



Account Management Options

Three ways to manage your account by phone

Call Toll Free (800) 352-0313

1. Automated Response Line (24/7)

- Touch Tone Phone: for quick access to account information and changes.
- Steps: Call our toll free number above. At the announcement, enter your Social Security number. If requested enter an account extension (1 or 2). Finally, enter your PIN. If you don't have a PIN, just follow the prompts to establish new one, or see page 2 of this handout.

2. Empower Call Center Services (7 am - 6 pm)

- Empower Phone Service Representatives: for simple account inquiries, investment changes and transfers with Empower Retirement Services.
- Steps: Call our toll free number above, press 0 at the first announcement. Then, ask to speak to representative and follow the phone prompts.

3. CCOERA Client Services (8 am - 5 pm)

- CCOERA Client Service Staff: for personalized retirement and investment counseling, and for advanced retirement plan design/consulting inquiries.
- Steps: Call our toll free number above, press 0 at the first announcement. Next, press 1 at the second announcement to be transferred to CCOERA's main office and staff. Press 0 to speak to our receptionist who will direct you to the CCOERA Client Services person who can help you.

Other ways to make account inquiries or changes

If you are not able to meet with a CCOERA Client Services Representative in person or if one of our phone options are not convenient for you, the following additional methods should be useful for managing your CCOERA retirement account(s) or for communicating with CCOERA:

- **Website services**: this is our most comprehensive automated service alternative that not only gives you access to basic account information and account change capability, but also enables you to obtain much more detailed investment and retirement research information, see page 2 of this handout.
- **Fax/Mail service**: all forms need to be faxed or mailed to our recordkeeping service, Empower Retirement Services. Faxing is best because you can keep the original and save on postage. All forms can be faxed to Empower using the most appropriate fax number that will appear on the form itself. A few things will have special requirements you might want us to help you handle. CCOERA's fax number is (303) 713-9413. **Please note that you may not make investment changes via fax or mail.**

We hope this information makes it easier for you to get the most out of the full range of services available to you through your CCOERA retirement plans. Please save this handout as a quick reference guide to managing your CCOERA retirement account(s).

Create a login for online account access

1. Obtain a Personal Identification Number (PIN): Call our toll free number (800) 352-0313. Enter your Social Security number, and if requested, enter an account extension (1 or 2). When asked, please say you don't have a PIN and follow the prompts to establish a new one. Finally, follow the instructions below to establish your online account. Alternatively, you may contact an Empower phone Service Representative (see phone option 2) and ask them for a temporary PIN to establish your account below. This temporary PIN is good for only 24 hours.

2. Establish your online account: Go to www.ccoera.org and click on the "Access Your Account" link. For a "First Time Visitor" click on the "Let's Get Started" link. Enter your Social Security number, the PIN you obtain via the phone service, and click continue. Next, follow the instructions to change your username, create a security question, and create your permanent PIN if necessary.

Once completed, you can access your account through the CCOERA website at any time by just entering your username and PIN at the "Access Your Account" link. If you forget your login information, click on the "Forgot Username or PIN" link and use the appropriate tab to obtain the information you need.

Use the internet to make account inquiries or changes

At ccoera.org, click Access Your Account

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| My Account Account Overview Statements /Msgs My Investments | Investments Investment Options Investment Returns Investment Trends Investment Values Self-Directed Acct Investment Research | Transactions Transfer My Investments Change Future Investments Rebalance My Investments Dollar Cost Average Cancel Transfers | Account History Rate of Return Balance over Time Transaction History | Advisory Services Enroll in Managed Accounts Learn more about Reality Investing Update Profile |
| Control Panel Current Projection Projection Details Improve Projection Informational video | Loans/Withdrawals Loan Summary Withdrawal Summary | Planning Tools Paycheck Calculators Portfolio Expense Calc's Savings Calculators Investment Options Calc's Retirement Calculators Planners | My Profile Personal Acct. Info Go Paperless Beneficiary | Education Newsletters Grow My Savings Learn About Investing |

Tips for making investment changes

- **Review your investment options:** Obtain copies of CCOERA's Asset Allocation Worksheet and Investment Results. Please contact a CCOERA Client Services representative (phone option 3) if you need any assistance.
- **Types of investment changes:**
 - Future Investments: the investment allocations used for each new contribution to your account.
 - Existing Investments: the investments you currently own in your account
 - Rebalance Portfolio: change all allocation percentages for Existing Funds and Future Contributions (if elected).
- **Make changes via phone:** Contact an Empower phone Service Representative (option 2 above) to request changes in your future contribution, transfer of existing fund(s) or rebalance all funds to new allocations.
- **Make changes online:** Go to www.ccoera.org, click the "Access Your Account" link and login to your account. All types of investment changes can be made from the links under the "Transactions" icon (see above.) You just need to click the link and follow the online instructions for the particular change you want to make - Transfer Existing Investments; Change Future Investments; Rebalance All Existing and/or Future Investments.