

Enroll In Your Retirement Plan >>>

You are now eligible to join Leading Retirement Solution's retirement plan and start saving for your future. Enrolling is simple and only takes a few minutes. This guide will walk you through the steps.

If you need help, please contact us at service@leadingretirement.com.

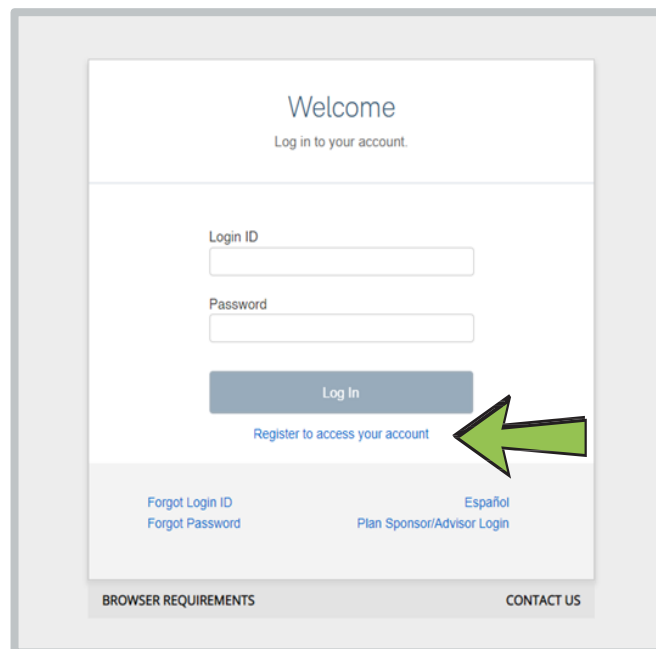
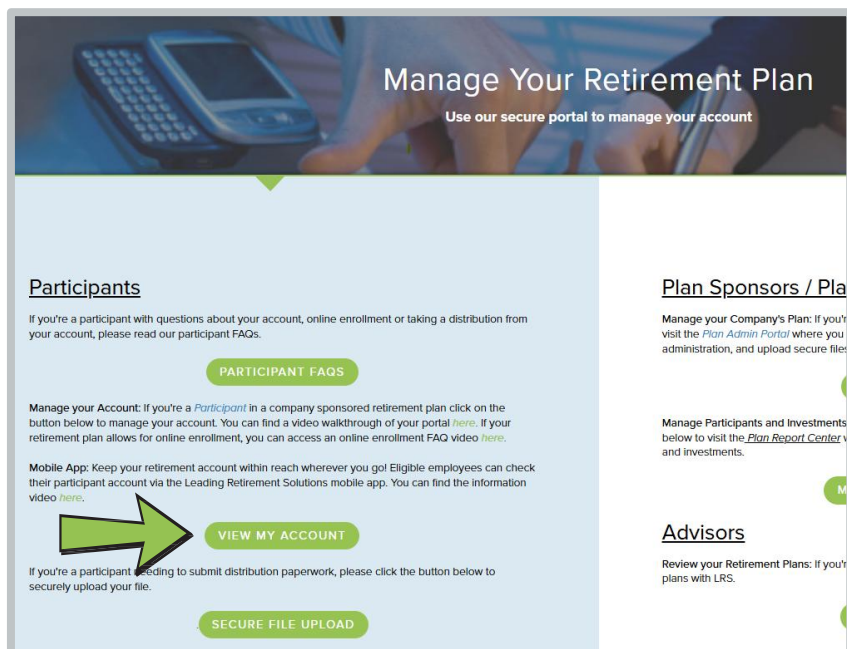
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»» Go to your plan website and register

