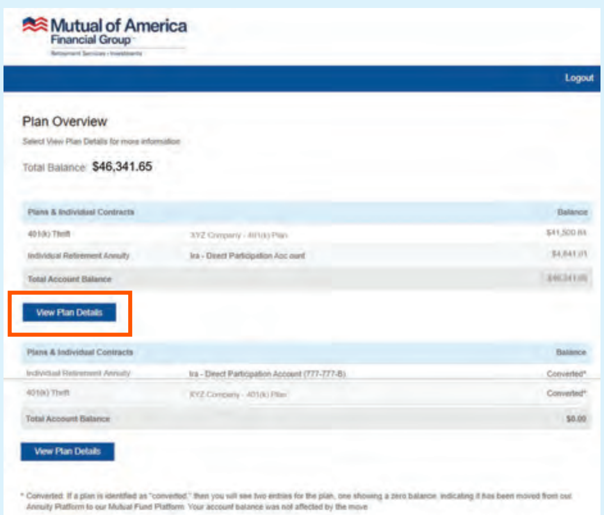
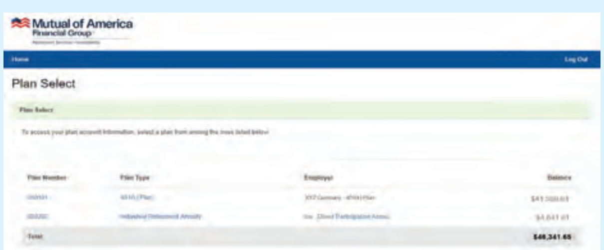
My Account User Guide
Automatic Rebalancing

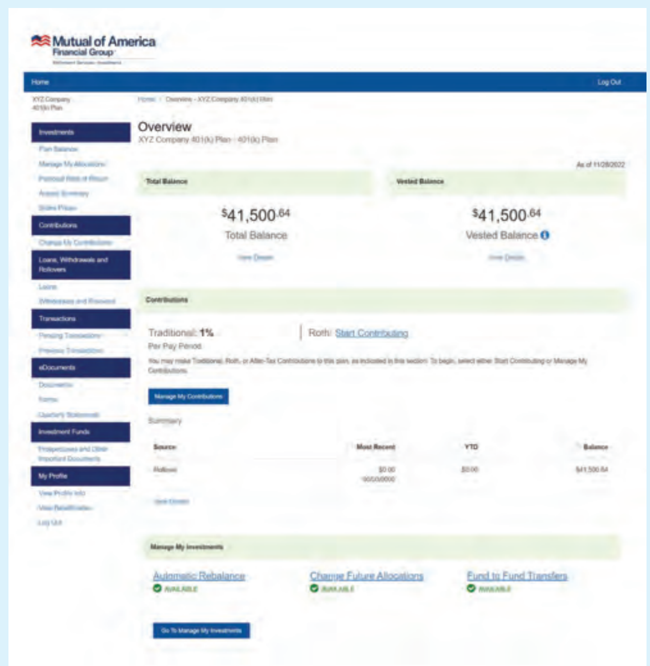
After you log in, you will see one of these two pages:

If you have more than one plan, you will see the Plan Overview page, as shown in the screen capture below. Click **View Plan Details**, then select your 401(k) Plan.

If you have only one plan, you can access the "Manage My Plan" features, including Automatic Rebalance, from here.

