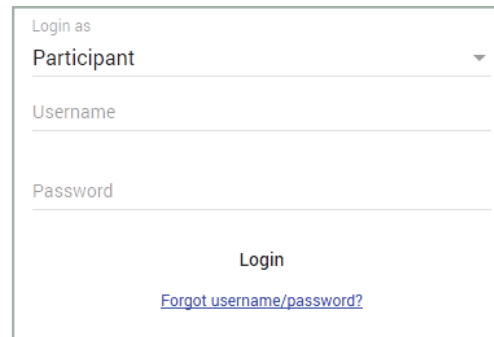


How to Enroll Online

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

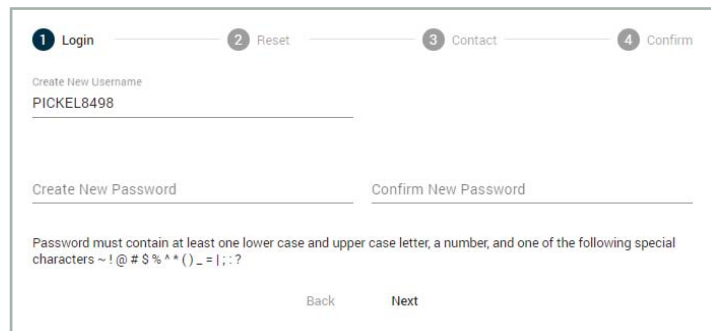
1. Register Your Online Access

a. Enter your current Username and Password. If you have not previously logged into the retirement plan system your Username is defaulted to your social security number and your password will be your date of birth in MMDDYYYY format.

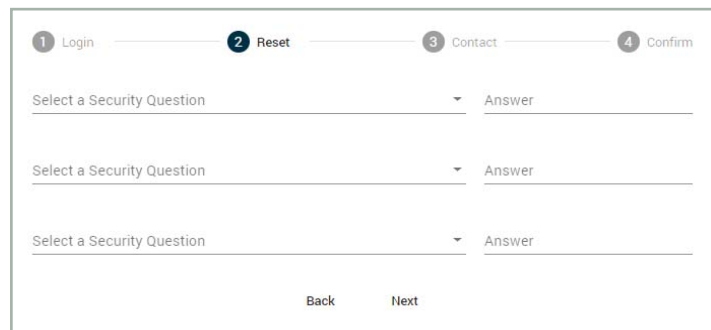


b. If you used your social security number to login you will be required to choose and confirm a new Username.

c. All users are required to choose a new password. It must contain between 8 and 20 characters, one number, one upper and one lower case letter, one special character and no spaces.



d. In the event you forget your password you can reset it by answering a Password Hint Question from the login page. You are required to choose and answer three different questions from the preselected list. Answer them so you will be able to easily recall the correct response later.



How to Enroll Online

2. Verify, Enter, or Update Your Personal Information

- a. Enter your contact information by entering your E-mail address, phone number and selecting a mobile carrier.

The screenshot shows a progress bar at the top with four steps: 1 Login, 2 Reset, 3 Contact (active), and 4 Confirm. Below the progress bar, there is an 'Email' field containing 'abc@EPIC1ST.COM'. Below that is a 'Mobile Phone' field. To the right of the 'Mobile Phone' field is a dropdown menu labeled 'Select a Carrier' with 'No Carrier' selected. At the bottom of the form are 'Back' and 'Next' buttons.

- b. A Verification E-mail will be sent to the e-mail you entered. The e-mail will contain a Registration Link. Clicking the link will display the message below in your browser window. Click the Login link to be taken to the Login page.

Please check your email for a confirmation link. Clicking that link will complete the registration process. Click Continue to go to the login page.

Continue

Thank you for completing your User Setup. The link provided will give you the proper registration to log in using the User Name and Password you created. Please select the link provided to continue [Registration Link](#). If you are having trouble viewing the email please contact your System Administrator

- c. You will now review and verify your Personal Information. You will be required to verify and enter your street address including City, State, and Zip Code. Your Phone number is optional. Click Submit and you will be taken to your retirement account.

The screenshot shows a progress bar at the top with three steps: 1 Address, 2 Phone Numbers, and 3 Confirm (active). Below the progress bar, there are three overlapping panels. The top panel shows 'Address 1' (1636 Electric Ave West) and 'Address 2' (Apt 1100B). The middle panel shows 'Home phone' ((123) 456-7890) and 'Work phone' ((098) 765-4321). The bottom panel shows a summary of the entered information: Address 1 (1636 Electric Ave West), Address 2 (Apt 1100B), City (New York City), State (New York), Zip (10029), Home phone ((123) 456-7890), Work phone ((098) 765-4321), and Mobile Carrier (No Carrier). At the bottom of the bottom panel are 'Back' and 'Submit' buttons.

How to Enroll Online

3. Introduction and Eligibility Review

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 12/31/1999** and based on this date **you can enter the Plan starting 12/31/1999**.

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.

[Skip](#) [Continue >](#)

4. Salary Deferrals

- 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>

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

5. Investment Elections

- Set your investment allocation from your Plan's investment menu.
- For a fund fact sheet or electronic prospectus you can click on each mutual fund investment option.
- 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	
↑ FEDERATED PRIME OBLIGATIONS	

6. 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%

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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.

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7. 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 >

8. 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%

Done