



**Great-West
Advisor Online tool
User Guide**

Contents

Launch Custom Model Application	7
Introduction	7
Great-West PartnerLink®	7
Launch PartnerLink and Login	7
Landing Page	7
Access Custom Model Pages.....	7
Create a Model.....	8
Introduction	8
Create an Asset Allocation Model	8
Asset Allocation Landing Page.....	8
Target-Date Preloaded Glide Path Model.....	9
Introduction	9
Create a Target-Date Preloaded Glide Path Model	9
Step 1: View Glide Path Asset Categories and Select an Effective Date	10
Overview.....	10
View Asset Categories	10
Select Effective Date	12
View Graph of Target-Date Glide Path.....	13
Continuing to the Next Step.....	13
Step 2: Assign Fund Allocation Percentages.....	14
Overview.....	14
Assign Asset Category Fund Percentages in an Age Band.....	15
Introduction of the Prorate among Asset Categories Link.....	16
Review Fund Categories after the use of the Prorate among Asset Categories Link.....	17
Modify Asset Category Fund Allocation Percentage	18
Define the Copy Forward among Age Bands Button	19
Save the Model.....	21
Step 3: Create the Models	22
Overview.....	22
Select Model Name Format.....	22
Select Rebalance Frequency	23
Select Rebalance Frequency Effective Date.....	23
Select Model Year Increments	24
Select Model Start Year.....	24
Select Model End Year	25
Modify Model Increments	25
Modify a Model Start Year or a Model End Year.....	26
Step 4: Review the Models	27

Overview.....	27
Review Models and Fund Composition.....	27
Exit Model Creation before Submitting.....	27
Step 5: Accept and Submit Models.....	28
Overview.....	28
Confirm Effective Date.....	28
Modify Effective Date.....	28
Accept and Submit Models.....	29
Confirmation of Submission.....	29
Target-Date Model Custom Glide Path Model.....	30
Introduction.....	30
Create Target-Date Custom Glide Path Model.....	30
Step 1: Enter Glide Path Characteristics and Assign Asset Category Percentages.....	31
Overview.....	31
Step 1 part 1: Enter Glide Path Characteristics.....	31
Enter Glide Path Characteristics.....	31
Step 1 part 2: Assign Asset Category Percentages.....	33
Assign Percentages for each Asset Category in each Age Band.....	33
Introduction of the Copy Forward among Age Bands Button.....	34
Activate.....	34
Save the model.....	36
Continue to the Next Step.....	36
Step 2: Assign Fund Allocation Percentages.....	37
Overview.....	37
Assign Asset Category Fund Percentages in an Age Band.....	38
Introduction of the Prorate among Asset Categories Link.....	39
Review Fund Categories after the use of the Prorate among Asset Categories Link.....	40
Modify Asset Category Fund Allocation Percentage.....	41
Save the model.....	42
Step 3: Create the Models.....	43
Overview.....	43
Select Model Name Format.....	43
Select Rebalance Frequency.....	44
Select Rebalance Frequency Effective Date.....	44
Select Model Year Increments.....	45
Select Target-Date Model Start Year.....	45
Select Model End Year.....	46
Modify Model Increments.....	46
Modify a Model Start Year or a Model End Year.....	47
Step 4: Review the Models.....	48

Overview.....	48
Review Models and Fund Composition.....	48
Exit Model Creation before Submitting.....	48
Overview.....	49
Step 5: Accept and Submit Models	49
Confirm Effective Date.....	49
Modify Effective Date.....	49
Accept and Submit Models.....	50
Confirmation of Submission.....	50
Risk-Based Preloaded Template Model	51
Introduction.....	51
Create a Risk-Based Preloaded Template Model.....	51
Step 1: View Template Asset Categories and Select an Effective Date	52
Overview.....	52
Review Risk Template Asset Categories	52
Select Effective Date	53
Step 2: Select Fund Allocation Percentages for each Asset Category	54
Overview.....	54
Assign Percentage Allocations in Asset Categories	55
Introduction of the Prorate Among Asset Classes Link.....	56
Activate.....	56
Review Fund Categories after the use of the Prorate among Asset Categories Link.....	57
Modify Asset Category Fund Allocation Percentage	58
Save the model.....	59
Step 3: Create the Models.....	60
Overview.....	60
Select Rebalance Frequency	60
Select Rebalance Frequency Effective Date.....	61
Step 4: Review the Models.....	62
Overview.....	62
Review Effective Date and Fund Percentages.....	62
Exit Model Creation before Submitting.....	63
Step 5: Accept the Models and Submit	64
Overview.....	64
Accept and Submit Models.....	64
Confirmation of Submission.....	64
Risk-Based Model with Custom Template	65
Introduction.....	65
Create a Risk-Based Custom Template Model.....	65
Step 1: Entering Templates Characteristics and Assigning Percentages Asset Categories	66

Overview.....	66
Step 1 part 1: Enter Template Characteristics	66
Create Template Name	66
Select Effective Date	67
Assign Percentage Allocations to Asset Categories	68
Step 1 part 2: Assign Percentages to Asset Categories	68
Save the model.....	69
Step 2: Select Fund Allocation Percentages for each Asset Category	70
Overview.....	70
Assign Percentage Allocations in Asset Categories	71
Introduction of the Prorate Among Asset Classes Link.....	72
Activate	72
Review Fund Categories after the use of the Prorate among Asset Categories Link.....	73
Modify an Asset Category Fund Allocation Percentage.....	74
Save the model.....	75
Overview.....	76
Step 3: Create the Models.....	76
Select a Rebalance Frequency	76
Select Rebalance Frequency Effective Date.....	77
Step 4: Review the Models	78
Overview.....	78
Review Asset Categories and Fund Percentages.....	78
Exit Model Creation before Submitting.....	79
Step 5: Accept the Models and Submit	80
Overview.....	80
Accept and Submit Models.....	80
Confirmation of Submission.....	80
View, Edit and Submit Models	81
Overview.....	81
View, Edit and Submit Target-Date Model	82
Overview.....	82
Modify Target-Date Asset Category Percent Allocations	84
Modify Target-Date Fund Allocations	85
Modify a Target-Date Model Summary	86
View Target-Date Asset Allocation Graphs	87
Delete a Target-Date Model	87
View, Edit and Submit Risk-Based Model	88
Overview.....	88
Modify Risk-Based Asset Category Allocations	90
Modify Risk-Based Fund Allocations	91

Modify a Risk-Based Model Summary	92
Delete a Risk-Based Model	93
Submit Model with Modifications	94
Overview	94
Submit a Modified Model	94
Accept and Submit Models	94

Launch Custom Model Application

Introduction

The Custom Model Advisor Online tool is the interface that is used to create, maintain, and control the custom models created with the Great-West Custom Model Solution.

Great-West PartnerLink®

As a Great-West advisor, you access the system using *PartnerLink*.



Launch PartnerLink and Login

On the *PartnerLink* user interface page, login to *PartnerLink* using your assigned login information.

1. Type **Username**.
 2. Type **Password**.
 3. Click **Login**.
-

Landing Page



Access Custom Model Pages

Create custom models by entering the plan number in the Search Plan field (a list may appear as you type the plan number).

1. Select the plan.
2. Press **Enter** or **Go**.

The plan Summary page displays.



Create a Model

Introduction The Summary page displays general information for the plan.

Create an Asset Allocation Model

To create a model for the plan:

1. Click the **Administration** drop-down arrow to view the list.



2. Select **Asset Allocation Model** from the drop-down list.
-

Asset Allocation Landing Page

Target-Date Models and Risk-Based Models are created, controlled and maintained from the Asset Allocation page.



Target-Date Preloaded Glide Path Model

Introduction On the Asset Allocation Model landing page:

1. Select **Create Target-Date Model** icon.



A new Asset Allocation Model set up page displays.



Note: For this example, the plan only has employee-directed money. If the selected plan has employer-directed money, an additional window displays under the Employee Directed Glide Path for the creation of an Employer Directed Money Model. Creating an Employer Directed Money Model uses the same steps as the Employee Directed Model outlined below.

Create a Target-Date Preloaded Glide Path Model

Each of Ibbotson's Preloaded Glide Paths displays different options. Each glide path varies in risk and varies in asset category complexity level.

1. Select a glide path from the **Preloaded Glide Path** drop-down list.



2. Click **Continue**.

Note: The choice of a Preloaded Glide Path starts a five-step process to create a model for the plan. Continue to the next section to learn more about each step.

Step 1: View Glide Path Asset Categories and Select an Effective Date

Overview

Creating a Target-Date Model with Preloaded Glide Path is a five step process. On each step or page, information on the glide path is displayed at the top of the screen.

The glide path name is a standard name preloaded into the system, including the risk level. The glide path Risk Classification is conservative, moderate, or aggressive. To the right of the glide path name is the type of money the glide path utilizes.



Step 1 of 5

Glide Path Name:	DEMO PRELOAD CONSERVATIVE (EXPANDED)		
Glide Path Risk Classification:	CONIS	Type:	Employee Directed
Glide Path Start Age Band:	18	Glide Path End Age Band:	95
Glide Path Retirement Age:	65		
Effective Date:	02/01/2012	Glide Path Age Range Bands:	5 Year Incremental

View Asset Categories


After the selection of a Preloaded Glide path, the first of 5 screens displays the Glide Path Asset Categories.



ASSET ALLOCATION MODEL SETUP

Step 1 of 5

Asset Class	Asset Class	Asset Class	Asset Class	Asset Class	Asset Class	Asset Class	Asset Class	Asset Class	Asset Class
...

1. Hover over the **Question Mark** icon  and information displays with more details on each step.



Target Dated Glide Path

Step 1 of 5

Glide Path Name: DEMO PRELOAD CONSERVATIVE (EXPANDED)

Glide Path Risk Classification: CONIS

Glide Path Start Age Band: 18

Glide Path Retirement Age: 65

Effective Date: 02/01/2012

View: View Glide Path asset classes and choose the effective date at least 5 business days into the future.

Important: The effective date must be at least five business days into the future from when this model is submitted to allow for large trade notices to go out to the fund houses. The system automatically defaults to a selected date five days into the future from the date the glide path is initially created.

Step 1 Continued

To the right of the Effective Date field is the Glide Path Age Range Bands field. This example is set at 5 Year Increments; the glide path is going to glide every 5 years, and the asset allocation changes every 5 years.

Step 1 of 5

Glide Path Name: DEMO PRELOAD CONSERVATIVE (EXPANDED)
 Glide Path Risk Classification: CONS Type: Employee Directed
 Glide Path Start Age Band: 18 Glide Path End Age Band: 95
 Glide Path Retirement Age: 65
 Effective Date: 02/01/2012
 Glide Path Age Range Bands: 5 Year Incremental

Glide Path											
Age Ranges	18-22	23-27	28-32	33-37	38-42	43-47	48-52	53-57	58-62	63-67	68-72
Asset Classes											
Target Date 2050+	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Target Date 2041-2045	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Target Date 2031-2035	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Target Date 2021-2025	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Target Date 2011-2015	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Mid-Cap Value	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Multisector Bond	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %


In our example, the age ranges are displayed in 5 year increments from the first age range of 18-22 on the left-hand side, until the glide path age range reaches 93-95 on the right.


Asset Categories are listed in the left-side column. Within each table, percentages assigned by Ibbotson display for each asset category and age range, which at the bottom of the grid, all columns add up to a 100%.

Step 1 Continued

Select Effective Date

1. Click the **Calendar** icon  next to the default date.

Step 1 of 5 

Glide Path Name:	DEMO PRELOAD CONSERVATIVE (E
Glide Path Risk Classification:	CONS
Glide Path Start Age Band:	18
Glide Path Retirement Age:	65
Effective Date:	02/01/2012 

A calendar window displays.



2. Select a different month from the month drop-down list.



3. Select the appropriate year.
 4. Select a date that is more than 5 business days in the future.
 5. Close the **Calendar** window.
-

After the effective date is chosen, the effective date is updated in the informational header.

Step 1 of 5 

Glide Path Name:	DEMO PRELOAD CONSERVATIVE (EMPLOYEED)	Employee Default	
Glide Path Risk Classification:	CONS	Task	
Glide Path Start Age Band:	18	Glide Path End Age Band:	65
Glide Path Retirement Age:	65	Glide Path Age Range Bands:	3 Year Incremental
Effective Date:	02/01/2012		

Glide Path


Age Ranges:	18-22	23-27	28-32	33-37	38-42	43-47	48-52	53-57
-------------	-------	-------	-------	-------	-------	-------	-------	-------

The glide path displays age ranges across the top of the chart.

Step 1 Continued

View Graph of Target-Date Glide Path

To view a graph of the Target-Date Glide Path asset allocation:

1. Scroll to the bottom of the Asset Allocation page.
2. Click **View Graph**. 

A pop-up window displays a graph of the glide path composition for each age band and the percent composition of each band.



Note: The glide path becomes more conservative as it reaches the set retirement age indicated on the glide path header.

3. Hover over the graph's bars.
4. Informational balloons display containing the asset category and the percentage assigned to that asset category in each age band.



5. Close the graph pop-up window.

Continuing to the Next Step

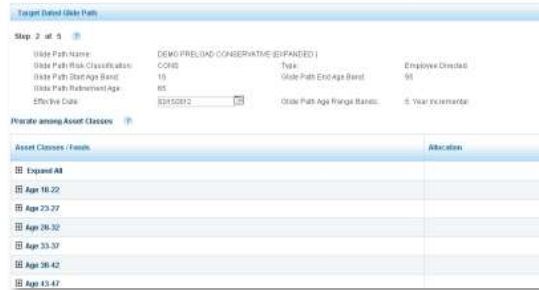
To continue to the next step in creating a Model:


1. Click **Continue**.
-

Step 2: Assign Fund Allocation Percentages

Overview


Step 2 allows you to assign the fund allocation percentages within each Asset Category for each age band. All allocations should total 100% within each asset category, and every fund has a percentage greater than zero.



