NPERS

Ameritas Mobile Site Walkthrough

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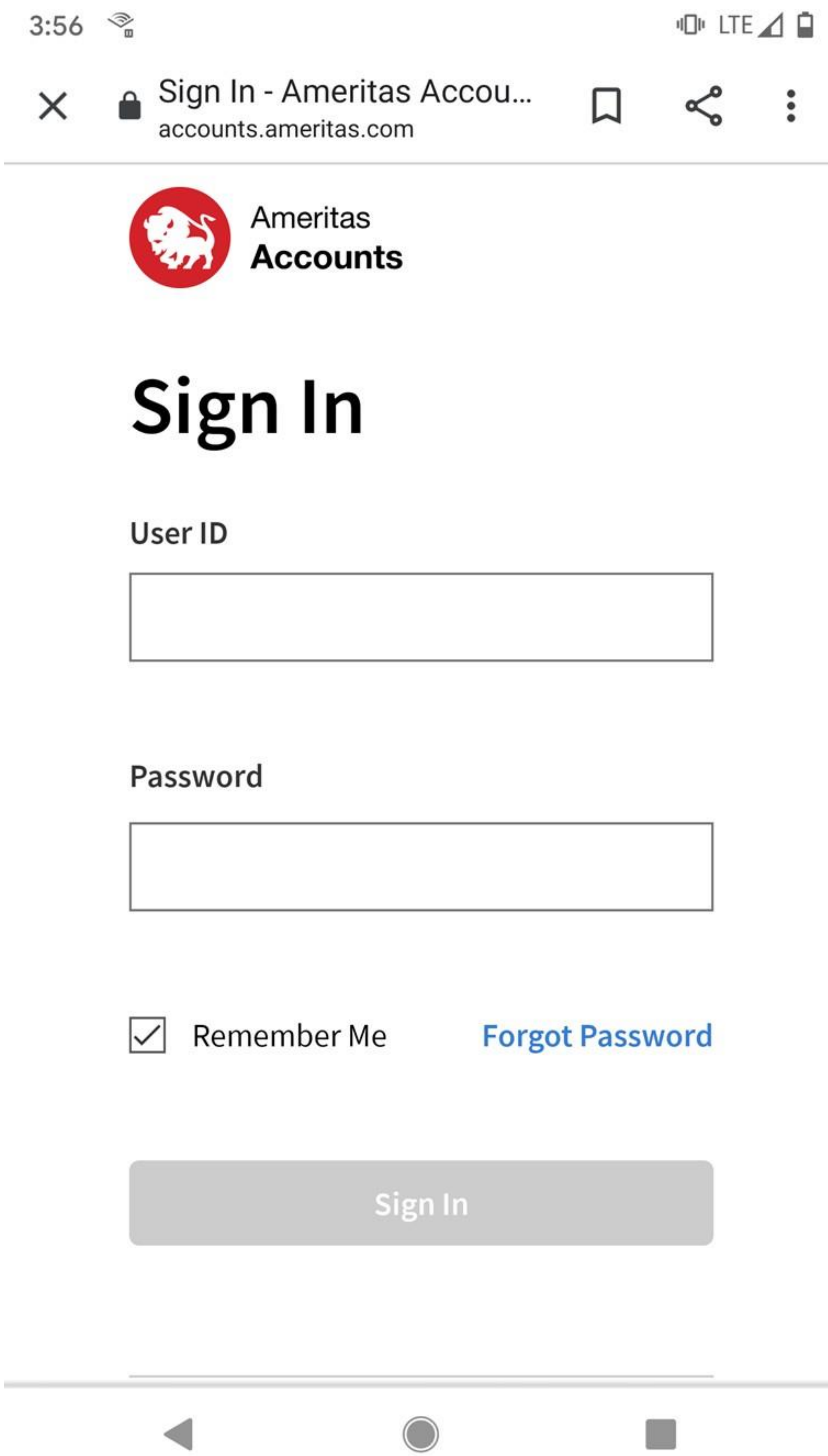
8-17-2020

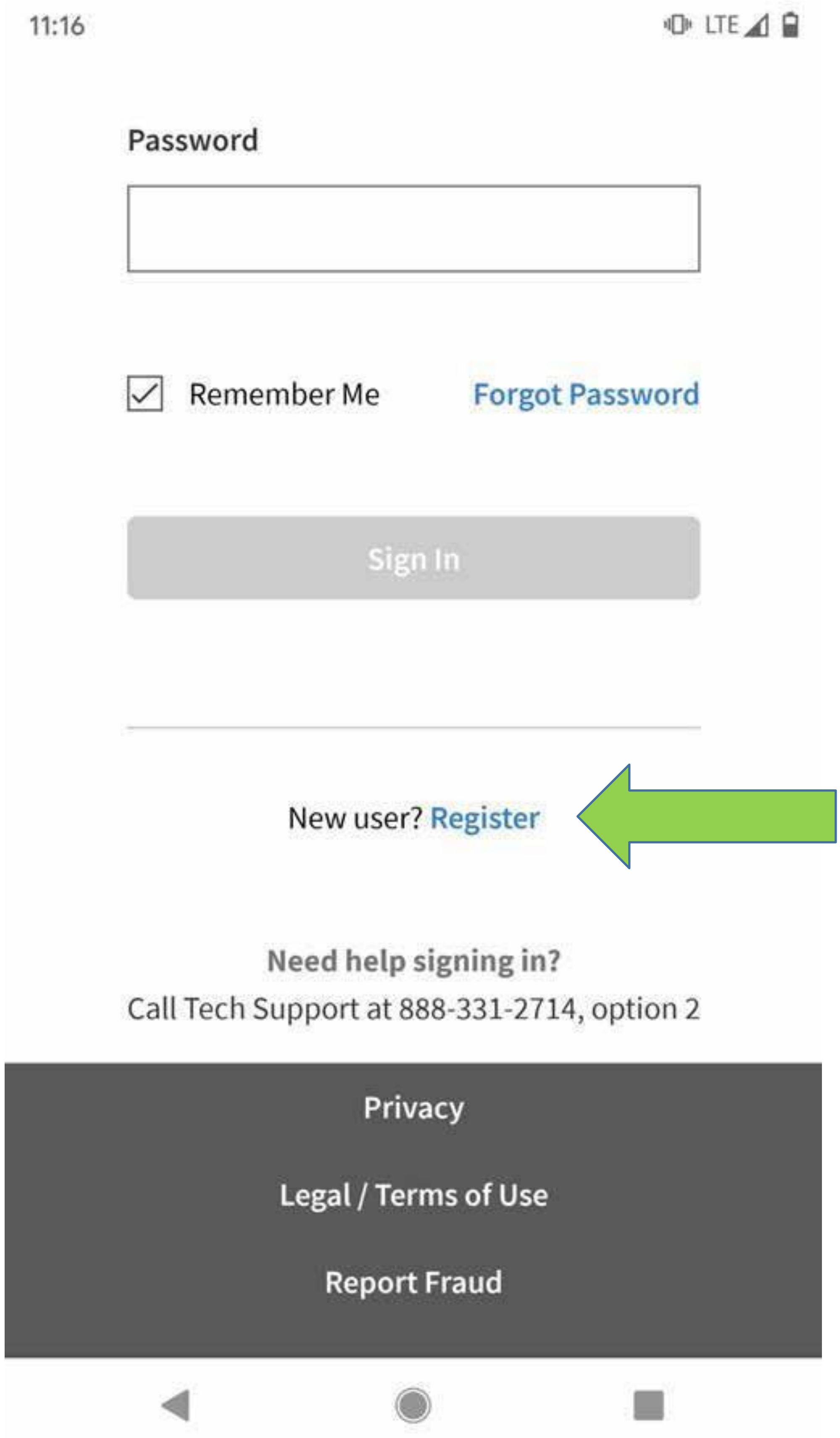
Edited by Anna Hayden-Roy
11-04-2020

Mobile version of the Ameritas login Page

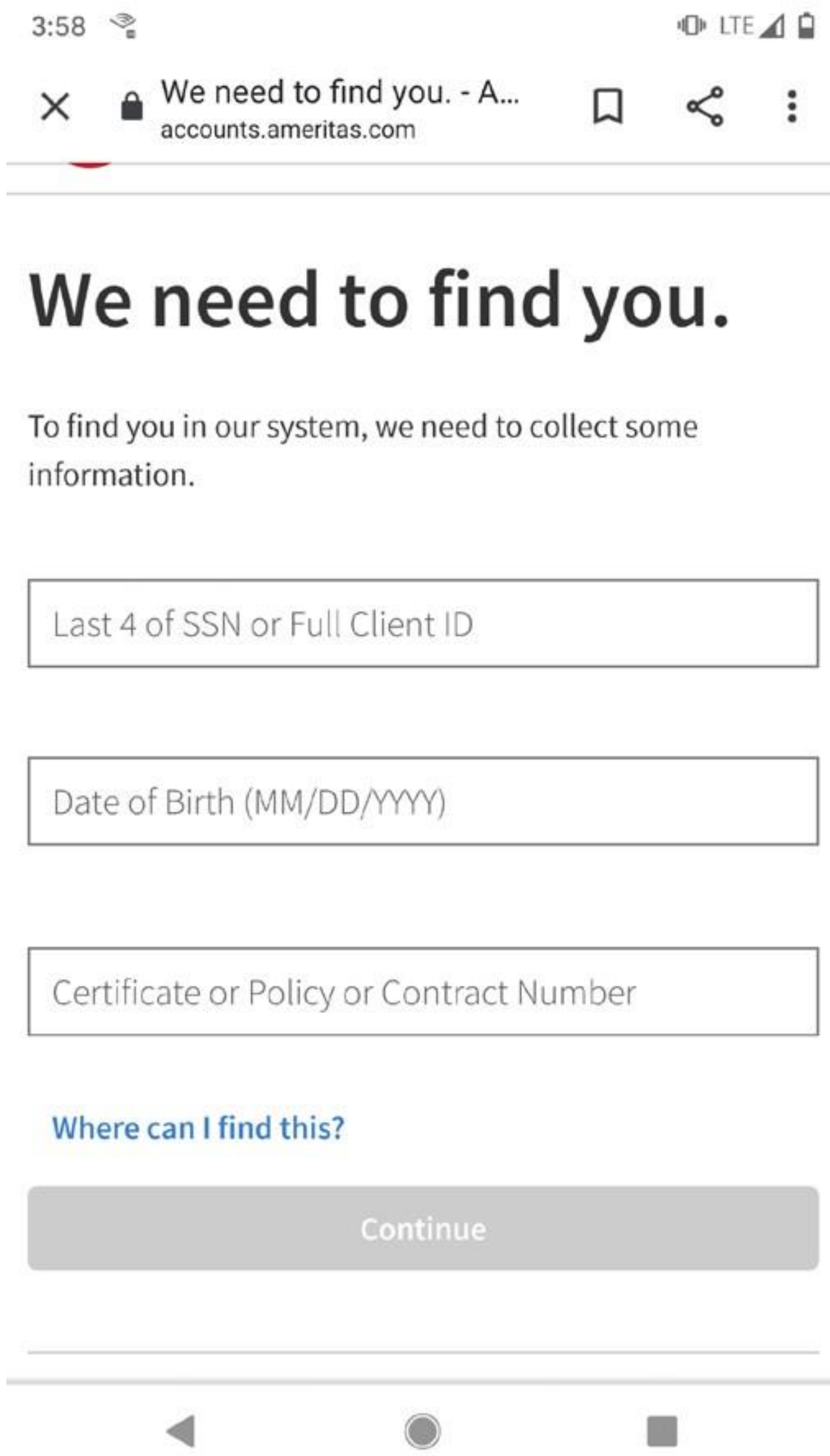


Account Creation:

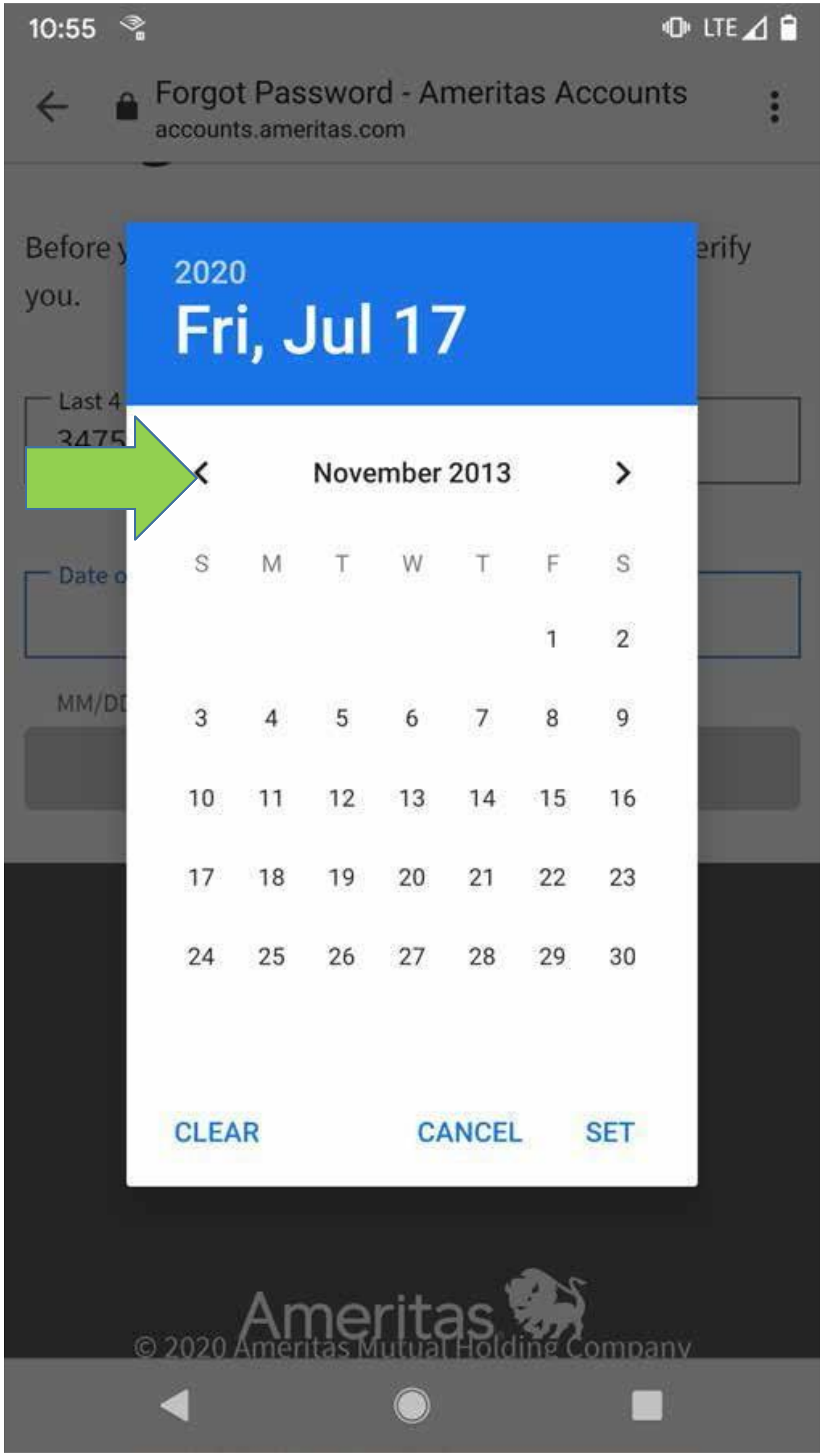
To create an account, click on the blue “Register” link next to “New user?”



The account creation page looks like this.

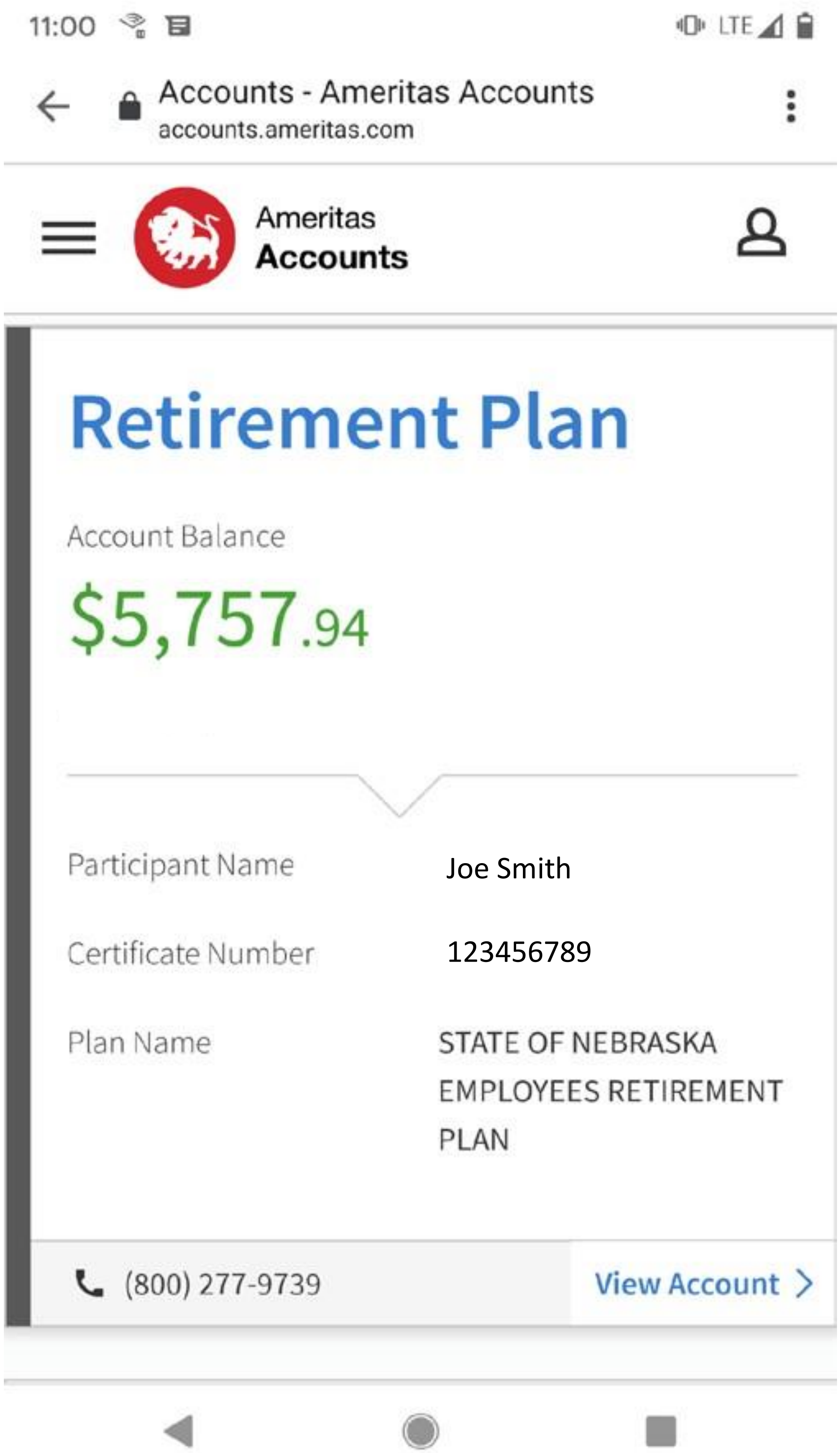


On the mobile version of the page, you cannot type in your date of birth. You will have to hit the back button each month until you reach your date of birth.



Once you have created your account, you should be able to login normally.

When you log in, you'll be redirected here: the accounts page.



From this page you can click on three items to accomplish different tasks.

The Hamburger Icon

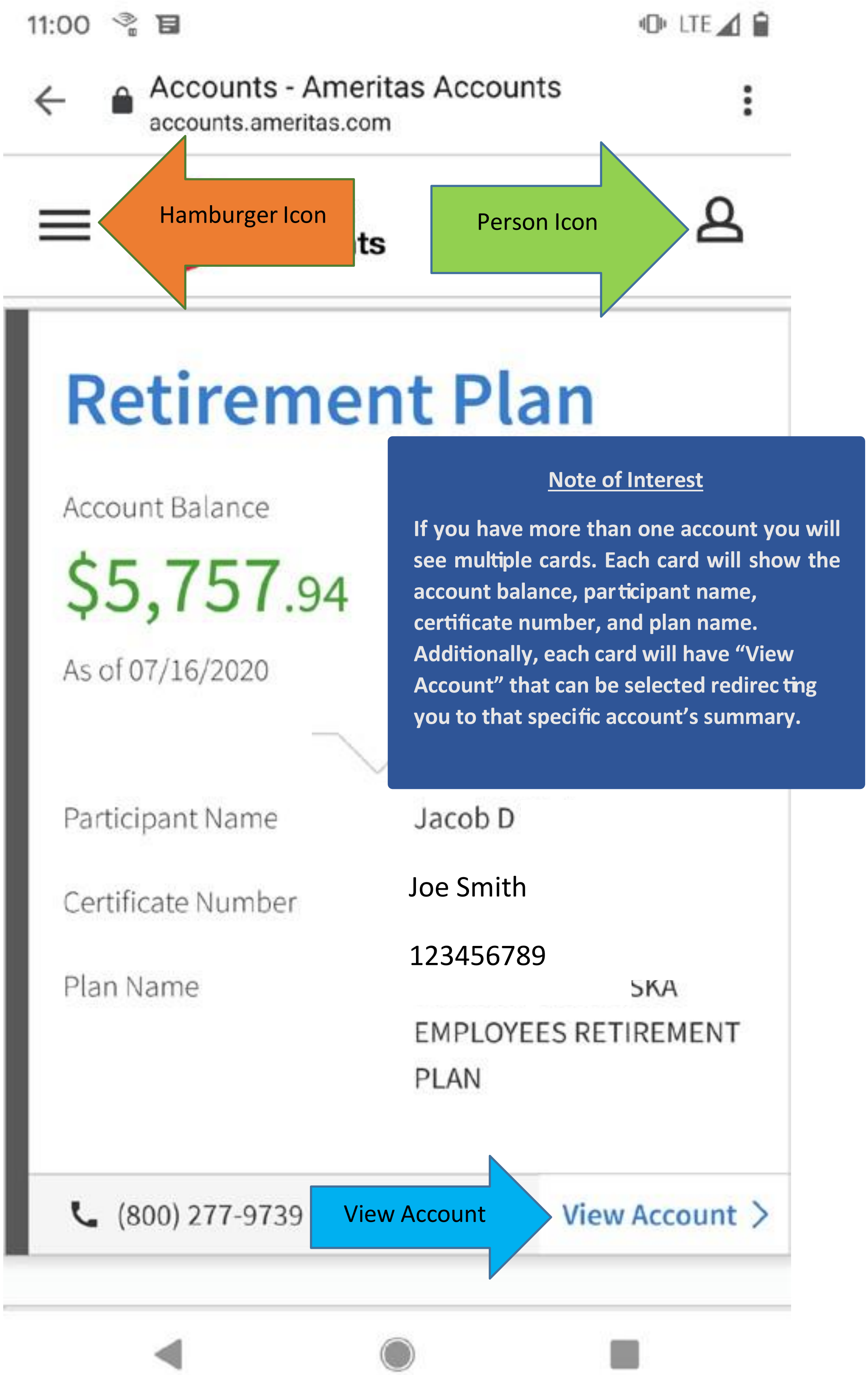
will take you to a blue page where you can access the message system for Ameritas (see p.7).

The Person Icon

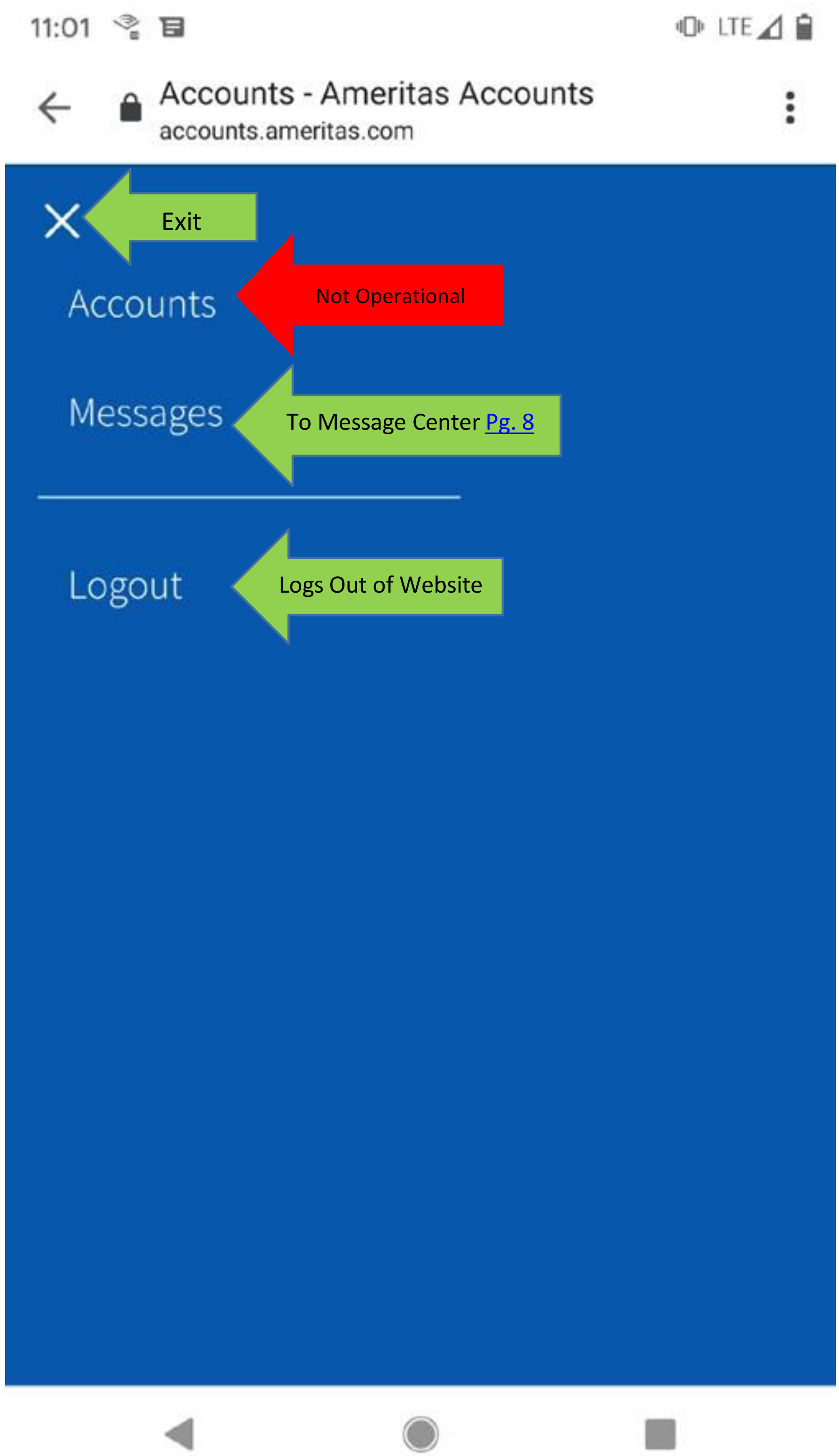
will take you to a menu to update your email, phone number, and password. (see p.10)

View Account

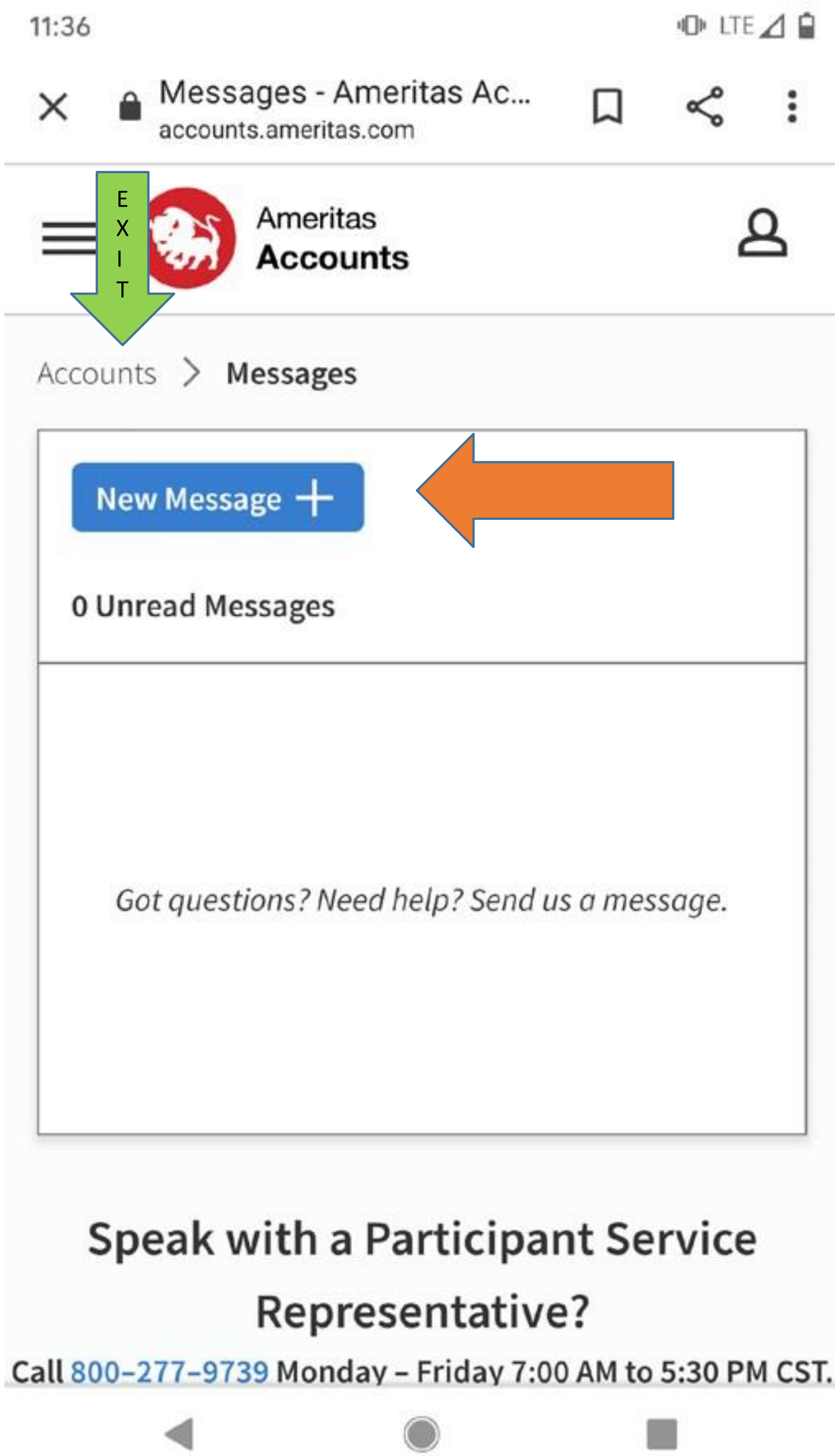
will take you to the overview page. (see p.11)