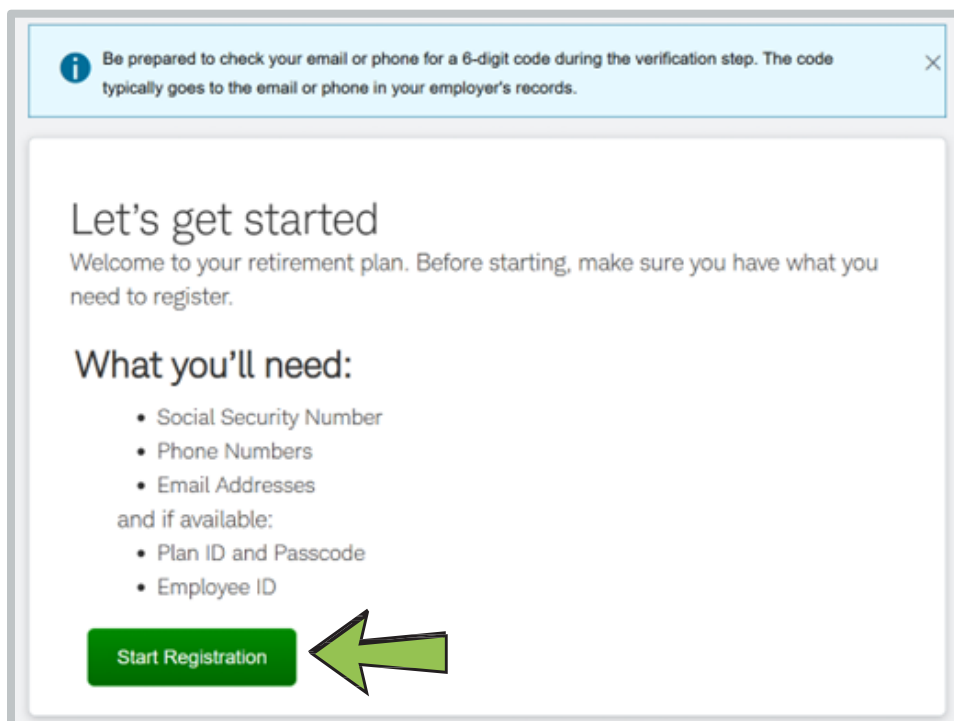
Go to www.leadingretirement.com/portal and click “View My Account” on the left-hand side.

On the Welcome page, scroll down to click “Register to access your account” to get started.



»» Start Registration

Click “Start Registration” to continue.



Enter Personal Information & Contact Information

Please complete your information while keeping the following in mind:

- The Plan Information is left blank unless your employer provides special additional instructions.
- There are no dashes for the social security number.
- Both sections must match the same information your employer has in the payroll system.
- It is recommended to add lrs@benefitsnotification.net on your safe sender list, to receive security codes and participant statements.

Tell us about yourself

First, we need some information about you. Fill out as much as you can to help us find or create your account.

Personal Information

Help us identify you. Use your legal name, not a nickname.

First Name

Last Name

Social Security Number

Confirm Social Security Number

Date of Birth (mm/dd/yyyy)

Contact Information

Provide as many contact methods as possible to help us verify your identity.

Work Phone

Personal Phone

Work Email

Personal Email

Plan Information

Enter this information if your employer has provided it to you. Otherwise, you can leave this section blank and continue registration.

Plan ID

Plan Passcode

Employee ID

Enter Verification Code

To verify your identity, a one-time security code will be sent to your email or phone.

Make sure to check your Spam folder. If you do not receive the code, please contact service@leadingretirement.com.

Confirm it's you

Check your email or phone for a 6-digit verification code. The code typically goes to the email or phone in your employer's records. It will expire in 5 minutes.

Enter Verification Code

Didn't receive? Send a [new code](#) or [contact us](#) for help.

»» Create Login ID, Password & Security Questions

Upon successful account identification, you will be prompted on the next screen to set up your new login credentials.

On this screen, you will create your Login ID, Password, and choose 3 security questions.

You're almost done. Set up your login information to finish registering.

Login and Password

Create login credentials for your account.

Login ID

- ✓ Minimum length is 8 characters
- ✓ Maximum length is 20 characters
- ✓ Cannot contain 9 digits in a row, such as 852147369 or 245-97-1243
- ✓ Cannot contain spaces

Password

- ✓ Minimum length is 8 characters
- ✓ Maximum length is 20 characters
- ✓ Must have at least 1 digit (0-9)
- ✓ Must have at least 1 uppercase letter
- ✓ Must have at least 1 lowercase letter
- ✓ Must have at least 1 of the following special characters: ! @ # \$ % ^ * +
- ✓ Cannot contain 9 digits in a row, such as 852147369 or 245-97-1243
- ✓ Cannot contain spaces or special characters not listed above
- ✓ Cannot match your Login ID

Confirm Password

Security Questions

Set up three questions to help us identify you in the future.

