

How to Connect with PlanConnect® and Enroll in Your Retirement Plan



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Important Information — Read This First!

Why Should I Save for Retirement?

Retirement is life's biggest expense. It will cost more than your child's tuition or even your home. Retirement can span up to a third of your lifetime. It is much like saving for a 25 to 35 year vacation.

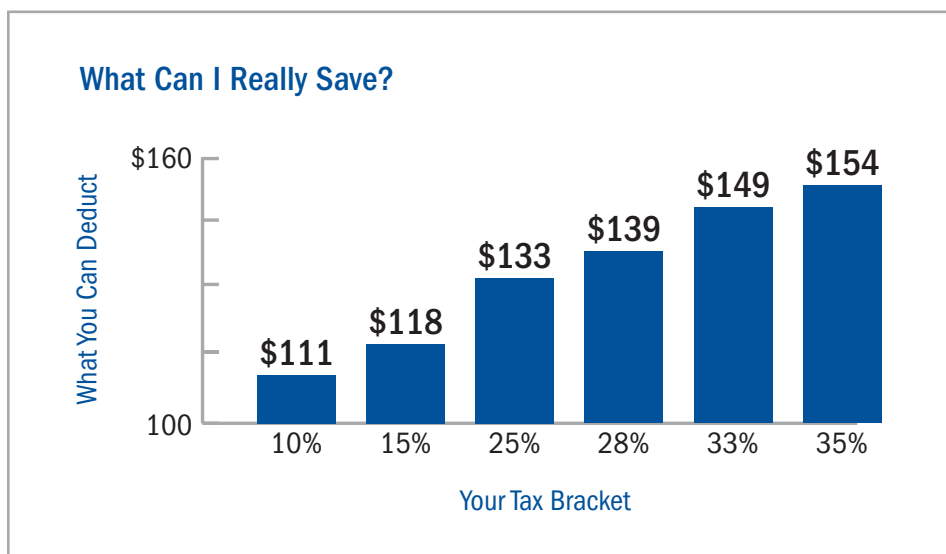
It's easy to get caught up in the demands of today and forget about tomorrow. But to afford an expense of this magnitude, you need to start planning and saving right away. There is no better time than the present to save for your retirement.

Enrolling in your retirement plan is a great step in shaping how you will live during your years to come. Contributing to your plan can be done easily through payroll deductions — which are most often pre-tax, although some plans offer Roth deductions. Check with PlanConnect® or your plan administrator for more details.

What Is a Pre-tax Payroll Deduction?

A pre-tax payroll deduction is a deduction from your gross wages that reduces taxable income. In other words, you do not pay income tax on the pre-tax money that is deducted from your paycheck, which means you can save more with less impact to your take-home pay.

Let's say you want to reduce your take home pay by a \$100. Let the pre-tax deduction work in your favor and save more for your retirement.



Want to learn more? Try our estimating calculators in our [retirement planning](#) section.

About This Guide

This “How to...” guide describes the most important steps needed to complete certain transactions using the PlanConnect web site. Note that the web site may have changed since this guide was issued. If you have any questions about the guide or the information contained in it, please contact PlanConnect® using the contact information located on the last page.

The examples appearing in the guide are for illustrative purposes only; the information you will see will differ.

Getting Started

Step 1: Connect to PlanConnect®

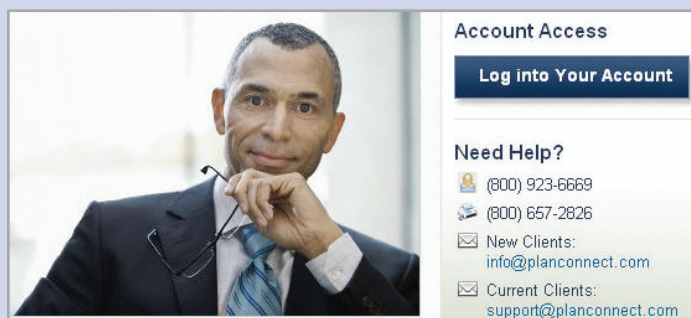
Go to the PlanConnect® Web Site

1. Open your web browser and go to www.planconnect.com.¹
2. Click on **LOG INTO YOUR ACCOUNT**.
3. The log-in window will open.