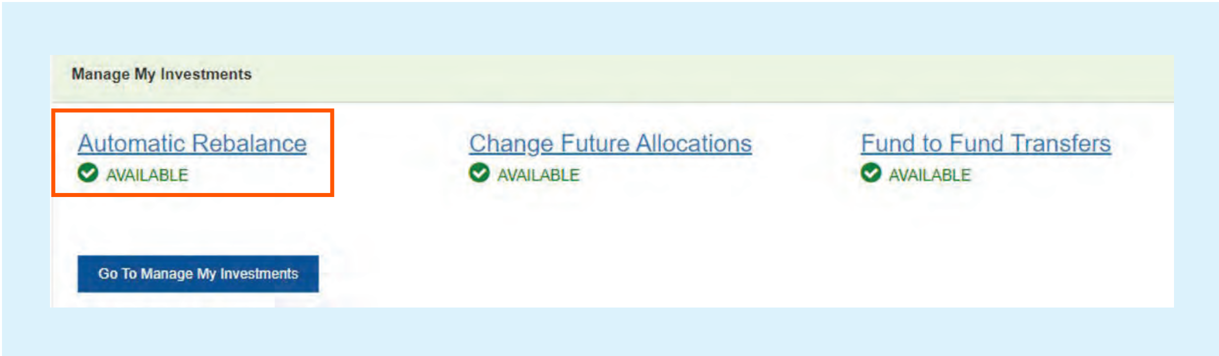






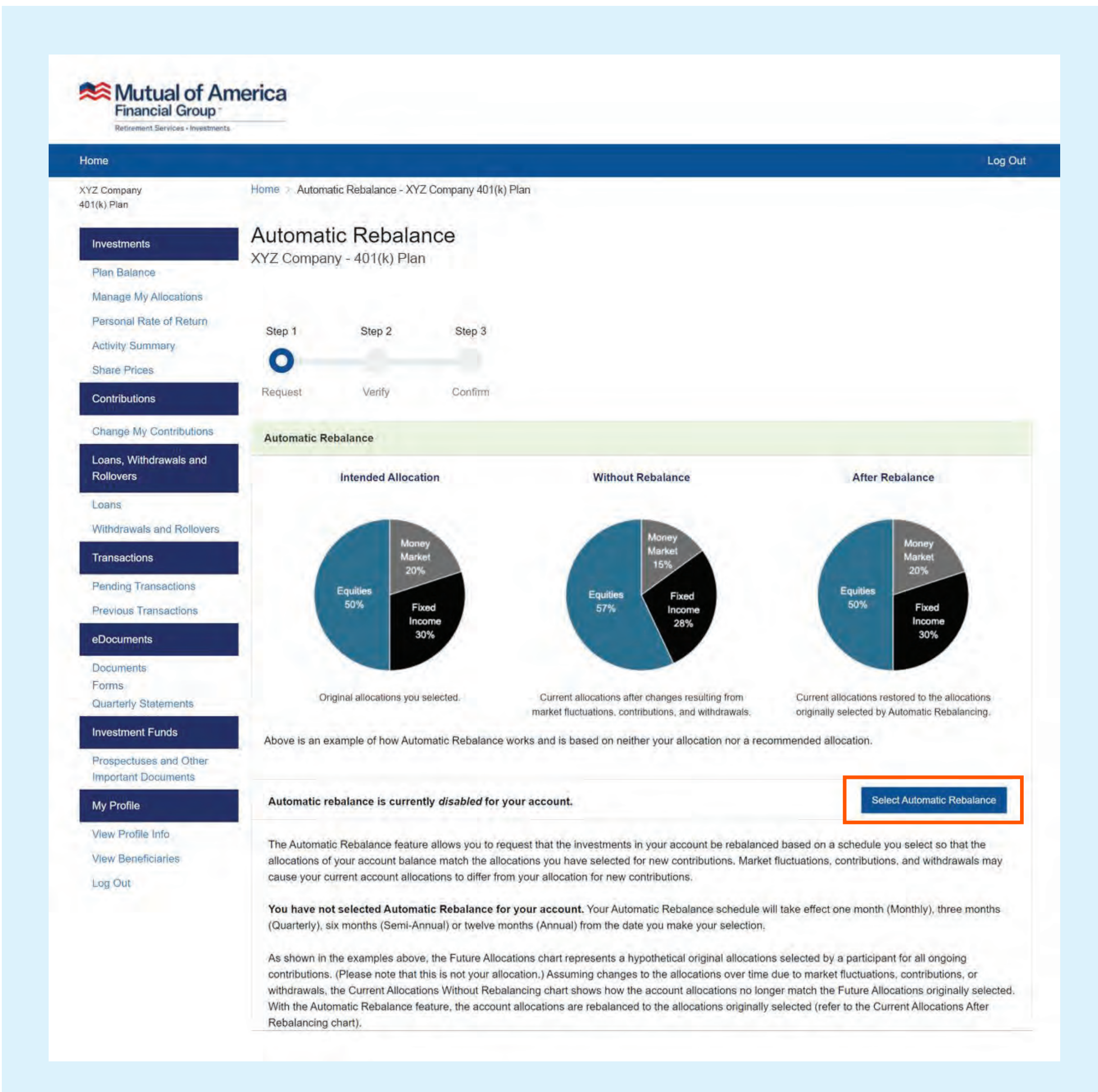
Information continued on following pages.

From the Plan Overview page, scroll to the bottom. Click **Automatic Rebalance**. (Note: If you have an existing rebalance schedule, you can continue to the **Request** step, described on page 3.)