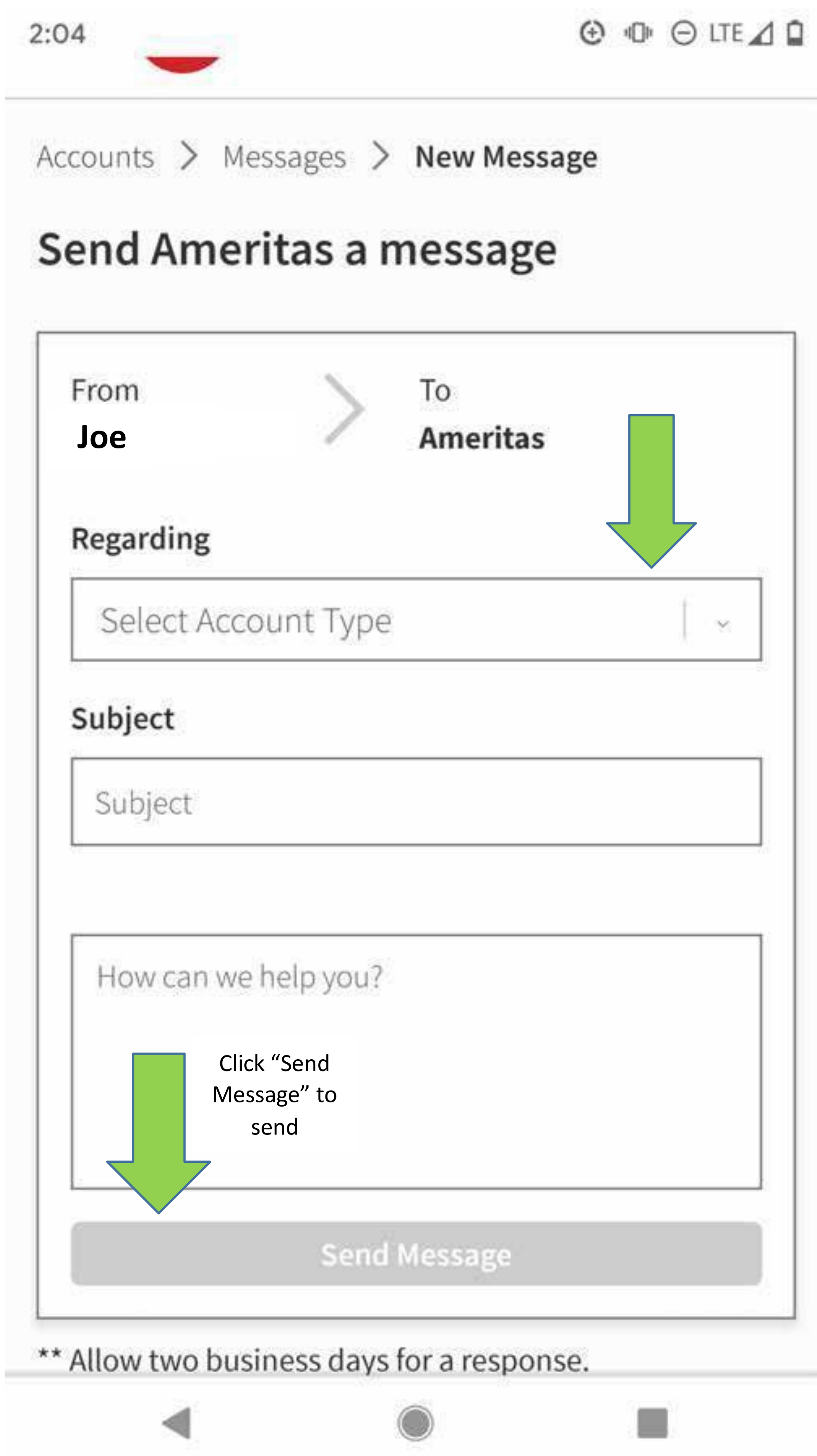
Clicking on the hamburger icon will take you to this page. Here you can access the messaging system for Ameritas and logout of the website. The "Accounts" listing is not operational and will not lead to another page.



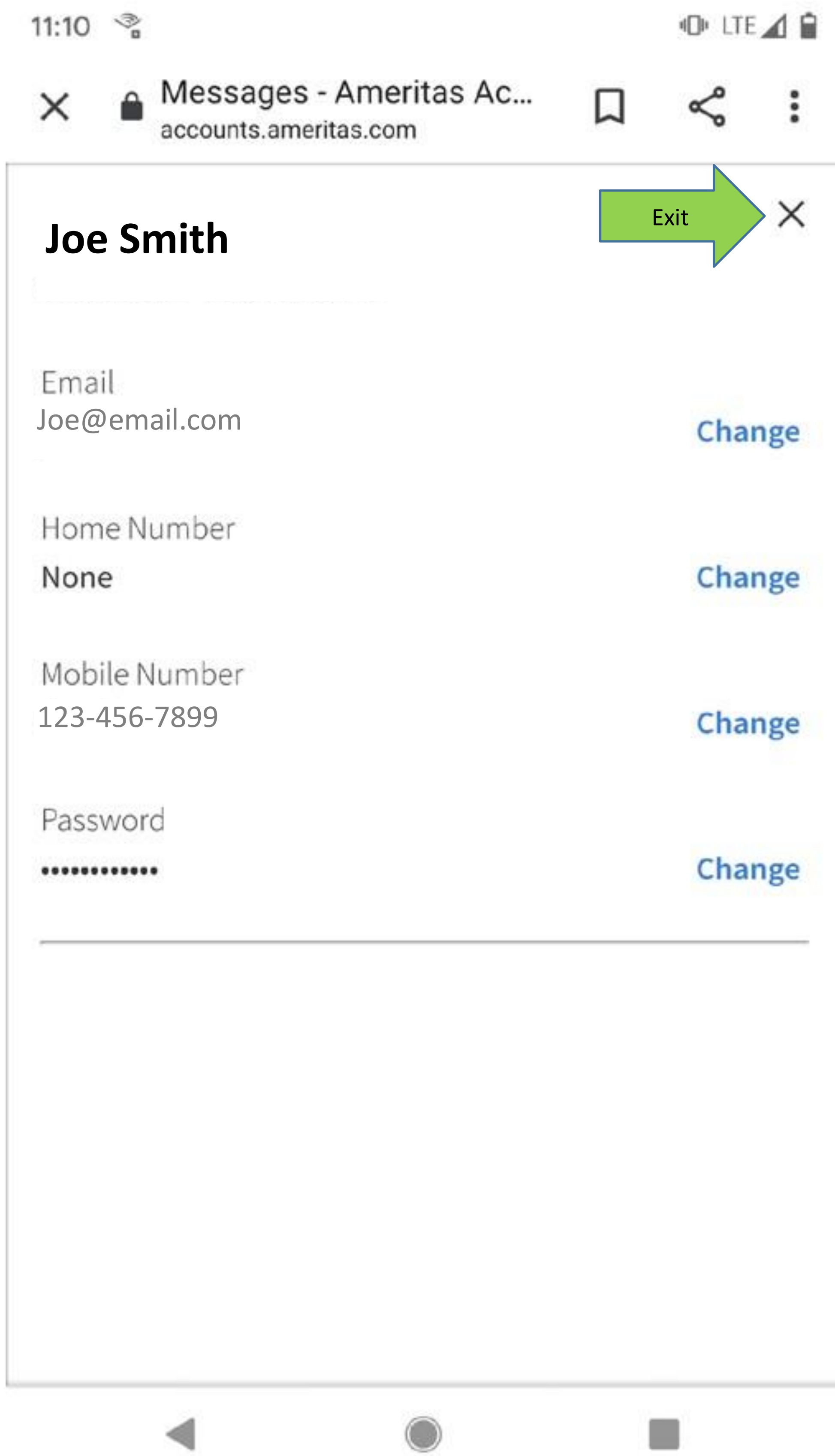
Clicking on "Messages" will direct you to this page. By Clicking on "New Message" you can send messages to Ameritas that will then be forwarded to NPERS. On this page you can review messages you have sent. However, you will receive a response through the email associated with your account.



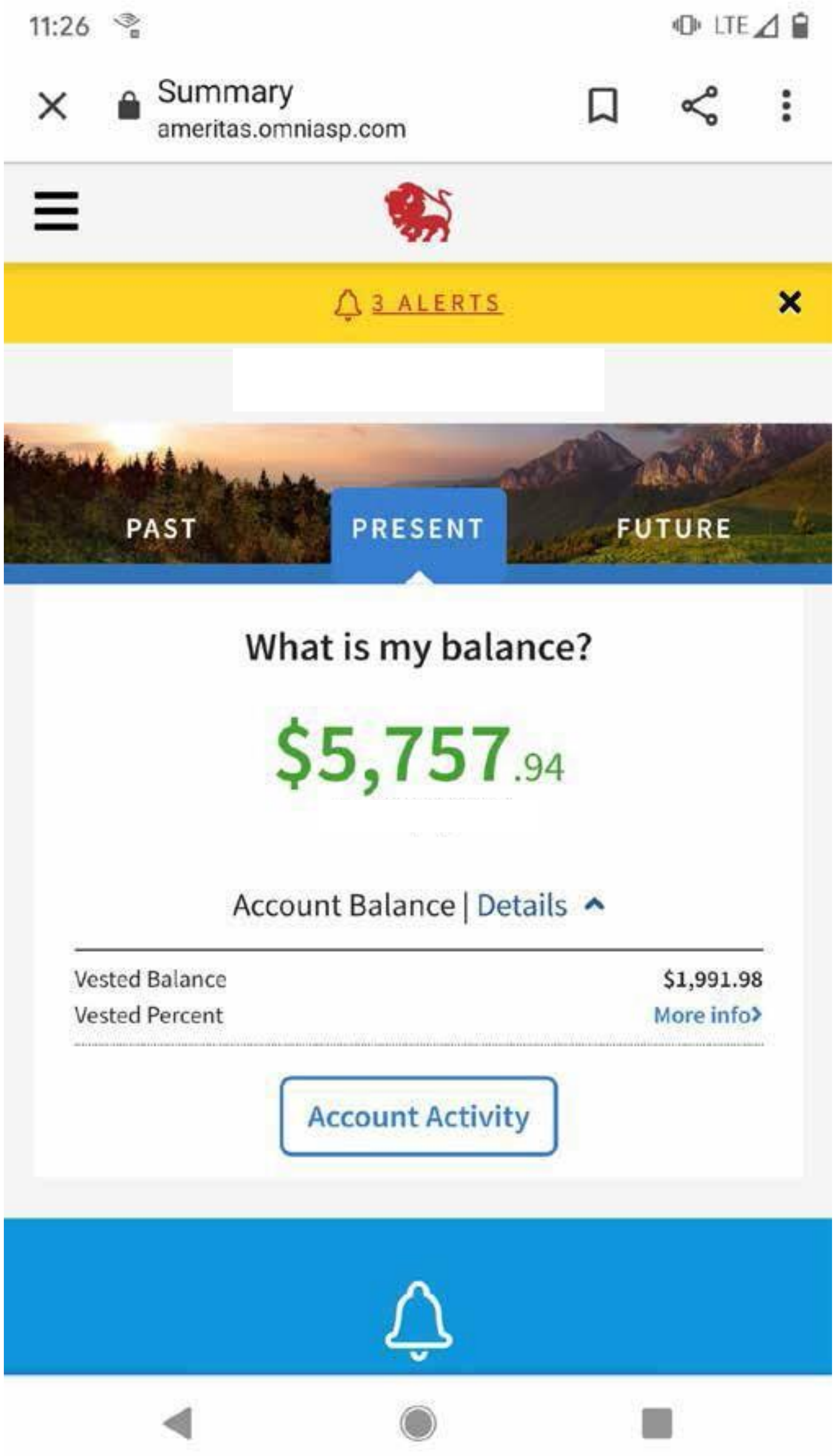
Clicking on "New Message" will direct you to this page, where you should select "Retirement Plan" as the account type. The other options should be self-explanatory.



Referring back to page 6, clicking on the person icon will allow you to access a page where you can edit your email, phone number, and password

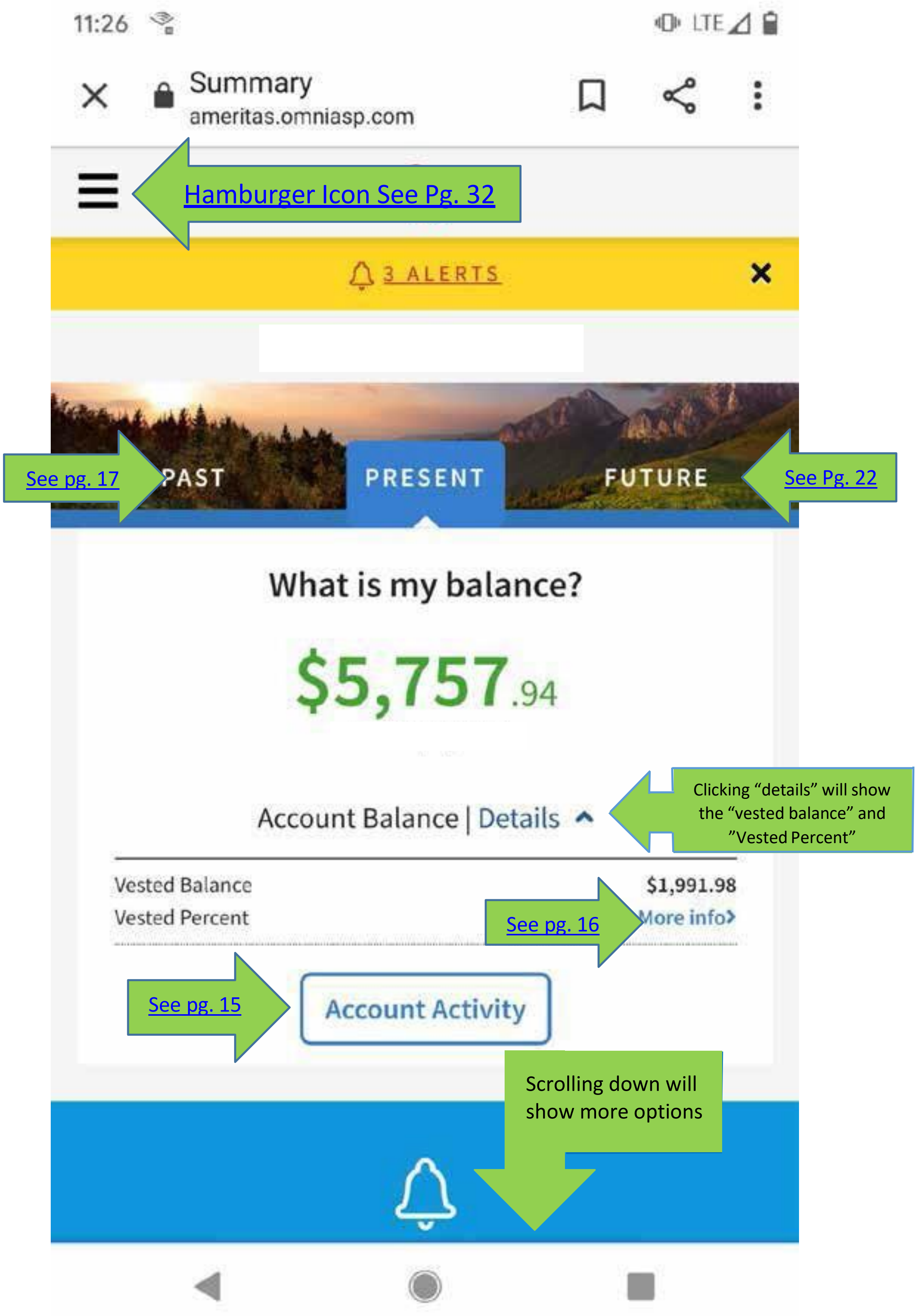


Referring back to [page six](#), clicking on "View Account" will redirect you to the overview page of the Ameritas online account.



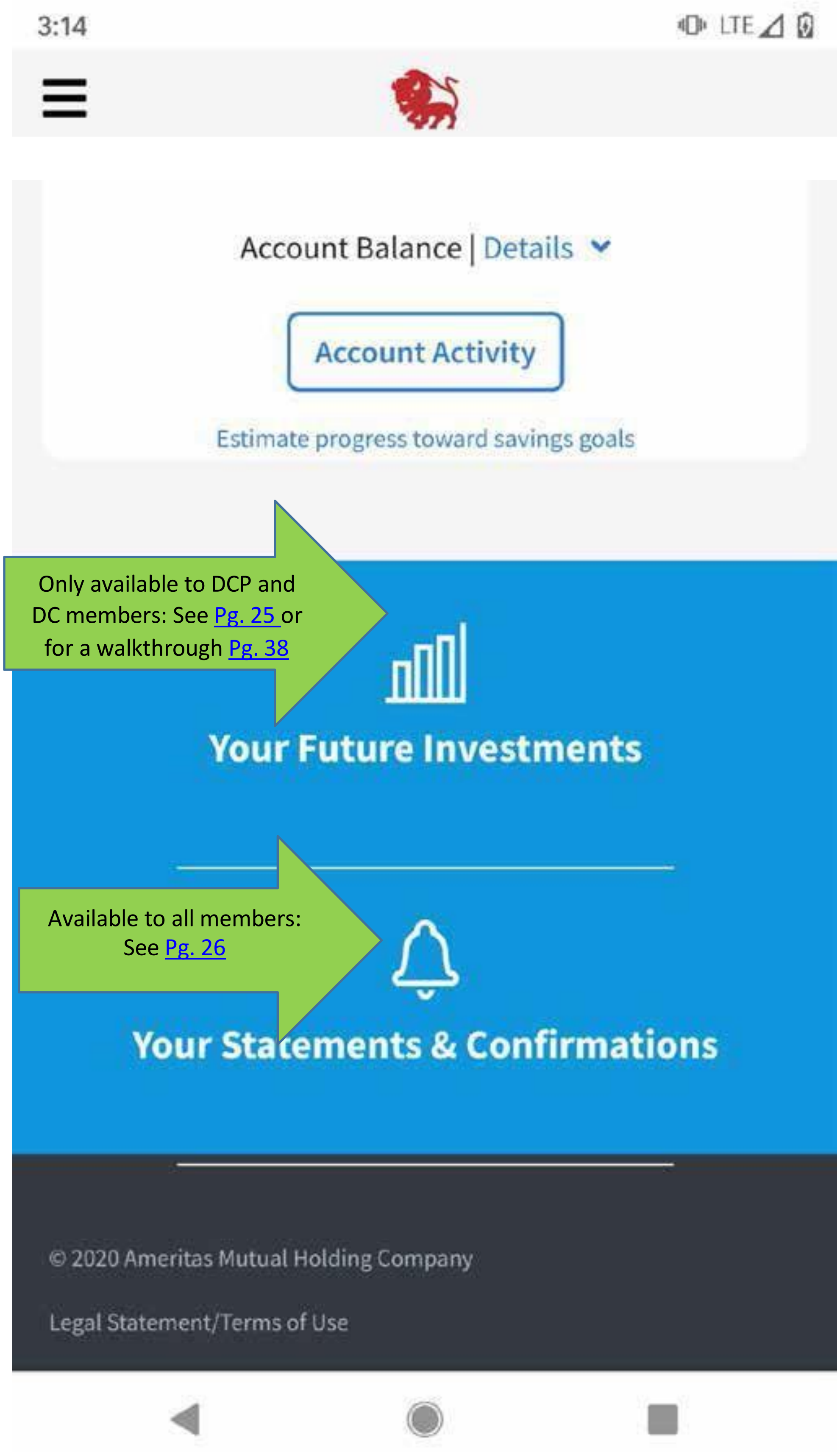
As you can see from the many arrows to the right, you have many choices when navigating Ameritas' website. The following pages will go into more detail on each path.

Click the links in each arrow to be redirected to the page in question.



***This is the overview page when you scroll down.**

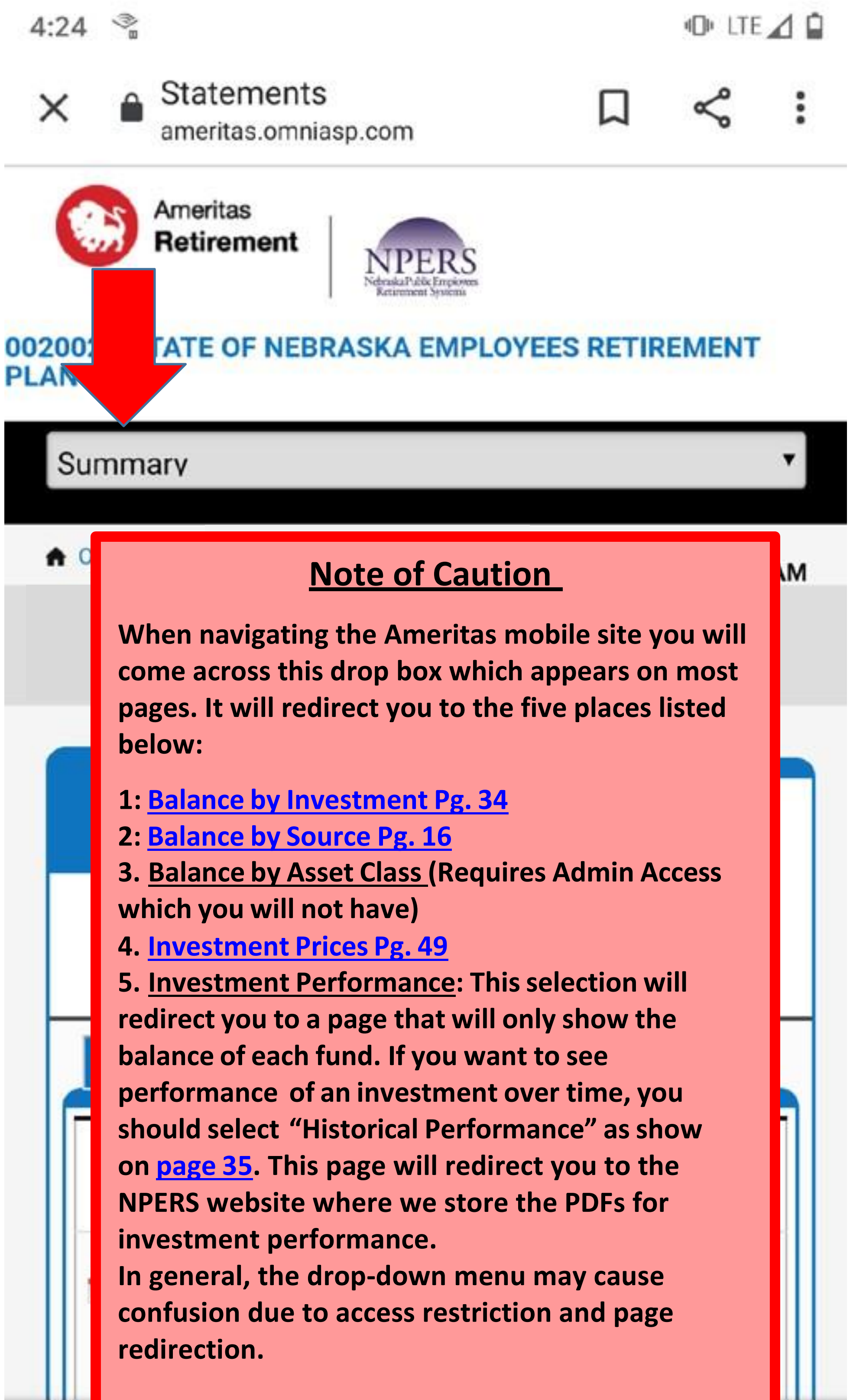
The following pages will go into the different paths you can take when navigating the website.



Only available to DCP and DC members: See Pg. 25 or for a walkthrough Pg. 38

Available to all members: See Pg. 26

But First, A note of caution!