Security Question 1

Select security question ▼

Security Answer 1

- ✓ Minimum length is 5 characters
- ✓ Maximum length is 200 characters

Security Question 2

Select security question ▼

Security Answer 2

- ✓ Minimum length is 5 characters
- ✓ Maximum length is 200 characters

Security Question 3

Select security question ▼

Security Answer 3

- ✓ Minimum length is 5 characters
- ✓ Maximum length is 200 characters

»» Continue to Your Account

Click **"Continue to Account"** to start the Online Enrollment Wizard.

Great! Now let's get you to your account

Now that you've registered, it's time to view your retirement plan.

»» Set & Confirm Your Preferred Email Address

Set and Confirm your preferred email address. Click **"Save and Continue."**

1. Email Address

Provide a personal email address that you check regularly. We will use this to notify you about activity in your account.

Work Email Address

Your work email is on file as [danelle.saucier@leadingretirement.com](#). This address was provided by your employer and cannot be changed here. If it is incorrect, please [contact your recordkeeper](#)

Personal Email Address

Enter a personal email address not associated with your employer.

Confirm Personal Email Address

Continue

Confirm Your Changes

You are about to update your

- Email Address

Please provide your password to confirm these changes.

Password

Save and Continue

»» Setup Two-Factor Authentication

Two-factor authentication is used to increase the safety and security of your account.

- Choose the security code verification method (email or text).
- Choose the frequency for two-factor authentication.

Two-Step Verification

Delivery method

Send my security code via:

☒ Email

- d...r@leadingretirement.com

☐ Text message

- (xxx)-(xxx)-3642
-

Frequency

Verify my identity with a security code:

☐ Only on untrusted devices

☒ Every time I log in

Please provide your password to confirm your new two-step verification settings.

Password

Continue

»» Get ready to enroll

The first screen provides some basic information about enrolling in your retirement plan. **Click Enroll** now to continue.

ABC Company 401(k)

Spanish | Contact Us | Log Out

Hi, Jennifer!
Let's start saving for your future.

Enroll now

We'll keep it simple

Confirm your information

Decide how much to save

Choose investments

Keep your money secure by providing your preferred contact information and preferences.

Set your contribution amount so it meets your goals and your budget.

Go with your plan's suggestion (if available) or fine tune your investments your way.

Common questions

Why should I enroll?

How does a retirement plan work?

Can I change my mind after enrolling?

Ready to get started?

Enroll now

Review and update your information

The next screen shows your contact information and other details from your employer's records. **Click This information is correct** if it looks good. If you need to add or change something, select **Edit**, make your changes, and then click **Save and continue**.

Note: Date of birth and work email cannot be updated here. To update those, please contact service@leadingretirement.com.

ABC Company 401(k)

1 of 2

First, your information

Check your information below and make sure it's all correct.

Jennifer Smith

Date of birth: 12/31/1979

Work email: jennifer.smith@...

To change something that cannot be edited on this page, contact us.

Contact information [Edit](#)

Home phone: (555) 123-4567

Mobile phone: (987) 654-3210

Work phone:

Personal email: jsmith@...

Mailing address [Edit](#)

Country: United States

Address 1: 123 Main Street

Address 2:

City/APO/FPO/DPO: Charlotte

State/Province/Territory: North Carolina

ZIP/Postal code: 28211

[Cancel](#) [This information is correct](#)

Note:

1. The SSN does not need dashes, but the Date of Birth does need slashes (ex. MM/ DD/YYYY).
2. Workplace Information is not required unless your employer provided these items.
3. This system information is provided by your employer. Please use the same information supplied to the company. If you cannot complete your identification verification, please call Participant Support at service@leadingretirement.com.

Review and update your information

If you need to add or change something, select “Edit”, make your changes, and then click “**Save and continue.**”

Note: Date of birth and work email cannot be updated here. To update those, please contact LRS.

About you

Plan informa...

Contributions

Investments


Review

Finished

1 of 2

First, your information

Check your information below and make sure it's all correct.

 Jennifer Smith

Date of birth

12/31/1979

Work email

jennifer.smith@

To change something that cannot be edited on this page, [contact us](#).

