

# MY ALERUS



## USER GUIDE

**ALERUS**

Find Your Path

**YOUR PATH TO  
FINANCIAL CONFIDENCE  
IS JUST A CLICK AWAY.**

Financial concerns follow us everywhere,  
causing stress — both at home and at work.

Growing debt. A lack of savings.  
Retirement uncertainty. These things make  
us feel stressed and exhausted, affecting our  
personal life and our work performance.

Your retirement plan gives you access  
to MY ALERUS, a digital tool designed  
to make a difference.

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**MY ALERUS IMPROVES  
YOUR FINANCIAL HEALTH.**

MY ALERUS is your personal hub where you can take  
control, and track and improve all of your financials. Link  
to your accounts, set your goals, and start your personal  
path to financial confidence.

This guide will help you get started.

**ALERUS**

We're here to provide the tools you need to reach your  
financial goals, and sometimes you'll need a bit of guidance  
or advice. Call our dedicated MY ALERUS support team at  
833.325.3787 or email us at [alerus@alerus.com](mailto:alerus@alerus.com).

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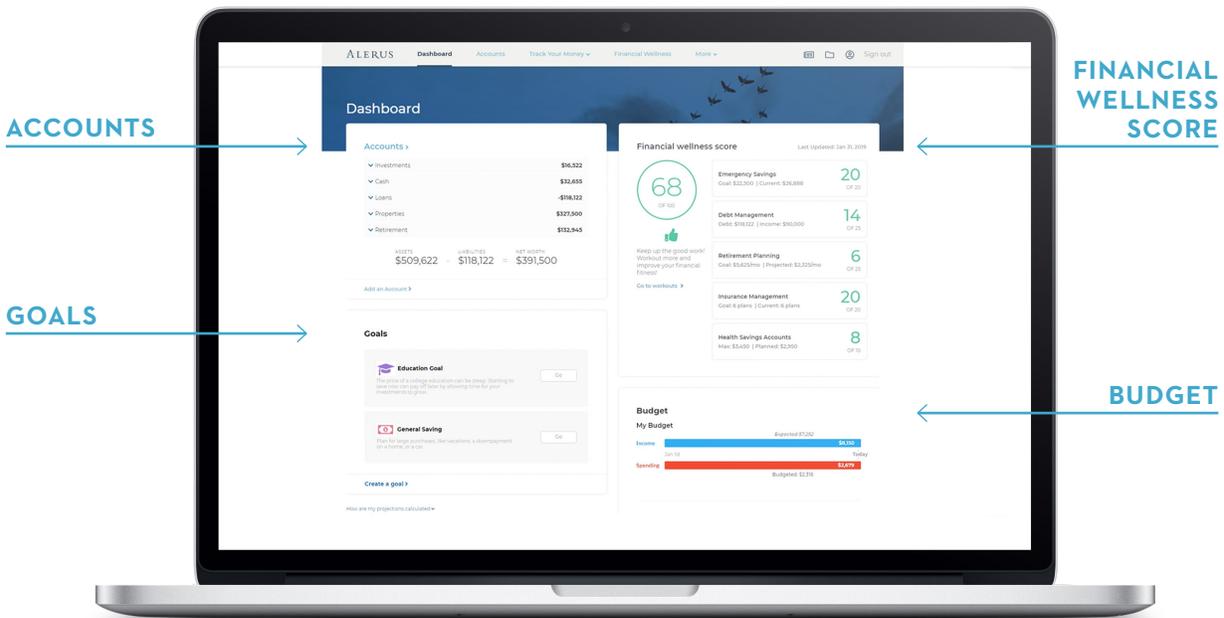
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# DASHBOARD

## YOUR MY ALERUS DASHBOARD.

You can access MY ALERUS by simply logging in to your existing Alerus retirement account at [AlerusRB.com](https://AlerusRB.com).

If you've never logged in to your Alerus retirement plan, click **Login** from [AlerusRB.com](https://AlerusRB.com), and then click **Sign Up**. Note, you'll need to know your hire month and year. If you do not know this, please reach out to your Employer.



## YOUR MY ALERUS DASHBOARD INCLUDES FOUR MAIN AREAS:

**ACCOUNTS:** Access your Alerus retirement account and link to your accounts from other financial institutions to get a complete financial picture and use your current financial data with MY ALERUS tools.