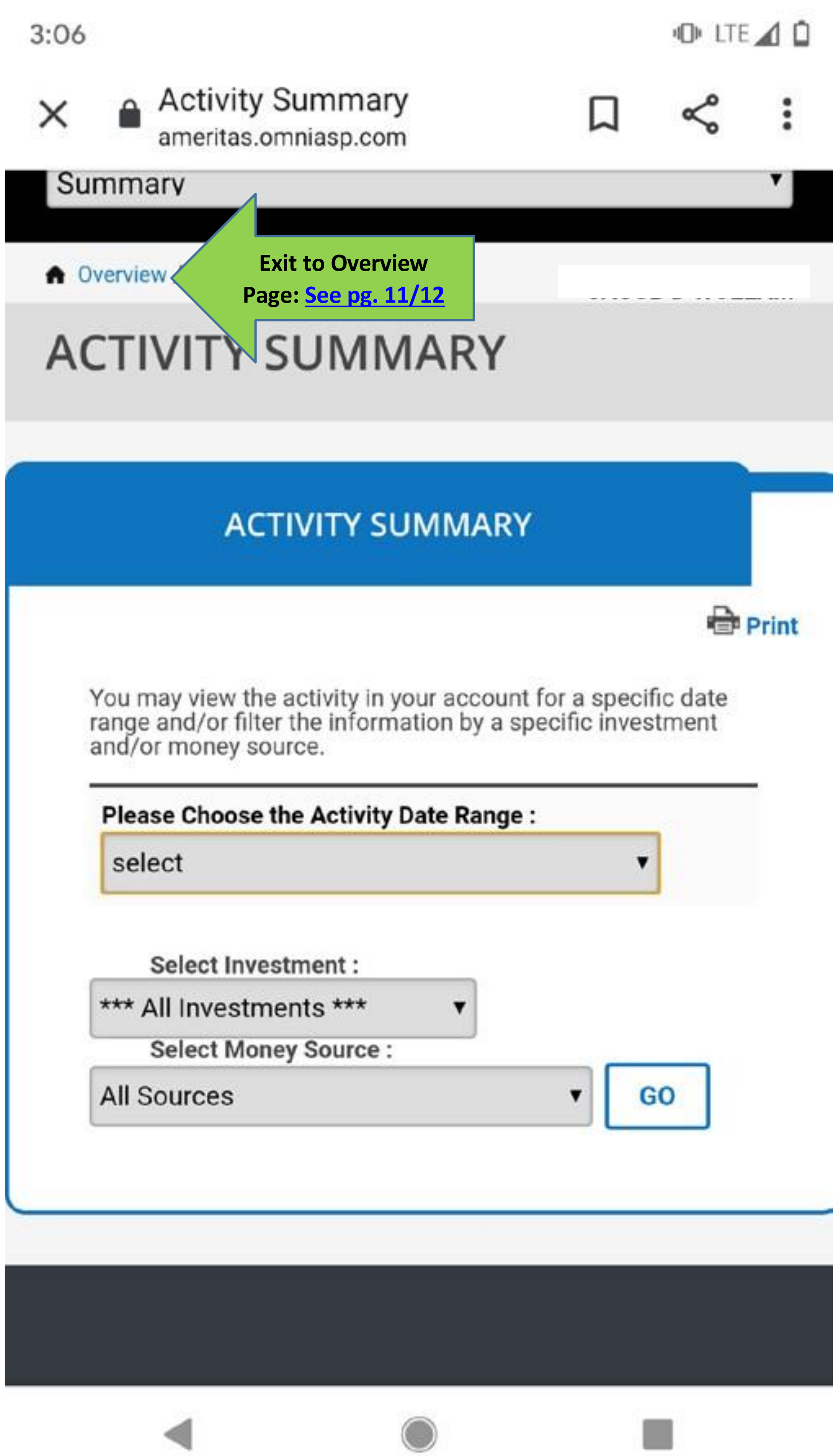


Note of Caution

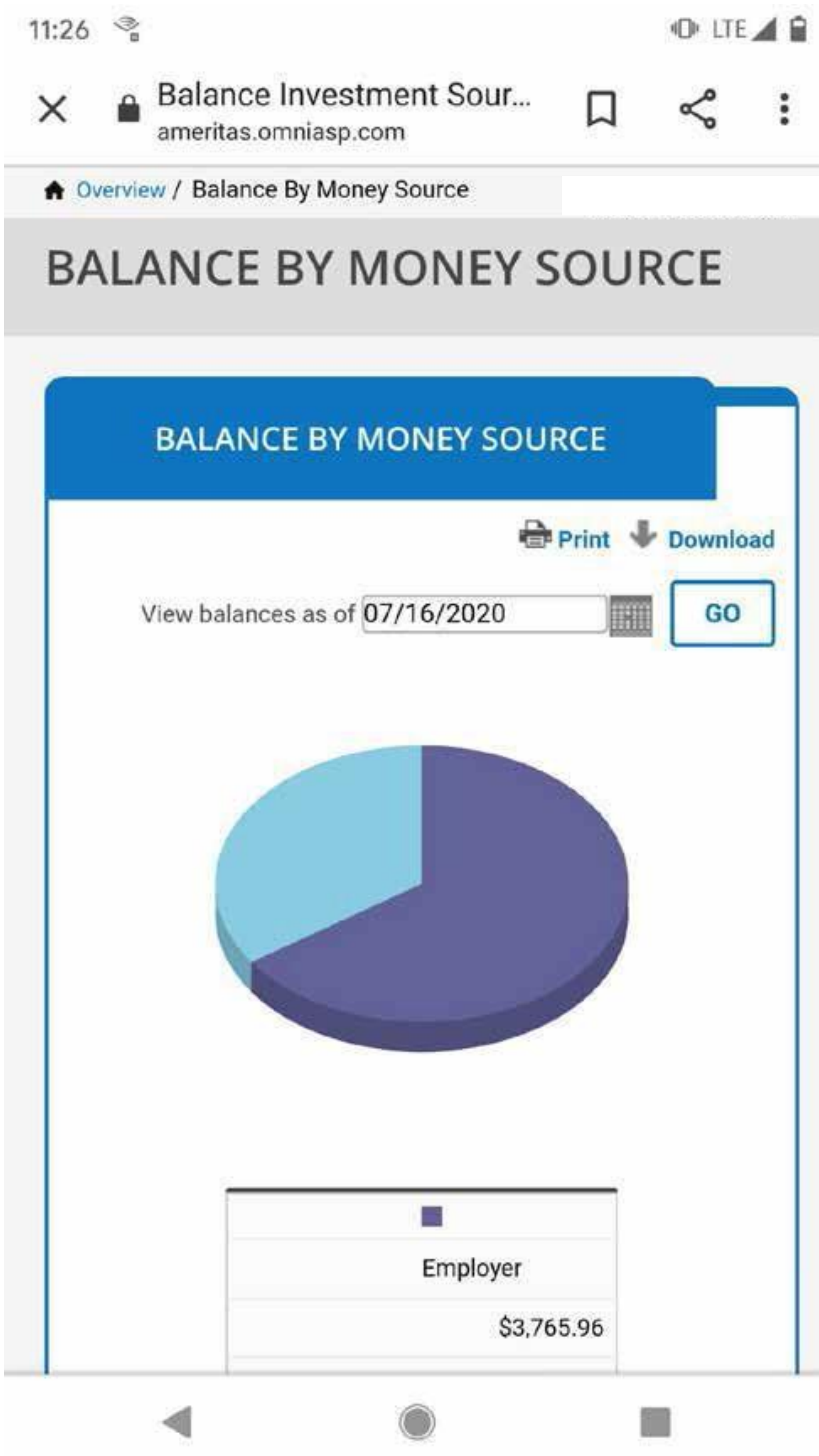
When navigating the Ameritas mobile site you will come across this drop box which appears on most pages. It will redirect you to the five places listed below:

1: Balance by Investment Pg. 34
2: Balance by Source Pg. 16
3. Balance by Asset Class (Requires Admin Access which you will not have)
4. Investment Prices Pg. 49
5. Investment Performance: This selection will redirect you to a page that will only show the balance of each fund. If you want to see performance of an investment over time, you should select "Historical Performance" as show on page 35. This page will redirect you to the NPERS website where we store the PDFs for investment performance.
In general, the drop-down menu may cause confusion due to access restriction and page redirection.

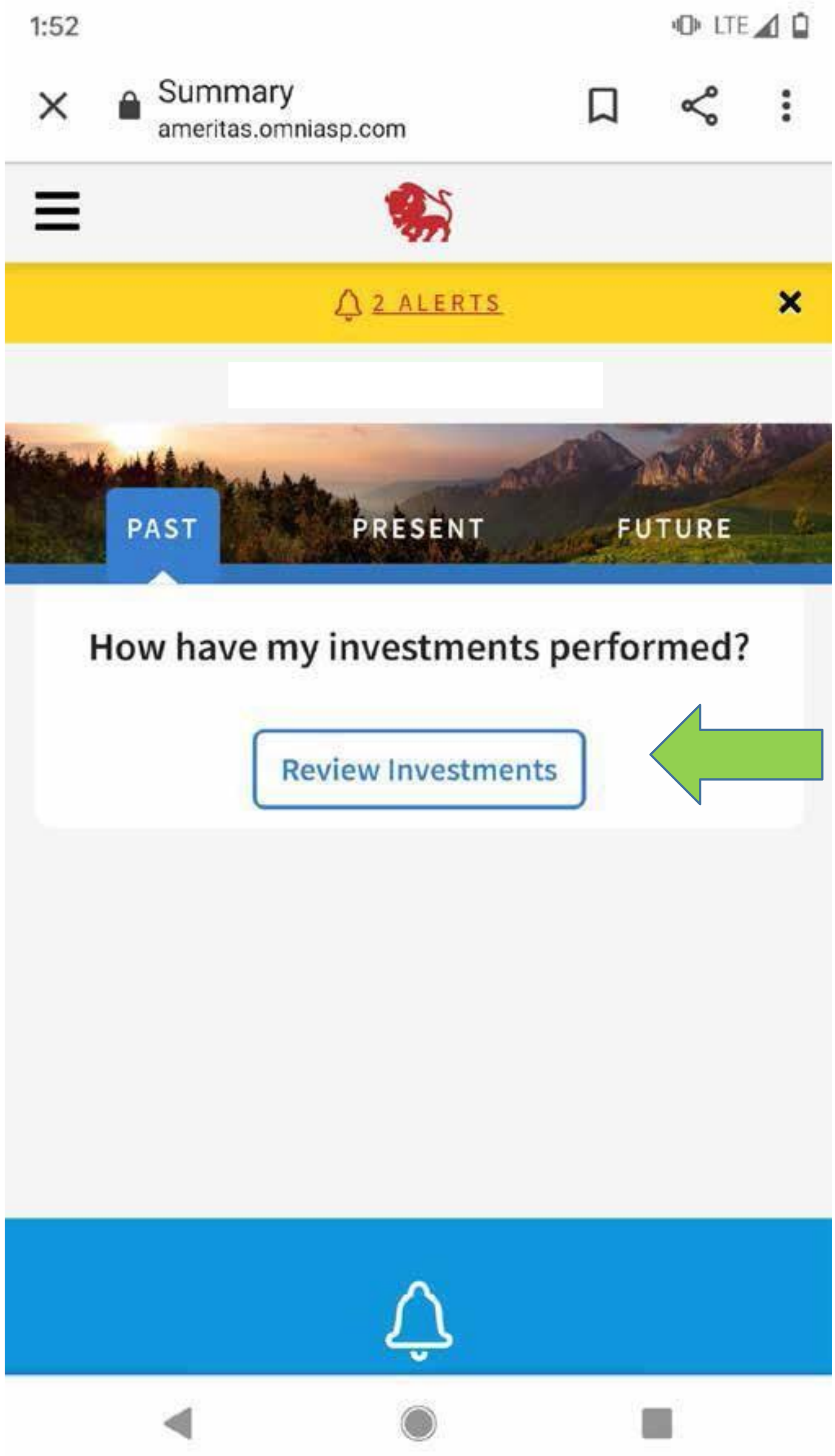
Now, referring back to page 12 when you have the "Present" tab selected, you can click on "Account Activity" which will direct you to the "Activity Summary" page. Here you can view losses and gains to your entire account or individual funds using the date range drop box.



Referring again to page 12, with "Present" selected you can expand the "details" arrow and click "More Info" leading you to the "Balance by Money Source" page. This page will show the percentage of the account contributed by you and by your employer. DC and DCP accounts will be 100% "Member" while CB accounts will be broken up between "Employer" and "Member".



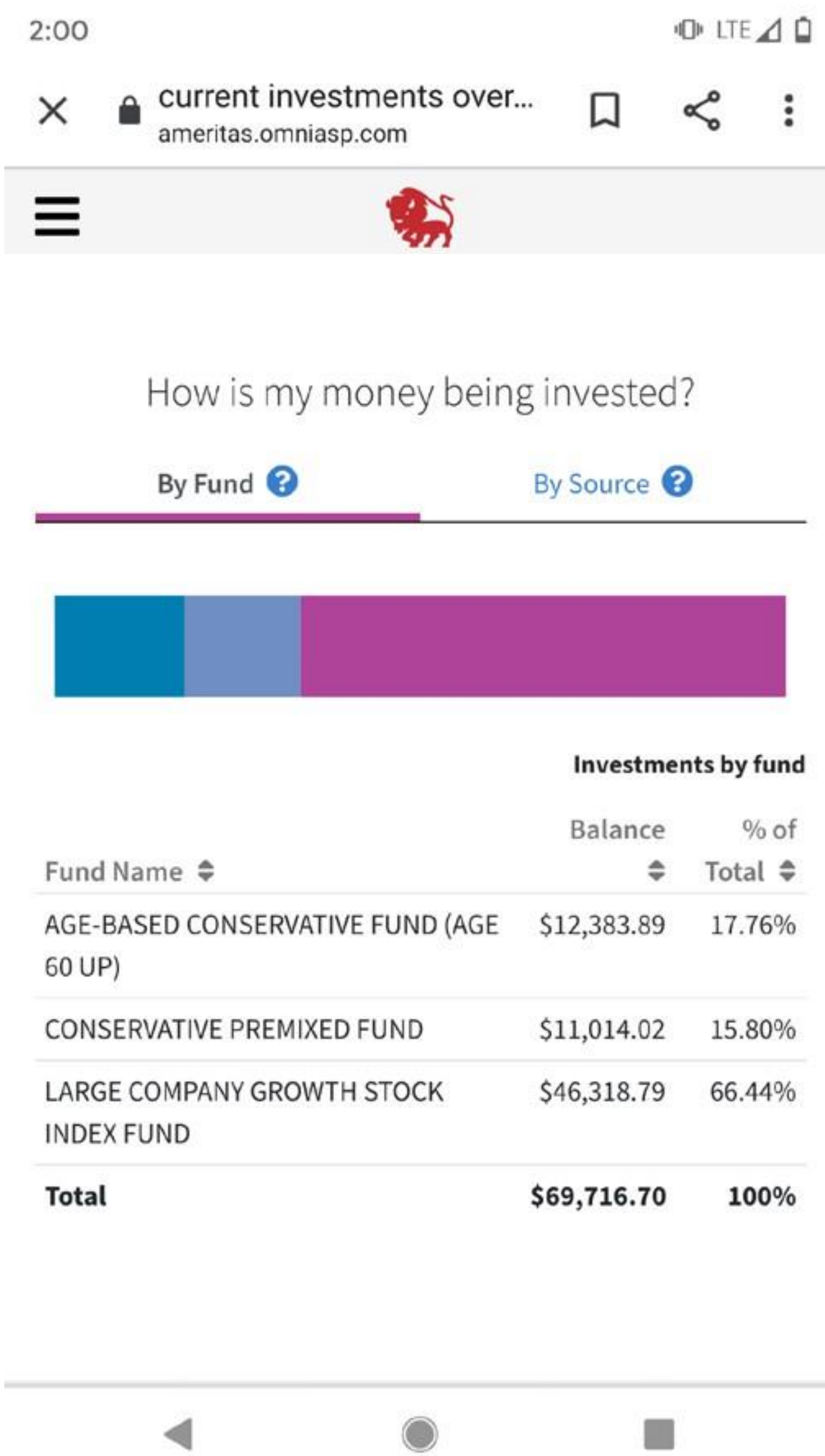
From the Overview page you can select "Past" to access the "Review Investments" button. See the next few pages for those pages' descriptions.



On the investment review page, you will be able to view your current investments by fund and source. For CB members 100% of your funds will be in Cash Balance.

Clicking "By Source", will allow you to see how much was contributed by your employer and yourself respectively. Both CB and DC accounts should have member and employer portions.

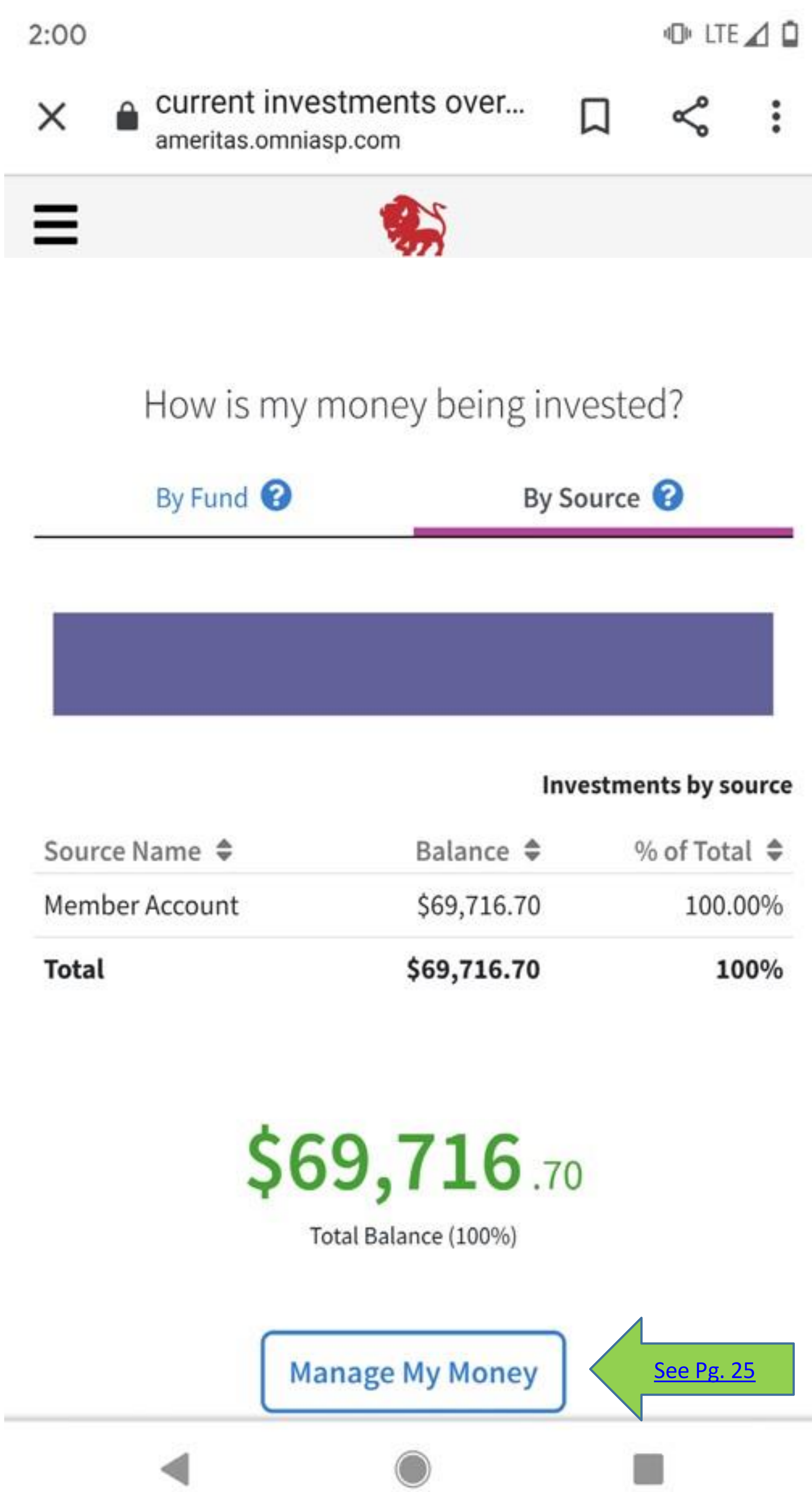
If you have a DC or DCP account, you will see your individual funds in the “By Fund” section.



Fund Name	Balance	% of Total
AGE-BASED CONSERVATIVE FUND (AGE 60 UP)	$12,383.89	17.76%
CONSERVATIVE PREMIXED FUND	$11,014.02	15.80%
LARGE COMPANY GROWTH STOCK INDEX FUND	$46,318.79	66.44%
Total	**$69,716.70**	**100%**

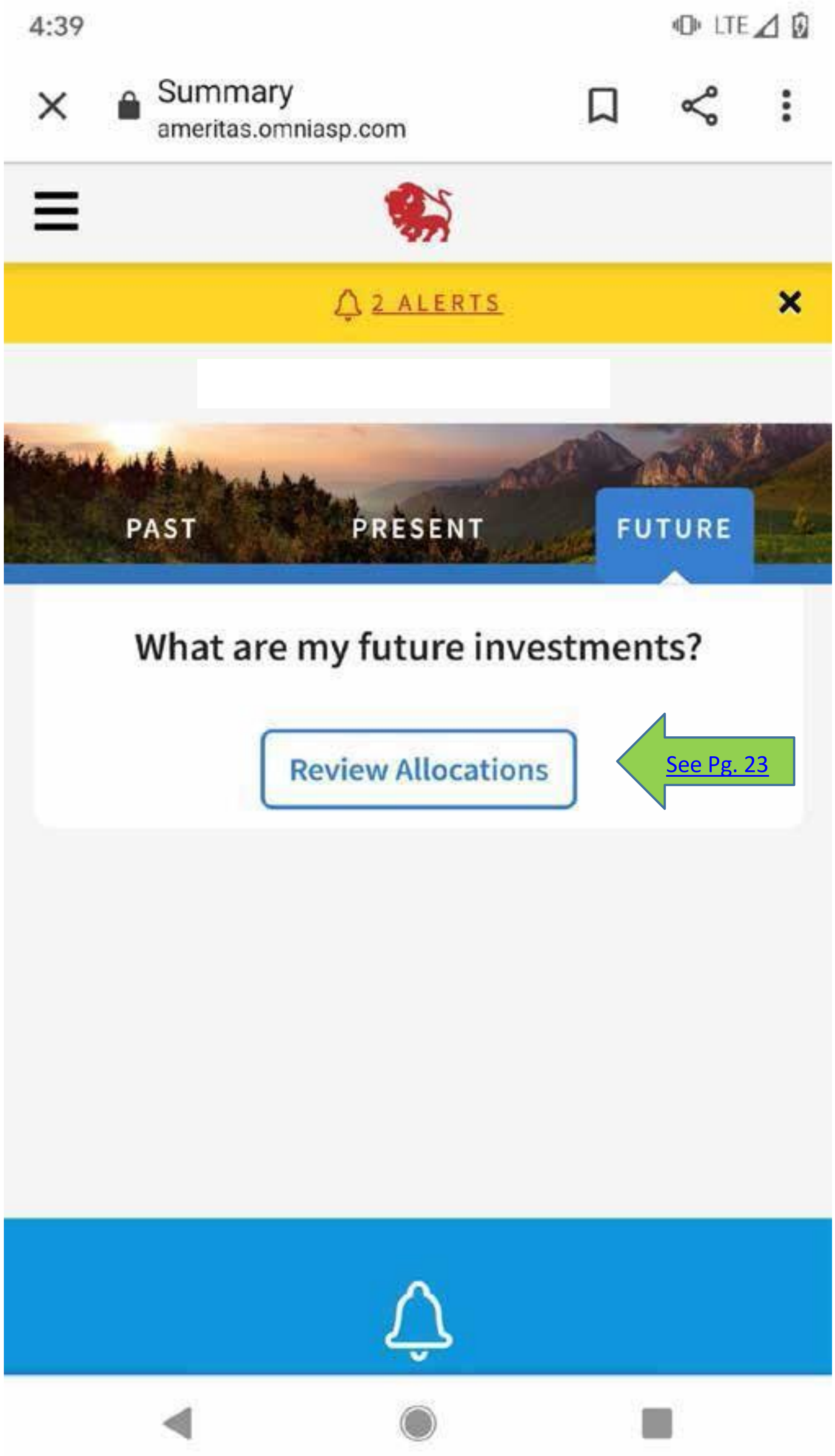
If you are a DCP member, the “By Source” page will show that 100 % of the funds in this account are being contributed by you.

Clicking “Manage My Money” will take you to the [“Manage My Investments”]() Page

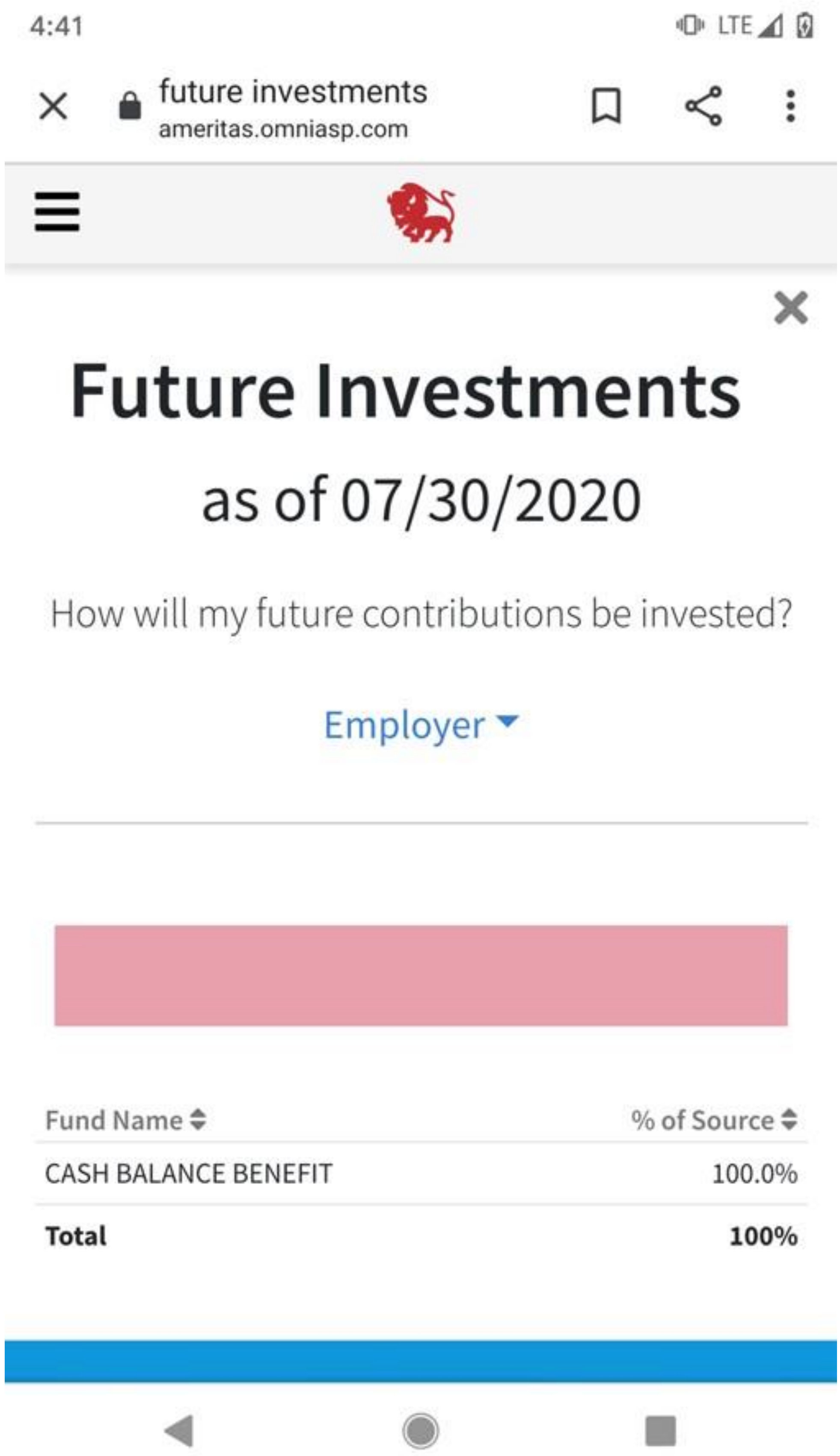


See Pg. 25

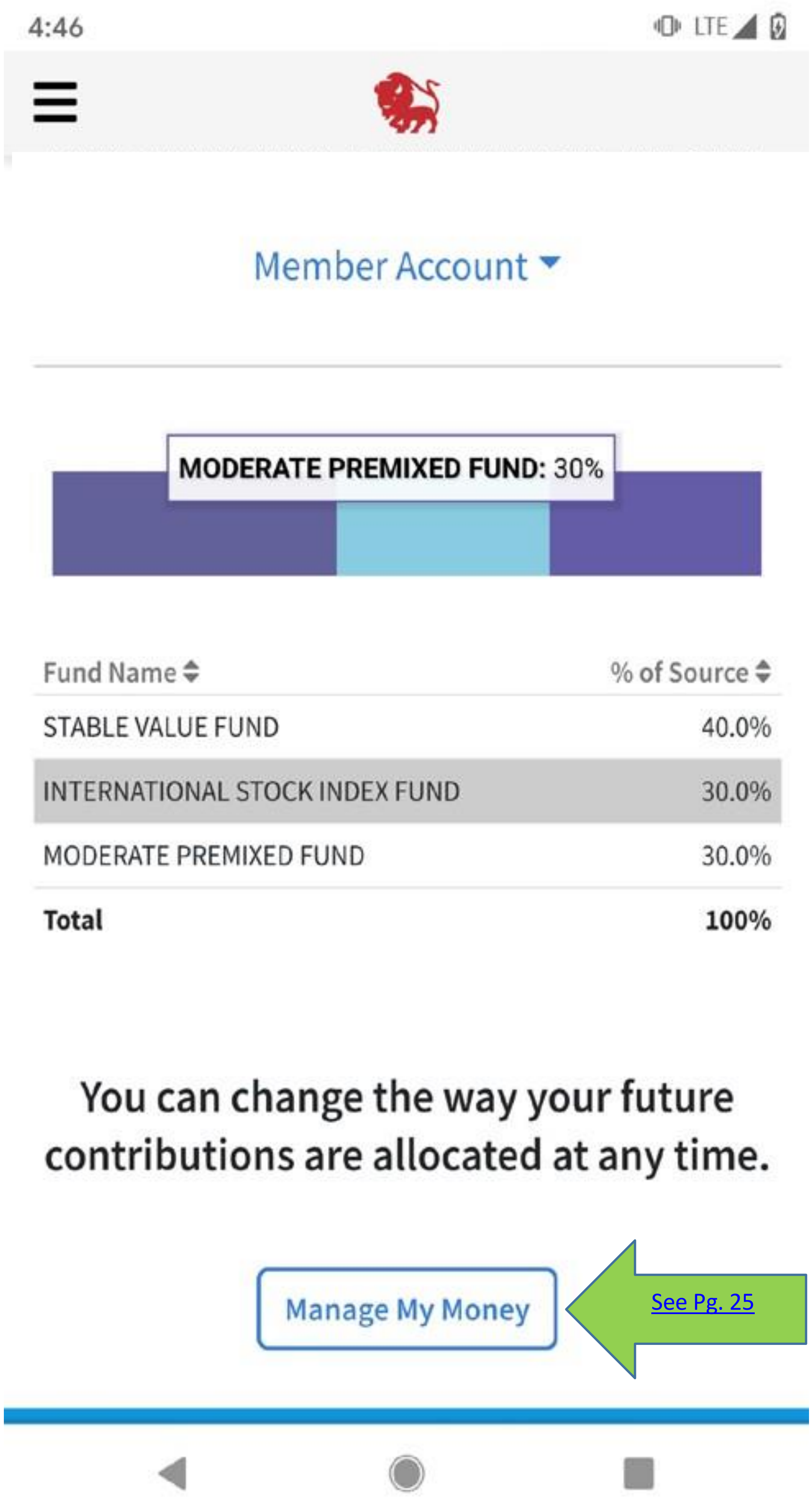
From the Overview page you can select "Future" to access the "Review Allocations" button. See the next few pages' descriptions.



On the future investment review page, you will be able to view where your future contributions will be invested by both yourself and your employer. For CB members 100% of your funds will be in Cash Balance.

