Fulton FINANCIAL ADVISORS

RETIREMENT PLAN SERVICES: WEBSITE INSTRUCTIONS

Welcome to the Fulton Financial Advisors Retirement Plan Services website, where your retirement plan information is as close as your computer 7 days a week, 365 days a year. Simply by logging on, you can obtain up-to-date account information and conduct account transactions.

To Get Started:

1. Go to *www.ffa401k.com*
2. Enter your **USER ID** (For your first visit, use your Social Security Number without dashes.)
3. Enter your **PASSWORD** (For your first visit, use the last 4 digits of your Social Security Number.)
4. Select **"Participant."**
5. The website requires a One-Time PIN to validate your identity. If a valid e-mail address or text-enabled phone number is available in your website profile, a One-Time PIN will be generated. Retrieve the PIN from your device and enter it when prompted. If no e-mail address or text-enabled phone number is found in your profile, follow the instructions to use Google Authenticator to retrieve the One-Time PIN and enter it when prompted.
6. On your initial visit to the website, you will be required to establish three Alternate Verification Questions and create a new User ID and Password.
7. Review the Personal Information in your website profile noting that you will be required to provide an e-mail address and a telephone number (preferably text enabled.) in the U.S.

AVAILABLE FEATURES:

- **Dashboard**
- **My Profile**
- **My Investments**
- **Manage My Account**
- **Planning/Tools**
- **Account History**
- **Online Statements**
- **Forms/Disclosures**
- **Fund Central**
- **IJoin**

For More Help:

Representatives at Fulton Financial Advisors Retirement Services Information Center are available to answer questions about your retirement account, help you obtain forms, assist you with access to the website, and walk you through transactions such as changing investment elections and transferring fund balances.

Services are available in both English and Spanish, Monday through Friday, 8am to 8pm (EST) at ***800.452.4190.***

HOW TO ENROLL IN THE RETIREMENT PLAN

*To begin, access the plan website at **www.ffa401k.com***
***Browser Recommendation:** Chrome, Microsoft Edge, Mozilla, Firefox or Safari*

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1. Enter your full Social Security Number in the **USER ID** field.
2. Enter the last four digits of your Social Security Number in the **PASSWORD** field.
3. Select ***"Participant"*** from the menu.
4. The plan website requires a One Time PIN (OTP) to verify your identity. If a valid e-mail address or text enabled phone number is available in your website profile, an OTP will be generated.
5. Retrieve the OTP from your selected device and enter it where prompted on the website.
6. If no e-mail address or text enabled phone number is found in your profile, please contact your HR or Payroll representative to ensure your contact information is entered in order to receive the OTP.
7. Next, you will be required to establish security questions, create a permanent **USER ID** and **PASSWORD,** and verify your e-mail address and telephone number, preferably text enabled.
8. You will be asked to specify how much you will be contributing to the retirement plan from each paycheck and whether you will be using pre-tax dollars, Roth dollars or both.
9. You will be prompted to choose the investment option(s) you will use within the retirement plan.
10. Finally, you will be asked to designate your beneficiary(s) for the retirement plan.
11. After all the above steps have been successfully completed, you will receive confirmation that your selections have been saved.

***Trouble?** Please call **800.452.4190** Monday – Friday, 8am-8pm (EST)*

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