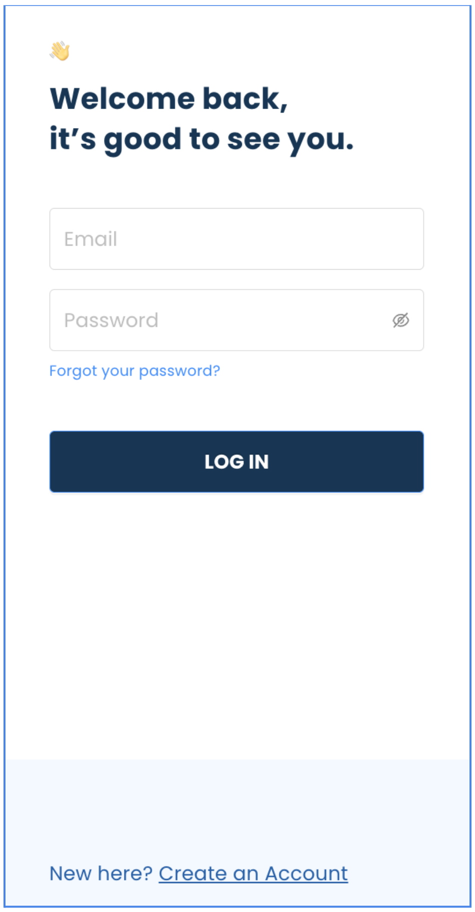
ForUsAll **Website Navigation**

New Users: Go to at account.forusall.com/login



It's very easy to get started online.

Go to "Create an Account" at the bottom of the login page.

You will be asked to enter the email address associated with your ForUsAll account. Not sure? Reach out to us or your HR manager.

If the email matches, you'll receive a link with instructions on registering.

For all other users who have already registered, you'll login on this page to get to your dashboard.

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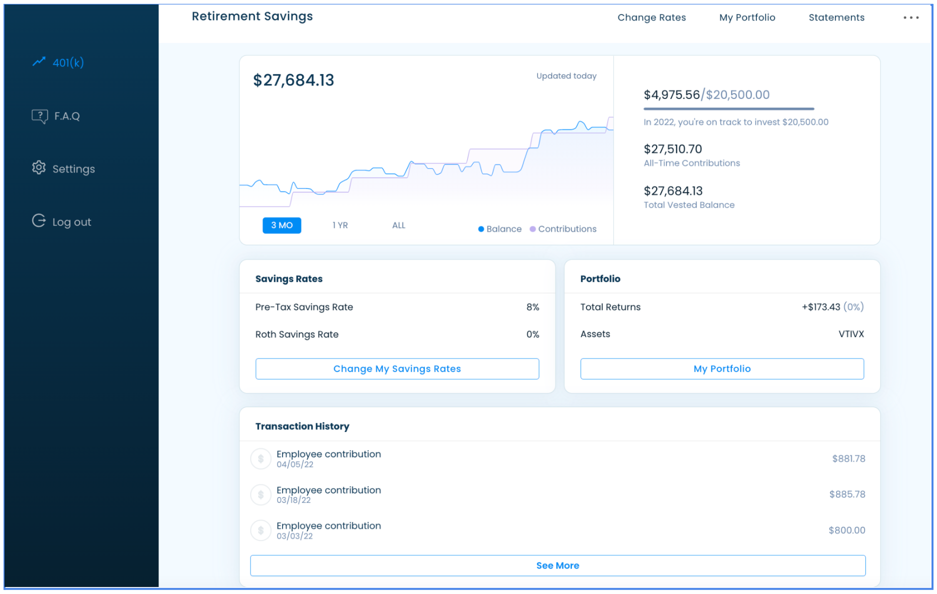
844-401-2253
help@forusall.com

