



The Next Generation Retirement Program™

## Online Enrollment Guide For Plan Participants





Welcome to the Online Enrollment Guide – your instructional path to easily set up your retirement account online. Here's what you'll find in this guide:

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## Getting Started

To get started with online enrollment, you'll:

1. Log in.
2. Set up your security questions.
3. Change your temporary user ID and password.
4. Select an enrollment method.

## Logging In

1. Make sure you're using a supported browser:

Internet Explorer 9 or later

The latest version of Chrome, Firefox, or

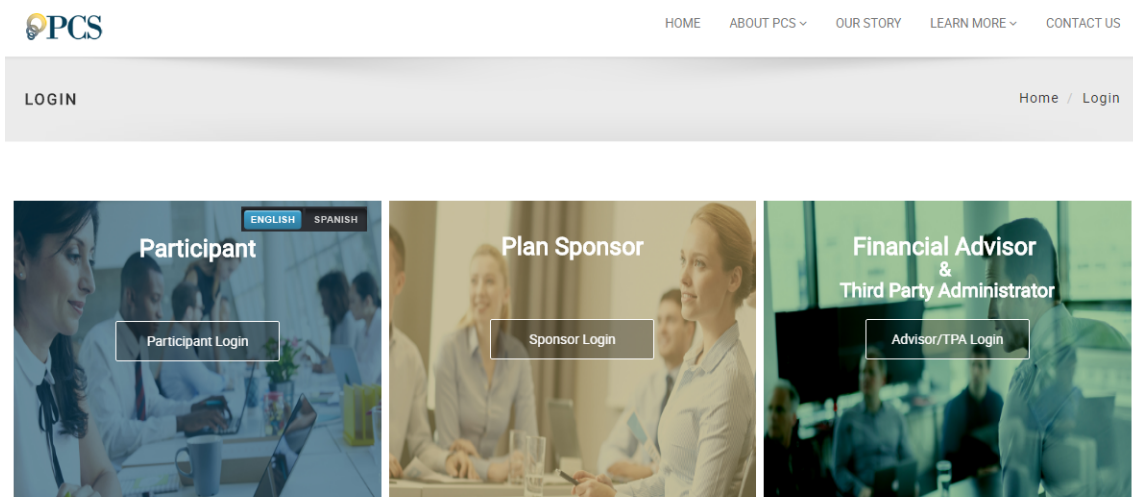
Safari

2. Go to [WebAccountLink.com](http://WebAccountLink.com).

3. Enter your temporary user ID and password.

**User ID:** Your Social Security number (SSN) without dashes or spaces. **Password:** The last four digits of your SSN.

4. Click **Login**.






## Selecting an Enrollment Method

Upon signing in for the first time, you'll select an enrollment method.

### New Employee Enrollment

Print

#### Express Enrollment

☒ I choose to use the suggested contribution rate and investments. I understand that I can change my contribution rate and investments at anytime in the future.

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[> Suggested Contribution Rates and Investments](#)

#### Guided Enrollment

☐ I choose to use the guided enrollment steps to select my contribution rate and investment elections.

☐ I choose to use the guided enrollment with vwise to guide me through my enrollment choices.

[Click here to view the Online Enrollment Guide](#)

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## Express Enrollment

Do you want to enroll quickly but you're not sure how much to save or where to invest? If your plan offers Express Enrollment, choosing this option will enroll you with default contribution and investment selections so that you can skip these enrollment steps. Click the **Suggested Contribution Rates and Investments** link to see the default selections for your plan.

## Guided Enrollment

In this guide, we'll walk you through Guided Enrollment.

1. Select the **Guided Enrollment** option.
2. Click **Next** to start the enrollment process.

## The Five Steps to Enrollment

Once you choose to [start the online enrollment process](#), you'll need to complete the Five Steps to Enrollment.

To move to a different step, click the step name at the top of the page (under the step number). Your entries are saved when you leave a step, but your enrollment won't be complete until you click **Finish** at the end of the Confirmation step.

On each page, required fields are marked with an asterisk (\*).

### Step 1. Account Setup

In this step, review your account and personal information and make updates as needed.

The Account Setup page is divided into three sections:

#### Confirm Personal

#### Information Confirm Email

#### Lost Password Questions

You already completed the first two sections as part of "Getting Started" on page 3. You can update your user ID, password, or security questions here, if desired.

#### Confirm Personal Information

In the last section, review the existing information, if any, and complete the remaining fields.

1. Make sure any existing information is accurate and update it as needed.
2. Email fields: Enter your **Personal**, **Office**, and/or **Other** email addresses. If you enter **Office** or **Other** addresses, you can choose to have email confirmations sent to one of those addresses instead of to your **Personal** address.
3. Create updated User ID and Password. Here you will set a new password that must be between 6-8 alphanumeric characters.