Automatic Rebalancing – Home Page

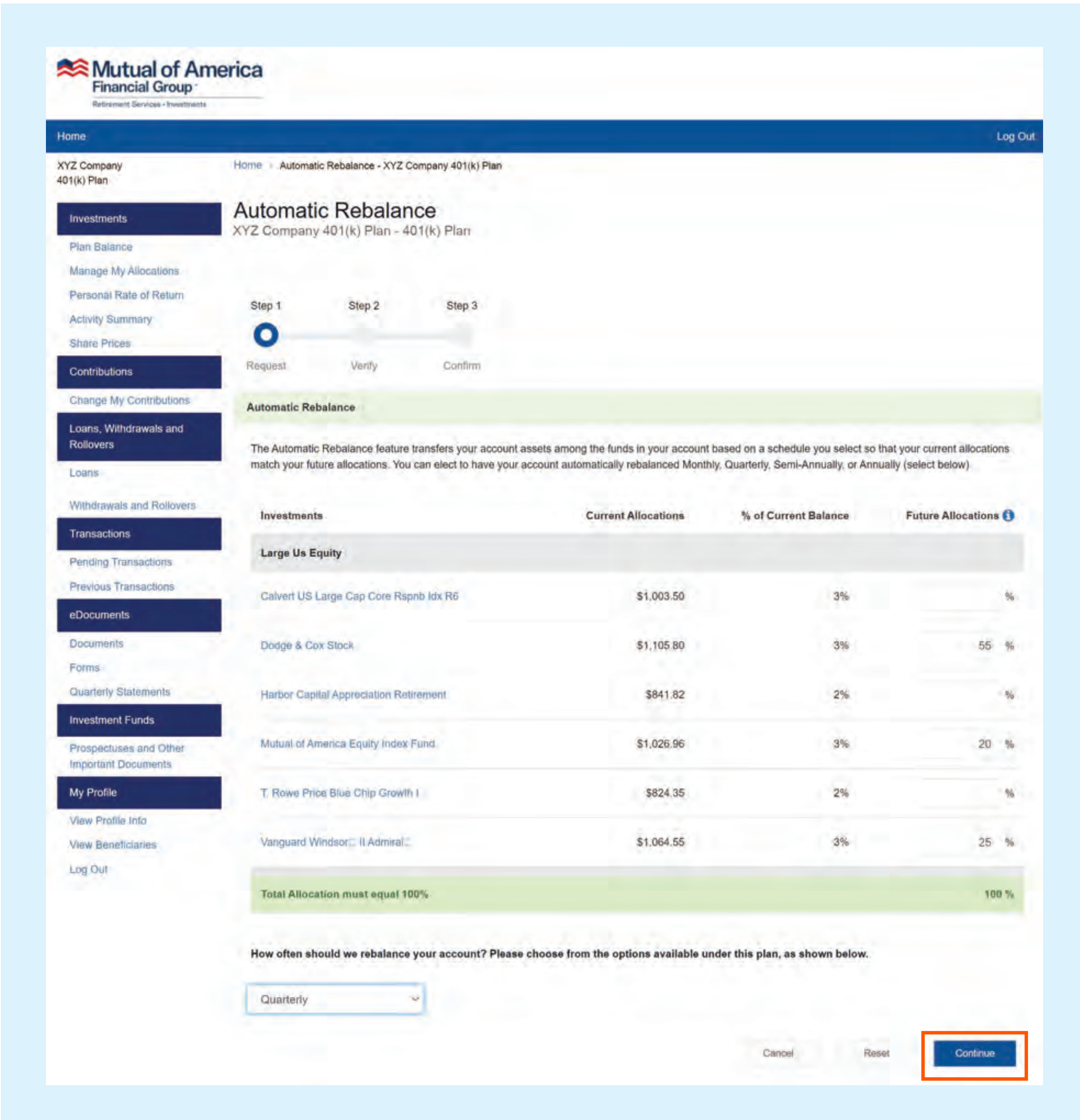
Click the **Select Automatic Rebalance** button on the lower right side of the page. This will begin a three-step process: **Request**, **Verify** and **Confirm**. Each step is detailed on the following pages.



In the Request step, you will identify the funds, the amounts or percentages for each selected fund and the frequency of auto-rebalancing.

Note: The **Continue** button at the bottom of this page **will not be enabled until** the percentages of the selected funds (or the amounts of the selected funds) total 100% **AND** the frequency of auto-rebalancing has been selected. (Your options include Monthly, Quarterly, Semi-Annually and Annually.) Please also note that your allocations will be updated to match the rebalance schedule.

