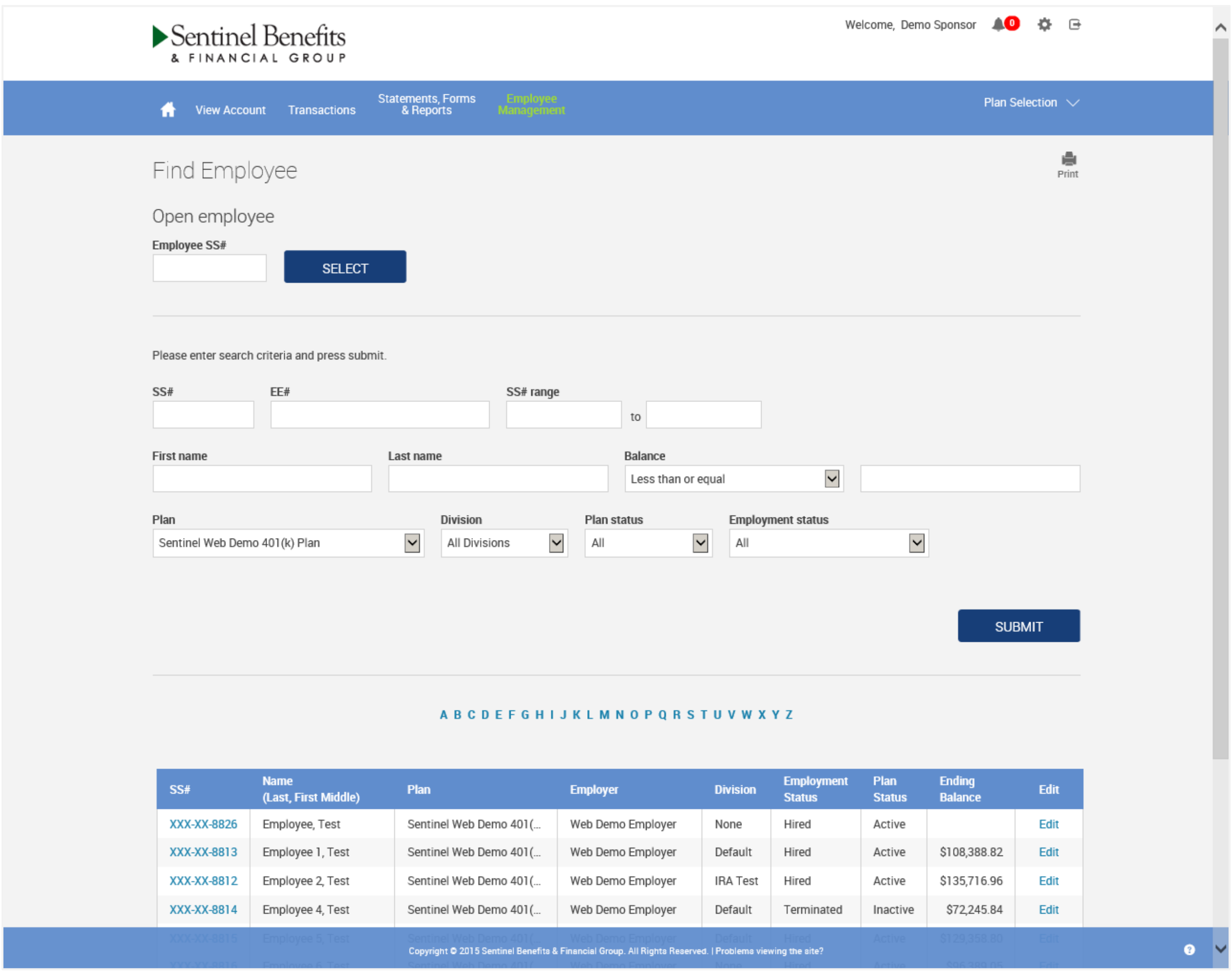


Sentinel also provides forms and reports to assist you with the administration of your plan. Some of the reports include the Enrollment Education Kit, Plan Highlight and Rollover Form. These reports and forms can be found by choosing **View Reports** from the "Reports" drop-down menu.



