



Online Participant Enrollment Presentation and Guide

DailyAccess Online Enrollment Guide

Welcome to DailyAccess

Welcome to DailyAccess Corporation's how-to guide for accessing your personal retirement account. DailyAccess provides recordkeeping and administration services for thousands of retirement plans across the country.

Your 401(k) plan is a valuable part of your company's benefits package, and we hope you give careful consideration to your participation in the plan in order to reach your retirement goals.

DailyAccess Online Enrollment Guide

Building a Successful Retirement Plan

The first step in developing a successful retirement plan is to determine how much money you need to meet your retirement needs.

Investment advisors suggest that you accumulate enough money to generate an annual income equal to 70 – 80% of your earnings before your retirement.

Social Security now provides less than half of the average retiree's income, so you will need to plan on saving a significant amount through your employer's retirement plan.

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Retirement Planning Tools

These tools can help you determine the amount of income you may need in the future and how much you will have to save to reach your goal:

- **Interactive Retirement Calculator** - Visit the DailyAccess website at www.dailyaccess.com and go to **Tools**, then **Participant Demo Website**. Enter “dacademo1” for both the user name and password. Click on **Resources**, then **Calculator**, then **Investment**.
- **Retirement Plan Enrollment Book** - Contains a worksheet that can help you estimate the income and savings amounts you will need to retire comfortably.

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Your 401(k) Plan

A 401(k) plan allows you to determine the amount of money you want to have automatically deducted from each paycheck and invested in your personal retirement account.

You pay no taxes on the money that goes into your 401(k) account until you withdraw the money. Any income earned on the money you have invested avoids current income taxes.

If you withdraw any part of the money prior to retirement age you will be required to pay taxes as well as penalties on the withdrawal.

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Easy 401(k) Plan Activation and Enrollment

It's easy to enroll in your company's 401(k) plan:

- Complete the Enrollment and Change Application form found in your enrollment book and forward it to your company's benefits manager or designated retirement plan contact.
- Talk to your retirement plan's financial advisor for assistance in selecting the investment options that may be right for you. Make investment elections and select the mutual funds in which you want to invest a percentage of your income.
- Activate your account on the Internet via the DailyAccess website or use the DailyAccess Automated Telephone Information System.

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Choosing Investment Elections

The list of investment elections was selected by your company and your plan's financial advisor specifically for your retirement plan. You will choose to invest the money from your future payroll contributions in the options provided.

It's important to enroll online or by phone as soon as possible and make your investment elections.

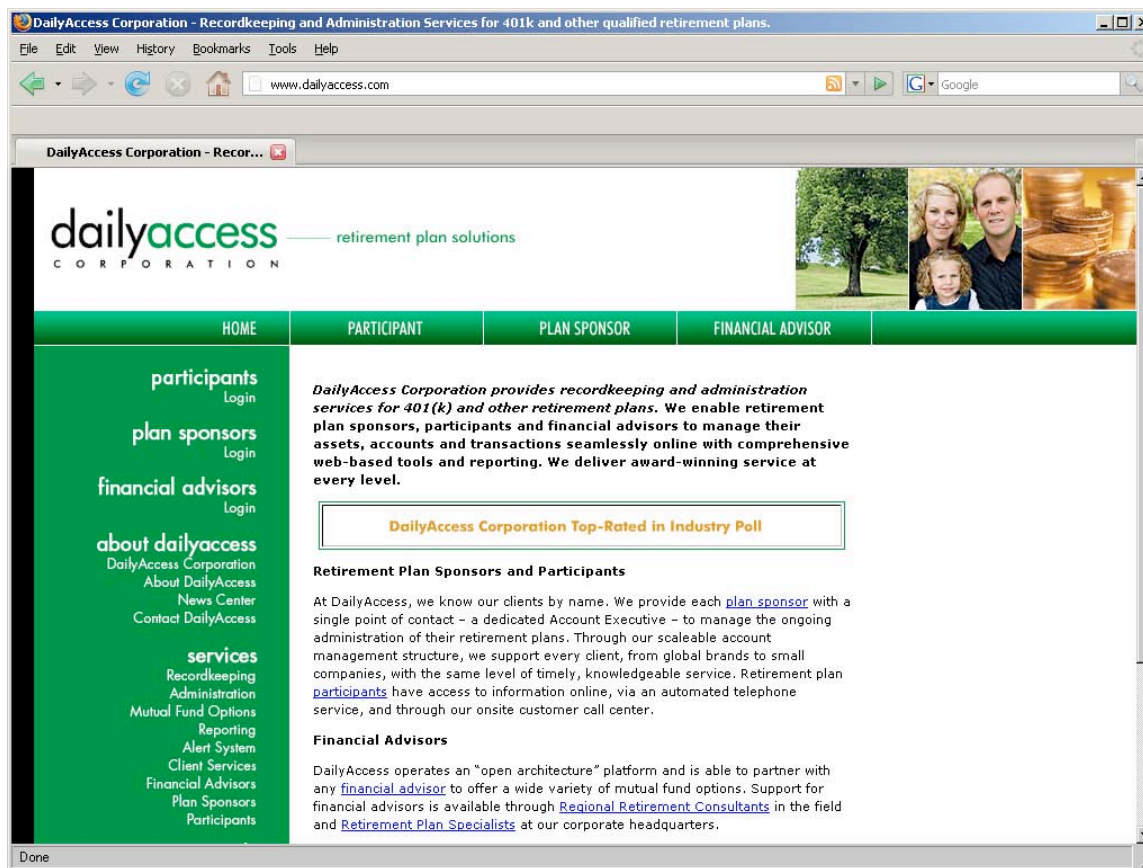
Until you enroll in the plan and select your investment elections, your payroll deductions will go into a default fund selected by your company.

