

USER GUIDE to the U.S. BANK RETIREE PORTAL

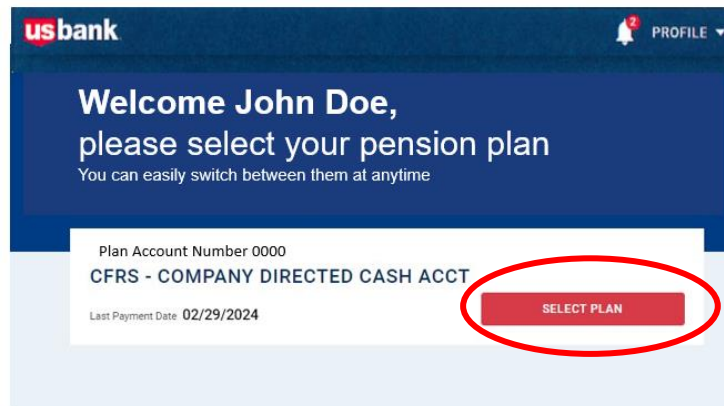
Log On to U.S. Bank at <https://portal.innovestsystems.com/usb/usb>

To make changes directly on the portal, you will need to have access to the retiree portal as well as your phone or email to confirm your identity. (You would have made this election at the time you registered your account. Please note phone numbers used for text messages (SMS/Text) can only be used on phones that allow for text messaging.)

Enter your Username and Password, click “Log In”.



You will then be brought to the Welcome Screen shown below. You will see your retirement plan name(s) and plan account number(s). Click “Select Plan”.



Now that you are logged in to the portal, you can use the following instructions to change your address (Section I), direct deposit (Section II), or tax withholding election (Section III).