1. Hover over the **Question Mark** icon  and information displays with more details on this step.



Age bands for the glide path display in the left-hand column.

2. Click **Expand All**  to view all funds within each asset category for all age bands.

Asset Classes / Funds	Allocation
<input checked="" type="checkbox"/> Expand All	
<input checked="" type="checkbox"/> Age 18-22	
<input checked="" type="checkbox"/> Small Growth <ul style="list-style-type: none"> Principles Growth Cap Growth Fund I 0.00 % 	0.00 %
Fund Percentage Totals:	0.00 %
<input checked="" type="checkbox"/> Mid Cap Blend <ul style="list-style-type: none"> Fund Advisor Leveraged Cap Blk Y 0.00 % Leveraged Value Opportunities A 0.00 % 	0.00 %
Fund Percentage Totals:	0.00 %
<input checked="" type="checkbox"/> Foreign Large Blend <ul style="list-style-type: none"> American Funds Euro Pacific Growth-R 0.00 % 	0.00 %
Fund Percentage Totals:	0.00 %
<input checked="" type="checkbox"/> Large Blend <ul style="list-style-type: none"> State St Ventures-R 0.00 % S&P 500 Index 0.00 % 	0.00 %

3. Click **Close All**  to close all age bands.


Step 2 Continued

Funds Load into Asset Categories

The funds previously selected for the plan automatically load into this page within the respective asset category according to the Morningstar categorization.

Assign Asset Category Fund Percentages in an Age Band

The Custom Model Online tool allows you to assign fund percentages for each asset category within each age band.

1. Select the first age band. 
2. Type a numerical value of a percentage in the **Allocation** field.
3. Press **Enter** or **Return**.



Asset Classes / Funds	Allocation
<input type="checkbox"/> Close All	
<input type="checkbox"/> Age 18-22	
<input type="checkbox"/> Small Growth	
RidgeWorth Small Cap Growth Fund I	100 %
Fund Percentage Totals:	100 %

Note: If a category has only one fund, allocate a 100 to the fund, press **Enter** or **Return** to automatically enter the percentage total in the **Fund Percentage Total** field.

If there are two or more funds, repeat steps 1 and 2 above until all funds within the category have percentages assigned.



Asset Classes / Funds	Allocation
<input type="checkbox"/> Close All	
<input type="checkbox"/> Age 18-22	
<input type="checkbox"/> Small Growth	
RidgeWorth Small Cap Growth Fund I	100 %
Fund Percentage Totals:	100 %
<input type="checkbox"/> Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	20 %
Lord Abbett Value Opportunities A	80 %
Fund Percentage Totals:	100 %

4. Check to verify the **Fund Percentage Totals** field is 100%.

Important: Allocations must be selected for all age bands. Repeat the process for all the categories within an age band using the same 4 steps or use the **Prorate among Asset Categories** link. Select each age band to change the allocation fund percentages if required.

Step 2 Continued

Introduction of the Prorate among Asset Categories Link

The **Prorate among Asset Categories** link [Prorate among Asset Classes](#) facilitates fund percentage allocations across age bands. This link prorates or automatically fills in additional fields with equal percentages to each fund within each asset category.

Important: The **Prorate among Asset Category** link overwrites all current allocations; however the ability to selectively modify the fund percentages within each age band is retained.

Activate

To activate the **Prorate among Asset Categories** link at the top of the Asset Categories/Funds section:

1. Click the **Prorate among Asset Categories** link. [Prorate among Asset Classes](#)



2. A warning dialogue box displays the message: “This action will assign equal percentages to each fund within every asset category, and will overwrite current allocations. Do you want to Continue?”



3. Click **OK**.

After clicking **OK**, the Step 2 page reloads, and all asset category age bands are collapsed.




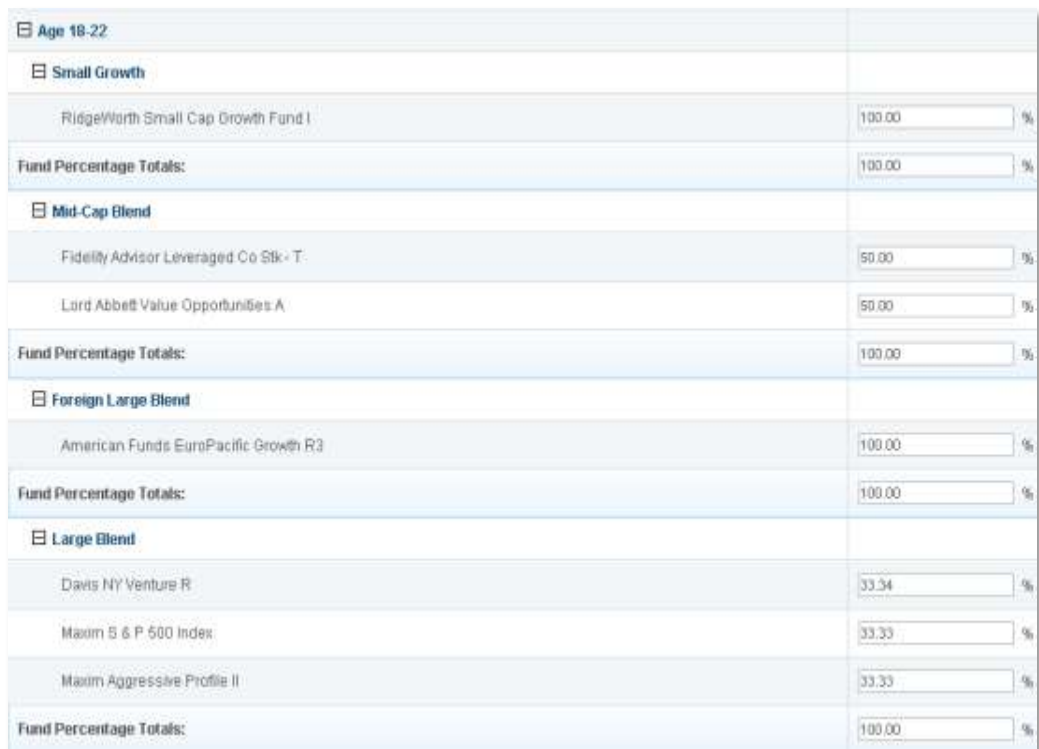
Step 2 Continued

Review Fund Categories after the use of the Prorate among Asset Categories Link

The use of **Prorate among Asset Categories** link assigns equal percentages to all funds within each category for all age bands.

Use the following steps to review the percentages the system assigns to the funds that are within each one of the Asset Categories.

1. Select the first age band. 
2. Review the percentages the system has assigned to the funds within each one of the asset categories.




Age 18-22	
Small Growth	
RidgeWorth Small Cap Growth Fund I	100.00 %
Fund Percentage Totals:	100.00 %
Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk< T	50.00 %
Lord Abbett Value Opportunities A	50.00 %
Fund Percentage Totals:	100.00 %
Foreign Large Blend	
American Funds EuroPacific Growth R3	100.00 %
Fund Percentage Totals:	100.00 %
Large Blend	
Davis NY Venture R	33.34 %
Maxim S & P 500 Index	33.33 %
Maxim Aggressive Profile II	33.33 %
Fund Percentage Totals:	100.00 %

In the example above, after the **Prorate among Asset Categories** link was clicked, each of the two funds in the Mid-Cap Blend was assigned 50%. In the case of the Large Blend, which has three different funds, the system has assigned equal values that add up to 100% to each one of the funds.

Step 2 Continued

Modify Asset Category Fund Allocation Percentage

To modify or change asset category fund allocation percentages in a single age band:

1. Select an age band 



Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	50.00 %
Lord Abbett Value Opportunities A	50.00 %
Fund Percentage Totals:	100.00 %

2. Type a numerical value of a percent for the fund in the allocation field.



Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	20 %
Lord Abbett Value Opportunities A	50.00 %
Fund Percentage Totals:	70 %

3. Repeat steps 1 and 2, typing in numeric values on each fund within the age band.
4. Press **Enter** or **Return**.

The system automatically fills in the Fund Percentage Totals after pressing the **Enter** or **Return**.

5. Check to make sure the **Fund Percentage Totals** is 100%.




Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	50 %
Lord Abbett Value Opportunities A	50 %
Fund Percentage Totals:	100 %

Note: This modification only changes the percentages in a single age band, and in a single fund category.

Step 2 Continued


Define the Copy Forward among Age Bands Button

The **Copy Forward among Age Bands** button  facilitates changes to the assigned percentages of an age band through all of the age bands, allowing you to quickly and efficiently transfer fund percentages across age bands within the glide path.


Important: Use of the **Copy Forward among Age Bands** button overwrites all current allocations.

The **Copy Forward among Age Bands** button modifies the fund percentages field.

Activate

The **Copy Forward among Age Bands** button  is activated by modifying all age bands after the selected age band.

1. Select the first age band with the correct percentages assigned.



The screenshot shows a table titled "Fund Percentages" with columns for age ranges: 18-22, 23-27, 28-32, 33-37, 38-42, 43-47, 48-52, 53-57, and 58-62. The table has several rows for different asset classes. The first row, "Target Date 2025", has a yellow highlight in the first column (18-22) and a play button icon in the last column (58-62). Other rows include "Target Date 2030", "Target Date 2035", "Target Date 2040", "Target Date 2045", "Target Date 2050", "Target Date 2055", "Target Date 2060", "Target Date 2065", "Target Date 2070", "Target Date 2075", "Target Date 2080", "Target Date 2085", "Target Date 2090", "Target Date 2095", "Target Date 2100", "Target Date 2105", "Target Date 2110", "Target Date 2115", "Target Date 2120", "Target Date 2125", "Target Date 2130", "Target Date 2135", "Target Date 2140", "Target Date 2145", "Target Date 2150", "Target Date 2155", "Target Date 2160", "Target Date 2165", "Target Date 2170", "Target Date 2175", "Target Date 2180", "Target Date 2185", "Target Date 2190", "Target Date 2195", "Target Date 2200".

2. Click the **Copy Forward among Age Bands** button. 




The screenshot shows the same "Fund Percentages" table. The first row, "Target Date 2025", has a yellow highlight in the first column (18-22) and a play button icon in the last column (58-62). The second row, "Target Date 2030", has a yellow highlight in the second column (23-27) and a play button icon in the last column (58-62). This indicates that the percentages from the first row have been copied to the second row.

The assigned percentages are copied to the next age band.

Step 2 Continued


Modify Percentages after the use of the Copy Forward among Age Bands Button

The **Copy Forward among Age Bands** button  modifies the percentages for one of the asset categories in an age bands.

1. Select the first age band.
2. Select the first fund category percentage to modify.
3. Type a numeral value of a percentage in the fund percentage field.

Age Ranges	18-22 	23-27 
Asset Classes		
Target Date 2050+	0.00 %	0.00 %
Target Date 2041-2045	0.00 %	0.00 %
Target Date 2031-2035	0.00 %	0.00 %
Target Date 2021-2025	0.00 %	0.00 %
Target Date 2011-2015	0.00 %	0.00 %
Mid-Cap Value	0.00 %	0.00 %
Multisector Bond	0.00 %	0.00 %
Intermediate Government	50 %	55 %
Mid-Cap Growth	50 %	30 %
Small Growth	10 %	5 %

4. Repeat steps 2 and 3 until you have modified the fund percentages for that age band.
5. Scroll to the bottom of the screen to check the allocation of the age band **Asset Categories Percentage Totals** field is 100%.
6. Repeat steps 2 and 3 if the **Asset Categories Percentage Totals** field is more than 100% or less than 100% until the percent total is 100%.





Repeat the process for each age band or use the **Copy Forward Button**  to copy the modification across all succeeding age bands.

Step 2 Continued

Save the Model

The following series of buttons are located at the bottom right corner of Step 2.



- Click the **Back** button  to go back and change the information contained on the previous page.
- Click the **Save** button  to save the current information.
- Click the **Continue** button  to move to the next step.
- Click the **Cancel** button  to exit and stop the creation of the model. Everything up to that point is lost when using the cancel button unless the Save button has been used to save the information.

To exit the creation of the model and save the current version:

1. Click **Save**.
2. Click **Cancel** to exit the model.

Note: Click **View/Edit/Submit** icon to retrieve, edit, and submit any un-submitted model.



Continue to the Next Step

To continue to the next step in creating a model:

1. Click **Continue**.
-

Step 3: Create the Models

Overview Selecting the funds for the plan completes Step 1 and step 2. Step 3 creates the actual models for the plan.

1. Hover over the **Question Mark** icon  and an informational bubble displays more details on this step.



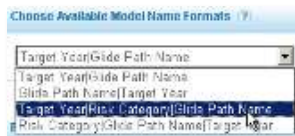
Select Model Name Format

To select a model name format from the Available Model Name Format allows some flexibility on the composition of the model name:

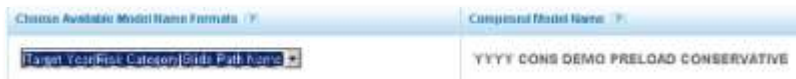
Model name formats:

- Target year/Glide Path Name
- Glide Path Name/Target Year
- Target Year/Risk Category/Glide Path Name
- Risk Category/Glide Path Name/Target Year

1. Select a model name from the **Available Model Name Format** drop-down list.



The new model name is reflected in the **Composed Model Name** field.

