

ONLINE ENROLLMENT

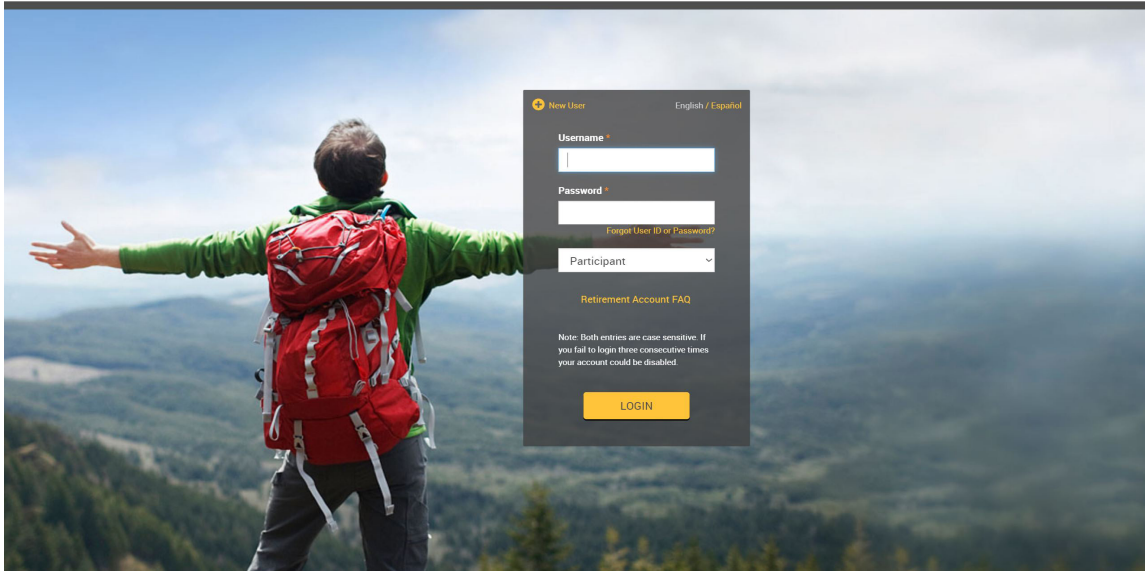
A step-by-step guide to enrolling in
your retirement account

A Create Your Online Account

Trust Point's online account access is simple and easy to use. It's also safe and secure. Information on your account is easy to find when and where you need it, giving you more time to do the things you love.

1 Visit <https://www.accountplanaccess.net/trustpoint/> to get started!

You will be directed to a screen similar to the one shown below that contains a grey login dialog box.

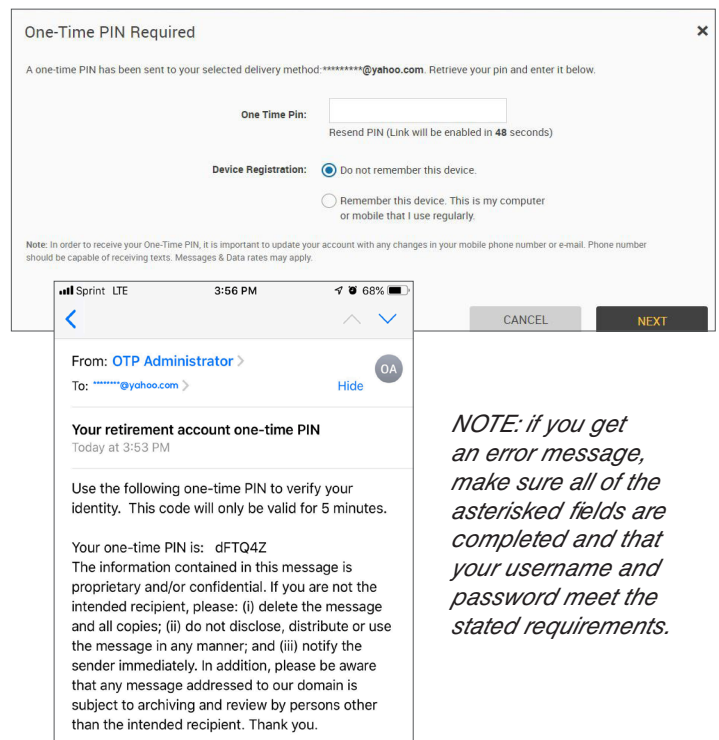


2 Begin filling in the fields of the login dialog with the information below.

For the first time you log in, your username will be your SSN without dashes. Your password is the last four digits of your SSN. Your role is "Participant," and you click "Login."

