

# Let's Enroll Together!

1.

Log into your website at  
[www.heartlandrps.com](http://www.heartlandrps.com)

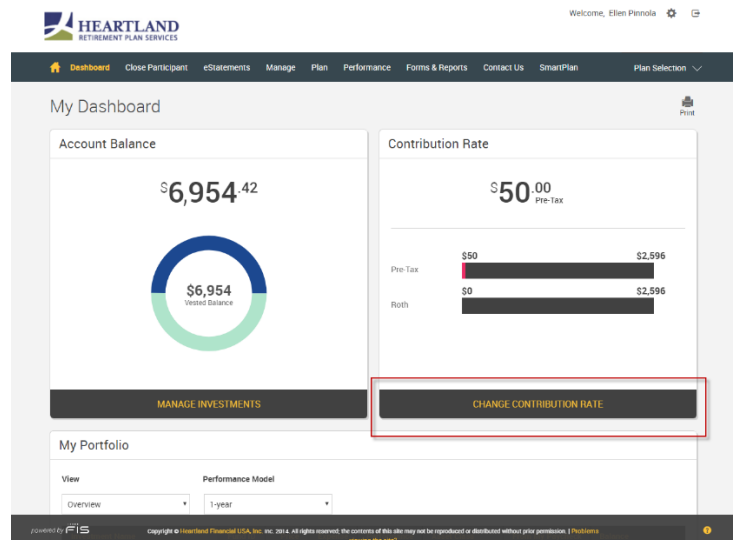
**Username:** Full Social Security Number (No spaces or dashes)

**Password:** Last 4 digits of Social Security Number



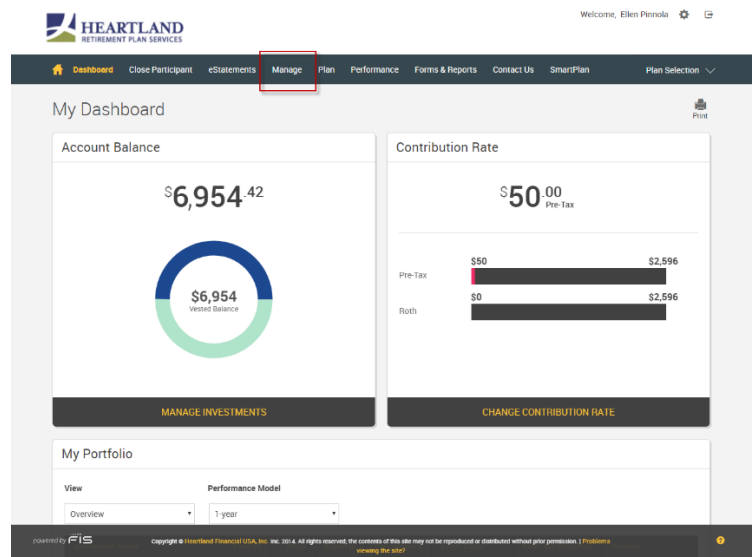
2.

Once eligible, you can elect your contribution rate. You can change this by clicking the **Change Contribution Rate** button.



3.

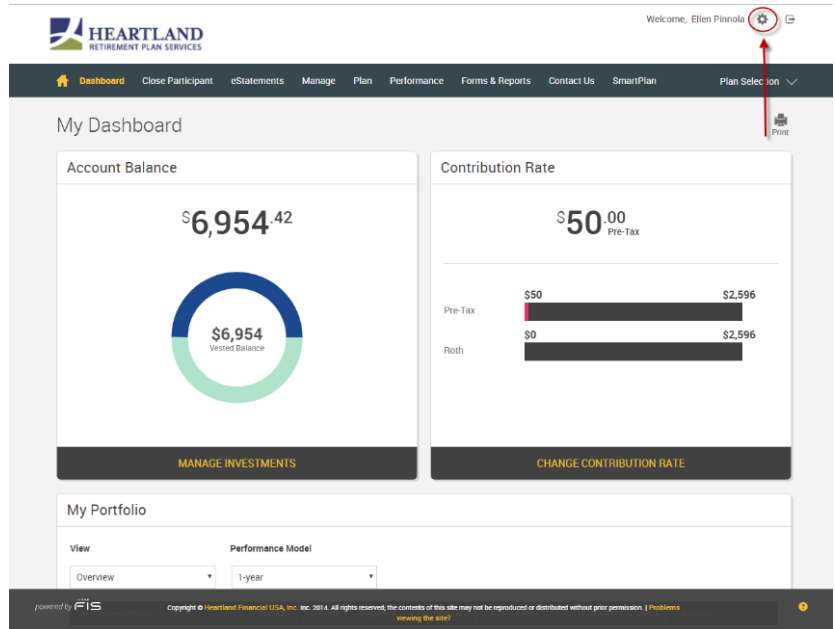
As a participant, you are entitled to direct your investments. If you do not direct your investments, you will be defaulted into an age appropriate target date fund. To change your investments click the **manage** tab, **manage investments** and then **change elections**.