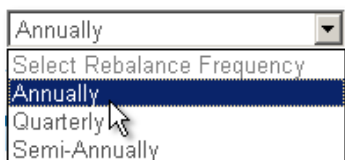


Step 3 Continued

Select Rebalance Frequency

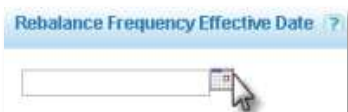
To select a rebalance frequency of annual, quarterly, or semi-annual:


1. Select **Rebalance Frequency** from the drop-down list.



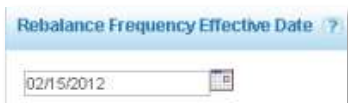
Select Rebalance Frequency Effective Date

To select a date to start the Rebalance Frequency:



1. Click the **Calendar** icon  next to the **Rebalance Frequency Effective Date** field.
2. Select the Month.
3. Select the Year.
4. Select the Date.
5. Close the **Calendar** window.

The date displays in the **Rebalance Frequency Effective Date** field.



Note: A model rebalances annually on the anniversary of the effective date, however a different date may be chosen.

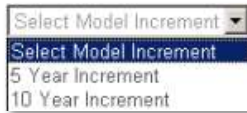
If, for example, the model is created on February 10th with an effective date of February 15, the selected Rebalance Frequency Effective Date may be any date during the calendar year.

Step 3 Continued

Select Model Year Increments

To select **Model Year Increments** to create models for every 5 year or 10 year increment:

1. Select either the 5 or 10 year increment from the **Model Increments** drop-down list.



Select Model Start Year

Select a **Model Start Year** to begin the models. Models are created for that year and each year designated in the model increment selection.

1. Select the **Model Start Year** from the **Model Start Year** drop-down list.



The selection displays in either 5 or 10 year increments depending upon the model increment.

In this example, the year 2020 is selected.



Step 3 Continued

Select Model End Year

Select a **Model End Year** to end the model creation. Additional models are created at a later date, as needed.

1. Select the **Model End Year** from the **Model End Year** drop-down list.



In this example, the year 2060 is selected.



Note: The Model End Year is reflected in the increments previously selected. For example, models created for the Model Start Year of 2010 and Model End Year of 2060 with an increment of 10 years has models for years: 2010, 2030, 2040, 2050 and 2060.

Modify Model Increments

Modifications are made to a model's increments to reflect a different year increment.

If a model is created with Model Increments of 10 years, the model is modified to a model using 5 year increments, giving participants more choices for models.

To modify **Model Increments**:

1. Select a 5 year increment from the **Model Increments** drop-down list.



The model changes necessitating a reselection of the **Model Start Year**.

Step 3 Continued

Modify a Model Start Year or a Model End Year

To modify a Model Start Year or a Model End Year:

1. Locate the **Model Start Year** or **Model End Year** drop-down list.



2. Select a different year.



Note: Changing the Model Increment to 5 years, creates models for every five years, 2015, 2020, 2025, through the model end year.

Continue to the Next Step

To continue to the next step in creating a model:

1. Click **Continue**.
-

Step 4: Review the Models

Overview

View a snapshot of the glide path and review models before submitting the models.

In step 4, the models created in step 3 display below the expanded header, along with the percentages for each one of the funds that make up the model.



Review Models and Fund Composition


The step 4 page allows a review of models and a confirmation that the fund composition percentages for each model **adds to 100%**.

To modify information on this page:

1. Click the **Back** button. 

Exit Model Creation before Submitting

If you are not ready to submit the model:

1. Click the **Asset Allocation Model** link  in the upper right hand corner of the screen. (This exits the model creation, but saves the created model in the plan).
2. Click **Submit** to finalize the model and return to modify.



Note: Click the **View/Edit/Submit** icon  on the Asset Allocation Model Setup landing page to make any modifications.

Edit or Continue

Submit the model if no change is required.

1. Click **Continue**.

Note: After the Continue button is clicked in step 4 and the models are created, the five step process needs to be completed in order for the models to be finalized and submitted.

Step 5: Accept and Submit Models

Overview

Step 5 is the end of the model creation process, where a model is accepted and submitted. Once a model is submitted it takes up to five business days to become effective.

Confirm Effective Date

The advisor must confirm the effective date is at least 5 business days into the future from the submission date.

Field	Value
Model Path Name	DEMO PRELOAD CONSERVATIVE (EXPANDED)
Glide Path Risk Classification	CONS
Glide Path Start Age Band	10
Glide Path Retirement Age	65
Effective Date	02/15/2012
Model Retention Frequency	Annual
Model Increment	5
Model Start Year	2010
Model Name	YYYY CONS DEMO PRELOAD CONSERVATIVE
Type	
Glide Path End Age Band	00
Glide Path Age Range Bands	5 Year increments
Retention Frequency Effective Date	02/15/2012
Model End Year	2099


If you wish to submit your request, please click "Accept and Submit"


Buttons: Accept and Submit, Back, Cancel

In the Step 5 image above, the effective date for this model is February 15th; the date of submission is January 25th. There is more than five business days between the effective date and the submission date allowing for large trade notices to go out to the fund houses.

A model submission is disallowed due to the 5 business day rule, if a model has a submission date of January 25th and an effective date of January 27th.

Modify Effective Date

For the modification of the effective date to satisfy the 5 business day rules it follows the same steps outlined in steps 1. Use the **Back** button  to return to step 3.

1. Click **Back**, to return to Step 4.
 2. Click **Back**, to return to Step 3.
 3. Click **Back** to return to Step 2
 4. Click **Back** to return to Step 1
 5. Click the **Calendar** icon  next to the Effective Date drop-down arrow.
 - 4 Select an effective date five business days from the submission date.
-

Step 5 Continued

Accept and Submit Models

To accept and submit the models:

1. Click **Accept and Submit**.

Accept Models

Step 5 of 5

Glide Path Name	DEMO PRELOAD CONSERVATIVE (EXPANDED)	Type	Employee Directed
Glide Path Risk Classification	CONV	Glide Path End Age Band	95
Glide Path Start Age Band	18	Glide Path Range Bands	5 Year Incremental
Glide Path Retirement Age	65	Rebalance Frequency Effective Date	02/15/2012
Effective Date	02/15/2012	Model End Year	2060
Model Rebalance Frequency	Annually	Model Name	YYYY GLOB DEMO PRELOAD CONSERVATIVE
Model Increment	5		
Model Start Year	2015		

If you wish to submit your request, please click "Accept and Submit"

Accept and Submit Back Cancel

Confirmation of Submission

After clicking **Accept and Submit**, a new page displays summarizing the glide path information and the model information, and it contains a confirmation number.

Confirmation

Glide Path Name	DEMO PRELOAD CONSERVATIVE (EXPANDED)	Type	Employee Directed
Glide Path Risk Classification	CONV	Glide Path End Age Band	95
Glide Path Start Age Band	18	Glide Path Range Bands	5 Year Incremental
Glide Path Retirement Age	65	Rebalance Frequency Effective Date	02/15/2012
Effective Date	02/15/2012	Model End Year	2060
Model Rebalance Frequency	Annually	Model Name	YYYY GLOB DEMO PRELOAD CONSERVATIVE
Model Increment	5		
Model Start Year	2015		

Your Confirmation number is: 206516762

Continue

Return to Asset Allocation Setup Page

Click **Continue**.

Target-Date Model Custom Glide Path Model

Introduction On the Asset Allocation Model landing page:

1. Select **Create Target-Date Model** icon.



A new Asset Allocation Model Set Up page displays.

To right of the Preloaded Glide Path drop-down list is the button **Create New Custom Glide Path**.



Note: For this example, the plan only has employee-directed money. If the selected plan has employer-directed money, an additional window displays under the Employee Directed Glide Path for the creation of an Employer Directed Money Model. Creating an Employer Directed Money Model uses the same steps as the Employee Directed Model outlined below.

Create Target-Date Custom Glide Path Model

Selecting the **Create a Target Date Custom Glide Path** allows the customization of the Glide Path characteristics and asset category percentages for each age band.

1. Click the **Create New Custom Glide Path** button. 




Note: The choice of a Custom Glide Path will start a five-step process to create a model for the plan. Continue to the next section to learn more about the steps.

Step 1: Enter Glide Path Characteristics and Assign Asset Category Percentages

Overview

Creating a Target-Date Model with Custom Glide Path is a five step process. step 1 has two parts; entering the glide path characteristics and entering the glide path asset category percentages for each age band.

Hover over the **Question Mark** icon  and an informational bubble displays with more details on each step.



Step 1 part 1: Enter Glide Path Characteristics

Enter Glide Path Characteristics.

Step 1 part 1 allows you to customize a name for the glide path and enter the glide path characteristics.

1. Name the **Glide Path**:


Note: This is a free text field and the glide path name can be customized, however, the name of the glide path will be part of the model name. Create a name reflective of the characteristics of the glide path.

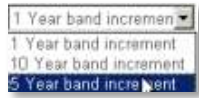
2. Select the **Glide Path Risk Classification** from the drop-down list.




3. Type an age in the **Start Age Band** field 

Step 1 part 1: Enter Glide Path Characteristics continued


4. Type an age in the **End Age Band** field. 
5. Select the **Age Range Bands** from the drop-down list.



The Age Range Band is the glide for the glide path and the display will be 1 Year, 5 Year, or a 10 Year band increments, dependent upon the Age Range Band increment selection.

6. Type in the **Retirement Age**. 
7. Select an **Effective Date** other than the default date.

Important: The effective date must be at least five business days into the future from when this model is submitted to allow for large trade notices to go out to the fund houses. The system automatically defaults to a selected date five days into the future from the date the glide path is initially created.

8. Click the **Calendar** icon  next to the **Effective Date** field.
9. Select a different month from the month drop-down list.
10. Select the appropriate year.
11. Select a date that is more than 5 business days in the future.
12. Close the **Calendar** Window.

After the effective date is chosen, the effective date is updated in the informational header.

Continue to the Next Step

To continue to the next step in creating a Model:

1. Click **Continue**. 
-

Step 1 part 2: Assign Asset Category Percentages

Assign Percentages for each Asset Category in each Age Band

Step 1 part 2 allows you to assign percentages to each asset category in each age band.

To assign the percentages to the asset categories in a single age band:

1. Select an age band.
2. Select the first fund category for the glide path type a numeric value of a percentage for the fund.

Age Range	15-22	23-27	28-30	33-37	38-42	43-47	48-52	53-57	58-62
Asset Class Percentages Must Total 100%									
Target Date 1990+	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Target Date 2041-2045	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Target Date 2021-2025	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Target Date 2021-2025	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Target Date 2011-2015	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mid Cap Value	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Midwest Bond	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Intermediate Government	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mid Cap Divd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Small Divd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%


Repeat steps 2 and 3 until the fund categories percent total is 100% for the selected age band.

3. Scroll to the bottom of the screen to verify the allocation of the **Age Band Asset Categories Percentage** total is 100%.

Important: Allocations must be selected for all age bands. Repeat the process for all the categories within an age band using the same 4 steps or use the **Copy Forward among Age Bands** button. Select each age band to change the allocation fund percentages if required.


Step 1 part 2 Continued

Introduction of the Copy Forward among Age Bands Button

The **Copy Forward among Age Bands** button  facilitates changes to the assigned percentages of an age band through all of the age bands, allowing you to quickly and efficiently transfer fund percentages across age bands within the glide path

Important: Use of the **Copy Forward among Age Bands** button overwrites all current allocations; however the ability to selectively modify the fund percentages within each age band is retained.

Activate

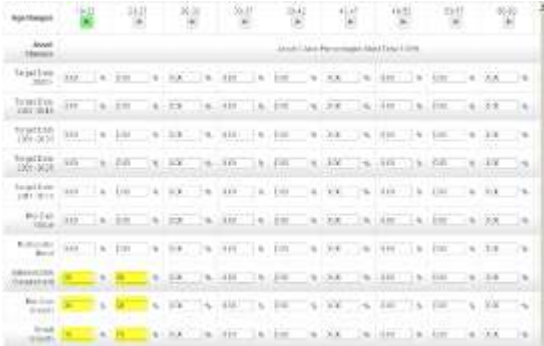
The **Copy Forward among Age Bands** button  modifies asset category percentages to all age bands after a selected age band.

- 3. Identify the first age band with the correct percentages assigned.



Age Ranges	18-22	23-27	28-31	32-35	36-40	41-45	46-50	51-55	56-60
Target ERM (00-100)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (20-30)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (30-40)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (40-50)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (50-60)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (60-70)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (70-80)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (80-90)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (90-100)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Roll-over Band	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Allocation (Current)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Min Allocation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Max Allocation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

- 4. Click the **Copy Forward among Age Bands** button. 




Age Ranges	18-22	23-27	28-31	32-35	36-40	41-45	46-50	51-55	56-60
Target ERM (00-100)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (20-30)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (30-40)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (40-50)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (50-60)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (60-70)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (70-80)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (80-90)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Target ERM (90-100)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Roll-over Band	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Allocation (Current)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Min Allocation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Max Allocation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

The assigned percentages are copied to the next age band.

Step 1 part 2 Continued


Modify Percentages after the use of the Copy Forward among Age Bands Button

The **Copy Forward among Age Bands** Button  modifies the percentages for asset categories in an age band across all age bands.

7. Select the first age band.
8. Select the first fund category percentage to modify.
9. Type a numeral value of a percentage in the fund percentage field.

