



Plan account access

OVERVIEW

The Plan Service Center (PSC) website is designed to help plan administrators manage retirement plans. Each PSC administrative function provides tools and functions clients need to perform plan administration.

Administrative Function	Description
Plan	<ul style="list-style-type: none"> View plan provisions. View plan investments and performance information. Review and approve participant transactions.
Participants	<ul style="list-style-type: none"> Add new employees. Review existing participant information. Access participant request forms. Obtain view only access to participant accounts via the Participant Website Emulator. NOTE: Participant account transactions cannot be processed through Participant Website Emulator.
Payroll	<ul style="list-style-type: none"> Enter payroll data or upload payroll files. Process and approve payroll contributions. Review and resolve payroll errors. View or update employer banking information.
Reports	<ul style="list-style-type: none"> Request on demand reports designed to assist in retirement plan administration. Retrieve feedback files and reports related to recordkeeping services including eligibility, contribution changes, and loan administration when applicable. Data library feature providing plan analytic data.
Contacts	<ul style="list-style-type: none"> Add, modify, remove, or replace Plan Contacts. Add, modify, or remove user security access levels for PSC (To Do list, Authorized signer, standard PSC access for auditors). Limit PSC data access to specific group of participants (by location or division). Designate contacts to receive feedback file reports (e.g., Eligibility reports, Payroll reports, Plan Summary reports, etc.). NOTE: Displays only for PSC Users with plan level access and are an authorized signer for the plan.
Compliance	<ul style="list-style-type: none"> Upload Plan year-end data for compliance testing requirements. Process compliance-related corrections. View and file 5500 and related forms. NOTE: Displays only if Empower provides compliance services.
File Sharing	<ul style="list-style-type: none"> Upload and download files and documents securely. Transmit and share information with the recordkeeper, service teams, and other third-party service providers.

PSC access authorization

Plans, Advisors, Third Party Administrators, and other designated plan contacts may be granted PSC access for a plan. Security access can be restricted by either:

- Specific group of participants (by location or division).
- Specific administrative function. Example: compliance testing.

A PSC Access Authorization form is required to establish or change PSC access and must include an Authorized Signer's signature approval and the following information for each user:

- Plan information
- Plan sponsor contact information
- User information
- Security access levels

Empower processes PSC Access Authorization forms received in good order within five business days.

PSC security and authentication

PSC users must satisfy security authentication before accessing the plan online:

- **Account registration:** The first-time users must complete the user account registration process.
- **Subsequent authentication:** Users log in and complete required online authentication each time to gain access to the account.

Manage plan contacts

PSC users with access to all groups (payroll center, location, or division) may also manage plan contacts on the PSC:

- Add, modify, remove, or replace plan contacts.
- Create, change, or terminate a PSC User IDs for new and existing plan contacts.
- Change PSC security access levels for PSC (payroll processing, compliance access, etc.).
- Designate contacts to receive feedback file reports (e.g., eligibility reports, payroll reports, etc.).
- Update contact information.
- Grant limited user access to specific group of participants.

The non-discretionary recordkeeping and administrative services described in this Service Overview are general in nature and reflect the standard service offering. Service descriptions are not specific to any plan provision or administration practice. The recordkeeper may agree to provide an alternate service arrangement, as applicable, if separately requested by the Plan Sponsor.