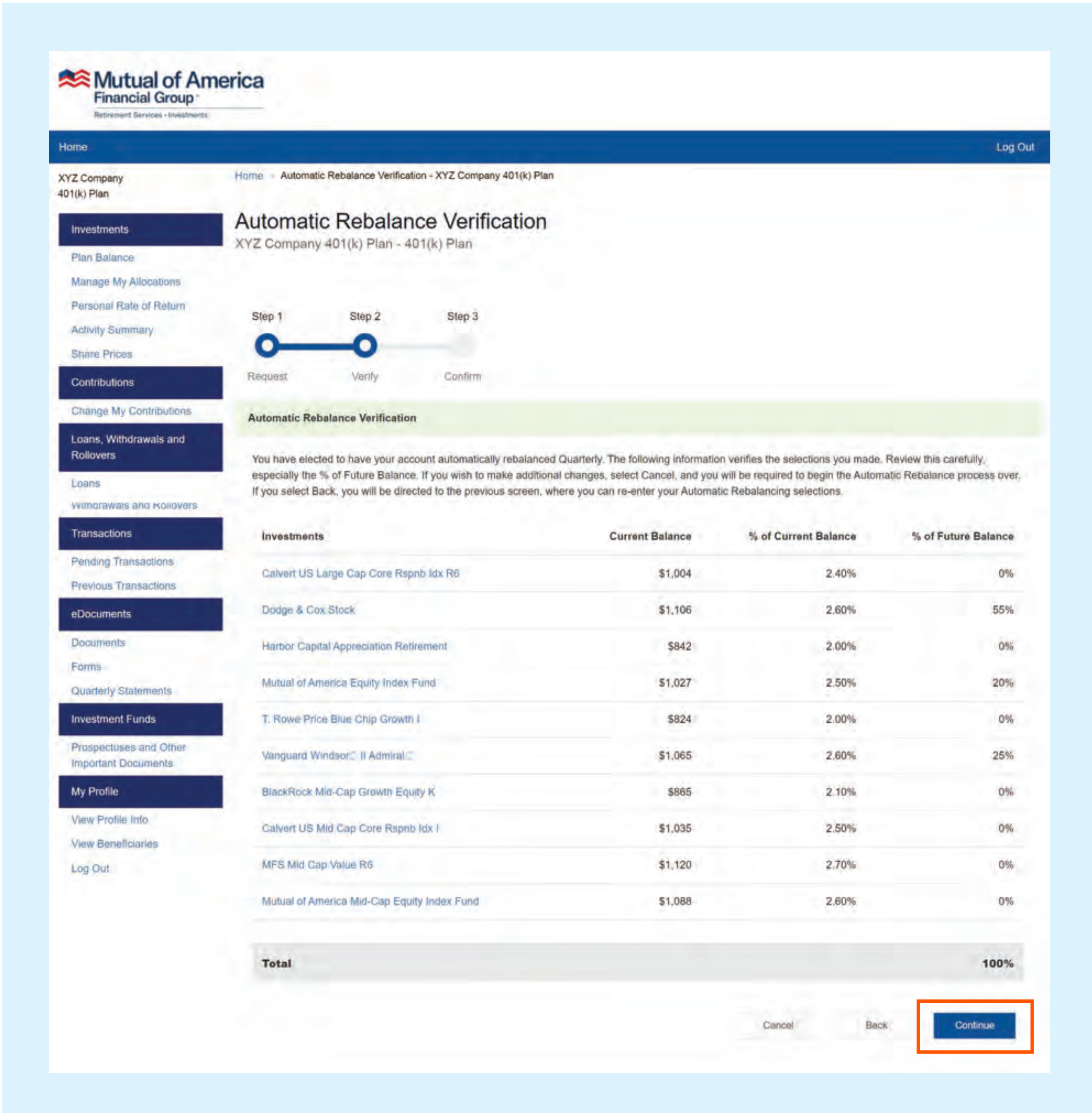
The image below does not show the complete list of investment options available. Also, the investment selections shown in the image below are only for illustrative purposes.



In the Verify step, you will see your investment choices as you selected them. At this point, you would be able to return to the previous page to change your rebalancing options, or you can click the **Continue** button.

