



## Spectrum Alliance Program Website Access/Online Enrollment

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# Account Registration

## 1. First time users must first register their account:

- Open an internet browser and go to [www.spectrumb.com](http://www.spectrumb.com)
- Select **SPECTRUM ALLIANCE LOGIN**, then **PARTICIPANT LOGIN**
- click on **“Register to access your account”** link below the Log In button

The screenshot shows a login page with the following elements:

- Header: "Welcome" and "Log in to your account."
- Form fields: "Login ID" and "Password" with corresponding input boxes.
- Buttons: "Log In" (grey) and "Register to access your account" (blue text).
- Footer: "Forgot Login ID", "Forgot Password", "Español", and "Plan Sponsor/Advisor Login".
- Bottom navigation: "BROWSER REQUIREMENTS" and "CONTACT US".
- Copyright: "©2022 L32 Schwab Retirement Technologies®".

A red arrow points to the "Register to access your account" link.

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## 2. Enter your information

- The next screen will ask for some basic information about you.
- Fill out as much as you can to help the system identify you.
  - **Note:** You must enter at least one email address or phone number.
- click **Continue**.

### Let's get started

Tell us a little about yourself and your plan. [Help](#)

**Personal Information**  
We need this information to identify you and your account. Use your legal name, not a nickname.

First Name

Last Name

Social Security Number

Confirm Social Security Number

Date of Birth (mm/dd/yyyy)

**Contact Information**  
Please provide at least one way for us to contact you.

Home Phone Number

Mobile Phone Number

Personal Email Address

**Workplace Information**  
If your employer has provided you with this information, enter it below.

Work Phone Number

Work Email Address

Employee ID

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### 3. Verify your identity

- After submitting the form, you should receive a security code via email or text message.
  - **Note:** It may take a few minutes for the code to arrive
  - The code will be sent to all email addresses and phone numbers on file, regardless of the contact information entered on the identification form. Be sure to check your mobile phone, personal email(s) and work email if applicable.
- Enter the security code and then click **Verify** in the bottom right corner.
- If you do not receive a code, you can select the option to **Send a new code** or click **Help** (in the upper right corner) to contact Spectrum. If your account information is incomplete, we will need to reach out to your plan administrator to update it.

Two-step verification Help

Check your email or phone for a security code. This code will expire in 15 minutes.

Enter Security Code

Didn't receive? [Send a new code](#)

Verify

For illustrative purposes only

#### 4. Create log-in credentials and security questions

- Next, you'll need to set up your account.
- Follow the instructions on screen to create a Login ID, password, and security questions.
- Then click **Continue**.

Welcome, Jennifer Help

Create a Login ID and password to complete registration.

Login ID

Confirm Login ID

Password

Confirm Password

Security Question 1

Security Answer 1

Security Question 2

Security Answer 2

Security Question 3


Security Answer 3

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## 5. Log in to finish setting up your account

- If your registration is successful, you will see the message below.
- You can now return to the login page and log in to continue setting up your account.

### Registration Confirmation

 Your registration is complete. To access your account, [log in](#) using your new credentials

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[Return to Login](#)

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# Enrollment

- If you are enrolling for the first time, the system will walk you through the enrollment process.
- Click on **Enroll Now** to begin

[Home](#) | [Investment Performance](#) | [Print Screen](#) | [Exit Online Enrollment](#)



Participant Name:	JANE DOE
Plan Name (ID):	The SRT DEMO Plan
Total Vested Balance:	\$5,000.00

Enrollment Progress: [Start](#) > [My eDelivery](#) > [My Information](#) > [My Contributions](#) > [My Investments](#) > [My Beneficiaries](#) > [Finish](#)

## Welcome to Online Enrollment

1. The enrollment wizard will guide you through all the steps to ensure you have fully completed the enrollment process. You may choose to complete the steps in any sequence.
  2. A check mark appears when you successfully complete each task. You must complete the entire enrollment process before your requests are processed.
  3. Before you submit your enrollment request, you will have the opportunity to view and/or change each request on the Online Enrollment Summary page.
- PLEASE NOTE: YOU MUST GO THROUGH ALL STEPS BEFORE THE ONLINE ENROLLMENT PROCESS IS COMPLETE. CHANGES WILL NOT SAVE UNTIL THE LAST STEP IS COMPLETED.

