



Retirement Services

Plan Sponsor Online Navigation Guide

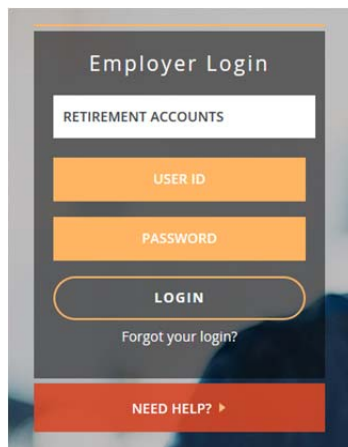
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Accessing the Website

Accessing Sentinel's website is easy!

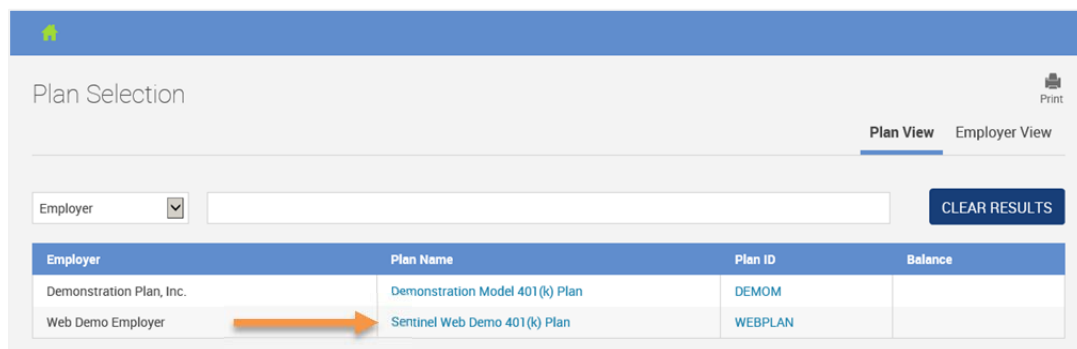
Go to **sentinelgroup.com** and select "I am an Employer." From the login box dropdown menu, select "Retirement Accounts."

A screenshot of the Employer Login page. It features a dark grey background with a white box containing the text "Employer Login". Below this is a white box with "RETIREMENT ACCOUNTS". There are three orange input fields labeled "USER ID", "PASSWORD", and "LOGIN". Below the "LOGIN" field is a link that says "Forgot your login?". At the bottom is a red button that says "NEED HELP? ▶".

Employer Login	
RETIREMENT ACCOUNTS	
USER ID	
PASSWORD	
LOGIN	
Forgot your login?	
NEED HELP? ▶	

Enter your User ID and Password into the Employer Login. If you have forgotten your login information you may choose the "Forgot 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.

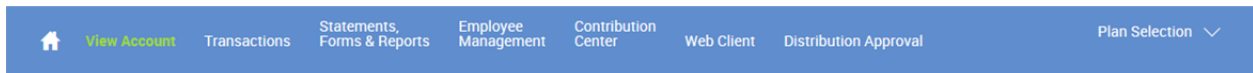
The first screen that you will see when entering the site is a list of your benefit plans administered by Sentinel. To access a plan, simply select the Plan Name by clicking on it.

A screenshot of the Plan Selection screen. It has a blue header bar with a home icon and a "Print" button. Below the header is a "Plan Selection" section with a "Plan View" and "Employer View" toggle. There is a dropdown menu for "Employer" and a "CLEAR RESULTS" button. Below this is a table with columns: Employer, Plan Name, Plan ID, and Balance. An orange arrow points to the "Sentinel Web Demo 401(k) Plan" in the Plan Name column.