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Account Activation and Online Enrollment - DailyAccess Website

Go to the DailyAccess website at www.dailyaccess.com.

Select the **Participant** tab.



The screenshot shows a web browser window displaying the DailyAccess Corporation website. The browser's address bar shows the URL www.dailyaccess.com. The website's header features the logo "dailyaccess CORPORATION" and the tagline "retirement plan solutions". A navigation menu is visible, with the "PARTICIPANT" tab highlighted in green. The main content area includes a sidebar with links for "participants", "plan sponsors", "financial advisors", "about dailyaccess", and "services". The main content area displays a welcome message and a section titled "DailyAccess Corporation Top-Rated in Industry Poll".

DailyAccess Corporation - Recordkeeping and Administration Services for 401k and other qualified retirement plans.

File Edit View History Bookmarks Tools Help

www.dailyaccess.com

DailyAccess Corporation - Recor...

dailyaccess CORPORATION — retirement plan solutions

HOME PARTICIPANT PLAN SPONSOR FINANCIAL ADVISOR

participants
Login

plan sponsors
Login

financial advisors
Login

about dailyaccess
DailyAccess Corporation
About DailyAccess
News Center
Contact DailyAccess

services
Recordkeeping
Administration
Mutual Fund Options
Reporting
Alert System
Client Services
Financial Advisors
Plan Sponsors
Participants

DailyAccess Corporation provides recordkeeping and administration services for 401(k) and other retirement plans. We enable retirement plan sponsors, participants and financial advisors to manage their assets, accounts and transactions seamlessly online with comprehensive web-based tools and reporting. We deliver award-winning service at every level.

DailyAccess Corporation Top-Rated in Industry Poll

Retirement Plan Sponsors and Participants

At DailyAccess, we know our clients by name. We provide each [plan sponsor](#) with a single point of contact - a dedicated Account Executive - to manage the ongoing administration of their retirement plans. Through our scalable account management structure, we support every client, from global brands to small companies, with the same level of timely, knowledgeable service. Retirement plan [participants](#) have access to information online, via an automated telephone service, and through our onsite customer call center.

Financial Advisors

DailyAccess operates an "open architecture" platform and is able to partner with any [financial advisor](#) to offer a wide variety of mutual fund options. Support for financial advisors is available through [Regional Retirement Consultants](#) in the field and [Retirement Plan Specialists](#) at our corporate headquarters.

