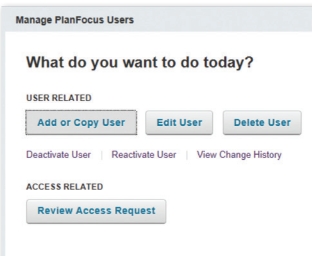
PlanFocus® Reference Series: Managing site users



Easily manage your PlanFocus users

To help run your plan effectively, internal colleagues and outside providers may need access to PlanFocus. But not everyone needs access to everything. PlanFocus allows you to control what users can see and do on the site, helping you:

- Protect sensitive plan and participant information
- Ease plan management
- Improve the employee experience

What you can do

PlanFocus makes it easy to:

- Add, edit and delete users
- Deactivate and reactivate users whose roles are temporarily suspended
- View a history of user changes
- Review and approve access to third-party firms
- Complete the annual user confirmation process

Click to be taken to any section.

What's inside

Overview—How it works

PlanFocus will take you through a series of questions to help you set up and manage your users. For all users, the following information is needed:

- Type of user
- User info (name, email address, work phone and mailing address)
- User access levels
- Privacy options
- PIN or unique ID so the user can log in and register

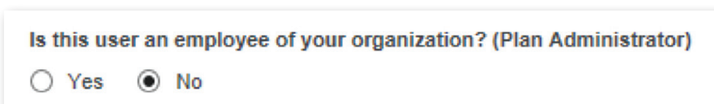
Types of users

Plan Administrators

All users within your organization are considered Plan Administrators. In addition, there are three levels of access:

- **Plan Sponsor (or Location Sponsor)**—Can add and edit all users, and take actions.
- **Responsibility Owner**—Can add and edit users, and take actions within their areas of responsibility.
- **Access Rights Holder**—Can take action for their assigned roles only.

External users



A legal counsel user is added like a plan administrator. You do not need to use the "Manage Firms" tab to add or manage this type of new user.

Professionals outside your organization may also need access to PlanFocus. You must give access to the firm in which they are employed. The firm will then give access to individuals at their firm who will be providing services to your institution. More information is provided within the **Managing firms** section of the guide.

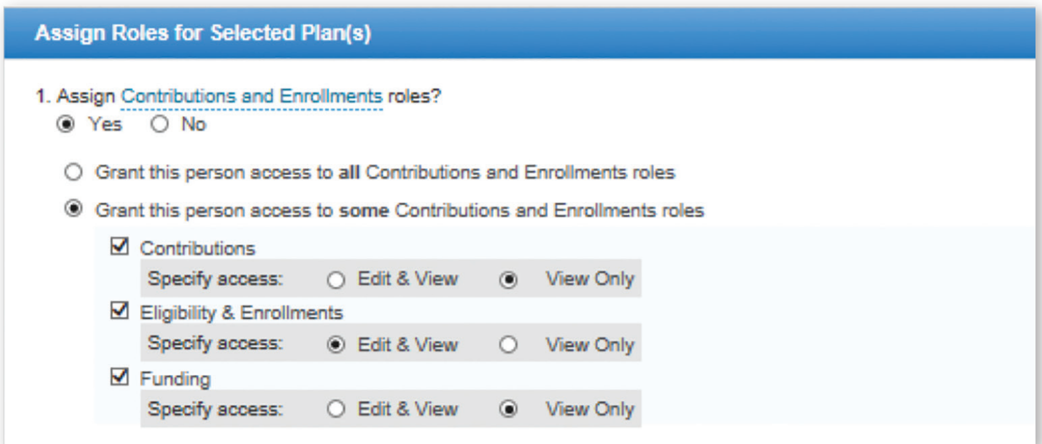
Access levels

Plans—Users can have access to any or all plans. They can also have different roles for each plan.

Roles—Users can be assigned to any or all roles within a plan (see “User roles” for list of roles available).