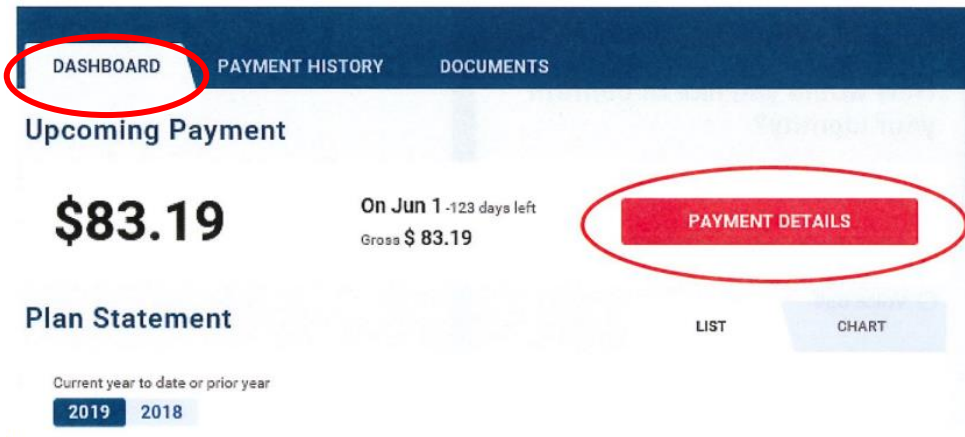
Section I

Change your Address Change

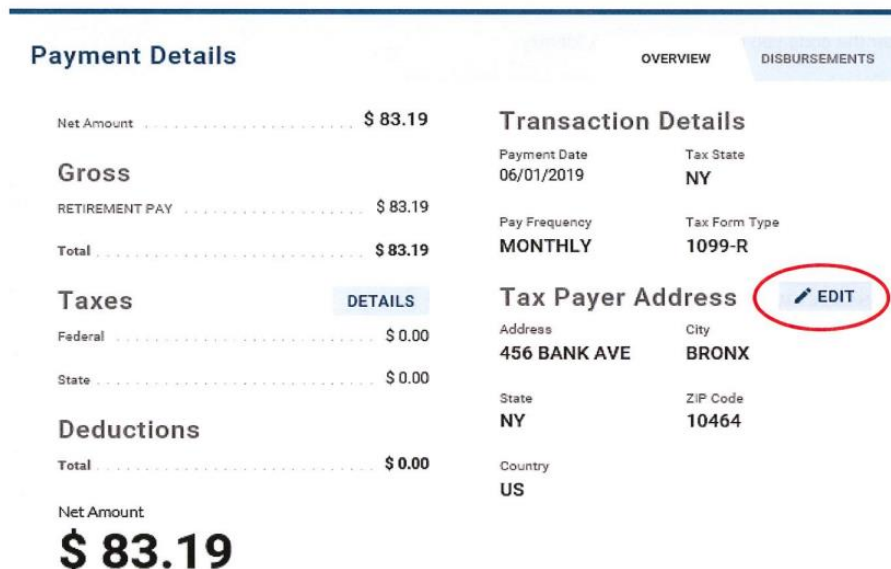
Note:

- If moving from one state to another, you must also change your State Tax election.
- If you are the Power of Attorney or have a Power of Attorney, please contact the CFRS office to update an address.

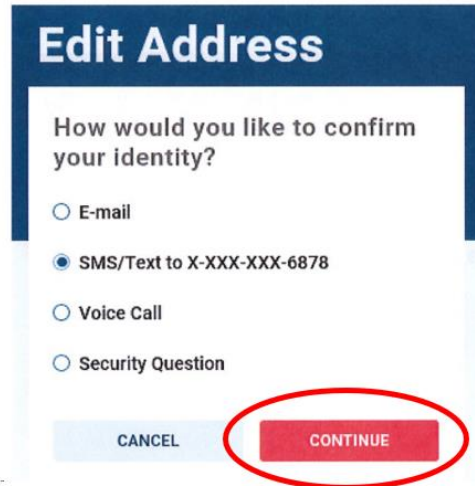
On the main screen “Dashboard” tab, click on the “Payment Details” button:



The “Payment Details” tab will open. On the “Overview” tab, click the “Edit” button as shown below:



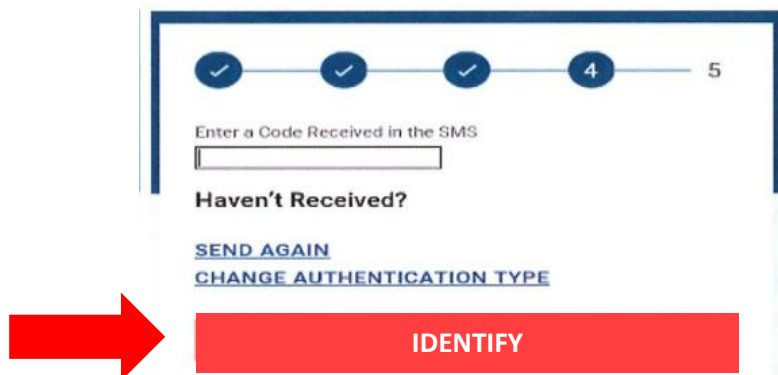
You will then be asked to verify your identity:



The screenshot shows a mobile application interface titled "Edit Address". Below the title, it asks "How would you like to confirm your identity?". There are four radio button options: "E-mail", "SMS/Text to X-XXX-XXX-6878" (which is selected), "Voice Call", and "Security Question". At the bottom, there are two buttons: "CANCEL" and "CONTINUE". The "CONTINUE" button is highlighted with a red circle.

After making your selection by clicking on the circle next to your method of choice, click the "Continue" button.