Employee Management

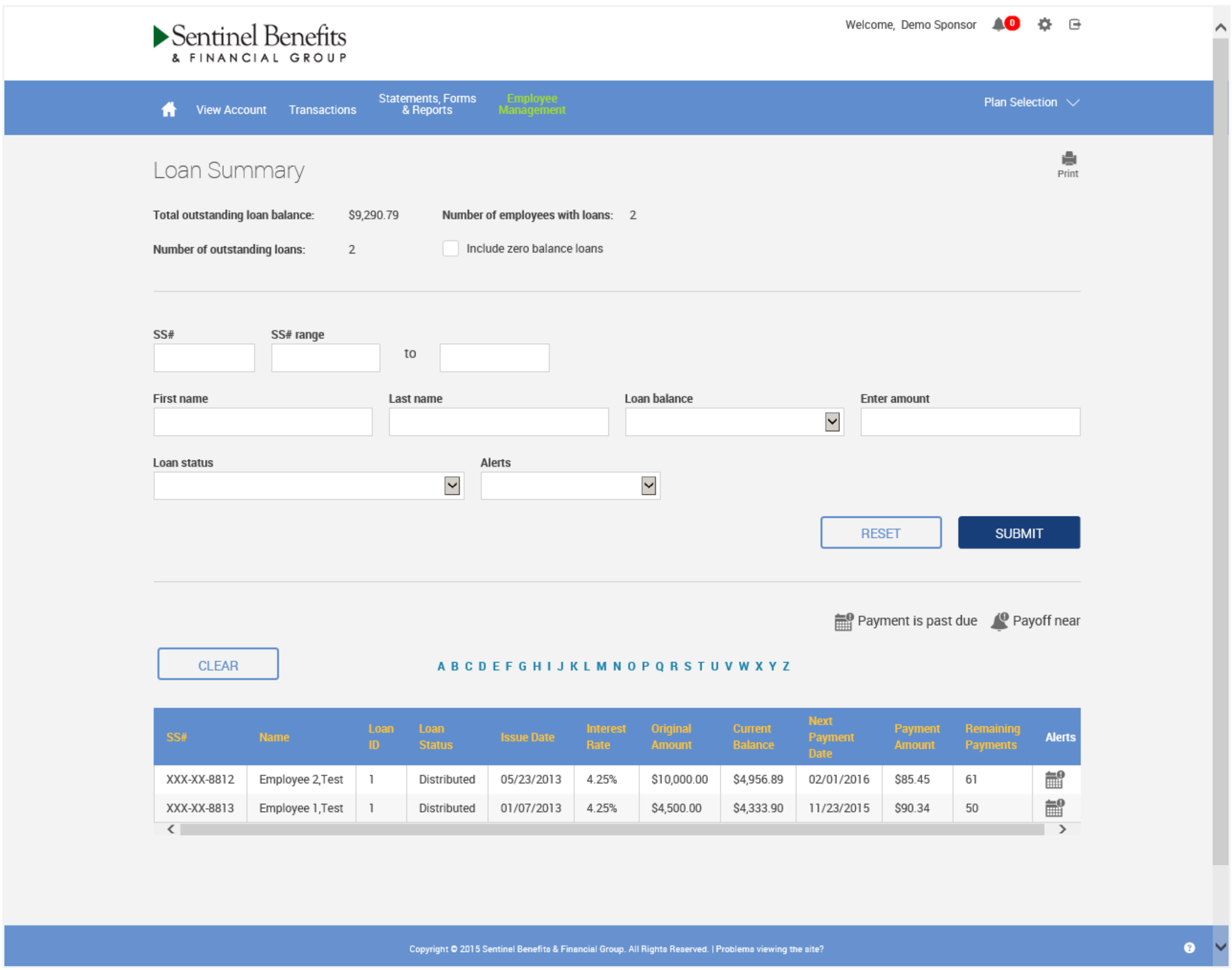
The **Employee Management** menu allows you to look up specific participants in the Plan. As a Plan Sponsor you will be able to view their account and, if your permission allows, make edits or request transactions. Choose the SSN hyperlink to enter the employee's portal. This is particularly helpful when working with participants because you have the same view that he or she does, when the individual logs into the account. Employees can be searched by Social Security Number or alphabetically by name.



