



# Retirement Services

## Plan Sponsor Online Navigation Guide

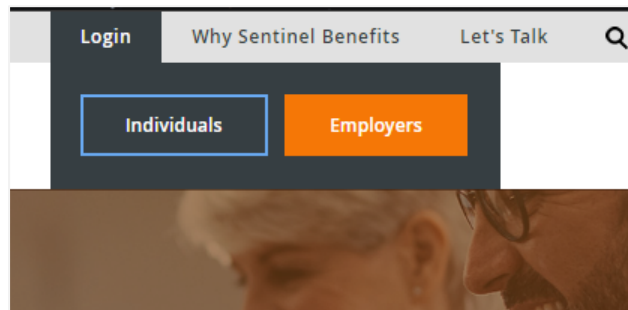
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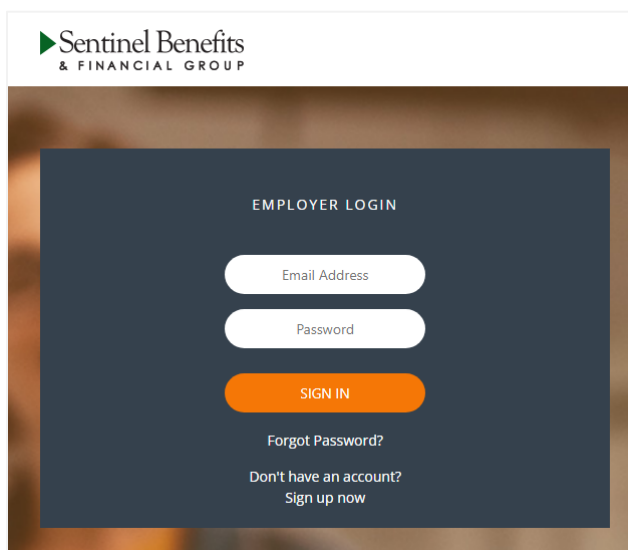
# Accessing the Website

Accessing Sentinel's website is easy!

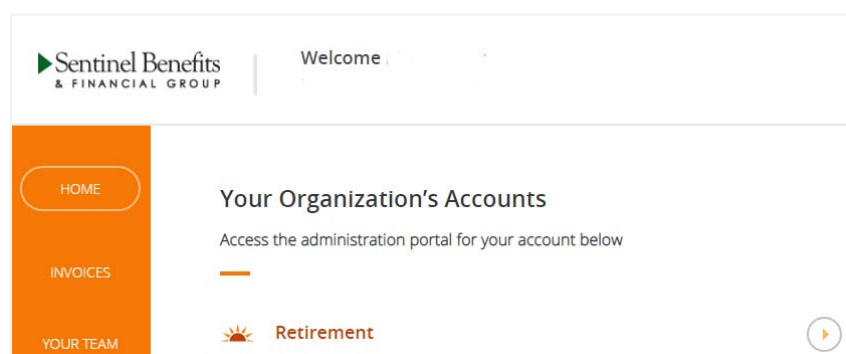
Go to **sentinelgroup.com** and select the Employers login option from the top menu.



When logging in for the first time, select “sign up now” at the bottom of the Employer Login window.

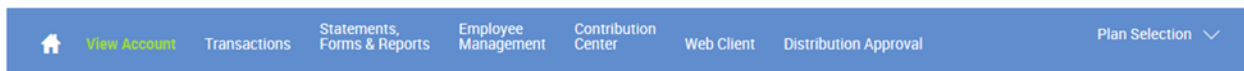


After completing the steps to create your online account, select “Retirement” from the home page to access your plan sponsor website.