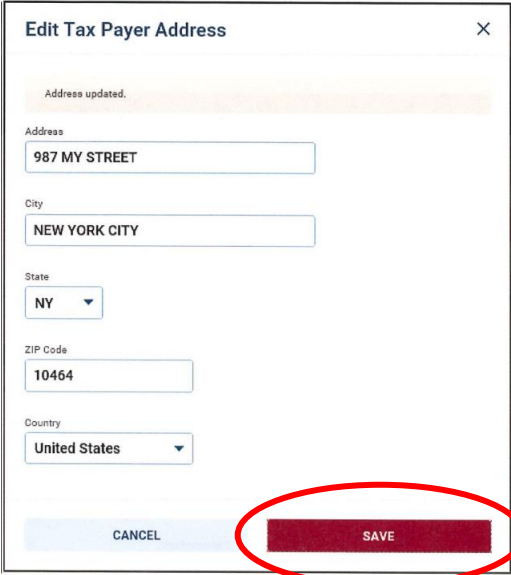
- If you selected:
 - Email, open your email and retrieve the code that was sent to you.
 - SMS/Text, open your text messages on your phone and retrieve the code that was sent to you.
 - Voice Call, your phone number associated with the last 4 digits shown in your list of confirmation options in the step above, will ring within seconds of clicking the Continue button.
 - Enter the code you received and click the "Identify" button.



The screenshot shows a mobile application interface for entering a code. At the top, there is a progress indicator with five steps, where the fourth step is highlighted with a blue circle containing the number '4'. Below the progress indicator, it says "Enter a Code Received in the SMS" and has a text input field. Underneath, it says "Haven't Received?" and has two links: "SEND AGAIN" and "CHANGE AUTHENTICATION TYPE". At the bottom, there is a large red button labeled "IDENTIFY". A red arrow points to the "IDENTIFY" button.

- Security Question, a dialogue box will appear with a Security Question(s) for you to answer. These would have been the questions you selected when registering your account. Answers are case and space sensitive.

Once you have successfully identified yourself, an edit box will appear. You can now enter your new address using the format shown below (use capitals):



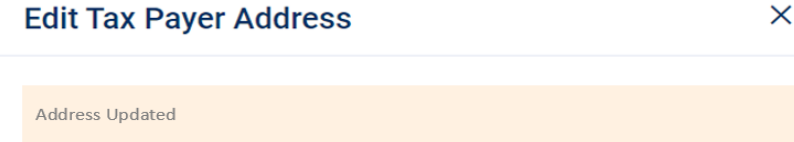
The screenshot shows a modal window titled "Edit Tax Payer Address" with a close button (X) in the top right corner. Below the title is a confirmation message: "Address updated." The form contains the following fields:

- Address: 987 MY STREET
- City: NEW YORK CITY
- State: NY (dropdown menu)
- ZIP Code: 10464
- Country: United States (dropdown menu)

At the bottom of the form, there are two buttons: "CANCEL" and "SAVE". The "SAVE" button is highlighted with a red circle.

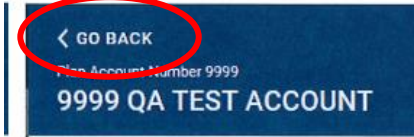
Double check your entry for accuracy. Once you have double checked your entry and there are no typographical errors, click the “Save” button.

The following screen will appear acknowledging the update:



The screenshot shows the same modal window as above, but now it displays a confirmation message: "Address Updated" in a light orange banner. The form fields and buttons are no longer visible.

You can also confirm the updated address by going back to the main page using the “Go Back” button at the top of the page.



The screenshot shows a dark blue navigation bar. On the left, there is a button with a left-pointing arrow and the text "GO BACK". This button is circled in red. Below the button, the text "9999 QA TEST ACCOUNT" is visible.

This will take you back to the “Dashboard” tab, then click on the “Payment Details” tab to see updates.

