



Retirement Online Account Helpful Hints

The below procedures have been designed to protect the safety and security of your account and ensure the fastest processing time.

IMPORTANT: For optimal results, use Google CHROME when accessing your account.

First Time Logging In:

- Go to htlfrps.com and click "Login".
- The first time you log in, enter your SSN (without any dashes) as the user ID, and the last four digits of your SSN for the password.
- **NOTE:** If we do not have a phone number able to receive text messages or email address in our system, you'll be directed to contact our Call Center at 1.800.399.2083.
- Upon initial creation, you will be prompted to create a new user ID and password along with answers to security questions for future use in the event you forget your password.

Updating investment allocations:

- Once logged in, click on "Manage" and then select "Manage Investments" from the drop-down list.
- Click on "Change Elections" to update the investments for *future* contributions.
- Click on "Move Money" to *move your existing account balance* into different investments.

NOTE: HTLF Retirement Plan Services (RPS) cannot accept investment allocation change requests via email or the phone.

Changing deferral rate:

- Once logged in, from the "My Dashboard" page, click on "Change Contribution Rate".
- Deferral rate changes take effect as soon as administratively possible; typically, within 1 to 2 pay periods.

Updating Name or Address:

- If you are **actively working** for the company sponsoring your plan, HTLF Retirement Plan Services **cannot** update your name or address. Please provide your updated information to your Human Resources representative to update payroll which will transmit to HTLF Retirement Plan Services.
- If you are **no longer working** for the company sponsoring your plan, please call HTLF Retirement Plan Services at 1.800.399.2083.

Requesting a loan or withdrawal from your account (as permitted by your Plan):

- Once logged in, click the "Withdrawals" tab on the top of the screen to initiate your request.

NOTE: If you are no longer employed, to prevent having to pay multiple transaction fees, do not request your distribution until you've received your final paycheck or final contributions.