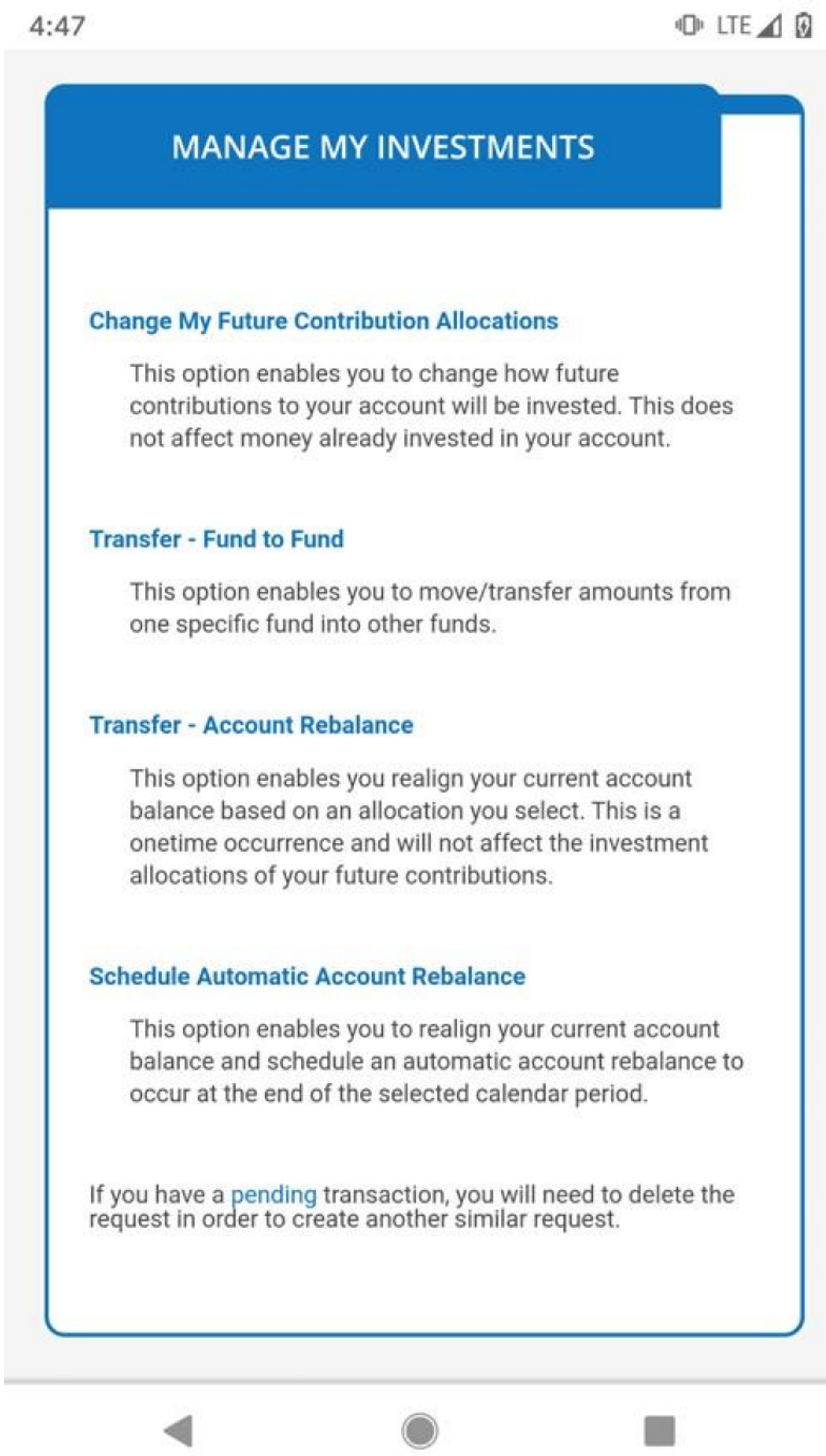


If you are DC or DCP you'll see each individual fund. You can also be directed to this page by clicking "Your Future Investments" on the overview page (Pg. 13). From here, you can select "Manage My Money" to transfer funds and elect future contributions.

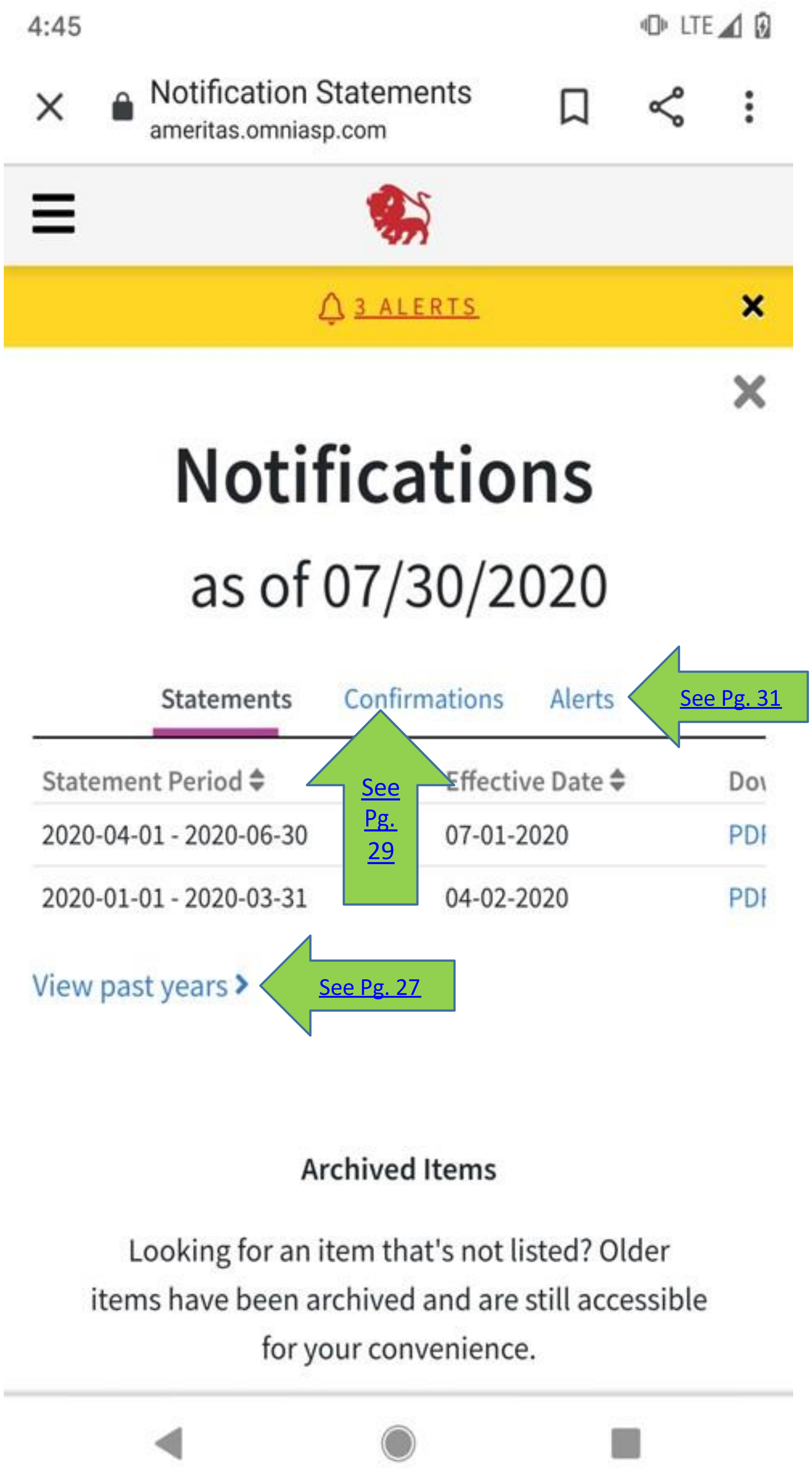


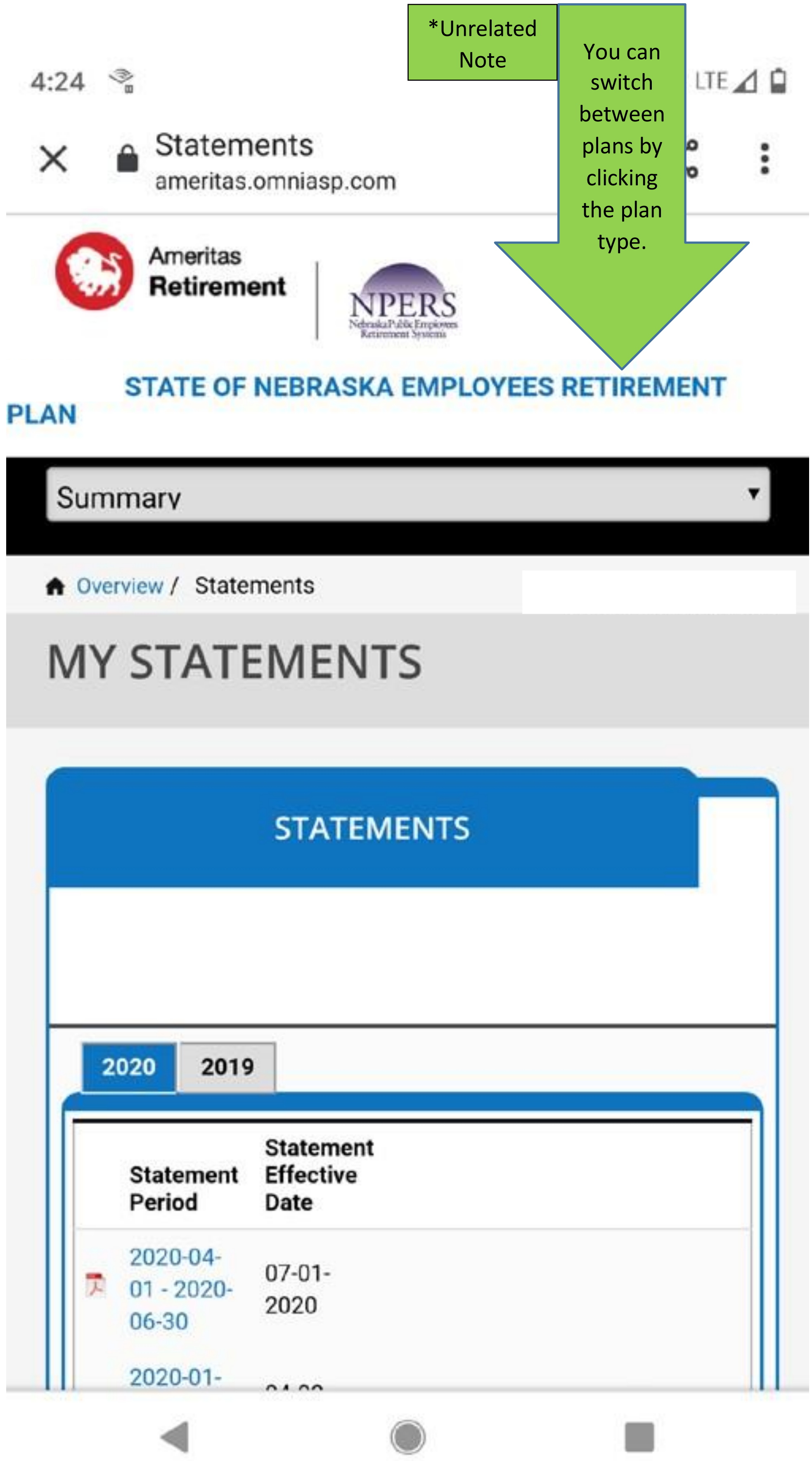
Clicking on "Manage my Money" will redirect you to the "Manage my Investments" page.

The mobile version works identically to the desktop version. See walkthrough on **page 38**



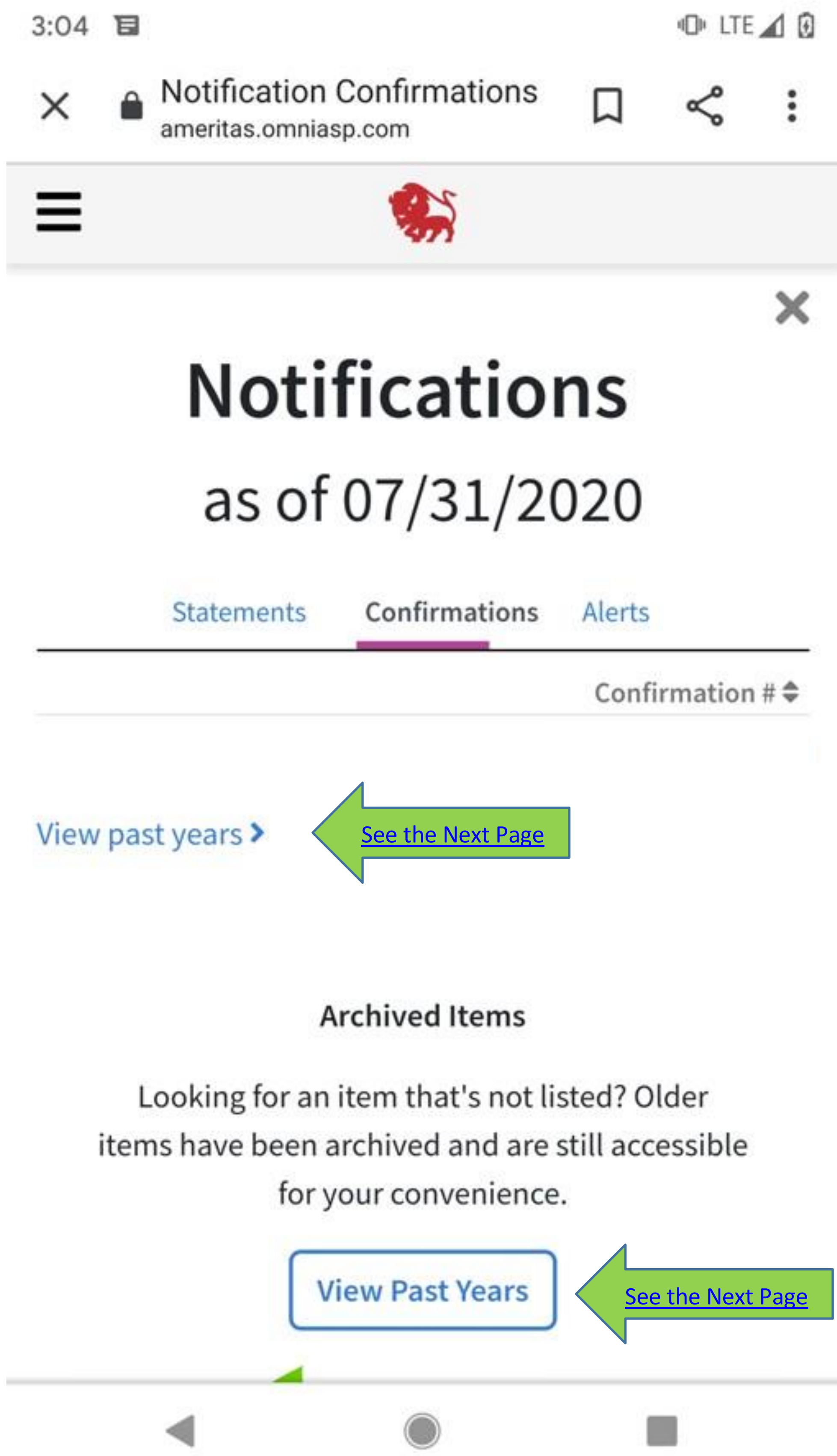
Referring back to the overview page (pg. 13). You can click on “Your Statements and Confirmations”. The first section “Statements” will show you the current calendar year’s statements, and if you need to view older statements you can select “View past years”.





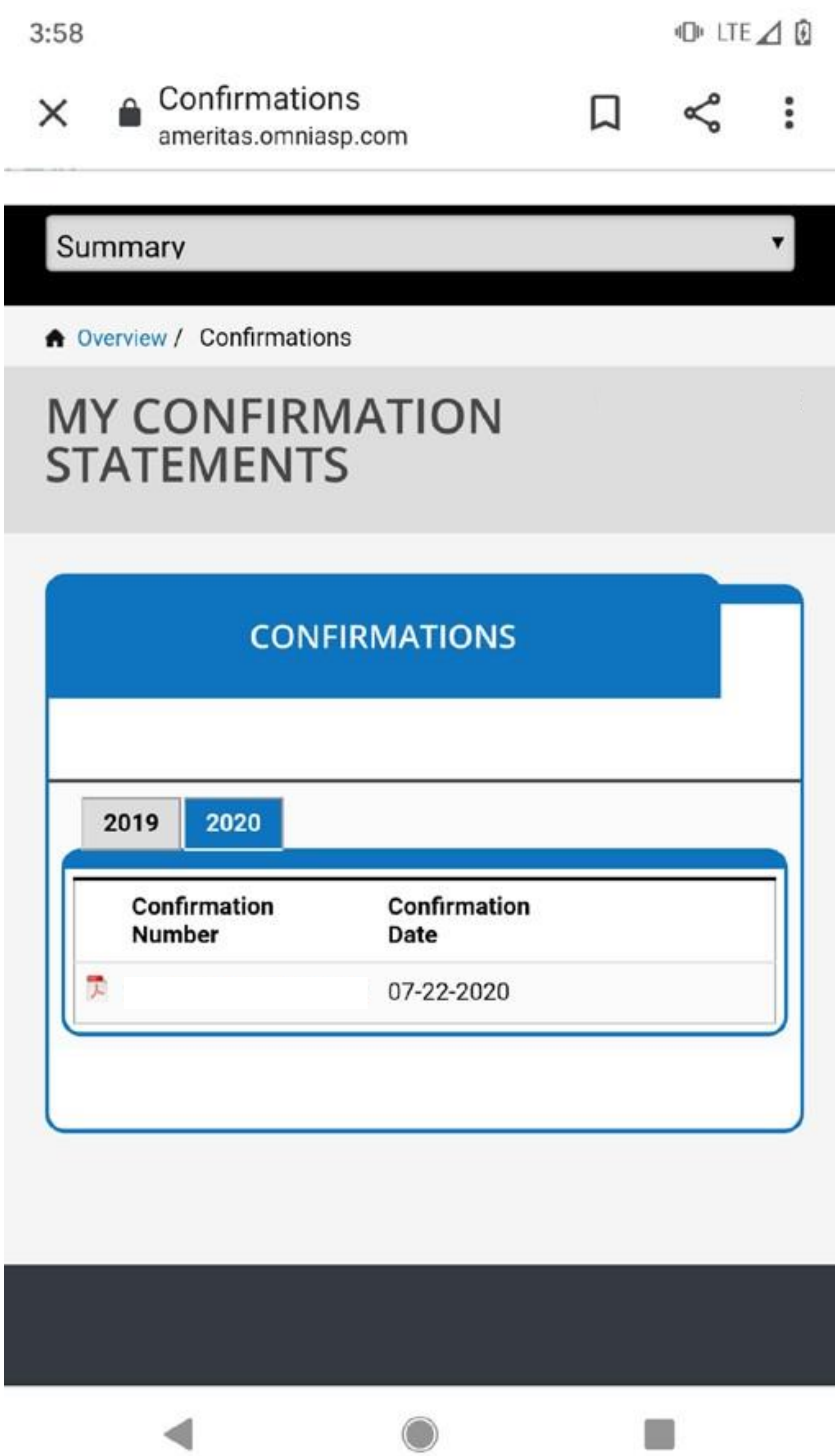
Here you can see the past year's statements.

By selecting “Confirmation” you can view the confirmation numbers of transfers you have completed, or changes to your future contributions.

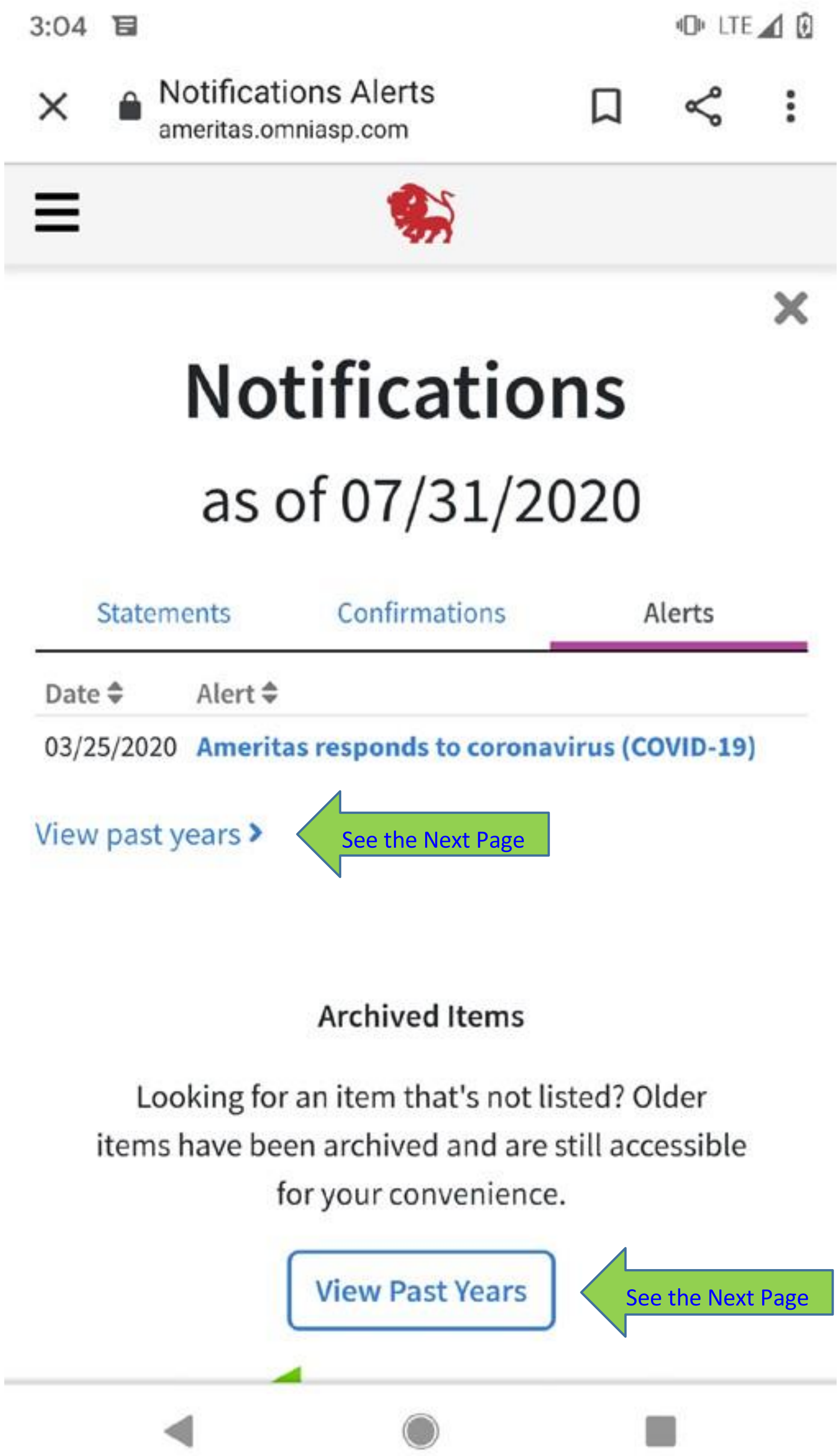


Similar to statements, by selecting "Past Years" you can view confirmations of years before the current calendar year.

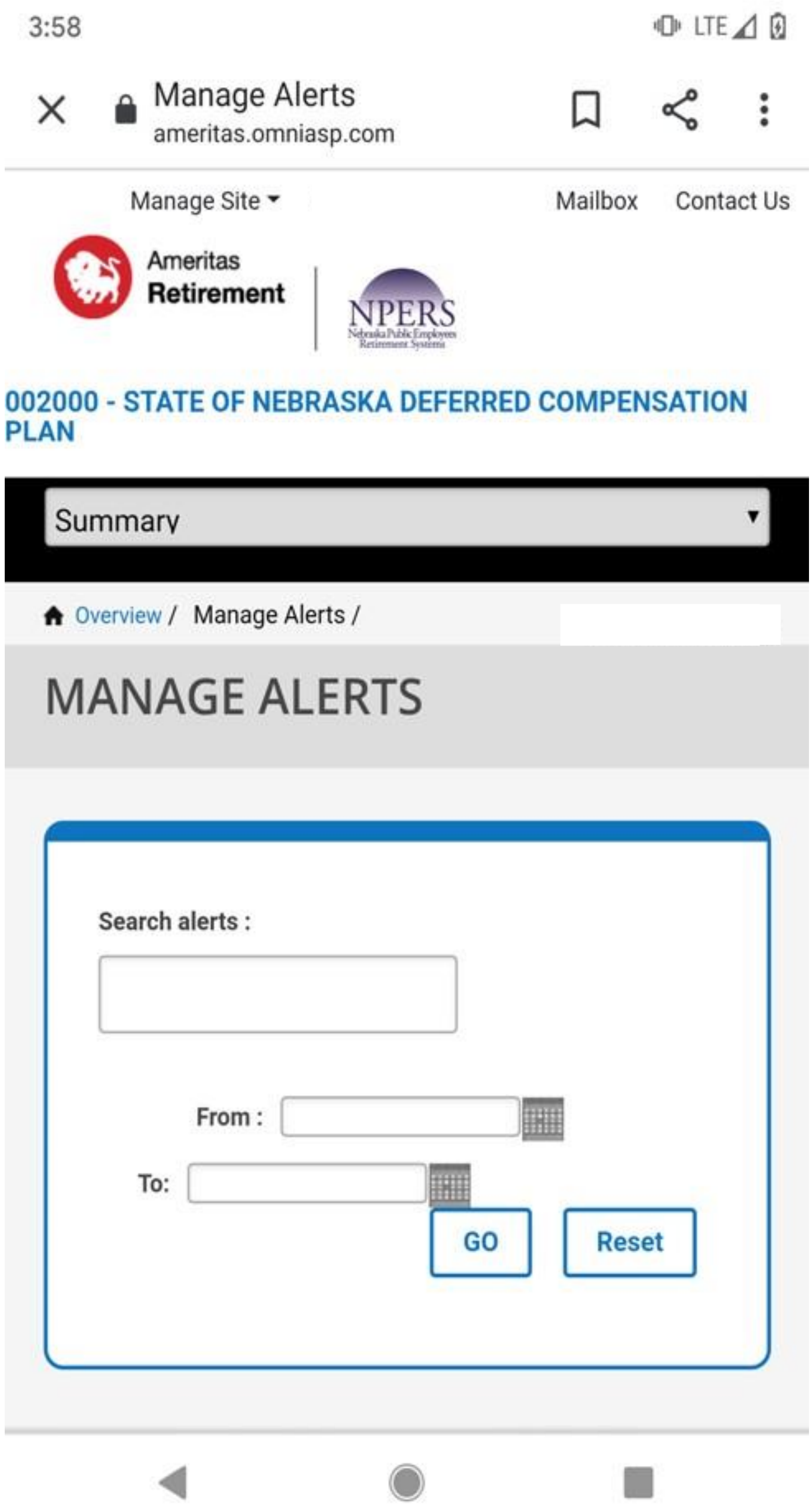
Additionally, you can access the page through the hamburger menu > Plan Documents > Statement Confirmations



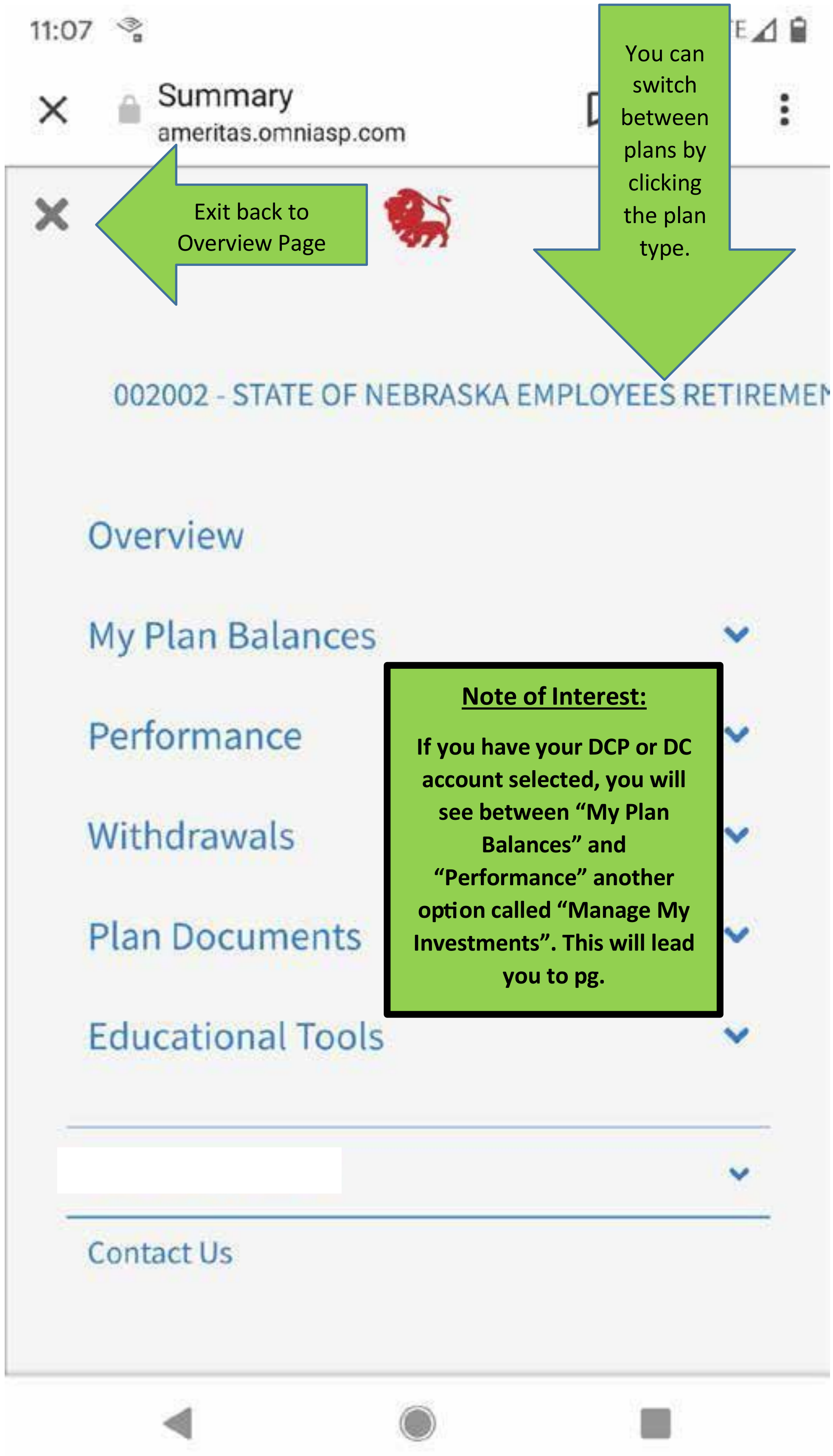
By selecting "Alerts" you can view the most recent alerts sent by Ameritas.



