



Plan Participant Gateway

The Plan Participant Gateway allows complete online 401(k) management. This guide will provide you with step-by-step instructions of the key features of the site including:

- > Enrolling in the plan
- > Updating person information
- > Electing investment options
- > Loan and distribution modeling
- > Viewing / printing statements



Plan Participant Gateway Online 401k Account Access

Go to your company's 401(k) account log in page. This is the site you will always use to log in as a plan participant.

To Log in to the site you will enter your Social Security Number and your password. The first time you enter the site your password will be the last 4 digits of your Social Security Number. You will be able to change your password to one that is familiar to you.

Once you have entered this information, click "Log In".

If you do not have connection to the internet, your company's 401(k) plan administrator can perform any task described in this guide.

A screenshot of the 401k easy online login page. The page has a dark green background with a large, light green "Welcome" text in the background. On the left side, there are three buttons: "Employee Log In", "Employer Log In", and "System Provider Log In". On the right side, there is a login form with two input fields: "Social Security # (with or without dashes):" and "Password:". Below the password field is a link that says "Forgot Your Password?". At the top right of the form area, there are two buttons: "Log In" and "Cancel". Below the form, there is a large green box containing the following text: "Welcome 401k participants to your online retirement account system. Use this system to join your company's 401k plan or amend your participation elections within that plan, choose or amend your investment choices, view and print monthly account statement(s), update personal or beneficiary information, communicate with the plan's management personnel, and more. Type in your Social Security Number and 401k account password, then click 'Log In' to get started."



Plan Participant Gateway

Online 401k Account Access

Please enter a password which is familiar to you. The hint question should be helpful to you if you forget your password.

Entering your e-mail address will allow you to receive important communications about your 401(k) account. Any information entered will be saved by clicking "Continue".

Set PassWord



EMPLOYEE NAME

Kathleen Worthington

ENTER NEW PASSWORD

REENTER NEW PASSWORD

ENTER HINT QUESTION

What is the name of my dog?

ENTER HINT ANSWER

Lady

ENTER YOUR EMAIL ADDRESS
(USED FOR PARTICIPANT
COMMUNICATIONS)

KWorthington@worthington.net

CONTINUE



Plan Participant Gateway My Account

This is the main navigation page of the Plan Participant website. This home page will always display your current balance (as of the previous business day stock market is open). It also provides your participant status.

Different website sections may be accessed by pressing the masthead buttons across the top.

Other system navigation features that relate to the masthead section are displayed on right hand menus.

Click on your plan's name to access your 401(k) plan information.

Enter all dates in the following format: mm/dd/yyyy.

For page specific assistance, click on the question mark (?) located on every page.

The Frequently Asked Questions (FAQ) will answer common questions regarding 401(k) plans. All the 401(k) forms you need can be downloaded as PDFs from FAQ.

My Account		Profile	E-mail	Education
Welcome: Kathleen Worthington Company: Amber Industries, Inc. Thu Oct 12 22:00:43 PDT 2006			Log Out	
Employee Plan Summary				
SELECT PLAN	ELIGIBLE	ENROLLED	BALANCE	
Amber Industries, Inc. 401(k) Plan DTD 01/01/1999	Y	Y	\$39,152.89	
FAQ © 401(k) Pro, Inc.				



Plan Participant Gateway

Profile

By clicking "Profile" your current personal information is displayed. Complete or edit the information requested. Click "Save" after entering or editing your data.

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
 Fri Oct 06 22:19:23 PDT 2006 [Log Out](#)

Employee Profile ?

GENERAL	PASSWORD
ADDRESS 1	7690 Red Rock Road
ADDRESS 2	
CITY	Monterey
STATE	California <input type="button" value="v"/>
ZIP CODE	93940
TELEPHONE 1	831-269-5599
TELEPHONE 2	
FAX	
E-MAIL ADDRESS	KWorthington@worthington.net

To change your password, choose the "Password" tab key.

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
 Fri Oct 06 22:23:19 PDT 2006

Employee Profile ?

GENERAL	PASSWORD
NEW PASSWORD	<input type="text"/>
VERIFY PASSWORD	<input type="text"/>
HINT QUESTION	What is the name of my dog?
HINT ANSWER	Lady



Plan Participant Gateway Online Enrollment

By clicking on your plan name you can enroll in your company's 401(k) plan.
There are a few simple steps to help you enroll.
Click "click here" to begin the enrollment process.

Plan Summary ?

