



401(k) Plan Highlights

Plan Highlights



Investment Options

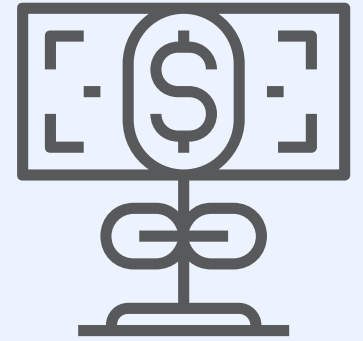


Enrollment Process



Are You On Track To Retire?

- Only 10% of Americans save enough for retirement.
- Only 50% of Americans have access to a 401(k).



How Can a 401(k) Help You Get To Retirement?

- You have access to a tax-advantaged account.
- You can save directly out of your paycheck.
- Your employer can pay some of your fees.

Providers



- Plan Fiduciary
- Oversees Plan Operations



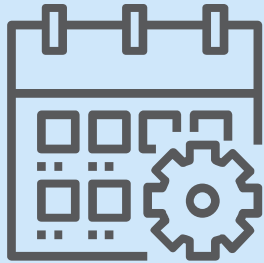
- Recordkeeping and Compliance
 - Maintains Website



- Custodian
- Holds Plan Assets

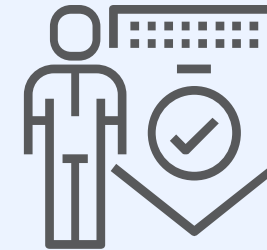


- Fund Managers
 - Investment Line-up



When Does My Plan Start?

- Plan Effective Date: August 31, 2016
- First Live Payroll Date: August 31, 2016



When Am I Eligible To Participate?

- Age Requirement: 21 Years of Age
- Service Requirement: 3 Months
 - Plan Entry Dates: Monthly



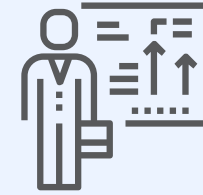
How Do I Make Contributions?

- Enroll online, over the phone, or with paper forms
- Deductions process directly through Payroll
- Current participants will be enrolled at same rate



How Much Can I Contribute?

- Annual Limitations: \$18,000
- Catch-up Contributions: \$6,000 if age 50+
 - Pre-tax or Roth



Can My Employer Make Contributions?

- Employer can make discretionary matching and profit sharing contributions
 - 4 year vesting schedule

Plan Highlights



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Option 1

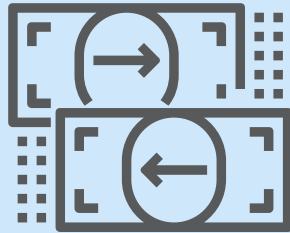
Default to a
Glide Path
Fund

Option 2

Choose
a Model
Portfolio

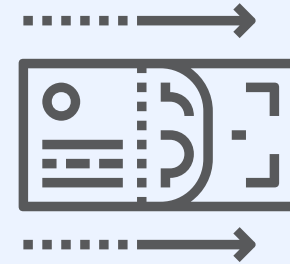
Option 3

Build
Your Own
Portfolio



Can I Rollover Outside Funds Into My Plan?

- Previous balance will rollover automatically
 - Rollover other qualified accounts
- Contact the customer service team to start process



When Can I Withdraw My Retirement Savings?

- Qualified Normal Retirement
 - In-Service Distributions
 - Hardship
 - Loans
- Termination of employment



Who Do I Contact If I Have Questions?

- Setup and Customer Service
 - Phone: (800) 878-5220
- Email: Service@BlueStarRetirement.com



Where Can I Find Out More Information?