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4.

Lastly, you will need to add your beneficiary designations. Click the **wheel icon** in the top right corner of your screen.



5.

***Your enrollment is complete!***

Utilize the website at any time to access your balance, retirement tools, and/or make changes to your account.



If you have any questions in regards to your retirement account please contact Heartland Retirement Plan Services.

**Phone:** 800.399.2083 | **Email:** retirement@heartlandrps.com | **Fax:** 563.589.1962



Products offered through Heartland Retirement Plan Services are not FDIC insured, not bank guaranteed and may lose value, unless otherwise noted.

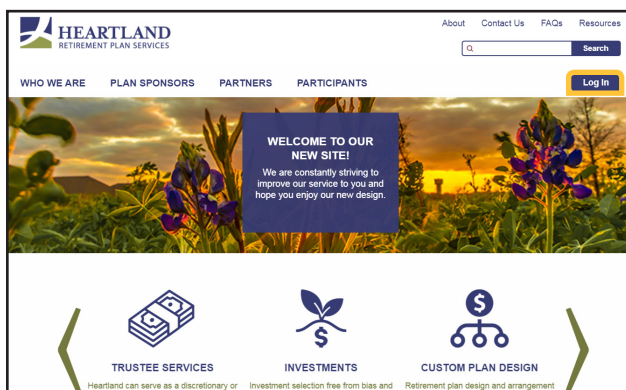
# ENROLLMENT GUIDE

What is your vision for the future?  
*The tools to get there are in your hands.*



## 1 Getting Started - Logging into Participant Website

Access your retirement plan account online 24 hours a day, 7 days a week via our website at [www.heartlandrps.com](http://www.heartlandrps.com). Click the Login link in the navigation bar.

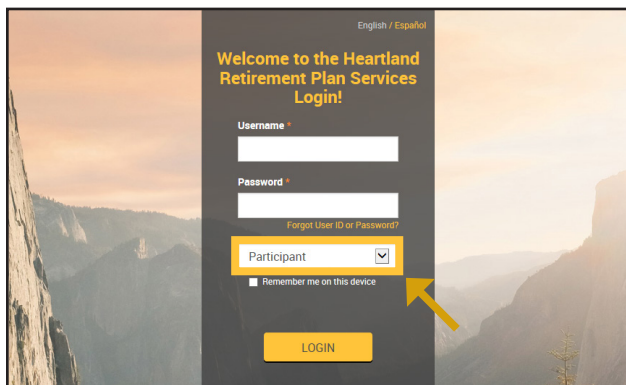


## 2 Initial Login

**Username:** Social Security Number (No dashes or spaces)

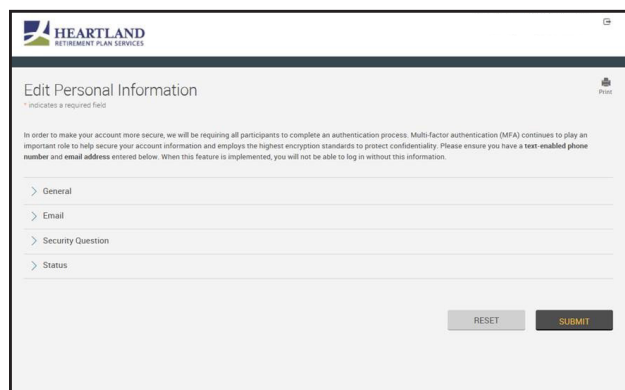
**Password:** Last four digits of your Social Security Number

If you forgot your ID or password, simply click on the "Forgot User ID or Password" link on the website or HRPS Service Center to have your information reset.



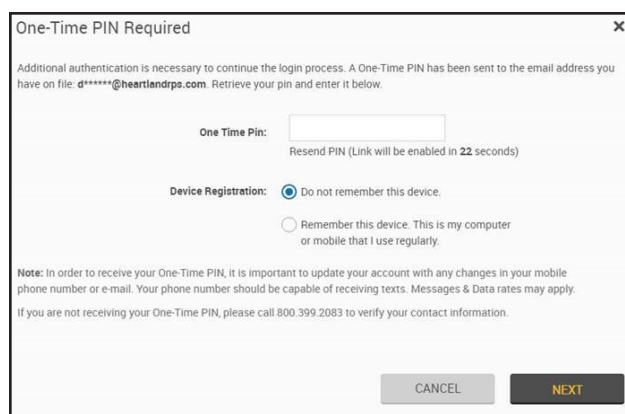
## 3 Contact Information

Participants who do not have an email or a text-enabled phone on file, will need to call the HRPS Service Center at 800.399.2083 for assistance in adding missing contact information.