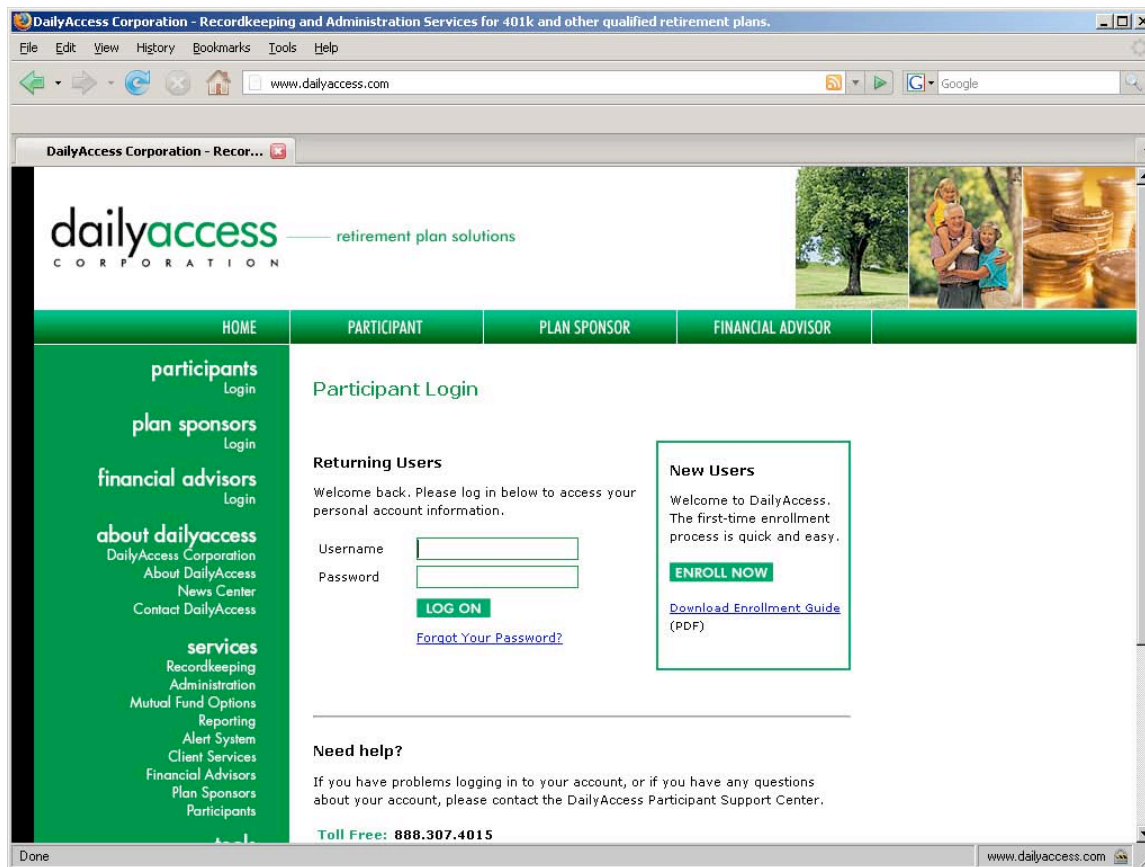
Done

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Account Activation and Online Enrollment - Begin Enrollment

Under **New Users**, click on **Enroll Now**.

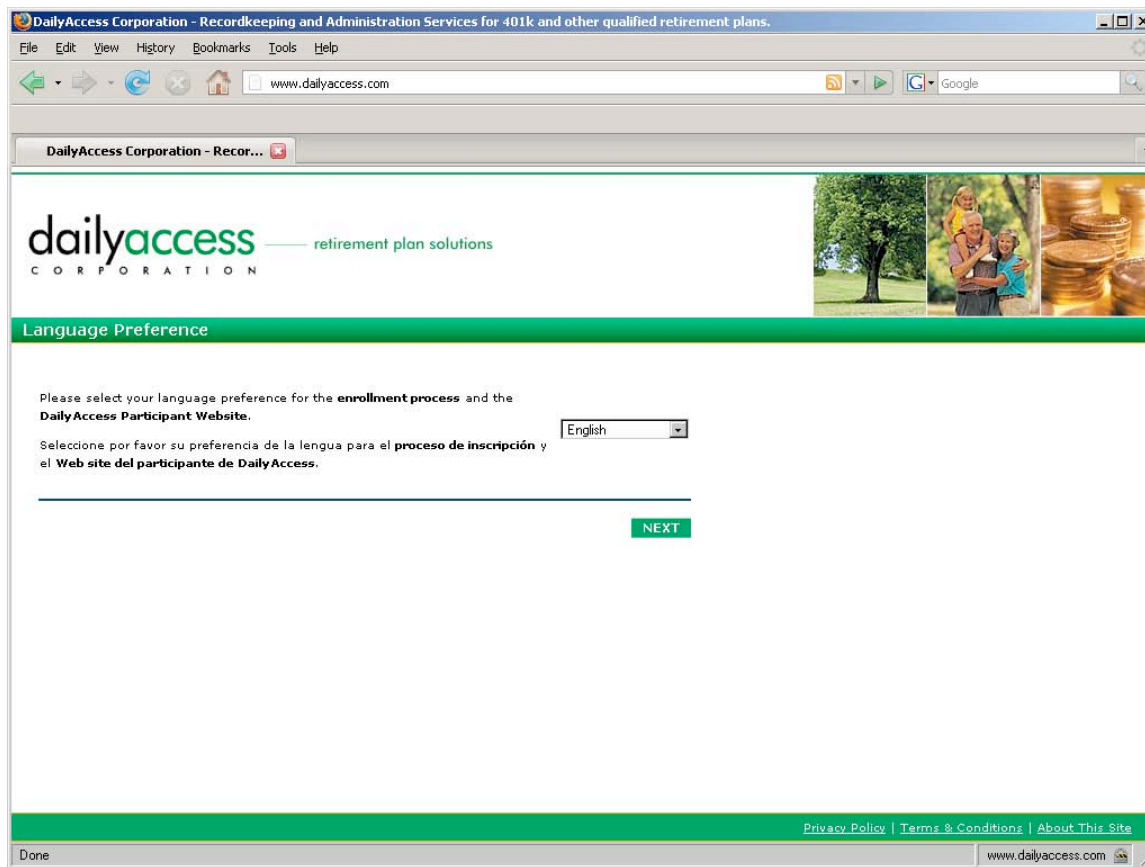
Create a user name and password, and provide answers to validate your identity.



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Account Activation and Online Enrollment – Language Preference

Select language preference by scrolling to **English** or **Spanish**.