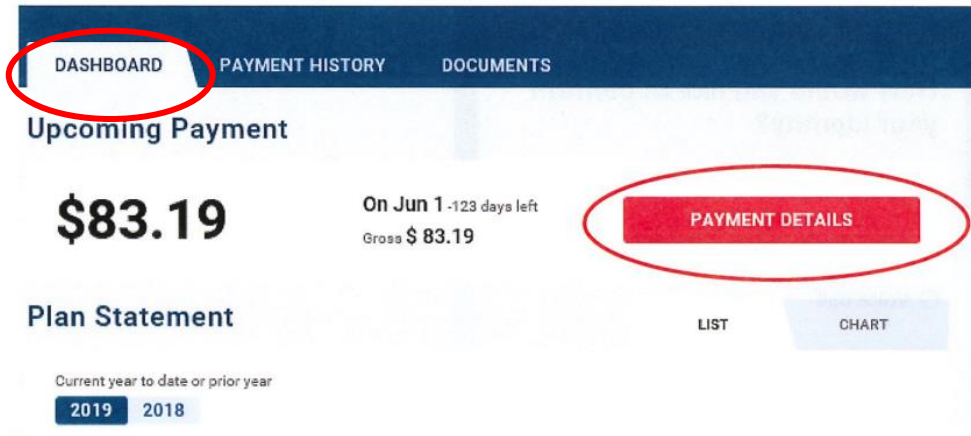
Log out of portal if no other changes need to be made.

Section II

Change your Direct Deposit

Note- Direct Deposit is mandatory. You may only have one financial institution for your direct deposit of funds.

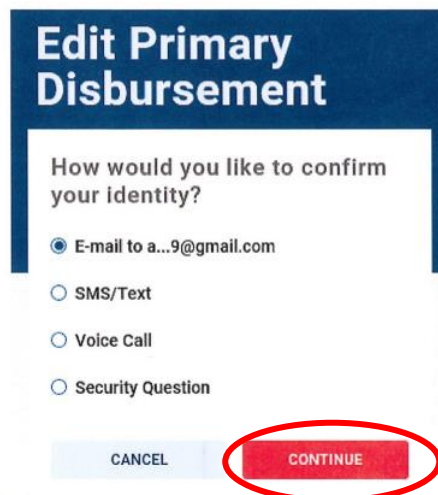
On the main screen “Dashboard” tab click on the “Payment Details” button:



The below screen will appear. On the “Disbursements” tab, click on the “Edit Disbursement” button.

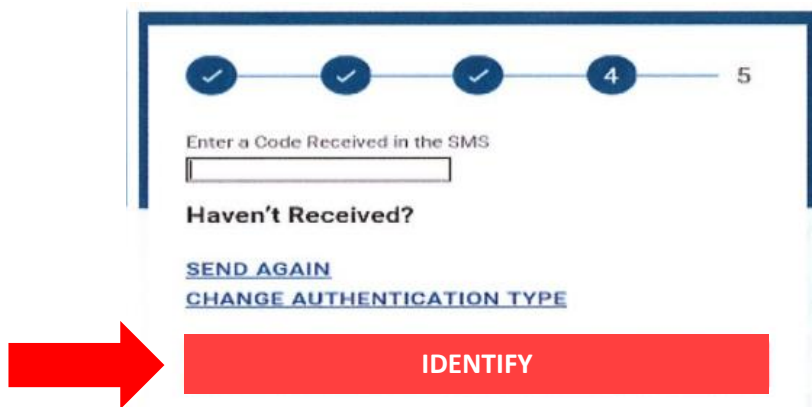


You will then be asked to verify your identity:



After making your selection by clicking on the circle next to your method of choice, click the “Continue” button.

- If you selected:
 - Email, open your email and retrieve the code that was sent to you.
 - SMS/Text, open your text messages on your phone and retrieve the code that was sent to you.
 - Voice Call, your phone number associated with the last 4 digits shown in your list of confirmation options in the step above, will ring within seconds of clicking the Continue button.
 - Enter the code you received and click the “Identify” button.



- Security Question, a dialogue box will appear with a Security Question(s) for you to answer. These would have been the questions you selected when registering your account. Answers are case and space sensitive.

Once you have successfully identified yourself, an edit box will appear. You can now enter your new direct deposit information.

- Do not change “Deposit Type”, this is the mandatory default setting.
- Enter the Bank’s name where your money is to be deposited.
- Click on the circle next to the type of account the money is to be deposited (“Checking” or “Savings”).
- Enter the new “Routing Number” associated with the bank the money is to be deposited to. (This is a 9 digit number and is typically located along the bottom of your bank checks or on paperwork given to you by your depository bank.)
- Enter the account number associated with the checking or savings account you selected in “Account Type”.

