Corporate Moneyline – Pension Module

User Guide – Pension information

This module of the application allows the User to view pension information associated with the logged in User. The guide will endeavor to assist the user to understand how to use the application.

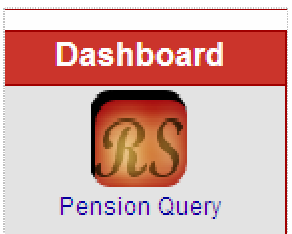
Table of Contents

Pension Dashboard

This module/page allows the user to view pension information such as:

- Member's Area
- Fund Information
- Monthly History
- Beneficiary Data
- Retirement Planning Projector

To access the above option click the Pension Query Tab shown on the Dashboard.



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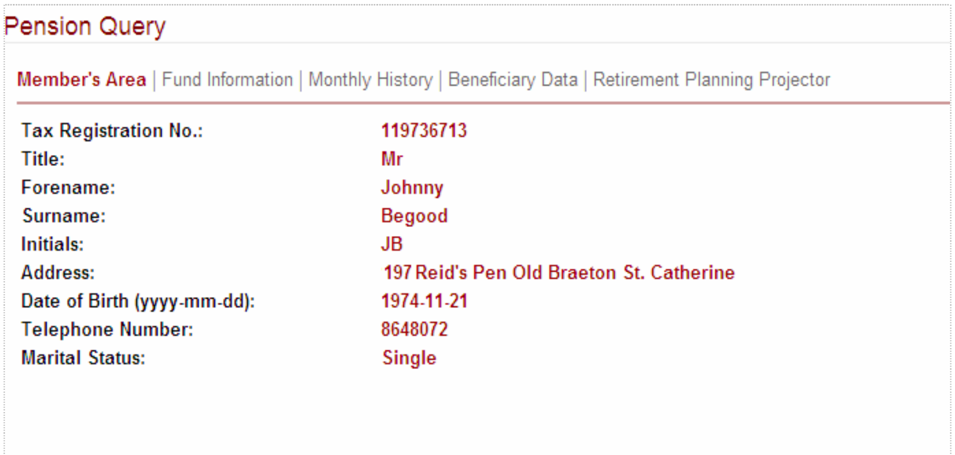
Member's Area

This screen shows basic information about the pensioner.



Pension Query

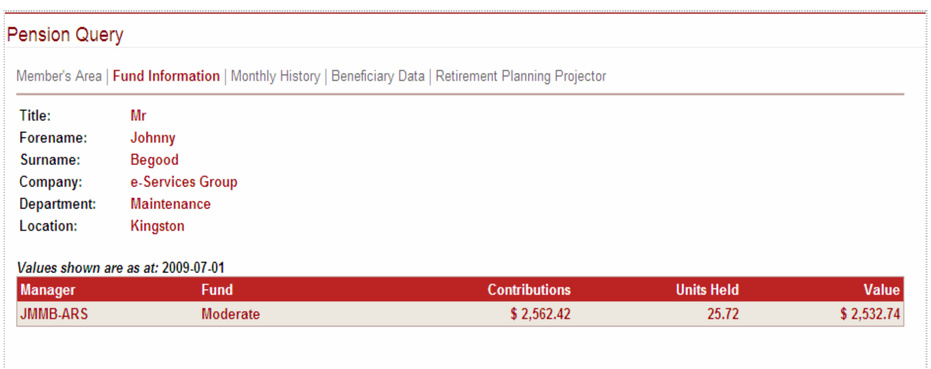
Member's Area | Fund Information | Monthly History | Beneficiary Data | Retirement Planning Projector

Tax Registration No.:	119736713
Title:	Mr
Forename:	Johnny
Surname:	Begood
Initials:	JB
Address:	197 Reid's Pen Old Braeton St. Catherine
Date of Birth (yyyy-mm-dd):	1974-11-21
Telephone Number:	8648072
Marital Status:	Single

NB. If the information shown does not correspond to what is expected to be seen please contact the Administrator.

Fund Information

This screen shows basic information about the fund such Manager, Fund (moderate, aggressive, conservative), Units held and Value of the fund.



