

# Accessing Your Retirement Account

American Trust offer an enhanced web experience that offers a fresh look and a progressive dashboard and can be viewed on a desktop and tablet.

## **ACCESS YOUR ACCOUNT**

Simply go to www.americantrust.com and select Account Login under the Account Access dropdown at the top of the page. If you are logging in for the first time, follow these instructions:

- Enter User ID: Your Social Security number
- 2. Enter Password: Last four digits of your Social Security number
- 3. Select Participant
- 4. Click Login
- 5. Create a new login ID and password once logged in

#### MY DASHBOARD

My Dashboard provides more detailed information about our account. It displays your account balance along with your

contribution rate. You will also see an overview of your investment portfolio and any recent activity.

You can perform most tasks from My Dashboard:

- See an overview of your portfolio or view by fund, asset class, performance, or source
- View transactions and web/VRU activity

## **TRANSACTIONS**

In Transactions, you have the option to manage your investments, and view history and pending requests. Within Manage Investments under Transactions, you can:

- View your current balance and vested balance
- Change your elections: the funds you put the money from your paycheck into
- Move money: transfer the money in your account between the funds in your plan
- Rebalance: make the balance match your existing target or set a new one



Changes to investments can be made daily on your account within Manage Investments. All changes entered prior to 3:00 p.m. (CT) are processed at the end of the business day.

### **PERFORMANCE**

In Performance, you can view your rate of return along with the returns of each investment.

- My Rate of Return allows you to view personal historical rates of return by individual investment or total account balance. Returns are updated monthly.
- Investment Returns show the comprehensive rates of return for all available plan investments

# LOANS & WITHDRAWALS

Explore plan loan options and payment schedules in Loans and Withdrawals. For loan availability, reference your summary plan description.

- Displays option to select loan type: personal or residential
- Details loan information
- Lists all loans

#### FORMS AND REPORTS

In Forms and Reports, you can generate and download any plan related reports.

- View any plan reports or files, if available
- eStatements viewable each quarter-you will be notified by email to the address listed on file when your statement is available

# PERSONAL INFORMATION AND PASSWORD

To change your personal information or password, click on the gear icon in the right

corner of the screen on any page. You can add, change, or update your phone, email or security questions.

#### **IJOIN**

In the iJoin module, you can utilize the interactive platform to personalize your retirement success. With iJoin, you can determine:

- How much income will I need in retirement?
- How much do I need to save to get on track?
- How can I make retirement planning easier?

To access iJoin, visit My Dashboard. Under Projected Retirement Income, click on Review Your Strategy to start your iJoin experience.

### QUARTERLY STATEMENTS

Your quarterly account statement can be accessed online at www.americantrust. com. Simply log into your account. Want a notification when it's ready? Add your email address in the personal information section via the participant website. Just look for the gear icon in the right corner of the screen.

If you prefer a paper statement, you can elect it any time under your personal information settings or call 800-548-2994.

# Call us.

Contact us at 800-548-2994 and we would be happy to assist you. Representatives are available Monday—Friday, 7 am to 7 pm CST.

