

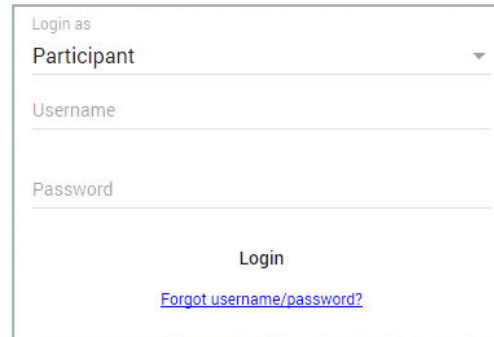
How to Enroll Online

www.go-retire.com

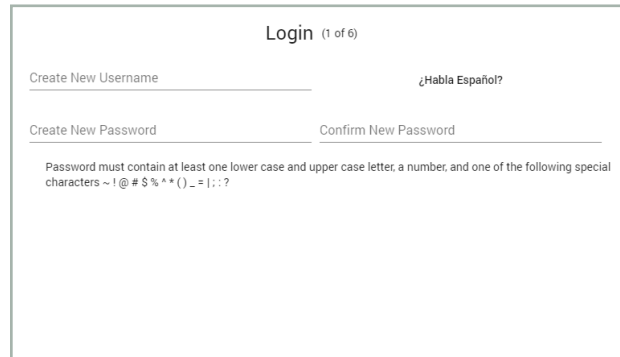
Follow these straightforward steps to enroll in your company retirement plan; an important and valuable step toward securing a successful retirement outcome.

1. Register Your Online Access

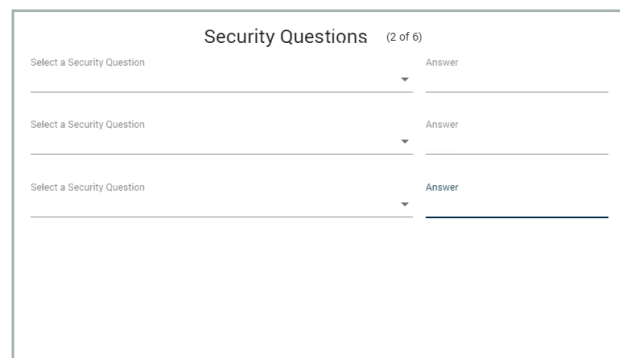
- a. Navigate to your company's Go-Retire site and choose Participant under Login. Enter your Social Security Number as your Username and your date of birth in MMDDYYYY format as your Password.



- b. Select a new Username and Password. Passwords must contain between 8 and 20 characters, one number, one upper and one lower case letter, one special character and no spaces.



- c. Choose and answer three security questions from the preselected lists. In the event you forget your password you can reset it by answering one of these Security Questions.



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2. Verify, Enter, or Update Your Personal Information

- a. Review or enter your current home address. If any changes are required to the information displayed you can make those changes here.

Address (3 of 6)		
Address 1	Address 2	
914 Buttonwood St	Apt 3F	
City	Select a State	Zip
Reading	Pennsylvania	19604

- b. Enter your contact information. E-mail address is a required field.

Contact (4 of 6)	
Home phone	Work phone
(123) 456-7890	
Mobile phone	Email
	marketing@epicrps.com

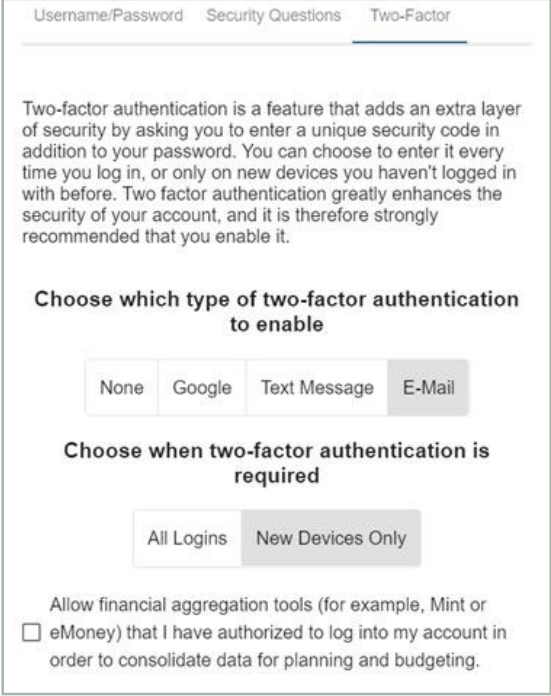
- c. Review and confirm the information you entered in the previous steps. Click Submit if everything is accurate.