- After entering all the data, double check for accuracy/typographical errors. If all correct, click the “Save” button.

The following screen will appear confirming the change:

You can also confirm the updated Direct Deposit by going back to the main page using the “Go Back” button at the top of the page.

This will take you back to the “Dashboard” tab, then click on the “Disbursements” tab to see updates.

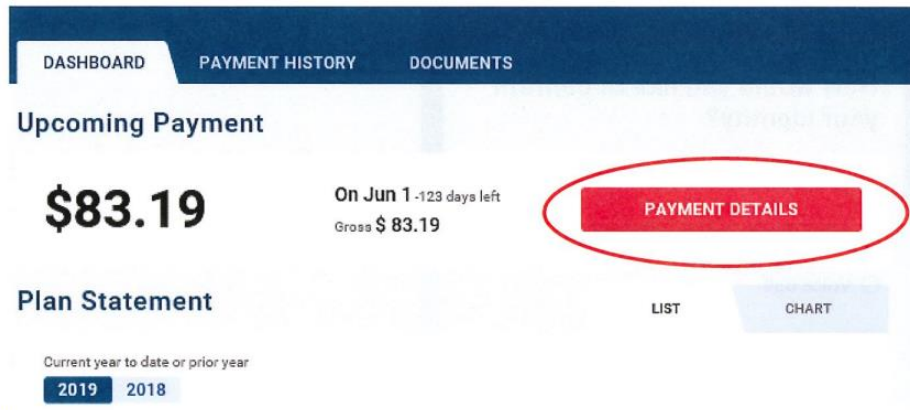
Log out of portal if no other changes need to be made.

Section III

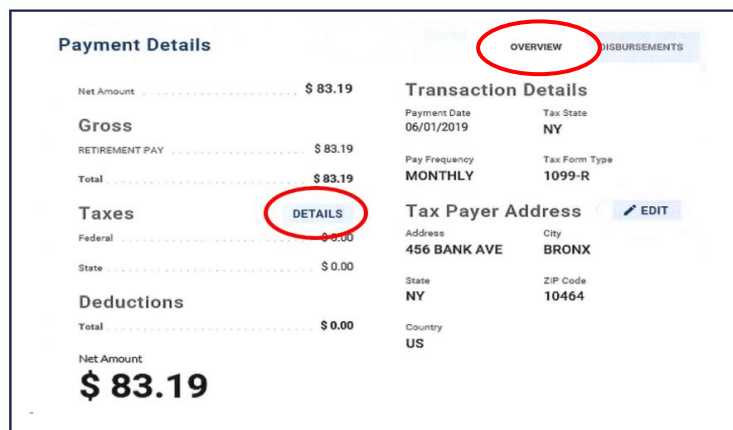
Change your Federal or State Tax Withholding Elections

Note: If you have moved from one state to another, you must also change your State Tax election.

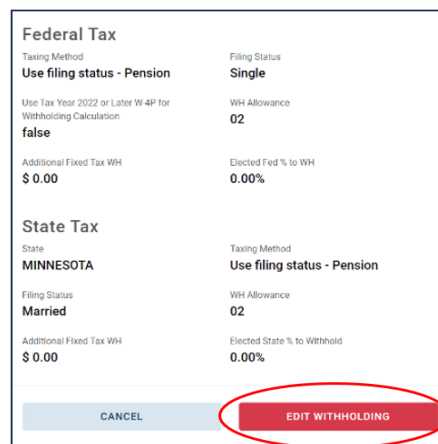
On the main screen “Dashboard” tab, click on the “Payment Details” button:



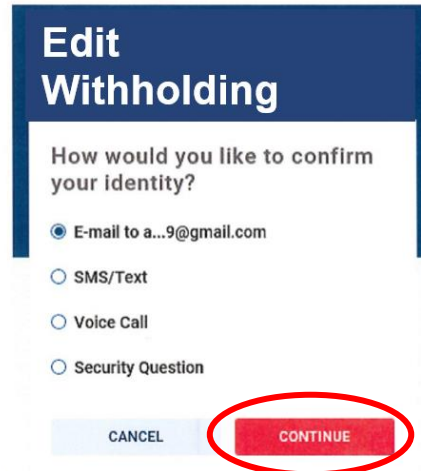
The following screen will appear. On the “Overview” tab, click on the “Details” button next to “Taxes”.