Actions—For each role they are assigned, users can be allowed to:

- Edit & View
- View Only



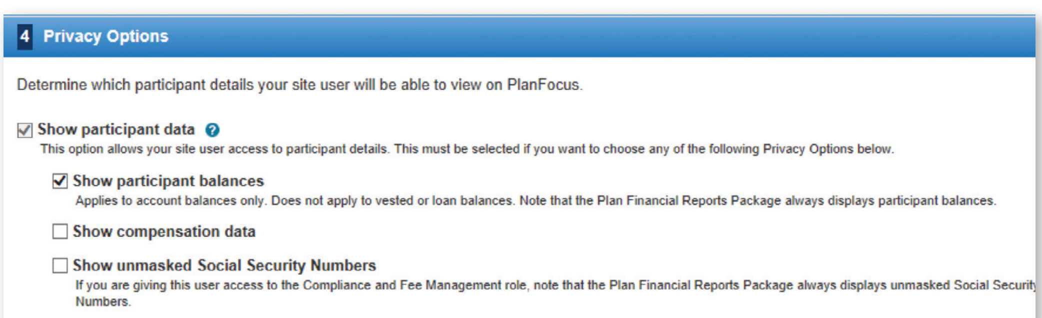
Access to Plan Review

For plans providing salary information, users can be given access to your Plan Review, which provides insights into your plan’s performance along with peer benchmarks to help you improve your plan.

Privacy options

Participant data—Users can be given access to this sensitive data or not. You can offer access to:

- Participant balances
- Compensation data
- Social Security numbers



User roles

Below are the roles that can be assigned to PlanFocus users.

Contributions and Enrollments

- **Contributions**—Sends TIAA contribution data for your participants.
- **Eligibility & Enrollments**—Monitors eligibility, enrollment and salary deferral activity, and enrolls participants manually when necessary.
- **Funding**—Sends electronic fund transfers to TIAA on behalf of your organization.

Distributions and Loans

- **Distributions**—Manages information and approvals about plan distributions, participant withdrawals and transfer requests.
- **Loans**—Manages information and approvals about loan requests.

Compliance and Fee Management

- **Fee Disclosures**—Reviews fee and expense information for legal and regulatory requirements.
- **Plan Financials**—Reviews the plan financial report package for your plan's reporting needs and accesses any available Plan Economics Reconciliation reports.

Revenue Credit Account

- **Service Provider Management**—Requests payments from your plan's Revenue Credit Account and manages the plan's service providers.
- **Plan Servicing Credits Management**—Requests Plan Servicing Credits to participant accounts.