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Account Activation and Online Enrollment – User Authentication

Complete the **User Authentication** by providing:

- Last four digits of Social Security number
- Year of birth
- Last name

The screenshot shows a web browser window with the URL www.dailyaccess.com. The page features the DailyAccess Corporation logo and navigation menu. The main content area is titled "User Authentication" and contains a sidebar with a "The Enrollment Process" menu. The "User Authentication" step is highlighted, and the form fields for "Last 4 Digits of Social Security Number", "Year of Birth (YYYY)", and "Last Name" are visible. A "NEXT" button is located below the form fields. The footer includes links for "Privacy Policy", "Terms & Conditions", and "About This Site".

The Enrollment Process

- User Authentication
- User Authentication Verification
- Security Settings
- Personal Preferences
- Online Enrollment Process

Last 4 Digits of Social Security Number:

Year of Birth (YYYY):

Last Name:

NEXT

[Privacy Policy](#) | [Terms & Conditions](#) | [About This Site](#)

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Account Activation and Online Enrollment – User Authentication Verification

Select your correct home address from the options provided.

The screenshot shows a web browser window with the URL www.dailyaccess.com. The page title is "DailyAccess Corporation - Recordkeeping and Administration Services for 401k and other qualified retirement plans." The main content area is titled "User Authentication Verification" and features the DailyAccess Corporation logo and tagline "retirement plan solutions".

The Enrollment Process

- ✓ User Authentication
- User Authentication Verification**
- Security Settings
- Personal Preferences
- Sample Company (Sample Retirement Plan) - Online Enrollment
- Sample Company (Sample Retirement Plan) - Contribution Rates
- Sample Company (Sample Retirement Plan) - Election Choices
- Review Settings & Complete Enrollment
- Confirmation

Last 4 Digits of Social Security Number: 5555
Year of Birth (YYYY): 1972
Last Name: DOE

For verification purposes, please select your current mailing address from the list below:

- 11967 BROOKINGTON
- 1042 BLUE LANTERN DRIVE
- 3773 HOWARD HUGHES PKWY
- 5986 South Street
- 110 S 35TH STREET #42

NOTE: If your current address is not listed, please contact your Plan Sponsor to have it changed, or contact the DailyAccess Call Center at 888.307.4015.

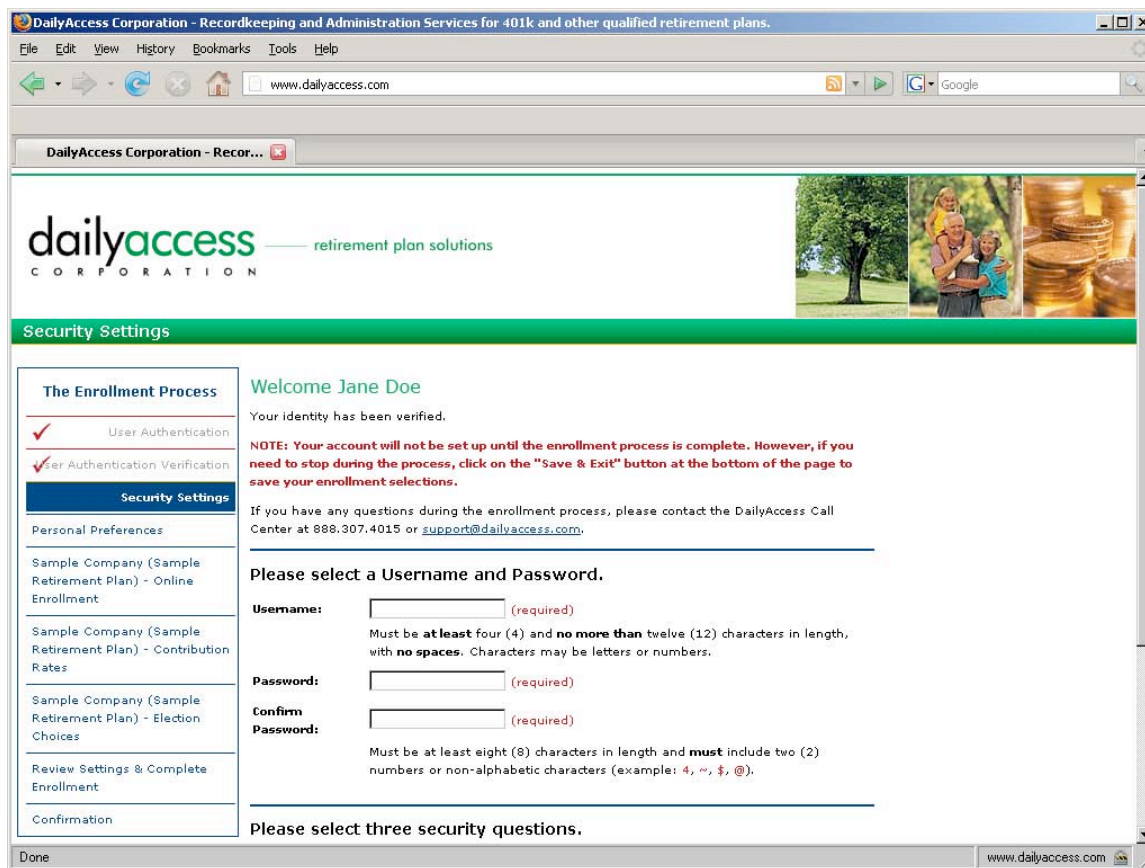
NEXT

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Account Activation and Online Enrollment – Security Settings

On the Security Settings page, select a **username** and **password**.