Upon entering the employee's account you will be brought to the **Employee Dashboard**. For information about navigating the website, please review the Participant Online Navigation Guide. A copy is available in the *Plan Message Center*.

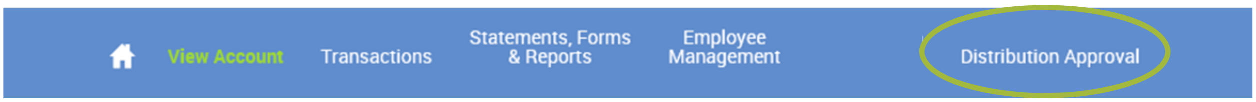
Employee Management

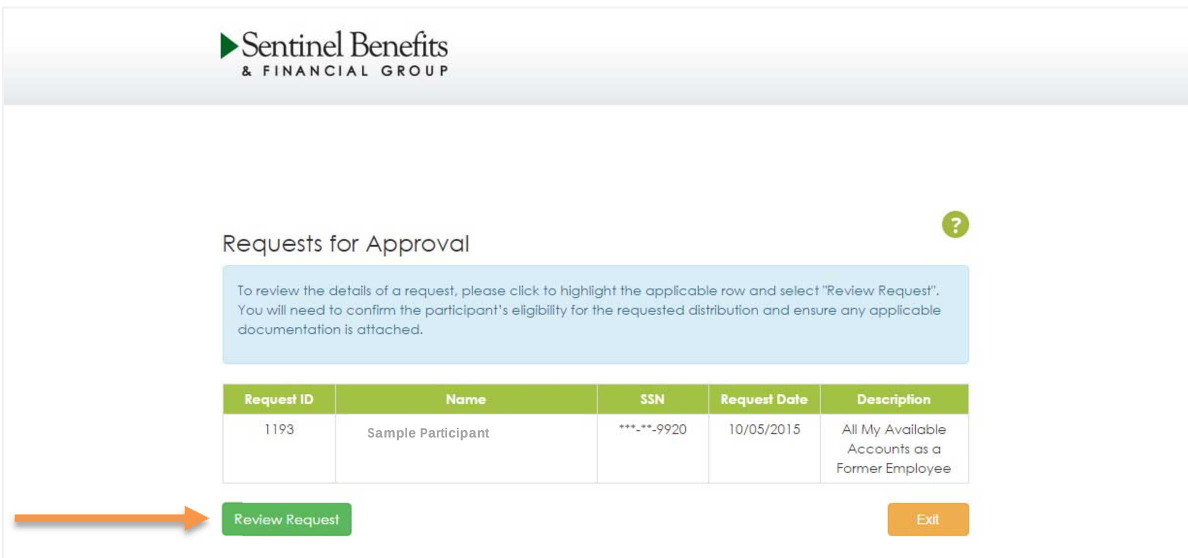
A **Loan Summary** is available from the Employee Management tab. The summary will show all outstanding employee loans in the plan including, interest rate, current balance, next payment date, and payment amounts. If a loan is nearing maturity or past due, an alert icon is indicated. Search options are available as well. You may view the full amortization schedule by accessing the employee's account through the **Find Employee** menu option.



Distribution Approval

If you are authorized to approve distributions for your plan, you will receive an email notification when a distribution request is pending your approval. You will be able to review and electronically approve or deny distribution requests by selecting **Distribution Approval**.





You will be provided with the details of the request to review to ensure the participant is eligible for the distribution being requested. If documentation is required, you will be able to view those attachments as well. Once you have reviewed the request, you can easily approve or reject it.