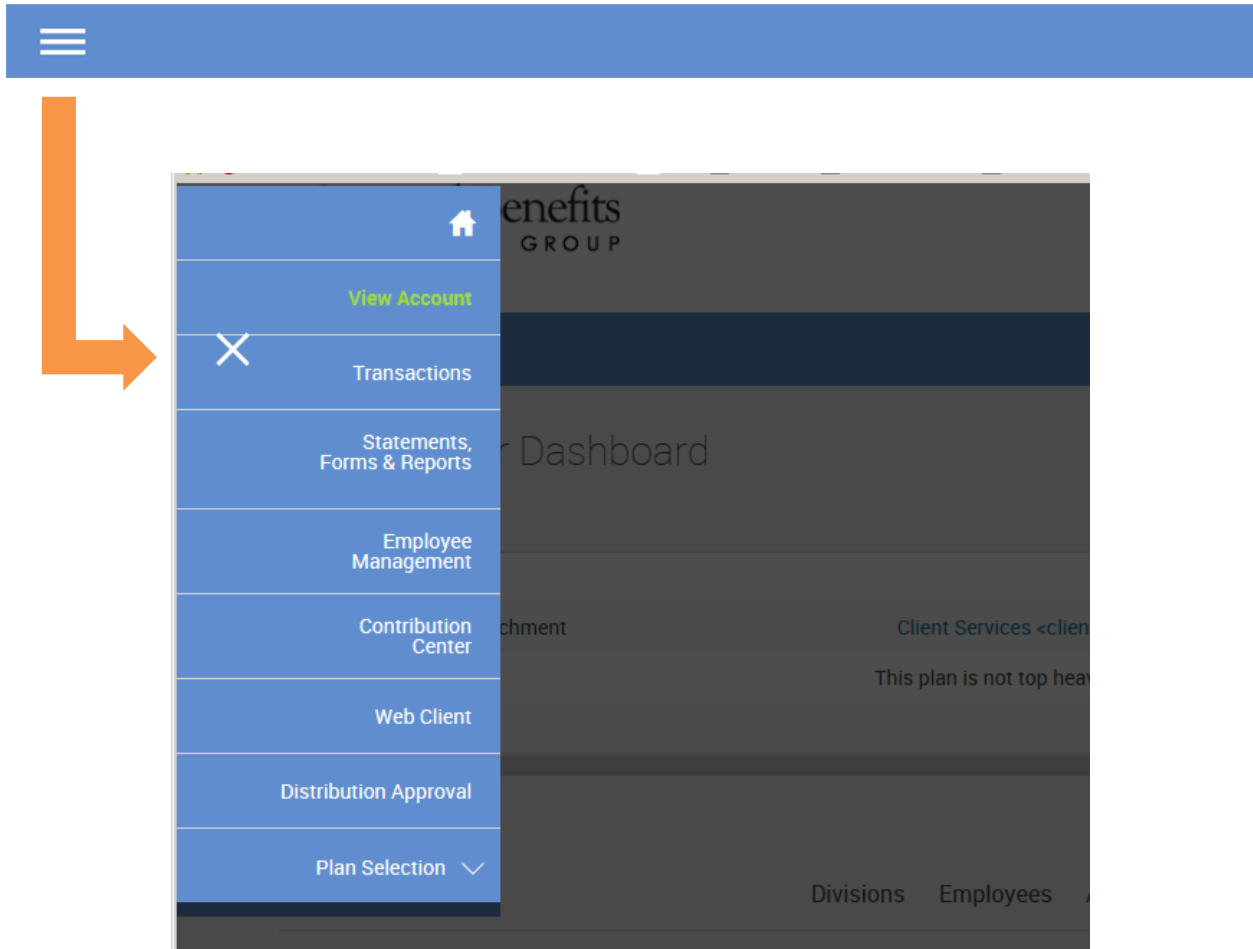
Employer	Plan Name	Plan ID	Balance
Demonstration Plan, Inc.	Demonstration Model 401(k) Plan	DEMOM	
Web Demo Employer	Sentinel Web Demo 401(k) Plan	WEBPLAN	

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 and 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*.



Welcome, Demo Sponsor   

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Plan Selection 

Plan Sponsor Dashboard



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](#)**

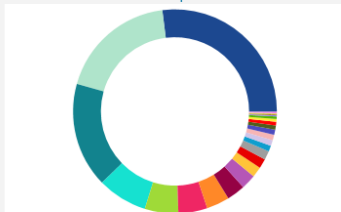
Plan balance

\$ **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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GO

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.

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Plan Balance

Print

Plan balance report last run on 01/25/2016.

Investment

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

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Investment Information

Profile Views

Investment returns

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.

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Participation Overview

Print

Category	Count
Inactive - Employment status	1
Active	9
TOTAL	10

Transactions

Research All Transactions

Investment: All, Source: All, Transactions to display: All, Transaction status: All, Social security number: , Division: All Divisions, Start date: 01/01/2016, End date: 07/12/2016

☐ Only display records with redemption fees

SUBMIT

> 01/19/2016	Contribution of \$1,781.50	Show participants
> 01/19/2016	Loan payment of \$85.45	Show participants
> 01/04/2016	Loan payment of \$85.45	Show participants

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.