April 2022

ForUsAll Dashboard

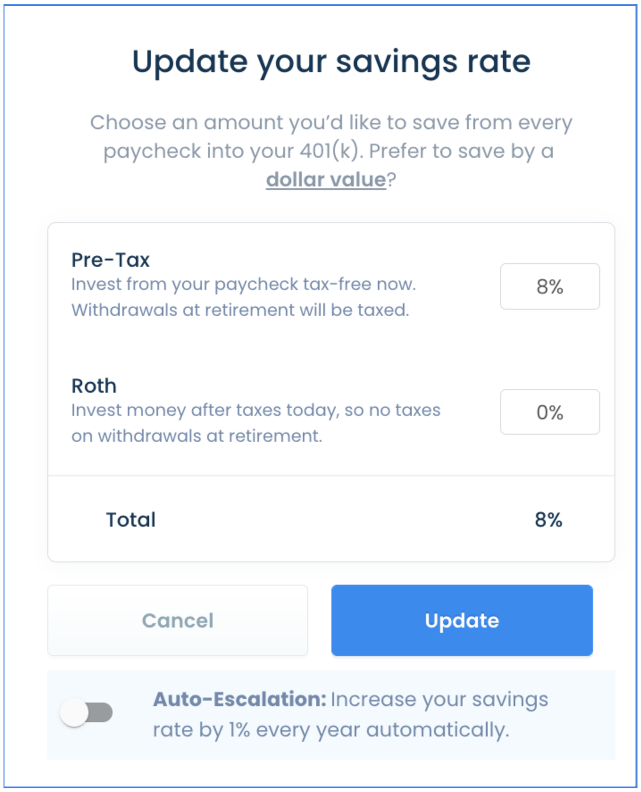


The FUA Dashboard includes:

- Balance
- Savings Rate
- Portfolio Snapshot
- Transaction History
- Links to
    - Change Rates
    - View Portfolio & Make Changes
    - Statements
    - Beneficiary Information
    - F.A.Q
    - Settings

Change Savings Rate

Go to: “Change my Savings Rates” button on the dashboard.



You can designate a new percentage for either Pre-Tax, Roth, or both.

It'll total the percentages up.

You can also switch to a dollar value by clicking on the link on top.

If you would like to enroll in auto-escalation, you can click the button.

Select “update” to save your election.

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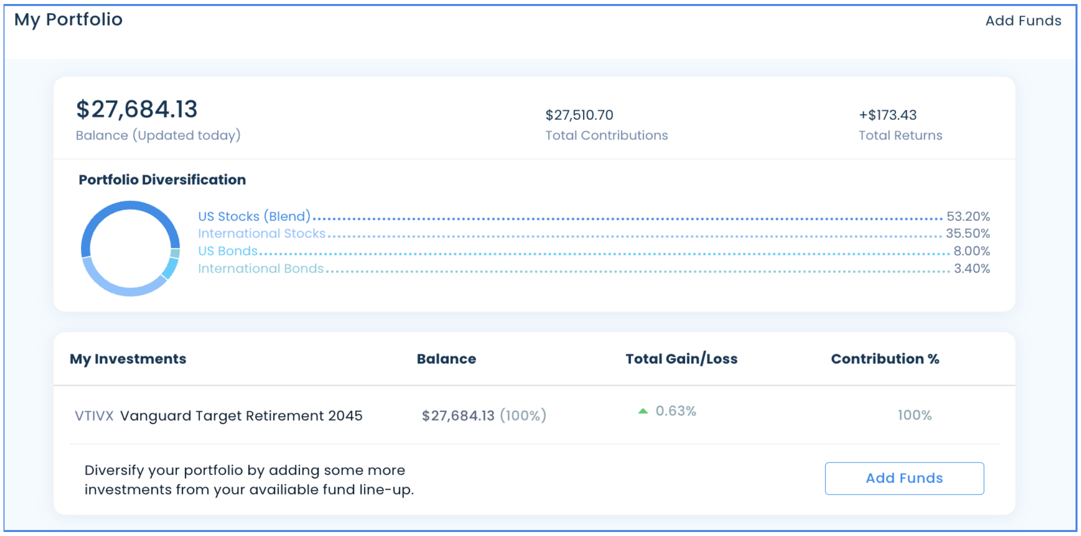
Viewing & Changing Your Portfolio

From the dashboard, select “My Portfolio”



Make changes to your investment portfolio by selecting “Add Funds”.

Fund Line Up	YTD	EXP. RATIO	INVEST
VTWNX Vanguard Target Retirement 2020	6.47%	0.08%	+
VFFVX Vanguard Target Retirement 2055	12.53%	0.08%	+
VTIAX Vanguard Total International Stock Index	4.38%	0.11%	+
VBTLX Vanguard Total Bond Market Index	-1.27%	0.05%	+
VTHRX Vanguard Target Retirement 2030	10.48%	0.08%	+
VBIRX Vanguard Short-Term Bond Index	-0.78%	0.07%	+
VTTSX Vanguard Target Retirement 2060	12.53%	0.08%	+
VTTHX Vanguard Target Retirement 2035	9.95%	0.08%	+
VFIFX Vanguard Target Retirement 2050	15.2%	0.08%	+
VAIPX Vanguard Inflation-Protected Securities	4.51%	0.1%	+
SWPPX Schwab S&P 500 Index	23.15%	0.02%	+
VUSXX Vanguard Treasury Money Market	0.01%	0.09%	+
VTINX Vanguard Target Retirement Income	4.25%	0.08%	+
VTTVX Vanguard Target Retirement 2025	9.01%	0.08%	+
VFORX Vanguard Target Retirement 2040	11.16%	0.08%	+
VLXVX Vanguard Target Retirement 2065	12.55%	0.08%	+
FSKAX Fidelity Total Market Index	21.04%	0.02%	+
FSMDX Fidelity Mid Cap Index	21.99%	0.03%	+
FSSNX Fidelity Small Cap Index	12.23%	0.03%	+
VFTAX Vanguard Social Index	23.04%	0.14%	+
VTIVX Vanguard Target Retirement 2045	12.34%	0.08%	✓

That's All

You can review the fund options, and change the percentages into your chosen fund(s).

