

Save for what matters—your way.

Digital tools make it easy.



Get started from your desktop or mobile browser.

Visit your employee website: secure.ceteraretire.com/login/Participant

How to log on to your account for the first time:

To set up your retirement account, simply visit the employee website and enter the default first-time login information:

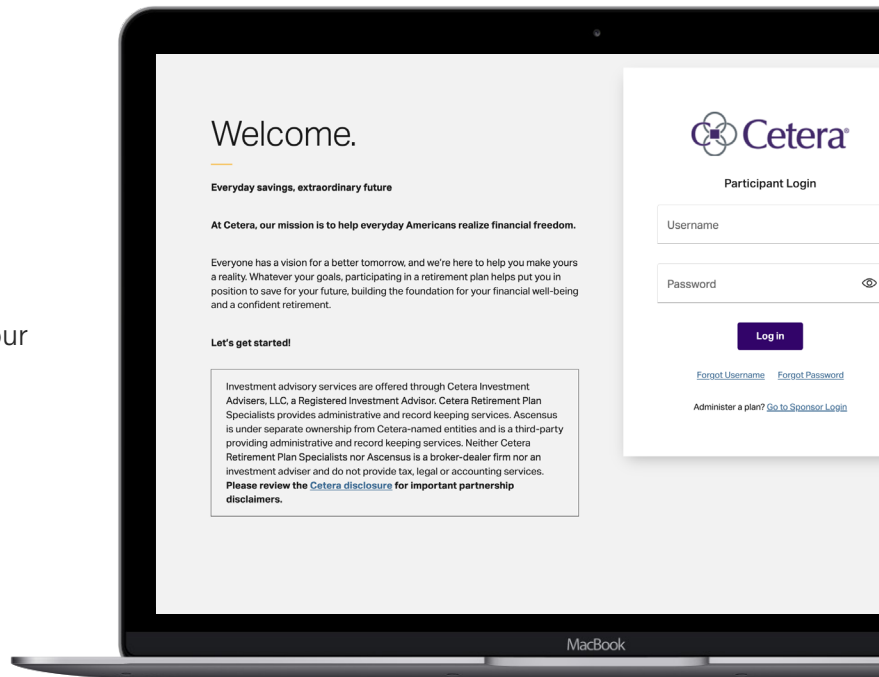
- **Username:** Your Social Security number in 999009999 format (no dashes)
- **Password:** Your birthday in MMDDYYYY format (e.g., 06041982 for June 4, 1982)

You will then be guided through the steps to keep your online account secure.

Once you've registered, log in to:

- Confirm your electronic delivery (eDelivery) preferences. It's faster, more secure, and more convenient to go paperless and only takes a few moments.*
- Enter your beneficiary*
- Opt-in for automatic account rebalancing*
- Confirm or set your investment elections

Don't forget to visit your employee website—or the READY**SAVE**® mobile app—at any time to stay up-to-date on your retirement progress.



Employee
website

Take smart steps with personalized insights.

Project potential monthly retirement income based on your current savings strategy.

Model different scenarios, such as saving more or changing your expected retirement age, with **My Forecast**. Include outside assets in addition to your retirement plan to see your full financial picture.

Stay on track with your goals and timeline to retirement.

Feel good about your progress.

Review your contribution activity, track your rate of return, and monitor fund performance to see savings invested.

*Plan features may vary.

Save for what matters—on the go—with READYSAVE®.

Download the mobile app.

Securely access and manage your account from anywhere:

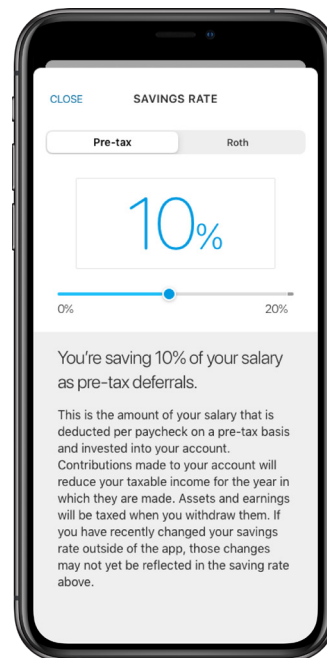
Use the same credentials as your employee website to log into the app and check your retirement journey quickly and easily.

Log in often to see new features and insights.

Available for iOS and Android™.



Ratings as of April 23, 2026.



The mobile app and website have different functionality—use them both for the best overall experience.

Employee website

secure.ceteraretire.com/login/Participant

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