The following screen will appear. Click the “Edit Withholding” button.



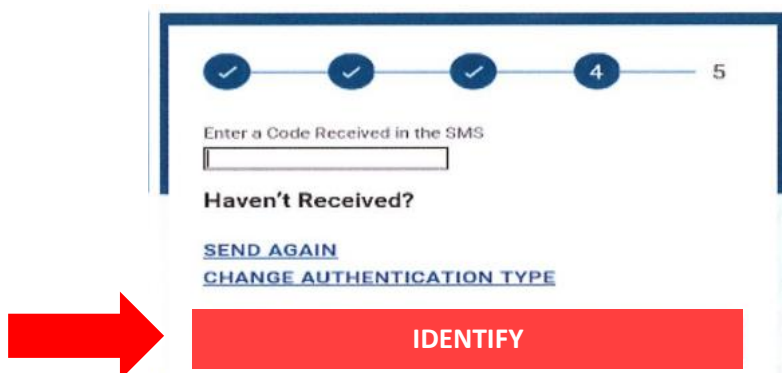
You will then be asked to verify your identity:



The screenshot shows a mobile application interface titled "Edit Withholding". Below the title, it asks "How would you like to confirm your identity?". There are four radio button options: "E-mail to a...9@gmail.com" (which is selected), "SMS/Text", "Voice Call", and "Security Question". At the bottom, there are two buttons: "CANCEL" and "CONTINUE". The "CONTINUE" button is highlighted with a red circle.

After making your selection by clicking on the circle next to your method of choice, click the "Continue" button.

- If you selected:
 - Email, open your email and retrieve the code that was sent to you.
 - SMS/Text, open your text messages on your phone and retrieve the code that was sent to you.
 - Voice Call, your phone number associated with the last 4 digits shown in your list of confirmation options in the step above, will ring within seconds of clicking the Continue button.
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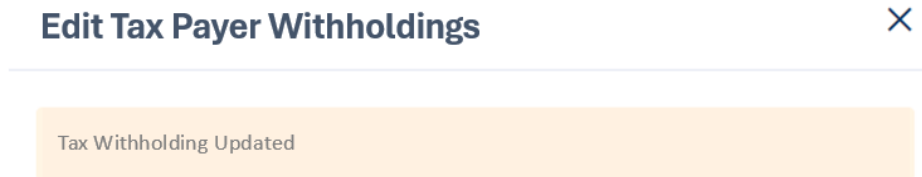
- Security Question, a dialogue box will appear with a Security Question(s) for you to answer. These would have been the questions you selected when registering your account. Answers are case and space sensitive.

Make all applicable changes.

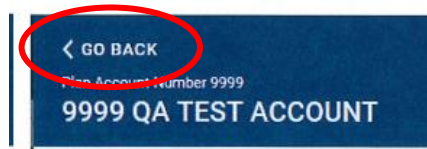
- **If making a Federal withholding election change, you must check the box next to “Use Tax Year 2022 or Later W4P for Withholding Calculation”.**

Double check your entries for accuracy. If all correct, click the “Save” Button.

The following screen will appear:



You can also confirm the updated Tax Withholding by going back to the main page using the “Go Back” button at the top of the page.



This will take you back to the “Dashboard” tab. Click on the “Payment Details” tab, click on the “Overview” tab, select “Details” button next to “Taxes” to see updates.

Log out of portal if no other changes need to be made.