

START YOUR RETIREMENT JOURNEY

Congratulations on your eligibility to participate in your employer sponsored retirement plan! This guide will help you complete the steps needed to start saving for retirement today. With only a few moments of time, you can start earning years of retirement by utilizing your 401(k) plan.

A 401(k) is a [retirement savings benefit](#) offered by your employer. The savings account is funded by employee contributions and can also be funded by employer contributions. Together with your employer, you have a retirement savings plan that will help you own your retirement.

ACCOUNT REGISTRATION

Start account registration by selecting your unique link in the New User Email* sent to the email address provided to us by your employer. You will be redirected to an **Account Registration** screen to complete the outlined steps.

1. Verify your address on record and update if necessary
2. Enter your date of birth
3. Enter your social security number
4. Verify contact information on record and update if necessary
5. Create your personal login credentials
6. Select 3 security questions and answers

**If you have not received a New User Email to complete account registration and online enrollment, you may request a new email by contacting your Employer or contacting PAI.*

Account Registration

Congratulations on taking this step in your retirement journey! Let's start by setting up your account.

[FAQs](#) PAGE 1

JANE DOE

Contact Information

REQUIRED FIELDS

1 ADDRESS 1
2737 Allen Rd

ADDRESS 2

CITY
Green Bay

STATE
Wisconsin

ZIP CODE
54311

2 DATE OF BIRTH:
mm/dd/yyyy

3 SOCIAL SECURITY NUMBER: ?
999-99-9999

[CONTINUE](#)

Account Registration

PAGE 2

JANE DOE

Create Account

REQUIRED FIELDS

4 EMAIL ADDRESS 1
Janedoe001@email.com

EMAIL ADDRESS 2
email@email.com

PHONE NUMBER
(920) 336-9907

Home Mobile

MAY WE TEXT YOU ALERTS? ?
 Yes No

5 USER NAME
Username must be at least 8 characters long.

PASSWORD ?
Password must be at least 8 characters long & contain both alpha and numeric characters.

CONFIRM PASSWORD

6 CHALLENGE QUESTION 1

CHALLENGE ANSWER 1

ENROLLMENT WIZARD

After account registration, start your retirement savings with the easy 2 page enrollment wizard.

RETIREMENT PLANNING

Fill in the required fields such as annual salary, desired retirement age, contribution amounts, and investment strategy.



Enrollment Wizard Logoff

Jane Doe
Retirement Planning

■ REQUIRED FIELDS

WHAT IS YOUR ANNUAL SALARY? ?

\$50,000.00

AT WHAT AGE DO YOU WISH TO RETIRE? ?

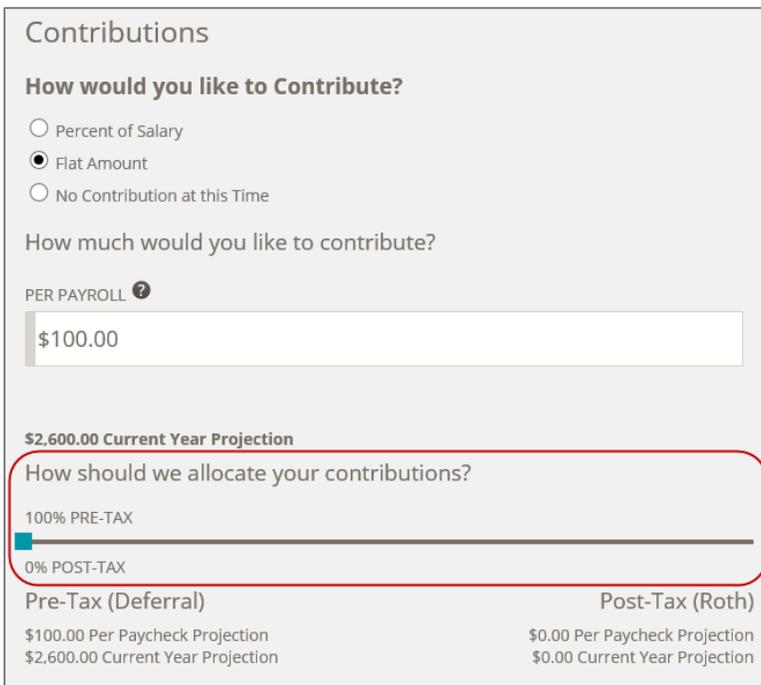
65

Hint: The ? icon provides an explanation of why the information requested is important for planning your retirement.

Social Security's full retirement age is 67. If you start receiving Social Security retirement benefits prior to age 67, your benefits will be reduced. For more information, visit <https://www.ssa.gov/>

Only 18% of workers are confident they're saving enough to retire comfortably¹.

CONTRIBUTIONS



Contributions

How would you like to Contribute?

Percent of Salary

Flat Amount

No Contribution at this Time

How much would you like to contribute?

PER PAYROLL ?

\$100.00

\$2,600.00 Current Year Projection

How should we allocate your contributions?

100% PRE-TAX

0% POST-TAX

| | |
|------------------------------------|--------------------------------|
| Pre-Tax (Deferral) | Post-Tax (Roth) |
| \$100.00 Per Paycheck Projection | \$0.00 Per Paycheck Projection |
| \$2,600.00 Current Year Projection | \$0.00 Current Year Projection |

By completing your contribution election, you are authorizing your employer to deduct this amount per paycheck to put towards your retirement savings. Deductions can be a flat dollar amount or a percentage of gross pay.