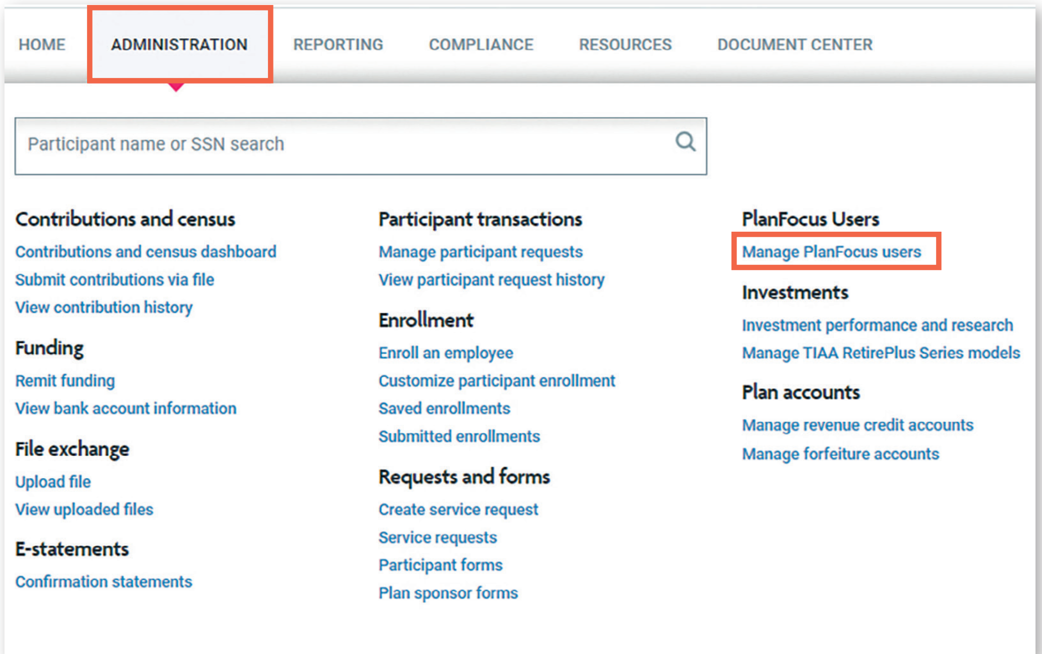
Plan and Investment Changes roles

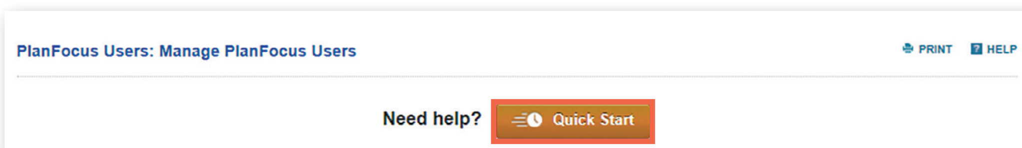
- **Investment Management**—Reviews and manages plan investment options, including fund allocations, portfolio sets and Qualified Default Investment Alternatives.
- **Plan Changes**—Reviews or authorizes plan changes and enhancements.

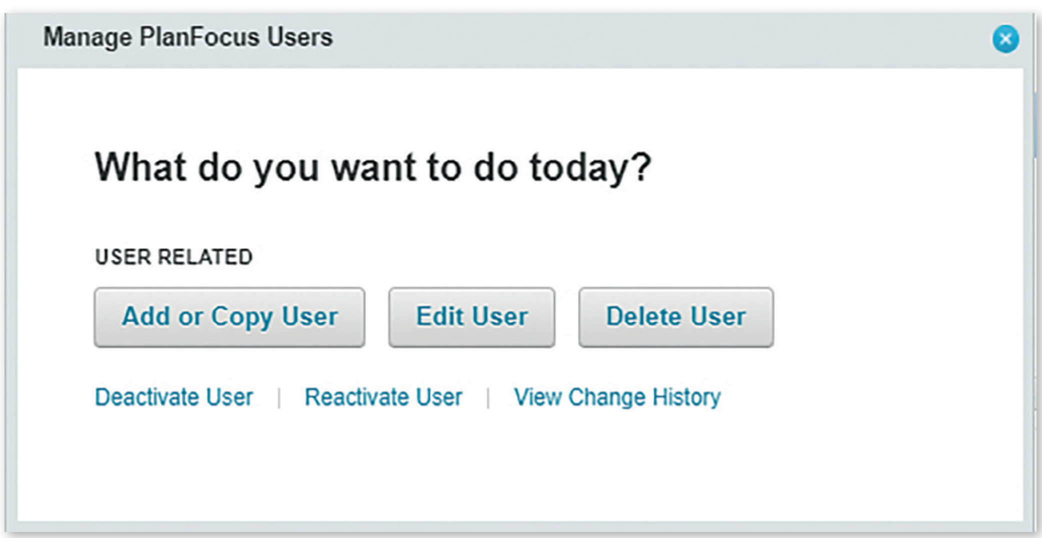
How to manage users

Quick start

All actions except the annual user confirmation process can be done using the *Quick Start* button on the "Manage PlanFocus Users" main page. Answer all the questions to complete your task.



