

Internet *Login* Procedures

Explanation of Menu Selections

Sometimes the most convenient time for you to review your retirement plan account is at 6:00 in the morning or 10:30 at night. Now that's no problem with Internet Access from Davidson Trust Co.

Use your computer day or night to check account balances, make transfers, or change investment allocations. Your customized User ID and Password ensure all inquiries and transactions remain completely confidential.

- Log on to the D.A. Davidson & Co. home page at: <http://davidson.ebrworld.com>
- Your User Id is your Social Security number, without dashes or spaces, until you change it.
- User Id:
- Your Password is the last four (4) digits of your Social Security number until you change it. **
- Password:

Be aware that both your user ID and Password are case sensitive. If you enter three inaccurate combinations of your user ID and Password, your account will be disabled. It will be reset after 8:00 pm MST that evening. If your account is still disabled after 8:00 pm, please call Employee Benefit Resources at: 1-800-765-9429 Monday-Friday 8:00 am to 4:30 pm MST.

If you forget your Password:

If you forget your Password, contact Employee Benefit Resources at: 1-800-765-9429 Monday-Friday 8:00 am to 4:30 pm MST.

Be sure to click on the Logout selection when you are finished. If you do not click on Logout and just close your window, you will be unable to log back in to your account for 20 minutes.

**** *It is strongly recommended that you change your password after your first login.***

Explanation of each menu selection

Summary Lists your address, date of birth, and a summary of your account and loan balances.

PIN Change Allows you to change your User ID if you do not wish to use your Social Security Number. You can also change your PIN from the last four digits of your Social Security Number to a new PIN. PIN and User ID changes take a day to become effective. If you make a change and want to login before the 24-hour period is over, use your old PIN or User ID until it stops working. Once it stops working, use your new PIN. Be careful not to go over the limit of three (3) invalid login attempts or you could be blocked from web access.

Account Balance Allows you to view your plan balances by investment and by source. In addition to the dollar and unit balances, this page also displays vested balance, unit value, and the “as of date” utilized to calculate the dollar balance. This page may also include the estimated value of pending trades.

General Info Communicates information from the plan administrator.

Investment Elections Allows you to view and change the way incoming contributions will be invested. Please note that a change on this screen will affect your **Future Contributions Only**.

Note: Money can come into the plan through different contribution sources. For example: **EE-pre-tax contributions**, **Employer Profit Sharing contributions**, and **Rollover contributions** from previous plans. Select the source you wish to change. Select the “**All Sources**” option to change *all* contribution sources. **Note:** This option is only available to some plans. If “**All Sources**” is not available you must change each source separately. **Again, changing investment elections affects only future contributions.**

Transfer Funds Allows participants to transfer from one investment to another. The “From” column shows a box in front of each investment the participant owns. To transfer from a particular fund enter the percentage you wish to transfer. Complete the transfer “To” column to choose the funds you wish to transfer to. Note that this column must equal 100%. You will invest 100% of the money you are transferring. **Transferring funds only affects existing money.**

Rebalance Portfolio Allows you to rebalance your investments based on your current investment percentages. See the Investment Elections screen to view your current investment percentages. Selecting the Rebalance option will realign the ending balance in each fund to be equal to the percentage used to invest your current contributions. **Rebalance Portfolio only affects existing money.**

Conform to Target..... Allows you to realign existing balances to new investment percentages. On this screen you will enter the target percentages. Funds will be bought or sold to realign your existing account to reflect these “target” percentages. You may be restricted from processing a “conform to target” due to prior transfer requests that are pending final processing.
Conform to Target only affects existing money.

To change both existing and future contributions:

1. First change contribution percentages through the **Investment Election** screen screen.
2. **Rebalance Portfolio**: This will automatically realign current funds to the new percentages you selected above.

Explanation of menu selections
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