Pension Query

Member's Area | Fund Information | Monthly History | Beneficiary Data | Retirement Planning Projector

Title:	Mr
Forename:	Johnny
Surname:	Begood
Company:	e-Services Group
Department:	Maintenance
Location:	Kingston

Values shown are as at: 2009-07-01

Manager	Fund	Contributions	Units Held	Value
JMMB-ARS	Moderate	$ 2,562.42	25.72	$ 2,532.74

NB. If the information shown does not correspond to what is expected to be seen please contact the Administrator.

Monthly History

This option allows the User to view contributions for the period specified using the Start and End Dates, just by changing the start/end date and clicking the 'Filter' button.

Pension Query

Member's Area | Fund Information | **Monthly History** | Beneficiary Data | Retirement Planning Projector

Title:	Mr
Forename:	Johnny
Surname:	Begood
Company:	e-Services Group
Department:	Maintenance
Location:	Kingston

Start Date: 2009-02-04 End Date: 2009-08-04 Filter

Date Record Invested	Effective Date	Company Contributions	Member Contributions	AVC Contributions
	2009-02-05	$ 0.00	$ 0.00	$ 0.00
2009-05-27	2009-03-01	$ 0.00	$ 600.00	$ 0.00
2009-05-27	2009-04-29	$ 0.00	$ 12.14	$ 0.00
2009-05-27	2009-04-30	$ 0.00	$ 750.00	$ 0.00
2009-05-28	2009-05-28	$ 0.00	$ 600.00	$ 0.00
2009-05-31	2009-05-31	$ 0.00	$ 0.15	$ 0.00
2009-06-29	2009-06-29	$ 0.00	$ 600.00	$ 0.00
2009-06-30	2009-06-30	$ 0.00	$ 0.14	$ 0.00

NB. If the information shown does not correspond to what is expected to be seen please contact the Administrator.

Beneficiary Data

This option allows the user to be able to view the list of beneficiaries and the nomination as per his wishers.

Member's Area | Fund Information | Monthly History | **Beneficiary Data** | Retirement Planning Projector

Title:	Mr
Forename:	Johnny
Surname:	Begood
Company:	e-Services Group
Department:	Maintenance
Location:	Kingston

Beneficiary's Forename	Beneficiary's Surname	Nomination/Expression of Wish Form %age	Type of Beneficiary
Audrey	Wright	70	Mother
Terry	Kingston	30	Fiance

NB. If the information shown does not correspond to what is expected to be seen please contact the Administrator.

Retirement Planning Projector

This Projector allows the User to be able to estimate how much contribution is required to achieve a specific pension goal at a specific time which is dependent on the start date of contribution and any initial lump sum to be included.

The screen allows for specific information to be entered by the User and delivers specific information base on what the User has entered.

The information to be provided by the User is (these are highlighted on the form using *):

- Starting Date (defaults to the date when contributions started for the current user - can be changed)
- Your Annual Salary
- Amount of your monthly Contribution (this should be up to 20% of your monthly salary)

  Where the amount is greater than 20% of monthly salary the message below will be shown on screen. Note however that the application will use the amount entered to do its calculations.

  > - Your monthly contirbution exceeds the maximum allowed based on your salary

- Annual Interest Rate (%)
- Date of Birth (defaults to the date of birth of the current user - can be change)
- Propose Retirement Age
- Present Value of Retirement Portfolio
- Annuity Payment per month
- Annual rate of return (%)

After the above information has been entered click on any of the 'Calculate' Calculate buttons and view the information generated by the application.

NB. If there is a problem with the Data entered the application will display messages at both the top and bottom of the screen.