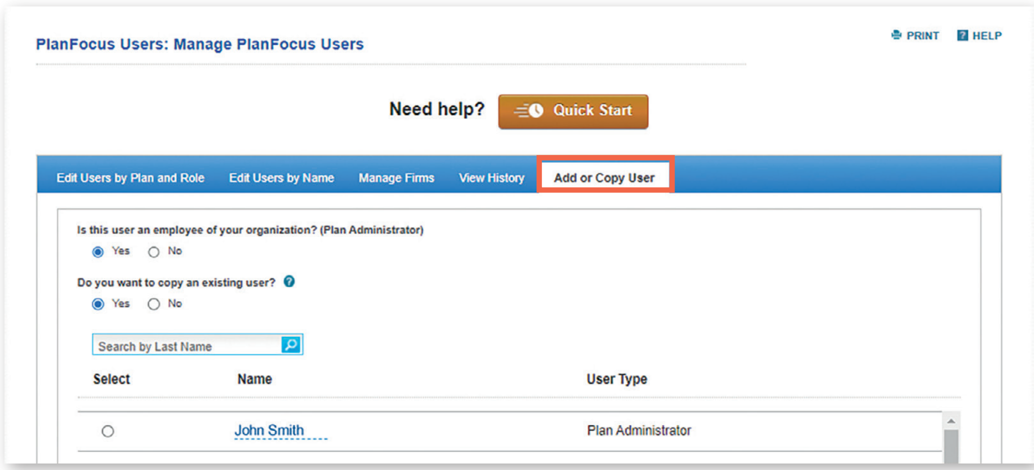




Adding or copying users

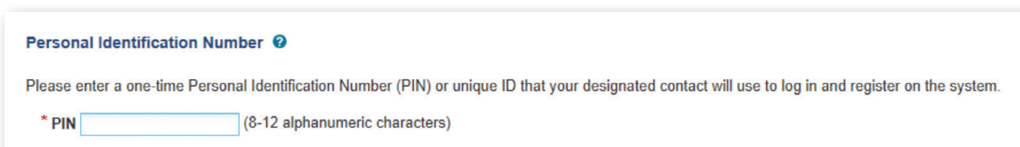
Use the *Quick Start* button OR "Add or Copy User" tab.

- Complete the full profile for internal users, or "Plan Administrators."
- If a new user will have the same roles and access as an existing user, you can copy that user's settings to your new user.
- The role and access rights of a "Legal Counsel" is preselected to make setup easier. You can still change any of the settings if you choose.



Completing the profile

- Once the profile is complete, enter a one-time access code/PIN so the user can log in and register. This number must be provided to the user offline. It will not be sent automatically.

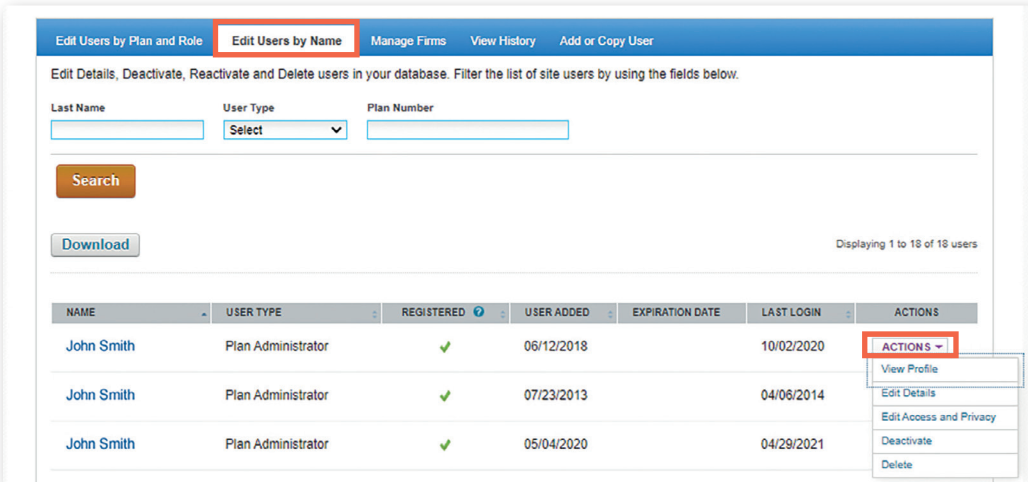


Editing users

Edit Users by Name

Use the *Quick Start* button OR "Edit Users by Name" tab.

