



IRA Management Center

Administration

User Guide

February 2015

Preface

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Getting Started

The **Getting Started** section provides information about supported browsers, the application timing out after a period of inactivity, and locked accounts.

This section also provides detailed information about the following:

- [Completing and Maintaining Your User Profile](#)
- [Passwords](#)

Supported Browsers

Wolters Kluwer Financial Services products require the following:

- Monitor Resolution: 1024x768 or greater
- Browser: Compatible with the following:
 - Internet Explorer versions: 9 or 10
 - Google Chrome

Timing Out

To protect against unauthorized use, you will be logged out of your session when either of the following occur:

- After 20 minutes of inactivity
- When remaining on the same page for more than 20 minutes.

Locked Accounts

You will be locked out of your account when either of the following occur:

- Five failed login attempts
- Two failed challenge question responses

Contact your account administrator to have your profile unlocked.

Completing and Maintaining your User Profile

To begin using the Wolters Kluwer Financial Services product line, you must complete registration by setting a password and entering basic information. To complete the necessary information, follow the registration link in your welcome email.

1. Click the link within the welcome email to display the **USER REGISTRATION** page. The registration link will expire in seven days.

2. Complete the required fields in the **USER INFORMATION** section.
3. **CHALLENGE QUESTIONS** are required, and are used in the event that you forget your password. Choose questions and answers that are unique and that you will remember.

For detailed information on password requirements, forgotten passwords, and changing/resetting passwords, see the [Passwords](#) help section.

4. Click **SAVE** to complete the registration process and return to the main login page.

You will receive an email confirming your registration.

The **USER PROFILE** page allows you to access your user information, change your password, and edit your challenge questions. Click your username link in the upper right corner of the screen to access this page.

Hover over the **PRODUCT ACCESS** menu item at the top of the screen to display your licensed products; click one of your products to advance to that product's home page. You can also use the **PRODUCT ACCESS** menu item to access your product if you do not have the product URL available or do not know it.

Passwords

The **Passwords** section provides the following information:

- Resetting your password
- Password requirements

Resetting Your Password

There are several ways to reset your password:

- **Changing your password:** in the **USER INFORMATION** section, click **Change Password**. Complete the fields below and click **SAVE**.
- **Forgotten passwords:** on the main login screen, click the **Forgot Password** link. Once you provide your username an email is sent to the address associated with the user with instructions on resetting the password. In the email, click the link to answer the challenge questions and reset your password.

Note:

To use the **Forgot Password** link, email address and challenge questions must be set in your **USER PROFILE**.

- **Account Administrator challenge questions/password reset:** in the event that you have forgotten your challenge questions, your Account Administrator can send a password reset email. Follow the link in the email to reset your password.

Password Requirements

The following table provides guidelines for setting and changing your password:

Feature	Description
Password	<ul style="list-style-type: none"> ■ Eight characters long ■ Contain three of the four character groups: <ul style="list-style-type: none"> ■ At least one uppercase character (A-Z) ■ At least one lowercase character (a-z) ■ At least one numeric character (0-9) ■ At least one special character, consisting of the following: ! " # \$ % ' () * + , - . / : ; < = > ? @ [\] _ ` { } ~ ■ Passwords can only be changed once every 48 hours.

Accounts

Information related to organizations, users, roles, contacts, and product-specific transaction data is associated to accounts. Users can be assigned to one or more accounts as needed. When a user is assigned to multiple accounts, they can select one of their accounts from the product landing page. Once an account is selected, the parties and transactions will be filtered to that account.

A table of available accounts also appear when logging into the Administration application. Click anywhere on the desired account row to open the **ACCOUNT BASICS** page.

Copying an Existing Account

Accounts can be copied to keep data segregated between organizations and branches. Copying an account copies product access and roles only. The Administrator who cloned the account will initially be the only user in the copied account until they add other users. The Administrator will also set up organizations, contacts, policies, and other information as needed.

Hover over the desired account and click the copy icon at the end of the row; click **YES** to confirm.

Organizations

Organizations are used to identify multiple branches within a financial institution and to group both contacts and policies.

The **ORGANIZATIONS** page allows you to set up and maintain organizations within an account. For instance, each bank branch could be added as an organization. Click the desired account and the **ORGANIZATIONS** link in the top navigational menu.

User Management

The main **USERS** page allows you to either add, edit, or delete an existing user. Click the desired account from the main page and select **USERS** in the top navigational menu.