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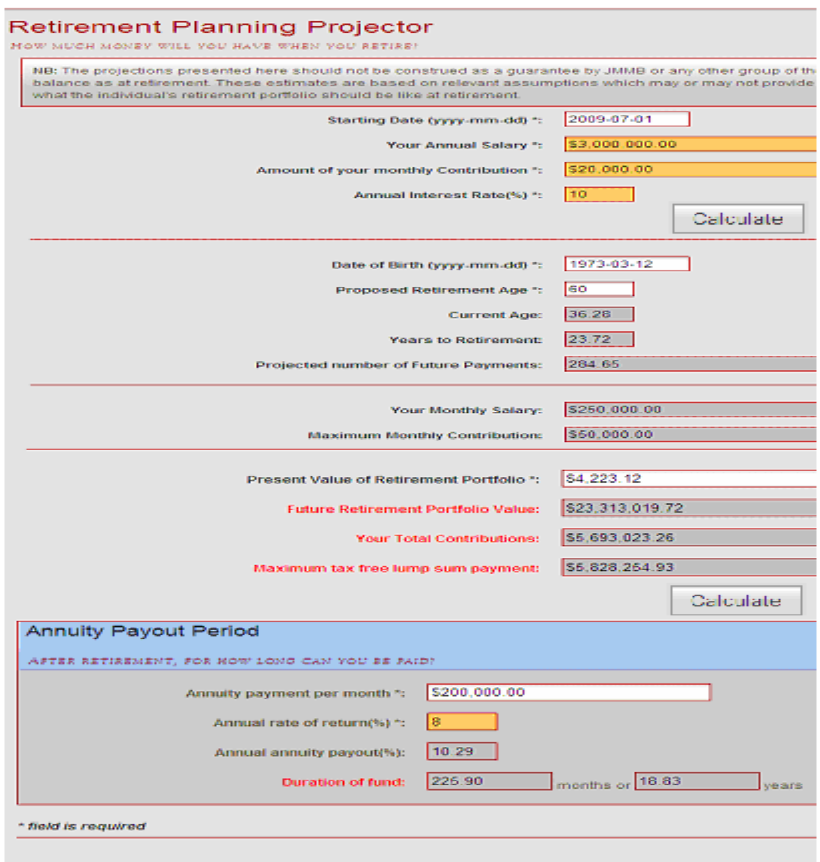
The information to be generated/calculated and shown by the application is:

- Current Age
- Years to Retirement
- Projected number of Future Payments
- Your Monthly Salary
- Maximum Monthly Contribution
- Future Retirement Portfolio Value
- Your total Contributions
- Maximum tax free lump sum payment



Please note the information shown at the top to the Retirement Planning Projector as shown below:

NB: The projections presented here should not be construed as a guarantee by JMMB or any other group of the member's likely portfolio balance as at retirement. These estimates are based on relevant assumptions which may or may not provide a reasonably accurate notion of what the individual's retirement portfolio should be like at retirement.

Pension User Administration

Importing Pension Users

This menu option can only be seen when a User with Administrative rights is logged into the application.

Administration tool-Pension User Importer

This option allows the User (typically an Administrator) to create multiple users at once (one page at a time).

By checking the check box circled below the user may select all Users in the list to create User profiles or individually check selected Users (as shown circled below) for which to create profiles.

Pension User Import

Corporate Users

☑	User	First Name	Last Name	Email	Member No.
☑	yestitle	lylteet	asaew-mhncl	lylteet8@corporate.com	3636
☑	aewimr	eriam	tyhew	eriam9@corporate.com	4208
☑	mbahsar	harams	teebnnt	harams10@corporate.com	4423
☑	htnlaeaiw	hanaltie	sewld	hanaltie11@corporate.com	5245
☑	ciaihshkne	nakieshci	iomtlahn	nakieshci12@corporate.com	5527
☑	hkscvenai	casiehkn	gons-vihier	casiehkn13@corporate.com	6288
☐	nxmoanr	nxrnao	cemnal	nxrnao14@corporate.com	6961
☑	mnanroxa	noaxnar	odcdalmn	noaxnar15@corporate.com	7147
☐	aronads	darnas	elakoy	darnas16@corporate.com	8040
☑	hseuaa-ykacn	eunk-asyaha	bemllpca	eunk-asyaha17@corporate.com	8464
☑	theesnerlt	stnteerhe	ele	stnteerhe18@corporate.com	8610
☑	ansnacyst	ntaanysc	wrttsea	ntaanysc19@corporate.com	9675
☑	tamgara	traaam	gwieo	traaam20@corporate.com	9519
☑	tmnsia	siatn	untcmngoha	siatn21@corporate.com	10230
☑	hjatlia	aahlit	ajcysgeon-kr	aahlit22@corporate.com	10605

DEFAULT ROLE: Pension Viewer | Import Users | Page: 1

NB. All users created in this manner will be given <u>pension viewer privileges</u> and may view their pension information.