FUND NAME	TICKER	NAV	UNITS	BALANCE	MENU
<No records to display.>					Balance By Fund Balance By Source Balance By Both Invest Elections Def Rates Loans Transfers Distributions Activity Reports Return

You are not currently enrolled in this Plan. Please [click here](#) to enroll now.
Total Market Value: \$0.00



Plan Participant Gateway Online Enrollment

Enter your investment percentage in a fund from 1% to 100% in whole increments. Your investment elections must total 100%. Click "Save" to continue the enrollment process. Click "Continue" on confirmation pages.

Enter your contribution deferral rate as a percentage in Whole increments and click "Save" when finished.
The enrollment process is now complete.

Investment Elections ?

SOURCE

FUND	NEW
DREYFUS PREMIER CORE VALUE C	0 %
DREYFUS PREMIUM INTERNATIONAL VALUE C	0 %
DREYFUS PREMIER MID CAP STOCK C	0 %
DREYFUS PREMIER SMALL CAP VALUE C	0 %
DREYFUS EMERGING LEADERS	0 %
DREYFUS INTERMEDIATE TERM INCOME	0 %
DREYFUS MID CAP VALUE	0 %
DREYFUS S&P 500 INDEX	0 %
INVESCO DYNAMICS	0 %
JANUS ADV WORLDWIDE GROWTH	0 %
MFS STRATEGIC GROWTH	0 %
MFS VALUE FUND	0 %

Deferral Rates ?

SALARY DEFERRAL

Return



Plan Participant Gateway Plan Summary

By clicking on your plans name your balances are listed.

View details of your assets in your retirement plan in one location. Choose balance by fund, source or both. If you discover a discrepancy, contact your company's plan 401(k) administrator. Click on **"Balance by Source"**.

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
 Thu Oct 12 22:09:38 PDT 2006

[Log Out](#)

Plan Summary ?

FUND NAME	TICKER	NAV	UNITS	BALANCE
Dreyfus Emerging Leaders	DRELX	\$32.91	277.204	\$9,122.79
Dreyfus Premier Mid Cap Stock C	DMSCX	\$14.68	908.973	\$13,343.72
Dreyfus S&P 500 Index	PEOPX	\$29.35	568.531	\$16,686.38

Total Market Value: \$39,152.89

MENU
Balance By Fund
Balance By Source
Balance By Both
Invest Elections
Def Rates
Loans
Transfers
Distributions
Activity
Reports
Return



Plan Participant Gateway

Plan Summary

Contribution Sources

The Summary page will show your “balance by source”. A source is the type of money that is contributed to your account either by you through a pre-tax deduction in your payroll check (Salary Deferral), or a contribution contributed by your employer on your behalf (Company Match, Profit Sharing or Qualified Non-Elective).

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
 Thu Oct 12 22:10:58 PDT 2006 [Log Out](#)

Plan Summary ?

SOURCE NAME	MARKET BAL	VESTED BAL
Company Match	\$12,950.27	\$12,950.27
Salary Deferral	\$26,202.62	\$26,202.62

Total Market Value: \$39,152.89
 Total Vested Value: \$39,152.89

MENU

- Balance By Fund
- Balance By Source
- Balance By Both
- Invest Elections
- Def Rates
- Loans
- Transfers
- Distributions
- Activity
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Plan Participant Gateway

Investment Elections

Investment Elections directs new money coming into your plan. It DOES NOT rebalance your current existing balance. This is where you can enter, view or change your Investment Elections. Contribution sources can be chosen from the Source drop down menu. Entering investment percentages for "All" will allocate all your contribution sources to those funds. Enter your investment percentage in a fund from 1% to 100% in whole increments. Partial increments are not acceptable. Your Investment Elections must total 100%. Click "Save" when finished.

To view your Investment Elections, choose a specific Source from the drop down menu.

Investment Elections ?

SOURCE

FUND	NEW
DREYFUS PREMIER CORE VALUE C	0 %
DREYFUS PREMIUM INTERNATIONAL VALUE C	0 %
DREYFUS PREMIER MID CAP STOCK C	0 %
DREYFUS PREMIER SMALL CAP VALUE C	0 %
DREYFUS EMERGING LEADERS	0 %
DREYFUS INTERMEDIATE TERM INCOME	0 %
DREYFUS MID CAP VALUE	0 %
DREYFUS S&P 500 INDEX	0 %
INVESCO DYNAMICS	0 %
JANUS ADV WORLDWIDE GROWTH	0 %
MFS STRATEGIC GROWTH	0 %
MFS VALUE FUND	0 %

SAVE



Plan Participant Gateway

Deferral Rates

The Deferrals page is where you can change the percentage that you contribute to your retirement plan through payroll deductions. Enter your contribution percentage in whole increments and click "Save". Deferral changes will change on the next feasible pay period.

