

Welcome to the new Pentegra OnLine Participant Pension Portal! Helpful Hints

1. Registration

- a. You will need your email address on file with your employer and passcode that you received via a separate email from Pentegra (pensionportal@pentegra.com)
 - i. If you have not received the separate emails from Pentegra:
 1. Please be sure to check your Spam or Junk folder, then mark the emails as safe so future emails from Pentegra will not go to Spam or Junk
- b. **Make sure your security question and answer are easy for you to remember**, as they will be used to verify your account using our self-service tools such as Forgot Password? and Account Locked?
 - i. Pentegra representatives cannot view your secret question and answer
 - ii. Your answer will be case sensitive

2. After registration is complete

- a. You will be prompted to create a new password
 - i. Follow the prompts on the screen
- b. You can change your username to something other than your email address
 - i. Make your username something you can easily remember since this will be required each time you enter the site and it will become your identifier for the website
- c. You can reset your multi-factor authentication choices
- d. You can reset your security question and answer

3. Viewing the site

- a. The data that is visible on the DB calculation website is based on the data we have received from your employer as part of the regular administration of your pension plan.
 - i. Because this data ties directly into the benefits and cost of the pension plan, your plan data cannot be changed on the DB calculation website.
 - ii. If you have updates to any of the data and information you see on the DB calculation website, please send the changes to your employer to share with Pentegra.
 - iii. Pentegra will review all data changes with your employer and update as appropriate.
- b. Since the DB calculation website is for your pension plan only, your annual accrued and projected benefits shown on the landing page of the site are updated once/year as part of our regular benefit statement process (PAS – Personal Annual Statement).
- c. Estimated payments from a defined benefit plan are provided as a specific amount payable monthly. Pension benefits differ from other retirement accounts such as for a 401(k) plan that are based on a daily account balance.

4. If you have questions on your benefit calculation/results

- a. While you cannot store benefit calculations you run on the DB calculation website or refer back to prior calculations you have run on the site, you can print the PDF with your benefit estimate for future reference, or download and save a copy of the PDF to your computer.
 - i. If you have questions on your benefit calculation/results, save the PDF with your benefit calculation somewhere on your computer that you can easily reference in the future
 - ii. Click the Contact Us link on the top right side of the page
 - iii. Choose "Miscellaneous" for the category
 - iv. Within the body of the message, include:
 1. The date you completed the benefit calculation,
 2. The employment termination date and benefit commencement date you used for the calculation,
 3. Beneficiary information and
 4. Salary assumptions
 5. Your question about the benefit calculation/result.
 - v. Pentegra will research your questions and get back to you within 10 days, using the contact information we have on file.

5. Logging in after you register

Please note, these items will only work if you have completed the step "New User Registration" on my.pentegra.com

- a. Authenticate your account – this is an additional layer of security to protect your account. You will need to authenticate each time you log into your account using a different device.
 - i. You can manage your multi-factor authentication preferences and other security preferences within your account by clicking your name in the top right corner of the site, then ID/Password Management
- b. Forgot User ID - choose "Forgot User ID?" on my.pentegra.com
 - i. Enter your email address used to register for the DB calculation website (or the alternate email address if you changed your email address within the DB calculation website)
 - ii. Your User ID will be emailed to the email address entered if it matches what we have on file
 - iii. If you do not receive an email with your User ID, the email address you entered does not match what we have on file
- c. Forgot Password - choose "Forgot Password?" on my.pentegra.com
 - i. Enter your email address for the DB calculation website or your User ID, if you updated your User ID to be different than your email address
 - ii. You will be sent an email from websolutions@pentegra.com to create a new password if the email address or User ID matches what we have on file
 - iii. If you do not receive an email with a link to create a new password, the email address or User ID you entered does not match what we have on file

- iv. When you click on the link to reset your password, you will be redirected to answer your security question
 - v. Upon successfully answering your security question, you will be redirected to create a new password.
- d. Account Locked - choose "Account Locked?" on my.pentegra.com
- i. Enter your email address for the DB calculation website or your User ID, if you updated your User ID to be different than your email address
 - ii. You will be sent an email from websolutions@pentegra.com with a link to unlock your account if the email address or User ID matches what we have on file
 - iii. If you do not receive an email with a link to unlock your account, the email address or User ID you entered does not match what we have on file
 - iv. When you click on the link to unlock your account, you will be redirected to answer your security question
 - v. Upon successfully answering your security question, you will be redirected to enter your User ID and password
- e. Invalid token provided – if you see this message, your website session has timed out at some point. Please navigate to my.pentegra.com, reload your browser page and try to start the login process from the beginning

6. Using the website will give you the same results as calling Pentegra

The Pentegra DB Calculation website is a new way for you to run benefit estimates for your retirement under different scenarios, as often as you like. The benefit estimate PDF from the website contains the same information you would receive by calling Pentegra to request a benefit estimate.

7. Can I use my benefit estimate to retire?

Benefit estimates from the DB calculation website are not valid for commencing retirement, lump sum or monthly payments.

- If you are terminated/terminating employment and are ready to retire according to the terms of your plan, please note that Pentegra must receive an updated termination form from your employer.
- Once Pentegra receives your form, we will prepare a commencement package that includes your commencement forms.
- The package will be mailed to your home address about 10 business days from the day Pentegra receives your termination form from your prior employer.

8. Some benefits may not be calculated on the website

If you get a pop-up message indicating that you cannot complete a benefit calculation on the site, you can continue to view all other information on the site.

- a. Participants may not be able to complete an online benefit calculation if their benefits require a Benefits Specialist to complete the calculation.
- b. Some reasons for this may include being over age 65, having your benefits separated due to a divorce decree (QDRO) or protected benefits as well as certain rehire scenarios.
- c. If you receive this message, you can email or call the Participant Care Center to request a benefit estimate.