



Accessing Your Retirement Account Online

Web Address: www.ktradeonline.com

Support Hotline: 888-954-9321

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Initial Login:

- Open Website above. Click Account Access in the upper right corner
- **User ID:** Enter Social Security Number without Dashes
- **Password:** Enter last 4 digits of your SSN
- **Account Type:** Select Participant
- Note: Please do not select **Online Enrollment Login**

Quarterly Statements

- Select **Tools/Statements** from the top menu
- You may select to receive electronic only or paper statements on this screen
- To access previous quarter statements, select **eStatements** from the left sub menu
- Once redirected to eStatement Processing Center click on the date box to view that quarters statement

Changing Investment Elections

- This screen shows your current investment elections and allows you to enter new percentages.
- Select **Transactions** from the top menu
- Select **Investment Election** from left sub menu
- New investment elections must total 100%
- If you only want to change your allocations for future contributions then click submit.
- If you want to change your future investments and transfer your current investments to your new allocation percentage then you need to check the box to "Conform my balances in all sources to match my new allocation %".

Transfer Between Investments

- Transfer all or a portion of existing investments to other investments.
- Select **Transactions** from the top menu
- Select **Transfer Funds** from left sub menu
- Under **Transfer Type** Choose **Transfer Between Investments**
- Source (All Sources is the default setting) To choose a specific source, click on the drop down menu.
- The screen illustrates your current balance and your current percentages.
- Enter percentages in the **From** column of one or more funds. The percentage entered is the percentage of current balance that you would like to transfer.
- Next, enter where you would like to transfer the funds by entering percentages in the **To** column. There is a running total under **Total Transfer Percent** that must total 100%
- Please also note that the screen estimates your projected balance after the transfer is made. This is projected due to share price fluctuation.

Rebalance Investments to New Allocation Percentages

- Rebalance your existing investments to different percentages other than your current percentages.
- Select **Transactions** from the top menu
- Select **Transfer Funds** from the left sub menu
- Using the **Transfer type:** drop down menu choose "Rebalance Investments Based on New Allocation Percentages".
- The screen shows your current balance of each fund and the percentage of your total balance that each fund represents.
- In the **Target %** enter percentages (must total 100%) to the funds you choose. There is a running total under **Transferable Accounts Total:** for your reference.
- Please also note that the screen estimates your projected balance after the transfer is made. This is projected due to share price fluctuation.

Rebalance Your Portfolio

- Rebalance existing investments based on your current investment election percentages
- Select **Transactions** from the top menu
- Select **Transfer funds** from the left sub menu
- Under **Transfer type** choose "Rebalance Investments Base on Current Allocation Percentages"
- **One Time Rebalance** simply click Submit to rebalance your existing investments to your current investment election percentages.
- **Recurring Rebalance** will let you rebalance your investments on a scheduled basis using the allocation percentages that exist on the day the transaction is processed. Choose the rebalance frequency (date of the month you want the rebalance to occur and when to start the rebalance).

Participant Level 404(a)(5) Fee Disclosure

- To obtain the Participant Level Fee Disclosure select **Participant Fee Disclosure** from the top menu
- To obtain the Investment Glossary select **Investment Glossary** from the top menu