3 Multi-Factor Authentication (MFA):

Trust Point uses MFA as an added layer of security, beyond your regular password, that significantly reduces the risk of hackers accessing your account. In this step, a One-Time PIN will be sent to you via the cell phone number or email established in your account. For this to work accurately, you must keep your email and/or cell phone number up-to-date in your retirement account. You will have five minutes to enter the PIN and click "Next."



NOTE: if you get an error message, make sure all of the asterisked fields are completed and that your username and password meet the stated requirements.

5 You will be asked to answer three security questions from a dropdown box that lets you choose the questions.

6 The guided enrollment will walk you through the process and indicate your progress towards completion, so you know how far you are in the enrollment process.

7 Your Personal Information and Email

Click on the arrow before each section to expand it.

The screenshot shows a progress bar titled "Enrollment steps" with a "Print" icon in the top right. Below the title, it indicates "Overall Progress: 0% Complete". A note states: "Items marked with an asterisk (*) must be completed before you can proceed to the next step." There are four steps listed, each with a right-pointing arrow icon: "Your Personal Information", "Email", "Username Information", and "Security Question". At the bottom of the progress bar are two buttons: "RESET" and "NEXT".

Personal Information:

Enter your personal information. All items marked with an asterisk (*) are required.

Email:

Please enter your personal email address and confirm that address. Entering an email address allows us to send you a link to reset your login should you ever forget your username and password. Note: Your email will only be used for changes made on the web and for password resets.

Complete each necessary field and then click "Next" to continue.

8 Set Your Username and Password:

- Your username cannot be any portion of your password.
- Your username must be between 6 and 12 characters in length.
- Your password cannot be the same as your SSN.
- Your password cannot be any portion of your user ID.
- Your password must be between 5 and 15 characters in length.

Check the box to sync the web and voice response passwords to enable you to access your account online using the same password.

The screenshot shows the "Username Information" section. It has a dropdown arrow on the left. Under "Establish your Username", there is a text input field containing "Pass123" with a note "(alphanumeric digits, case-sensitive)". Under "Establish your Password", there is a password input field with masked characters and a note "(alphanumeric digits, case-sensitive)". To the right, under "Re-enter password: *", there is another masked password input field. A checkbox labeled "Sync web and voice response password" is checked and circled in red. A note at the bottom reads: "*Note: Remember your Username and Password. You will need them to access your account via the plan website in the future."

9 Security Questions

Check to make sure your security questions are as you want them to be. When you have made any necessary changes or updates, click "Next" to continue.

The screenshot shows the "Security Question" section with a dropdown arrow on the left. It contains three rows of questions and answers:

Security question	Answer
Security question 1 What is your mother's maiden name?	Johnson
Security question 2 What is your pet's name?	Fido
Security question 3 What city were you born in?	Minneapolis

At the bottom right of the form are two buttons: "RESET" and "NEXT".

B Personalize Your Retirement Strategy

1 Getting Started with iJoin

You will be directed to iJoin, a program that allows you to personalize and model your retirement savings strategies. Click the “Let’s Get Started!” button to continue.

New Employee Enrollment

iJoin Goal-Based Retirement Income

You will be taken to iJoin's personalized enrollment experience for a goal-based approach to creating your saving strategy.

BACK



Welcome to a personalized enrollment experience that will help you make the most of your savings strategy.

Please click the button below to get started.

LET'S GET STARTED!

I DON'T WANT TO ENROLL

By proceeding you agree to these [terms of service](#)

2 Your Income & Savings

At this point, you will need to verify the information you entered in Section A and enter your personal email and cell phone number. After clicking “Continue,” you will be prompted to answer questions about your income and savings.

Your Personal Info

Please confirm or update your personal information.

First Name

Last Name

Date of Birth

What is your current marital status?

State of Residency

Personal Email Required

Cell Phone Required

BACK CONTINUE

Your Income & Savings

Please include information that will help us personalize your retirement picture.

Confirm or Update Annual Salary

\$0.00 Required

Where do you plan to live in retirement?

Do you have a balance in any savings accounts outside of this plan, such as a bank account, IRA or 401(k)?