Also select three security questions to be answered for account access if you forget your password in the future.



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Account Activation and Online Enrollment – Personal Preferences

Choose **Personal Preferences** by providing contact information, language preference and other general settings.

Provide an e-mail address to receive quarterly electronic account statements.

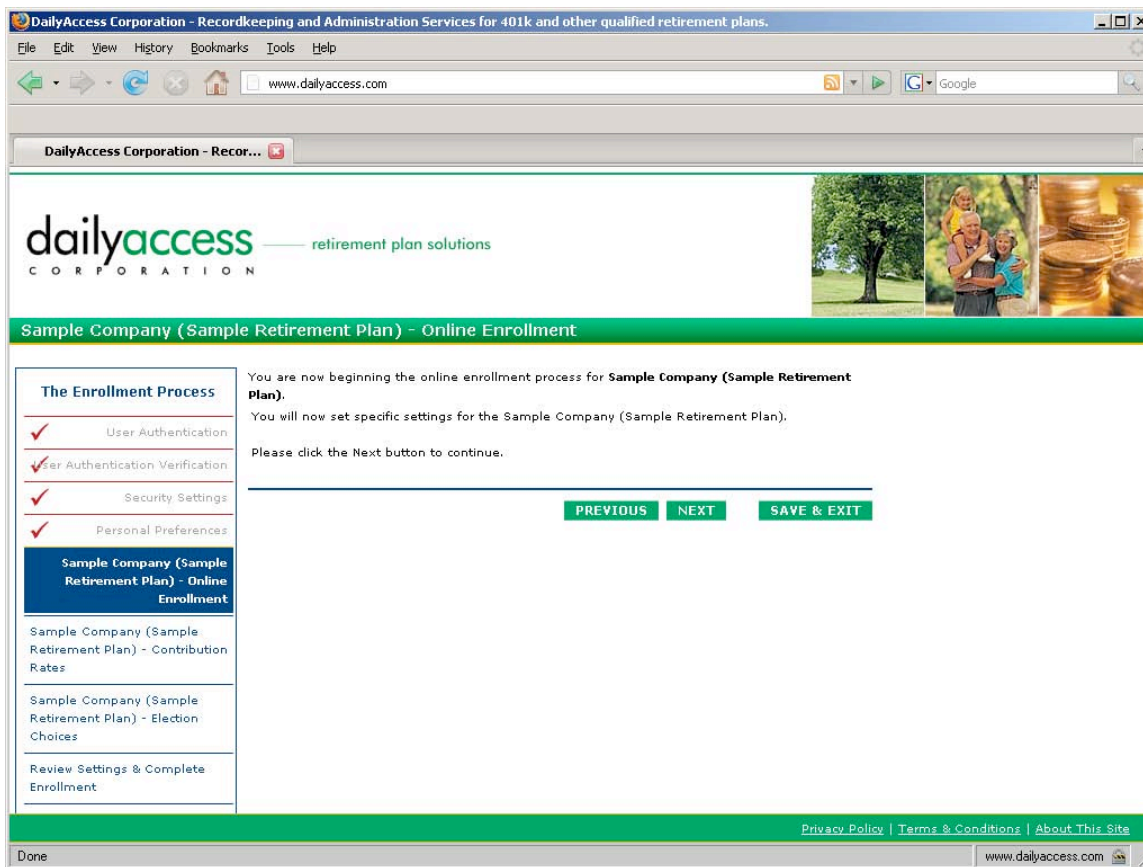
The screenshot shows a web browser window with the URL www.dailyaccess.com. The page title is "DailyAccess Corporation - Recordkeeping and Administration Services for 401k and other qualified retirement plans." The browser's address bar shows the URL and a search engine (Google). The page content includes the DailyAccess Corporation logo and the tagline "retirement plan solutions". Below the logo, there are three small images: a tree, a family, and stacks of coins. The main heading is "Personal Preferences". On the left, there is a navigation menu with the following items: "The Enrollment Process" (with sub-items: User Authentication, User Authentication Verification, Security Settings), "Personal Preferences" (highlighted), "Sample Company (Sample Retirement Plan) - Online Enrollment", "Sample Company (Sample Retirement Plan) - Contribution Rates", "Sample Company (Sample Retirement Plan) - Election Choices", and "Review Settings & Complete Enrollment". The "Personal Preferences" section is divided into "Contact Information" and "General Settings". Under "Contact Information", there is a note: "NOTE: Daily Access collects personal information only if you provide it to us - we do not distribute or sell your information to any third party." Below the note are three input fields for "Phone Number: (including area code)", one for "E-Mail:", and one for "Confirm E-Mail:". Under "General Settings", there is a section for "Paper or Online Statement Preferences" with three checkboxes: "Notify me when my quarterly statement is available online (E-mail Required).", "Please also mail a paper copy of my quarterly statement to me.", and "Please also mail a paper copy of my transaction confirmation activity to me." At the bottom of the page, there are links for "Privacy Policy", "Terms & Conditions", and "About This Site". The browser's status bar shows "Done" and the URL www.dailyaccess.com.