Log In to Your Account

1. Enter your User ID.
If this is the first time you're logging in, you will be using your Social Security number.
2. Enter your Password.
If this is the first time you're logging in, use your date of birth in mmddyyyy order.
(e.g., July 20, 1987 would be 07201987)
3. In the drop-down menu labeled "Select Role," select **PARTICIPANT**.
4. Click on the **LOGIN** button.

¹ This application is written to work with Firefox 2.0+, Internet Explorer 6.0+ and Safari 3.0+. While this application should work with browsers from Firefox or Internet Explorer that are within this version range, there may be versions designed specifically for AOL or Macintosh which may encounter problems with some JavaScript used in this site. Problems experienced with these browsers should be considered bugs in these browsers. You may contact your browser distributor about the problem. AOL subscribers may opt to use Internet Explorer or Firefox directly instead of going through the AOL browser. New devices such as wireless telephones, personal digital assistants, etc which are Internet accessible may not have browsers capable of properly navigating this site.

A screenshot of the PlanConnect login form. The form is titled "1 Login". It contains four numbered fields: "2 User Id:" with a text input, "3 Password:" with a text input, and "4 Select Role:" with a dropdown menu currently showing "Participant". Below these fields is a "Login" button. At the bottom of the form, there is a note: "Note: Both entries are case sensitive. If you fail to login three consecutive times your account could be disabled."

Enroll in Your Retirement Plan

Step 2: Enter Your Personal Information

1. Create a unique User ID. Your User ID must be:
 - 6-12 characters long and include any combination of uppercase or lowercase letters and numbers.*
 2. Create a unique password. Your password must be:
 - 6-12 characters long and include any combination of uppercase or lowercase letters and numbers.*
 3. Re-enter the password you created.
- * Please note all User ID's and Passwords are CASE SENSITIVE.

4. You will be asked to select a verification question and answer. This will assist you if you forget your password. You will be asked to supply the correct answer to this question before retrieving your password. Please make a note of the verification question and answer you chose.
5. Next you will see your personal information. Please ensure that the information is complete and accurate. The fields marked with the asterisks (*) are mandatory.

6. To enter your email address simply select HOME or OFFICE from the drop-down menu labeled "Send Email confirmation to."
7. Then enter your home or office email address based on your home or office selection.
8. If you do not have an e-mail address, click on the **I DO NOT HAVE AN EMAIL ADDRESS** box so it is checked.
9. Click **SAVE AND CONTINUE**.

Step 1 of 4: Personal Information

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

Username Information

Establish your Username
(6-12 alphanumeric digits, case-sensitive)

Establish your Password
(6-15 digits, case-sensitive)

Re-enter Password:

Remember your Username and Password. You will need them to access your account via the plan website in the future.

Lost Password Information

In the event that you lose your Password, please set up the answer to your "Lost Password" verification question.

Verification Question: Verification Answer:

Your Personal Information

First Name

Last Name

Date of Birth (mm/dd/yyyy)

Date of hire

Marital Status

Address Line 1

Address Line 2

City

State

Postal Code (Zip)

Country

Home phone number

If you would like to receive confirmations of transactions, please fill out the following information:

☐ I do not have an e-mail address*

Send Email confirmation to:

Home Email

Office Email

Be sure to continue through all steps of the enrollment process until you receive confirmation that your enrollment is complete. If you cancel or close your browser before completing the process, your enrollment will not be processed.

Continue to Step 2

Go to Next Step

Return to Main
Login Page

Step 3: Enter Your Contribution Amount

1. The next step is to enter how much you would like to contribute to your retirement plan each pay period.

- For assistance with determining how much to contribute as well as the impact it can have on your paycheck and your retirement savings, go to Planning for Retirement.

2. In the box labeled “Enter your salary deferral election,” you have the option of entering your contribution as either a dollar amount or a percentage of your salary, per pay period.

- A.** If you prefer to elect a dollar amount, click on the first check box so a check mark appears, and enter the dollar amount in the box next to it.
- B.** If you prefer to elect a percentage of your salary, click on the second check box so a check mark appears and enter the percentage in the box next to it.

3. Click **SAVE AND CONTINUE**. A screen with investment provider information will appear.

Stop and Plan

How much should I save?

How much can I save?

Try our retirement calculators at <http://www.planconnect.com>

Enter your salary deferral election:

PRE-TAX CONTRIBUTIONS
I wish to contribute the following amount **each pay period** to the plan, subject to limits above.

