



AccessParticipant Frequently Asked Questions

How do I log in to my account?



Click on [AccessParticipant](#) to begin. Enter your Social Security Number (SSN) and four-digit Personal Identification Number (PIN) in the spaces provided. If you do not know your PIN, call our Participant Service Center toll-free at 888-203-4015. A representative will be available to assist you Monday through Friday, 9:00 am to 5:00 pm EST.

After clicking the “Login” button, a screen confirming your successful login should appear. The name of your plan(s) and the date and time of your last login will be listed. Click on the name of the plan you wish to access.

What should I do if my account is locked?

Contact your Plan Administrator (typically the Human Resources Representative of your employer), or call our Participant Service Center at toll-free 888-203-4015, Monday through Friday, 9:00 am to 5:00 pm EST.

How is the website organized?

After logging in, you will be directed to the Home Page. Three menu options are available on the bottom of the left menu panel and are accessible from any screen once you log in:

Home: A snapshot of your account.

- Total Account Balance
- Total Vested Balance
- Graphs – Your Account Balance Over the Last 4 Quarters, Your Account by Asset Class, and Your Account by Investment.
- Messages – Important account information posted by CDM and/or your employer.

Plan Contacts: Contact information for CDM and the Plan Sponsor (your employer)

Logout: Click here to exit your online session.



Note: There are seven (7) tabs along the top of each page. Clicking a tab allows you to choose from a variety of menu options that appear at the top of the left panel. Read the information below for an overview of each tab and corresponding menu options.

Participant Statement: Information about your account balance in a variety of formats

- **Aggregate, by Fund** – A breakdown of your account by investment option.
- **Aggregate, by Source** – A breakdown of your account by contribution source.
- **Detail, by Fund** – A breakdown of your account by investment option with contribution source detail.
- **Detail, by Source** – A breakdown of your account by contribution source with investment detail.

Personal Information: Your personal account information on record.

Fund Information: A list of your plan's investment options with links to detailed information.

- **Fund Links** – Fund name and links to a “fund fact” page and fund prospectus, where applicable.
- **Fund Performance** – A summary and comparison of performance for all available funds.
- **Short Term Redemption Fees (if applicable)** – Important information on mutual fund redemption fees.

Account History: A history of transactions in your account.

- **Completed Transactions** – View details of web-initiated transactions for a specified date range.
- **Transaction Detail** – Information about transactions that have been posted to your account.
- **Account Summary on Demand** – Print a consolidated statement for a specified date range.
- **Current Loans** – Information about your plan loans.
- **Personal Total Rate of Return Analysis** – Use this tool to view your personalized rate of return for a specified time period.
- **Distribution/Loan Status** – Look up the status and amount of pending and prior withdrawals from your account.



Transactions: Request investment changes to your account.

- **Pending Web Transactions** – View and cancel requested changes up until the time they are processed.
- **Fund-to-Fund Transfers** – Transfer balances from one fund to any number of others using only percentages. This transaction will not affect the investment of future contributions.
- **Rebalance** – Redistribute your current total account balance across a specified mix of investment options. This transaction will not affect the investment of future contributions.
- **Automated Rebalance** – Schedule a rebalance to occur automatically each month, quarter, or year.
- **Change Investment Elections** – Select investments for future contributions. This will not affect your current balance.

Information Center: Tools for planning retirement needs.

- **Links to Additional Information** – View your quarterly statements, link to the Social Security Administration’s website, and read information about your plan.
- **Retirement Calculator** – Project the value of your investments at retirement age and estimate how much you should be saving now in order to reach your retirement savings goals.

Account Maintenance: Update your contact information or your PIN.

- **Contact Information** – Your mailing address will be used to send important plan information and disclosures. Your email address will be used to send transaction confirmations and Account Summary reports should you choose to sign up for them.
- **Change PIN** – Choose a PIN and a PIN Hint question in the event you forget your PIN.
- **Preferences** – Sign up for Account Summary reports via email.

How do I change my PIN?

Go to the *Account Maintenance* screen and select “*Change PIN*” from the menu on the left side of your screen.



How do I view my account balance by fund or by source?

Go to the *Participant Statement* section. You will be offered four views of your account statement information - *Aggregate by Fund*, *Aggregate by Source*, *Detail by Fund*, and *Detail by Source*. If your plan uses Investment Model Portfolios, you can view the details of the underlying funds by clicking on the small arrow located next to the model fund name. Each of the statement views has a Printer Friendly Page option, which will open a separate window containing the statement page data formatted to fit neatly on an 8 ½ x 11 inch page.