Each available fund contains a hyperlink that takes you to the fund website for more information as well as contains the ticker symbol for additional research.

Under the “Invest” column, select the [+] next to the new fund(s) you choose.

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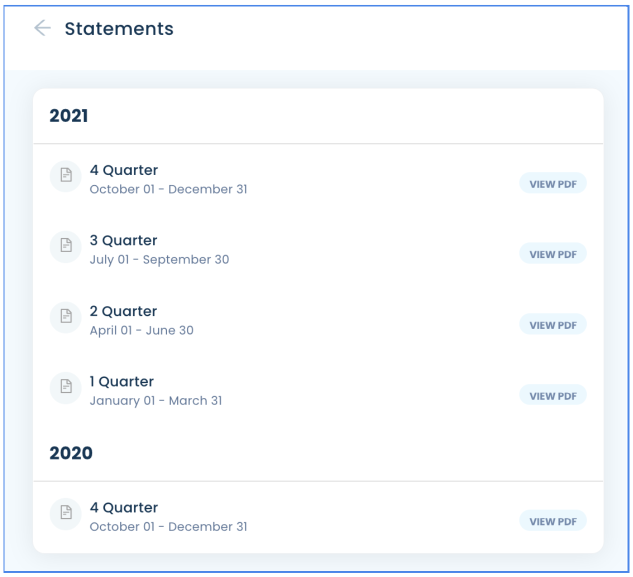
Statements

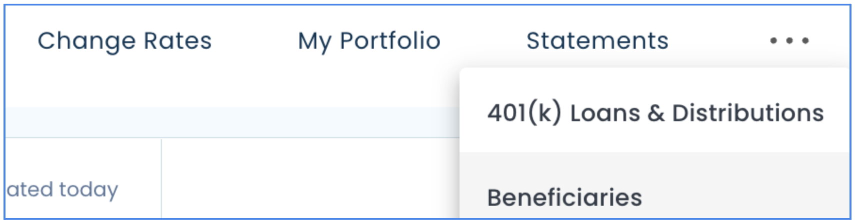
To view a recent statement, select “Statements” at the top right of your dashboard.



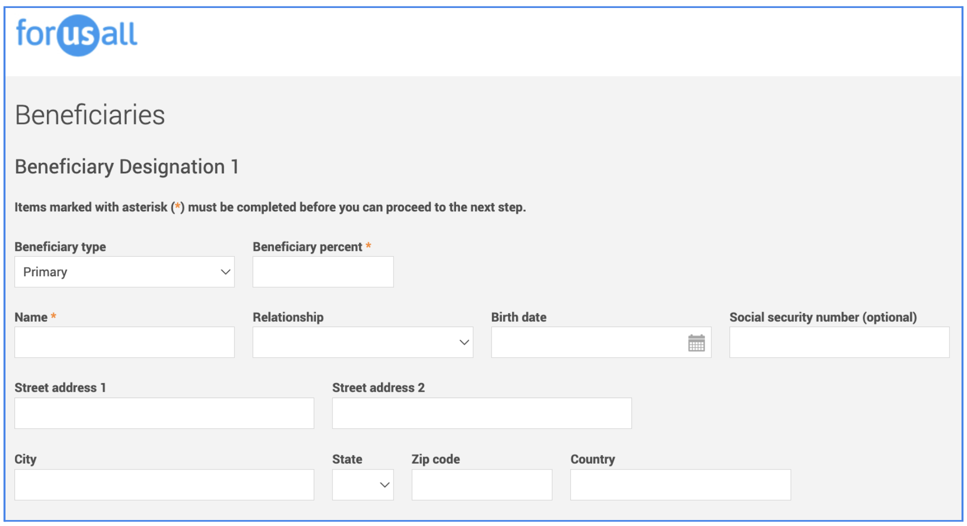
You will be able to view the PDF of the most recent statements available.

If you are looking for a statement to approve a loan, contact us!

Adding or Updating your Beneficiary



To add or update your beneficiary, click the 3 dots on the top right corner of your dashboard, then select “Beneficiaries”



Primary Beneficiary: is the person or persons to receive benefits from your plan in the event of your passing.