A ☐ 0.00 Enter a minimum of **50.00** dollars in increments of **whole** dollars.

or

B ☐ 0.00 Specify a percentage between **2.00%** and **15.00%** in increments of whole percentages.

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?

Amount contributed:

Go to step 1 Continue to Step 3 Go to Previous Step Go to Next Step Return to Main Login Page

Step 4: Select Your Investment Provider(s)

Before you can complete this step, you need one or more contracts with an approved investment provider(s). If you need to obtain a contract and want a list of your plan's approved investment providers and their agents, call PlanConnect at (800) 923-6669 or email us at support@planconnect.com.

1. On the investment provider information screen, for each investment provider you select, enter the percentage of your total contribution you want to allocate to that investment provider.

Remember, you can only select investment providers with whom you have contracts.

2. When finished click **SAVE AND CONTINUE**.

A screen will appear for you to review and verify the information you have input so far.

Investment Provider(s)	Election %
AXA Equitable	<input type="text" value="0.00"/> %
TEST - ING - TEST	<input type="text" value="0.00"/> %
TEST - TIAA-Cref - TEST	<input type="text" value="0.00"/> %
Total	0% 1

First
Go to step 1

Save And Continue
Continue to Step 4

Previous
Go to Previous Step

Skip
Go to Next Step

Logout
Return to Main Login Page

Investment Provider(s)	Election %
AXA Equitable	<input type="text" value="0.00"/> %
TEST - ING - TEST	<input type="text" value="0.00"/> %
TEST - TIAA-Cref - TEST	<input type="text" value="0.00"/> %
Total	0% 2

First
Go to step 1

Save And Continue
Continue to Step 4

Previous
Go to Previous Step

Skip
Go to Next Step

Logout
Return to Main Login Page

Step 5: Complete Your Transaction

Verify the Information You've Entered

1. Review the information you have entered to verify that it is correct. Please make any corrections where needed.
2. Click on **FINISH**.

Print the Transaction Confirmation

1. Once you have verified the information you entered, a confirmation page — containing a confirmation number — will appear.
2. Use your browser's "print" function to print and retain the confirmation for your records.

Print the Salary Reduction Agreement and Give a Copy to Your Employer

1. Your Salary Reduction Agreement is automatically generated with your enrollment information.
2. Click on the **TOOLS** tab.
3. From the drop-down menu that appears, select **REPORTS**. The "Reports" window will open.
4. Click on "PlanConnect SRA 403(b)" with the applicable date, or the Adobe icon in the left-hand column next to it.*
5. Print out a copy of the Salary Reduction Agreement.
6. Sign and date the Agreement.
7. Give your employer a copy of the signed agreement and keep a copy for your records. Your payroll deductions will start once your employer has processed, usually within two pay cycles

To view a sample Salary Reduction Agreement click [here](#).

* You will need the free Adobe Acrobat Reader to view/print the Agreement. Acrobat Reader can be downloaded [here](#).

If your enrollment information is correct, click "Finish" to submit your enrollment request



Finish

Congratulations! Your Enrollment is Complete.

The confirmation number for this transaction is: 729

You may access your account via the plan's website at www.planconnect.com at any time using your Username and Password. If you elected to receive email confirmations, you will receive confirmation of your enrollment at the email address specified.

Initiate Requests	2 Tools	My Profile
KI	Reports 3	
School District 403	Payroll File History	
ner in managing yo	Web Request History	

	PlanConnect SRA 403(b) 4
	PlanConnect SRA 403(b)

4. SIGNATURES	Employee Signature: Sign here	Date: _____
	Authorized Employer Signature: _____	
	Title: _____	Date: _____

Your Next Steps

Congratulations! You've taken a big step toward ensuring you have a comfortable retirement.

Keep in mind that it is a good idea to review your retirement strategy annually because:

- You may want to reallocate your contributions.
- You may want to change your contribution amount, especially if contribution limits increase.
- You may want to take a loan.
- You may need to take an early withdrawal.
- You may have had a major life change.
(eg. marriage, birth of a child, etc.)

Need Additional Help?

Need help enrolling in your plan? Call us at 800-923-6669 9:00 a.m. - 5:00 p.m. Eastern Time.

To Contact PlanConnect®

Find us on the web at:
www.planconnect.com

Email us at:
support@planconnect.com

Call us at:
800-923-6669

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