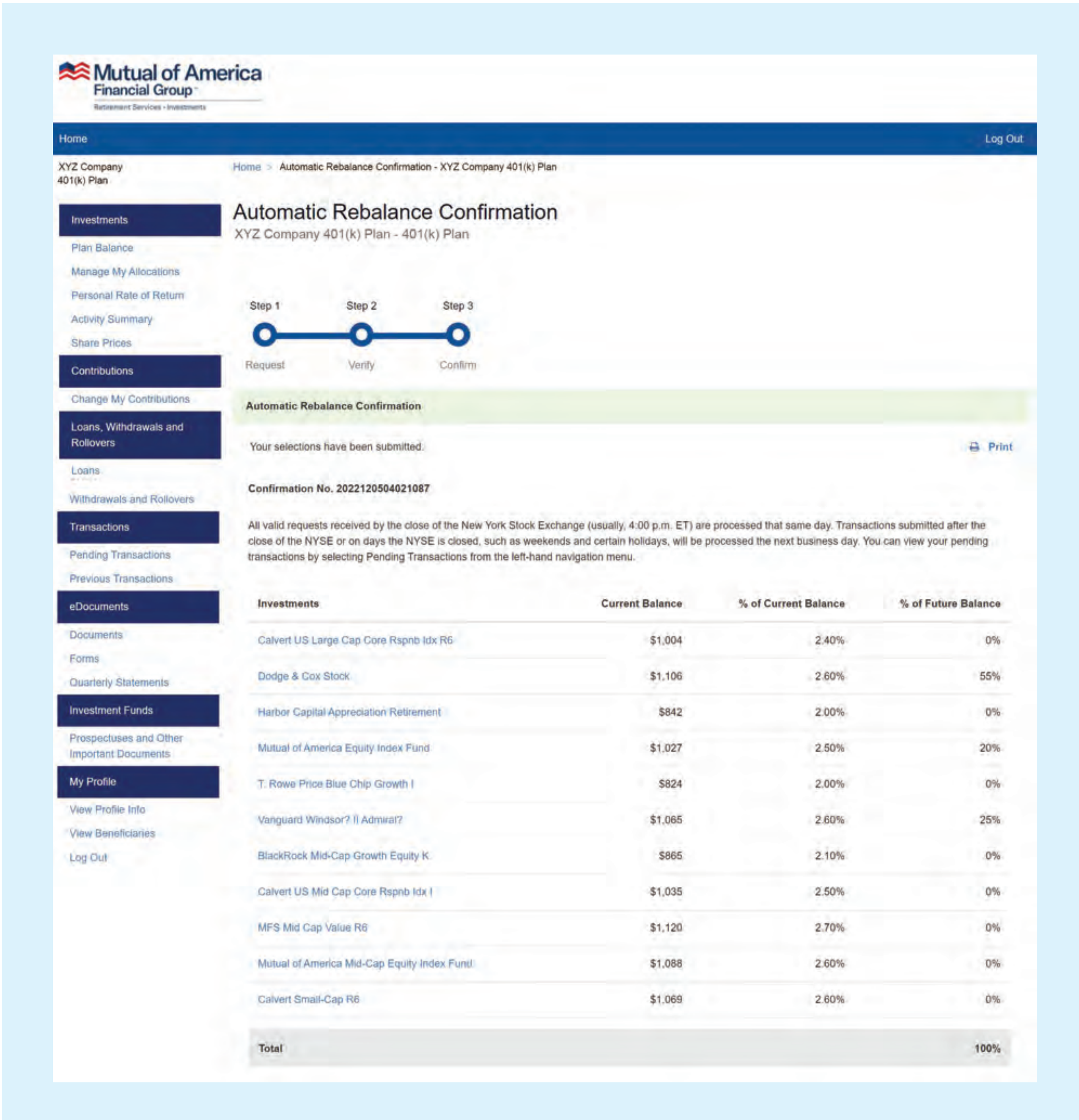
Note that the image below does not show the complete list of investment options available. Also, the investment selections shown in the image below are only for illustrative purposes.

Once your selections are made, click the **Continue** button.



On the Confirm step, you will see the same information that was displayed on the previous page. However, since your rebalancing preferences have been acknowledged, the page also contains a confirmation number for future reference.

Note that the image below does not show the complete list of investment options available. Also, the investment selections shown in the image below are only for illustrative purposes.