Confirm (5 of 6)	
Create New Username	In what city did you meet your spouse/significant other?
Chevychase1!	city
What is the name of your favorite childhood friend?	What is the first name of the boy or girl that you first kissed?
friend	kiss
Address 1	Address 2
914 Buttonwood St	Apt 3F
City	State
Reading	Pennsylvania
Zip	Home phone
19604	(123) 456-7890
Email	
@epicrps.com	

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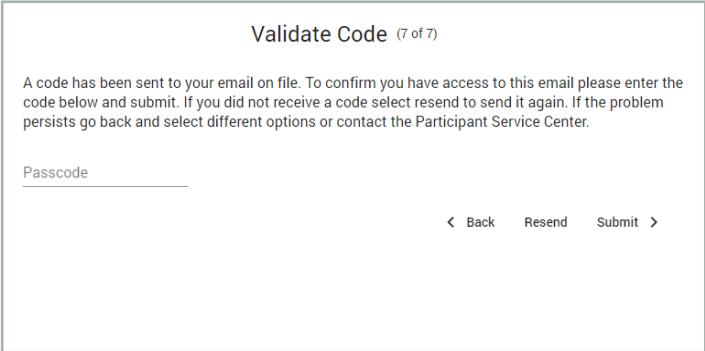
3. Two Factor Authentication

- a. Add additional levels of security to your online account by enabling Two-Factor Authentication. You can choose the method of authentication (none, Google Authenticator, Text Message, E-mail) and the trigger of authentication (all logins or only logins from a new device). You may grant access to financial aggregator tools (i.e. Mint or eMoney) by selecting the check box at the bottom of this screen.



The screenshot shows a web interface for setting up Two-Factor Authentication. At the top, there are three tabs: 'Username/Password', 'Security Questions', and 'Two-Factor', with 'Two-Factor' being the active tab. Below the tabs is a paragraph explaining that two-factor authentication adds an extra layer of security by requiring a unique security code in addition to a password. It notes that users can choose to enter the code every time they log in or only on new devices. Below this is a heading: 'Choose which type of two-factor authentication to enable'. There are four buttons: 'None', 'Google', 'Text Message', and 'E-Mail'. The 'E-Mail' button is highlighted. Below that is another heading: 'Choose when two-factor authentication is required'. There are two buttons: 'All Logins' and 'New Devices Only'. The 'New Devices Only' button is highlighted. At the bottom, there is a checkbox labeled 'Allow financial aggregation tools (for example, Mint or eMoney) that I have authorized to log into my account in order to consolidate data for planning and budgeting.' The checkbox is currently unchecked.

- b. If you have enabled Two Factor Authentication a passcode will be sent to you. Enter the code you receive and click Submit.



The screenshot shows a 'Validate Code' screen. At the top, it says 'Validate Code (7 of 7)'. Below that is a paragraph: 'A code has been sent to your email on file. To confirm you have access to this email please enter the code below and submit. If you did not receive a code select resend to send it again. If the problem persists go back and select different options or contact the Participant Service Center.' Below the paragraph is a text input field labeled 'Passcode'. At the bottom right, there are three buttons: '< Back', 'Resend', and 'Submit >'.

- c. *Note:* Regardless of Two Factor Authentication settings, as a security measure any time your account is accessed from a new device you will receive an e-mail notification. If you receive a notification and suspect that someone has accessed your account without permission contact your plan administrator immediately.

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4. Introduction and Eligibility Review

- a. Review your plan eligibility and entry requirements.
- b. Read and acknowledge receipt of the Investment and Fee Notice, and the Summary Plan Description

Online Enrollment (1 of 7)

Welcome to the Online Enrollment wizard. This wizard will lead you step by step to choose the amount you would like to contribute to the plan, set your investment elections and assign your beneficiary(ies).

You are able to start contributing to your account once you meet the eligibility and entry requirements set by the Plan. **Your date of eligibility is 11/29/2020** and based on this date **you can enter the Plan starting 12/01/2020**.

Once you complete the wizard, you must review and confirm your selections. Upon confirmation, we will notify your employer of the amounts you'd like to contribute. After your entry date is reached, contributions will begin at the first opportunity and be invested according to your instructions.

IMPORTANT! You will not be enrolled until you complete all of the information required and click on the Confirm button at the end of this wizard.

Please download and read the [Investment and Fee Notice](#) and the [Summary Plan Description](#)

I have received a copy of the Investment and Fee Notice.

I have received a copy of the Summary Plan Description.

5. Salary Deferrals

- a. Enter your deferral amount. Available options are set at the plan level.

Salary Deferral (2 of 7)

Choose your **per pay period** salary deferral election: Percent Dollar

Source	Allowable Range	Percent
EMPLOYEE 401K	0% - 100%	<u>7%</u>
ROTH 401(K)	0% - 100%	<u>2%</u>

6. Investment Elections

- a. Set your investment allocation from your plan's investment menu.
- b. For a fund fact sheet or electronic prospectus you can click on each mutual fund investment option.
- c. Investment election percentages must total 100% before you can move to the next step.

Investment Elections (3 of 7)

Your current investment elections are shown below. To change your investment allocation for future deposits, select additional funds by clicking on the up arrow next to the fund name in the available fund list and enter the new percent value for each fund in the New Election field. Remember, this change will only affect the investment of future contributions, not your existing account balance.

Fund	Restrictions	Current Election	New Election
↓ FED MGD AGGRESSIVE GROWTH		0%	<u>50%</u>
↓ FEDERATED CAPITAL PRESERVATION		100%	<u>50%</u>

You have allocated 100%.

