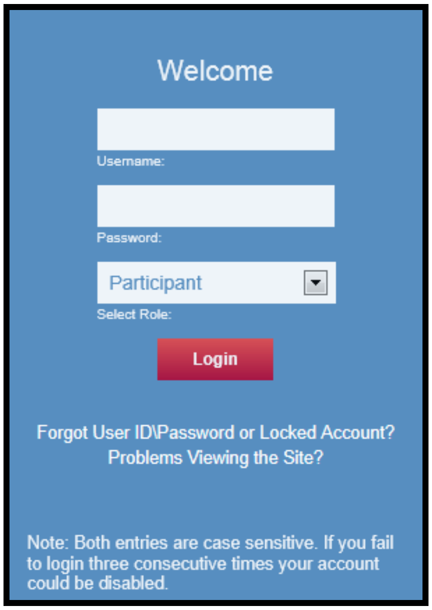
Instructions for People's United Bank iPlan Website

<u>Go To</u>: http://www.peoples.com/iPlan/



<u>LOGIN INSTRUCTIONS</u>

<u>Username</u>: For <u>initial</u> log on, enter your Social Security Number (with no dashes).

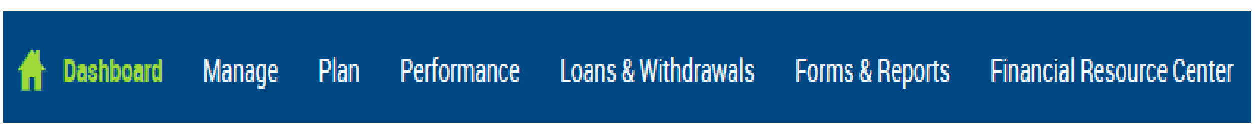
<u>Password</u>: For initial log on, enter the last four digits of your Social Security Number.

After your initial login, you will be prompted to create your own username and password. You may also be prompted to verify personal demographic information such as current address, upon initial login.

You can always change your Password by following the instructions in submenu option: Personal Profile>Password Change.

<u>WEBSITE OPTIONS</u>

The website has the following menu options with dropdown menus. Choose the area you would like to access by clicking the appropriate menu option. A brief description of each option is provided below.



Summary: A summary of your account as of the end of the prior business day. You may view your account balances either by Source or by Investment.

Investments: This section of the website provides you the following information about the investments:

1. <u>Account balance</u> – Where your account balance is currently invested, sorted by mutual fund.
2. <u>Investment Election info</u> – How your current contributions to the Plan are being invested.
3. <u>View Loans</u> – If you plan permits loans, you can find Information regarding any existing loans.
4. <u>Investment Profiles</u> – Access pricing for each of the Plan's investment options. From this page you can also access the prospectus and the fund fact sheet. If you click on a specific fund, you can access the Morningstar website, to obtain additional information on the fund.
5. <u>Personal Rate of Return</u> – View your personal rate of return by month, quarter or year. Use the drop down box to view your personal rate of return on an individual fund.
6. <u>Investment Returns</u> – A one page list of fund options with historical performance, updated monthly. If you click on a specific fund, you can access the Morningstar website, to obtain additional information on the fund.

Transactions: You may make changes to your account:

1. Investment Elections – Modify your current allocation percentages by investment option. This changes how future contributions will be invested. Changes are effective on the first business day following the date on which you submit a change request.

2. Transfer Funds – This changes how your existing balances are invested. Transfers take three (3) business days to complete. **Please note the trading cutoff time on the website is 2:30 p.m.**

   a). Transfer between Investments - Transfer your account balances between investment options.

   b). Rebalance Portfolio **-** Realign your account balance according to your existing allocation percentages **OR** create another specific set of allocation percentages.

3. Model Loan – If your Plan permits loans, you can model loan and payment options.

4. Transaction History – View previously processed transactions.

Tools:

1. Reports: View and print your quarterly benefit statements.

2. Forms: View and print forms and documents. This includes deferral change forms, distribution forms and loan applications (if permitted by your Plan).

3. GuidancePlus: GuidancePlus is an educational tool that allows you to model your retirement savings, determine your risk tolerance and provides suggestions that can be applied to your account should you choose to accept it.

4. Retirement Calculator: Estimate your income and accumulated retirement savings at retirement.

5. Financial Resource Center: Obtain information to help you with different financial strategies. This covers many different areas of interest.

Personal Profile:

1. Personal Info: Request, view, print and/or update your personal information.

2. Beneficiaries: Update your beneficiary information, if desired. Remember, if you are married and you wish to name someone other than your spouse as Primary Beneficiary, your spouse must consent to the change in writing. You may obtain a form under ***Tools -> Forms***, complete it and return a copy as indicated on the instructions.

3. Password Change: Password changes take effect immediately.

If you encounter any difficulty, please contact us for assistance at 1-866-817-7234 and select Option #3.

Instructions for People's United Bank Voice Response Unit (VRU)

Phone number: The VRU phone number is **1-877-410-9984.**
Plan Provider Code: The Plan Provider Code is **1000.**
Social Security Number: The VRU will prompt you to enter your Social Security Number. The VRU will then pause while it accesses your account information.
Personal Identification Number: The VRU will instruct you to enter your Personal Identification Number (PIN**)**. Initially the PIN is equal to the last four digits of your Social Security Number. You may change your PIN by following the instructions in submenu option.