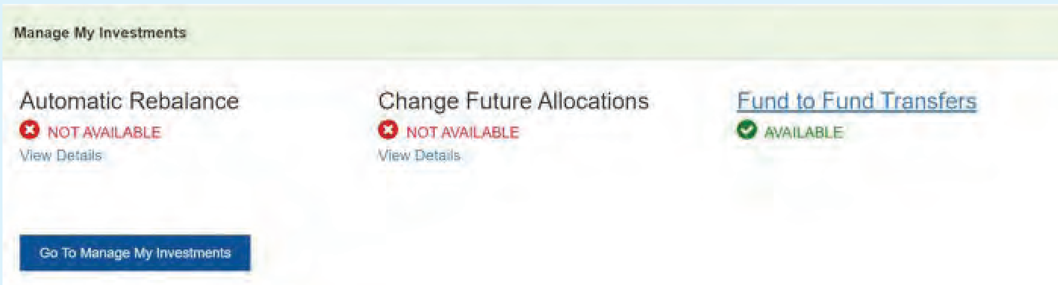
Investments	Current Balance	% of Current Balance	% of Future Balance
Calvert US Large Cap Core Rspnb Idx R6	$1,004	2.40%	0%
Dodge & Cox Stock	$1,106	2.60%	55%
Harbor Capital Appreciation Retirement	$842	2.00%	0%
Mutual of America Equity Index Fund	$1,027	2.50%	20%
T. Rowe Price Blue Chip Growth I	$824	2.00%	0%
Vanguard Windsor? II Admiral?	$1,065	2.60%	25%
BlackRock Mid-Cap Growth Equity K	$865	2.10%	0%
Calvert US Mid Cap Core Rspnb Idx I	$1,035	2.50%	0%
MFS Mid Cap Value R6	$1,120	2.70%	0%
Mutual of America Mid-Cap Equity Index Fund	$1,088	2.60%	0%
Calvert Small-Cap R6	$1,069	2.60%	0%
Total			100%

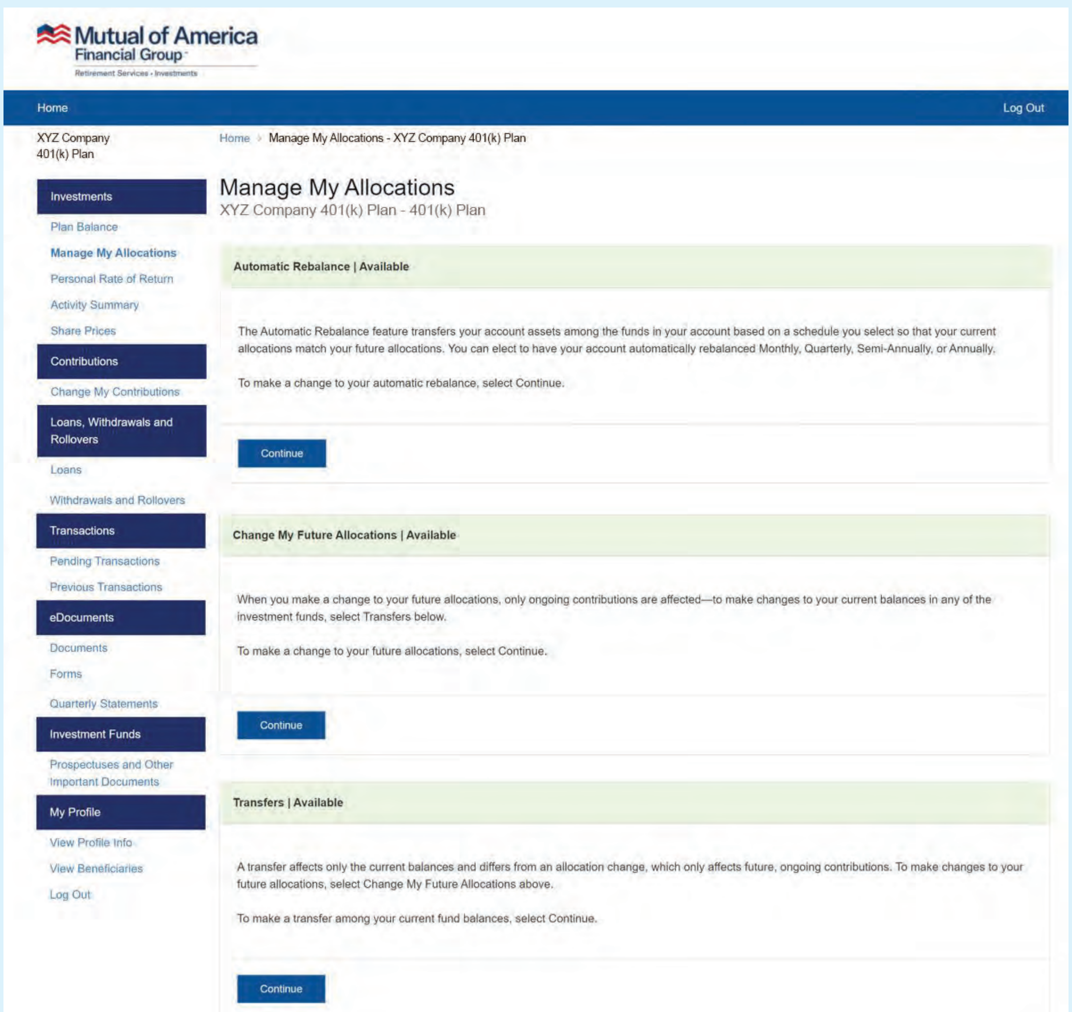
Immediately After the Rebalance Request

You will be prevented from making another Rebalance Request or a change of Future Allocations until the first one has been acknowledged by the system.