## Setting Up Security Questions

The first time you [log in](#), you'll provide answers to four security questions. Your answers are used to verify your identity if you need to retrieve your password or if you log in from an unfamiliar computer.

1. **Question:** Select the question you'd like to be asked.
2. **Answer:** Enter the answer to that question. Answers are case sensitive, so you'll need to remember how you enter them. Usually, it's easiest if you enter your answers one way, either all uppercase or all lowercase.
3. Complete all four questions and answers.
4. Click **Submit**.

Enrollment steps

Print

Overall Progress: **0% Complete**

> Confirm Personal Information

> Email

✓ Lost Password Questions

Security question 1 \*

Alternate password/quote

Answer 1 \*

Security question 2 \*

Alternate password/quote

Answer 2 \*

Security question 3 \*

Alternate password/quote

Answer 3 \*

Security question 4 \*

Alternate password/quote

Answer 4 \*

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## Step 2. Beneficiaries

In this step, designate who will receive the money in your account upon your death.

It's a good idea to designate at least one beneficiary, especially if you're unmarried. If you don't have a beneficiary and you're married, your account will go to your spouse. If you're unmarried or don't have a surviving spouse, the plan document has ordering rules that govern the payment of your account.

Beneficiary designation can have important tax and legal effects. You may want to consult your personal financial, tax, or legal advisor before continuing.

1. **Beneficiary type:** For the first beneficiary, select **Primary**.
2. Enter the remaining beneficiary information.
3. If you want to have multiple beneficiaries, click **Add Additional Beneficiary** to add another beneficiary section.
4. **Beneficiary type:** For additional beneficiaries, select **Primary** or **Contingent**. A contingent beneficiary will only receive a benefit if all primary beneficiaries are deceased.

Note: This designation can have important tax and legal effects; you may wish to consult your advisor before continuing.

### Beneficiary Designation 1

Items marked with asterisk (\*) must be completed before you can proceed to the next step.

Beneficiary type	Beneficiary percentage		
<input type="text" value="Primary"/>	<input type="text"/>		
Name	Relationship	Birth date	Social security number (optional)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street address 1	Street address 2		
<input type="text"/>	<input type="text"/>		
City	State	Zip code	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

5. **Percent of benefit payable:** Enter the percentage of your account that should go to each beneficiary. The percentages allocated across all primary beneficiaries must total 100%. Similarly, if you designate contingent beneficiaries, the percentages for all contingent beneficiaries must total 100%.
6. When the beneficiary section(s) are complete, click **Next** to continue with the next step, **Contribution Election**.

If you selected Express Enrollment, you won't need to designate your contribution elections or investments. Instead, you'll go straight to "Step 5. Confirmation" on page 11.





## Step 3. Contribution Election

In this step, specify how much of your gross wages you want to contribute to the plan each pay period, between zero and your plan's maximum amount. Your plan maximums are shown at the bottom of the Rules and Criteria box.

1. **Pre-tax Contributions:** These are pre-tax contributions to your 401(k) plan.

**Action:** Select whether or not you want to begin making contributions to the plan. If you don't want to make contributions, skip the two fields below.

**Percent/Dollar:** Select whether the contribution will be a percentage of your gross wages or a fixed dollar amount. If this field is disabled (dimmed), then your plan allows only the contribution type that is already selected.

**New Contribution Rate:** Enter a whole number ending in ".00" (for example, 3.00 percent or 225.00 dollars).

*Not sure you want to start making contributions?*

Contributing to a pre-tax retirement plan not only helps you to save for the future, but also lowers your taxable income, which can lower your tax bill. If you're wondering how contributions will affect your income, click the link in the What's your Contribution Impact? box to try out our handy Take Home Pay calculator.

### Change Contribution Amounts

Please enter a contribution percentage or dollar amount that your employer will deduct from your compensation each payroll period for deposit to your account.

[Rules and Criteria](#)

Action	Contribution Type	Percent/Dollar	Current Contribution	New Contribution Rate
I do not wish to make contributions ⓘ	Pre-Tax Contribution	Percent ▾	Not contributing	0.00 per pay period
I do not wish to make contributions ⓘ	Roth	Percent ▾	Not contributing	0.00 per pay period

### Contributions to Other 401(k) or 403(b) Plans This Year

If you have contributed to another 401(k) or 403(b) plan during this calendar year, how much did you contribute to the other plan?

\$ 0.00

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2. **Roth Contributions:** These are after-tax contributions to a Roth 401(k) plan. If your plan offers a Roth 401(k) and you want to contribute to it, complete these fields in the same way as for Pre-Tax Contributions.
3. **Other contributions:** If you made contributions to a previous employer's 401(k) or 403(b) plan in this calendar year, enter the total amount of those contributions. Your total 401(k)/403(b) plan contributions this year to this plan and any previous employers' plans cannot exceed the IRS maximum.
4. Click **Next** to continue with the next step, [Investment Selection](#).