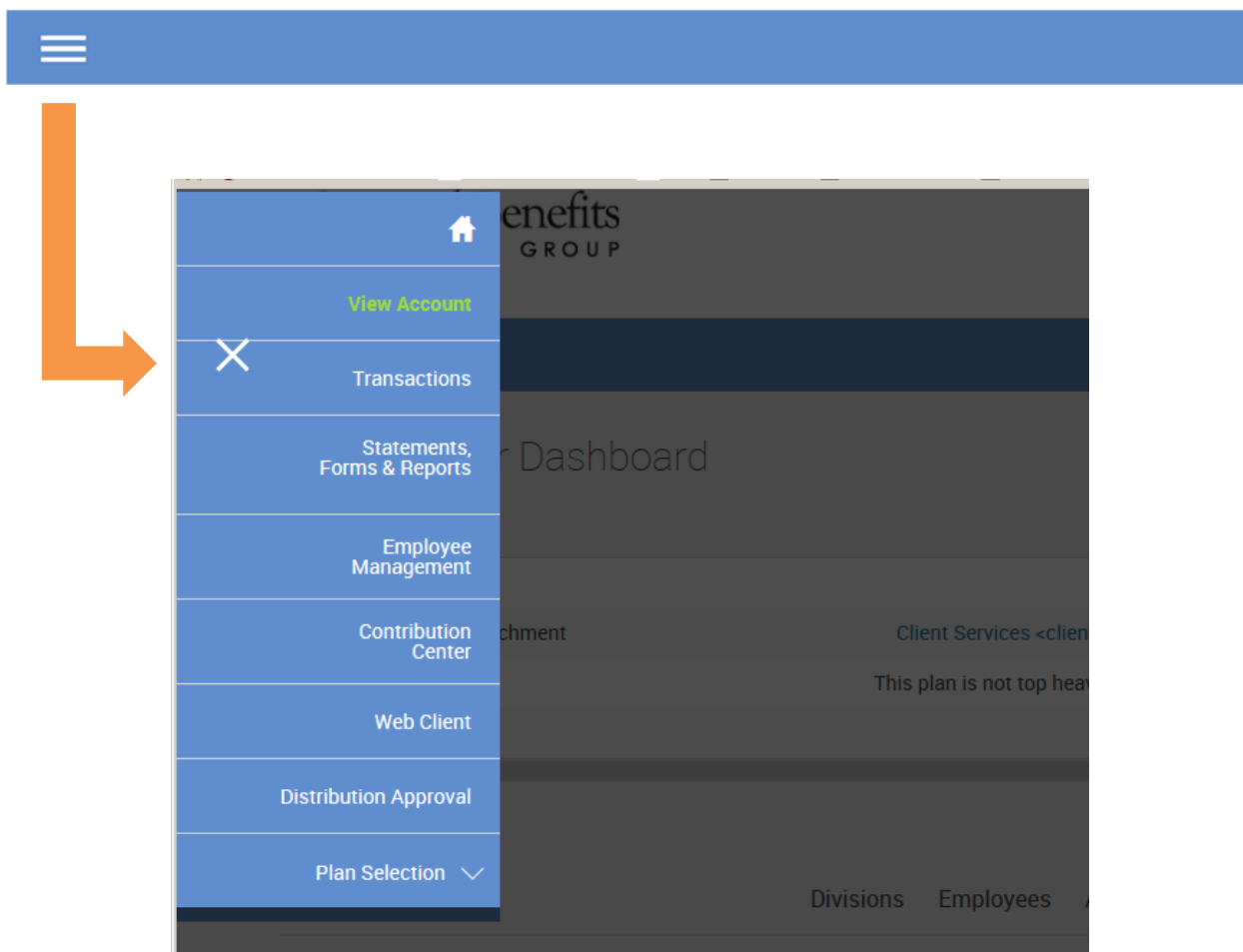


The website has been designed to provide optimal viewing across a range of devices, including desktop computers, tablets and mobile phones. The web pages detect the visitor's screen size and present a layout that minimizes the need to scroll, resize, etc.

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   

 [View Account](#) [Transactions](#) [Statements, Forms & Reports](#) [Employee Management](#)

Plan Selection 

Plan Sponsor Dashboard 

Plan year01/01/2016 - 12/31/2016

Plan contact/File attachment[Client Services <clientcare@sentinelgroup.com>](mailto:Client_Services<clientcare@sentinelgroup.com>)

Top heavy this yearThis plan is not top heavy for the current plan year.

Payroll is processedBiweekly

Plan Summary

DivisionsEmployeesActivityBalances

Plan balance

\$560,944.<sup>02</sup>

[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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Investment Balances

[View balance by account](#)

InvestmentsModels

Product	Balance	Participants
<a href="#">Growth Lifestyle Portfolio</a>	\$93,373.32	4
<a href="#">Moderate Lifestyle Portfolio</a>	\$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.

