Control...

Your online 401(k) gives you 24 hour a day, seven day a week control over your retirement account.

- Monitor up-to-the-minute activity.
- Maximize your contribution potential: Set your contribution rate high, knowing you can bump it down with a mouse click if you need more cash on hand.
- Select, review, or amend your 401(k) investments and the relative amount you divert into each.
- Have the system show how a potential loan* or distribution will effect your account now and down the road.
- Initiate rolling money into your account from a qualifying account with a previous employer.
- Initiate rolling money out of your account and into an IRA or qualifying account with a new employer.

Loans not available in all plans.

After logging in, click on the name of your company plan to arrive at your 401(k) account's Plan Summary page.

By default, the 401(k) investments you've selected to receive your pre-tax contributions will appear on your Plan Summary page. Use the "Invest Elections" MENU item to investigate other investment options or amend your elections. The "My Account" tab will bring you back to the start page.

The MENU items deliver various aspects of your account:

Use "Def Rates" to set or amend the amount you want your employer to defer from your pay into your 401(k) account each pay period.

Use "Loans" to view your balance and payment history of any outstanding loan, model a new loan and its effect on your account, request a loan, or view the balance of your account that's available for borrowing (certain types of employer contributions, for instance, aren't eligible for borrowing).*

Use "Transfers" to move money from one of your 401(k) investments to another offered within the plan.

Use "Distributions" to request a distribution, view the effect on your account of a potential distribution, or view the history of any distributions already taken.

Use "Activity" to review recent as well as historical activity, from contributions to investment changes to rollovers and more.

Use "Reports" to access monthly account statements and up-to-the-minute loan*, distribution and transfer reports.

Use the "Profile" tab to access and edit personal information (contact addresses, phone numbers, etc.) or your account password.

The internal e-mail system permanently logs all requests and inquiries you send regarding your 401(k) account.

Click the context-sensitive help icon if you're ever unsure of how to complete a transaction or locate information.