No Yes

BACK CONTINUE

Next, you will continue customizing your retirement strategy by selecting an investment option.

C Select Your Investments

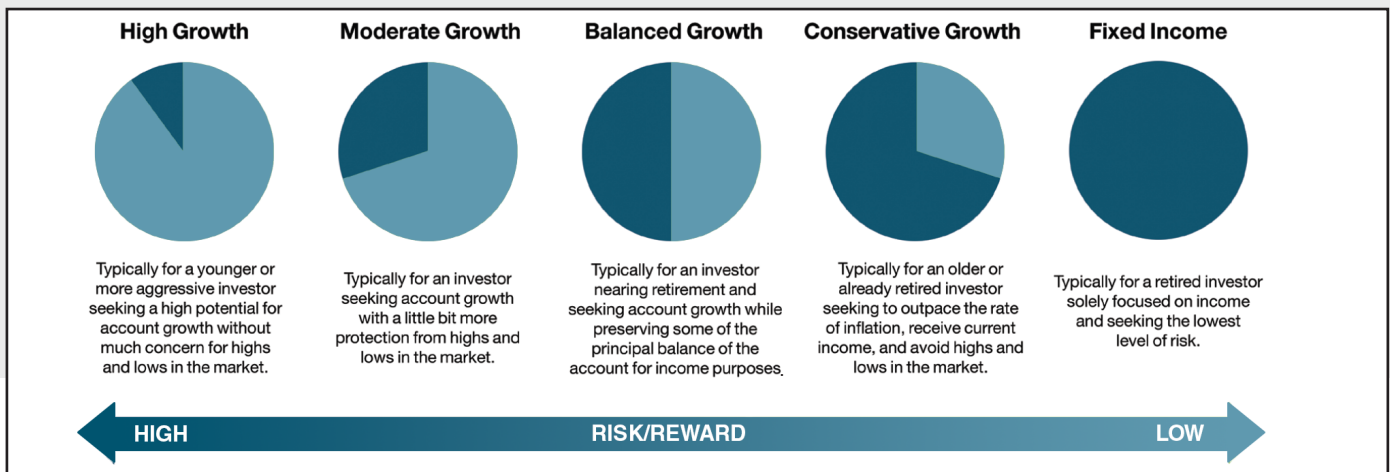
Your 401(k) plan is a “self-directed” retirement account, so it is your responsibility to decide how to invest your money. Each contribution you or your employer makes into your 401(k) plan is invested in mutual funds. For many, the thought of being responsible for investment decisions is stressful—but it doesn’t have to be. Trust Point has simplified the process for you by creating two separate paths to successful investing.

Path 1: Choose a Single Profile For those wanting a simpler option

Trust Point has created 5 Profile Funds that are age and risk tolerance based. If you choose to invest in a Profile Fund, you would put 100% of your assets into 1 of the 5 profiles. Each Profile Fund is actively managed by Trust Point’s Investment Team and consists of 10 to 25+ mutual funds designed to provide you with different levels of risk and return.

Path 2: Create Your Own Portfolio For the experienced and involved investor

Your employer has worked with Trust Point to select both actively and passively managed individual mutual fund options across a variety of classes. From these individual options, you can create your own portfolio. You also have the option to set up automatic rebalancing online so that your portfolio remains within your chosen range of risk tolerance.



1 Choose an Investment Option

Path 1: Default Investment

If you want to utilize your plan’s default investment option (written in blue), select the “Choose Default” button. You can also click on the default investment option written in blue to learn more.

Path 2: Customized Portfolio

If you want to construct a customized portfolio based on your personal investment objectives and preferences, select the “Choose Myself” button. You will then be directed to a page containing a table with various funds. Here you will select the funds you would like to be invested in and choose your allocation for each fund, ensuring your total adds up to 100%. Once you are finished, click “Save.”

Investment Options

Please select how you would like to choose your investments.

Your Plan's Default Investment
[Balanced Growth Profile](#)

This is your plan's default investment option, which in some cases may be based off your years to retirement. For a more tailored approach, choose one of the other options below.

CHOOSE DEFAULT

Choose Myself
Enter Your Own Fund Choices

Construct a customized portfolio based on your personal investment objectives and preferences.