Age Ranges	18-22 	23-27 
Asset Classes		
Target Date 2050+	0.00 %	0.00 %
Target Date 2041-2045	0.00 %	0.00 %
Target Date 2031-2035	0.00 %	0.00 %
Target Date 2021-2025	0.00 %	0.00 %
Target Date 2011-2015	0.00 %	0.00 %
Mid-Cap Value	0.00 %	0.00 %
MultiSector Bond	0.00 %	0.00 %
Intermediate Government	50 %	55 %
Mid-Cap Growth	50 %	30 %
Small Growth	10 %	5 %

10. Repeat steps 2 and 3 until you have modified the fund percentages for that age band.
11. Scroll to the bottom of the screen to check the allocation of the age band **Asset Categories Percentage Totals** field is 100%.
12. Repeat steps 2 and 3 if the **Asset Categories Percentage Totals** field is more than 100% or less than 100% until the percent total is 100%.

Repeat the process for each age band or use the **Copy Forward** Button  to copy the modification across all succeeding age bands.

Step 1 part 2 Continued

Save the model

Save the current version of the model.


1. Click **Save**. 

Use the **View/Edit/Submit** icon to retrieve, edit, and submit any un-submitted model.



Continue to the Next Step

To continue to the next step in creating a model:


2. Click **Continue**  on the lower right corner of the step page.
-

Step 2: Assign Fund Allocation Percentages



Overview

Step 2 allows you to assign the asset category fund allocation percentages within each Asset Category for each age band. All allocations should total 100% within each Asset Category, and every fund has a percentage greater than zero.




1. Hover over the **Question Mark** icon  and an informational bubble displays with more details on this step.



2. Age bands for the glide path display in the left hand column.
3. Select a specific age band  to view the funds within each asset category.
4. Click **Expand All**  to view all funds within each asset category per age band.



5. Click the **Close All**  to close all age bands.


Step 2 continued

Funds load into Asset Category

The funds previously selected for the plan automatically load into this page within the respective asset category according to the Morningstar categorization.

Assign Asset Category Fund Percentages in an Age Band

The Custom Model Online Tool allows you to assign a percentage to all the asset categories within a single age band.

5. Select the first age band. 
6. Type a numerical value of a percentage in the **Allocation** field
7. Press the **Enter** or **Return**.

Asset Classes / Funds	Allocation
<input type="checkbox"/> Close All	
<input type="checkbox"/> Age 18-22	
<input type="checkbox"/> Small Growth	
RidgeWorth Small Cap Growth Fund I	100 %
Fund Percentage Totals:	100 %

Note: If a category has only one fund, allocate a 100 to the fund, press **Enter** or **Return** to automatically enter the percentage total in the **Fund Percentage Total** field.

If there are two or more funds, repeat steps 1 and 2 above until all funds within the category have percentages assigned.

Asset Classes / Funds	Allocation
<input type="checkbox"/> Close All	
<input type="checkbox"/> Age 18-22	
<input type="checkbox"/> Small Growth	
RidgeWorth Small Cap Growth Fund I	100 %
Fund Percentage Totals:	100 %
<input type="checkbox"/> Mid-Cap Blend	
Fidelity Advisor Leveraged Co S&P-T	20 %
Lord Abbett Value Opportunities A	80 %
Fund Percentage Totals:	100 %

8. Check to verify Fund Percentage in an age band totals 100%.

Important: Allocations must be selected for all age bands. Repeat the process for all the categories within an age band using the same 4 steps or use the **Prorate among Asset Categories** link. Select each age band to change the allocation fund percentages if required.

Step 2 Continued

Introduction of the Prorate among Asset Categories Link

The **Prorate among Asset Categories** link [Prorate among Asset Classes](#) facilitates fund percentage allocations across age bands. This link prorates or automatically fills in additional fields with equal percentages to each fund within each asset category.

Important: The **Prorate among Asset Category** link overwrites all current allocations; however the ability to selectively modify the fund percentages within each age band is retained.

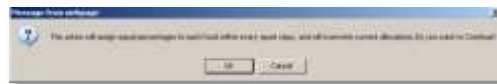
Activate

To activate the **Prorate among Asset Categories** link at the top of the Asset Categories/Funds section:

4. Click the **Prorate among Asset Categories** [Prorate among Asset Classes](#) link.

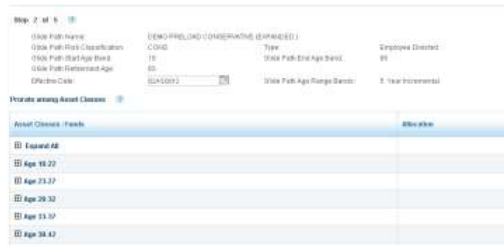


5. A warning dialogue box displays the message: "This action will assign equal percentages to each fund within every asset category, and will overwrite current allocations. Do you want to continue?"



6. Click **OK**.


After clicking **OK**, the step 2 page reloads, and all asset category age bands are collapsed.



Step 2 Continued

Review Fund Categories after the use of the Prorate among Asset Categories Link

The use of **Prorate among Asset Categories** link [Prorate among Asset Classes](#) assigns equal percentages to all funds within each category for all age bands.

- Use the following steps to review the percentages the system assigns to the funds that are within each one of the Asset Categories.
- Select the first age band. 
- Review the fund percentages.

<input type="checkbox"/> Age 18-22	
<input type="checkbox"/> Small Growth	
RidgeWorth Small Cap Growth Fund I	100.00 %
Fund Percentage Totals:	100.00 %
<input type="checkbox"/> Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk+ T	50.00 %
Lord Abbett Value Opportunities A	50.00 %
Fund Percentage Totals:	100.00 %
<input type="checkbox"/> Foreign Large Blend	
American Funds EuroPacific Growth R3	100.00 %
Fund Percentage Totals:	100.00 %
<input type="checkbox"/> Large Blend	
Davis NY Venture R	33.34 %
Maxim S & P 500 Index	33.33 %
Maxim Aggressive Profile II	33.33 %
Fund Percentage Totals:	100.00 %

In the example above, after the **Prorate among Asset Categories** link was clicked, each of the two funds in the Mid-Cap Blend was assigned 50%. In the case of the Large Blend which has three different funds, the system has assigned equal values that add up to 100% to each one of the funds.

Step 2 Continued

Modify Asset Category Fund Allocation Percentage

To modify or change asset category fund allocation percentages in a single age band:

1. Select an age band.

Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	50.00 %
Lord Abbett Value Opportunities A	50.00 %
Fund Percentage Totals:	100.00 %

2. Type a numerical value of a percent for the fund in the allocation field, then press **Enter** or **Return**.

Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	20 %
Lord Abbett Value Opportunities A	50.00 %
Fund Percentage Totals:	70 %

3. Repeat steps 1 and 2, typing in numeric values on each fund within the age band.

The system automatically fills in the Fund Percentage Totals after pressing the **Enter** or **Return**.

4. Check to make sure the Fund Percentage Totals is 100%.

Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	20 %
Lord Abbett Value Opportunities A	80 %
Fund Percentage Totals:	100 %





Note: This modification only changes the percentages in a single age band, and in a single fund category.

Step 2 Continued

Save the model

The following series of buttons are located at the bottom right corner of step 2.



- Click the **Back** button  to go back and change the information contained on the previous page.
- Click the **Save** button  to save the current information.
- Click the **Continue** button  to move to the next step.
- Click the **Cancel** button  to exit and stop the creation of the model. Everything up to that point is lost when using the cancel button unless the Save command has been used to save any information.

To exit the creation of the model and save the current version:

3. Click **Save**.
4. Click **Cancel** to exit the model.

Note: Click **View/Edit/Submit** icon to retrieve, edit, and submit any un-submitted model.



Continue to the Next Step

To continue to the next step in creating a model:

1. Click **Continue**.
-

Step 3: Create the Models

Overview

Selecting the funds for the plan completes step 1 and step 2. step 3 will create the actual models for the plan.

1. Hover over the **Question Mark** icon  and an informational bubble displays more details on this step

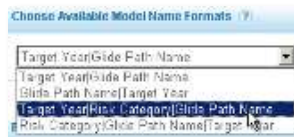


Select Model Name Format

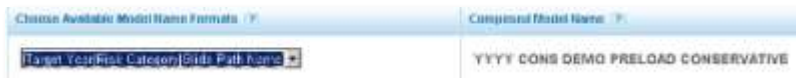
To select a model name format from the Available Model Name Format allows some flexibility on the composition of the model name:

Model name formats:

- Target year/Glide Path Name
 - Glide Path Name/Target Year
 - Target Year/Risk Category/Glide Path Name
 - Risk Category/Glide Path Name/Target Year
2. Select a model name from the **Available Model Name Format** drop-down list.



The new model name is reflected in the **Composed Model Name** field.

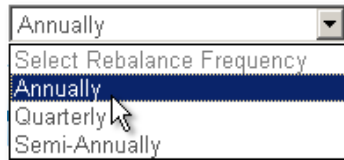


Step 3 continued

Select Rebalance Frequency

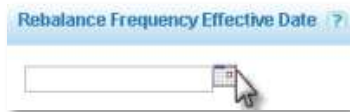
To select a rebalance frequency of annual, quarterly, or semi-annual:


2. Select **Rebalance Frequency** from the drop-down list.



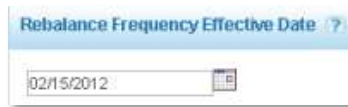
Select Rebalance Frequency Effective Date

To select a date to start the Rebalance Frequency:



6. Click the **Calendar** icon  next to the **Rebalance Frequency Effective Date** field.
7. Select the Month.
8. Select the Year.
9. Select the Date.
10. Close the **Calendar** window.

The date displays in the **Rebalance Frequency Effective Date** field.



Note A model rebalances annually on the anniversary of the effective date, however, a different date may be chosen.

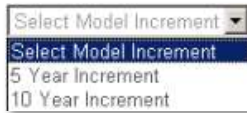
If, for example, the model is created on February 10th with an effective date of February 15, the selected Rebalance Frequency Effective Date may be any date during the calendar year.

Step 3 Continued

Select Model Year Increments

To Select **Model Year Increments** to create models for every five year or 10 year increment:

2. Select either the 5 or 10 year increment from the **Model Increments** drop-down list.



Select Target-Date Model Start Year

Select **Model Start Year** to begin the model. Models are created for that year, and each year designated in the model increment selection.

2. Select the **Model Start Year** from the drop-down list.



The selection displays in either 5 or 10 year increments depending upon the model increment.

In this example the year 2020 is selected.



Step 3 Continued

Select Model End Year

Select a **Model End Year** to end model creation. Additional models are created at a later date, as needed.

2. Select the **Model End Year** from the **Model End Year** drop-down list.



In this example the year 2060 was selected.



Note: The Model End Year is reflected in the increments previously selected. For example, Models created for the Model Start Year of 2010 and Model End Year of 2060 with an increment of 10 years, has models for years: 2010, 2030, 2040, 2050 and 2060.

Modify Model Increments

Modifications are made to a model's increments to reflect a different year increment.

If a model is created with Model Increments of 10 years, the model is modified to a model using 5 year increments, giving participants more choices for models.

To modify **Model Increments**:

2. Select a 5 year increment from **Model Increments** drop-down list.



- 3.

The model changes, necessitating a reselection of the **Model Start Year**.

Step 3 Continued

Modify a Model Start Year or a Model End Year

To modify a Model Start Year or a Model End Year:

3. Locate the **Model Start Year** or **Model End Year** drop-down list.



4. Select a different year.



Note: Changing the Model Increment to 5 years, creates models for every five years, 2015, 2020, 2025, through the model end year.

Continue to the Next Step

Continue to the next step in creating a model:

2. Click **Continue**.
-

Step 4: Review the Models

Overview

View a snapshot of the glide path and review models before submitting the models.

In step 4, the models created in step 3 display below the expanded header, along with the percentages for each one of the funds that make up the model.



Review Models and Fund Composition


The step 4 page allows a review of models and a confirmation that the fund composition percentages for each model add to 100%.

To modify information on this page:

1. Click the **Back** button. 
-

Exit Model Creation before Submitting

If you are not ready to submit the model:

3. Click the **Asset Allocation Model** link  in the upper right hand corner of the screen. (This exits the model creation, but saves the created model in the plan.)



Note: Click the **View/Edit/Submit** icon  on the Asset Allocation Model Setup landing page to make any model modifications.

Continue to Step 5

Submit the model if no changes are required:

2. Click **Continue**. 

Note: After the **Continue** button is clicked in step 4 and the models are created, the 5 step process needs to be completed in order for the models to be finalized and submitted.

Step 5: Accept and Submit Models

Overview

Step 5 is the end of the model creation process, where a model is accepted and submitted. Once a model is submitted it takes up to five business days to become effective.

Confirm Effective Date

The advisor must confirm the effective date is at least 5 business days into the future from the submission date.



The screenshot shows a window titled "Accept Model" with a progress indicator "Step 5 of 5". It contains a table of model details:


Slide Path Name	DEMO PRELOAD CONSERVATIVE (EXPANDED)		
Slide Path Risk Classification	CONS	Type	Employee Owned
Slide Path Start Age Band	10	Slide Path End Age Band	35
Slide Path Retirement Age	55	Slide Path Age Range Bands	5 Year increments
Effective Date	2/15/2012	Withdrawal Frequency Effective Date	03/15/2012
Model Withdrawal Frequency	Annually	Model End Year	2030
Model Increment	5		
Model Start Year	2010		
Model Name	YYYY-0000-DEMO-LOAD-CONSERVATIVE		


Below the table, it says "If you wish to submit your request, please click 'Accept and Submit'". At the bottom right, there are three buttons: "Accept and Submit", "Back", and "Cancel".

In the step 5 image above, the effective date for this model is February 15th; the date of submission is January 25th. There is more than five business days between the effective date and the submission date allowing for large trade notices to go out to the fund houses.