- Click on a user's name to view the user's profile OR
- For any name, choose an action from the "Actions" drop-down menu.



– **Deactivate:** Temporarily suspends access to PlanFocus

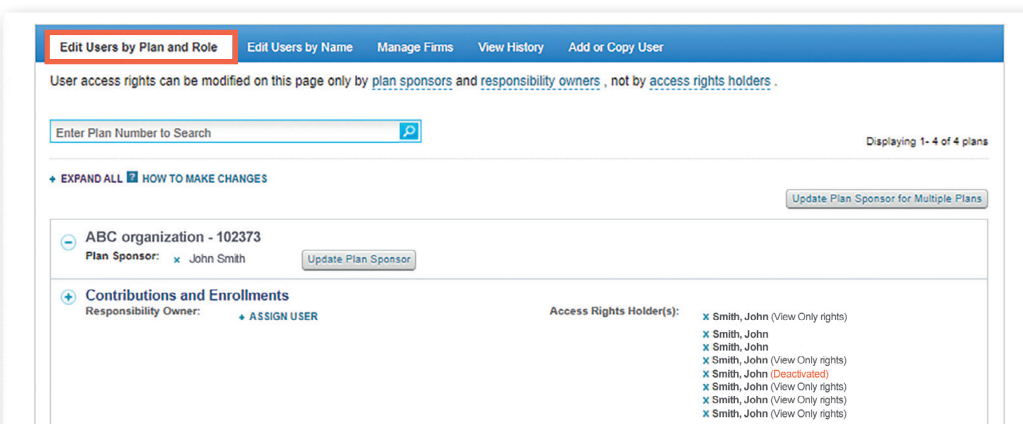
– **Reactivate:** Only displays for deactivated users

Replacing yourself as a user

As a plan sponsor you can name your replacement for one or more of your plans before you move to a new role or take an extended leave. If you remove yourself and still need access to PlanFocus, the new plan sponsor will need to assign you the appropriate roles.

Edit Users by Plan and Role

This view is only available to Plan Administrators who are Sponsors or Responsibility Owners. It allows you to see who and how many people are authorized for each role by plan.



Managing firms

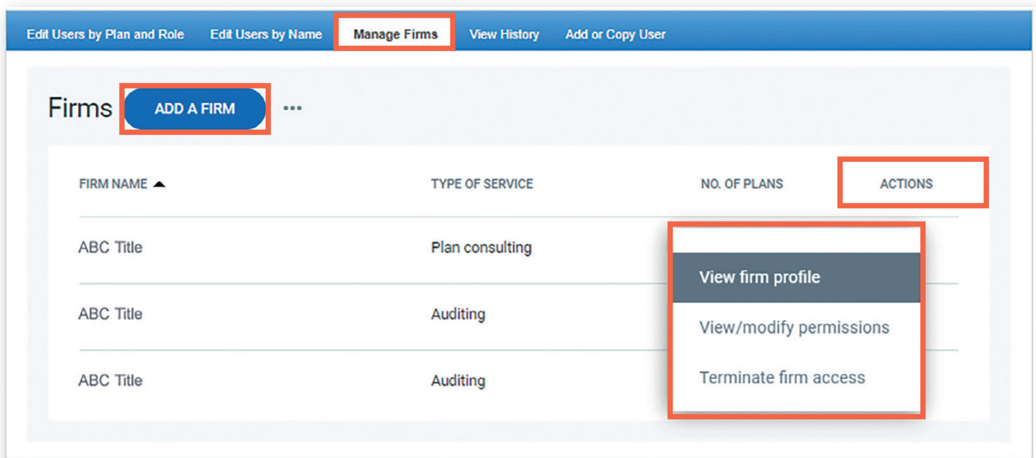
To better service your plan, you can grant access to PlanFocus and Business Edge to a third party, such as a consulting, third-party administrator, or auditing firm.