CHOOSE MYSELF

BACK

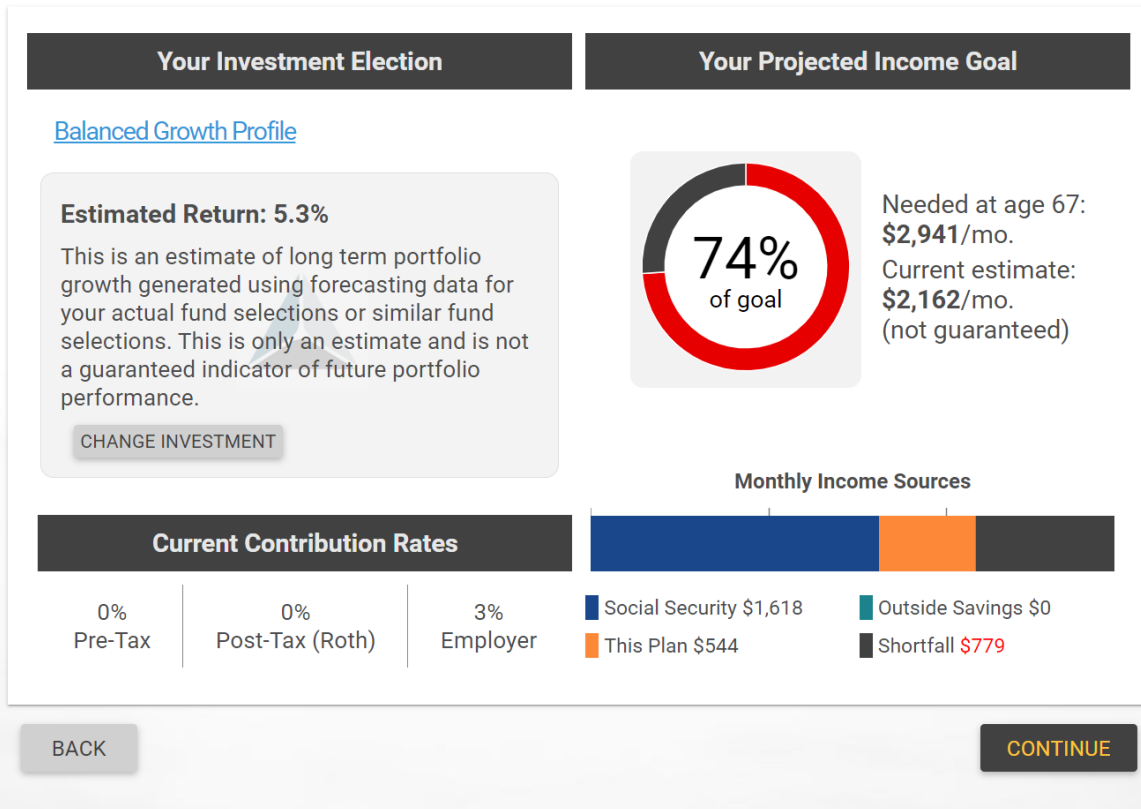
2 Your Retirement Snapshot

At this point, you will see a snapshot of your retirement projection like the one shown below.

Your Retirement Snapshot

xxxx, your current investment election is displayed below.

This investment election and your current contribution rate is projected to provide the following income at retirement age. In the next step you can modify other factors to see how they impact your projection.



After clicking "Continue," you will move on to further personalize your retirement strategy by adjusting your contribution rate(s).

D Choose Your Contribution Option

If your plan offers a Roth 401(k) option, understanding the difference between a Roth 401(k) and Pre-tax (Traditional) 401(k) is important. Keep in mind: you are making the decision to choose Pre-tax (traditional) or Roth for your own contributions only. If your company offers a match or profit-sharing contribution, those funds are pre-tax dollars. Company contributions and their earnings will be taxable at the time of withdrawal.

What's the Difference Between Pre-Tax (Traditional) and Roth?

Pre-Tax / Traditional 401(k)

The money you save in a Pre-tax 401(k) has the least impact on your paycheck. Since the money goes into your account before taxes are calculated, you pay less tax on the amount that remains. However, when you take the money out at retirement, your contributions and earnings are taxable.

Roth 401(k)

Contributions to a Roth 401(k) are taxed as you make them, which is why Roth contributions have more of an impact on your paycheck now. However, when you take the money out at retirement or for a qualified distribution, you do not have to pay taxes on the contributions or your earnings.