A model submission is disallowed due to the 5 business day rule, if a model has a submission date of January 25th and an effective date of January 27th.

Modify Effective Date

For the modification of the effective date to satisfy the 5 business day rule, follow the same steps outlined in step 1, part 1. Use the **Back** button  to return to step 1.

6. Click **Back**, to return to step 4.
7. Click **Back**, to return to step 3.
8. Click **Back** to return to step 2
9. Click **Back** to return to step 1
10. Click the **Calendar** icon  next to the Effective Date drop-down arrow.
1. Select an effective date five business days from the submission date.

Step 5 Continued

Accept and Submit Models

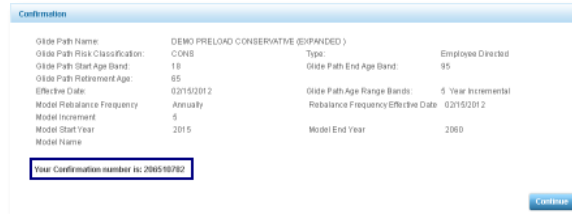
To accept and submit the models:

2. Click **Accept and Submit** button.



Confirmation of Submission

After clicking **Accept and Submit**, a new page displays summarizing the glide path information and the model information, and it contains a confirmation number.



Return to Asset Allocation Setup Page

Click **Continue**.

Risk-Based Preloaded Template Model

Introduction On the Asset Allocation Model Landing Page:

2. Select the **Create Risk-Based Model** icon.



A new Asset Allocation Model Set Up page will be displayed.



Note: For this example, the plan only has employee-directed money. If the selected plan has employer-directed money, an additional window displays under the Employee Directed Glide Path for the creation of an Employer Directed Money Model. Creating an Employer Directed Money Model uses the same steps as the Employee Directed Model outlined below.

Create a Risk-Based Preloaded Template Model

Each of Ibbotson's Preloaded Templates displays different options. Each template varies in risk and varies in asset category complexity level.

Note: Template is a Great West term for the asset category mix.

3. Select a template from the **Preloaded Template** drop-down list.



4. Click **Continue**. 

Note: The choice of a Preloaded Template starts a five-step process to create a model for the plan. Continue to the next section to learn more about each step.

Step 1: View Template Asset Categories and Select an Effective Date

Overview

Creating a Risk-Based Model with Preloaded Templates is a five step process. On each step or page, information on the template is displayed at the top of the screen.

The template name is a standard name preloaded into the system including the risk level. The Template Risk Classification is conservative, moderate, or aggressive. To the right of the Template Name is the type of money the template utilizes.

Risk Based Model

Step 1 of 5 ?

Template Name: DEMO RISK CONSERVATIVE (EXPANDED)
 Template Risk Classification: CONSERV
 Type: Employee Directed
 Effective Date: 10/07/2012

Review Risk Template Asset Categories

After the selection of a Preloaded Template, the first of 5 screens displays.

2. Hover over the **Question Mark** icon **?** and information displays with more details on each step.

Risk Based Model

Step 1 of 5 ?

Template Name: DEMO RISK CONSERVATIVE (EXPANDED)
 Template Risk Classification: CONSERV
 Type: Employee Directed
 Effective Date: 10/07/2012

Hover Risk Template asset classes and choose the effective date at least 5 business days into the future.

2. Review the information contained in the template including the percentages assigned to the asset categories contained in the template. All asset category percentages will total 100% in the **Asset Category Total** field.

Risk Based Model

Step 1 of 5 ?

Template Name: DEMO RISK CONSERVATIVE (EXPANDED)
 Template Risk Classification: CONSERV
 Type: Employee Directed
 Effective Date: 10/07/2012

Asset Class	Asset Class	Percentage
Target Date 2010		0.00 %
Target Date 2011-2015		0.00 %
Target Date 2011-2015		0.00 %
Target Date 2011-2015		0.00 %
Target Date 2011-2015		0.00 %
Multi Cap Fund		0.00 %
Multi Cap Bond		0.00 %
International Development		0.00 %

Step 1 continued

Select Effective Date

To select a different effective date other than the default **Effective Date**:

1. Click the **Calendar**  next to the default date.



Step 1 of 5	
Template Name:	DEMO RISK CONSERVATIVE (EXPANDED)
Template Risk Classification:	CONS
Type:	Employee Directed
Effective Date:	02/27/2012

2. A calendar window displays.



3. Select a different month from the month drop-down list.



4. Select the appropriate year.
5. Select a date that is more than 5 business days in the future.

Important: The effective date must be at least five business days into the future from when this model is submitted to allow for large trade notices to go out to the fund houses. The system automatically defaults to a selected date five days into the future from the date the template is initially created.

6. Close the **Calendar** window.

Continue to the Next Step


To continue to the next step in creating a model:

2. Click **Continue**. 

Step 2: Select Fund Allocation Percentages for each Asset Category


Overview

Step 2 allows you to assign percentages to all funds within each asset category. All allocations should total 100% within each asset category, and every fund has a percentage greater than zero.

1. Hover over the question mark icon  and an informational bubble displays more details on this step.



Asset Category and Funds display in the left hand column and the allocation percentages display in the right hand column

2. Click **Expand All**  to view all funds within each asset category.

Asset Classes / Funds	Allocation
<input type="checkbox"/> Close All	
<input type="checkbox"/> Fund Allocations	
<input type="checkbox"/> Small Growth	
RidgePoint Small Cap Growth Fund I	0.00 %
Fund Percentage Totals:	0.00 %
<input type="checkbox"/> Mid-Cap Blend	
Fidelity Advisor Leveraged Co Sm - T	0.00 %
Lord Abbett Value Opportunities A	0.00 %
Fund Percentage Totals:	0.00 %
<input type="checkbox"/> Foreign Large Blend	
American Funds EuroPacific Growth R3	0.00 %
Fund Percentage Totals:	0.00 %
<input type="checkbox"/> Large Blend	

3. Click **Close All**  to close all fund allocations.

Step 2 continued

Assign Percentage Allocations in Asset Categories

Step 2 allows you to assign fund percentages for each asset category individually or as a group using the **Prorate among Asset Categories** link. All allocations should total 100% within each asset category, and every fund has a percentage greater than zero.

To assign percentage allocations individually, follow the steps below:

Note: To assign percentages as a group follow the directions in the section titled Activate the Prorate among Asset Classes Link.

1. Select a **Fund Allocation**.

Small Growth	
RidgeWorth Small Cap Growth Fund I	0.00 %
Fund Percentage Totals:	0.00 %

2. Type a numerical value of a percentage in the **Allocation** field.
3. Press **Enter** or **Return**.

Note: If a category has only one fund, allocate a 100 to the fund; press **Enter** or **Return** to automatically enter the percentage total in the **Fund Percentage Total** field.

Small Growth	
RidgeWorth Small Cap Growth Fund I	100.00 %
Fund Percentage Totals:	100.00 %

If there are two or more funds, repeat steps 1 and 2 above until all funds within that category have percentages assigned.

Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	50.00 %
Lord Abbett Value Opportunities A	50.00 %
Fund Percentage Totals:	100.00 %

4. Check to verify the **Fund Percentage Totals** field is 100%.

Important: Allocations must be selected for all funds within all Asset Categories using the same 4 steps or use the **Prorate among Asset Categories** link.

Step 2 continued

Introduction of the Prorate Among Asset Classes Link

The **Prorate among Asset Categories** link [Prorate among Asset Classes](#) facilitates fund percentage allocations within asset categories. This link prorates or automatically fills in additional fields with equal percentages to each fund within each asset category.

Important: The **Prorate among Asset Category** link overwrites all current allocations; however the ability to selectively modify the fund percentages within each asset category is retained.

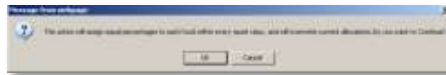
Activate

To activate the **Prorate among Asset Categories** link at the top of the Asset Categories/Fund section:

1. Click the **Prorate among Asset Classes** [Prorate among Asset Classes](#) link.



2. A warning dialogue box displays the message: "This action will assign equal percentages to each fund within every asset category, and will overwrite current allocations. Do you want to Continue?"



3. Click **OK**.

After clicking OK, the step 2 of 5 page reloads, and all asset category fund allocations are closed.




4. Click **Expand All** [Expand All](#) to view all funds within each asset category.

Step 2 continued

Review Fund Categories after the use of the Prorate among Asset Categories Link

The use of **Prorate among Asset Categories** link assigns equal percentages to all funds within each category.

1. Use the following steps to review the percentages the system assigns to the funds that are within each one of the Asset Categories:
2. Click **Expand All**  **Expand All** to view all funds within each asset category.

Fund Allocations	
Small Growth	
RidgeWorth Small Cap Growth Fund I	100.00 %
Fund Percentage Totals:	100.00 %
Mid-Cap Blend	
Fidelity Advisor Leveraged Co Bk - T	50.00 %
Lord Abbett Value Opportunities A	50.00 %
Fund Percentage Totals:	100.00 %
Foreign Large Blend	
American Funds EuroPacific Growth R3	100.00 %
Fund Percentage Totals:	100.00 %
Large Blend	
Davis NY Venture R	33.34 %
Maxim S & P 500 Index	33.33 %
Maxim Aggressive Profile II	33.33 %
Fund Percentage Totals:	100.00 %

In the example above, after the **Prorate among Asset Categories** link was clicked, each of the two funds in the Mid-Cap Blend was assigned 50%. In the case of the Large Blend, which has three different funds, the system has assigned equal values that add up to 100% to each one of the funds.

Step 2 continued

Modify Asset Category Fund Allocation Percentage

To modify or change a fund allocation percentages in an asset category:

1. Select a **Fund Allocation** field within an asset category.



Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	50.00 %
Lord Abbett Value Opportunities A	50.00 %
Fund Percentage Totals:	100.00 %

2. Type a numerical value of a percent for the fund in the allocation field, then press **Enter** or **Return**.



Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	20 %
Lord Abbett Value Opportunities A	20.00 %
Fund Percentage Totals:	70 %

3. Repeat steps 1 and 2 typing in numeric values on each fund within the asset category.

The system automatically fills in the Fund Percentage Totals after pressing the **Enter** or **Return**.

4. Check to make sure the Fund Percentage Totals is 100%.



Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	20 %
Lord Abbett Value Opportunities A	80 %
Fund Percentage Totals:	100 %





Note: This modification only changes the percentages in a single asset category.

Step 2 continued

Save the model

The following series of buttons are located at the bottom right corner of step 2.



- Click the **Back** button  to go back and change the information contained on the previous page.
- Click the **Save** button  to save the current information.
- Click the **Continue** button  to move to the next step.
- Click the **Cancel** button  to exit and stop the creation of the model. Everything up to that point is lost when using the cancel button unless the Save command has been used to save any information.

To exit the creation of the model and save the current version:

5. Click **Save**.
6. Click **Cancel** to exit the model.

Note: Click **View/Edit/Submit** to retrieve, edit, and submit any un-submitted model.



Continue to the Next Step

Continue to the next step in creating a model:

3. Click **Continue**.
-

Step 3: Create the Models

Overview Step 1 and step 2 completed the template with the fund allocations for the plan. Step 3 will create the models for the plan.

1. Hover over the **Question Mark** icon  and an informational bubble displays more details on this step



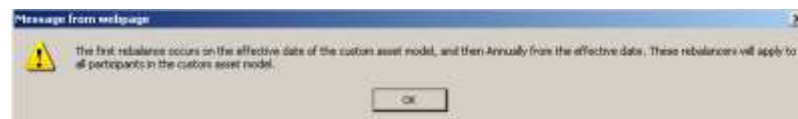
Select Rebalance Frequency

To select a rebalance frequency of annual, quarterly, or semi-annual:

3. Select **Rebalance Frequency** drop-down list.



A warning box displays the message: "The first rebalance occurs on the effective date of the custom asset model, and then Annually, Quarterly, or Semi-Annually from the effective date. These rebalancers will apply to all participants in the custom asset model."

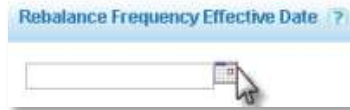



1. Click **OK.** 
-

Step 3 continued

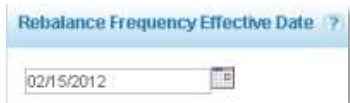
Select Rebalance Frequency Effective Date

To select a date to start the Rebalance Frequency:



11. Click the **Calendar** icon  next to the **Rebalance Frequency Effective Date** field.
12. Select the Month.
13. Select the Year.
14. Select the Date.
15. Close the **Calendar** window.

The date displays in the **Rebalance Frequency Effective Date** field.



Note: A model rebalances annually on the anniversary of the effective date, however, a different date may be chosen.

If, for example, the model is created on February 10th with an effective date of February 15, the selected Rebalance Frequency Effective Date may any date during the calendar year.

Continue to the Next Step

Continue to the next step in creating a model:

3. Click **Continue**.
-

Step 4: Review the Models

Overview

View a snapshot of the model and review the information before submitting the model.

In step 4, the models created in step 3 display below the expanded header, along with the percentages for each of the funds that make up the model.



The screenshot shows a web interface for reviewing a model. At the top, there are fields for 'Model Name', 'Effective Date', and 'Rebalance Frequency'. Below this is a table with two columns: 'Asset Category' and 'Percentage'. The table lists several asset categories with their respective percentages, all of which sum up to 100%.