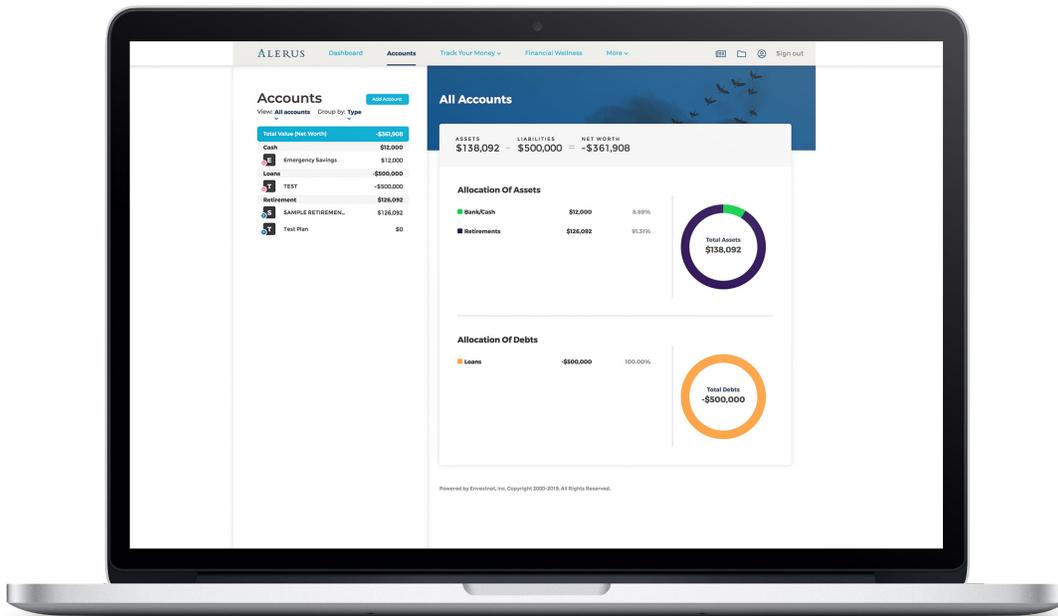
**GOALS:** Use Goals to plan for and make progress toward your future — such as growing your savings or funding a child's education.

**FINANCIAL WELLNESS SCORE:** Calculate your score by completing five intuitive and easy workouts. Improve your score to boost your financial health.

**CREATE A BUDGET:** Set up a budget that's linked with your accounts to truly know where your money goes. Set up your goals and maintain more control over your money.

# ACCOUNTS

You can reach your accounts from the MY ALERUS dashboard, or use the top navigation.



## REVIEW YOUR ALERUS ACCOUNTS.

Your retirement is already included in the Accounts area of MY ALERUS. When you select your retirement account, you can view more details or find quick links to complete transactions on your account.

## ADD YOUR ACCOUNTS.

MY ALERUS provides one home to track every account: banking, investments, debts, and more. Get a complete picture of your net worth and use accurate data to make financial plans by entering all of your different financial accounts: checking, savings, loans, credit cards, and more.

Click **Add an Account** > and choose **Link an Account** to select your financial institution and securely enter your login information.

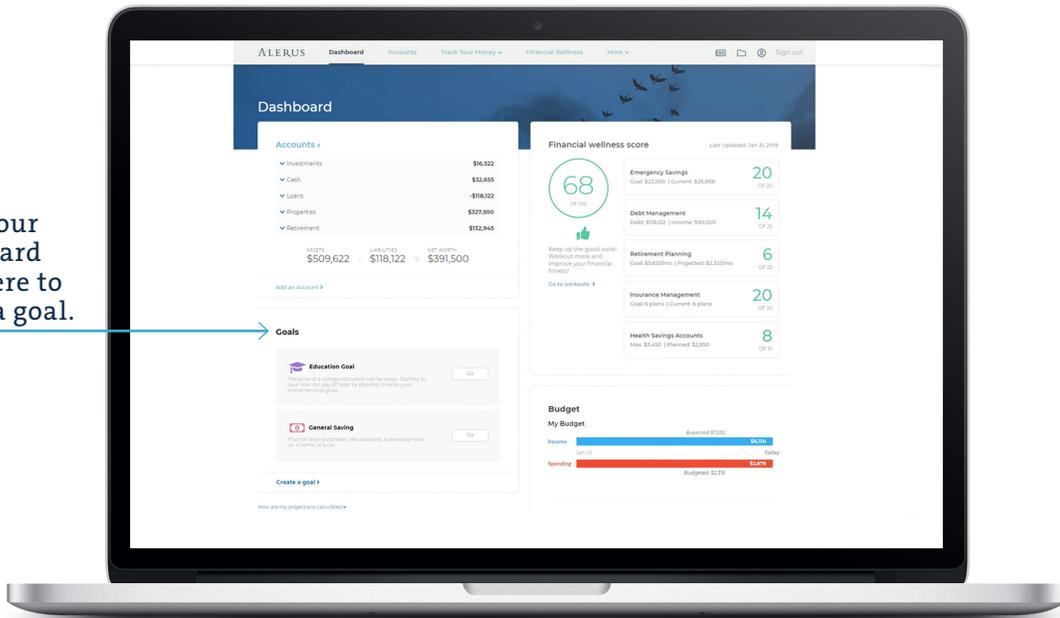
If you don't find your financial institution, you can enter account balances manually by clicking **Manually add an Account**.