Go to the "Manage Firms" tab and click on the "Add a Firm" button to give access to a new third-party firm.

If a third-party firm has requested access, you can review the request and either make edits, approve or decline the request by selecting the Actions menu. Here you can also select which plan to assign to the firm and determine if any expiration dates are required.

Once a third-party firm has been added, you can view or update the firm level access or view the users who have been assigned by the firm by selecting the "View firm profile" link.

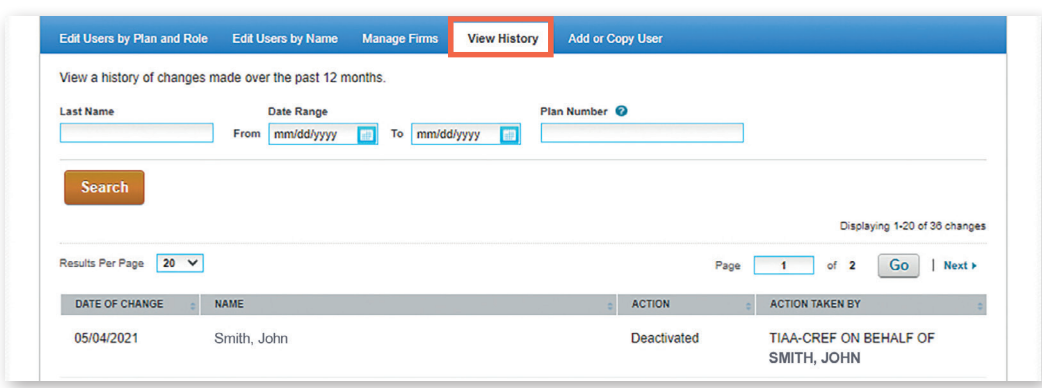
Specific users at the firm must be added by the third party's Firm Manager. To view users assigned by the Firm Manager, select "View firm profile."



Viewing change history

This shows you a history of changes made to users' access over the past 12 months.

Use the *Quick Start* button OR "View History" tab.

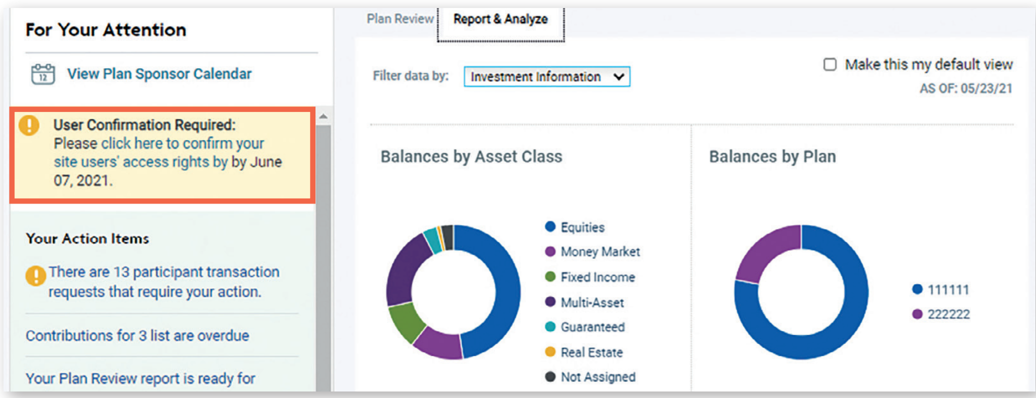


Confirming PlanFocus users

Due to the sensitive nature of plan and participant data, you are required to review and confirm the access rights of PlanFocus users at least once per year. If you do not validate the access rights for your site users by the due date, they will lose access to PlanFocus.