Asset Category	Percentage
Asset Category 1	10.00%
Asset Category 2	10.00%
Asset Category 3	10.00%
Asset Category 4	10.00%
Asset Category 5	10.00%
Asset Category 6	10.00%
Asset Category 7	10.00%
Asset Category 8	10.00%
Asset Category 9	10.00%
Asset Category 10	10.00%
Asset Category 11	10.00%
Asset Category 12	10.00%
Asset Category 13	10.00%
Asset Category 14	10.00%
Asset Category 15	10.00%
Asset Category 16	10.00%
Asset Category 17	10.00%
Asset Category 18	10.00%
Asset Category 19	10.00%
Asset Category 20	10.00%
Asset Category 21	10.00%
Asset Category 22	10.00%
Asset Category 23	10.00%
Asset Category 24	10.00%
Asset Category 25	10.00%
Asset Category 26	10.00%
Asset Category 27	10.00%
Asset Category 28	10.00%
Asset Category 29	10.00%
Asset Category 30	10.00%
Asset Category 31	10.00%
Asset Category 32	10.00%
Asset Category 33	10.00%
Asset Category 34	10.00%
Asset Category 35	10.00%
Asset Category 36	10.00%
Asset Category 37	10.00%
Asset Category 38	10.00%
Asset Category 39	10.00%
Asset Category 40	10.00%
Asset Category 41	10.00%
Asset Category 42	10.00%
Asset Category 43	10.00%
Asset Category 44	10.00%
Asset Category 45	10.00%
Asset Category 46	10.00%
Asset Category 47	10.00%
Asset Category 48	10.00%
Asset Category 49	10.00%
Asset Category 50	10.00%

Review Effective Date and Fund Percentages

The step 4 page allows a review of the models and a confirmation of the effective date and the fund percentages for each asset category total. Each fund asset category should have a percentage and the **Fund Percentage Total** should equal 100%

Review the information on the page to:



1. Confirm percentages for each of the funds and Fund Percentage Total is 100%.
2. Confirm the Rebalance Frequency and the Rebalance Frequency Date.
3. Scroll to the bottom of the step 4 screen to read a disclosure.

Note: The reminder disclosure displays:



*Once the Model is submitted it will take up to 5 business days to become effective
**These models have not yet been submitted


To modify the information on this page:


1. Modify the percentages with the use of the Back Button  to return to step 2.
 2. Modify the Rebalance Frequency or the Rebalance Frequency Effective Date with the use of the Back Button  to return to step 3.
-

Step 4: Review the Models continued

Exit Model Creation before Submitting

If you are not ready to submit the model:

1. Click the **Asset Allocation Model** link  in the upper right hand corner of the screen. (This exits the model creation, but saves the created model in the plan.)

Note: Click the **View/Edit/Submit** icon  on the Asset Allocation Model Setup landing page to make any model modifications.

Continue to Step 5

Submit the model if no changes are required:

1. Click **Continue**.

Note: After the **Continue** button is clicked in Step 4 and the models are confirmed, the 5 step process needs to be completed in order for the models to be finalized and submitted.

Step 5: Accept the Models and Submit

Overview

Step 5 is the end of the model creation process, where a model is accepted and submitted. Once a model is submitted it takes up to five business days to become effective.

Accept and Submit Models

To accept and submit the models:

3. Click **Accept and Submit**.

Accept Models

Step 5 of 5

Template Name	DEMO RISK CONSERVATIVE (EXPANDED)		
Template Risk Classification	CONS		
Type	Employee Directed		
Effective Date	02/07/2012		
Model Rebalance Frequency	Annually	Rebalance Frequency Effective Date	03/05/2012

If you wish to submit your request, please click "Accept and Submit"

Accept and Submit Cancel

Confirmation of Submission

After clicking **Accept and Submit** button, a new page displays summarizing the template information and the model information, and it contains a confirmation number.

Confirmation

Template Name	DEMO RISK CONSERVATIVE (EXPANDED)		
Template Risk Classification	CONS		
Type	Employee Directed		
Effective Date	02/07/2012		
Model Rebalance Frequency	Annually	Rebalance Frequency Effective Date	03/05/2012

Your Confirmation number is: 206537798

Continue

Return to Asset Allocation Setup Page

Click **Continue**.

Risk-Based Model with Custom Template

Introduction On the Asset Allocation Model Landing Page:

3. Select the **Create Risk-Based Model** icon.



A new Asset Allocation Model Set Up page will be displayed.

To right of the Preloaded Template selection is the option to Create New Custom Template.



Note: For this example, the plan only has employee-directed money. If the selected plan has employer-directed money, an additional window displays under the Employee Directed Glide Path for the creation of an Employer Directed Money Model. Creating an Employer Directed Money Model uses the same steps as the Employee Directed Model outlined below.

Create a Risk-Based Custom Template Model

Selecting the **Create a Risk-Based Custom Template** model allows the customization of the Template characteristics and asset category percentages.

Note: Template is a Great West term for the Asset Category mix.


1. Click **Create New Custom Template**

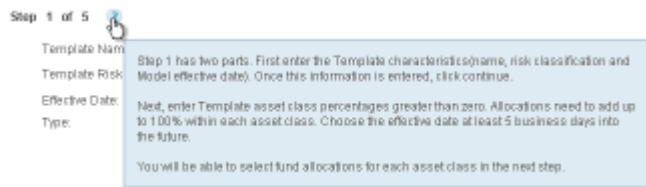


Note: The choice of a Custom Template will start a five-step process to create a model for the plan. Continue to the next section to learn more about the steps.

Step 1: Entering Templates Characteristics and Assigning Percentages Asset Categories

Overview Creating a Risk-Based Model with a Custom Template is a five step process, and in step 1 the first of six screens is displayed. Step 1 has two parts, entering the Template characteristics and entering the percentages for the asset categories for the Template.

Hover over the Question Mark icon  and an informational bubble will display more details on each step.



Step 1 part 1: Enter Template Characteristics

Create Template Name The first field to be completed in step 1 part 1 is the creation of a custom Template name.

1. Name the Template

Note: This is a free text field and the Template name can be customized, however, the name of the Template name will be part of the model name. Create a name reflective of the characteristics of the Template.



2. Select **Template Risk Classification**.



Step 1 part 1: Enter Template Characteristics continued

Select Effective Date

To select a different effective date other than the default **Effective Date**:

1. Click **Calendar** icon  next to the default date.



Step 1 of 5 

Template Name:	DEMO RISK CONSERVATIVE (EXPANDED)
Template Risk Classification:	CONS
Type:	Employee Directed
Effective Date:	10/07/2012 

A calendar window displays.



2. Select a different month from the month drop-down list.



3. Select the appropriate year.
4. Select a date that is more than 5 business days in the future.

Important: The effective date must be at least five business days into the future from when this model is submitted to allow for large trade notices to go out to the fund houses. The system automatically defaults to a selected date five days into the future from the date the template is initially created

5. Close the **Calendar** window.

Continue to the Next Step

To continue from step 1 part one, to step 1 part 2 in creating a Model:

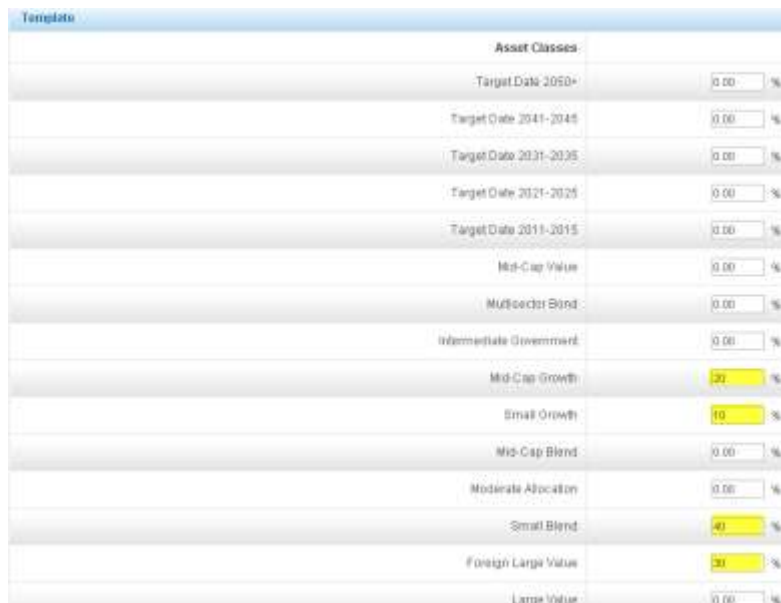
3. Click **Continue**. 

Step 1 part 2: Assign Percentages to Asset Categories

Assign Percentage Allocations to Asset Categories

Step 1 part 2 allows you to assign percentages to each asset category. Selected category fund allocation percentages should total 100% for the Asset Category Percentage Total. Some asset categories can have an assigned percentage of zero.

1. Select an asset category.
2. Type a numerical value of a percent in the **Asset Category** field.



The screenshot shows a table titled "Template" with a sub-header "Asset Classes". The table lists various asset categories and their corresponding percentage allocations. The "Mid-Cap Growth" category is highlighted in yellow and has a value of 32% entered in its field. Other categories like "Target Date 2050+", "Target Date 2041-2044", "Target Date 2031-2035", "Target Date 2021-2025", "Target Date 2011-2015", "Mid-Cap Value", "MultiSector Bond", "Intermediate Government", "Mid-Cap Blend", "Moderate Allocation", "Small Blend", "Foreign Large Value", and "Large Value" all have 0.00% assigned.

Asset Class	Percentage
Target Date 2050+	0.00 %
Target Date 2041-2044	0.00 %
Target Date 2031-2035	0.00 %
Target Date 2021-2025	0.00 %
Target Date 2011-2015	0.00 %
Mid-Cap Value	0.00 %
MultiSector Bond	0.00 %
Intermediate Government	0.00 %
Mid-Cap Growth	32 %
Small Growth	10 %
Mid-Cap Blend	0.00 %
Moderate Allocation	0.00 %
Small Blend	40 %
Foreign Large Value	30 %
Large Value	0.00 %

3. Repeat steps 1 and 2 to continue to select funds and assign percentage allocations to the Asset Categories.
4. Press **Enter** or **Return**.
5. Scroll to the bottom of the screen.
6. Check the **Asset Categories Percentage Total** field is 100%.

Note: If the percentage in the Asset Categories Percentage Total is less than or greater than 100%, repeat the steps above to achieve an Asset Categories Percentage Total of 100%.

Step 1 part 2: continued

Save the model

Save the current version of the model.


2. Click **Save**. 

Use the **View/Edit/Submit** to retrieve, edit, and submit any un-submitted model.



Continue to the Next Step


To continue to the next step in creating a Model:

4. Click **Continue**  on the lower right corner of the step page.

Step 2: Select Fund Allocation Percentages for each Asset Category


Overview

Step 2 allows you to select the fund percentages within each asset category. All allocations should total 100% within each Asset Category, and every fund has a percentage greater than zero.


1. Hover over the  and an informational bubble displays more details on this step.



Asset Category and Funds display in the left hand column and the percentages display in the right hand column

2. Click **Expand All**  to view all funds within each asset category.

Asset Classes / Funds	Allocation
<input type="checkbox"/> Close All	
<input type="checkbox"/> Fund Allocations	
<input type="checkbox"/> Small Growth	
RidgeWorth Small Cap Growth Fund I	0.00 %
Fund Percentage Totals:	0.00 %
<input type="checkbox"/> Mid Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	0.00 %
Lord Abbett Value Opportunities A	0.00 %
Fund Percentage Totals:	0.00 %
<input type="checkbox"/> Foreign Large Blend	
American Funds EuroPacific Growth R3	0.00 %
Fund Percentage Totals:	0.00 %
<input type="checkbox"/> Large Blend	

3. Click **Close All**  to close all asset categories.

Step 2 continued

Assign Percentage Allocations in Asset Categories

Step 2 allows you to assign fund percentages for each asset category individually or as a group using the **Prorate among Asset Categories** link. All allocations should total 100% within each asset category, and every fund has a percentage greater than zero.

To assign percentage allocations individually, follow the steps below:

Note: To assign percentages as a group follow the directions in the section titled Activate the Prorate among Asset Classes Link.

1. Select a **Fund Allocation**.

Small Growth	
RidgeWorth Small Cap Growth Fund I	0.00 %
Fund Percentage Totals:	0.00 %

2. Type a numerical value of a percentage in the **Allocation** field.
3. Press **Enter** or **Return**.

Note: If a category has only one fund, allocate a 100 to the fund; press **Enter** or **Return** to automatically enter the percentage total in the **Fund Percentage Total** field.

Small Growth	
RidgeWorth Small Cap Growth Fund I	100.00 %
Fund Percentage Totals:	100.00 %

If there are two or more funds, repeat steps 1 and 2 above until all funds within that category have percentages assigned.

Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	50.00 %
Lord Abbett Value Opportunities A	50.00 %
Fund Percentage Totals:	100.00 %

4. Check to verify the **Fund Percentage Totals** field is 100%.

Important: Allocations must be selected for all funds within all Asset Categories using the same 4 steps or use the **Prorate among Asset Categories** link.

Step 2 continued

Introduction of the Prorate Among Asset Classes Link

The **Prorate among Asset Categories** link [Prorate among Asset Classes](#) facilitates fund percentage allocations across age bands. This link prorates or automatically fills in additional fields with equal percentages to each fund within each asset category.

Important: The **Prorate among Asset Category** link overwrites all current allocations; however the ability to selectively modify the fund percentages within each age band is retained.

Activate

To activate the **Prorate among Asset Categories** link at the top of the Asset Categories/Fund section:

5. Click the **Prorate among Asset Classes** [Prorate among Asset Classes](#) link.




6. A warning dialogue box displays the message: “This action will assign equal percentages to each fund within every asset category, and will overwrite current allocations. Do you want to Continue?”