Deferral Rates ?

SALARY DEFERRAL	<input type="text" value="10"/>
<input type="button" value="SAVE"/>	

MENU
Return



Plan Participant Gateway Loans

If your company's 401(k) plan allows loans, click "New Loan" to request or model a loan.

"Model New Loan" allows you to see your minimum loan, maximum loan amount and interest rate and enter the terms of your loan. The Frequently Asked Questions (FAQ) page will answer common questions about Loans and provide you with access to the 401(k) Loan Pac as a PDF. You might want to consult a tax or financial planning professional before taking out your loan.

Enter the amount you wish to borrow. You can borrow up to 50% of your vested account balance (funds available) up to \$50,000. Enter the number of months the loan will be repaid. (maximum of 5 years or 60 months). Check the Primary Residence box if the loan is for the purchase of a home (Ten-year loan). Click "Continue" to model the loan. The loan terms will be displayed. You can either request the loan at that time or click "Abandon" to cancel it.

Welcome: Kathleen Worthington
 Company: Amber Industries, Inc.
 Wed Oct 11 22:22:24 PDT 2006 [Log Out](#)

Loans ?

FUNDING DATE	PRINCIPAL	PAYMENT	BALANCE	STATUS	MENU
08/04/2006	4,500.00	31.30	4,500.00	Cancelled	New Loan Return

Model New Loan ?

KATHLEEN WORTHINGTON

FUNDS AVAILABLE	\$13,101.31
INTEREST RATE	5.25%
MIN LOAN AMOUNT	\$1,000.00
MIN LOAN MONTHS	12
LOAN AMOUNT	<input type="text" value="4500.00"/>
LOAN MONTHS	<input type="text" value="36"/>
PRIMARY RESIDENCE	<input type="checkbox"/>

[CONTINUE](#) [Abandon](#)



Plan Participant Gateway

Investment Transfer

The Transfer page is where you can move balances from one fund to another. You are able to move a balance from one fund into another or several funds using this feature.

View the status of your transfers on this page. Click on a Requested date to access transfer details.

Click "New Transfers" to initiate a transfer. Select the type of transfer from the drop down menu. Account transfers can be percentage to percentage, dollar to dollar, or dollar to percentage.

Select the fund and contribution source the money is to come from using the drop down menus. Click "Continue."

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
 Thu Oct 12 22:14:43 PDT 2006

[Log Out](#)

Transfers ?

REQUESTED	COMPLETED	TYPE	STATUS
08/04/2006		Realignment	Cancelled

MENU
New Transfers
Return

Percent-TO-Percent Transfers ?

SELECT FUND	Dreyfus Emerging Leaders <input type="button" value="v"/>
SELECT SOURCES	Salary Deferral <input type="button" value="v"/>
<input type="button" value="CONTINUE"/>	



Plan Participant Gateway Realignment Transfers

The Realignment page will realign your entire account (All) or a specific contribution source to the funds you choose. This will only realign your current balances. It will NOT change your current investment elections, (which directs new contributions coming into your plan).

Select the contribution source whose assets you wish to realign from the drop down menu. Click "Continue"

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
Thu Oct 12 22:16:45 PDT 2006

[Log Out](#)

Realignment Transfers ?

SELECT SOURCES	Salary Deferral <input type="button" value="v"/>
<input type="button" value="CONTINUE"/>	



Plan Participant Gateway Realignment Transfers

A list of funds will appear that are available for your plan. Of the total amount available to transfer, indicate the new percentage (in whole increments) from 1% to 100% you wish to assign to the funds of your choice. The percentages must equal 100%.

Click "Continue" to confirm your choices.

Realignment ?