Note: Your Password change will take effect immediately.

- Step 1 [My eDelivery](#)
- Step 2 [My Information](#)
- Step 3 [My Contributions](#)
- Step 4 [My Investments](#)
- Step 5 [My Beneficiaries](#)

[Enroll Now](#)

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## Enrollment Step 1: My Delivery

- Choose your statement delivery preferences – paper or electronic

The screenshot shows the 'My eDelivery' enrollment page. At the top right, there is a header with navigation links: Home | Investment Performance | Print Screen | Exit Online Enrollment. Below this, a green box displays participant information: Participant Name: JANE DOE, Plan Name (ID): The SRT DEMO Plan, and Total Vested Balance: \$5,000.00. The main content area is titled 'My eDelivery' and includes the instruction 'Choose your notification and delivery preference for each option.' Below this, there is a section for 'Email Address: Not registered' with an 'Update Email Address' button. The core of the page is a table with three columns: 'Paper Delivery', 'Email Delivery', and 'Opt-Out of Delivery'. The table lists various categories and their corresponding delivery preferences. At the bottom, there are 'Previous' and 'Next' buttons.

	Paper Delivery	Email Delivery	Opt-Out of Delivery
Statement Preference (You must provide an email address to receive your eStatement alerts)	<input type="radio"/>	<input checked="" type="radio"/>	
	Paper	Email	
Financial Transactions		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Savings/Contribution Rate		Email	OptOut
Future Investment Elections			
Transfers, Realignments			
Personal Information		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Beneficiary Information			
Benefit Statement Preference		Email	OptOut
eDelivery Preference			
Security			
Personal Identification Number (PIN)/Password Change		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Alternate Identification (ID)			
Secret Question & Answer (Q&A)		Email	OptOut
Email Address			
Postal Address			

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If you choose electronic delivery, you must click **"I Consent & Submit"** to give your consent to receive email notifications.

The dialog box contains a warning icon and the following text: 'By submitting your consent for eDelivery and for as long as your consent remains in effect, you are agreeing to receive email in place of delivery via mail for each option listed below.' Below this, there is a detailed explanation: 'An email will be sent to the email address on file to notify you when certain Financial Transactions are initiated in your account, or when Personal Information and Security Options are modified. You must have access to email. You can update your email address by selecting "Update" next to your email address on this page. You also understand that information provided via email is summarized. To review details about activity initiated in your account, you must have access to the Internet and a computer capable of viewing your account information by selecting "Pending and Processed Activity".' At the bottom, there are two buttons: 'I Consent & Submit' and 'Cancel'.



## Enrollment Step 2: My Information

- Verify your personal information.

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## Enrollment Step 3: My Contribution

- Choose the amount you want to have withheld from your paycheck (your deferral) either by dollar amount or percent of pay. Enter the amount you want withheld *per paycheck*.
  - If you need assistance on choosing between Pretax or Roth (after tax) deferral or the amount to contribute, please contact your plan's financial advisor.

Participant Name: JANE DOE  
Plan Name (ID): The SRT DEMO Plan  
Total Vested Balance: \$5,000.00

Enrollment Progress: Start > My eDelivery > My Information > My Contributions > My Investments > My Beneficiaries > Finish

**My Contributions**

The maximum dollar amount you can contribute annually to your 401(k) in 2010 is \$16,500. This amount is determined by the Internal Revenue Service (IRS) and does not include any contributions from your employer (e.g. employer match). Each year, you can contribute a percentage or amount of your annual salary until you reach the IRS dollar maximum. Your maximum employee contribution percentage or rate is determined by your company's plan.

