

Anytime Access



HOW TO LOG ON TO YOUR ACCOUNT FOR THE FIRST TIME

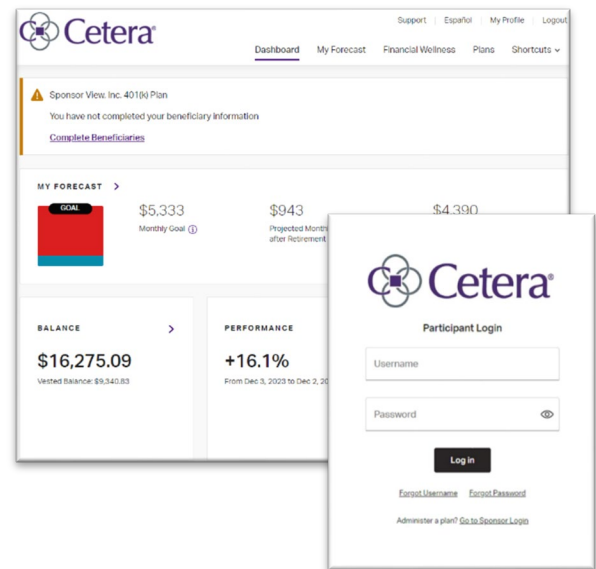
To set up your retirement account, simply visit secure.ceteraretire.com/login/participant.

Enter the default, first-time login information below.

- **User ID:** Your Social Security number in 999009999 format (no dashes)
- **Password:** Your birthday in MMDDYYYY format (e.g., 06041982 for June 4, 1982)

You will then be guided through the steps to keep your online account secure and complete the brief enrollment process.

After setting up your online account, download the READYSAVE app available for iOS and Android.



READYSAVE MOBILE APP – EMPOWERING SAVERS WITH TECHNOLOGY

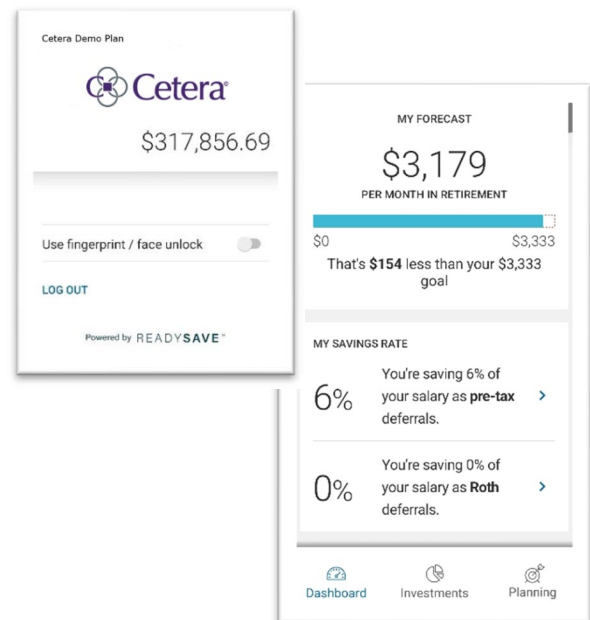
Engage seamlessly anytime, anywhere, though our intuitive and secure mobile app.

Key Features Include:

- Secure biometric login
- Available in English and Spanish

Take Action:

- Adjust your investments
- Update your contribution percentage
- Project your income with My Forecast
- Review, monitor, and complete transactions



Questions? Call our Participant Service Center at 877-688-1765 Monday through Friday, 8 a.m. to 8 p.m. ET.