Welcome, Demo Sponsor

View Account

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Statements, Forms & Reports

Employee Management

Plan Selection

Plan Balance

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

Investment

Source

Description		Balance	Units	Price
PIMCO Commodity Real Ret Strat Instl	<a href="#">details</a>	\$13,164.04	2,190.357000	\$6.01
American Funds EuroPacific Gr R5	<a href="#">details</a>	\$521.62	12.482000	\$41.79
Thornburg International Value R5	<a href="#">details</a>	\$151,356.11	6,735.920000	\$22.47

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Welcome, Demo Sponsor

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Investment Information

Print

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	<a href="#">details</a>	12/31/2015	-10.70%	-25.70%	-25.70%	-19.66%	-12.77%	-5.04%
American Funds EuroPacific Gr R5	<a href="#">details</a>	12/31/2015	2.94%	-0.53%	-0.53%	5.39%	3.94%	4.90%
Thornburg International Value R5	<a href="#">details</a>	12/31/2015	3.14%	6.59%	6.59%	5.17%	3.20%	5.19%
Columbia Acorn International Z	<a href="#">details</a>	12/31/2015	4.28%	-1.33%	-1.33%	4.93%	3.84%	6.68%
Prudential Global Real Estate Z	<a href="#">details</a>	12/31/2015	3.50%	0.09%	0.09%	5.96%	7.44%	5.38%
Westcore Plus Bond	<a href="#">details</a>	12/31/2015	-0.79%	0.01%	0.01%	1.51%	3.52%	4.42%
Columbia Large Cap Growth Fund V	<a href="#">details</a>	12/31/2015	7.80%	2.32%	2.32%	14.97%	10.99%	6.38%
American Beacon Lg Cap Value Inv	<a href="#">details</a>	05/06/2016	-4.10%	-2.82%	-1.07%	13.84%	12.08%	6.34%
Goldman Sachs Mid Cap Value A	<a href="#">details</a>	12/31/2015	1.07%	-9.46%	-9.46%	10.74%	8.40%	6.40%
Absolute Strategies I	<a href="#">details</a>	12/31/2015	-3.10%	-1.44%	-1.44%	-0.45%	0.30%	1.98%
Keeley Small Cap Value A	<a href="#">details</a>	12/31/2015	0.85%	-11.49%	-11.49%	6.04%	6.48%	4.86%
Columbia Acorn USA Z	<a href="#">details</a>	12/31/2015	2.52%	-1.36%	-1.36%	10.69%	8.93%	6.17%
Allianz NFJ Small Cap Value	<a href="#">details</a>	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.

Welcome, Demo Sponsor

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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	<a href="#">Show participants</a>
> 01/19/2016	Loan payment of \$85.45	<a href="#">Show participants</a>
> 01/04/2016	Loan payment of \$85.45	<a href="#">Show participants</a>

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 welcome message for '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 are two report selection 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, an 'Options' section contains several dropdown menus: 'Divisions' (All Divisions), 'Select employee' (All Employees), 'Select export file type' (Adobe Acrobat (PDF)), and 'Available plan years' (01/01/2016 - 12/31/2016). There are also 'From' and 'To date' date pickers, both currently set to 'n/a'. 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 of the website, 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 section, remains identical to the previous screenshot.



# 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
<a href="#">XXX-XX-8826</a>	Employee, Test	Sentinel Web Demo 401(...)	Web Demo Employer	None	Hired	Active		<a href="#">Edit</a>
<a href="#">XXX-XX-8813</a>	Employee 1, Test	Sentinel Web Demo 401(...)	Web Demo Employer	Default	Hired	Active	\$108,388.82	<a href="#">Edit</a>
<a href="#">XXX-XX-8812</a>	Employee 2, Test	Sentinel Web Demo 401(...)	Web Demo Employer	IRA Test	Hired	Active	\$135,716.96	<a href="#">Edit</a>
<a href="#">XXX-XX-8814</a>	Employee 4, Test	Sentinel Web Demo 401(...)	Web Demo Employer	Default	Terminated	Inactive	\$72,245.84	<a href="#">Edit</a>




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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   

 View Account

 Transactions

 Statements, Forms & Reports

 **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

<

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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**.

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### 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...  
Approved  
Rejected