How do I change my address?

Go to the *Account Maintenance* screen. Enter your new information and click “*Change Address.*” You may also change your email address on this screen.

How do I find out more information about the funds available in my plan?

Go to the *Fund Information* page. Each fund will have a link to a summary of fund performance information and a current prospectus. Click on the links provided and a new window will open with the information.

How can I see a snapshot of the funds available and their historical performance?

Go to the *Fund Information* page. Click “*Fund Performance.*”

Are any of my funds subject to Short Term Redemption Fees?

Go to the *Fund Information* page. Click “*Short Term Redemption Fees.*”

How can I view specific transactions, such as a recent contribution, distribution, or transfer?

Go to the *Account History* page and click “*Transaction Detail.*” Enter a date range and click “*Search.*” You can narrow the search by adding parameters such as category, source, and fund. This can also be downloaded to Excel by clicking the drop down box above your transaction details.



How do I print a statement?

Go to the *Account History* page and click “*Account Summary on Demand.*” Enter a date range and click “Submit Query.” Click on “Printer-Friendly Page” on the bottom left of the screen to format the statement for an 8½ x 11 inch sheet of paper.

What happens if I check the box “Receive monthly Account Summary via email”?

An Account Summary will be emailed to you at the beginning of each month. The Summary will show activity during the prior month. This emailed Summary will be in addition to your quarterly account statement.

You must have an updated email address on file to use this option. Go to the *Account Maintenance* screen to enter or change your email address.

I no longer wish to receive the Account Summary each month. How can I turn off this feature?

Go to the *Account Maintenance* screen and select “*Preferences*” from the menu on the left side of the screen. Uncheck the box “Receive monthly Account Summary via e-mail” and click “Save Preferences.”

I need a copy of my actual quarterly statement. Where can I print one?

Go to the *Information Center* page. Click “*Quarterly e-Statements*” under General Information. You may view, download, and print any of the statements available in the Statement Archive.

How can I transfer money from one fund to another?

Go to the *Transactions* page and click “*Fund-to-Fund Transfers.*”

From the drop down box, choose the fund from which you wish to transfer money. Choose the percentage of this fund to be sold. The fund will be sold on the basis of units. Therefore, a specific dollar amount may not be selected.

Using the drop down boxes on the right, choose the fund(s) you wish to purchase and the percentage of the proceeds of the sale to be used for each purchase.

Click “Submit Transfer.”



How can I rebalance my entire account?

You may rebalance your entire account according to your existing investment elections or to new elections. Go to the *Transactions* page and click “*Rebalance*.”

Select “Specific Percentages” (new investment percentage breakdown) or “Election Percentages” (investment percentage breakdown among existing investments).

If “Specific Percentages” is chosen, select the investments and percentages from the drop down boxes on the right. If “Election Percentages” is chosen, these amounts will automatically appear according to your current selections.

Click “Submit Rebalance.” This action will change your existing account balance but will not affect future contributions coming into the plan.

Can the system rebalance my account on a regular basis?

Yes. Go to the *Transactions* page and click “*Automated Rebalance*.” This rebalance will be to your current investment elections.

Check the box next to “Automatically Rebalance my Account” and select the frequency of rebalance.

How can I change the investment of my future contributions?

Go to the *Transactions* page and click “*Change Investment Elections*,” an option from the menu on the left side of your screen.

Using the drop down boxes on the right, choose new percentages for each fund. Click “Change Elections” to save your changes.

How do I make a withdrawal from my account?

To determine if you are eligible for a withdrawal, please consult your Summary Plan Description (SPD). If you do not have a copy, you may download one from the *Information Center* page (if available) or request one from your Employer.

Once you have determined your eligibility, contact your employer for the appropriate forms. Your employer will approve the transaction and forward the forms to CDM for processing.



How do I determine which investment options are appropriate for my age and investment goals?

A Financial Advisor is available to answer questions about the investment options available in your plan. The name and number of your Financial Advisor may be found on your quarterly statement or obtained through your Employer.

I have more questions about the website. Is there someone I can talk to?

You may call our Participant Service Center toll-free at 888-203-4015, Monday through Friday, between 9:00 am and 5:00 pm EST.