DailyAccess Online Enrollment Guide

Account Activation and Online Enrollment – Begin Enrollment

Begin the **online enrollment** process and specify settings for your company's retirement plan.

As you complete your online enrollment, you may come across **key terms** that are new to you. Simply use your mouse to roll over each term and read its definition.



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Account Activation and Online Enrollment – Contribution Rate

Select your pre-tax contribution rate by entering the **percentage** or **dollar amount** you wish to have withheld per pay period.

You may also elect not to make changes to your contribution rate.

The screenshot shows a web browser window with the URL www.dailyaccess.com. The page title is "DailyAccess Corporation - Recordkeeping and Administration Services for 401k and other qualified retirement plans." The main content area is titled "Sample Company (Sample Retirement Plan) - Contribution Rate Changes".

The Enrollment Process

- User Authentication
- User Authentication Verification
- Security Settings
- Personal Preferences
- Sample Company (Sample Retirement Plan) - Online Enrollment

Sample Company (Sample Retirement Plan) - Contribution Rates

Select your contribution rate

Your plan allows you to change your contribution rate for the following sources. Please select the percentage or dollar amount **per pay period** that you would like to contribute to your account for each source.

Pre-Tax

I elect not to make changes to this source at this time.

Percentage (0.0% to 25.0%)

Dollar \$ (\$0.00 to \$15,500.00)

PREVIOUS **NEXT** **SAVE & EXIT**

Contacts

DailyAccess Participant Support

(888) 307-4015
Mon-Fri 7 am - 7 pm CST
support@dailyaccess.com

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Account Activation and Online Enrollment – Investment Elections

Select investment elections by choosing to:

- Keep current elections
- Change elections by investment.
- Use the plan's default elections
- Change elections by source

You may choose to rebalance your account.

The screenshot shows a web browser window with the URL www.dailyaccess.com. The page title is "DailyAccess Corporation - Recordkeeping and Administration Services for 401k and other qualified retirement plans." The main content area is titled "Sample Company (Sample Retirement Plan) - Election Choices".

The Enrollment Process

- ✓ User Authentication
- ✓ User Authentication Verification
- ✓ Security Settings
- ✓ Personal Preferences
- Sample Company (Sample Retirement Plan) - Online Enrollment
- Sample Company (Sample Retirement Plan) - Contribution Rates
- Sample Company (Sample Retirement Plan) - Election Choices**
- Review Settings & Complete Enrollment
- Confirmation

Select your investment elections

When you select [investment elections](#), you specify how your **future** payroll contributions will be invested in your retirement account.

NOTE: Certain investment election change options may be disabled if your plan does not allow a particular type of investment election change.

- Keep My Current Elections** ([view current investment elections](#))
- Change Elections by Investment**
Allows you to change your investment elections to the same investments and percentages for all sources of money.
- Use the Plan's Default Elections** ([view default settings](#))
- Change Elections by Source**
Allows you to change your investment elections on a Source/Investment level.
NOTE: This feature is a advanced option.