7. Click **OK**.

After clicking OK, the step 2 of 5 page reloads, and all asset category fund allocations are closed.




8. Click **Expand All**  **Expand All** to view all funds within each asset category.
-

Step 2 continued

Review Fund Categories after the use of the Prorate among Asset Categories Link

The use of **Prorate among Asset Categories** link assigns equal percentages to all funds within each category.

3. Use the following steps to review the percentages the system assigns to the funds that are within each one of the Asset Categories:
4. Click **Expand All**  **Expand All** to view all funds within each asset category.

Fund Allocations	
Small Growth	
RidgeWorth Small Cap Growth Fund I	100.00 %
Fund Percentage Totals:	100.00 %
Mid-Cap Blend	
Fidelity Advisor Leveraged Co. Bk - T	50.00 %
Lord Abbett Value Opportunities A	50.00 %
Fund Percentage Totals:	100.00 %
Foreign Large Blend	
American Funds EuroPacific Growth R3	100.00 %
Fund Percentage Totals:	100.00 %
Large Blend	
Davis NY Venture R	33.34 %
Maxim S & P 500 Index	33.33 %
Maxim Aggressive Profile II	33.33 %
Fund Percentage Totals:	100.00 %

In the example above, after the **Prorate among Asset Categories** link was clicked, each of the two funds in the Mid-Cap Blend was assigned 50%. In the case of the Large Blend, which has three different funds, the system has assigned equal values that add up to 100% to each one of the funds.

Step 2 continued

Modify an Asset Category Fund Allocation Percentage

To modify or change a fund allocation percentages in an asset category:

1. Select a **Fund Allocation** field within an asset category.



Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	50.00 %
Lord Abbett Value Opportunities A	50.00 %
Fund Percentage Totals:	100.00 %

2. Type a numerical value of a percent for the fund in the allocation field, then press **Enter** or **Return**.



Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	20 %
Lord Abbett Value Opportunities A	50.00 %
Fund Percentage Totals:	70 %

3. Repeat steps 1 and 2 typing in numeric values on each fund within the asset category.

The system automatically fills in the Fund Percentage Totals after pressing the **Enter** or **Return**.

4. Check to make sure the Fund Percentage Totals is 100%.



Mid-Cap Blend	
Fidelity Advisor Leveraged Co Stk - T	20
Lord Abbett Value Opportunities A	80
Fund Percentage Totals:	100





Note: This modification only changes the percentages in a single asset category

Step 2 continued

Save the model

The following series of buttons are located at the bottom right corner of step 2.



- Click the **Back** button  to go back and change the information contained on the previous page.
- Click the **Save** button  to save the current information.
- Click the **Continue** button  to move to the next step.
- Click the **Cancel** button  to exit and stop the creation of the model. Everything up to that point is lost when using the cancel button unless the Save command has been used to save any information.

To exit the creation of the model and save the current version:

7. Click **Save**.
8. Click **Cancel** to exit the model.

Note: Click **View/Edit/Submit** icon to retrieve, edit, and submit any un-submitted model.



Continue to the Next Step

Continue to the next step in creating a model:

4. Click **Continue**.
-

Step 3: Create the Models

Overview Step 1 and step 2 completed the template with the fund allocations for the plan. Step 3 will create the models for the plan.

2. Hover over the **Question Mark** icon  and an informational bubble displays more details on this step.



Select a Rebalance Frequency

To select a rebalance frequency of annual, quarterly, or semi-annual:

4. Select **Rebalance Frequency** drop-down list.



A warning box displays the message: "The first rebalance occurs on the effective date of the custom asset model, and then Annually, Quarterly, or Semi-Annually from the effective date. These rebalancers will apply to all participants in the custom asset model."

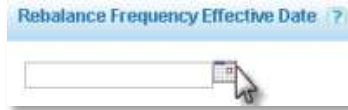



2. Click **OK**. 
-

Step 3 continued

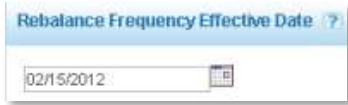
Select Rebalance Frequency Effective Date

To select a date to start the Rebalance Frequency:



16. Click the **Calendar** icon  next to the **Rebalance Frequency Effective Date** field.
17. Select the Month.
18. Select the Year.
19. Select the Date.
20. Close the **Calendar** window.

The date displays in the **Rebalance Frequency Effective Date** field.



Note: A model rebalances annually on the anniversary of the effective date, however, a different date may be chosen.

If, for example, the model is created on February 10th with an effective date of February 15, the selected Rebalance Frequency Effective Date may any date during the calendar year.

Continue to the Next Step

Continue to the next step in creating a model:

1. Click **Continue**.
-

Step 4: Review the Models

Overview

View a snapshot of the model and review the information before submitting the model.

In step 4, the models created in step 3 display below the expanded header, along with the percentages for each of the funds that make up the model.



Asset Category	Percentage
Asset Category 1	10.00%
Asset Category 2	10.00%
Asset Category 3	10.00%
Asset Category 4	10.00%
Asset Category 5	10.00%
Asset Category 6	10.00%
Asset Category 7	10.00%
Asset Category 8	10.00%
Asset Category 9	10.00%
Asset Category 10	10.00%
Asset Category 11	10.00%
Asset Category 12	10.00%
Asset Category 13	10.00%
Asset Category 14	10.00%
Asset Category 15	10.00%
Asset Category 16	10.00%
Asset Category 17	10.00%
Asset Category 18	10.00%
Asset Category 19	10.00%
Asset Category 20	10.00%

Review Asset Categories and Fund Percentages

The step 4 page allows a review of the models and a confirmation of the effective date and the fund percentages for each asset category total. Each fund asset category should have a percentage and the **Fund Percentage Total** should equal 100%



Review the information on the page to:

4. Confirm percentages for each of the funds and Fund Percentage Total is 100%.
5. Confirm the Rebalance Frequency and the Rebalance Frequency Date.
6. Scroll to the bottom of the step 4 screen to read a disclosure.

Note: The reminder disclosure displays:

*Once the Model is submitted it will take up to 5 business days to become effective
**These models have not yet been submitted


To modify the information on this page:


3. Modify the percentages with the use of the Back Button  to return to step 2.
4. Modify the Rebalance Frequency or the Rebalance Frequency Effective Date with the use of the Back Button  to return to step 3.

Step 4: Review the Models continued

Exit Model Creation before Submitting

If you are not ready to submit the model:

2. Click the **Asset Allocation Model** link  in the upper right hand corner of the screen. (This exits the model creation, but saves the created model in the plan.)

1. **Note:** Click the **View/Edit/Submit** icon  on the Asset Allocation Model Setup landing page to make any model modifications.
-

Continue to Step 5

Submit the model if no changes are required:

2. Click **Continue**.

Note: After the **Continue** button is clicked in Step 4 and the models are confirmed, the 5 step process needs to be completed in order for the models to be finalized and submitted.

Step 5: Accept the Models and Submit

Overview Step 5 is the end of the model creation process, where a model is accepted and submitted. Once a model is submitted it takes up to five business days to become effective.

Accept and Submit Models

To accept and submit the models:

4. Click **Accept and Submit**.

Accept Models

Step 5 of 5

Template Name:	DEMO RISK CONSERVATIVE (EXPANDED)		
Template Risk Classification:	CONS		
Type:	Employee Directed		
Effective Date:	03/07/2012		
Model Rebalance Frequency:	Annually	Rebalance Frequency Effective Date:	03/05/2012

If you wish to submit your request, please click "Accept and Submit"

Accept and Submit Cancel

Confirmation of Submission

After clicking **Accept and Submit** button, a new page displays summarizing the template information and the model information, and it contains a confirmation number.

Confirmation

Template Name:	DEMO RISK CONSERVATIVE (EXPANDED)		
Template Risk Classification:	CONS		
Type:	Employee Directed		
Effective Date:	03/07/2012		
Model Rebalance Frequency:	Annually	Rebalance Frequency Effective Date:	03/05/2012

Your Confirmation number is: 296537798

Continue

Return to Asset Allocation Setup Page

Click **Continue**.

View, Edit and Submit Models

Overview

The final process in creating models is to view, edit, and submit created models. The **View/Edit/Submit** area allows you the ability to modify, control, review, and submit the plan models.

On the Asset Allocation Model Setup Landing Page:

4. Select the **View/Edit/Submit** icon.



A new Asset Allocation Model Setup page displays.

Note: A plan may have several Target-Date models, or several Risk-Based models or only one model for the plan. This example demonstrates a plan having several Target-Date and several Risk-Based models.

The plan landing page displays an overview of all the models in the plan. Use the buttons located at the top of the page to move between Target-Date and Risk-Based models.







View, Edit and Submit Target-Date Model

Overview On the View/Edit/Submit landing page, you can view a summary of a plan's Target-Date Models.

1. Click **Target-Date**. 

ASSET ALLOCATION MODEL SETUP
Welcome to the landing page for Viewing and Editing Models


 

Glide Path Name	EffectiveDate	Risk Classification	Review Status					Deletes
ANIL TEST CUSTOMER DP	11/15/2011	MODERATE	ACTIVE	Modify Asset Allocations	Modify Fund Allocations	Modify Models Summary	View Graph	
Demo Glidepath	02/07/2012	AGGRESSIVE	EDITING	Modify Asset Allocations	Modify Fund Allocations		View Graph	
DEMO PRELOAD CONSERVATIVE	02/15/2012	CONS	PENDING		Modify Fund Allocations	Modify Models Summary	View Graph	

An overview of all plan Target-Date models are visible. Each row displays a model's Glide Path name, Effective Date, Risk Classification and Review Status. The Review Status can be active, editing, or pending.

Active indicates that you have accepted and submitted the model, and the model has reached its effective date. An active model usually will have participants money invested in it. Changes to an active model are delicate, but the ability to review, edit, and submit model changes for the plan is retained in an active model.

Editing indicates you have not submitted the model, and are still creating or working on the model, placing the model in and editing review status.

Pending indicates you have finished the model and have clicked the **Accept and Submit** button.  However, the model is not yet effective. An example of a model with a pending status has an effective date of February 15th of the current year, but today's date is January 31st of the current year. The model will not be effective until February 15th reflecting a pending status.

View, Edit and Submit Target-Date Model continued

To the right of the Review Status column is a column containing a link to Modify Asset Allocations. Asset Allocation refers to the percentages of each of the asset categories within a model.

The **Modify Asset Allocation** link  takes you to a step page where you can modify the percentages of the asset category allocations.

Note: A link in the Modify Asset Allocation column is only available for models created with a Custom Glide Path. If the model is using Ibbotson's Preloaded Glide Path, a Modify Asset Allocation link is not available because Ibbotson provides the asset allocations.


To the Right of the Modify Asset Allocation column is the Modify Fund Allocation column. Fund Allocation refers to the percentages of the funds within each one of the asset categories.

The **Modify Fund Allocation** link  takes you to a step page where you can modify the percentages of the asset category allocations.

The next column is the Modify Models Summary link column.

The **Modify Models Summary** link  takes you to the last step of creating models where you can review the model summary and make modifications to the summary.

The next column contains the **View Graph** link  to review the models graph.

The final column contains a **Delete** button.  An active model cannot be deleted through the View/Edit/Submit page. You must discuss the options for deleting a plan with a Great-West service representative. A model in editing or pending review status can be deleted by you using the **Delete** button.

View, Edit and Submit Target-Date Model continued

Modify Target-Date Asset Category Percent Allocations

Modification of Target-Date Asset Category percent allocations can only occur in models created using a Custom Glide Path, models created with Ibbotson's Preloaded Glide Path cannot be modified.


To modify asset category fund percent allocations from the Target-Date Model View/Edit/Submit page:

1. Click the **Modify Asset Allocation** link  in the row of a specific plan.

A view only page displays the current Glide Path Asset Category Allocations percentages.



Age Range	Asset Class	10-27	28-35
	Target Date 2025+	25.00%	0.00%
	Target Date 2040-2045	25.00%	0.00%
	Target Date 2045-2050	25.00%	0.00%
	Target Date 2051-2055	25.00%	0.00%
	Target Date 2056-2060	0.00%	40.00%
	Mid-Cap Value	0.00%	00.00%
	Mid-Cap Growth	0.00%	0.00%
	International Government	0.00%	0.00%
	Mid-Cap Income	0.00%	0.00%


2. Scroll to the bottom of the page.
3. Click **Change** 

You are now on step 1 of 5 in the process to create a Target-Date Model with a Custom Glide Path. This step begins the process of creating a model, allowing modifications to the Asset Category Allocation Percentages.

Use the directions in step 1 part 2 to make modifications to the asset allocations percentages.

Return to View/Edit or Submit Models Page

Return to the Asset Allocation Model View/Edit/Submit page from the current step page.

1. Click **Asset Allocation Model** link  in the upper left hand corner of the page.

The Asset Allocation Model Setup landing page displays.

View, Edit and Submit Target-Date Model continued

Modify Target-Date Fund Allocations

Modify Target-Date Fund Allocations using the **Modify Fund Allocation** link for each of the models listed on the View/Edit/Submit Target-Date Asset Allocation Model Setup page.

To modify fund allocations from the Target-Date Model View/Edit/Submit page:


1. Click the **Modify Fund Allocation** link  in the row of a specific plan.

A view only page displays the current Glide Path Fund Allocations percentages.



View/Change Fund Allocations	
Glide Path Name:	AML TEST CUST NEW GP (EXPANDED)
Glide Path Risk Classification:	MODERATE
Glide Path Start Age Band:	18
Glide Path Retirement Age:	28
Effective Date:	02/07/2012
Type:	Employee Directed
Glide Path End Age Band:	30
Glide Path Age Range Bands:	10 Year Incremental

Asset Classes / Funds	Allocation
<input type="checkbox"/> Expand All	
<input type="checkbox"/> 18-27	
<input type="checkbox"/> 28-30	

2. Scroll to the bottom of the page.
3. Click **Change**. 

You are now on step 2 of 5 in the process to create a Target-Date Model.