SOURCE NAME	Salary Deferral
AMOUNT AVAILABLE TO TRANSFER	\$26,202.62

FUND	%
DREYFUS EMERGING LEADERS	<input type="text" value="33"/> %
DREYFUS INTERMEDIATE TERM INCOME	<input type="text" value=""/> %
DREYFUS MID CAP VALUE	<input type="text" value=""/> %
DREYFUS PREMIER CORE VALUE C	<input type="text" value="33"/> %
DREYFUS PREMIER MID CAP STOCK C	<input type="text" value=""/> %
DREYFUS PREMIER SMALL CAP VALUE C	<input type="text" value=""/> %
DREYFUS PREMIUM INTERNATIONAL VALUE C	<input type="text" value=""/> %
DREYFUS S&P 500 INDEX	<input type="text" value="34"/> %
JANUS ADV WORLDWIDE GROWTH	<input type="text" value=""/> %
MFS STRATEGIC GROWTH	<input type="text" value=""/> %
MFS VALUE FUND	<input type="text" value=""/> %



Plan Participant Gateway Distributions

The Distribution page allows you to model (initiate) a voluntary withdrawal or distribution of money out of your retirement plan. The Frequently Asked Questions (FAQ) page will answer common questions about Distributions and provide you with access to the 401(k) Distribution Pac (also Hardship Withdrawal Pac and Formal Request for 59 ½ Pac) as a PDF. You might want to consult a tax or financial planning professional about your specific situation before making your distribution decision.

From the Distribution page, view the status of your distribution(s). Click on a Requested date to access distribution details. To initiate a distribution click "New Distribution".

Select the type of distribution from the down drop menu. Click the appropriate boxes. Click "Continue".

If you wish to take a lump-sum distribution, your former employer will need to change your status to terminated.

Welcome: Kathleen Worthington
 Company: Amber Industries, Inc.
 Thu Oct 12 22:19:08 PDT 2006 [Log Out](#)

Distributions ⓘ

REQUESTED	TYPE	PAYMENT	STATUS
10/10/2006	Lump-Sum Distribution	Direct Rollover to IRA	Cancelled

MENU

- New Distribution
- Return

Select Distribution ⓘ

75450

DISTRIBUTION TYPE: Lump-Sum Distribution ▼

WAIVE 90 DAY WAITING PERIOD:

ACCEPT SPECIAL TAX NOTICE:

CONTINUE **PRINT**



Plan Participant Gateway Distributions

If you select to have your check sent to another Payee, complete the requested information. Click "Continue"

The Distribution Summary page displays your distribution request. If correct, click "Continue".

Distribution Summary ?	
DISTRIBUTION TYPE	Lump-Sum Distribution
PAY OPTION	Direct Rollover to IRA
OVERNIGHT CHECK	N
DISTRIBUTION AMOUNT	Full Account (\$99152.88)
FEDERAL WITHHOLDING	N
STATE WITHHOLDING	N
STATE FOR WITHHOLDING	California
PAYEE NAME	John Hancock Insurance Co.
PAYEE ADDRESS 1	8488 North Center Square # 354
PAYEE ADDRESS 2	3rd Floor
PAYEE CITY	San Jose
PAYEE STATE	California
PAYEE ZIP CODE	95125
PAYEE TELEPHONE	888-525-8888
PAYEE ACCOUNT#	w645214
<div style="display: flex; justify-content: space-between; width: 100%;"> BACK CONTINUE </div>	



Plan Participant Gateway Activity

The Activity page will show a history of transactions that have taken place since your initial investment to your retirement plan. Use the quick search feature to review specific transactions based on date or contribution source. Click on a specific transaction date to access trade detail

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
 Thu Oct 12 22:23:10 PDT 2006 [Log Out](#)

Activity ?

FROM DATE
 TO DATE
 SOURCE

DATE	FUND	SOURCE	TYPE	AMOUNT	SHARES	NAV
08/04/2006	PEOPX	SALDEF	Purchase	\$150.00	5.111	\$29.35
08/04/2006	DRELX	SALDEF	Purchase	\$30.00	0.912	\$32.91
08/04/2006	DMSCX	SALDEF	Purchase	\$120.00	8.174	\$14.68
03/01/2006	DRELX	MATCH	Income	\$0.09	0.008	\$10.83
03/01/2006	DRELX	SALDEF	Income	\$0.17	0.016	\$10.83
03/01/2006	DRELX	MATCH	Income	\$0.49	0.045	\$10.82
03/01/2006	DRELX	SALDEF	Income	\$0.98	0.091	\$10.82
03/01/2006	DRELX	MATCH	Income	\$0.07	0.071	\$1.00
03/01/2006	DRELX	SALDEF	Income	\$0.14	0.142	\$1.00
03/01/2006	DRELX	MATCH	Income	\$0.26	0.024	\$10.82
03/01/2006	DRELX	SALDEF	Income	\$0.52	0.048	\$10.82
03/01/2006	DRELX	MATCH	Income	\$7.53	0.756	\$9.96
03/01/2006	DRELX	SALDEF	Income	\$15.06	1.512	\$9.96
03/01/2006	DRELX	MATCH	Income	\$0.54	0.535	\$1.00
03/01/2006	DRELX	SALDEF	Income	\$1.07	1.070	\$1.00