- Website: MyPlanConnection.com
- Other enrollment and educational webinars



401 (k) Enrollment

Service Providers



- Plan Fiduciary
- Administrative Support
- Primary Contact for Employer

- Plan Recordkeeper
- Maintains Data and Website
- Primary Contact for Participants

Enrollment Options

Paper Enrollment



Complete and submit forms directly to the recordkeeper

Phone Enrollment



Call customer service at 800-878-5220 and enroll by phone

Electronic Enrollment




Login using the online portal via myplanconnection.com

Paper Enrollment




- Obtain an Enrollment packet from your company representative
- Complete the Enrollment and Investment Election Form along with the Beneficiary Designation Form
- Submit the completed and signed form to BlueStar

Paper Enrollment



MY PLAN

BEFORE YOU ENROLL: YOUR KEY PLAN QUESTIONS – ANSWERED.



BLUESTAR

ENROLLMENT AND INVESTMENT ELECTION FORM

RETIREMENT SAVINGS PLAN

YOUR INFORMATION

Participant Name: _____ SSN: _____ Date: _____
 Original Updated

Birth Date: _____ Marital Status: _____
 Single Married Widowed Divorced, effective date _____

Street Address: _____

City, State, Zip: _____ Email: _____

Daytime Phone #: _____ Evening Phone #: _____

Company/Worksite Employer: _____ Date of Hire: _____

YOUR CONTRIBUTIONS

It's easy to get started! Enroll in your company's retirement plan by specifying the amount you would like to contribute in the boxes below. The total amount you can contribute in 2015 may not exceed \$ 18,000.00 (an additional \$8,000.00 may be contributed if you are over 50 years old and are eligible for catch-up contributions). If you are a Key or Highly Compensated Employee, federal regulations may limit your contributions further.

- Sign me up now! Enroll me in my company's retirement plan and deduct _____% or \$_____ per pay period on a pre-tax basis.
- I do not wish to participate at this time.

YOUR INVESTMENTS

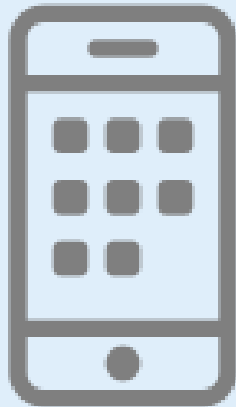
Your contributions will be invested in the Plan's Qualified Default Investment Alternative (QDIA) unless you select your own investment elections by going online at MyPlanConnection.com, calling 800.878.5220, or by selecting investment options on the reverse side of this form. For more information about the Plan's QDIA, review the Plan's QDIA Notice included in your enrollment kit.

YOUR SIGNATURE

Signature _____ Printed Name _____ Date _____

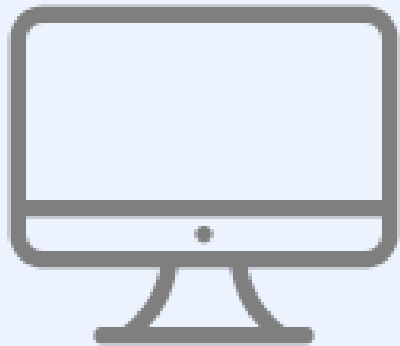
By signing this form I authorize (1) My employer to deduct from my compensation the amount stated above; (2) My Trustee(s)/Plan Administrator/BlueStar Retirement Services to invest my contributions in the Plan's QDIA or as instructed on the reverse side; (3) My Trustee(s)/Plan Administrator/BlueStar Retirement Services to redeem from my account balance the recordkeeping fee and any other applicable per-participant, portfolio model, and other fees; and (4) My Trustee(s)/Plan Administrator/BlueStar Retirement Services to pay all sums payable by reason of my death to my named beneficiary (ies). By signing this form I acknowledge and agree that (1) I have read the prospectus of any fund in which I invest and that it is my responsibility to read the prospectus (es) of any fund into which I exchange and agree to the terms; (2) I am fully and completely responsible for making sure that the amount of my contributions for any calendar year does not exceed the legal limit under the Internal Revenue Code and that my employer has no duty or obligation to do that for me, but that my employer has the right to reduce the contributions I have elected to make or stop them entirely if my employer determines that the legal limit has been or will be reached; (3) My Trustee(s)/Plan Administrator/BlueStar Retirement Services shall not be responsible for any investments made contrary to this form unless notified of such contrary investment within 10 days after my receipt of the account statement reflecting such contrary investment; and (4) Withdrawals prior to retirement at age 59½ from a qualified retirement plan are limited by federal law and that such withdrawals will be subject to a distribution fee. I certify under penalties of perjury that my Social Security number specified above is correct.

