



# SUNWEST PENSIONS DAILY ADVANTAGE INTERNET ACCESS

*Simplifying Retirement Plans for Business*

As a participant in your Employer's 401(k) Plan you have access to the Sunwest Pensions Daily Advantage Account Inquiry System. The internet site is available 24 hours a day by logging on to [www.sunwest-pensions.com](http://www.sunwest-pensions.com).

## **Log-In Participant Access**

You MUST have your Username and Password to access your account. When you access our website, select the "Click Here" button under the Log-In Participant Access at the top of the screen. You will be prompted to enter your Username which is your Social Security Number. Enter your Social Security Number without dashes. The first time you log on, your Password will be your date of birth. Enter your date of birth as mmddyy (for example, if your date of birth is January 11, 1965 you will enter 011165). Upon accessing your account, we highly recommend you change your Username and Password immediately.

## **First Time Enrollees**

Immediately after logging in for the first time, please click the SmartPlan Menu option then SmartPlanLink to be directed to the interactive **SmartPlan Video**. Please watch this in its entirety as it will educate you for retirement readiness and guide you through the enrollment process. You will elect investments and your deferral contribution amount during this process. The information that you select will be processed and provided to your Plan Sponsor.

The internet site allows you to perform the following functions:

- ✦ **Account Information** - Review your account balance in total, by fund or by source of money. You may also review your profile, fund performance, loan activity, transaction history and obtain online statements.
- ✦ **Manage Account** - Allows you to make changes to your account:
  - ✗ **Investment Elections** – Change investment elections. This feature affects future contributions only and can be changed at any time.
  - ✗ **Auto-Rebalance** –Automatically reallocate the ENTIRE balance of your existing account based on your chosen investment elections.
  - ✗ **Deferral Rate/Amount** - Change contribution amounts withheld each payroll. This is for FUTURE deposits only.
  - ✗ **Realign Portfolio** – Reallocate the ENTIRE balance of your existing account among funds based on the percentages you selected.
  - ✗ **Transfers** – Transfer EXISTING money between funds. This does not affect future deposits to your account.
- ✦ **Planning & Advice** – Access to Investment Performance directly updated from MorningStar.com. Account Projection tool to see value of your account upon retirement age.
- ✦ **Forms** – Obtain participant forms that you may need to manage your account. Forms consist of distribution forms, loan forms, rollover deposit forms and the special tax notice.