MENU
Return



Plan Participant Gateway Reports

The Reports page allows you to select statements to view or print. Click a report description to access a report. To print a statement, enter the begin and end dates (mm/dd/yyyy). Sort the Activity Statement entries by using the drop down menu. To view your statement requires that you have Adobe Acrobat Reader installed on your computer. Click "Submit".

Participant Reports ?

REPORT DISCRPTION
PARTICIPANT ACTIVITY STATEMENT
PARTICIPANT ALLOCATION DETAIL
PARTICIPANT STATEMENT

MENU
Return

Enter Report Parameters ?

BEGIN DATE:	<input type="text" value="01/01/2005"/>
END DATE:	<input type="text" value="12/31/2005"/>
ORDER THE REPORT BY:	<input type="text" value="Date"/> ▼
<input type="button" value="SUBMIT"/>	



Plan Participant Gateway E-Mail Messages

Welcome: Kathleen Worthington
Company: Amber Industries, Inc.
 Fri Oct 13 22:18:56 PDT 2006

[Log Out](#)

Messages ?

	STATUS	DATE	FROM	SUBJECT	MENU
<input type="checkbox"/>	Read	08/04/2006	Plan Sponsor	Re:Question about a loan	Plan Sponsor
<input type="checkbox"/>	Replied	08/04/2006	Plan Sponsor	401(k) Enrollment Meeting	Delete

View Message ?

STATUS: Replied

PLANID: 75000

FROM: Plan Sponsor

DATE: 2006-08-04

SUBJECT: 401(k) Enrollment Meeting

MESSAGE:
 An enrollment meeting has been scheduled in the conference room on Friday, August 25th at 10:30 am.
 Anyone who would like to learn about 401(k) participation should attend.
 See you there!

DELETE **REPLY**

You will be able to view a new incoming message your plan sponsor sends concerning plan information by clicking "New" under status column.

The message will then be displayed with the latest information concerning your plan.

You can reply with questions or requests for additional information. To delete a message, click the box to the left of the message then click "Delete" from the menu. To delete all the messages, click the box to the left of Status and then click "Delete" from the menu.



Plan Participant Gateway

E-Mail Messages

You can also compose a message that will be sent to your plan sponsor.
Click "Send".

Message to The Plan Sponsor ?

PLAN: Amber Industries, Inc. 401(k) Plan DTD 01/01/1999

TO: Plan Sponsor

SUBJECT:

MESSAGE:

characters remaining



Plan Participant Gateway Education

Optional with some plans is a link to a third party retirement planning company which offers a variety of tools to aid you in making investment decisions to meet your retirement goals.

MasteryPOINT
FINANCIAL TECHNOLOGIES
A Division of Newtek

GuidancePlus!

Home
Strategy Builder
Education
Calculators
Glossary
My Plan

-> Welcome Kathleen Worthington to Guidance Plus! for plan: Amber Industries, Inc. 401(k) Plan DTD
 01/01/1999

Powered By MasteryPOINT

Welcome to MasteryPOINT's Guidance Plus!

This program will help you better understand retirement planning and, more importantly, provides powerful tools which can help you with your planning. Please click a link below to get started.

- ▶ **Strategy Builder**
 Use [First Look](#) to take a shortcut to your results. If this is your first time in, this will be a highly defaulted retirement analysis using only your 401(k) plan. [Develop a more personalized strategy.](#)
 - Add details about your income needs and outside investments.
 - Consider investing recommendations based on information about you.
 - Implement a personalized action plan.
- ▶ **Learn More**
 Bring yourself up to speed on investing concepts.
 - [Plan Ahead for Retirement](#): Find out how starting early and saving as much as you can may help you work towards a secure future.
 - [Save for a Financially Secure Future](#): See how easy it is to save using your 401(k) plan.
 - [Become a Wise Investor](#): Learn about the basics of investing and how to choose investments that are right for you.
 - [Glossary](#): Find the meanings of financial and investing terms.
- ▶ **Additional Planning Tools**
 Project your contributions' effect on your paycheck, calculate a loan, and more.

See All Calculators.