Rebalance my account to these elections. Yes No

Contacts

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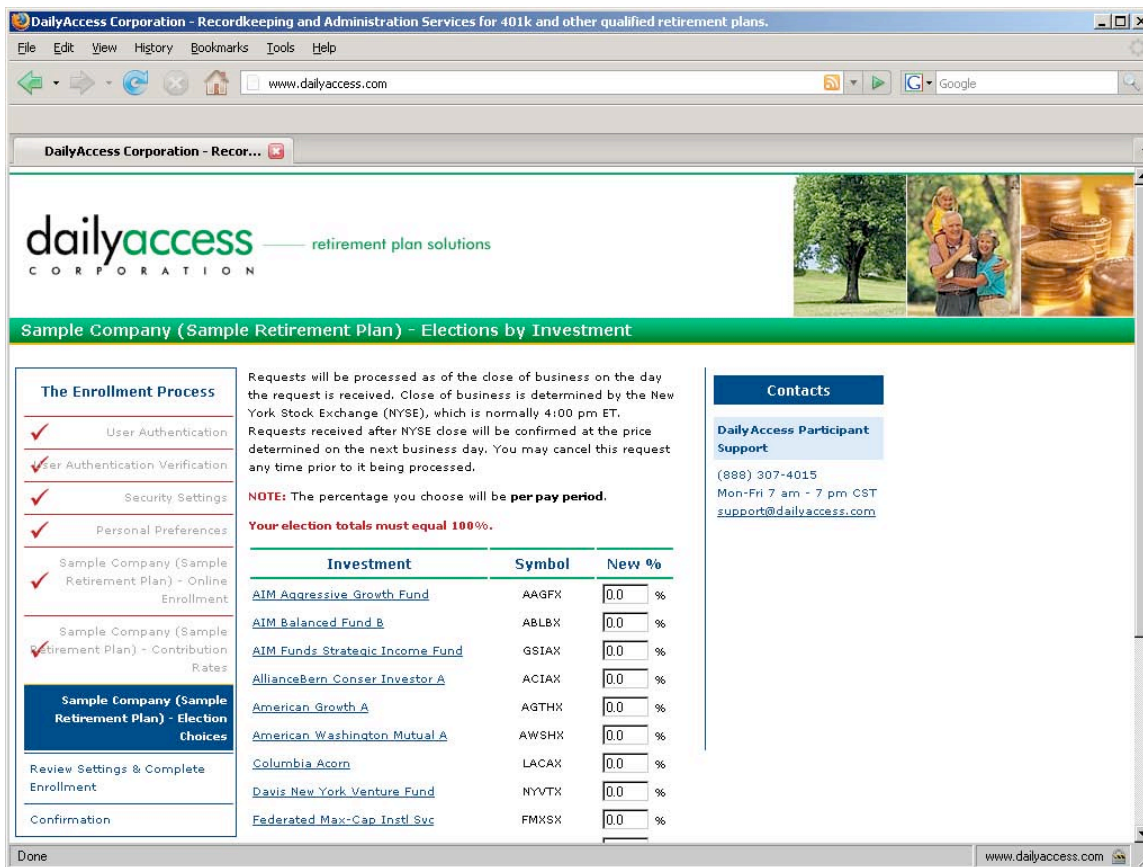
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Account Activation and Online Enrollment – Change Elections by Investment

If you select **Change Elections by Investment**, you will be given a list of investments to choose from.

You may enter the percentage amount for each investment, up to 100%.

Your election totals must equal 100%.



The screenshot shows the DailyAccess Corporation website interface. The browser title is "DailyAccess Corporation - Recordkeeping and Administration Services for 401k and other qualified retirement plans." The URL is "www.dailyaccess.com". The page header features the "dailyaccess" logo and the tagline "retirement plan solutions". Below the header, the page title is "Sample Company (Sample Retirement Plan) - Elections by Investment".

The main content area is divided into three sections:

- The Enrollment Process:** A vertical list of steps with checkmarks indicating completion: User Authentication, User Authentication Verification, Security Settings, Personal Preferences, Sample Company (Sample Retirement Plan) - Online Enrollment, Sample Company (Sample Retirement Plan) - Contribution Rates, and Sample Company (Sample Retirement Plan) - Election Choices (highlighted in blue).
- Investment Selection:** A table listing various investment funds with their symbols and a percentage input field for each. A note states: "NOTE: The percentage you choose will be per pay period. Your election totals must equal 100%."
- Contacts:** A section titled "Daily Access Participant Support" with contact information: (888) 307-4015, Mon-Fri 7 am - 7 pm CST, and support@dailyaccess.com.

Investment	Symbol	New %
AIM Aggressive Growth Fund	AAGFX	<input type="text"/> %
AIM Balanced Fund B	ABL BX	<input type="text"/> %
AIM Funds Strategic Income Fund	GSIA X	<input type="text"/> %
AllianceBern Conser Investor A	ACTIA X	<input type="text"/> %
American Growth A	AGTH X	<input type="text"/> %
American Washington Mutual A	AWSH X	<input type="text"/> %
Columbia Acorn	LACAX	<input type="text"/> %
Davis New York Venture Fund	NYVT X	<input type="text"/> %
Federated Max-Cap Instl Svc	FMXS X	<input type="text"/> %

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Account Activation and Online Enrollment – Change Elections by Source

If you select **Change Elections by Source**, you will be given a list of investments to choose from.

You may enter the percentage amount for each investment, up to 100%.

Your election totals must equal 100%.

Sample Company (Sample Retirement Plan) - Elections by Source

The Enrollment Process

- ✓ User Authentication
- ✓ User Authentication Verification
- ✓ Security Settings
- ✓ Personal Preferences
- Sample Company (Sample Retirement Plan) - Online Enrollment
- Sample Company (Sample Retirement Plan) - Contribution Rates
- Sample Company (Sample Retirement Plan) - Election Choices**
- Review Settings & Complete Enrollment
- Confirmation

Requests will be processed as of the close of business on the day the request is received. Close of business is determined by the New York Stock Exchange (NYSE), which is normally 4:00 pm ET. Requests received after NYSE close will be confirmed at the price determined on the next business day. You may cancel this request any time prior to it being processed.