Contingent Beneficiary: is the person or persons alternatively named to receive benefits from your plan. This is sometimes called the “secondary beneficiary” so if the first beneficiary is deceased, funds will go to the contingent beneficiary on file.

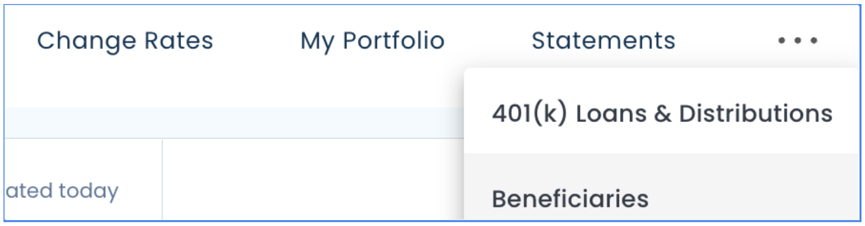
We recommend that you add a beneficiary designation to your account as soon as possible. Be sure to add at least one beneficiary.

Multiple beneficiaries must equal to 100%.

Complete as much information as possible.

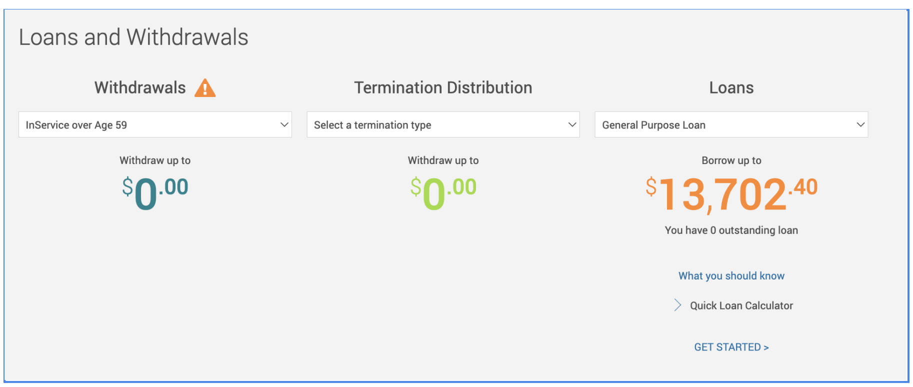
Loans and Withdrawals

If eligible, you may request a loan or withdrawal from the plan.

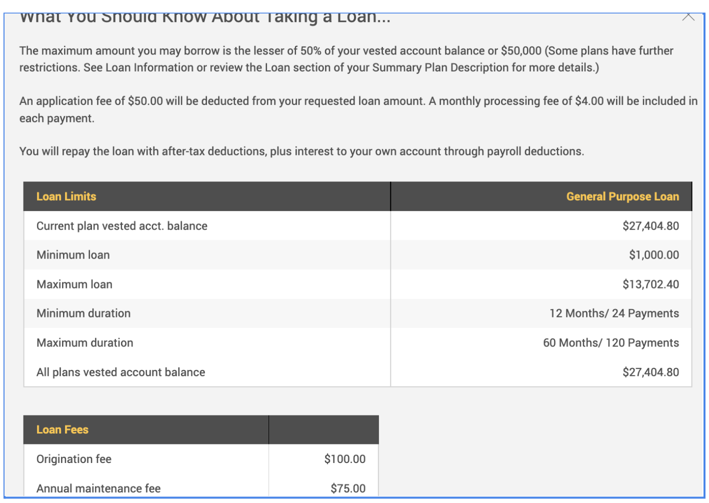


For withdrawals: You can select an eligible withdrawal reason or termination distribution reason.

For loan: the maximum amount eligible to borrow will be displayed.



Access to the "Quick Loan Calculator" to determine the payments.



What You Should Know About Taking a Loan...

The maximum amount you may borrow is the lesser of 50% of your vested account balance or $50,000 (Some plans have further restrictions. See Loan Information or review the Loan section of your Summary Plan Description for more details.)

An application fee of $50.00 will be deducted from your requested loan amount. A monthly processing fee of $4.00 will be included in each payment.

You will repay the loan with after-tax deductions, plus interest to your own account through payroll deductions.

Loan Limits	General Purpose Loan
Current plan vested acct. balance	$27,404.80
Minimum loan	$1,000.00
Maximum loan	$13,702.40
Minimum duration	12 Months/ 24 Payments
Maximum duration	60 Months/ 120 Payments
All plans vested account balance	$27,404.80

Loan Fees	
Origination fee	$100.00
Annual maintenance fee	$75.00

Under the "What you should know" link, you'll be shown the loan specifications before proceeding.