Use the directions in step 2 to make modifications to the asset fund allocations.

Return to View/Edit or Submit Models Page

Return to the Asset Allocation Model View/Edit/Submit page from the current step page.

1. Click **Asset Allocation Model** link.



View, Edit and Submit Target-Date Model continued

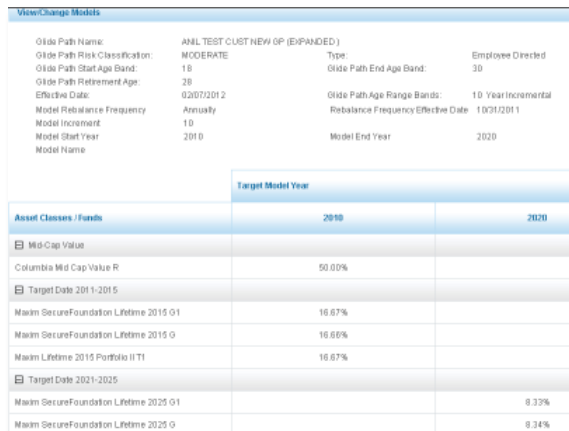
Modify a Target-Date Model Summary

Modify a Target-Date Model Summary by using the **Modify Model Summary** link for each of the models listed on the View/Edit/Submit Target-Date Asset Allocation Model Setup page.

To modify a model summary from the Target-Date Model View/Edit/Submit page:


1. Click the **Modify Model Summary**  in the row of a specific plan.

A view only page displays the current Model Summary. The top of the page displays the characteristics of the Glide Path and the percentages allocated to each fund.



View/Change Models			
Glide Path Name:	ANIL TEST CUST NEW OP (EXPANDED)	Type:	Employee Directed
Glide Path Risk Classification:	MODERATE	Glide Path End Age Band:	30
Glide Path Start Age Band:	18	Glide Path Retirement Age:	28
Effective Date:	02/07/2012	Glide Path Age Range Bands:	10 Year Incremental
Model Rebalance Frequency:	Annually	Rebalance Frequency Effective Date:	1/03/2011
Model Increment:	10	Model Start Year:	2010
Model End Year:	2020	Model Name:	

Asset Classes / Funds	Target Model Year	
	2010	2020
<input type="checkbox"/> Mid-Cap Value		
<input type="checkbox"/> Columbia Mid Cap Value R	50.00%	
<input type="checkbox"/> Target Date 2011-2015		
<input type="checkbox"/> Maxim SecureFoundation Lifetime 2015 G1	16.67%	
<input type="checkbox"/> Maxim SecureFoundation Lifetime 2015 G	16.66%	
<input type="checkbox"/> Maxim Lifetime 2015 Portfolio II T1	16.67%	
<input type="checkbox"/> Target Date 2021-2025		
<input type="checkbox"/> Maxim SecureFoundation Lifetime 2025 G1		8.33%
<input type="checkbox"/> Maxim SecureFoundation Lifetime 2025 G		8.34%

2. Scroll to the bottom of the page
3. Click **Change**. 

You are now on step 3 of 5 in the process to create a Target-Date Model.

Use the directions in step 3 to make modifications to the Model Name, the Rebalance Frequency, the Rebalance Frequency Effective Date, the Model Increments, the Model Start Year, and the Model End Year.

Return to View/Edit or Submit Models Page

Return to the Asset Allocation Model View/Edit/Submit page from the current step page.

1. Click **Asset Allocation Model** link.



Plan / Administration **Asset Allocation Model**

View, Edit and Submit Target-Date Model continued

View Target-Date Asset Allocation Graphs

You can view a graph of the Asset Allocations for each of the models listed on the View/Edit/Submit Target-Date Asset Allocation Model Setup page.

To view a graph from the Target-Date Model View/Edit/Submit page:

1. Click **View Graph**  in the row of a specific plan.

A pop-up window displays a graph of the glide path composition for each age band and the percent composition of each band.

2. Hover over the graph's bars.
3. Informational balloons display containing the asset category and the percentage assigned to that asset category in each age band.




4. Close the graph pop-up window.
-

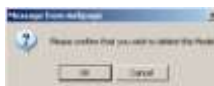
Delete a Target-Date Model



Delete a Target-Date Model using the **Delete** Button  contained in the last column of a model row in the Target-Date View/Edit/Submit landing page.

To delete a model from the Target-Date Model View/Edit/Submit page:

1. Click **Delete**  in the row of the specific plan.

A warning box displays the message, "Please confirm that you wish to delete this model."



2. Click **OK**  to confirm Deletion.
 3. Or click **Cancel**  to retain model.
-

View, Edit and Submit Risk-Based Model

Overview

On the View/Edit/Submit page, you can view a summary of a plan's Risk-Based Models

1. Click **Risk-Based**. 




The screenshot shows the 'ASSET ALLOCATION MODEL SETUP' page. It includes a 'Target Based' button and a 'Risk Based' button. Below these is a table with the following data:

Template Name	Effective Date	Risk Classification	Review Status				Delete
Demo Template	06/28/2012	MOD AGGR	EDITING	Modify Asset Allocations	Modify Fund Allocations		
AHL_MODERATE_RISK_BASED	12/27/2011	MODERATE	EDITING		Modify Fund Allocations	Modify Models Summary	
Testing 1	12/22/2011	AGGRESSIVE	EDITING	Modify Asset Allocations	Modify Fund Allocations	Modify Models Summary	
DEMO RISK CONSERVATIVE	02/07/2012	CONS	PENDING		Modify Fund Allocations	Modify Models Summary	

Overviews of all plan Risk-Based models are visible. Each row displays a model's Template name, Effective Date, Risk Classification and Review Status. The Review Status can be active, editing, or pending.

Active indicates that you have accepted and submitted the model, and the model has reached its effective date. An active model usually will have participants money invested in it. Changes to an active model are delicate, but the ability to review, edit, and submit model changes for the plan is retained in an active model.

Editing indicates you have not submitted the model, and are still creating or working on the model, placing the model in and editing review status.

Pending indicates you have finished the model and have clicked the **Accept and Submit** button.  However, the model is not yet effective. An example of a model with a pending status has an effective date of February 15th of the current year, but today's date is January 31st of the current year. The model will not be effective until February 15th reflecting a pending status

View, Edit and Submit Risk-Based Model Continued

To the right of the Review Status column is a column containing a link to Modify Asset Allocations. Asset Allocation refers to the percentages of each of the asset categories within a model.


The **Modify Asset Allocation** link  takes you to a step page where you may modify the percentages of the asset category allocations.


Note: A link in the Modify Asset Allocation column is only available for models created with a Custom Template. If the model is using Ibbotson's Preloaded Template, a Modify Asset Allocation link is not available because Ibbotson provides the asset allocations.

To the Right of the Modify Asset Allocation column is the Modify Fund Allocation column. Fund Allocation refers to the percentages of the funds within each one of the asset categories.

The **Modify Fund Allocation** link  takes you to a step page where you can modify the percentages of the asset category allocations.

The next column is the Modify Models Summary link column.

The **Modify Models Summary** link  takes you to the last step of creating models where you can review the model summary and make modifications to the summary.

The final column contains a **Delete** button.  An active model cannot be deleted through the View/Edit/Submit page. You must discuss the options for deleting a plan with a Great-West service representative. A model in editing or pending review status can be deleted by you using the **Delete** button.

View, Edit and Submit Risk-Based Model Continued

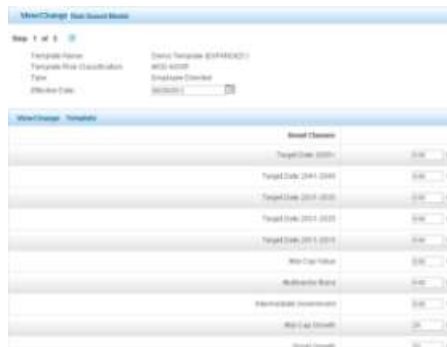
Modify Risk-Based Asset Category Allocations

Modification of Risk-Based Asset Category percent allocations can only occur in models created using a Custom Template, models created with Ibbotson's Preloaded Template cannot be modified.


To modify asset category allocations from the Risk-Based Model View/Edit/Submit page:

1. Click the **Modify Asset Allocation** link  in the row of a specific plan.

A view only page displays the current Template Asset Category Allocations percentages.



Asset Class	Target Class	Allocation
Target Class 2000	2000	5%
Target Class 2001-2005	2001-2005	5%
Target Class 2006-2010	2006-2010	5%
Target Class 2011-2015	2011-2015	5%
Target Class 2016-2020	2016-2020	5%
Mid Cap Value	Mid Cap Value	5%
Mid-Cap Growth	Mid-Cap Growth	5%
International Development	International Development	5%
Mid-Cap Growth	Mid-Cap Growth	5%
Global Growth	Global Growth	5%

2. Scroll to the bottom of the page.
3. Click **Change**. 

You are now on step 1 part 2 of 5 in the process to create a Risk-Based Model with a Custom Template. This step begins the process of assigning asset allocation percentages allowing modifications to the current Asset Category Percentages.

Use the directions in Step 1 part 2 to make modifications to the asset allocations percentages.

Return to View/Edit or Submit Models Page

Return to the Asset Allocation Model View/Edit/Submit page from the current step page.

1. Click **Asset Allocation Model** link.  in the upper left hand corner of the page.

The Asset Allocation Model Setup landing page displays.

View, Edit and Submit Risk-Based Model Continued

Modify Risk-Based Fund Allocations

Modify Risk-Based Fund Allocations using the **Modify Fund Allocation** link for each of the models listed on the View/Edit/Submit Risk-Based Asset Allocation Model Setup page.


To modify fund allocations from the Risk-Based View/Edit/Submit page:

1. Click the **Modify Fund Allocation** link  in the row of a specific plan.

A view only page displays the current Template Fund Allocations percentages.



Asset Class	Allocation
Class 40	
Class 40 (1)	
Small Growth	
Investment Growth (Small Growth Fund)	0.00%
Small Growth (Total)	0.00%
Mid Cap Blend	
Investment Growth (Mid Cap Blend Fund)	0.00%
Mid Cap Blend (Total)	0.00%
Foreign Large Blend	
Investment Growth (Foreign Large Blend Fund)	0.00%
Foreign Large Blend (Total)	0.00%
Large Blend	
Investment Growth (Large Blend Fund)	0.00%
Large Blend (Total)	0.00%

2. Scroll to the bottom of the page
3. Click **Change**. 

You are now on step 2 of 5 in the process to create a Risk-Based Model.

Use the directions in step 2 to make modifications to the asset fund allocations.

Return to View/Edit or Submit Models Page

Return to the Asset Allocation Model View/Edit/Submit page from the current step page.

1. Click **Asset Allocation Model** link. 

View, Edit and Submit Risk-Based Model Continued

Modify a Risk-Based Model Summary

Modify a Risk-Based Model Summary by using the **Modify Model Summary** link for each of the models listed on the View/Edit/Submit Risk-Based Asset Allocation Model Setup page.


To modify a model summary from the Risk-Based View/Edit/Submit page:

1. Click **Modify Model Summary**  in the row of a specific plan.

A view only page displays the current Model Summary. The top of the page displays the characteristics of the Template and the percentages allocated to each fund.



Step 3 of 5	
Template Name:	DEMO RISK CONSERVATIVE (EXPANDED)
Template Risk Classification:	CONS
Type:	Employee Directed
Effective Date:	02/07/2012
Model Rebalance Frequency	Rebalance Frequency Effective Date
Annually	03/05/2012

2. Scroll to the bottom of the page
3. Click **Change** 

You are now on step 3 of 5 in the process to create a Risk-Based Model.

Use the directions in Step 3 to make modifications to the Rebalance Frequency and the Rebalance Frequency Effective Date.

Return to View/Edit or Submit Models Page


Return to the Asset Allocation Model View/Edit/Submit page from the current step page.

1. Click **Asset Allocation Model** link.




View, Edit and Submit Risk-Based Model Continued

Delete a Risk-Based Model


Delete a Risk-Based Model using the **Delete** button  contained in the last column of a model row on the Risk-Based View/Edit/Submit landing page.

To delete a model from the Risk-Based Model View/Edit/Submit page:

1. Click **Delete**  in the row of the specific plan.

A warning box displays the message, "Please confirm that you wish to delete this model."



2. Click **OK**  to confirm Deletion.
 3. Or Click **Cancel**  to retain model.
-

Submit Model with Modifications





Overview

Modified Models must be Accepted and Submitted to become effective.


Submission of a modified model is the end of the model creation process. You must accept and submit a model for it become effective. It takes up to five business days to become effective.

Submit a Modified Model



To begin the submission process from the Asset Allocation Model Setup Landing Page:

1. Click the **View/Edit/Submit** icon. 
2. Click **Target-Date**  or **Risk-Based**. 
3. Select the Model to be submitted.
4. Click the **Modify Models Summary** link  in the row of the specific plan.

A view only page displays the current Model Summary which is step 3 in the Creating a Model process.

5. Scroll to the bottom of the page
6. Click **Continue**. 

You are now on an active step 3 landing page.

7. Click **Continue**  to advance to step 4 to review the model.
 8. Click **Continue**  to advance to the step 5 landing page.
-

Accept and Submit Models

Review, accept and submit the models using the instructions in step 5 of either Create Target Date or Create Risk Based models.