User Status section

The **USER STATUS** section displays the following user status checkboxes regarding your user account:

- **Registered:** a checked box indicates that the user has completed registration
- **Locked:** a checked box indicates that the user has been locked out of their account. A locked account occurs after five incorrect login or two failed challenge question attempts. Consult customer support for assistance in unlocking your account.
- **Password Reset Pending:** a checked box indicates that the user has been sent a reset password email that is still active. The reset password email is active for seven days; after the seven day period, users must request a new reset password email.

Registering with an Email Address

Users must register using a valid email address, which is used in our system for the following:

- To receive your welcome email with registration link
- To receive registration confirmation and product URL's
- A combination of system emails to include, but not limited to: password reset, self-service password reset, password change notifications, etc.

After registration, users do not have to register again for subsequent account access and are not required to maintain multiple user names; each user must be granted permission to additional accounts.

Roles/Permissions

Roles are typically specific to the product to which a user is assigned and consist of certain permissions that allow users to perform actions. Click the desired account from the main page and select **ROLES** in the top navigational menu.

What are Roles?

The **ROLES** function allows you to add a role and select certain permissions. Specific default roles exist when using the Administration application. Roles are then assigned to a user, and act as a collection of permissions to dictate what a user can do after logging in.

Note:

For detailed information on default roles, or creating and editing custom roles, see the roles/permissions help topic for your product.

What are Permissions?

Permissions contained within the Administration application allow users to perform specific functions within their application. Permissions are then bundled into roles to be assigned to users. Each account has its own roles and permissions based on product licensing.

Account Administrator Permissions

Permission	Functions
Clone Account	This permission allows an account administrator to copy an existing account.
Manage Account Users	This permission allows an account administrator to add and delete user access to a particular account.

IRAMC Roles and Permissions

This section describes the roles and permissions available for IRAMC Account Administrators.

Manage IRAMC

Permissions:

- Clone Account
- Manage Account Users
- Manage Administration for IRAMC
- Basic Access for IRAMC

What it does: Allows you to perform the following:

- Access the Administration application
- Create a copy of the account
- Add and remove users within an account
- Access the IRAMC application

Basic Access IRAMC

Permissions: Basic Access for IRAMC

What it does: Allows you to use the IRAMC application.

Available IRAMC permissions

This section defines the available permissions that are available for the IRAMC product; while not assigned to a specific role, you can add these permissions to existing roles or create custom roles.

Permission	Functions
Basic Access for IRAMC	Allows you to use the IRAMC application.
Manage Administration for IRAMC	Allows you to access the Administration application.

Policies

The **POLICIES** page allows you to set up and maintain policies for your organizations. Policy name and type are listed for all available policies and both searchable and sortable. Hover over the **POLICIES** menu; click the desired product and select a policy from the main **POLICY** page.

Sharing policy data with organizations: the **SHARE WITH ORGANIZATIONS** button allows you to share created policy data with a specified organization. Users can then select the appropriate organization for sharing.

IRAMC Policy Types

You can set up two types of policies: IRAMC or Investment.

IRAMC Policy Type

After naming your IRAMC policy, you will need to select one or more IRA or types where it will be used. Additional choices available include:

- Allow IRA Beneficiaries to Designate Successor Beneficiaries
- Financial Institutional Responsibility
- Select the Customer Information Addendum
- Allow self-directed IRAs
- Allow Non-Deposit Investments in IRAs where you can add language describing fee computations or attach a separate disclosure
- Deposit Investments Financial Disclosure Projection Method

You can also choose from a list of common fees to add or create your own with **+FEE**.

Investment Policy Type

After naming your investment policy, you will need to designate it as Deposit or Non-Deposit. Additional choices available for Deposit include rate, accrual method, compounding frequency, and loss of earnings penalty.

Entering a rate for your deposit policy

The following section provides guidelines for entering a rate for your deposit policy.

- If the trustee or issuer uses the greatest earnings rate allowable in the disclosure statement projections, and the actual earnings rate then falls below that rate, the disclosure statement must be revised before the IRA is offered to other individuals. **Thus, trustees or issuers of IRAs may prefer to use more conservative earnings rates than the greatest rate allowable so that small decreases in the earnings rate being paid will not require immediate modification of their disclosure statements.**

- The deposit policy does not have to be the actual rate being used by the bank. It can be a general rate, however the IRS mandates that the rate **cannot be** higher than the actual rate in effect. **Regulation requires a projection calculation that uses terms no different from those of the first IRA investment, and an interest rate that is equal to, or less than, the actual rate paid on the date of the first IRA investment. The projection calculation cannot use a higher rate .**
- Where the values of the IRA are projected and not guaranteed, **the regulation requires the projection be based on an earnings rate no greater than the rate currently being paid.**

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Wolters Kluwer Financial Services

6815 Saukview Drive
St Cloud, MN, 56303
Toll-free: 800.274.2711

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