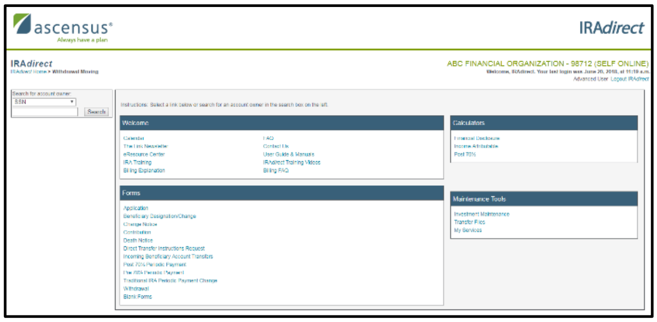
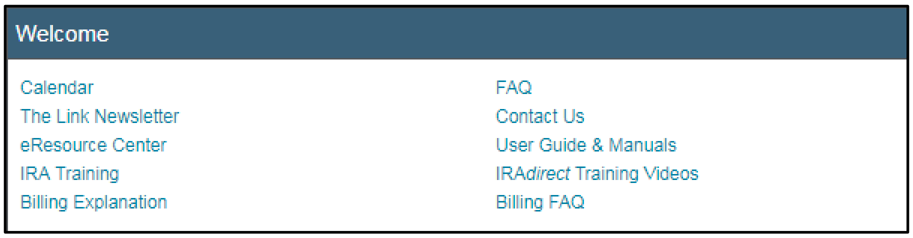


When the user logs into IRA*direct*®, the homepage appears. The homepage screen has four main sections: **Welcome, Forms, Calculators,** and **Maintenance Tools.**



The **Calendar** link provides access to printable calendars for the current, future, and previous quarters. It is a helpful tool to keep users on track with any account-related tasks and deadlines.

The Link Newsletter takes the user to a monthly publication that provides news and solutions for individuals involved in the retirement and savings plan industry.

The **eResource Center** link connects the user with a collection of tools and compliance information to help with the administration of the financial organization's program.

The **IRA Training** link redirects the user to the Ascensus.com website. This website lists all available training opportunities, such as distance learning, instructor-led events and courses, and supporting training products.

The **FAQ** link includes a page of frequently asked questions that are updated seasonally, which organization staff may find helpful throughout the year.

The **Contact Us** link provides a list of all of the ways to contact Ascensus.

The **User Guide & Manuals** link accesses a variety of compliance and reference manuals, as well as the IRA*direct* User Guide.

The **IRA*direct* Training Videos** link accesses a series of recorded tutorials that provide assistance with the operational aspects of IRA*direct*.

The **Billing Explanation** is a detailed explanation of the semi-annual billing invoice.

The **Billing FAQ** lists frequently asked questions about the Ascensus IRA*direct* billing process.

Homepage Navigation

The **Forms** section of the homepage contains links to the form wizards and blank forms. The form wizards walk the user step-by-step through the form completion process, while the **Blank Forms** feature allows users to print blank copies of the Ascensus forms to complete by hand.

Forms

- Application
- Beneficiary Designation/Change
- Change Notice
- Contribution
- Death Notice
- Direct Transfer Instructions Request
- Incoming Beneficiary Account Transfers
- Post 70½ Periodic Payment
- Pre 70½ Periodic Payment
- Traditional IRA Periodic Payment Change
- Withdrawal
- Blank Forms

In the **Calculators** section, there are links to three calculators. The **Financial Disclosure** calculator is used to create a customized projection table to meet the disclosure requirements when establishing a Traditional or Roth IRA. The **Income Attributable** calculator is used to determine the net income attributable to an excess or recharacterized contribution. The **Post 70½** calculator is completed before an IRA owner attains age 70½ to *estimate* the amount of the required minimum distribution for that account owner after reaching age 70½.

Calculators

- Financial Disclosure
- Income Attributable
- Post 70½

In the **Maintenance Tools** section, the **Investment Maintenance** link allows the user to add or update investment information for the financial organization's IRA*direct* profile. This feature is helpful when creating an account *Application* (*Simplifier*®) or *Contribution and Investment Selection* form because the investment information displays on the form. There is also a link to the financial organization's **My Services** page.

Maintenance Tools

- Investment Maintenance
- Transfer Files
- My Services