Contact information

Home phone

(555) 123-4567

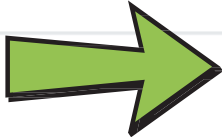
Mobile phone


(987) 654-3210

Work phone

Personal email

jsmith@





Mailing address

Country

United States

Address 1

123 Main Street

Address 2

City/APO/FPO/DPO

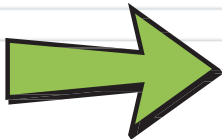
Charlotte


State/Province/Territory

North Carolina

ZIP/Postal code

28211





Cancel

This information is correct

»» Enroll in paperless delivery

Next, choose how you want to receive statements and other communications from your retirement plan. Paperless delivery is typically faster and can reduce clutter.

Note: The options you see on this screen may vary depending on your plan.

ABC Company 401(k)

2 of 2

Enroll in paperless delivery

Enroll in paperless delivery to get your statements and other communications electronically instead of by mail.

| Notification type | Go paperless? |
|------------------------|--|
| Regulatory Disclosures | <input checked="" type="checkbox"/> Paperless ¹ |
| Transaction Notices | <input type="checkbox"/> Paperless |
| Account Preferences | <input checked="" type="checkbox"/> Paperless |
| Security Notifications | <input checked="" type="checkbox"/> Paperless ¹ |
| Account Statements | <input checked="" type="checkbox"/> Paperless |

Cancel Back Save and continue

How paperless delivery works

If you go paperless, you'll receive emails when statements are available or there is important activity in your account. You'll be able to view your documents or get more information by logging in online.

You can always change your preferences after enrolling.

»» Review your plan information

This screen provides important documents related to your retirement plan. We suggest you download copies to read them now and save them for future reference.

Note: The documents you see on this screen will vary depending on your plan. You may not see this screen if no documents are available.

ABC Company 401(k)

Plan information

Review your plan information

Learn about your retirement plan's features, investments, and fees.

Plan documents

| Document Name | Description | Date | Link |
|-------------------------------|---|------------|--------------------------|
| Summary Plan Description 2024 | A Summary Plan Description is a detailed guide to the benefits the plan provides and how the plan operates. It provides information such as when an employee can begin to participate in the plan and how to file a claim for benefits. | 10/07/2024 | Download |
| Auto-Enrollment Notice | An Auto Enrollment Notice provides details of how and when an eligible employee will become enrolled unless the employee elects otherwise. | 11/15/2024 | Download |

By continuing, you acknowledge that you have received and reviewed the information above about your retirement plan.

Cancel Back Continue

Review your automatic contribution arrangement (if applicable)

If your plan has an automatic contribution arrangement, you'll see that information next. You can stay in the arrangement, choose your own contribution amount, or select **Don't automatically** enroll me if you don't want to contribute at all.

Note: If your plan does not have an automatic contribution arrangement, you won't see this screen.

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[About you](#) > [Plan information](#) > **Contributions** > [Investments](#) > [Review](#) > [Finished](#)

Save more, automatically

To help you save, your plan has a program that increases your contributions a little each year. You'll be enrolled in this program on **Jan 1, 2025**, unless you choose a different option.

Stay in the automatic contribution arrangement ✓

Your contributions will increase a little each year.

401(k) per paycheck 3%

▶ How will my contributions increase?

Choose my own contributions

[Don't automatically enroll me](#)
[Back](#)
[Continue](#)

Did you know?

Contributing to a pretax retirement account lowers your taxable income for the current year, which can save you money now.

Savings Assistance

Use the Savings Assistant if you want an estimate on what % to defer to hit the annual IRS maximum deferral limit.

Otherwise, skip this section if you want to select your own deferral rates.

Savings Assistant

How much does this job pay you annually?

How often is payday?

I want to

If you decided to choose your own contributions on the previous screen, or if your plan does not have an automatic contribution arrangement, you'll see the **Choose contributions** screen next.

Note: If your plan allows for Roth and Pretax, you can select either (or both) and change these deferral elections in the future.

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»» Choose your own investments (if applicable)

Next, review your assigned investments and decide if you want to keep them or choose your own.

Note: You may not see this screen if you have no assigned investments or if certain other conditions apply to your account.

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About you > Plan information > Contributions > **Investments** > Review > Finished

Decide how to invest

Your retirement plan is more than a savings account. It also gives you options for investing your money.

