Where Do I Find My Stuff?

Because most people don't make financial and retirement planning decisions during normal business hours, your employer has chosen a retirement program that allows you 24-hour access to your account.

TELEPHONE ACCESS (Voice Response Unit (VRU)):
You can access your account by calling 1-877-410-9984. The "Plan Provider Extension" number is 4015. Your initial PIN will be the last 4 digits of your social security number. You can opt out and talk to a live person Monday through Friday (excluding holidays), 8:00 am to 5:00 pm (central time). If someone is not available, you will have the opportunity to leave a message and we will return your call.

ONLINE ACCESS:
https://www.yourbenefitaccount.net/yourfutureisdaily/

If you are new to the plan, please select the **New User** option. Then, enter your Social Security Number (no dashes), Date of Birth (MM/DD/YYYY), and Zip Code. You will be prompted to create a custom User ID and Password and can then access your account .If you cannot recall your login information, please select **Forgot User ID or Password.** Then, confirm your Social Security Number (no dashes), Date of Birth (MM/DD/YYYY), and Zip Code. A notification will be displayed to confirm the reset of your account to the default login, which will explain what the default login is. Then, click **Login** to access your account. You will be forced to create a custom User ID and Password upon login.

GENERAL ONLINE FEATURES:
Change Elections: Choose this feature to change how all FUTURE contributions will be allocated. This feature will not move any of your current account balances. See Rebalance to Investment Elections below if you would like your current account balances moved.

Move Money: Choose this feature to transfer funds from one fund directly to another. This feature will not change how any FUTURE contributions are invested. Use this feature if you want a one-time transfer from fund to fund.

Rebalance>Conform Ending Balance: This feature will allow you to rebalance your investments based on your current investment allocation percentages. Confirming this option will realign the ending balance in each fund to be equal to the percentage used to allocate your current contributions.

Rebalance>Conform to Target: This feature (if available) will allow you to rebalance your investment to desired funds, based on percentages, without having to change your investment elections.

Requesting Loans (if your plan allows): Choose New Loan menu item and enter amounts in the loan calculator. It will give you an estimated payment. If you hit submit, it will transmit the information to TPP and we will begin the process of preparing all of the necessary loan paperwork. We will send the paperwork to the Plan Sponsor and they will forward to you. Generally, there is a fee involved for the preparation of these documents. Please consult with the Plan Sponsor on this.

Distributions: Please consult with your Plan Sponsor and they will let you know if you are eligible for a distribution according to the plan document. Your Plan Sponsor will have access to the distribution forms on the Plan Sponsor website.

Forms & Reports: Your Summary Plan Description will be made available online under the Forms menu item. You will also have access to other important forms and reports you may need within this forms menu item as well as the report menu item.

eStatements: To register for eStatements, Please click the **Gear icon** and then **Account Personal Information**, and then **E-Mail**. Then, select **Yes** under the option **I wish to receive my participant statements electronically**. In order to actually receive notification of when your eStatements are available each quarter, you must enter a valid e-mail address. Make sure you have entered at least one e-mail address (you can enter up to 3), and then choose the e-mail address to which the notifications should be sent. Alternatively, you can also register for eStatements by clicking the **Forms & Reports** link, and then select **Reports**. Click the option that says **I elect to only receive electronic statements that I can view online**. You will also need to enter and select an email address to receive the notifications as outlined above.