ADMINISTRATION
QUICK REFERENCE GUIDE

PLAN MANAGEMENT INSTRUCTIONS

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Sponsor Website Account Access

ACCOUNT ACCESS

RETIREMENT SPONSOR WEBSITE

ALERUS

- Go to **alerusrb.com**, click **Log in,** select **Employer Access**, click **Go**.
- We recommend bookmarking this page for future reference.
- Sign in using the credentials you created during your inital log in.
- Select **Plan Access** and click the applicable Plan ID.

Manage My Plan

Summary

- Monitor alerts for timely updates and notices
- At-a-glance summary of plan assets, last contribution, plan participation, web usage, and participant balances by age

Plan Features

- Highlights features in the plan and the next scheduled realignment dates

Balances

- View by investment, source, and asset class
- Query and download activity (see Investment Changes)

Investment Performance

- Historical fund performance, investment prices, and current market and prospectus information

Manage Loans (if offered)

- Query loans by status (current, new, past due, paid)
- View payment history and amortization schedules

Check Disbursements

- Search disbursements by SSN, date, or type
- Expand to see payee name and address

Manage My Contributions

Contribution Summary

- Submit plan contributions
- Review contribution history

Contribution Deposits

- Browse contributions by source, trade, or payroll date
- Download to CSV file

Manage My Participants

Select Participant

- Search by full or partial name, SSN, or by status
- Edit participant information (address or date of birth, hire, term, or rehire)

Pending Activity

- View current and scheduled transactions
- Review and approve transactions waiting for approval (if offered)

View Statements

- Search, then view or download participant statements

Manage My Files

Retrieve Files

- Use the **File Type** drop-down menu to download files and reports (eligibility, previously submitted files, and requested reports)
- Use the **Payroll Reports** drop-down to retrieve weekly files, including new loans, rate changes, and new enrollees

Submit Files

- Use the **File Type** drop-down menu to upload confidential information, enter description of the file, and attach document

View Logs

- View transations and web activity

Request Reports

- Request reports to help manage the plan

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Submitting Contributions

- Log into your account at alerusrb.com > **Employer Access** > **Go**.
- Under Manage My Contributions, select **Contribution Submission**.
- Click **Add New Contribution**.
- Select the appropriate payroll frequency, then select the payroll date and click **Create**.
- Select **Upload** to submit a file, or **Entry** to enter data in real time (no file needed).

Upload Instructions

Use this option to upload a contribution file. If you prefer to key in data at a participant level (rather than uploading a file), follow the entry instructions on the next page.

- Under contribution structure if multiple options are listed, select the appropriate option, and click **Next**.
- To import a file, select **Browse** and attach your file. Click **Upload** and a sample of your imported file will appear in the lower part of the screen. Enter source totals for each contribution source included in the file.
- Click **Validate**. This will perform a consistency check on your file. Data rejects and warnings, if any, will appear in the validation results section highlighted in the sample selection at the bottom of the page. Rejects in participant data will be bolded.

Common Data Rejects/Warnings and How to Resolve Them

- **Reject date**. Fix date issue on the file and upload it again.
  - Date format issues
  - Words in date column (such as “terminated” or “term”)
  - Date of birth after date of hire
  - Date of hire after date of rehire
  - Date of birth in the future
- **Entered total does not match actual**. The amount entered in a source total does not match the total calculated on the uploaded file. The calculated amounts will be listed in the validation results.
  - Verify totals were entered correctly, adjust, as necessary.
  - Verify the correct file was uploaded. Upload a new file if necessary.
- **Invalid SSN**.
  - Any Social Security number with six or more of the same number is invalid.
  - Any Social Security number with less than four numbers is invalid.
- **Participant ID not found**. This provides notice that a new participant will be added to the plan. Verify the participant is new and click **Next**.

Helpful Tool: *Use your mouse to hover over a warning to display more information.*

Funding and Verification

- **Select the funding method**: ACH (if set up), check, or wire/ACH credit. Enter the amount and click **Next**. If you would like to set up an ACH account to facilitate the most efficient contribution processing, please contact your account administrator.
- **Verification page**: The verification page allows you to perform a final check before submitting your file. It includes a source breakdown and a review of participant detail. Verify all data is correct and click **Submit**. The contribution is not received at Alerus until the Submit button has been clicked.
- **Confirmation page**: The Confirmation page is the final screen and includes the data verified on the previous screen. Select **Print** for a PDF confirmation. In contribution, you will see both the submitted file and the PDF confirmation.

Participant Account Changes

Salary Deferral Rate Changes

A participant can request a change to their deferral rate in the Change My Contributions section of the participant website.

Rate change detail is available for the plan sponsor in employer access on a weekly basis. Under Manage My Files select **Retrieve Files**. In the file type dropdown menu, choose **Payroll Reports**. To run a payroll report for a specific date range, under Manage My Files select **Request Reports** and choose **Participant Deferral Rate Entry/Change Report** from the drop down menu.

Investment Election Changes and Account Balance Transfers

A participant may change investment elections for future deposits or transfer their existing account balance in the Change My Investments section of the participant website. The participant may also elect to transfer specific amounts and/or schedule an automated account realignment. An easy-to-follow wizard will guide the participant through the change process.

Beneficiary Designation Changes

A participant may change their beneficiary online from the My Profile icon, available on the top navigation bar.