## 4 Select Delivery and Secure One-Time Pin

A temporary One-Time PIN will be sent to the email address or text-enabled phone you have on file. Enter your One-Time PIN.



## 5 Device Registration

You will be prompted to register your device. If you are at a private computer that you will use regularly to access your online retirement account login, select 'Remember this device'. If you are at a public computer, select 'Do not remember this device'. Click 'Submit' to complete the Authentication Process and proceed to your online retirement account session.

# USING THE TOOLBAR TO NAVIGATE PARTICIPANT WEBSITE

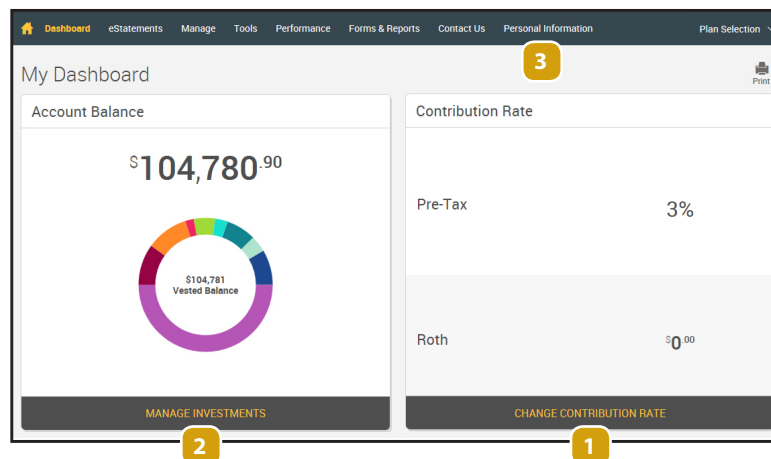
Your participant website has many features available for your retirement planning and research. The toolbar remains at the top of each page—no matter the area of the website you are visiting. Become familiar with the toolbar to help you move efficiently from page to page.

Dashboard	eStatements	Manage	Tools	Performance	Forms & Reports	Contact Us	Personal Information
<ul style="list-style-type: none"> <li>- Summary</li> <li>- Account Balance</li> <li>- Investment Overview</li> <li>- Contributions</li> <li>- Recent Web Transactions</li> </ul>	<ul style="list-style-type: none"> <li>- Quarterly Statements from previous four quarters with Heartland</li> </ul>	<ul style="list-style-type: none"> <li>- Manage Investments</li> <li>- Transaction History</li> <li>- Web/VRU Requests</li> </ul>	<ul style="list-style-type: none"> <li>- Retirement Calculator</li> <li>- Education Videos</li> <li>- Education Materials</li> <li>- Morningstar</li> <li>- SmartPlan</li> </ul>	<ul style="list-style-type: none"> <li>- Personal Rate of Return</li> <li>- Investment Information</li> </ul>	<ul style="list-style-type: none"> <li>- Reports (Annual Disclosures and Custom Statement)</li> <li>- Forms (Beneficiary form)</li> </ul>	<ul style="list-style-type: none"> <li>- Send an email</li> <li>- By Phone</li> </ul>	<ul style="list-style-type: none"> <li>- Personal Info</li> <li>- Beneficiary</li> <li>- User ID and Password Change</li> </ul>

## Dashboard Homepage

Take advantage of the shortcut links available:

- 1 To change your pre-tax or roth contribution rate (if available in your plan), select **'Change Contribution Rate'** on the Dashboard Screen
- 2 To change your investment elections, select **'Manage Investments'**
- 3 To edit your personal information (beneficiaries, email, phone number, address, name) access the **'Personal Information'** link on the far right of the navigation menu.



## What to do with balances in a former Retirement Account or IRA?

Consolidation of accounts may make sense based on investment options, fee schedule and educational opportunities. Below is information you'll need to request a transfer of your assets to your new plan.

To begin, request a distribution form from your former plan provider or IRA custodian. The check should be made out to:

**DB&T, Trustee**  
**f/b/o (YOUR NAME)**

The check will need to be mailed to:

**Dubuque Bank & Trust**  
**Attn: Heartland Retirement Plan Services**  
**PO Box 941**  
**Dubuque, IA 52004-0941**



**Toll Free:** 800.399.2083  
**Web:** [www.heartlandrps.com](http://www.heartlandrps.com)  
**Email:** [retirement@heartlandrps.com](mailto:retirement@heartlandrps.com)

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 **@HeartlandRPS**

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