



## You're All Set to Log-In

Dear 401(k) Plan Participant,

You're all set! Your new online Schwab account has been activated and you are now able to log-in to your online dashboard. Please follow the log-in instructions below to complete the enrollment process or fill out the attached hardcopy forms and submit them to your employer.

Perfect401(k)<sup>™</sup> is brought to you by Everington Consulting, Inc. and Wellington Consulting Services, Inc. (Collectively: The Everington Companies), which were selected by your employer to deliver the services needed to run your company's 401(k) retirement plan.

**We at Perfect401(k) appreciate your business and look forward to assisting you now and in the future towards a rewarding retirement.**

### LOG-IN INSTRUCTIONS

- 1) Visit <http://www.perfect401k.com/user-central>
- 2) Click on the "Participant Portal" button on the right-hand side of the web page.
- 3) Fill in User Name & Password
  - Your *initial* user name is your Social Security Number without dashes (XXXYYZZZZ)
  - Your *initial* password is your Date of Birth without dashes (MMDDYYYY)
- 4) Follow the easy 5-Step Enrollment Wizard.
  - *Please note: Once you have changed your user name and password, you will be unable to log-in using your SSN and DOB.*
- 5) Review your account to ensure your information is correct.
  - **Please note:** If enrolling for the first time, please allow 24 hours for processing before logging back into your account.

Should you have any questions please feel free to contact us at your convenience.

Best Regards,  
Your Perfect401(k)<sup>™</sup> Team  
Everington Companies