Name, Address, and Employment Status Changes

Changes to a participant's name, address, status, or dates (such as date of birth, date of hire/rehire, termination) must be initiated by the plan sponsor. For security purposes, Alerus does not accept changes to participant-indicative data without the plan sponsor's consent.

Should a participant request an address change via the Alerus Client Service Center, Alerus will act on the request only after completing a security screen. In that case, the participant will be instructed to also inform the plan sponsor of the change. Changes can be included on the contribution file, which will be updated in the participant recordkeeping system when the file is uploaded.

Plan Sponsor Updates to Participant Information

To enter date and address changes employer access:

- Log into your account at alerusrb.com > **Employer Access** > **Go**.
- Under Manage My Participants, click **Select Participant**.
- Search for a participant by last name or participant ID (Social Security number).
- Click the **edit pencil icon** to the left of the participant ID of the participant whose data you need to edit.
- Update address and/or dates, then click **Save**.

Distributions

An eligible participant may request a full account distribution online. Partial distributions must be requested using the paper form.

Online Distributions

A participant may request an online distribution by logging into their account at **alerusrb.com** and selecting **Distribution Request** from the side menu. Eligible online distribution options will be presented for the participant to model and request. A participant may select standard delivery or expedited delivery of the distribution check.

If the distribution option is not presented (e.g., if documentation is needed for a hardship) then the participant will obtain the distribution form located in the distribution information section of the page.

- If the plan sponsor has provided blanket authorization to process online distribution requests, the distribution will be processed same day if submitted by 3 p.m., CT.
- If the plan sponsor has not provided blanket authorization, then:
  - The plan sponsor will receive email notification that there is a pending distribution request and will be directed to view and approve the request online.
  - Once the distribution request has been approved, it will be processed same day if approved by 3 p.m., CT.

Paper Distributions

A participant may request a distribution from the plan sponsor (located in the Resource Library) or by contacting the Alerus Client Service Center at 800.433.1685.

Listed on the form are instructions regarding where the participant will send the form once complete. The distribution processing fee is paid by the participant at the time the transaction occurs.

Forms requiring secondary signature should be uploaded through the submit files feature in plan access.

How to Upload a Form to Alerus

- Log in.
- Under Manage My Files, select **Submit Files**.
- Select **Distribution Form** from the file type dropdown menu.
- Enter a short description, such as the participant's last name; this description is for your reference only.
- Enter a date range if applicable and select **Browse** to select the file and then click **Upload**.

Forms NOT requiring secondary approval should be uploaded through the contact us link on the participant website by the participant.

General Distribution Information

For your plan's protection, Alerus requires a Medallion Signature Guarantee for a distribution in one of the following circumstances:

- Distribution request for an amount greater than $100,000
- Distributions paid by bank wire or ACH
- Distributions directed to an address outside the United States
- Distributions directed to an alternate payee, beneficiary, or other third party
- Distributions directed to an address different than the address of record on the account
- Distributions directed to an address that was changed within the past 15 days on the account

A plan sponsor may elect to sign the waiver to the Medallion Signature Guarantee and upload the form without the guarantee. This means the plan sponsor has validated the distribution request and assumes responsibility in the event it is fraudulent.

Loans

Online Loans

A participant may request a general purpose loan by logging into their account at **alerusrb.com** and selecting the **Loan Center** link. If the plan sponsor has provided blanket authorization to process an online loan request, the loan will be processed within one to two business days.

- If the plan sponsor has not provided blanket authorization, then:
  - The plan sponsor will receive email notification that there is a pending loan request and will be directed to view and approve the request online.
  - Once the loan request has been approved, the loan will be processed within one to two business days.
  - The plan sponsor will receive daily reminders of a pending loan request for seven business days. If the loan is not approved within seven business days the request will be deleted from the system. If deleted, the plan sponsor must inform the participant to request the loan again.
- If offered, residential loans may be modeled using the website tool. The participant will be prompted to print the loan application form for submission to the plan sponsor for processing.

Loan Information

- A loan packet including a promissory note and check will be mailed to the participant's address on file. The participant's endorsement of the check represents their promise to repay the loan.
- The plan sponsor will receive the loan payment information for payroll setup via email.
- When a loan is repaid in full, a notice to stop loan payments will be emailed to the sponsor.
- If a loan payment is received after a loan has been paid off, Alerus will issue a check payable to the participant and mail the check to the participant's address on file.
- The loan fee is paid by the participant at the time of processing.

Participant Website

When a participant meets eligibility requirements to enroll in the plan, Alerus will provide them with enrollment instructions. Participants can register online at **alerusrb.com** to make decisions regarding salary deferral, investments, and beneficiaries.

For online registration, a participant will use their Social Security number and the Alerus plan number to begin the multi-factor verification process. Once validated the participant will be prompted to create a unique username and password and proceed through the following enrollment sections.

- **Your Contribution**: This section will prompt the participant to enter their deferral amount. For plans offering Roth contributions, the participant will distinguish the deferral amounts for both pre-tax and Roth contributions. This section will also allow participants to elect automated deferral rate increases.
- **Your Investments**: The online enrollment process will guide the participant through the investment selection process, including assistance using an investor questionnaire.
- **Your Beneficiary Instructions**: The participant will be prompted to enter the name of their primary and secondary beneficiaries.