



Employee Enrollment

OVERVIEW

When individuals meet the Plan's eligibility requirements, they may enroll online or by contacting an Empower Representative. Once eligible, they may take any one of the following enrollment actions as applicable:

Enrollment Action	Description
Quick Enrollment	If offered by the Plan, enroll using the Plan's designated default contribution rate and default investment option.
Customize Enrollment	<ul style="list-style-type: none">Choose their contribution rates by money sources available in the Plan (such as Before Tax, Roth, After Tax, etc.). See Participant Contributions section of this guide for additional information.Select their investments from the Plan's available investment options and the corresponding investment allocations.
Decline Participation	<ul style="list-style-type: none">If Automatic Enrollment applies, set their contribution rate to zero to be removed from the automatic enrollment population. See Automatic Enrollment for additional information, if applicable.If Automatic Enrollment does not apply, no action is required to decline participation.

NOTE: Individuals may complete additional account activities as part of the enrollment process, such as designating a beneficiary or indicating their communication preferences, but they are not required to do so in order to complete the enrollment process.

Empower sends automated enrollment materials to newly eligible individuals, unless otherwise directed by the Plan Administrator and as agreed to in the Plan's Services Agreement. Enrollment materials vary based on regulatory requirements, Plan features, and Plan-elected recordkeeping services. but generally include:

- Enrollment notification:** Indicates the employee is eligible to enroll and provides basic enrollment instructions.
- Fee disclosure:** Describes fees, transaction restrictions, and investment return information.
- Initial regulatory notices:** When the Plan utilizes Empower's initial notice services, provides required regulatory information on key features of the Plan.

NOTE: Additional recordkeeping fees may apply for notice fulfillment services as outlined in the Plan's Services Agreement.

Once individuals become eligible, they may initiate the enrollment process.

The non-discretionary recordkeeping and administrative services described in this Service Overview are general in nature and reflect the standard service offering. Service descriptions are not specific to any plan provision or administration practice. The recordkeeper may agree to provide an alternate service arrangement, as applicable, if separately requested by the Plan Sponsor. FOR ADVISOR/PLAN SPONSOR OR TPA USE ONLY. Not for use with Plan Participants