To complete your financial picture, use the Accounts feature to manually add other property assets you have, such as investments, property, insurance, and more.

# GOALS

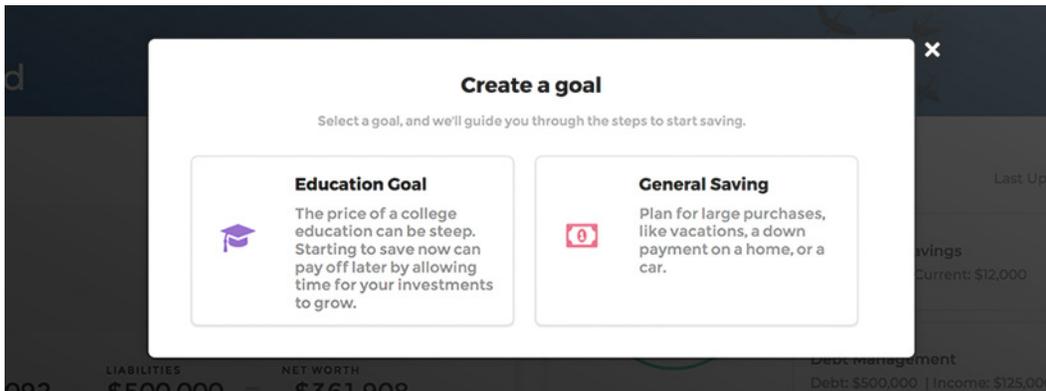
Access the Goals section from the MY ALERUS dashboard.

From your dashboard click here to create a goal.



## CREATE A GOAL.

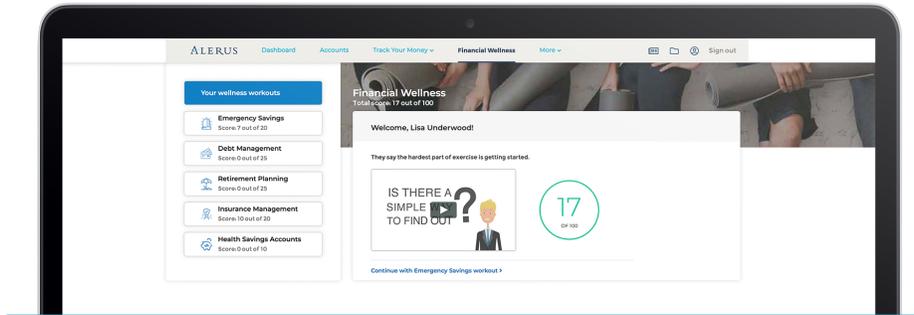
The dashboard provides a snapshot view to show how far you've progressed toward your goals. To add a new goal, click **Create a Goal**. Then, choose **Education Goal** (for college savings) or **General Saving** (for other purchases).



Then, follow the instructions on the screen to set and track your own personalized goal.

# FINANCIAL WELLNESS SCORE

You can reach your Financial Wellness Score from the MY ALERUS dashboard, or use the top navigation.



## CALCULATE YOUR FINANCIAL WELLNESS SCORE.

By completing a series of financial focused workouts, you can not only see how you are doing with your finances, but learn where you should be. These easy, intuitive exercises help you make improvements in key areas that affect your overall financial wellness.

Select the workout you'd like to complete from the dashboard or Financial Wellness section of MY ALERUS. Then, just follow the instructions on the screen.

### EMERGENCY SAVINGS

Set or modify your emergency savings goal based on your income and your existing financial accounts.

### DEBT MANAGEMENT

Better understand your debt as it is categorized between good debt versus bad debt, allowing you to prioritize your payments.

### RETIREMENT PLANNING

Planning for retirement involves more than just your ideal retirement age. Use this workout to better plan for retirement by setting your retirement age, income during retirement, personal risk tolerance, and ongoing retirement contributions.

### INSURANCE MANAGEMENT

Keep track of your current insurance coverage, and learn about additional coverages you might need.

### HEALTH SAVINGS ACCOUNTS

Plan how much you'll save each year to cover your health care expenses. If you don't have a HSA, you can adjust this workout to still calculate your overall financial wellness score.

### MANAGE YOUR FINANCES AS A HOUSEHOLD?

The financial wellness score can be calculated either individually or as a household. To bring your full financial household to view, you'll need to add in all of the accounts and income for both you and your spouse.