Plan Sponsors and any Location Sponsors will receive email notifications and alerts on the PlanFocus home page when it is time to complete this security process. Click on the alert to see a list of users. You can:

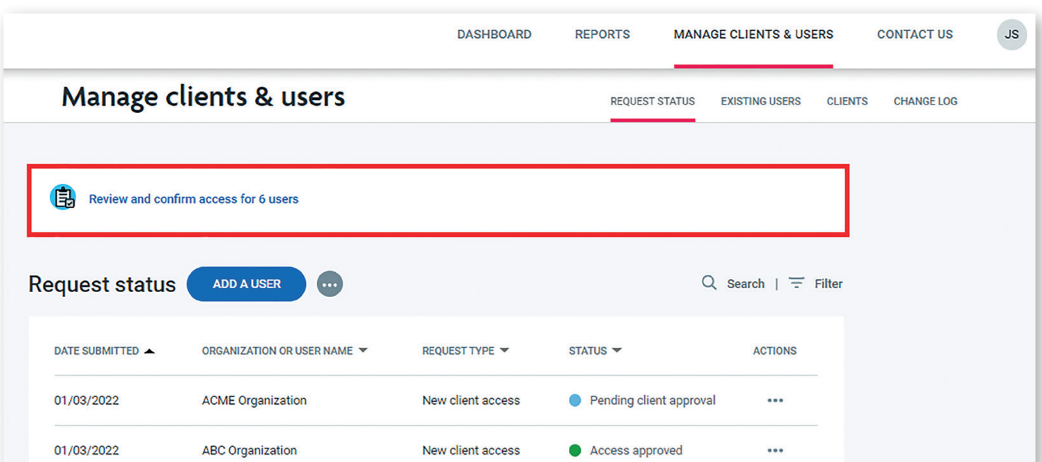
- Delete users who no longer require access.
- Review and update all user information, roles and access rights.



Confirming Business Edge users

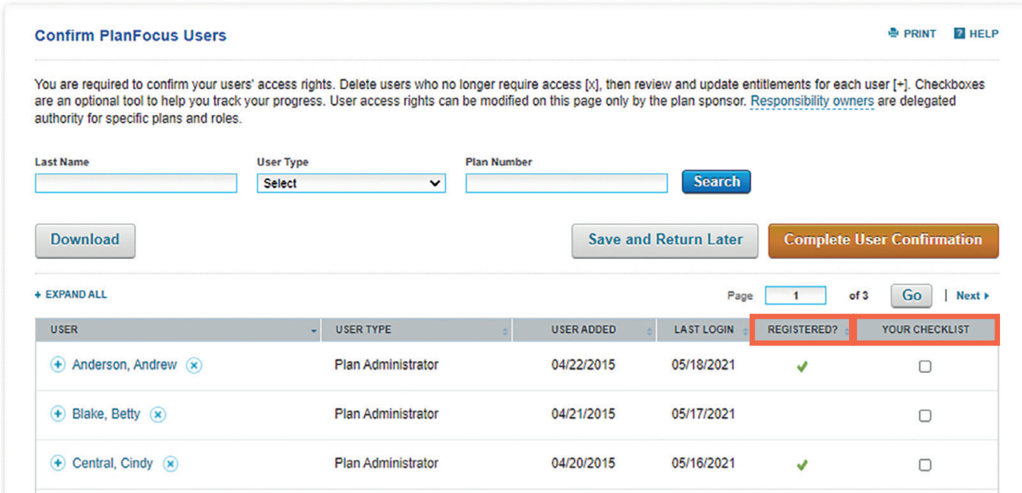
To ensure your plan and participant data is only accessible to those third-party firms that are actively engaged with your TIAA retirement plans, you will be asked to verify third-party firm access on an annual basis.

A message will appear near the top of the "Manage Firms" page to alert you. Please review and affirm access in a timely manner to avoid any unnecessary disruption. Individual user access verification within the partner firm will be managed by their designated Firm Manager.



Helpful hints

- Check the box next to “Reviewed User” to help you keep track of which users have been reviewed.
- If there is a checkmark in the “Registered?” column, the user has access to PlanFocus and has completed the registration process for their online accounts. Users who have not registered cannot access PlanFocus and have never logged in to the site.



Questions?

Go to PlanFocus 101 under the “Resources” tab.

Contact your TIAA representative.

Call the Administrator Telephone Center at 888-842-7782.

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