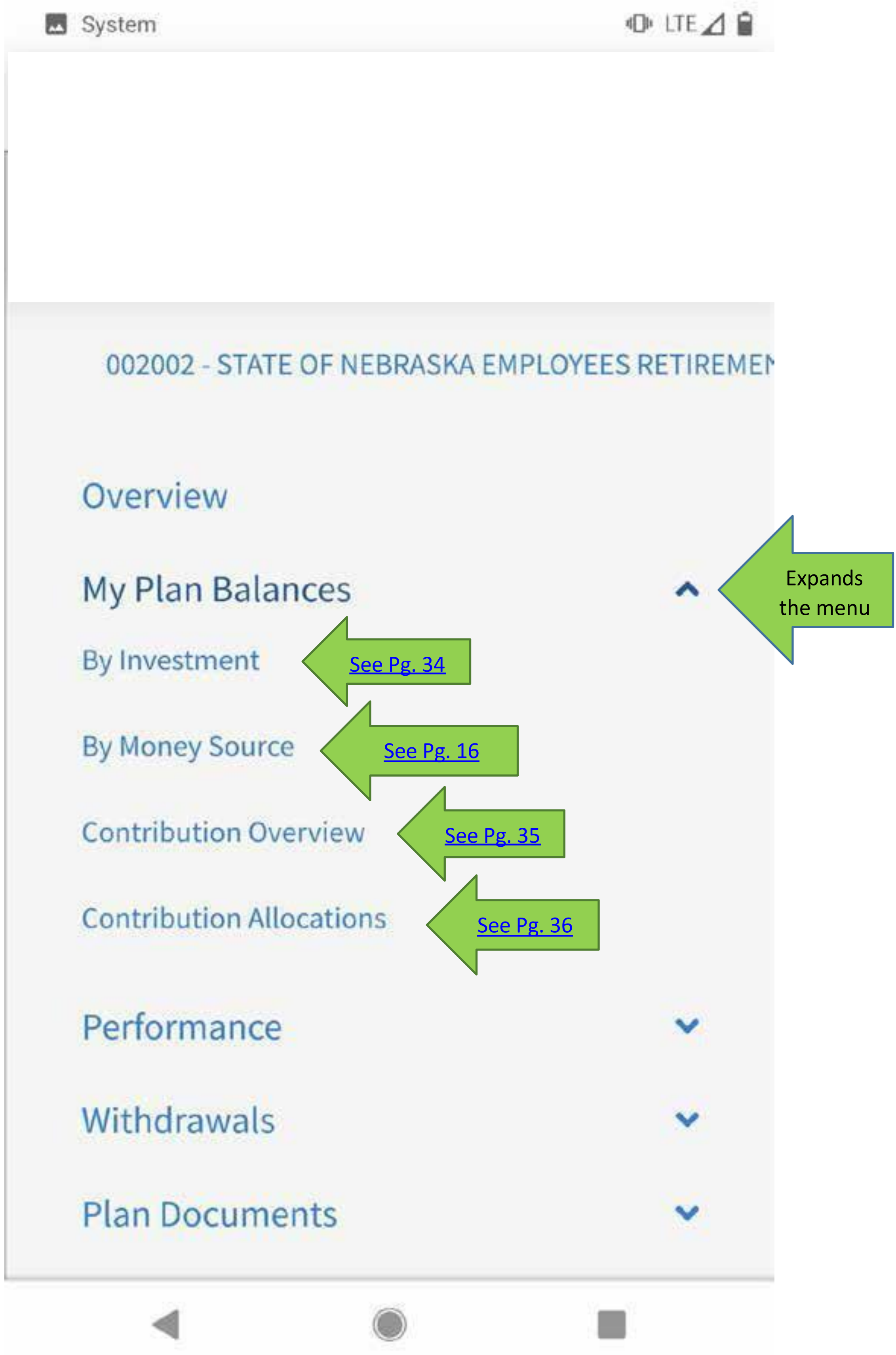
Unlike "Statements" and "Confirmations" selecting "Past Years" in either location, while on "Alerts" will take you to a page where can search alerts by date using the "From" and "To" input sections.



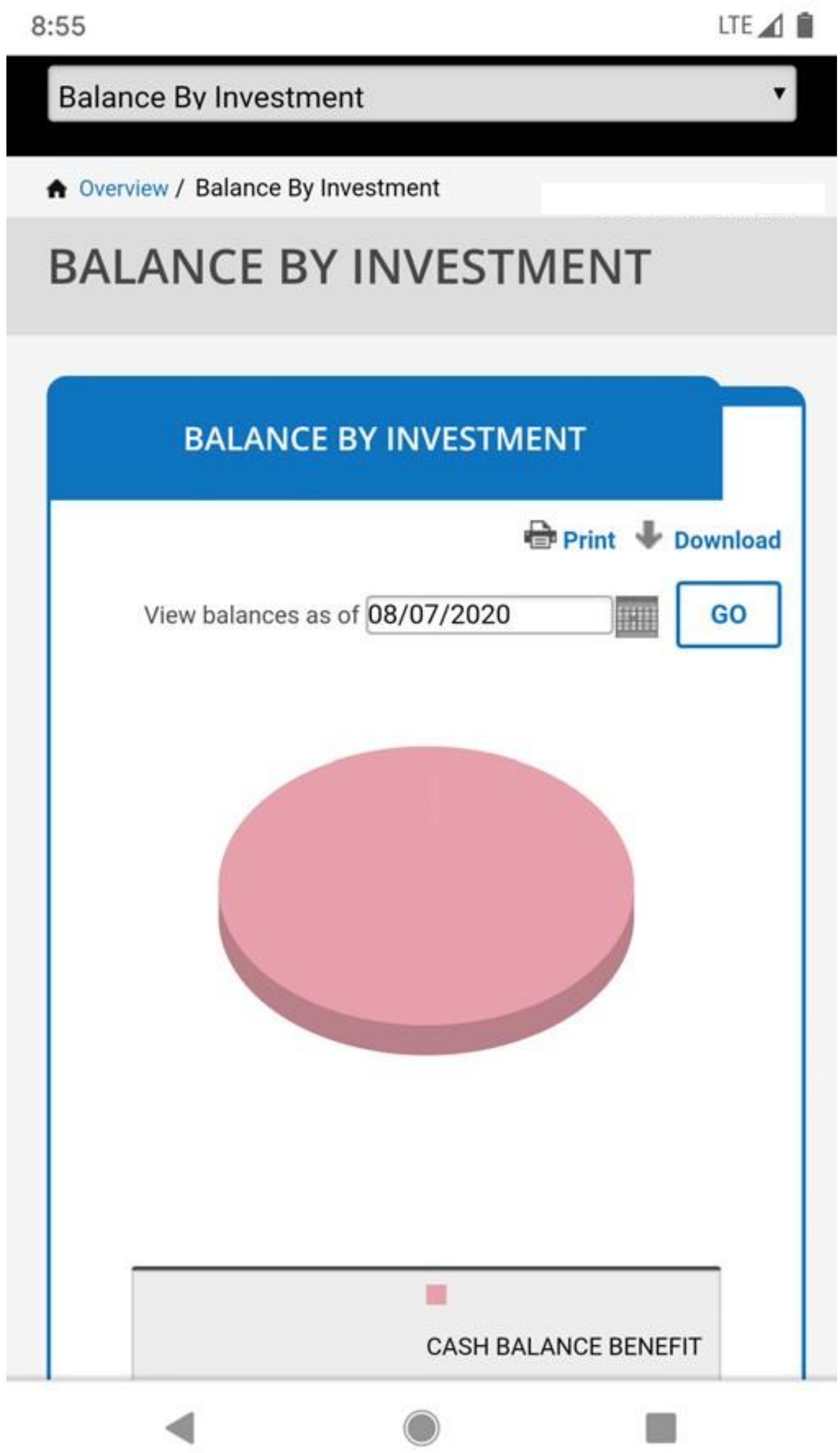
Referring back to Page 12 by selecting the hamburger icon, you will be shown a list of headings to explore.



“My Plan Balances” will allow you to view the balances of your accounts in a variety of ways. The arrows will direct you to each subheading page.

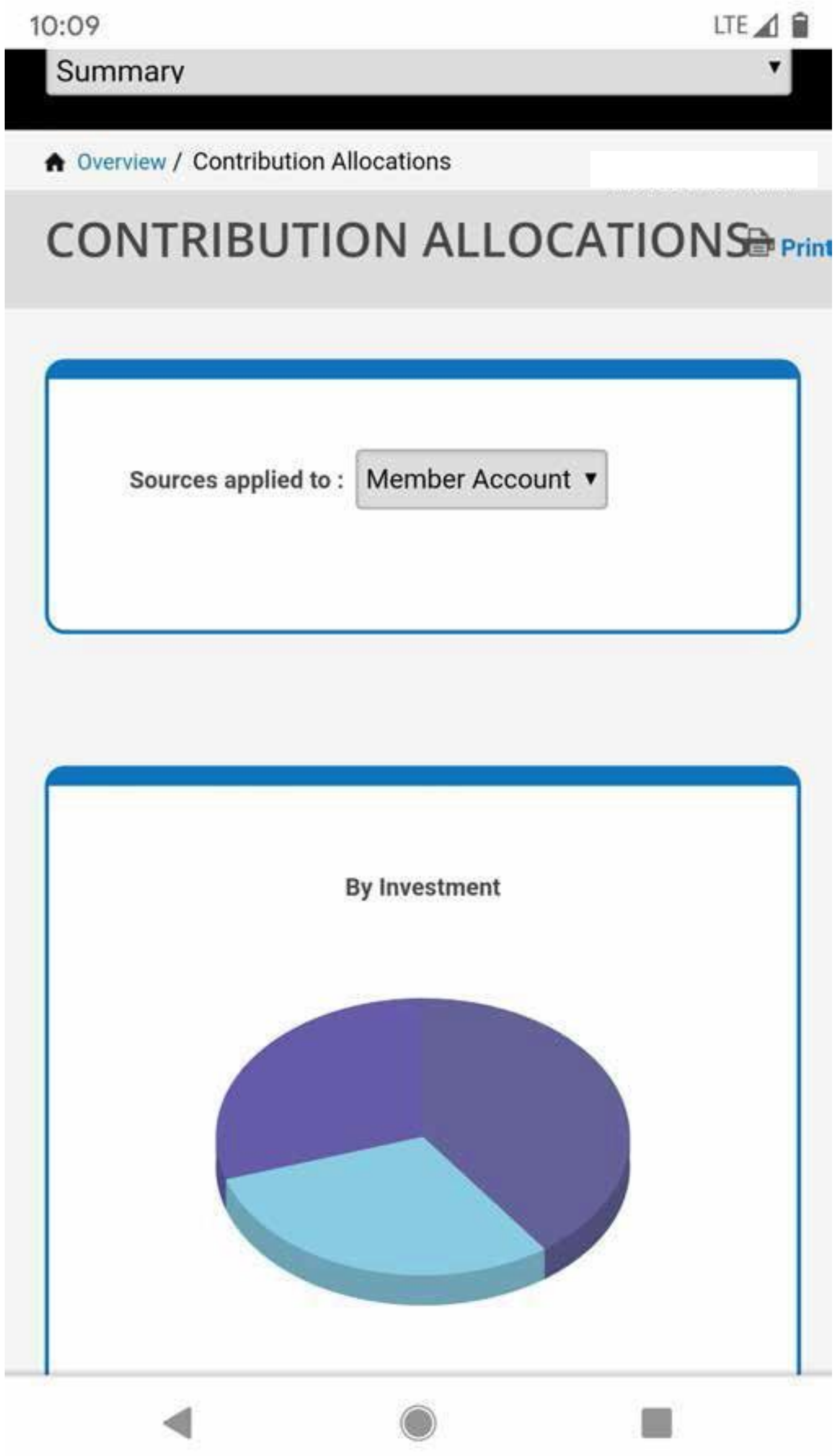


The Balance By Investment Page will show the balance by each fund

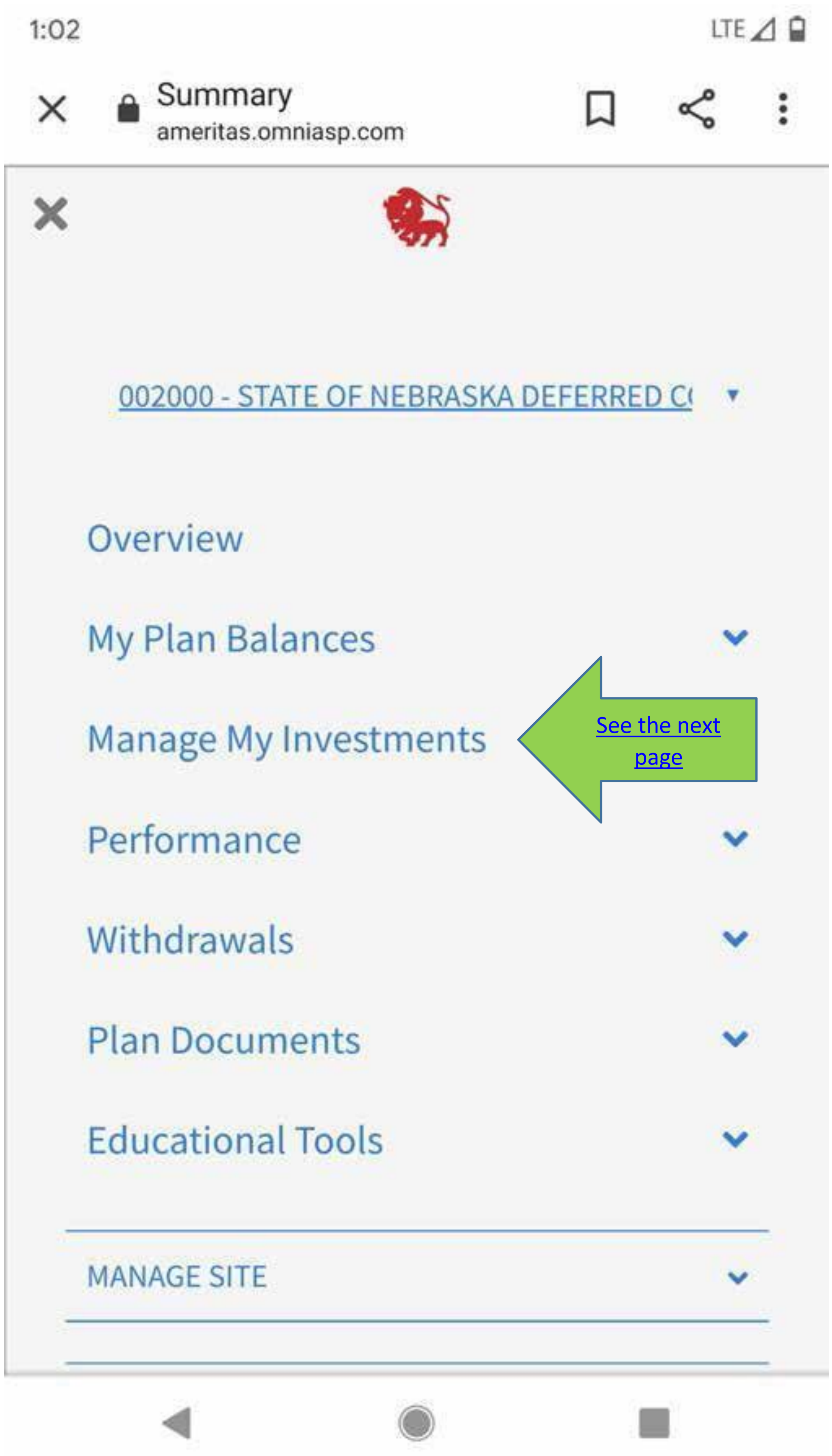


The Contribution Overview page shows your most recent contribution and the contributions YTD.

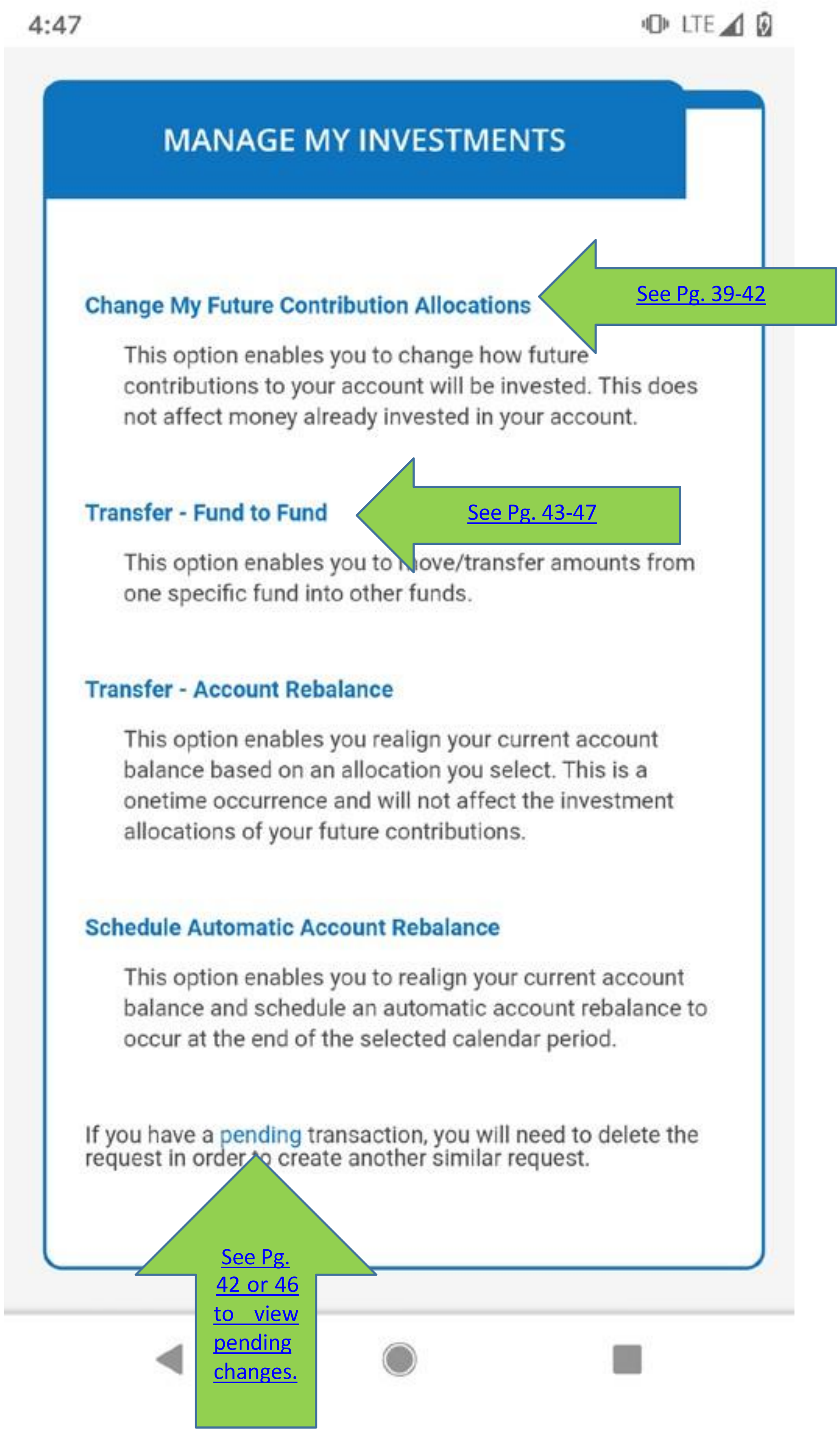
The Contribution Allocations page will show how you are allocating your future contributions by percentage.



Those with DC and DCP accounts have the option to manage their investments by clicking on "Manage My Investments"



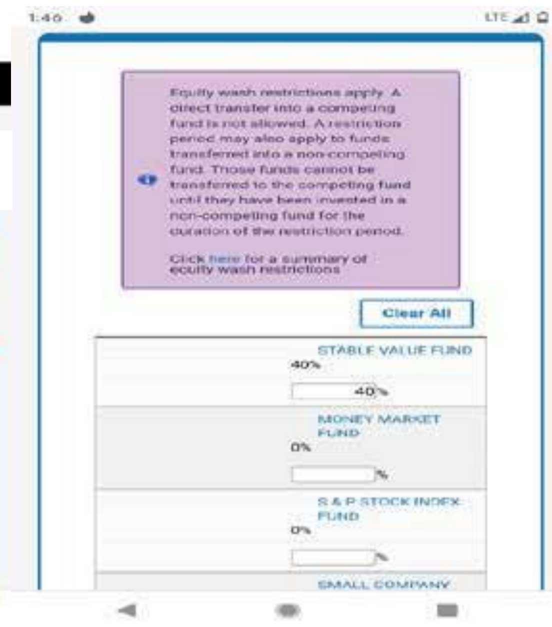
To change future contributions, you can select “Change My Future Contribution Allocations”, or to transfer funds, you can select “Transfer - Fund to Fund”. Rebalances are less common and are described in the summary below each option.

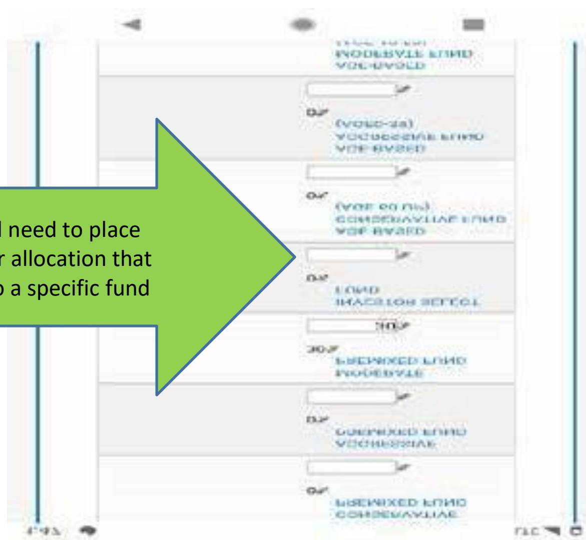


See Pg. 39-42

See Pg. 43-47

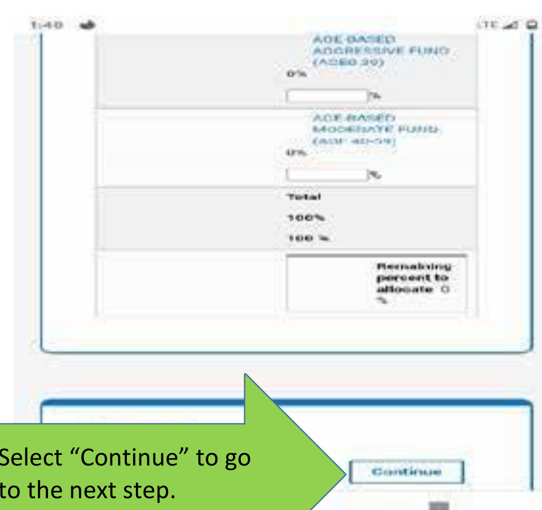
See Pg. 42 or 46 to view pending changes.



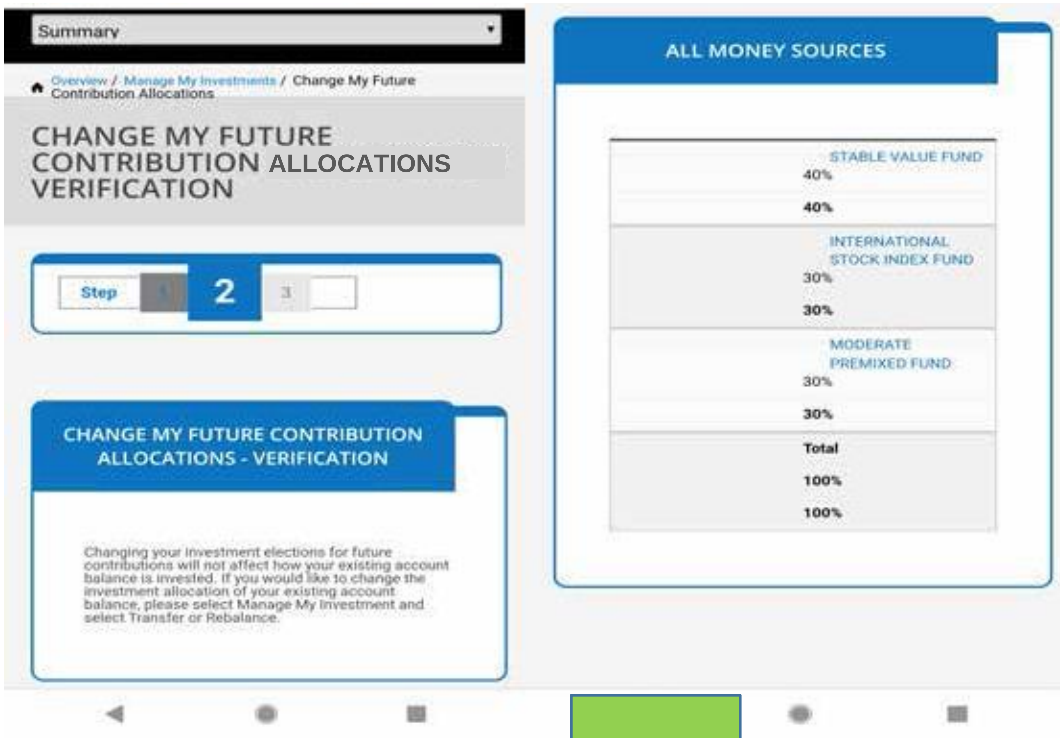


In these boxes you will need to place the percentage of your allocation that you would like to go to a specific fund

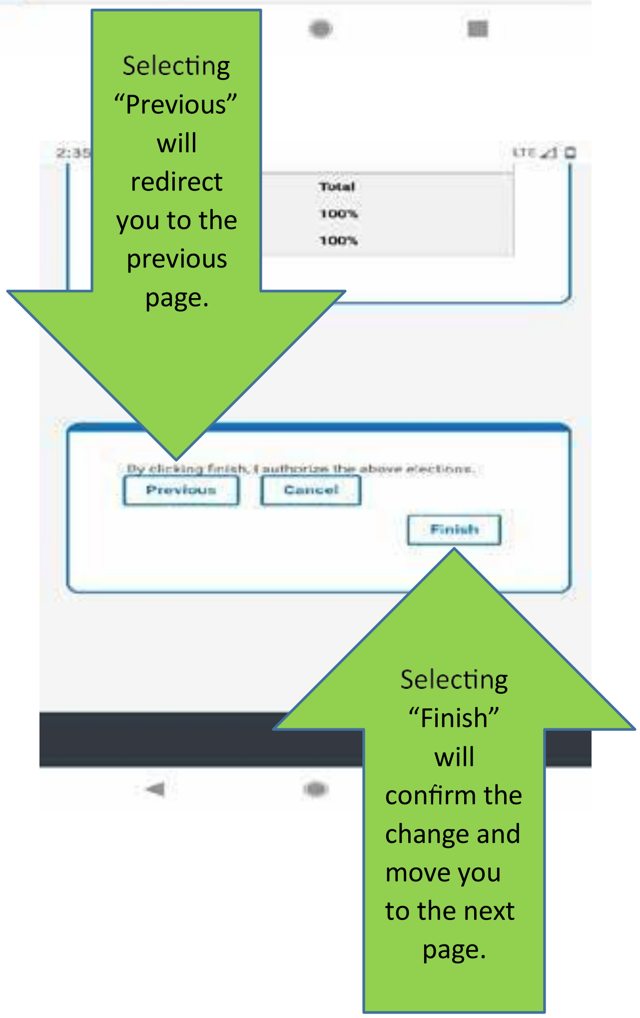
Clicking on "Change My Future Contribution Allocations" will direct you to the first step of allocating your funds. You will have to make sure the allocations equal 100% and then you can select "Continue" to move on to the next step.