Research Participant Initiated Transactions

Social security number: , Transactions to display: All, Transaction status: All, From (MM/DD/YYYY): 03/01/2016, Confirmation:

SUBMIT

> Test Employee 2	Type: Contribution Rate Change	Date: 03/02/2016	Confirmation number: 771780
> Test Employee 5	Type: Loan Distribution	Date: 07/12/2016	Confirmation number: 771805

Transaction Entry

Select participant: Last Name: , Search:

Select plan: Plan Name: , Search:

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.

The screenshot displays the 'Reports' section of the Sentinel Benefits & Financial Group website. The header includes the company logo, a user greeting 'Welcome, Demo Sponsor', and navigation links for 'View Account', 'Transactions', 'Statements, Forms & Reports' (highlighted), and 'Employee Management'. A 'Plan Selection' dropdown is also present. The main content area is titled 'Reports' and features a 'Generate Reports' button. Below this, there's a 'Select report group' dropdown set to 'Participant Statements'. The 'Report Selection' section offers two options: 'Participant Statement' (On-demand statement of your account) and 'Participant Statement with Transaction Detail' (On-demand statement with transaction activity by investment). To the right, the 'Options' section includes dropdowns for 'Divisions' (All Divisions), 'Select employee' (All Employees), and 'Select export file type' (Adobe Acrobat (PDF)). It also features 'Available plan years' (01/01/2016 - 12/31/2016), 'From' (n/a), and 'To date' (n/a) fields. A 'SUBMIT' button is located at the bottom right of the options section.

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.

This screenshot shows the same 'Reports' section as the previous one, but with the 'View Reports' option highlighted in the 'Generate Reports' dropdown menu. The rest of the page layout, including the header, navigation, and options, remains identical.

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.

Sentinel Benefits & FINANCIAL GROUP Welcome, Demo Sponsor

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

Find Employee Print

Open employee

Employee SS# **SELECT**

Please enter search criteria and press submit.

SS# EE# SS# range to

First name Last name Balance Less than or equal ☐

Plan Division Plan status Employment status

SUBMIT

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

SS#	Name (Last, First Middle)	Plan	Employer	Division	Employment Status	Plan Status	Ending Balance	Edit
XXX-XX-8826	Employee, Test	Sentinel Web Demo 401(...)	Web Demo Employer	None	Hired	Active		Edit
XXX-XX-8813	Employee 1, Test	Sentinel Web Demo 401(...)	Web Demo Employer	Default	Hired	Active	\$108,388.82	Edit
XXX-XX-8812	Employee 2, Test	Sentinel Web Demo 401(...)	Web Demo Employer	IRA Test	Hired	Active	\$135,716.96	Edit
XXX-XX-8814	Employee 4, Test	Sentinel Web Demo 401(...)	Web Demo Employer	Default	Terminated	Inactive	\$72,245.84	Edit

XXX-XX-8815 Employee 5, Test
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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.

Welcome, Demo Sponsor

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Employee Management

Plan Selection

Loan Summary

Total outstanding loan balance: \$9,290.79 Number of employees with loans: 2

Number of outstanding loans: 2 ☐ Include zero balance loans

SS#

SS# range to

First name

Last name

Loan balance

Enter amount

Loan status

Alerts

RESET

SUBMIT

Payment is past due Payoff near

CLEAR

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

SS#	Name	Loan ID	Loan Status	Issue Date	Interest Rate	Original Amount	Current Balance	Next Payment Date	Payment Amount	Remaining Payments	Alerts
XXX-XX-8812	Employee 2,Test	1	Distributed	05/23/2013	4.25%	\$10,000.00	\$4,956.89	02/01/2016	\$85.45	61	
XXX-XX-8813	Employee 1,Test	1	Distributed	01/07/2013	4.25%	\$4,500.00	\$4,333.90	11/23/2015	\$90.34	50	

< >

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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**.

Sentinel Benefits & FINANCIAL GROUP

Requests for Approval ?

To review the details of a request, please click to highlight the applicable row and select "Review Request". You will need to confirm the participant's eligibility for the requested distribution and ensure any applicable documentation is attached.

Request ID	Name	SSN	Request Date	Description
1193	Sample Participant	***-**-9920	10/05/2015	All My Available Accounts as a Former Employee

Review Request **Exit**

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.

Request Info

Request ID: 1193
Status: Submitted - Pending Approval
Requested Amount Type: Total Available Amount
Requested Amount: \$17,954.40
Category: Termination
Type: All My Available Accounts as a Former Employee

Pre-Tax Account Election

Rollover to Qualified Retirement Account / IRA :
Sample Investment Company
1 Main Street
Reading, MA 01867-123456

Distribution Request Status (1193)

Distribution Approval Status

Select an Approval Status...
Select an Approval Status...
Approved
Rejected