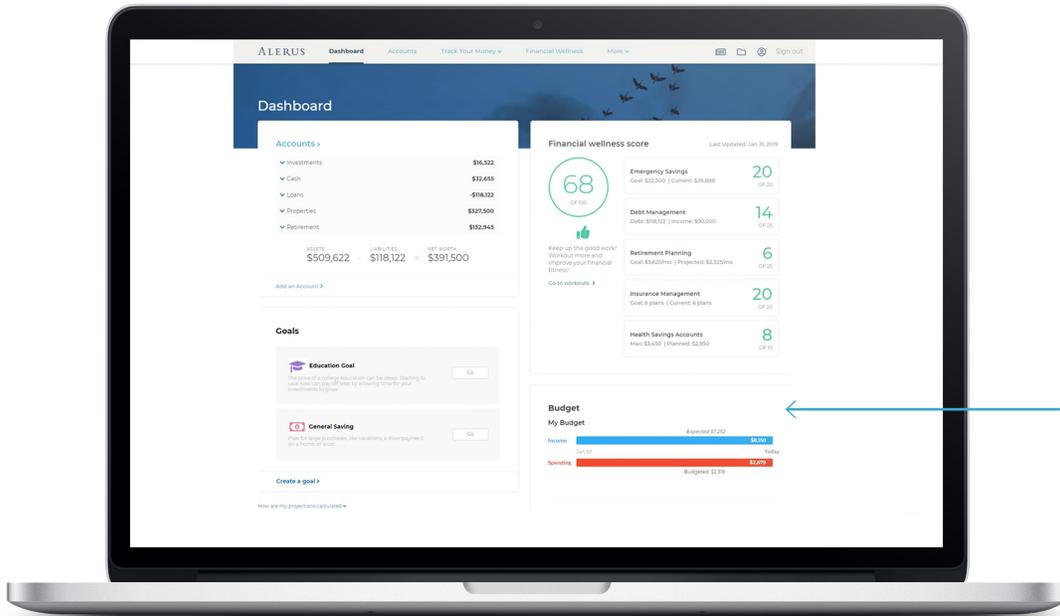
As you complete each workout, make sure to enter the requested information from your household's perspective instead of your individual perspective. For example, income would be your household income.

## REACH OUT TO AN ALERUS ADVISOR.

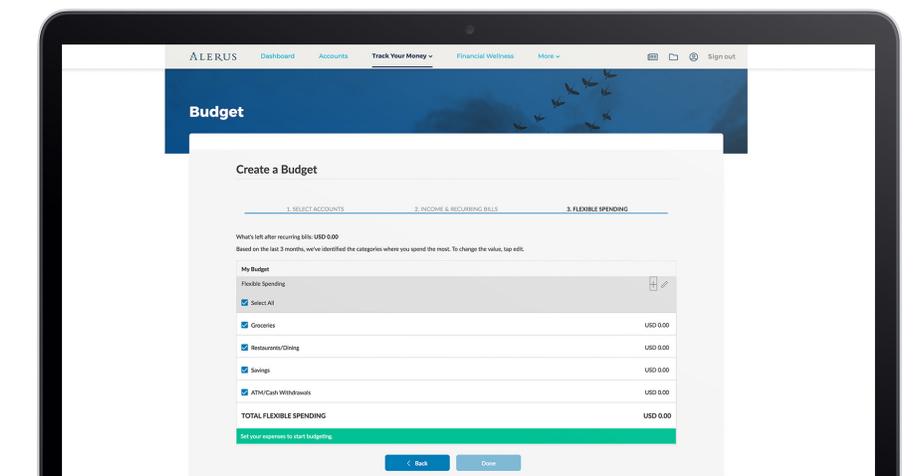
If you have a question about any of your financial workouts, our team would be happy to help you. Connect with an advisor at **833.325.3787** or email **alerus@alerus.com**.

# CREATE A BUDGET

You can set up your budget from the MY ALERUS dashboard or under Track Your Money in the top navigation. Click **Set Up** to begin.



First, you'll be asked to select the accounts to include in your budget. If you haven't added all of your accounts yet, go back to the **Accounts** section of this guide.



Follow the instructions on the screen to add your income, bills, and other expenses.

## OTHER THINGS YOU CAN DO ON MY ALERUS.

Within the top navigation of MY ALERUS, you'll find additional features to help support you.



### FINANCIAL CALCULATORS

Access our full suite of financial calculators to help assist you with other financial areas including purchasing a home, comparing loan payments and fees, additional savings calculators, and more.



### CLIENT SERVICE

Submit a request to one of our friendly service associates.

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### QUESTIONS?

We're here to help. Connect with our Client Service Center at **833.325.3787**.

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[ALERUSR.COM/FinancialFit](https://www.ALERUSR.COM/FinancialFit)