Plan Level Contribution Rules

Minimum	0%
Maximum	100%

Regular Employee Contributions


Contribute By:  (selected)

Source Name	Minimum Contribution	Maximum Contribution	Current Value	New Value
Employee Deferral	0%	100%	0%	<input type="text" value="0%"/>
Roth 401k	0%	100%	0%	<input type="text" value="0%"/>
Total			0%	0%

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## Enrollment Step 4: My Investments

- Your plan's default investment will be listed. You may either choose to keep the Default Investment or choose your own investments.



DEMO  
401(k) Plan

LOG OUT

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Enrollment Progress: Start > My eDelivery > My Information > My Contributions > **My Investments** > My Beneficiaries > Finish

---

**My Investments**

Your retirement plan has a default investment option. If you do not make an election, the amounts withheld from your pay will be invested in the default investment specified by your employer.

**Your retirement plan's default investment option is: GS INCOME BUILDER A (100%)**

Keep the Default Investment
  Choose My Own Investments

---

**OR**

Create My Own Investment Portfolio.

-Select how to invest your contributions to your retirement account.

Previous
Next

For illustrative purposes only

- If you choose your own investments: Enter the percent of your contribution you want invested into each fund.
  - Total must equal 100%.
  - If you need guidance, please contact your company plan administrator or financial advisor.

### Investing My Contributions

The percentages you select will apply to how future contributions are deposited to your account each pay period. Use whole percentages only and total percentages must equal 100%. These rates will not affect your current balance in each investment. If you have questions regarding which investments to select, please contact your plan's Financial Advisor.


INVESTMENT NAME	LINKS	CURRENT PERCENT	NEW PERCENT
GS INCOME BUILDER A		0%	<input type="text" value="0%"/>
GS SHORT DURATION CLS A		0%	<input type="text" value="0%"/>
GS ASSET BAL INC STRAT A		0%	<input type="text" value="0%"/>
GS ASSET GROWTH INC A		0%	<input type="text" value="0%"/>
GS EQUITY GRWTH STRAT A		0%	<input type="text" value="0%"/>
AF INVEST CO OF AMER R3		20%	<input type="text" value="20%"/>
AF CAPITAL WORLD G/I R3		0%	<input type="text" value="0%"/>
AF INC FUND OF AMER R3		30%	<input type="text" value="30%"/>
AF GROWTH FD OF AMER R3		0%	<input type="text" value="0%"/>
FIRSTTRST TRGT 2030 R1		0%	<input type="text" value="0%"/>
FIRSTTRST TRGT 2040 R1		0%	<input type="text" value="0%"/>
INTEGRITY MID NTH AM RESOURCES		0%	<input type="text" value="0%"/>
AF SMALL CAP WORLD R3		0%	<input type="text" value="0%"/>
TA AST ALLOC MOD GRTH A		50%	<input type="text" value="50%"/>
TA AST ALLOC MOD CL A		0%	<input type="text" value="0%"/>
TA AST ALLOC GRWTH A		0%	<input type="text" value="0%"/>
TA GBL EQUITY A		0%	<input type="text" value="0%"/>
TA AST ALL CONSER A		0%	<input type="text" value="0%"/>
TA MULTI MGR ALT STRAT A		0%	<input type="text" value="0%"/>
Total		100%	100%

I would like to Rebalance automatically

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## Enrollment Step 5: My Beneficiaries

- Name beneficiaries for your account. You must name at least one primary beneficiary.
- If you are married, you must name your spouse as 100% primary or have a spousal consent form signed and returned to your plan administrator.
- Click **Add Beneficiary**
  - Enter as much information as you can.
    - Note: Name, relationship, date of birth and share percentage are required
  - When done, click **Continue**
- Add additional beneficiaries or click **Next** when done.



Participant Name:	JANE DOE
Plan Name (ID):	The SRT DEMO Plan
Total Vested Balance:	\$5,000.00

Enrollment Progress: Start > My eDelivery > My Information > My Contributions > My Investments > My Beneficiaries > Finish

### My Beneficiaries

Use the form below to create, modify, or delete a beneficiary. Click Next after all changes are complete.