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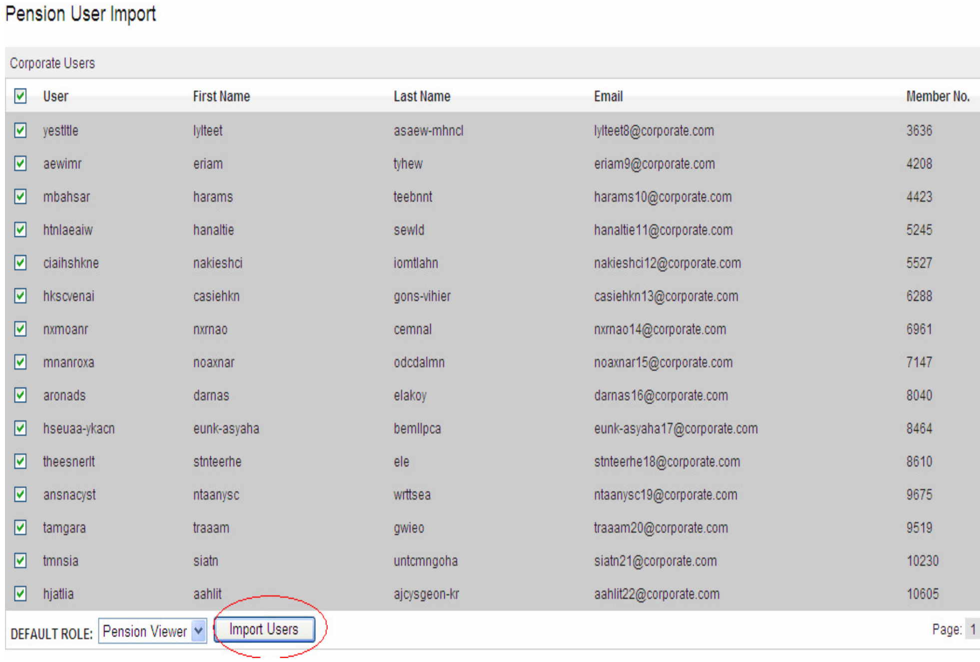