## Step 4. Investment Selections

In this step, select the funds where your contributions will be invested.

1. Click a fund name to see more information about that fund. If you need assistance, contact your plan advisor after you complete the enrollment process. You can change your investment elections at any time.
2. **New Election:** Next to each fund in which you want to invest, enter the percentage of your total contribution amount (including any employer contributions) that will go into that fund.
3. Make sure the **Total allocation percent** is 100%.
4. Click **Next** to continue with the next step, **Confirmation**.

Investment	Asset Class	Current Elections	New Elections
ABC Aggressive Portfolio <a href="#">details</a>	Investment Product	0.00%	<input type="text" value="0.00"/>
ABC Conservative Portfolio <a href="#">details</a>	Investment Product	0.00%	<input type="text" value="0.00"/>
ABC Growth Portfolio <a href="#">details</a>	Investment Product	0.00%	<input type="text" value="0.00"/>
ABC Income Portfolio <a href="#">details</a>	Investment Product	0.00%	<input type="text" value="0.00"/>
ABC Moderate Portfolio <a href="#">details</a>	Investment Product	0.00%	<input type="text" value="0.00"/>
DFA Emerging Markets Core Eq Portfolio <a href="#">details</a>	Diversified Emerging Mkts	0.00%	<input type="text" value="0.00"/>
Vanguard European Stock Index Admiral <a href="#">details</a>	Europe Stock	0.00%	<input type="text" value="0.00"/>
Vanguard Pacific Stock Index Admiral <a href="#">details</a>	Diversified Pacific/Asia	0.00%	<input type="text" value="0.00"/>
Vanguard REIT Index Adm <a href="#">details</a>	Real Estate	0.00%	<input type="text" value="0.00"/>
Vanguard Target Retirement Fund 2015 <a href="#">details</a>	Target Date 2011-2015	0.00%	<input type="text" value="0.00"/>
Vanguard Target Retirement Fund 2020 <a href="#">details</a>	Target Date 2016-2020	0.00%	<input type="text" value="0.00"/>
Vanguard Target Retirement Fund 2025 <a href="#">details</a>	Target Date 2021-2025	0.00%	<input type="text" value="0.00"/>
Vanguard Target Retirement Fund 2030 <a href="#">details</a>	Target Date 2026-2030	0.00%	<input type="text" value="0.00"/>
Vanguard Target Retirement Fund 2035 <a href="#">details</a>	Target Date 2031-2035	0.00%	<input type="text" value="0.00"/>
Vanguard Target Retirement Fund 2040 <a href="#">details</a>	Target Date 2036-2040	0.00%	<input type="text" value="0.00"/>
Vanguard Target Retirement Fund 2045 <a href="#">details</a>	Target Date 2041-2045	0.00%	<input type="text" value="0.00"/>
Vanguard Target Retirement Fund 2050 <a href="#">details</a>	Target Date 2046-2050	0.00%	<input type="text" value="0.00"/>
Vanguard Tot Stk Mkt Index Adm <a href="#">details</a>	Large Blend	0.00%	<input type="text" value="0.00"/>
Vanguard Total Bond Market Index Adm <a href="#">details</a>	Intermediate-Term Bond	0.00%	<input type="text" value="0.00"/>
<b>TOTAL</b>		<b>0.00%</b>	<b>0.00%</b>

If you do not provide investment directions for your contributions, they will be defaulted to the [ABC Moderate Portfolio](#) until you provide other investment instructions. Once amounts are defaulted, it is your responsibility to realign them in accordance to your investment elections. For more information, please contact your plan administrator.

[RESET ELECTIONS](#)

[PREVIOUS](#) [NEXT](#)



## Step 5. Confirmation

In this step, carefully review your entries.

1. If you need to change any of your entries, click **Edit** in the section you need to change.
2. When all entries are correct, click **Finish**.

Enrollment steps

Print

Overall Progress: **66% Complete**

✓ Confirmation

Please review the information below for accuracy. To make a change, click the Edit button.

!

The Investment Selection step must be completed before you can finish your enrollment.

Account Setup

Edit

User ID: 666123666

First name: Steve

Last name: Harris

Street address 1: 1801 Market Street

Street address 2:

City: Philadelphia

State: PA

Zip code: 19102

Country:

Date of birth: 01/01/1966

Date of hire: 07/01/2015

Home email address: cases@pcscapital.com

Other email address:

Office email address:

Send email confirmation to: Personal

Security Question

Security Question 1

What was the last name of your third grade teacher?

Answer 1

Thomas

Security Question 2

What is your oldest sibling's middle name?

Answer 2

Bill

Security Question 3

What is the name of your favorite childhood friend?

Answer 3

Jake

Security Question 4

Answer 4

**Congratulations! Your Online Enrollment is complete!**

You'll receive a confirmation email at the email address where you chose to have confirm-ations delivered.

Click **Continue** to access the plan website.