A primary beneficiary is the first person or organization to receive the proceeds of a retirement plan upon the death of the plan participant. If the primary beneficiary is not living (or inactive in the case of an organization), the proceeds go to the designated contingent beneficiary you have designated.

If you are married and designated someone other than your spouse as your primary beneficiary, your spouse must consent in writing for your designation to be valid. Please contact your Plan Administrator to obtain and submit the appropriate documents.

**My Marital Status**

- No data to display.
- No beneficiary found. Please click the Add Beneficiary button to create new primary beneficiary.

Add BeneficiaryEdit Share Percentage

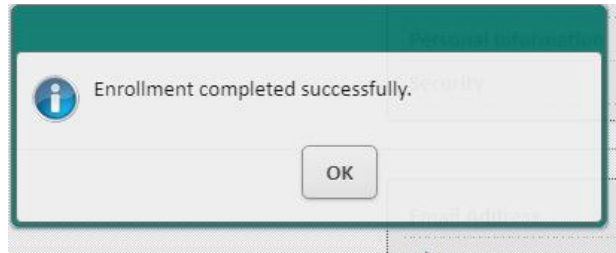
PreviousNext

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## Enrollment Step 6: **ENROLL ME**

- Confirm your enrollment information and click on **ENROLL ME** at the bottom of the page to submit.
- Once you see the enrollment confirmation and click OK, you can then log-out on the top right side.



- **Note: Your enrollment is not active until you click **ENROLL ME**.**
  - Online enrollments are processed once per day Monday – Friday at 1:30pm CST. Once your enrollment has been processed, you will see your account management page when you log-in. Until then, you will see the enrollment summary page.

## Returning User Log In

**If you have previously set up a log in and password of your choosing, you do not need to register your account.**

- Open an internet browser and go to [www.spectrumb.com](http://www.spectrumb.com)
- Select **SPECTRUM ALLIANCE LOGIN**, then **PARTICIPANT LOGIN**
- Enter your log in id and password.
- Click Log In

### Retrieving a Forgotten Login ID

- Click on Forgot Login ID below the log in button
- Enter your Social Security number.
- If there are no issues with the account (i.e. locked or not set up), a secret question associated with the account is displayed.
  - Correct Answer: If you answer the question correctly, your login id (i.e. Alternate ID) is displayed. Click Ok to be taken back to the Login page appears. (note: secret questions are not case sensitive however the answers must be between 5-20 characters.)
  - Incorrect Answer: If you answer the question incorrectly, the following message appears: "Account information cannot be accessed at this time."

### Resetting Forgotten Password

- Click on Forgot Password below the log in button
- Enter your Login ID or Social Security number.
- If there are no issues with the account (i.e. locked or not set up), a secret question associated with the account is displayed.
  - Correct Answer: If you answer the question correctly, you will be prompted to reset the password. (note: secret questions are not case sensitive however the answers must be between 5-20 characters.)
  - Incorrect Answer: If you answer the question incorrectly, the following generic message appears: "Account information cannot be accessed at this time."

*If you cannot reset your account using your secret questions, please call 888-641-1140 option 1 to speak with a customer service representative.*

# Account Management

**Your Account** Home page displays your current balance and a projected future retirement income. The box to the right shows recent activity. Click on **View All Activity** to display more.

Click the arrows in the right corner of the boxes below to toggles to **Your Portfolio** or **Investment Elections**.