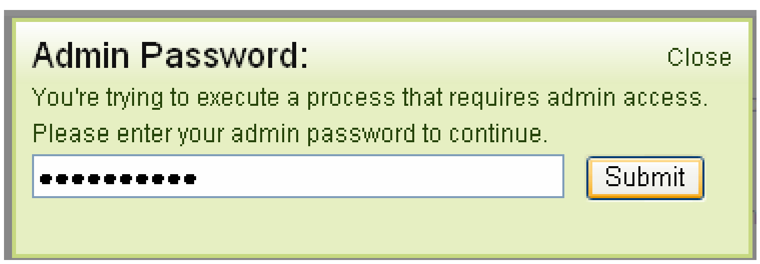
Pension User Import

Corporate Users

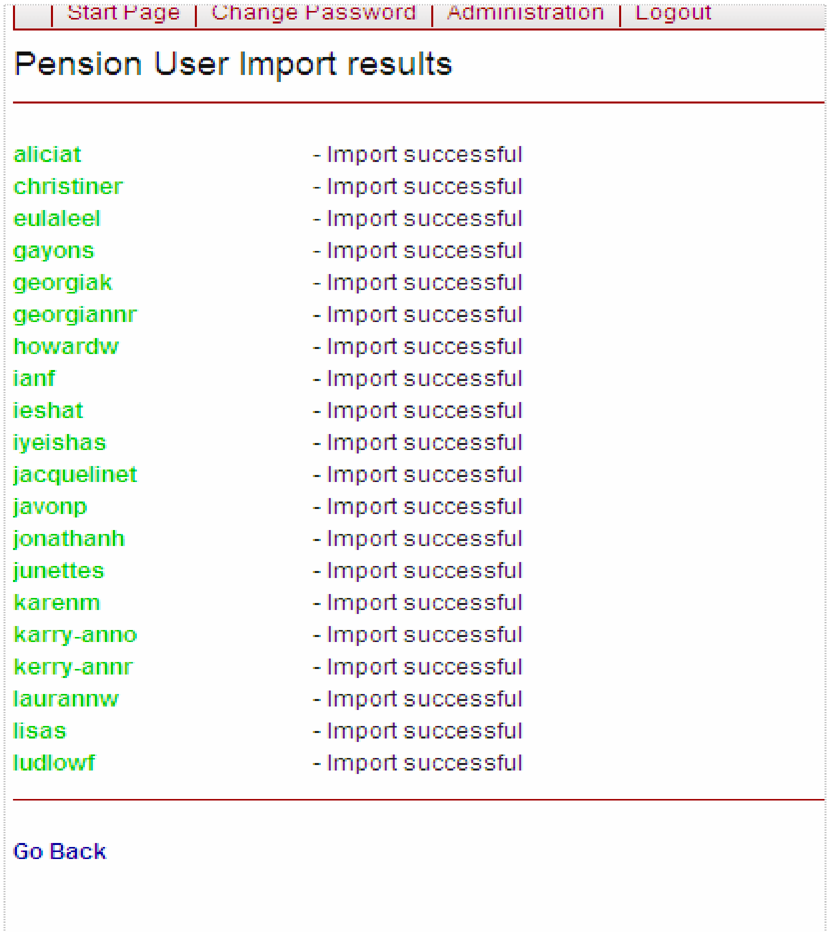
☑	User	First Name	Last Name	Email	Member No.
☑	yestitle	lylteet	asaew-mhncl	lylteet8@corporate.com	3636
☑	aewimr	eriam	tyhew	eriam9@corporate.com	4208
☑	mbahsar	harams	teebnnt	harams10@corporate.com	4423
☑	htnlaeaiw	hanaltie	sewld	hanaltie11@corporate.com	5245
☑	ciaihshkne	nakieshci	iomtlahn	nakieshci12@corporate.com	5527
☑	hkscvenai	casiehkn	gons-vihier	casiehkn13@corporate.com	6288
☑	nxmoanr	nxrnao	cemnal	nxrnao14@corporate.com	6961
☑	mnanroxa	noaxnar	odcdalmn	noaxnar15@corporate.com	7147
☑	aronads	darnas	elakoy	darnas16@corporate.com	8040
☑	hseuaa-ykacn	eunk-asyaha	bemllpca	eunk-asyaha17@corporate.com	8464
☑	theesnerlt	stnteerhe	ele	stnteerhe18@corporate.com	8610
☑	ansnacyst	ntaanysc	wrttsea	ntaanysc19@corporate.com	9675
☑	tamgara	traaam	gwieo	traaam20@corporate.com	9519
☑	tmnsia	siatn	untcmngoha	siatn21@corporate.com	10230
☑	hjatlia	aahlit	ajcysgeon-kr	aahlit22@corporate.com	10605

DEFAULT ROLE: Pension Viewer | Import Users | Page: 1

When all required User(s) have been selected, click on the 'Import Users' button (as shown above), to continue the process. You will then be prompted to enter the Administrator password.



If a valid password is entered then the following Import log will be displayed advising you of which User(s) were imported successfully.