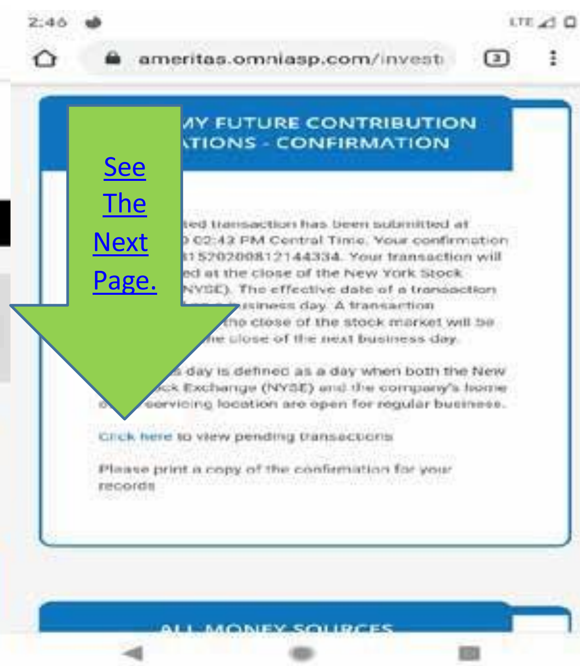


Select "Continue" to go to the next step.



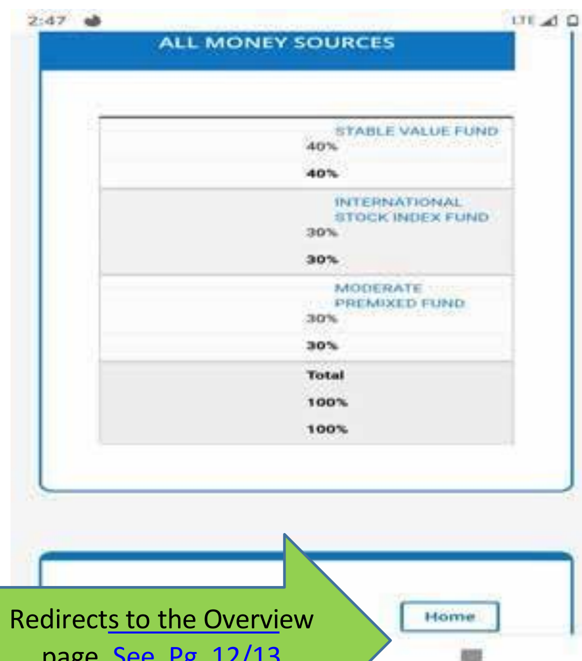
The next step will verify the changes you are making and allow you to either return to the last page to make adjustments by clicking “Previous” or to confirm the change by clicking “Finish”.



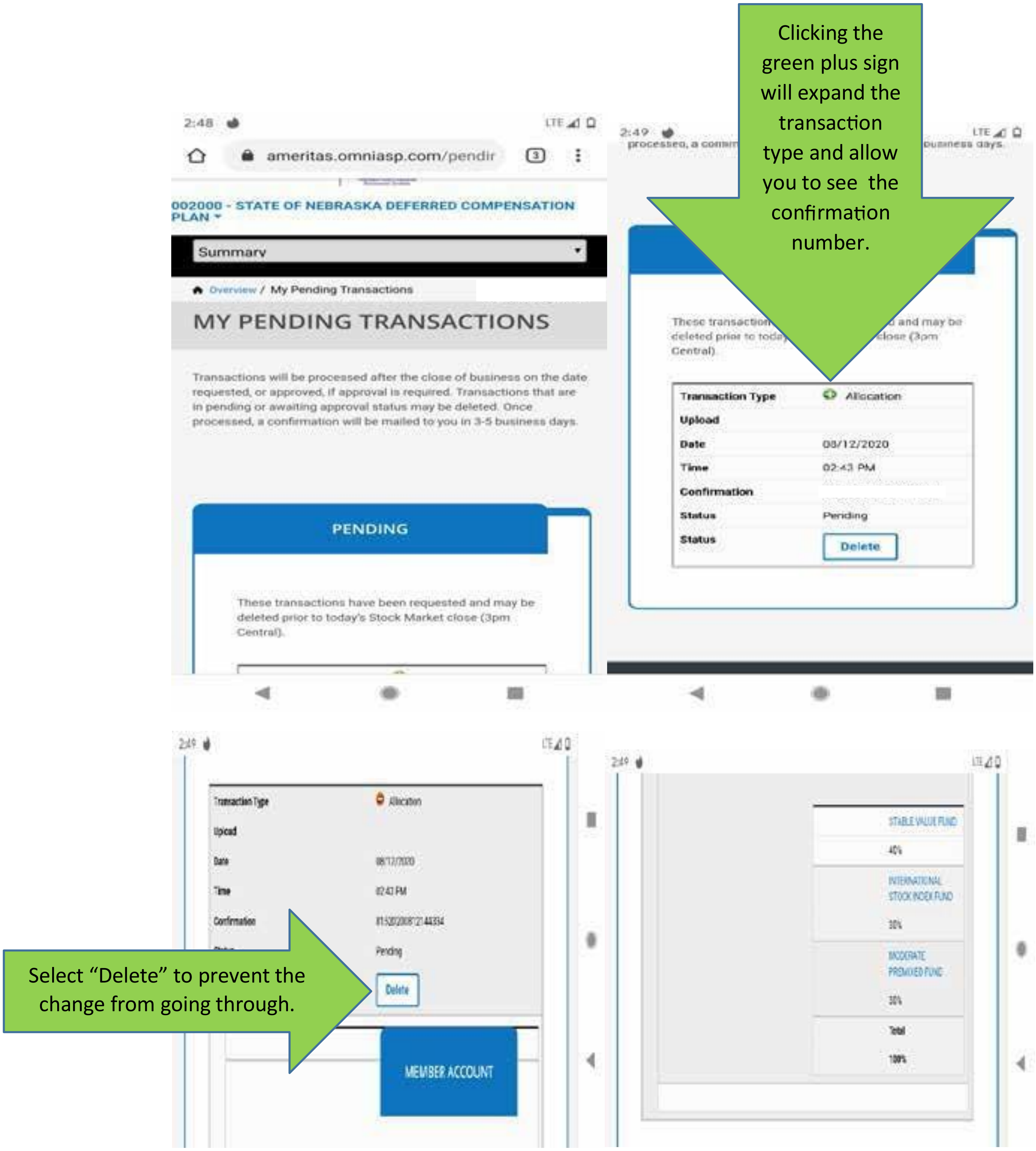


See The Next Page.

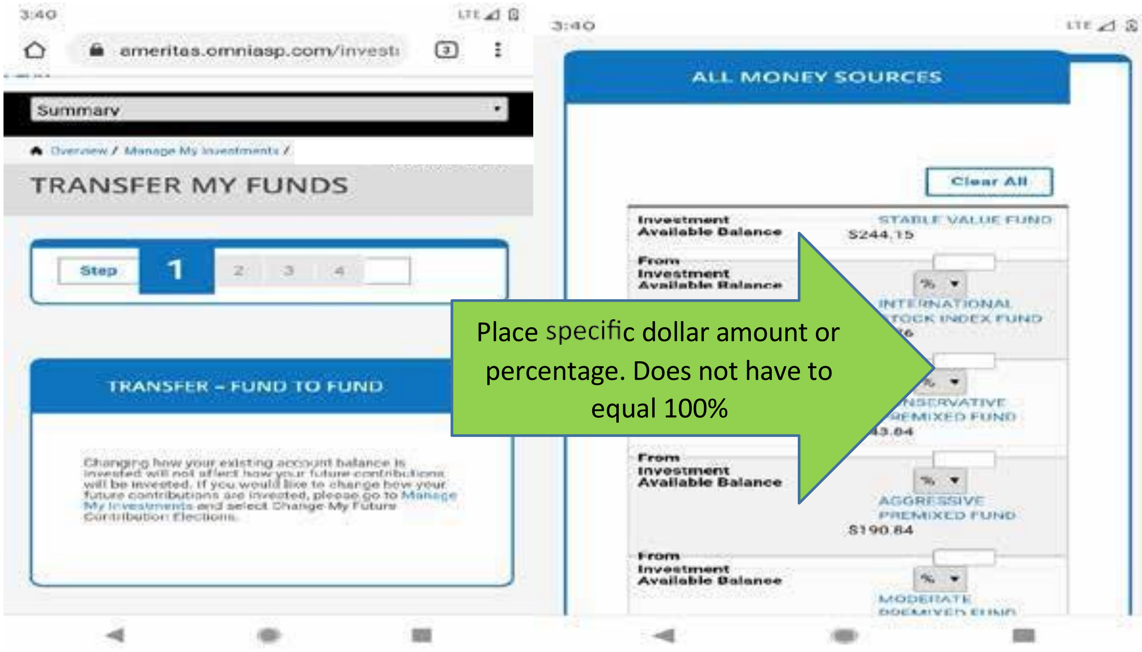
The next step will confirm the changes. To view the pending transaction and receive a confirmation number you can select "Click Here" highlighted in blue. Additionally, you can select "Home" to go back to the overview page.



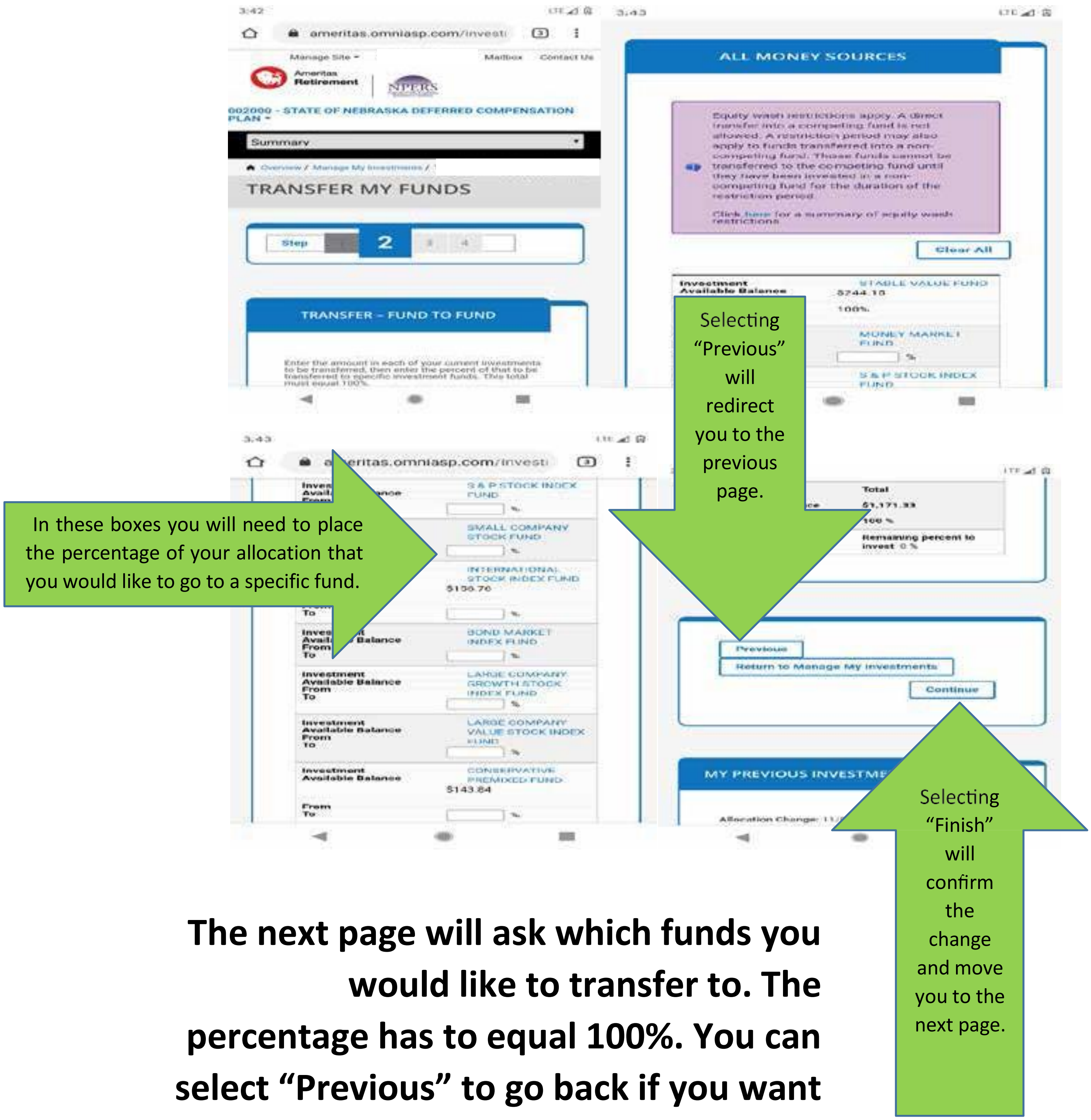
Redirects to the Overview page. See. Pg. 12/13



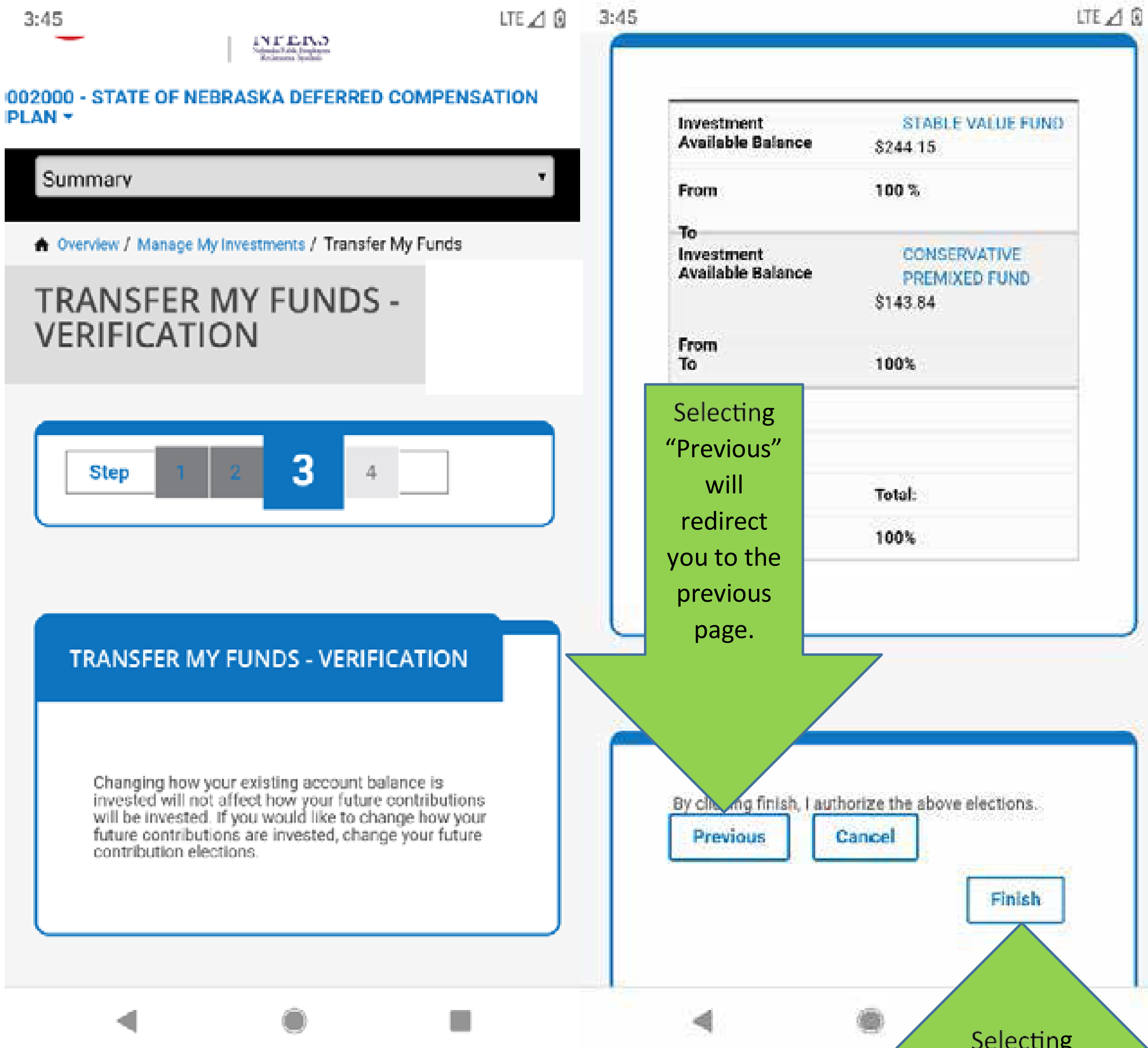
Selecting the “Click Here” in blue will redirect you to view the pending transaction. Additionally, if you want to prevent the change from going through, you can select “Delete”.



If you would like to transfer your previously contributed funds you can select "Transfer – Fund to Fund" from the "Manage My Investments" page. In the fund amount section, you can place a specific dollar amount or a percentage. This does not have to equal 100% or the total amount of the fund.



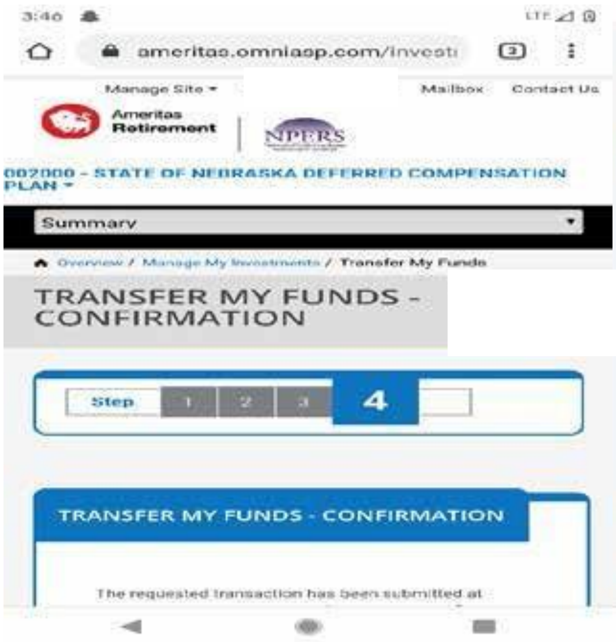
The next page will ask which funds you would like to transfer to. The percentage has to equal 100%. You can select "Previous" to go back if you want to make some adjustments. To proceed to the next step click "Continue".

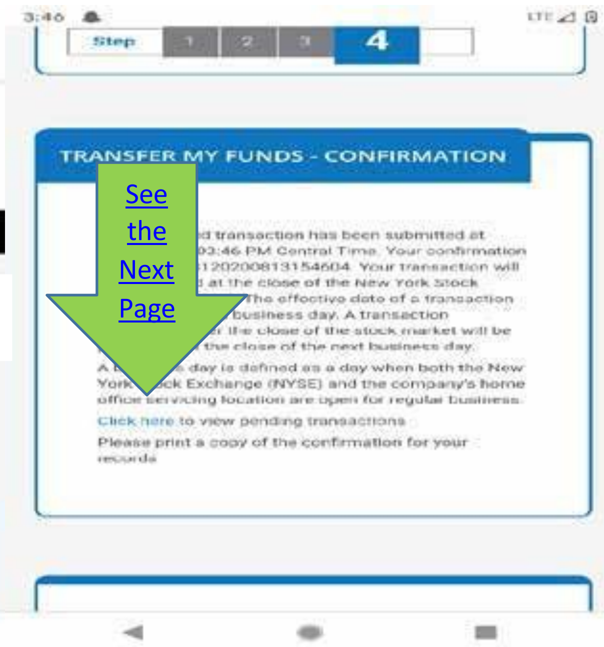


Selecting "Previous" will redirect you to the previous page.

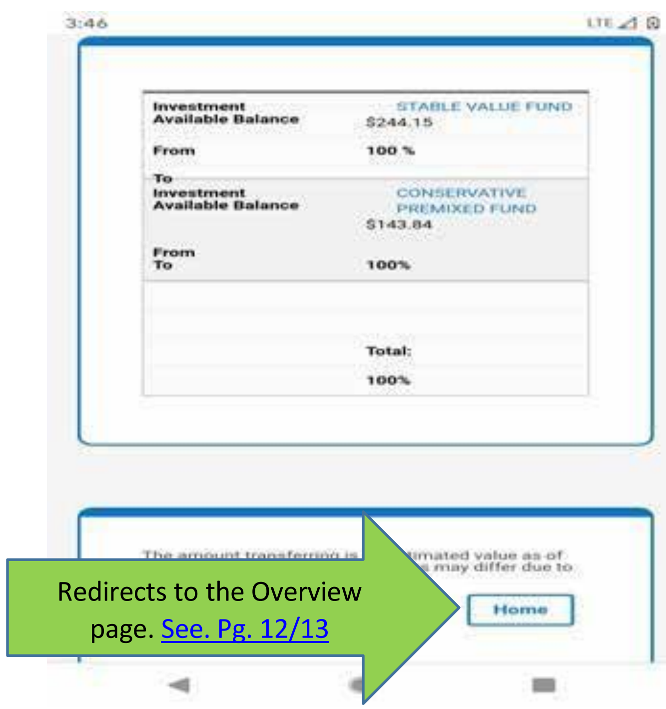
Selecting "Finish" will confirm the change and move you to the next page.

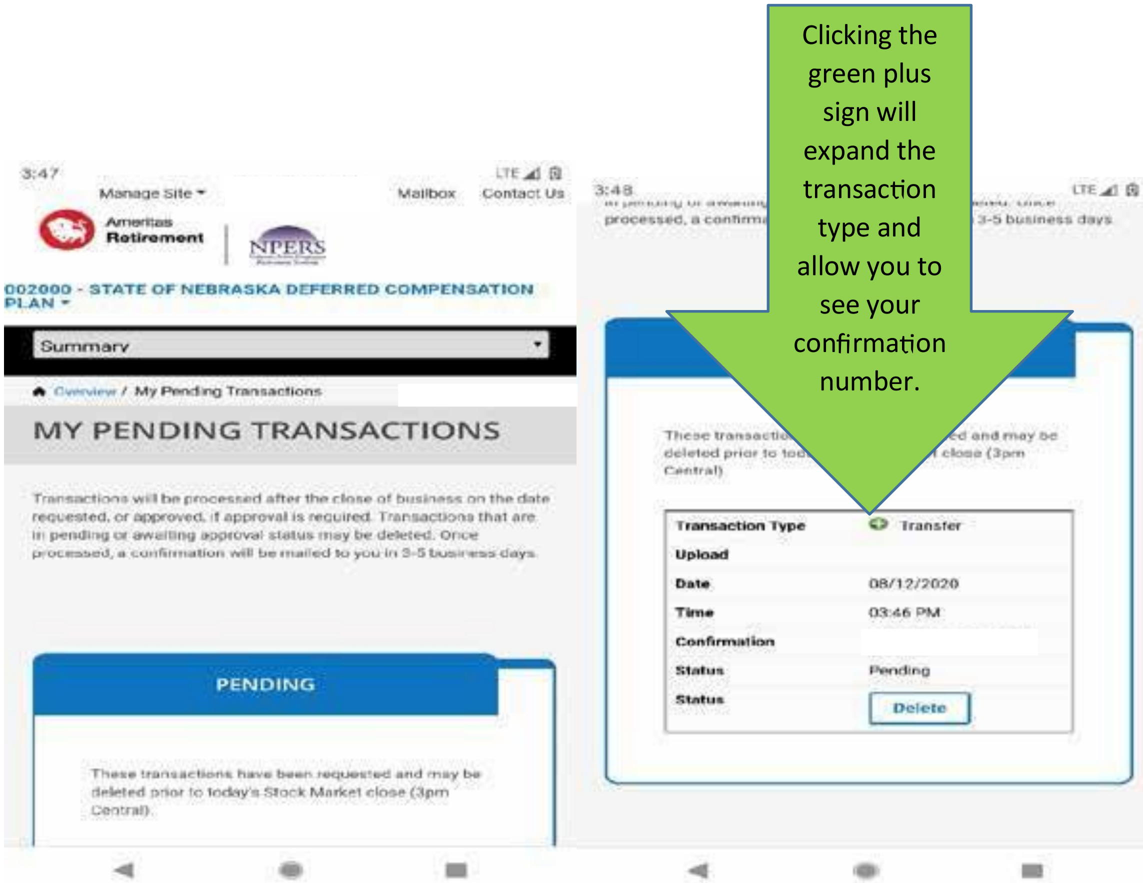
The next step will verify the changes that you are making and will allow you to either return to the last page to make adjustments by clicking "Previous" or to confirm the change by clicking "Finish".





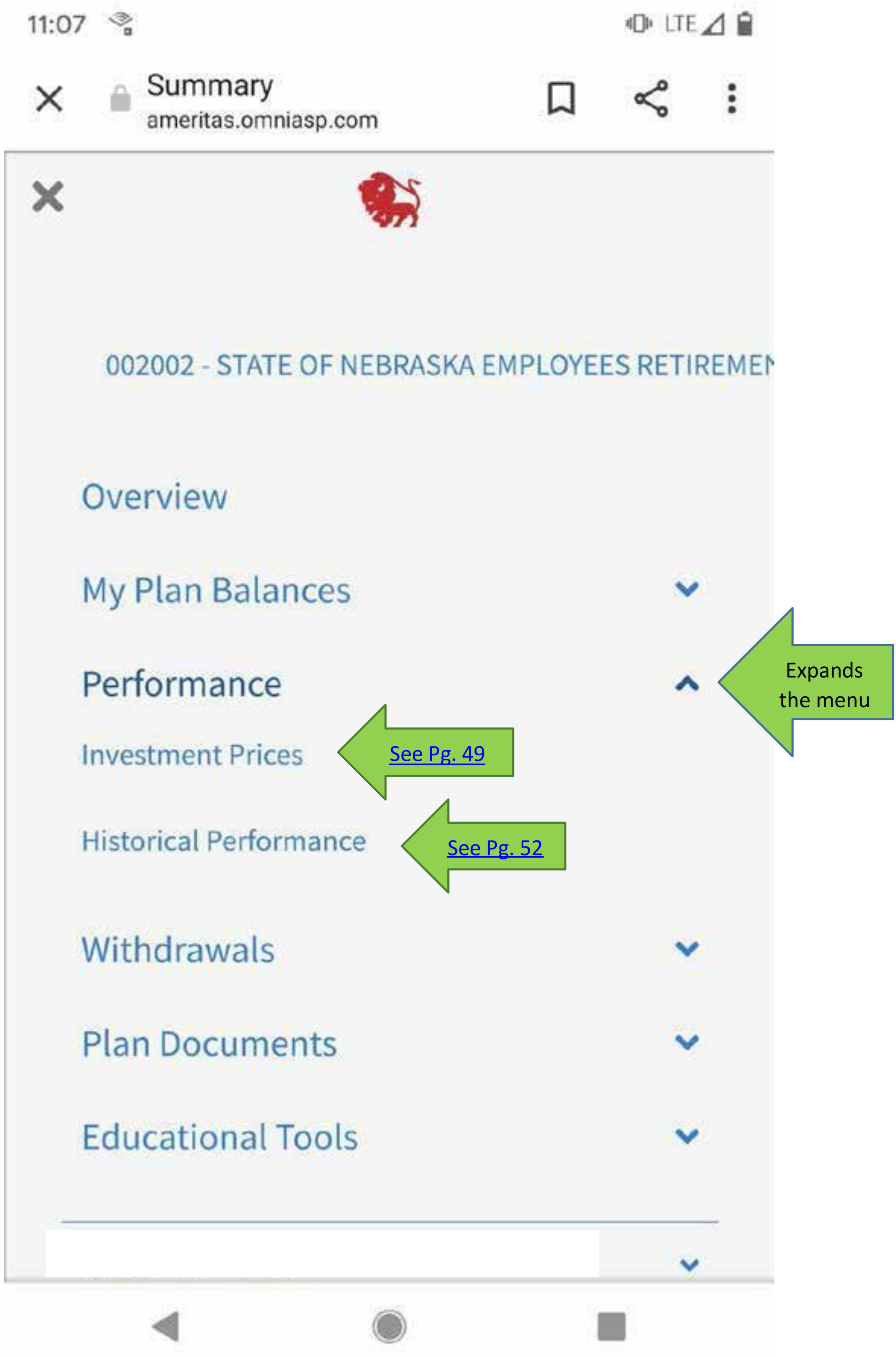
The next step will confirm the changes. To view the pending transaction and receive a confirmation number you can select "Click Here" highlighted in blue. Additionally, you can select "Home" to go back to the overview page.





