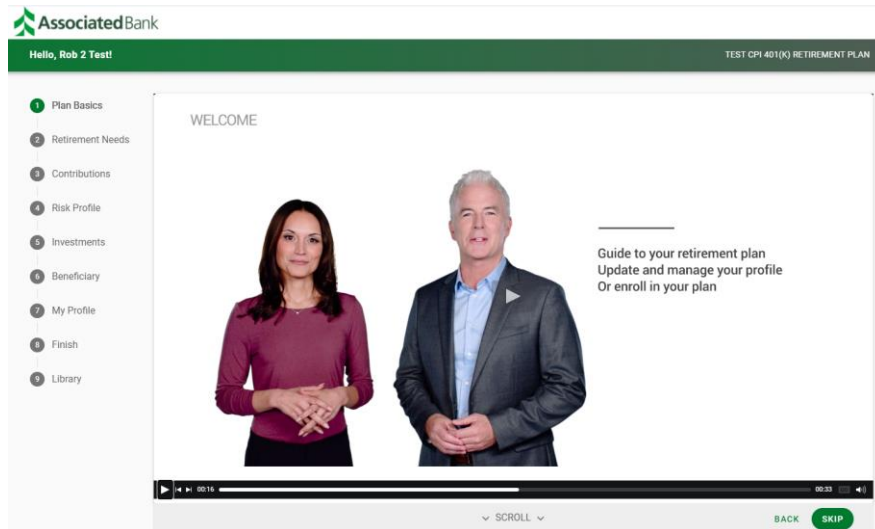


SmartPlan Enrollment

Associated Retirement Plan Services is excited to offer SmartPlan! This enhanced enrollment solution allows for participants to interactively educate themselves on the benefits of participation as well as sign up for the retirement plan. When participants engage with the SmartPlan enrollment, we have seen increases in both overall plan participation as well as individual savings rates.

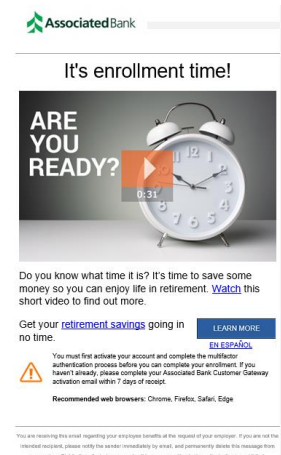


Benefits of SmartPlan Enrollment

- **EASY:** No need to track down paperwork.
- **PROACTIVE:** Follow up emails sent to new participants until they enroll or five weeks have passed.
- **GUIDANCE:** The newly eligible participant can make a more educated decision.
- **LANGUAGE:** Spanish and English enrollment process at the discretion of the new participant.
- **RESOURCES:** Library of educational video content such as benefits to starting early, understanding mutual funds, asset allocation and many more!

Enrollment is completed in a few easy steps

1. You, as the Plan Sponsor, will upload a spreadsheet listing newly eligible participants.
2. An email is sent to the new participant informing them of their eligibility to enroll in their retirement plan. If the participant does not act on the first email sent, they will receive weekly follow up emails for five weeks reminding them to enroll.
3. Participant decides if they'd prefer to enroll through a Guided or Express enrollment. The Guided process provides details and assistance in making elections. The Express process allows the participant to enroll in just a few clicks.



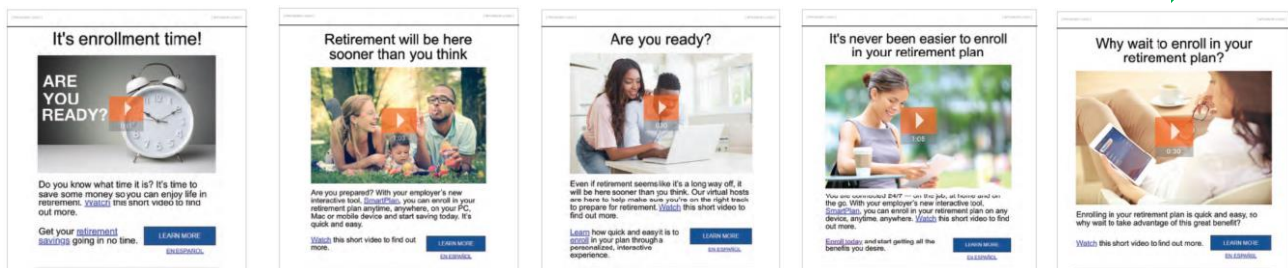
Get started with your retirement planning

Guided Want more guidance? We can help you quickly and easily enroll in or manage your plan. GET STARTED	OR	Express Short on time? Enroll in your plan with just a few clicks. GET STARTED
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- Participant elects their contribution rates and investment choices.
- Each business day at 3:00 pm (CST), the enrollment information is loaded into the new participant's profile. Enrollments completed after 3:00 pm (CST) are loaded after 3:00 pm (CST) the following business day.
- Participant can access their retirement account the following day and review their elected options and site information.
- Invalid or Missing Email Addresses - Participant must receive a paper copy of their enrollment book and Summary Plan Description. Contact your Associated Representative when more books are needed.

Enrollment email campaign

One email per week, for five weeks, until action is taken.



Contact your Relationship Manager to learn more about adding SmartPlan to your plan.



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