The screenshot displays a dashboard with the following sections:

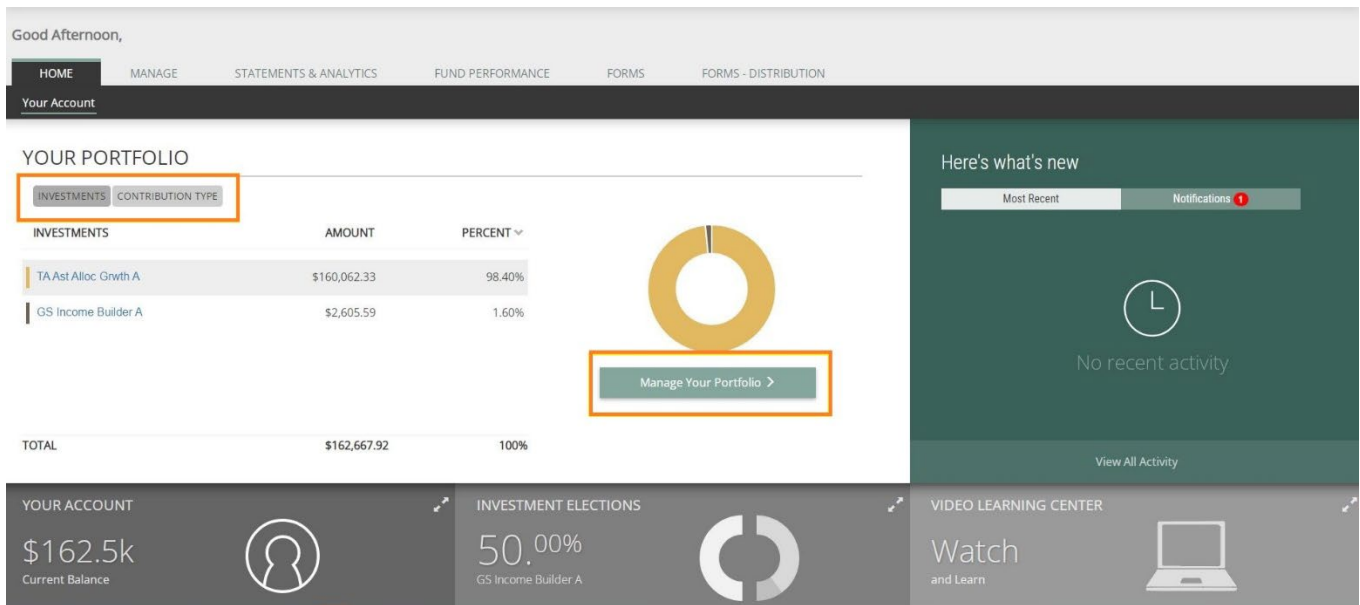
- Header:** "Good Afternoon," with navigation tabs: HOME, MANAGE, STATEMENTS & ANALYTICS, FUND PERFORMANCE, FORMS, FORMS - DISTRIBUTION.
- Your Account:** "Your Account" sub-header.
- Overview:** "Here's an overview" section containing:
  - YOUR ACCOUNT:** Current Balance: \$162,547.<sup>92</sup>. A "Vested" bar shows 162,547.<sup>92</sup>.
  - YOUR FUTURE:** Estimated retirement income per month: \$2,212.<sup>83</sup>. A bar includes the text "Will this be enough? >".
  - Summary Metrics:** YTD Savings > \$0.<sup>00</sup>, Savings Amount > \$2.<sup>00</sup>, YTD Return > -20.<sup>96</sup>%.
- Activity:** "Here's what's new" section with tabs for "Most Recent" and "Notifications". It shows "No recent activity" with a clock icon and a "View All Activity" button.
- Bottom Row:** Three main sections, each with a toggle arrow in the top right corner:
  - YOUR PORTFOLIO:** 98.40% TA Ast Alloc Grwth A.
  - INVESTMENT ELECTIONS:** 50.00% GS Income Builder A.
  - VIDEO LEARNING CENTER:** Watch and Learn.

For illustrative purposes only

## ➤ Your Portfolio

Switch between a view of your balance by investment or by contribution type (Deferral, Roth, match, etc.)