If the request is made before 4:00 p.m. ET, it should be processed by the start of the next business day.

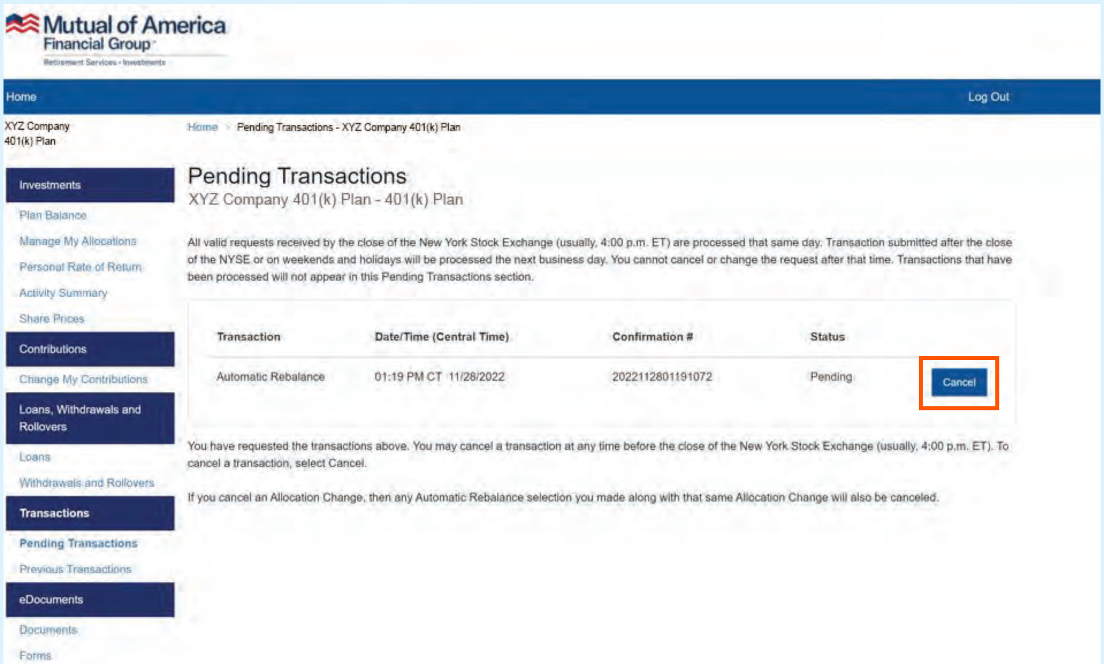
If the request is made after 4:00 p.m. ET, it should be processed by the start of the day after the next business day.