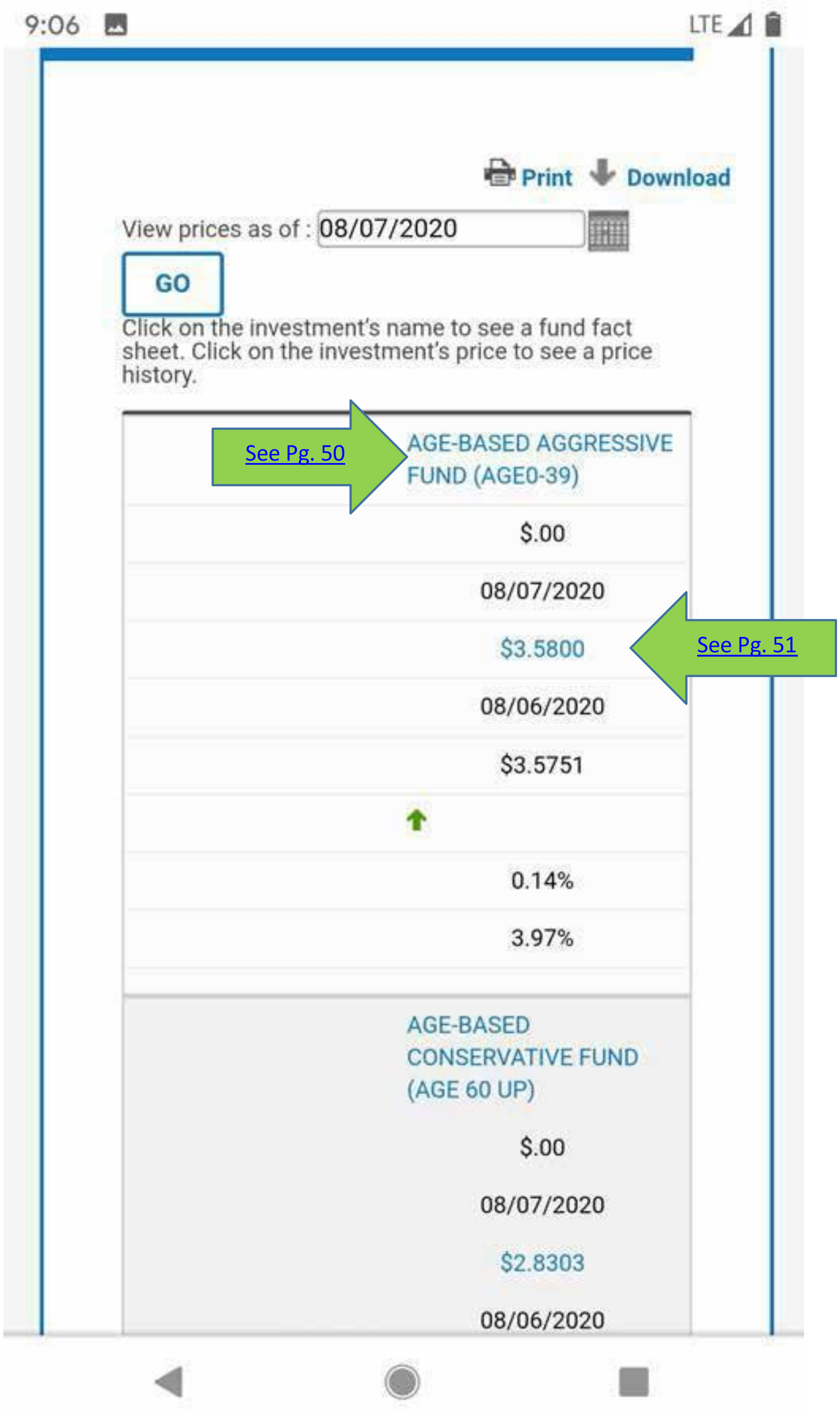
Selecting the “Click Here” in blue will redirect you to view the pending transaction. Additionally, if you want to prevent the change from going through you can select “Delete”.

“Performance” will allow you to select between “Investment Prices” and “Historical Performance”.

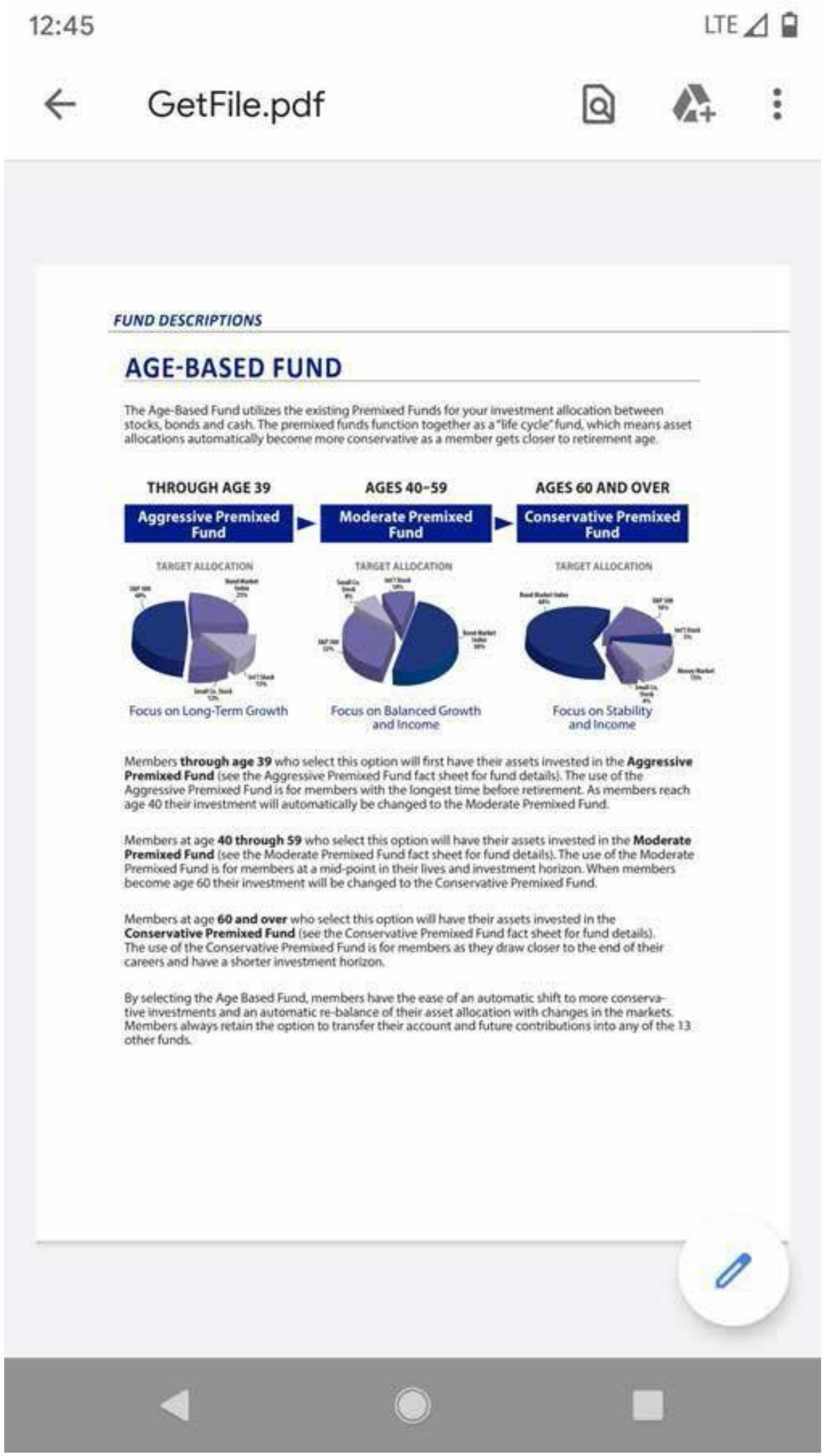


Regardless of which plan you have, selecting "Investment Prices" will allow you to see the daily returns of each fund. Those with CB plans have no use of this information and may get confused and start to believe they are invested in the market. Be advised that this information doesn't pertain to CB plan members.

For more detailed information on each fund you can click on the fund name, and for more information on the returns you can select the highlighted dollar amount in each fund summary.



Selecting the name of each fund will bring up a PDF of the fund description. If you would like to view these on your phone you will need PDF viewing capability.



FUND DESCRIPTIONS

AGE-BASED FUND

The Age-Based Fund utilizes the existing Premixed Funds for your investment allocation between stocks, bonds and cash. The premixed funds function together as a "life cycle" fund, which means asset allocations automatically become more conservative as a member gets closer to retirement age.

THROUGH AGE 39	AGES 40–59	AGES 60 AND OVER
Aggressive Premixed Fund	Moderate Premixed Fund	Conservative Premixed Fund
TARGET ALLOCATION	TARGET ALLOCATION	TARGET ALLOCATION
Focus on Long-Term Growth	Focus on Balanced Growth and Income	Focus on Stability and Income

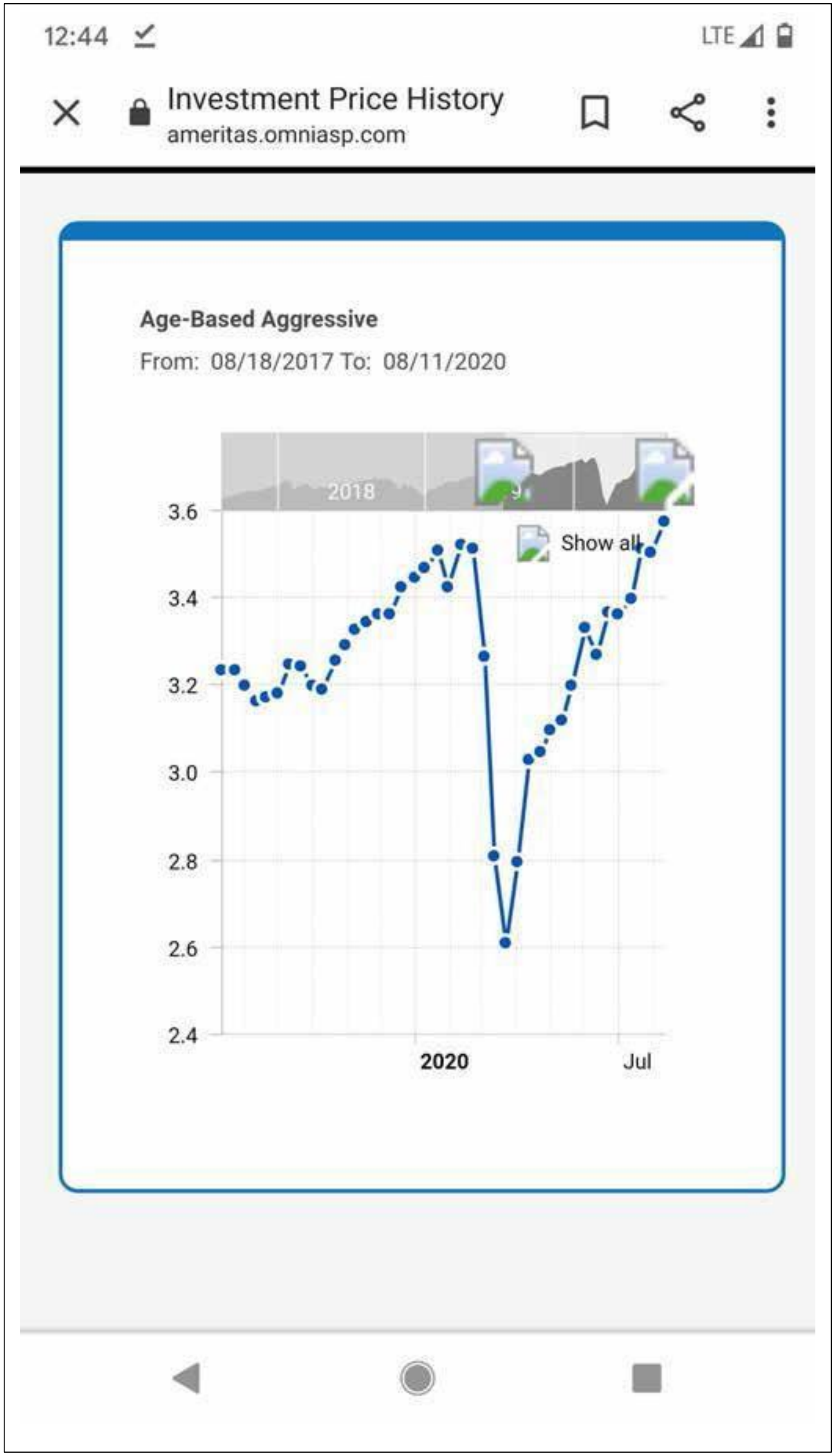
Members **through age 39** who select this option will first have their assets invested in the **Aggressive Premixed Fund** (see the Aggressive Premixed Fund fact sheet for fund details). The use of the Aggressive Premixed Fund is for members with the longest time before retirement. As members reach age 40 their investment will automatically be changed to the Moderate Premixed Fund.

Members at age **40 through 59** who select this option will have their assets invested in the **Moderate Premixed Fund** (see the Moderate Premixed Fund fact sheet for fund details). The use of the Moderate Premixed Fund is for members at a mid-point in their lives and investment horizon. When members become age 60 their investment will be changed to the Conservative Premixed Fund.

Members at age **60 and over** who select this option will have their assets invested in the **Conservative Premixed Fund** (see the Conservative Premixed Fund fact sheet for fund details). The use of the Conservative Premixed Fund is for members as they draw closer to the end of their careers and have a shorter investment horizon.

By selecting the Age Based Fund, members have the ease of an automatic shift to more conservative investments and an automatic re-balance of their asset allocation with changes in the markets. Members always retain the option to transfer their account and future contributions into any of the 13 other funds.

By clicking on the highlighted dollar amount you can see a line graph of the fund's performance for the last three years. However, this information has not been verified. See "Historical Performance" for clearer information on the fund's performance.

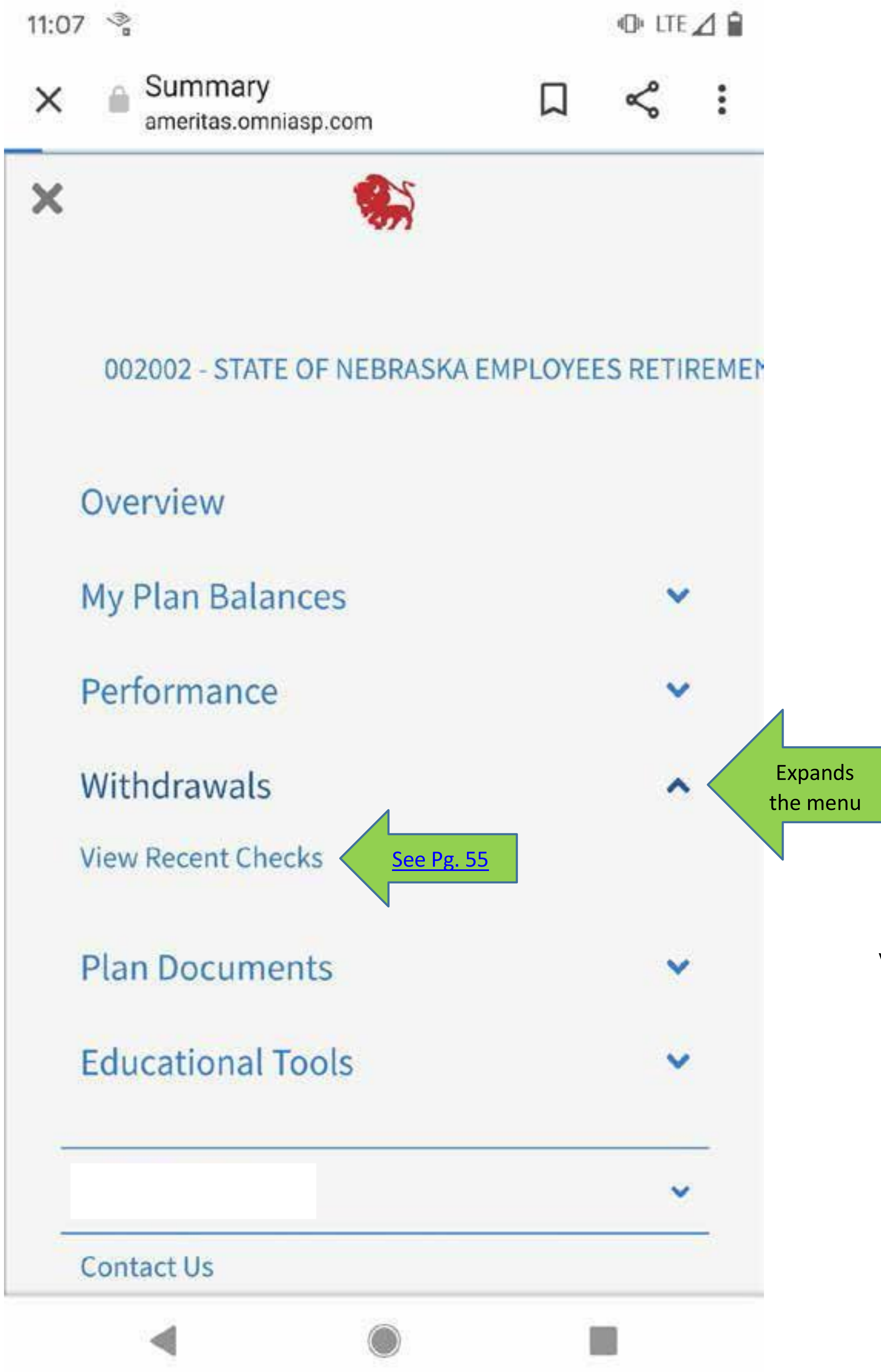


Clicking on "Historical Performance" will redirect you to the NPERS website where you can view the performance by quarter back to the beginning of 2006.

Side Note:

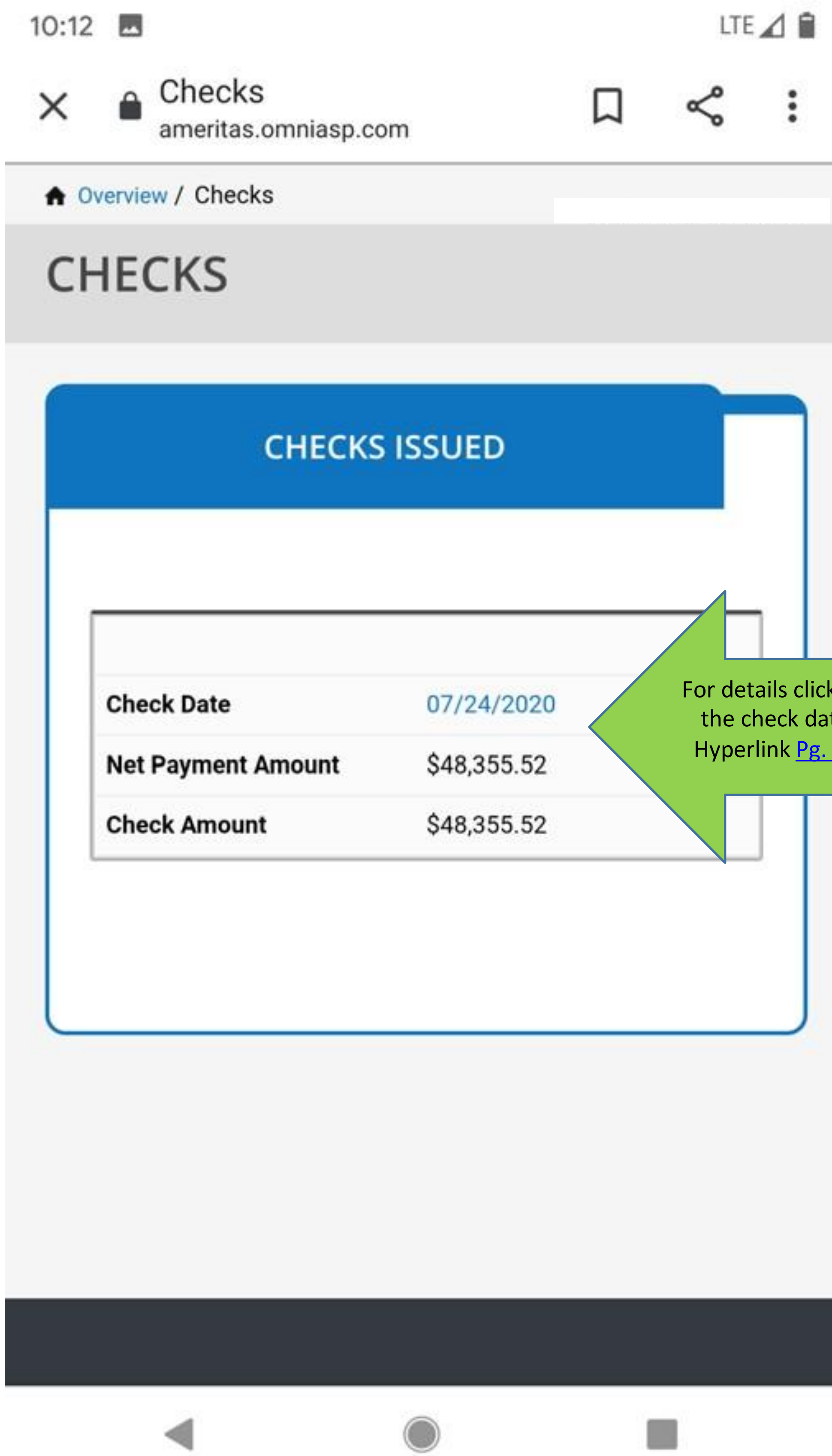
As warned at the beginning of this document, if you use the dropdown menu to view investment prices, you will be redirected to this page that will not show any information.

If you click on "Withdrawals" you can view check information for withdrawals sent to you, or rollovers sent to financial institutions.



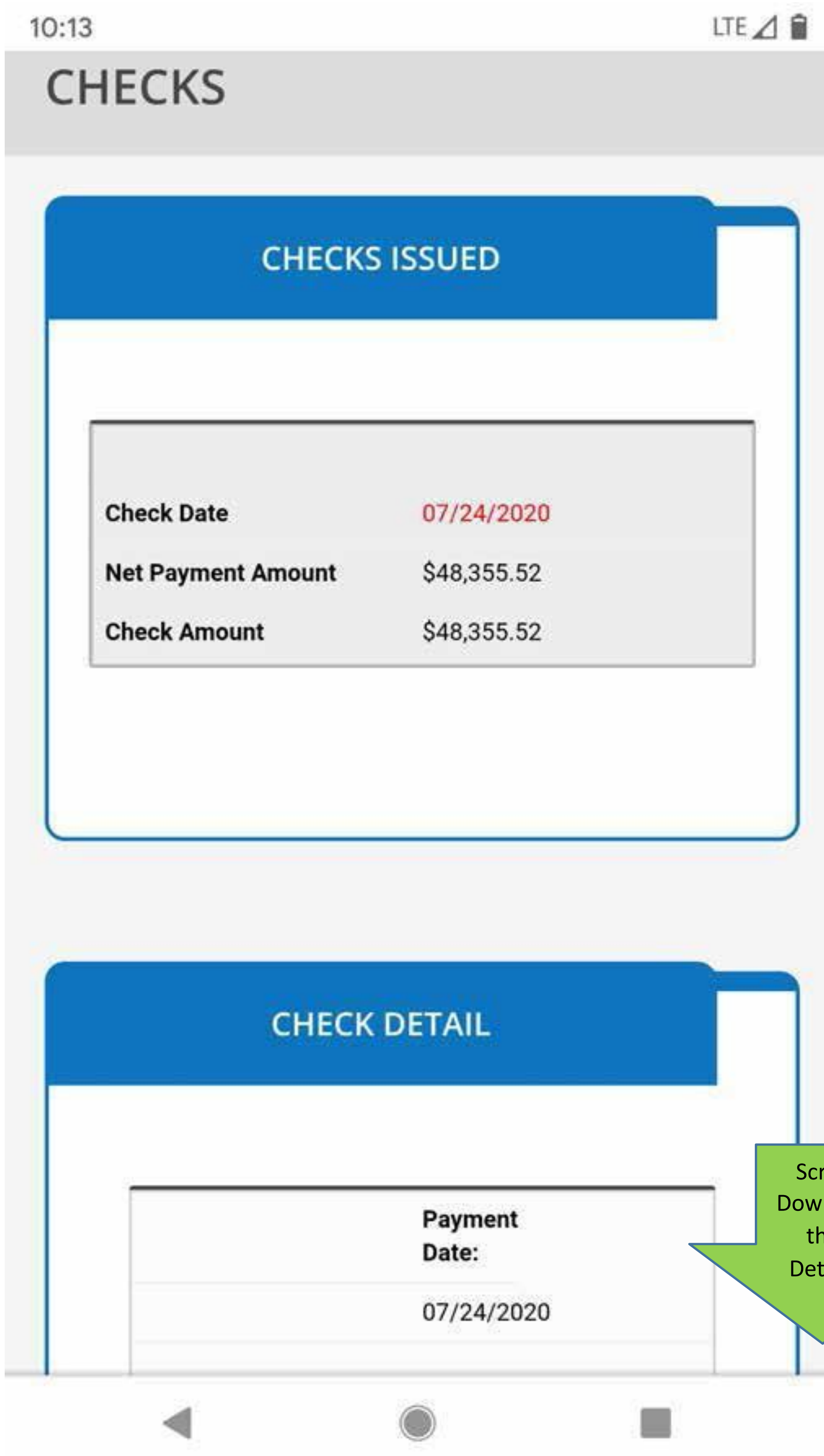
See Pg. 55

The first page will only give three items of information: check date, net payment amount and check amount (gross amount). Clicking on the highlighted date will give more detailed information.



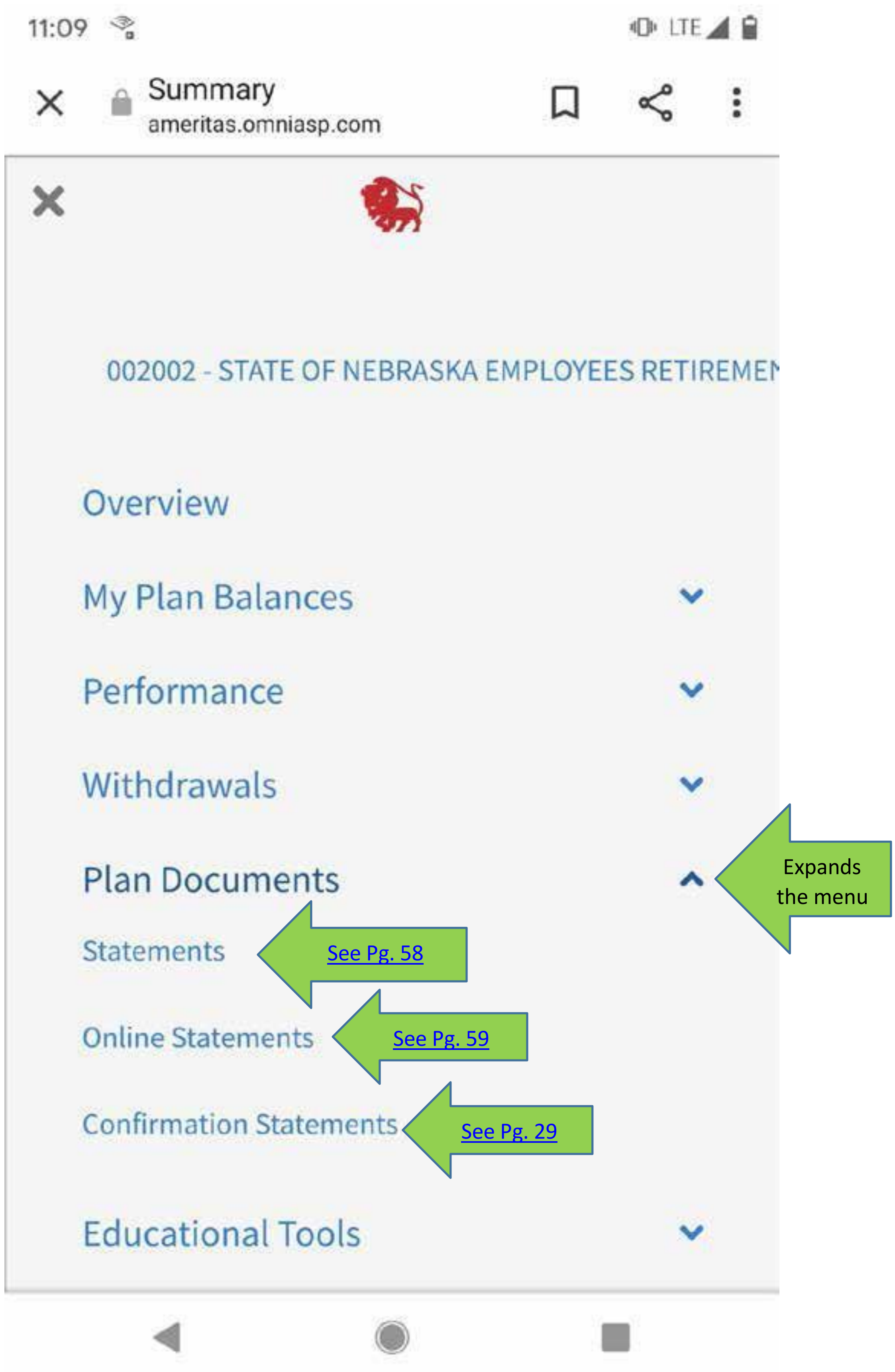
For details click on the check date Hyperlink Pg. 56

Once clicking on the highlighted date, the "Check Detail" section will appear and you will have to scroll down to view it. Additional items that can be accessed will be the check number and address where the check was sent.



Scroll Down for the Details

Selecting "Plan Documents" will allow you to view statement information in a variety of forms.