1 Increase Your Contribution Rates

You will see another snapshot of your projected income goal. Here you will increase your contribution rate(s). You can also make other adjustments to your strategy that will impact your projected income goal.

Increase Your Contribution Rates		Consider Adjusting These	
Pre-Tax:	<input type="button" value="-"/> 0% <input type="button" value="+"/>	Amount Needed: (per month in retirement)	\$ 2,941.25
Post-Tax (Roth):	<input type="button" value="-"/> 0% <input type="button" value="+"/> <input type="button" value="✎"/>	Retirement Age:	<input type="button" value="-"/> 67 <input type="button" value="+"/>
Contribution Type: Percentage <input type="radio"/> Fixed Dollar <input type="radio"/>		Selected Investment Portfolio: Balanced Growth Profile Estimated Return: 5.3% (not guaranteed) <input type="button" value="CHANGE INVESTMENT"/>	
\$0 estimated impact to current weekly paycheck <input type="button" value="👁"/>			

NOTE: You can choose to contribute to either Roth or Pre-tax or both.

Use the + and - signs to increase or decrease your Pre-Tax and/or Post-Tax (Roth) rate(s).

See your contribution rate(s) as a fixed dollar amount by clicking the toggle switch between 'Percentage' and 'Fixed Dollar'.

After you enter in your contribution rate(s), the estimated impact on your current bi-weekly payment will be calculated.

Confirm your contribution rates when you are ready. Next, you will designate your beneficiaries.

E Designate Your Beneficiaries

Fill out the beneficiary designation section to tell Trust Point who should get your money in the event of your death. You may designate one or more person(s), trust(s), or organization(s) as your beneficiary. It does not have to be a family member. The total sum will be split equally among your named beneficiaries unless otherwise indicated. You will need to designate primary and contingent beneficiaries.

Primary Beneficiary

The person(s), trust(s), or organization(s) who would receive your money first.

Contingent Beneficiary

The person(s), trust(s), or organization(s) who would receive your money if your primary beneficiary predeceased you and you did not name a different primary beneficiary.

1 Add Your Beneficiaries

Use the “Add Primary Beneficiary” buttons to add primary beneficiaries. Adding at least 1 primary beneficiary is required. Fill in all the required fields for each one you add. The required fields are indicated by an asterisk (*).

2 Optional

Use the “Add Contingent Beneficiary” buttons to add contingent beneficiaries. Fill in all the required fields for each one you add. The required fields are indicated by an asterisk (*).

NOTE: At least one primary beneficiary is required, but you may choose to add up to four. Zero contingent beneficiaries are required, however, you may choose to add up to five.

Beneficiaries

Please name up to 4 primary beneficiaries and up to 5 contingent beneficiaries.
Contingent beneficiaries only receive benefits if the funds cannot be allocated to a primary beneficiary.

Primary Beneficiaries (1 Required)

+ ADD PRIMARY BENEFICIARY

+ ADD PRIMARY BENEFICIARY

+ ADD PRIMARY BENEFICIARY

+ ADD PRIMARY BENEFICIARY

Total: 0%

Contingent Beneficiaries (0 Required)

+ ADD CONTINGENT BENEFICIARY

Federal law states that your spouse must be named as your primary beneficiary unless s/he waives her/his right to your retirement account.

If you are married and NOT naming your spouse as your primary beneficiary, your spouse must appear before a Notary to sign a form consenting to your designation of another primary beneficiary. Ask your plan sponsor or Trust Point Retirement Plan Services Team for a copy of the paper form.

F Confirm & Authorize

1 Authorize Your Retirement Savings Strategy

You will now see an overview of your retirement savings strategy.

Click the box next to “I agree to this savings strategy and associated disclosures” to confirm your strategy.

Authorize Strategy

Please review and confirm the information below before authorizing your new savings strategy.

Contribution Rate(s)


3% Pre-Tax

2% Post-Tax (Roth)

By clicking Authorize, you will be making a percentage-based contribution each pay period that will automatically adjust with increases or decreases to your salary.

[Click here](#) if you would like to convert this back to a fixed dollar contribution

Investment Choices

100.0%  Balanced Growth Profile >

Confirm Strategy

I agree to this savings strategy and [associated disclosures](#)

BACKAUTHORIZE

Finally, click “Authorize” to finish setting up your account and to confirm your retirement savings decisions.

Questions?

Contact a member of the Retirement Plan Services Team



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