NOTE: The percentage you choose will be per pay period.

Your election totals must equal 100%.

EE Pre-Tax

Investment	Symbol	Current %	New %
AIM Aggressive Growth Fund	AAGFX	0.0	<input type="text" value="0.0"/> %
AIM Balanced Fund B	ABLBX	0.0	<input type="text" value="0.0"/> %
AIM Funds Strategic Income Fund	GSIAX	0.0	<input type="text" value="0.0"/> %
AllianceBern Conser Investor A	ACTAX	0.0	<input type="text" value="0.0"/> %
American Growth A	AGTHX	0.0	<input type="text" value="0.0"/> %
American Washington	AWSHX	0.0	<input type="text" value="0.0"/> %

Contacts

DailyAccess Participant Support

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support@dailyaccess.com

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Account Activation and Online Enrollment – Review Settings & Complete

Enrollment selections are displayed on a review screen. Edits can be made, if needed. When all information and selections are correct and final, you may print the screen and save it for your records.

Select Complete Enrollment.

If you exit the screen without selecting **Complete Enrollment**, your enrollment will not be finalized and your investment elections will not be processed.

The screenshot shows a web browser window with the URL www.dailyaccess.com. The page title is "DailyAccess Corporation - Recordkeeping and Administration Services for 401k and other qualified retirement plans." The browser's address bar shows the URL. The page content includes the DailyAccess Corporation logo and the tagline "retirement plan solutions". Below the logo is a green banner with the text "Review Settings & Complete Enrollment". The main content area is divided into three columns. The left column, titled "The Enrollment Process", lists several steps with checkmarks: User Authentication, User Authentication Verification, Security Settings, Personal Preferences, Sample Company (Sample Retirement Plan) - Online Enrollment, Sample Company (Sample Retirement Plan) - Contribution Rates, and Sample Company (Sample Retirement Plan) - Election Choices. At the bottom of this column is a blue button labeled "Review Settings & Complete Enrollment" and a "Confirmation" link. The middle column contains a message: "You have now completed the online enrollment process for all of your plans. Please review your settings and use the 'Edit' links in each section to make any changes. When you are finished, please click 'Complete Enrollment' to finalize your selections." Below this message is a red-bordered box with the text: "NOTE: Your changes will not be finalized and accepted until you select 'Complete Enrollment'." Below the note is a green button labeled "COMPLETE ENROLLMENT". Underneath is the "Security Settings" section, which includes fields for Username (sample1) and Password (*****), and a list of "Selected Security Questions" with answers: "In what city were you born?" (test), "What is your father's middle name?" (test), and "What is your favorite color?" (test). The right column is titled "Contacts" and contains a blue button labeled "Daily Access Participant Support" and contact information: (888) 307-4015, Mon-Fri 7 am - 7 pm CST, and support@dailyaccess.com. The browser's status bar at the bottom shows "Done" and the URL www.dailyaccess.com.

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DailyAccess Automated Telephone Information System - Account Activation and Enrollment

Dial 800-217-2240. Select 1 for English, 2 for Spanish, or 0 to reach a representative who can connect you to a translator for over 150 languages.

Your PIN is the last four digits of your Social Security number. Enter your Social Security number and PIN, followed by the pound sign (#). The first time you access the system you are required to change your PIN, so have a new four-digit PIN in mind.

Press 1 to Access Your Personal Account Information.

Press 2 to Access Investment Information. To make investment elections for the first time, press 2 again to select Change Your Investment Election Information. To invest in a fund, enter the percent you wish to invest, in whole numbers, followed by the pound sign. When your investment elections total 100%, the system will repeat the choices you have made for your review.

Press 1 to confirm your investment elections or press 9 to cancel. You will return to the main menu, and you may hang up to end the session. Each time you make a change to your account via the automated telephone information system, a confirmation letter will be mailed to your home address.

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Account Activation and Online Enrollment - Questions

If you have questions or need assistance activating your account, please contact the DailyAccess Support Center toll free at **888-307-4015** or e-mail **support@dailyaccess.com**.

The Support Center is available between the hours of **7:00 am and 7:00 pm Central time, Monday through Friday**. One of our participant support representatives will be glad to assist you.

Please be aware that DailyAccess Support Center staff may only make the selections you direct them to make for your account. They are not able to provide education or guidance regarding any investment funds.

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Your Quarterly Statement

Once you have enrolled in your company's retirement plan, you will receive a quarterly account statement from DailyAccess that provides details about your investments.

You can elect to receive the statement electronically online rather than by mail at your home address. Whether you choose to receive your statements on paper or electronically online, your statement can always be viewed on the DailyAccess Participant Website.

DailyAccess Online Enrollment Guide

Welcome to DailyAccess

If you have additional questions, please do not hesitate to contact the DailyAccess Support Center at 888-307-4015 or support@dailyaccess.com.

We look forward to providing you with excellent support and service.

Thank You