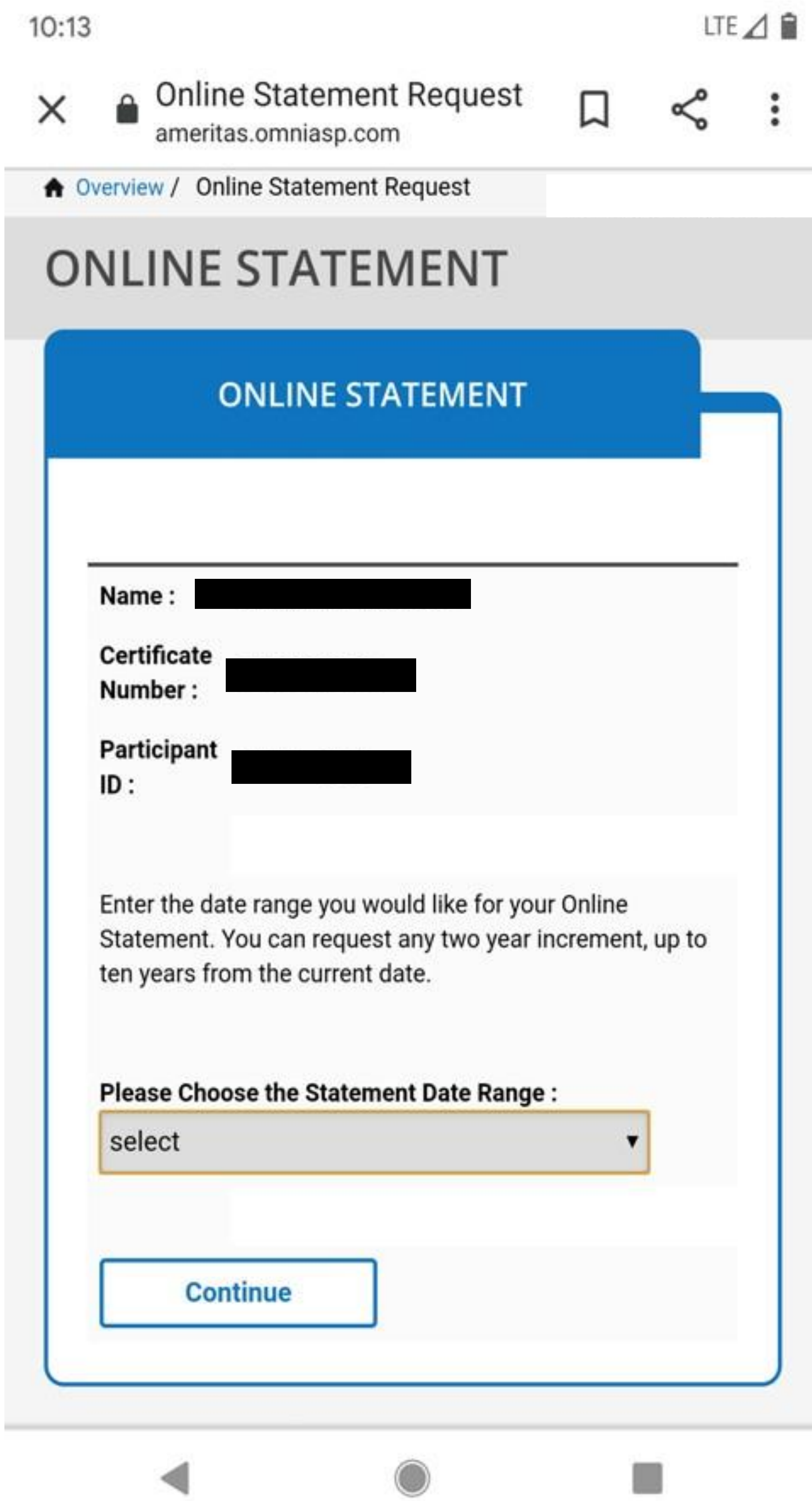


Clicking on “Statements” will allow you to view the quarterly statements of the last couple of years.

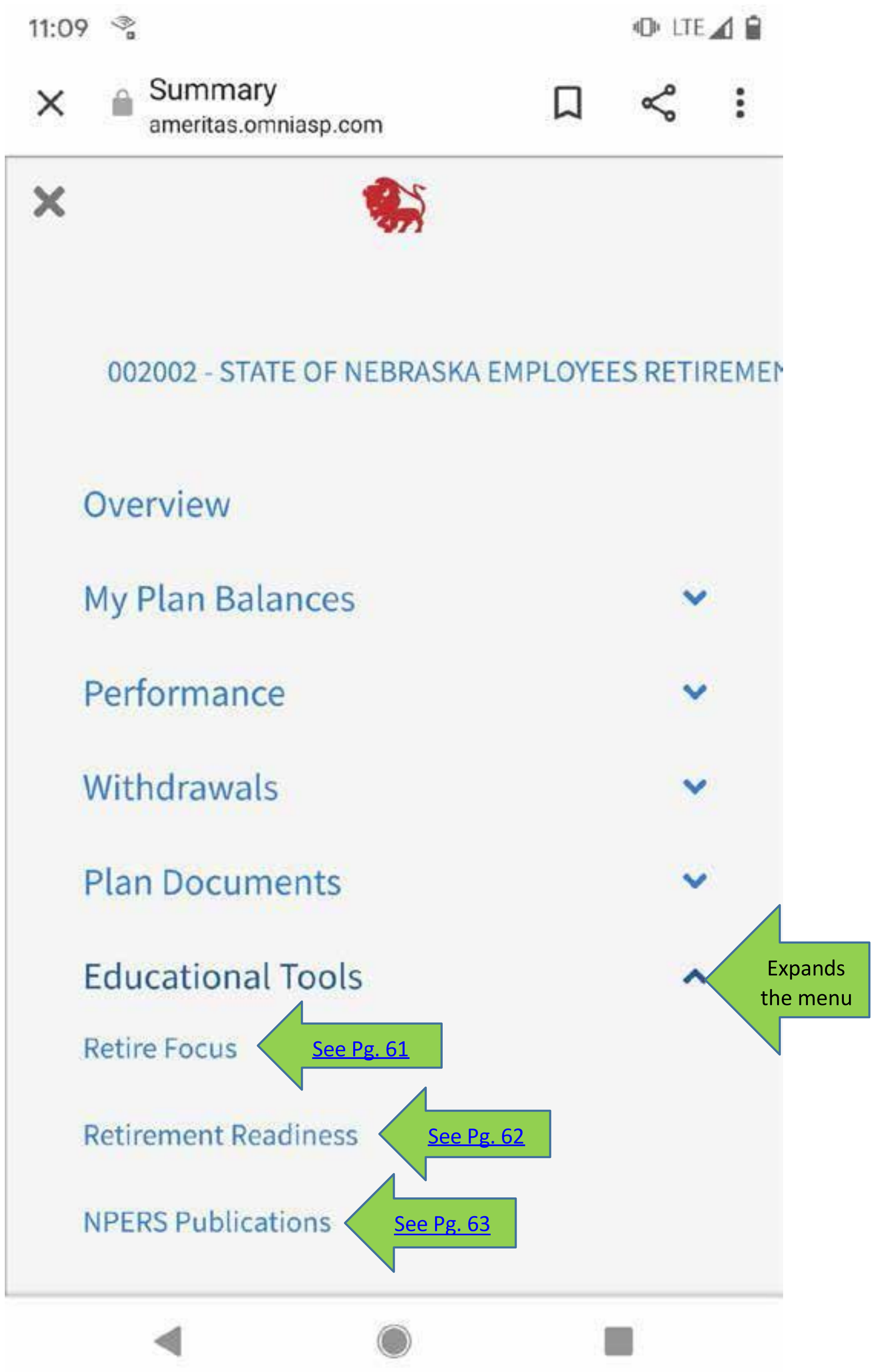
Selecting "Online Statements" allows you to create an unofficial statement with four different options:

1. **Month to Date**
2. **Quarter to Date**
3. **Year to Date**
4. **Specific Dates**

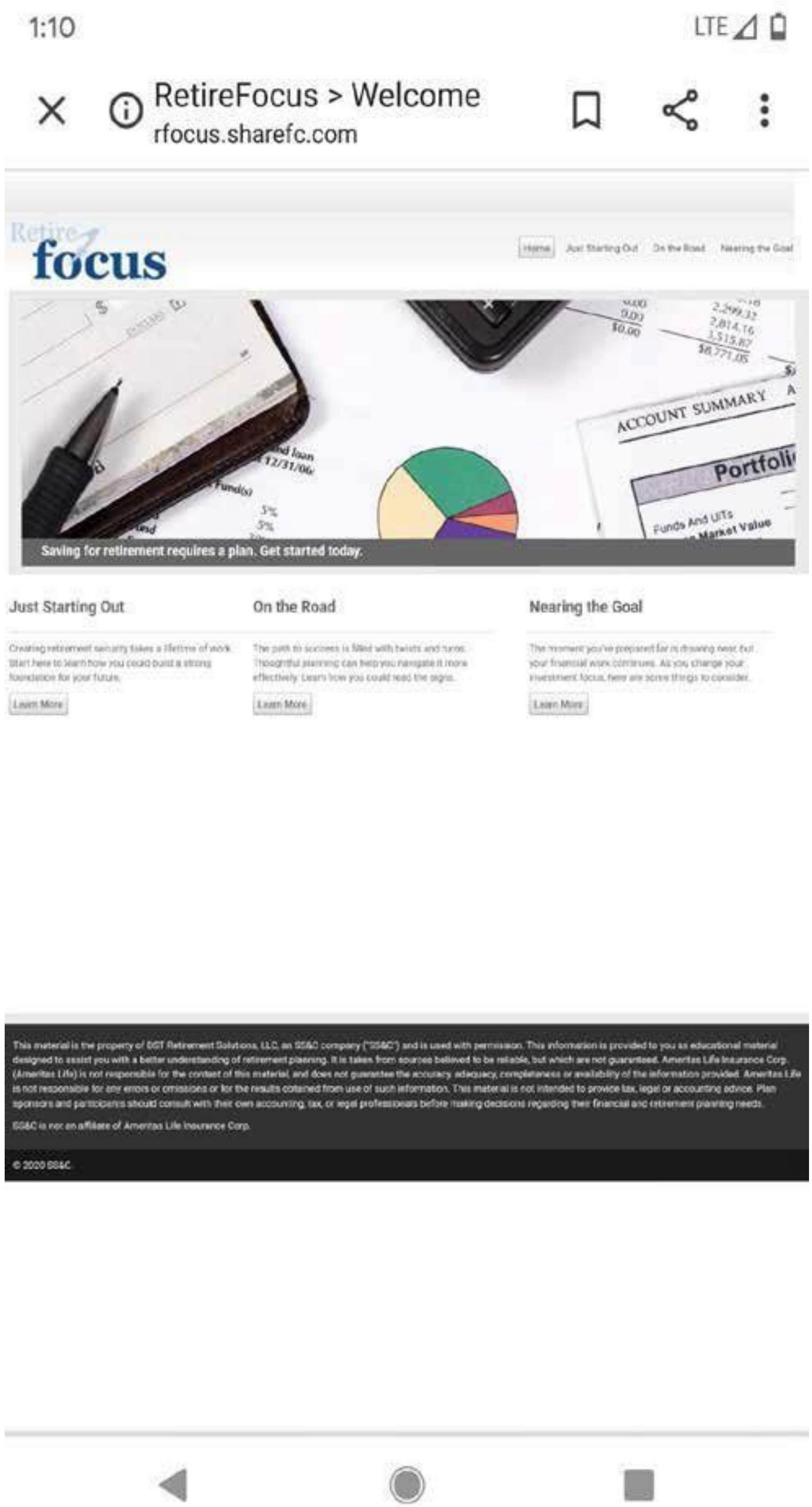
You may like this option if you are wanting to get a statement in-between the office quarterly statements.



Selecting "Educational Tools" will allow you to access additional sources to learn more about retirement. Retire Focus and Retirement Readiness will redirect to outside websites. Retire Focus will send you to a website where you can read more about retirement and view videos. Retirement Readiness will direct you to a page where you can use calculators to see if you are on the right track for retirement. For further information, refer to the help centers on each respective website. However, "NPERS Publications" is our own website that contains many videos on retirement and an archive of our newsletters that provide additional information if needed.

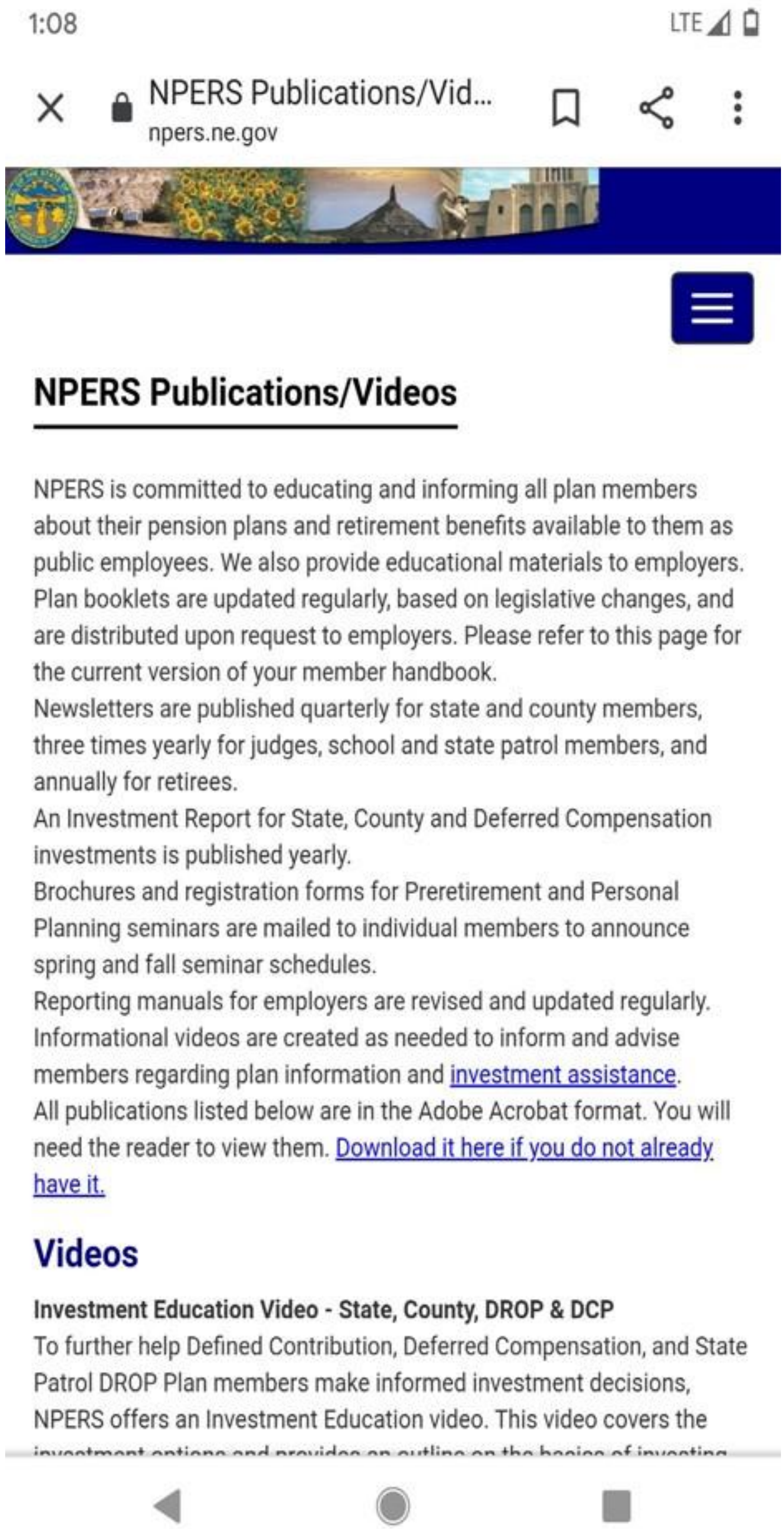


This is the home page of Retire focus. Explore this page on your own.



This is the home page of "Retirement Readiness". It contains a few pages of information and three different calculators to help you plan for retirement.

Selecting "NPERS Publications" redirects you to the NPERS website. This page contains our newsletters back to 1998, misc. reports, annual investment reports, member handbooks, legislative reports, GASB reports, actuarial reports, and videos to help educate you.



NPERS Publications/Videos

NPERS is committed to educating and informing all plan members about their pension plans and retirement benefits available to them as public employees. We also provide educational materials to employers. Plan booklets are updated regularly, based on legislative changes, and are distributed upon request to employers. Please refer to this page for the current version of your member handbook.

Newsletters are published quarterly for state and county members, three times yearly for judges, school and state patrol members, and annually for retirees.

An Investment Report for State, County and Deferred Compensation investments is published yearly.

Brochures and registration forms for Preretirement and Personal Planning seminars are mailed to individual members to announce spring and fall seminar schedules.

Reporting manuals for employers are revised and updated regularly.

Informational videos are created as needed to inform and advise members regarding plan information and investment assistance.

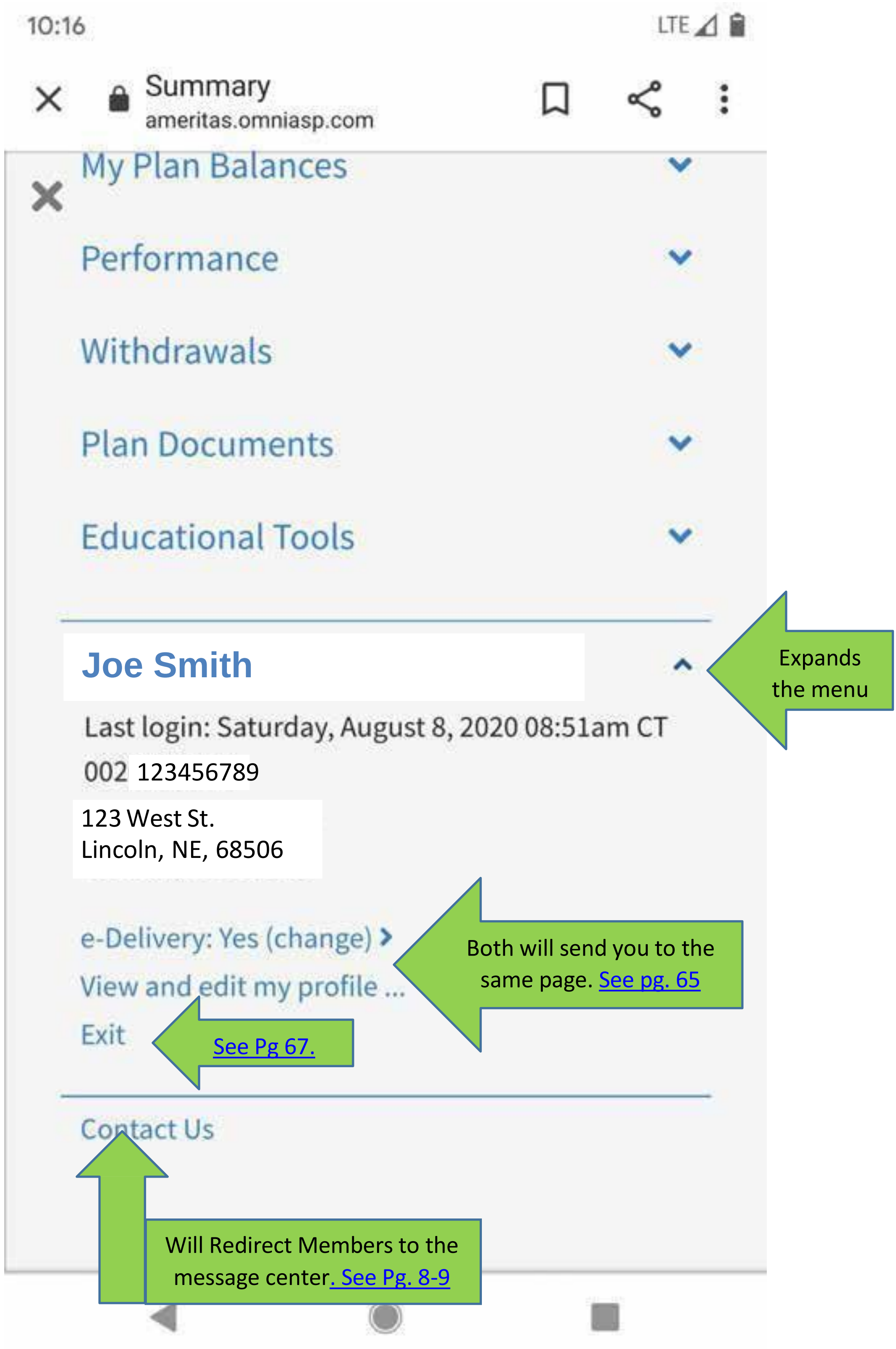
All publications listed below are in the Adobe Acrobat format. You will need the reader to view them. Download it here if you do not already have it.

Videos

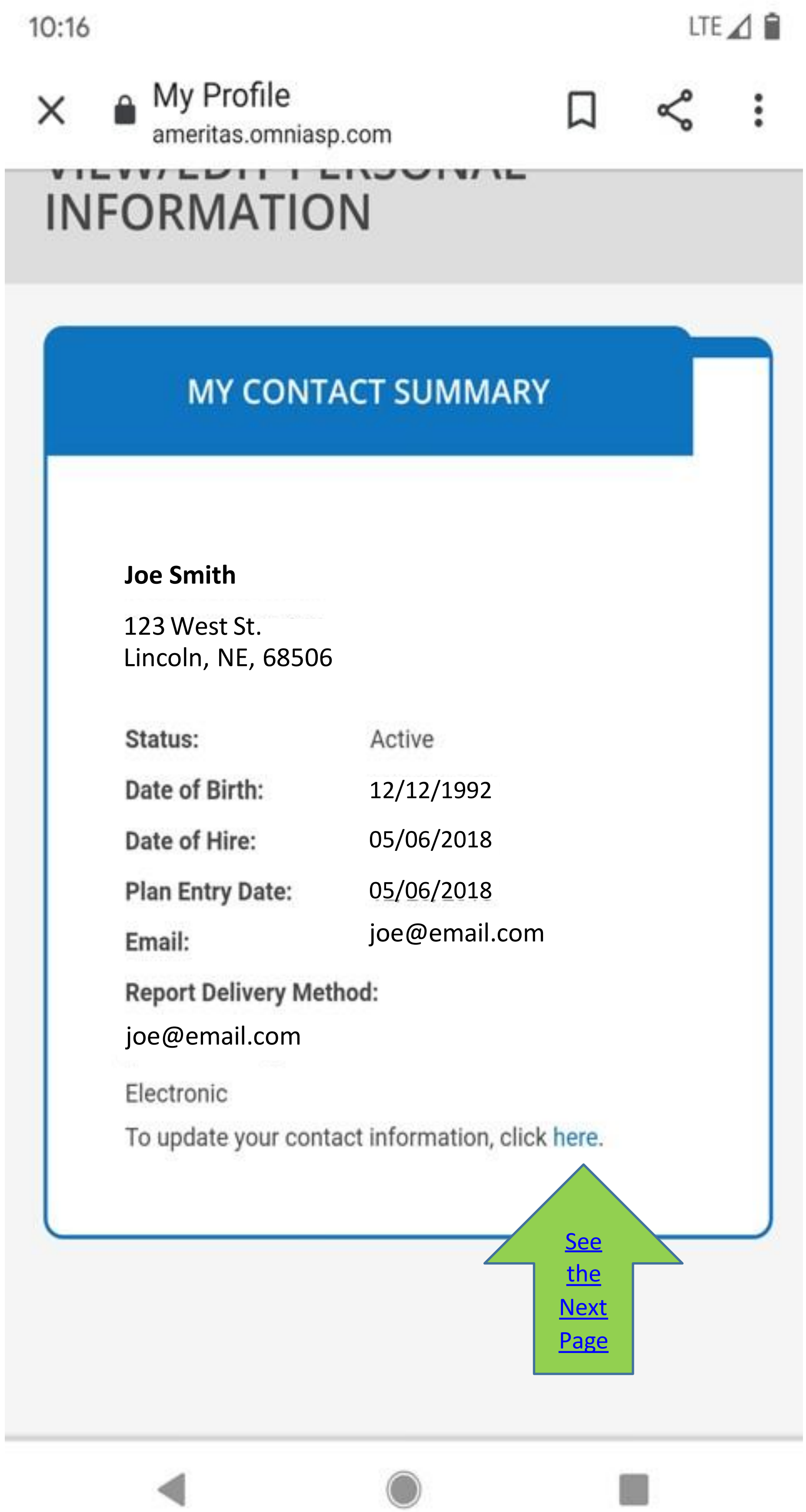
Investment Education Video - State, County, DROP & DCP

To further help Defined Contribution, Deferred Compensation, and State Patrol DROP Plan members make informed investment decisions, NPERS offers an Investment Education video. This video covers the

If you expand the dropdown menu for your name, you can log off the website and view your contact information.



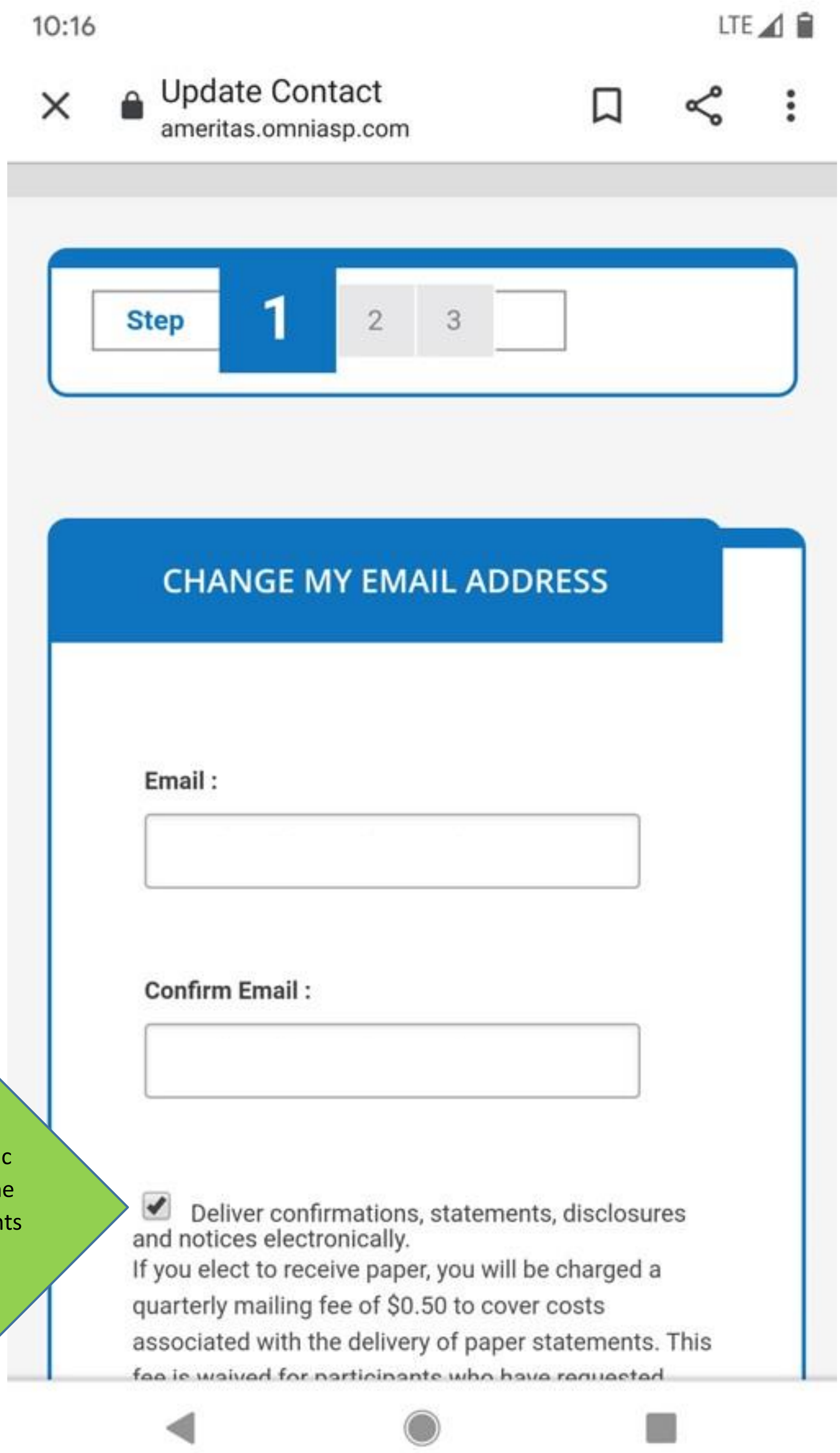
Clicking either “e-Delivery: Yes (Change)” or “View and edit my profile” will both direct you to the “My Contact Summary” page. You can view your address, email address, and whether you are receiving paper or electronic statements. By clicking the blue “here” you can change your email address and either elect for electronic or paper statements.



See the Next Page

This is the page where you can change your email and statement delivery preference.

You'll change it here, confirm it on the next page, and submit it on the last page.



Checking this box will cause electronic statements to be sent. However, if the box is left unchecked paper statements will be sent.

Clicking “Exit” will take you to the log off verification page. If you want to log back into your account, you can select “Log in to Retirement Service Center” and it will redirect you back to the login page see pg. 1.