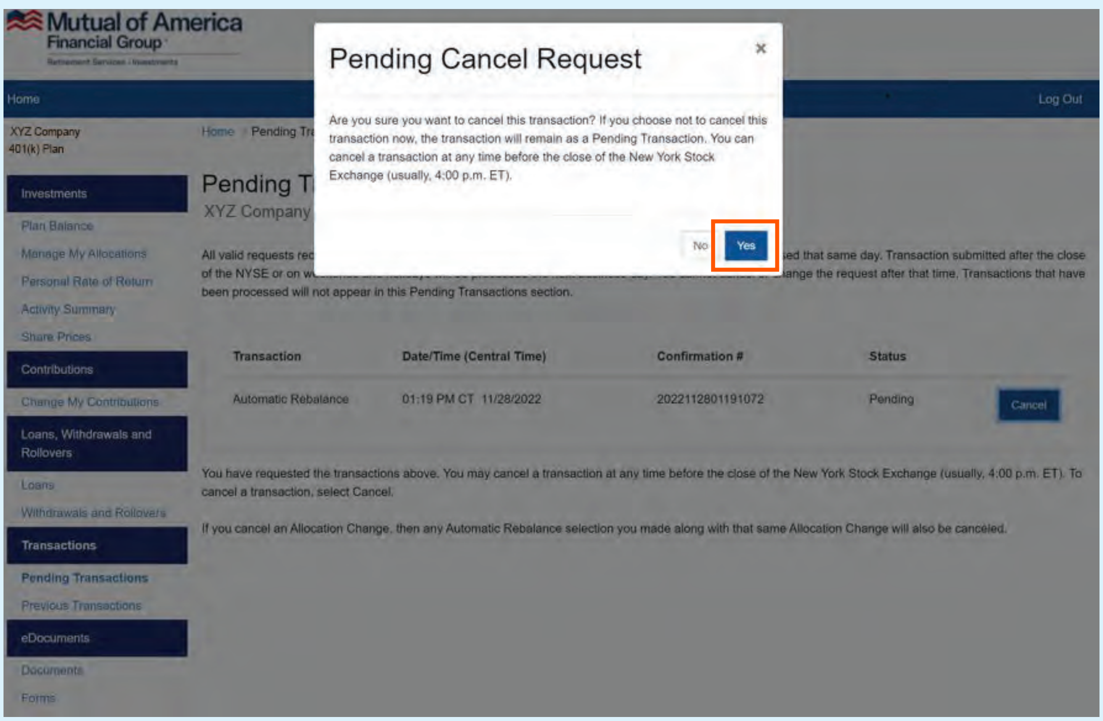




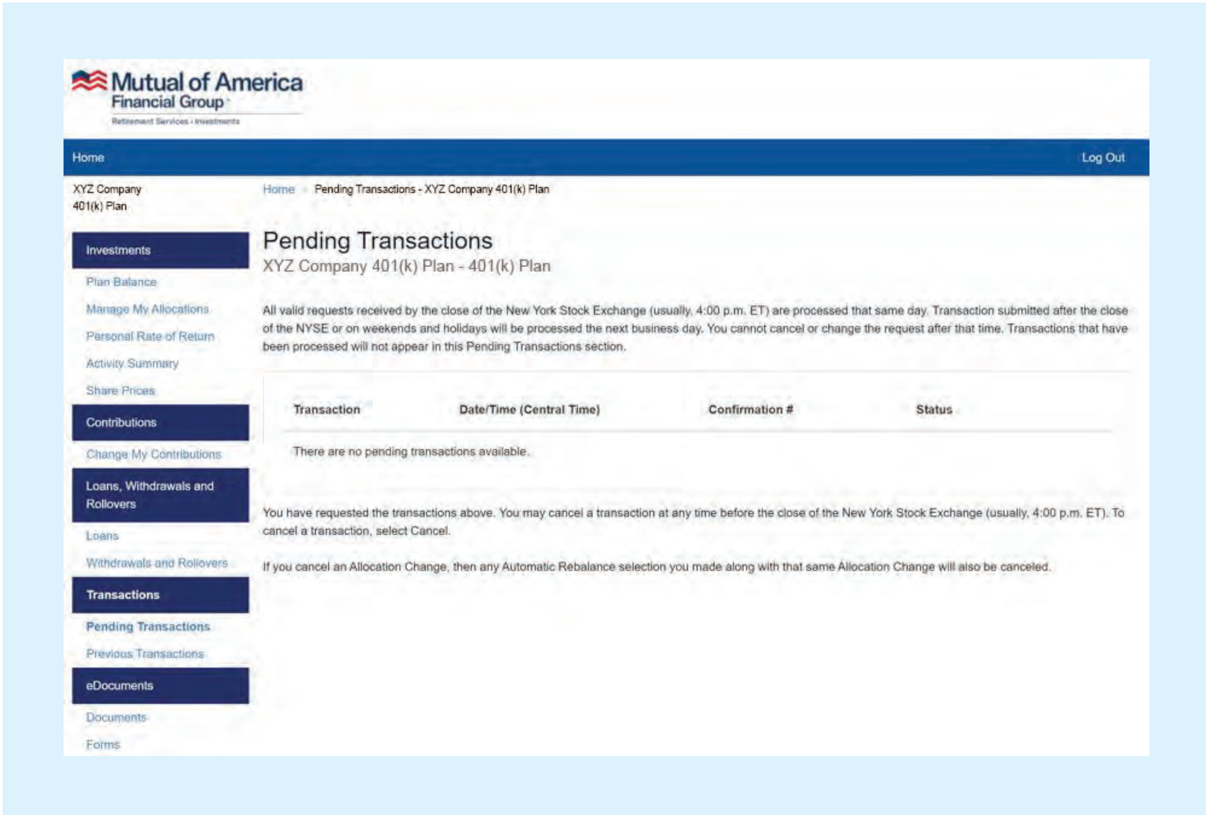
Canceling the Rebalance Request

If your request has not yet been processed, you can cancel the request by clicking the **Pending Transactions** link on the left side of the page. Clicking on the **Cancel** button will bring up a prompt that will ask you to confirm your cancellation. Clicking the **Yes** button in that prompt will remove the request from the transaction list.





Canceling the Rebalance Request (continued)



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