Click ‘**Go Back**’ to go back to the previous screen to continue importation where necessary

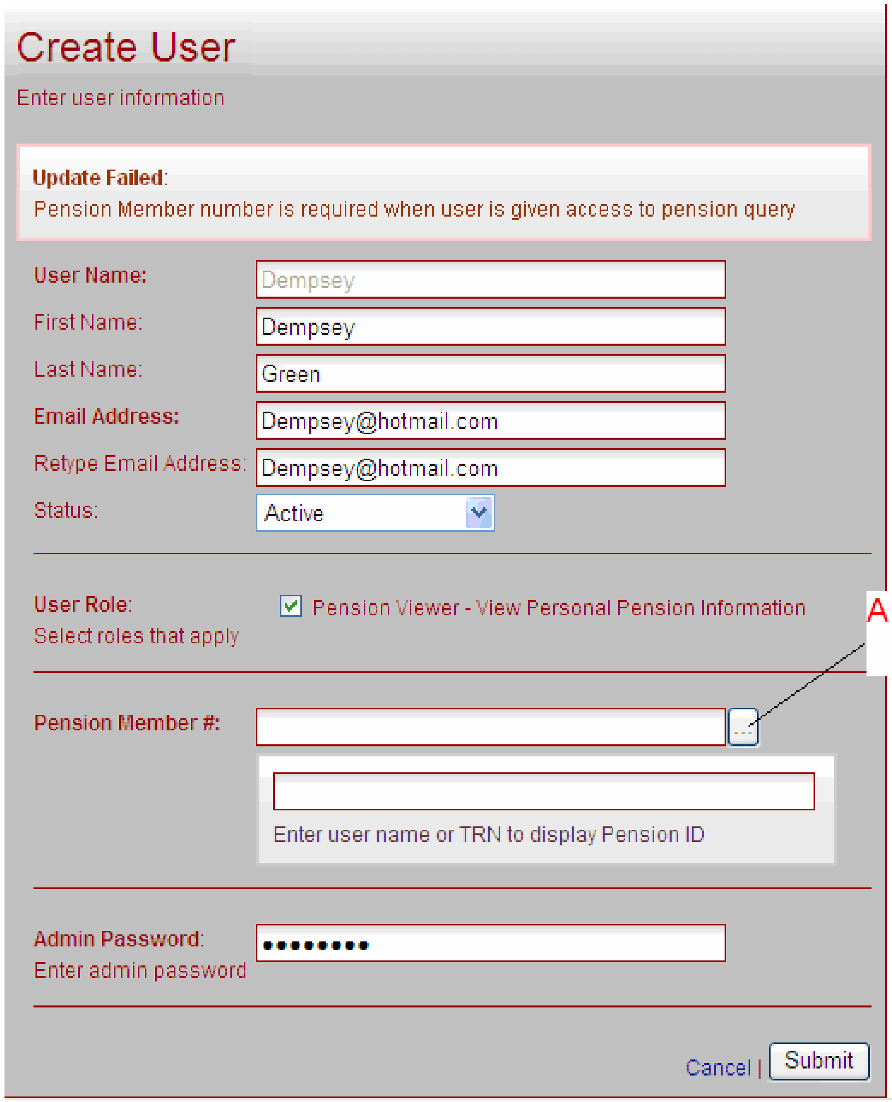
Assigning a Pension Member

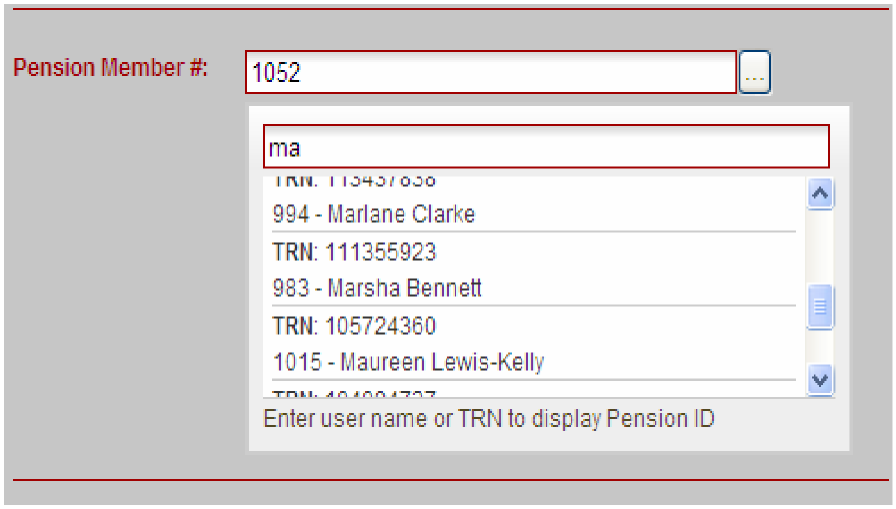
This section shows how to assign (or link) a Pension Member to the User login that's being created.