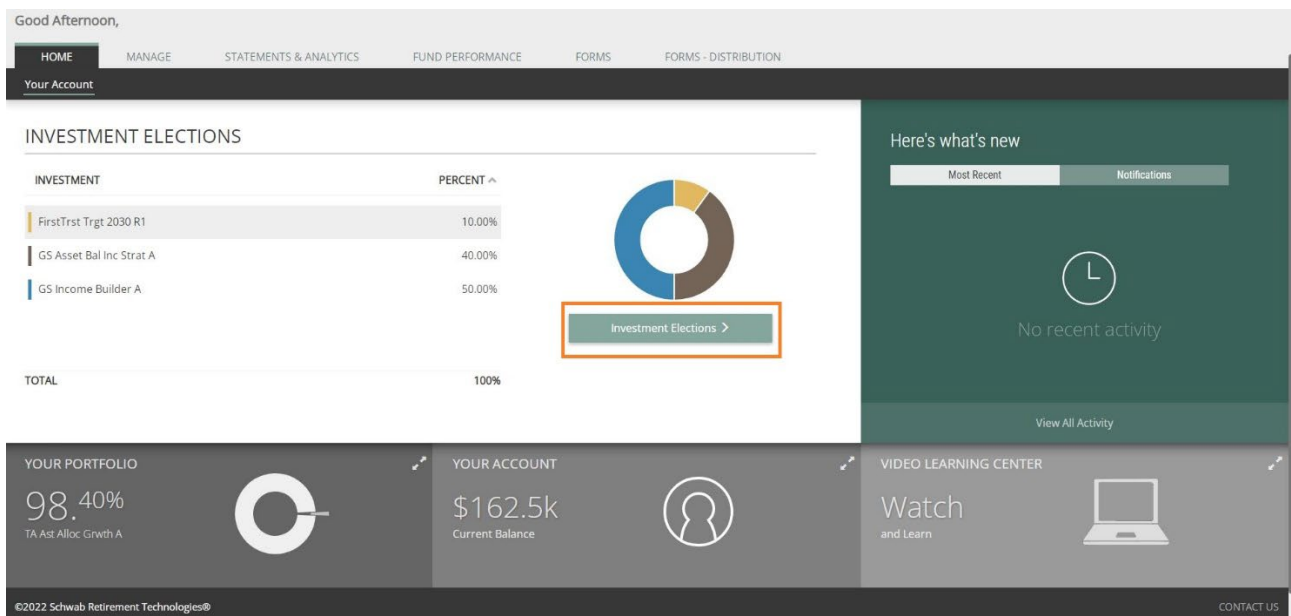
If you'd like to make changes to your portfolio investments, click on **"Manage your portfolio"** below the circle graph.



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## ➤ Investment Elections

Displays which funds your contributions will be invested into. To make changes, click on **"Investment Elections"** below the circle graph.



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## Page Tabs:

### Manage / Your Portfolio

- **Portfolio Rebalance**
  - Rebalances entire account balance to a new investment mix of your choice.
- **Auto Rebalance**
  - Set up a frequency for your portfolio to rebalance to your asset allocation automatically.
- **Investment Transfer**
  - Sell an amount in one or more specific investments and reinvest the proceeds in other investments.

### Manage / Manage Contributions

- **Contribution Rate/Amount**
  - Update the amount you are having withheld from your paycheck by rate or percent in pretax or Roth.
- **Investment Elections**
  - Change how future contributions are invested. Note: This does not rebalance your current account or portfolio. It only applies to money received in the future.

### Manage/Withdraw

- If your plan allows for loans, you can review your current loan balance, or model and request a new loan.
- All other withdrawal requests must complete a paper form.
  - See the Special Tax Notices listed in the options bar here.
  - Go to “**Forms-distribution**” tab to download a distribution request form.

### Statements & Analytics / Performance & Statements

- **Statements on Demand**
  - Run a statement for a custom date range.
- **Statements & Disclosures**
  - Find historical quarterly statements and required plan disclosures.
- **Personal Performance**
  - View the performance of investments in your portfolio for a time range that you specify.

### Fund Performance

- View market data performance for each investment available in your plan.

### Forms

- Find links to PDFs of paper forms associated with your plan here.
  - Return completed paper forms to your company plan administrator.