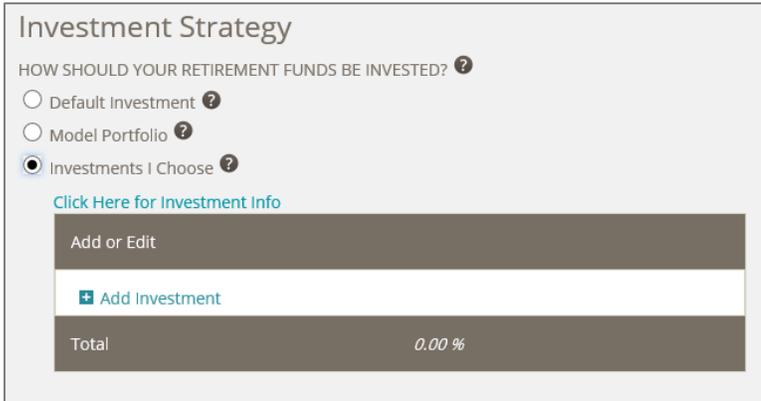
The contribution amount will be deducted Pre-tax or Post-tax* (if applicable) from your paycheck.

Read how [Pre-tax contributions \(pdf\)](#) benefit you.

*If your plan allows for Post-tax deductions, you can use the bar to allocate how much of your contribution deduction will be Pre-Tax or Post-Tax.

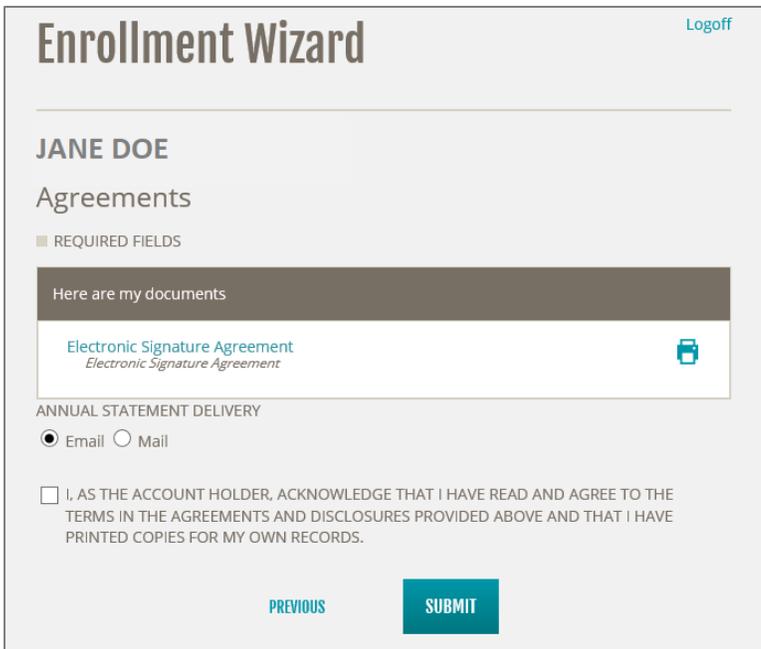
¹ The 2017 Retirement Confidence Survey, Employee Benefit Research Institute, 2018
Account Registration & Enrollment Wizard Guide

INVESTMENT STRATEGY



Selecting a fund/model name hyperlink will provide access to the Fund Fact Sheet. These sheets provide details about the fund.

AGREEMENTS



REFERENCE GUIDES

Learn how you can optimize your retirement savings. Check out the additional tools and resources available to you.

- [Social Security Benefit Planning \(pdf\)](#)
- [Time Value of Money \(pdf\)](#)
- [Monthly Living Expenses Worksheet \(pdf\)](#)
- [Pretax Contributions \(pdf\)](#)
- [Rollover Assets to PAi Info Sheet \(pdf\)](#)

Choose how to invest new contributions deposited into your account:

Default Investment –The default investment selected by your plan. If the default investment is a Model Portfolio, the default selected is based on your age.

Model Portfolio – Risk Based Allocation Models with pre-set percentages and funds.

Individual Investments* –Individual investments available in the plan; you choose and set your own percentages.

*If choosing Individual Investments, select ‘Add Investment’ and then ‘Select Investments’ from the dropdown list. After selecting the investment, enter the appropriate allocation percentage. Repeat steps to add all the funds you would like. Fund percentages must total 100%. Click ‘Save’ when fund selection is complete.

1. Review the Electronic Signature Agreement
2. Select your annual statement delivery method
3. Check Acknowledgement & Submit

Changes to statement options can be made any time after enrollment.

CONGRATULATIONS, YOU HAVE TAKEN AN IMPORTANT STEP TOWARDS YOUR RETIREMENT READINESS!

You will receive an email confirmation shortly after completing account registration and enrollment.

ACCOUNT ACCESS

Access your individual website at www.pai.com at any time. If you would like to speak with someone, you may call us Monday through Friday, between 8AM-5PM CT at 800-236-7400, Option 4.