Phone Enrollment



- Review Information in Enrollment Packet
- Call customer service team at 800-878-5220
- Ask the representative to help you enroll
- You will need to provide:
 - Your personal Info: SSN, DOB, DOH, etc
 - Your contribution rate
 - Your investment selection
 - Your beneficiaries

Electronic Enrollment



- Go to www.myplanconnection.com to login
- For New Users:
 - UserID = SSN
 - Password = Last 4 of SSN
- Click “Login” to access your account
- Click “Enroll Now” for guided enrollment

Electronic Enrollment



Log-in to your account at
www.myplanconnection.com.

WELCOME TO MyPlanConnection

Whether you're a plan participant, an advisor, or a plan sponsor - this is your portal for anything and everything you need regarding your retirement accounts. From enrolling to managing - we've made it all clear, concise, and communicated in plain English. Login to get started!

Participant Login

Sponsors and Providers Login

Welcome Participant

Login

[New Hires Only Registration »](#)
[Forgot User ID? »](#) [Forgot Password? »](#)

Need Help? Call 800-878-5220

Electronic Enrollment

Log Out Home Resource Central

BLUESTAR

HOW MUCH TO SAVE WHERE TO INVEST MY PLAN **MANAGE ACCOUNT**

Plan: ABC Company, Inc. Retirement Savings Plan

LET US HELP YOU NAV

Click "Manage Account" to access your account details, transfer your funds, and much more!

HOW MUCH TO SAVE? ←
WHERE TO INVEST? ↑
MY PLAN? →

Your Retirement Plan Benefit	Your Current Account Balance: \$ 187,851.28	Projected Retirement Wealth: \$ 1,333,118.99	Projected Retirement Annual Income: \$ 70,534.52
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On the road to retirement? We can help you get there! This website will provide answers to all of your retirement questions and an easy way for you to [MANAGE YOUR ACCOUNT](#).

Electronic Enrollment

Plan: ABC Company, Inc. Retirement Savings Plan Log Out    Resource Central



-  HOW MUCH TO SAVE
-  WHERE TO INVEST
-  MY PLAN
-  MANAGE ACCOUNT

MANAGE ACCOUNT

Get Account Details

Current Account Balance

\$ 93,925.64



[Click to view options](#)

Manage My Investments

Fund	Election %	Balance
American Century Mid ...	0 %	\$ 4,964.65
American Funds Capita...	0 %	\$ 7,499.21
Harbor Mid Cap Value ...	20 %	\$ 0.00
Janus Venture Fund (T)	0 %	\$ 8,626.50
Metropolitan West Tot...	0 %	\$ 21,572.76
Prudential Jennison Mi...	0 %	\$ 6,564.20



[Click to view options](#)

Change My Savings Rate

Pre-Tax Rate: 0 %
Roth Rate: 10.0 %



[Click to view options](#)

Update My Personal Data

Plan Entry Date: 1/1/2006

Beneficiaries

Joe Cantor - 10%
Mary Cantor - 10%
Sue Cantor - 80%



[Click to view options](#)

Withdraw My Money

Existing Loan Balance

\$ 4,400.25



[Click to view options](#)

Guide Me

Get the help you need to get your retirement on track.



[Click to view options](#)



Who Do I Contact If I Have Questions?

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- Email: Service@BlueStarRetirement.com



Where Can I Find Out More Information?

- Enrollment Webinars
- www.benefitguard.com/allgress

401 (k) Enrollment



Connect with us!

Twitter: @BenefitGuard

Facebook: BenefitGuard