Keep the assigned investments
 Your plan may have chosen these for you

Choose my own investments

| Investment | Allocation |
|-----------------------|------------|
| Target Date Fund 2060 | 100% |

Cancel Back Continue

»» Choose your own investments (if applicable)

If you decided to choose your own investments on the previous screen, or if the previous screen was skipped, you'll see the **Choose investments** screen next.

Enter how much of your contributions should be directed toward each investment.

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About you > Plan information > Contributions > **Investments** > Review > Finished

Choose investments
Choose how your future contributions will be invested.

Reset

Investments may have associated fees. For more information about the investments below, including fees and past performance, please visit Investment Performance.

| Investment Name | Ticker | Category | Links | New Election |
|-------------------------|--------|------------------------------|-------|--------------|
| Global Allocation Fund | GLAX | World Allocation | IL | 0% |
| Global Strategic Equity | GLST | Large Value | IL | 25% |
| Global Growth | GLGR | Mid-Cap Growth | IL | 0% |
| Global Core Bond | GLCB | Large Blend | IL | 35% |
| Global Core Plus Bond | GLCP | Intermediate Core Plus Bond | IL | 0% |
| Global Emerging Markets | GLEM | Diversified Emerging Mkts | IL | 0% |
| Global Short-Term Bond | GLSTB | Short-Term Bond | IL | 0% |
| Global Large Growth | GLLG | Foreign Large Growth | IL | 0% |
| Global Equity | GLEQ | Allocation-50% to 70% Equity | IL | 0% |
| Global Small-Mid Stock | GLSM | World Small/Mid Stock | IL | 0% |
| Global Mid-Cap Value | GLMV | Mid-Cap Value | IL | 0% |

New Mix
Your new mix will update as you add values in the table to the left.

40% remaining
Across 2 investments:

25% 35%

Cancel Back Continue

Review your enrollment information

This is a chance to review what you've entered and go back and change something if you wish. Don't worry—you can also make changes after enrolling.

ABC Company 401(k)

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About you > Plan information > Contributions > Investments > **Review** > Finished

You're almost done

Take a moment to review before you finish.

Your information

Contact information

Name: Jennifer Smith

Address: 123 Main Street Charlotte, NC 28211

Work Email: jennifer.smith@abccompany.com

Personal Email: jsmith@gmail.com

Work Phone: 9876543210

Mobile Phone: 5551234567

Home Phone: 5551234567

[Update my information](#)

Paperless delivery

Notification type: Go paperless?

Regulatory Disclosures: ☒ Paperless[®]

Transaction Notices: ☐ Paperless

Account Preferences: ☐ Paperless

Security Notifications: ☒ Paperless

Account Statements: ☐ Paperless

[Update my preferences](#)

Your retirement strategy

Contributions

| Contribution Type | Rate |
|-----------------------|-------|
| 401(k) per paycheck | 5.00% |
| Catch Up per paycheck | 0.00% |
| Roth per paycheck | 0.00% |

[Redo my contributions](#)

Investments

| Fund Name | Percent |
|--------------------------------|---------|
| Employer Strategic Vision R | 25% |
| Asset Manager | 25% |
| Lord Abbett MCO Cap Return -A | 20% |
| BlackRock MLP 100 Index Fund | 20% |
| BlackRock's Fixed Total Return | 5% |

[Redo my investments](#)

[Cancel](#) [Enroll me](#)

You're enrolled! What's next?

Deferral elections will be transmitted to your employer. Please allow 1-2 pay periods for changes to be reflected.

To view your enrollment info or print a copy, click **"View my enrollment summary."** From here, you can **Add a beneficiary** or **Go to your account** to explore your plan.

ABC Company 401(k)

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About you > Plan information > Contributions > Investments > Review > **Finished**

Way to go, Jennifer!

You are now enrolled in your employer's retirement plan. That's an important step toward saving for your future.

[View my enrollment summary](#)

Take the next step

Keep improving your financial health with these next steps.

Add a beneficiary

Tell us who should inherit your retirement savings when you pass away.

Go to your account

Explore your account dashboard and see what else your plan has to offer.



LEADING
RETIREMENT
SOLUTIONS®

Contact Us



Have questions or need assistance? We're here to help!

Whether you need guidance on enrolling in your retirement plan, have questions about your investments, or need support with your account, our team is ready to assist you.



service@leadingretirement.com



www.leadingretirement.com