[Clear Entries](#) [Reset Options](#) [< Back](#) [Continue >](#)

Additional funds available:

Fund	Restrictions
↑ FEDERATED MGD GROWTH & INCOME	
↑ FEDERATED MANAGED GROWTH	
↑ MFS INTERNATIONAL VALUE	

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7. Designate Your Beneficiaries*

- a. There is no limit to the number of beneficiaries that may be designated.
- b. If you are married, you must have written spousal consent to designate other than 100% of death benefits to your spouse, i.e., non-spouse primary beneficiaries.

Designate Beneficiaries (4 of 7)

Information presented below reflects the most recent online beneficiary designations you made. It does not reflect any subsequent paper-based beneficiary designation form you may have completed.

Name	Type	Relationship	Percentage	
Jane Doe	Primary	Mother	100%	▼
John Doe	Contingent	Father	100%	▼

[+ Add New Beneficiary](#)

Primary Beneficiaries currently total 100%
 Contingent Beneficiaries currently total 100%

- c. Select your marital status.

Marital Status (5 of 7)

A beneficiary is an individual, trust, or organization to whom your account balance will be distributed in the event of your death. If you are married, the Plan document requires you to designate your spouse as your primary beneficiary, unless your spouse signs a consent form waiving this right.

I certify that I am not married. I understand that if I marry in the future, this beneficiary designation automatically becomes invalid and my spouse will be my primary beneficiary unless I designate a new beneficiary using this website or other beneficiary designation form provided by my employer.

I am married. I understand that if my spouse is not my only Primary Beneficiary, I must obtain the written consent of my spouse. If my spouse does not sign the consent, I understand that death benefits under the Plan will be determined and payable under the terms of the plan.

*Not all plans allow for beneficiaries to be designated online. Please contact your HR department and/or plan administrator for more information.

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8. Confirm Details

- a. You will have an opportunity to review all of your elections and to go back and modify and/or edit any of your previous input. Complete the online enrollment process by clicking the Confirm Changes button.

Confirm Details (6 of 7)

Please review all of your changes below. If you are satisfied, click Confirm Changes to complete your online enrollment. Any changes to salary deferral and investment elections will not be effective until the next business day.

Salary Deferral

You have elected to defer a percentage of your salary **per pay period** as follows:

Source	Old Value	New Value
EMPLOYEE 401K	8%	7%
ROTH 401(K)	0%	2%

Investment Elections

Source For Transaction: All Sources

Fund	From	To
FED MGD AGGRESSIVE GROWTH	0%	50%
FEDERATED CAPITAL PRESERVATION	100%	50%

Beneficiaries

You have elected to change your beneficiaries as follows:

Primary Beneficiary	Address	Percentage
Jane Doe Mother 02/16/2018	25 Jewelberry Lane Rochester, NY 14505	100%

Contingent Beneficiary	Address	Percentage
John Doe Father 10/02/1976	25 Jewelberry Lane Rochester, NY 14505	100%

[< Cancel](#) [Confirm Changes >](#)

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9. Results

- a. An on-screen confirmation will be displayed and e-mail confirmations will be generated and sent to you.

Results (7 of 7)

Your online enrollment is complete. The transaction confirmation details are provided below for your records. You may make future changes to your selections through your online account.

Salary Deferral

Confirmation Number: 2456183602363572246
Request Date: 03/23/2018

Your Salary Deferral transaction has been accepted for processing. Please make note of the confirmation number should you have any questions about this transaction in the future.

You have elected to defer a percentage of your salary **per pay period** as follows:

Source	Old Value	New Value
EMPLOYEE 401K	8%	7%
ROTH 401(K)	0%	2%

Investment Elections

Confirmation Number: 2456183602363572245
Request Date: 03/23/2018

Your Investment Elections transaction has been accepted for processing. Please make note of the confirmation number should you have any questions about this transaction in the future.

Source For Transaction: All Sources

Fund	From	To
FED MGD AGGRESSIVE GROWTH	0%	50%
FEDERATED CAPITAL PRESERVATION	100%	50%

Beneficiaries

Confirmation Number: 2456183602363572244
Request Date: 03/23/2018

Your Beneficiaries transaction has been accepted for processing. Please make note of the confirmation number should you have any questions about this transaction in the future.

You have elected to change your beneficiaries as follows:

Primary Beneficiary	Address	Percentage
Jane Doe Mother 16/20/1800	25 Jewelberry Lane Rochester, NY 14505	100%
Contingent Beneficiary	Address	Percentage
John Doe Father 02/19/7600	25 Jewelberry Lane Rochester, NY 14505	100%



Statements:

Your quarterly account statement is delivered in electronic form via the website and will be available within 5 to 20 business days after the end of each quarter, to access your statement, log into your account on the go-retire site and select 'Account Info' from the top menu bar. Select the statement you wish to view in the 'My Statements' widget.

You also have access to a representative Monday through Friday, from 8:00 a.m. - 8:00 p.m. ET.