From the Edit User screen, click on the button highlighted at **'A'** (shown below) and a secondary line will appear prompting the User to enter either the:

- User Name
- TRN
- Pension ID

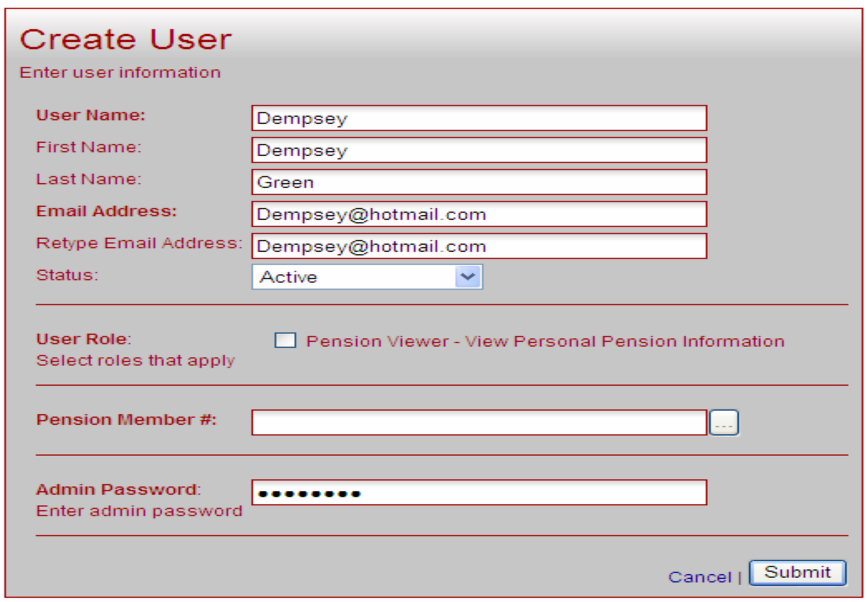
The screen will automatically filter after the first 2 characters have been entered. The User may then select the associated pension member for the list.


Create User
Enter user information
Update Failed:
Pension Member number is required when user is given access to pension query
User Name:
Dempsey
First Name:
Dempsey
Last Name:
Green
Email Address:
Dempsey@hotmail.com
Retype Email Address:
Dempsey@hotmail.com
Status:
Active
User Role:
Select roles that apply
Pension Viewer - View Personal Pension Information
A
Pension Member #:
Enter user name or TRN to display Pension ID
Admin Password:
Enter admin password
Cancel |
Submit

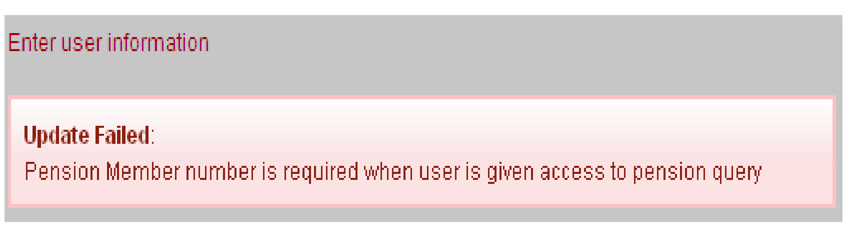


An Example of Screen reacting to first 2 characters entered.

- Enter the Admin Password



NB. Where the **User Role** is checked and a pension member was not selected the following message will appear.



NB. When a User is created an email message will be sent to advise him of his temporary password which must be changed at first log in. See Corporate Moneyline User Guide.