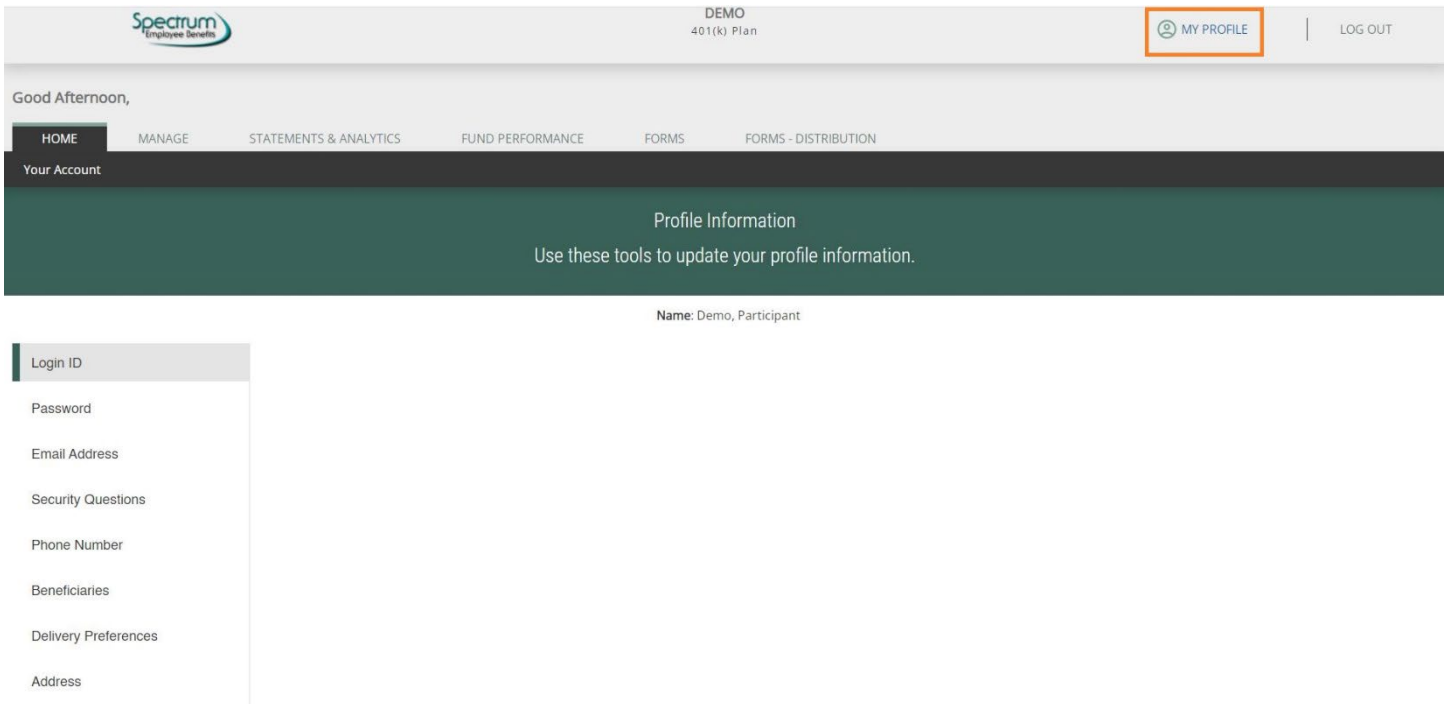
### Forms-Distribution

- Forms specifically related to taking money out of the plan
  - Distribution form – used to request distributions due to termination of employment, disability, retirement eligible withdrawal, or plan termination.
  - Distribution due to death
  - Distribution due to hardship (if allowed by plan). See page 4 for specific criteria.



# My Profile

- Click on My Profile in the upper right corner to view and change personal account details:
  - Log in ID
  - Password
  - Email
  - Security Questions
  - Phone number
  - Beneficiaries
  - Delivery preferences (paper or electronic statements)
  - Address
  - Two-Step Verification



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## Log out

- Best practice is to always click on “Log out” in the upper right corner when you’re done viewing and managing your account.

