



HOW-TO GUIDE

ADDING NEW PARTICIPANTS

Using the InvestLinkSM Platform





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ADDING A NEW PARTICIPANT TO YOUR PLAN

Whenever your company hires new employees, you should add them to your retirement plan, even if they are not yet eligible to contribute, so that the system may track eligibility and vesting requirements for the plan.

Account Data

When you create a new account, it is prudent to include as much information as is available, for completeness; however, some fields are required to be able to save the account:


Mandatory fields include:

- Participant ID (This will this be generated automatically by the system)
- Social Security number (SSN)
- First and Last Name
- Date of Birth
- Date of Hire
- Account Status. In most cases, this should be set to Active; another status can be chosen, if appropriate.

Optional fields include:

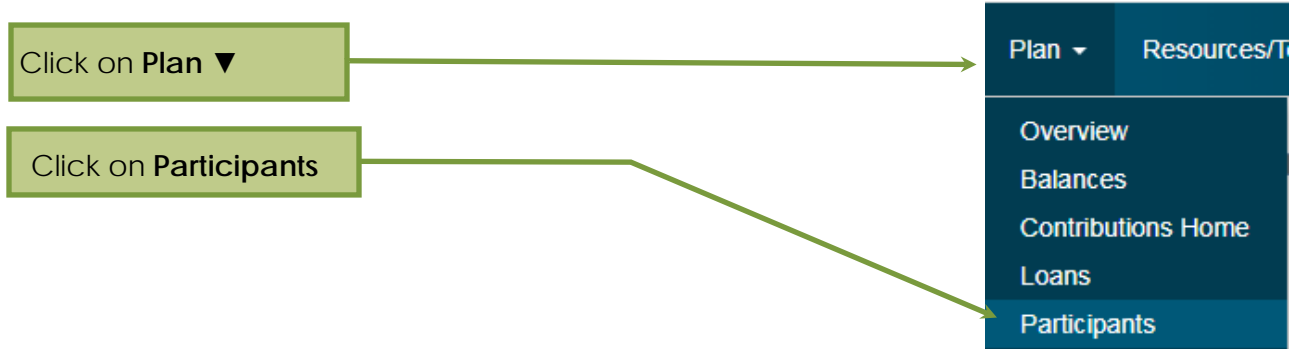
- Annual Pay
- Middle Initial
- Address is not technically required, but keep in mind that any accounts with a balance will generate a quarterly statement to be sent in the mail.
- Location
- Deferral rates & amounts (Before Tax / Roth). These are for informational purposes only, and do not affect the actual deferrals from the participant's compensation.
- Participant Status (Key Employee / HCE / Owner)

Use the following procedure to add a new participant:

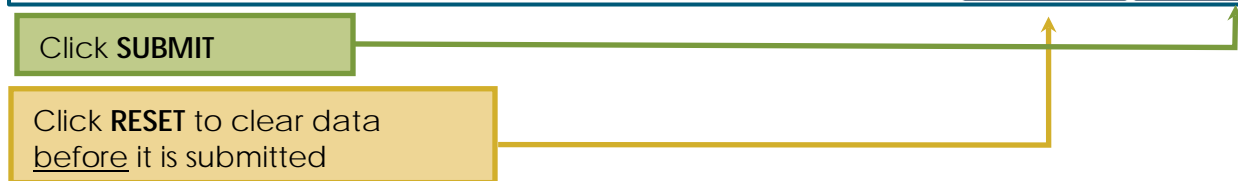
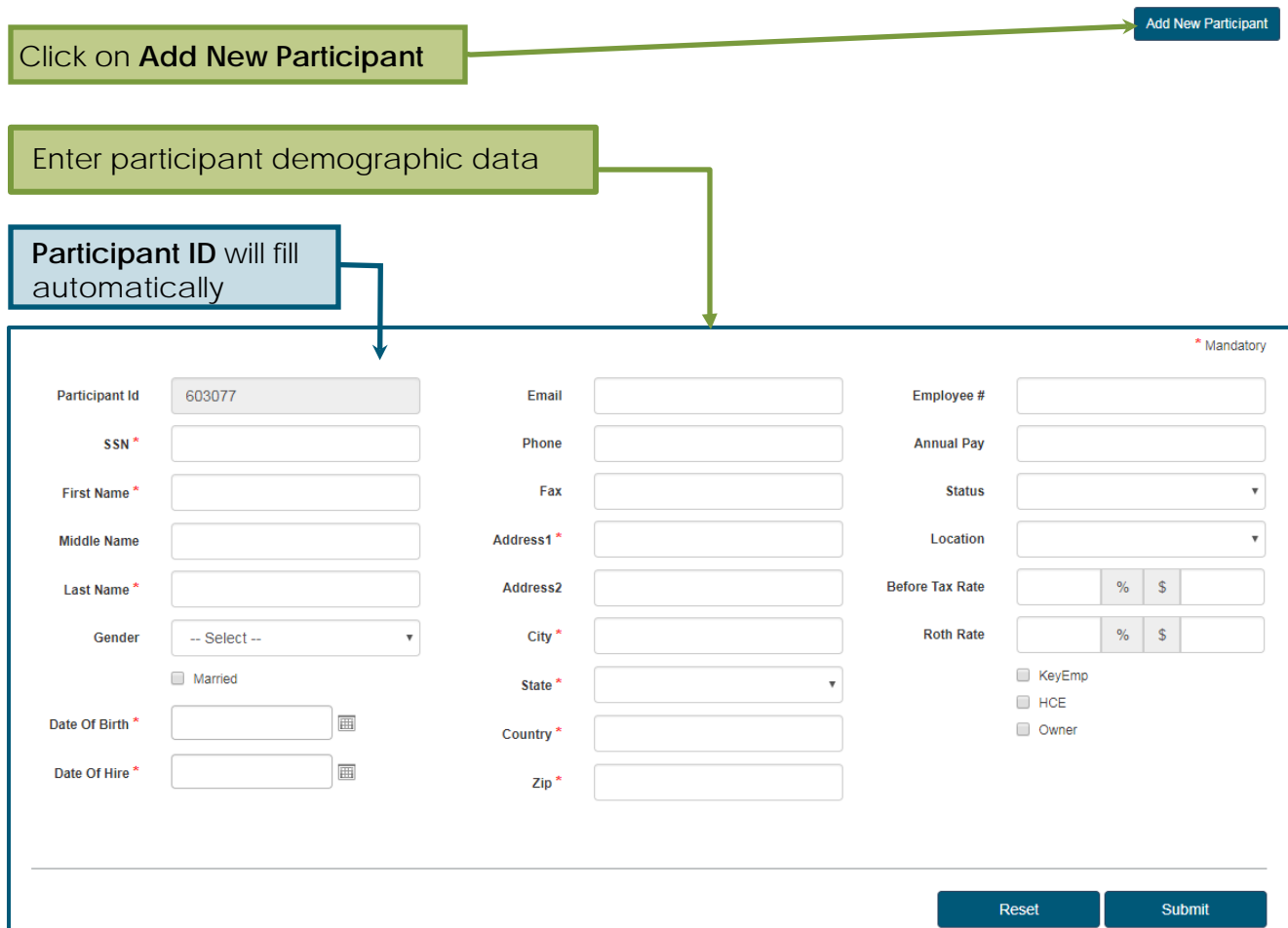
STEP	ACTION
1	Click on the Plan tab
2	Click on Participants
3	Click on Add New Participants icon 
5	A Participant ID will be created automatically
4	Enter participant demographic data (no dashes in in the SSN or phone #)
6	Click SUBMIT

Add Participant

Use the following procedure to add a new participant manually (accounts can also be created using demographics feature of the payroll file upload):



Participant Dashboard Select Participant

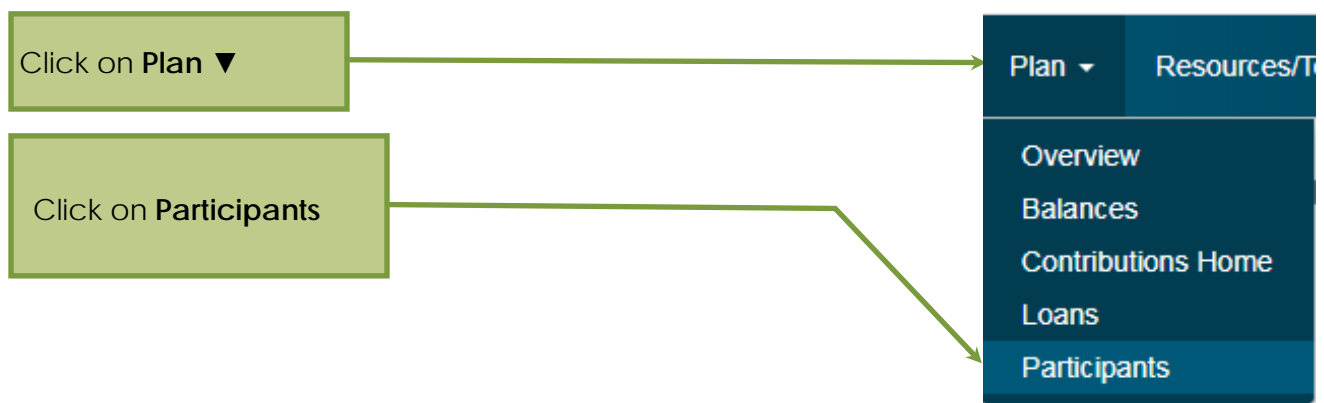


Once you submit the data, you will receive a confirmation on the screen:

The participant has been added on Monday, June 04, 2018 04:46:52 PM
If you have any questions regarding this transaction please call customer service and have the above information ready.

Census Information

Use the following procedure to modify an existing account:



When you click on a participant's name, it will look just like if you created the account under **Add Participant**. Accounts can also be modified using demographics feature of the payroll file upload.

Key to the Census Information screen

Field Name	Field Description	Required / Optional
Participant ID	An alphanumeric code up to nine characters will be automatically generated	Automatic
SSN	The participant's Social Security number; nine digits without dashes	Required
Annual Pay	The participant's yearly compensation	Optional
Name	The Last and First Name of the participant, and Middle Initial,	Required
Address	The legal address to which a participant's statements and notices are mailed	Required
Phone #	The participant's contact phone number	Optional
Email	The Email address to which system-generated notifications will be sent, if requested, such as account changes and weekly summaries (if added by the participant).	Optional
Date of Birth	The participant's date of birth	Required
Date of Hire	The participant's date of hire	Required
Status	The status of the account. In general, new accounts should be created in the Active status. Note: Active does not mean participating or contributing, it means that they are currently employed by the plan sponsor.	Required
Location	An outside office or branch, or an internal division	Optional
Before Tax	The deferral percentage or dollar amount a participant wishes to have deferred from their compensation every pay period before taxes have been deducted	Optional
Roth	The deferral percentage or dollar amount a participant wishes to have deducted from their compensation every pay period after taxes have been deducted	Optional
KeyEmp	Check this box if the participant is designated as a Key Employee	Optional
HCE	Check this box if the participant is designated as a Highly Compensated Employee	Optional
Owner	Check this box if the participant is designated as an 5% Owner	Optional

Beneficiaries

Your plan may or may not allow participants to add or modify beneficiaries in their account. Either way, you, as the sponsor, have the ability to do so.

How to Add Beneficiaries to an Account

Currently, you cannot add a beneficiary when you initially create an account; they can only be added to an existing account. If you have just created a new account, as above, Click **Select New Participant**:

Click **Select New Participant**

Participant: Demo-LN200,Demo-FN200,
Participant ID: 198671234

Select New Participant

The participant has been added on Monday, June 04, 2018 04:46:52 PM
If you have any questions regarding this transaction please call customer service and have the above information ready.

* Mandatory

<p>Participant Id <input type="text" value="603080"/></p> <p>SSN * <input type="text" value="198671234"/></p> <p>First Name * <input type="text" value="Demo-FN200"/></p> <p>Middle Name <input type="text"/></p> <p>Last Name * <input type="text" value="Demo-LN200"/></p> <p>Gender <input type="text" value="-- Select --"/></p> <p><input type="checkbox"/> Married</p> <p>Date Of Birth * <input type="text" value="12/31/1990"/> <input type="button" value="📅"/></p> <p>Date Of Hire * <input type="text" value="12/31/2016"/></p>	<p>Email <input type="text"/></p> <p>Phone <input type="text"/></p> <p>Fax <input type="text"/></p> <p>Address1 * <input type="text" value="4010 Boy Scout Blvd"/></p> <p>Address2 <input type="text"/></p> <p>City * <input type="text" value="Tampa"/></p> <p>State * <input type="text" value="Florida"/></p> <p>Country * <input type="text" value="US"/></p> <p>Zip * <input type="text" value="33607"/></p>	<p>Employee # <input type="text"/></p> <p>Annual Pay <input type="text"/></p> <p>Status <input type="text" value=""/></p> <p>Location <input type="text" value=""/></p> <p>Before Tax Rate <input type="text" value=""/> % <input type="text" value="\$"/></p> <p>Roth Rate <input type="text" value=""/> % <input type="text" value="\$"/></p> <p><input type="checkbox"/> KeyEmp</p> <p><input type="checkbox"/> HCE</p> <p><input type="checkbox"/> Owner</p>
--	---	--

The Participant Dashboard screen will appear. From here, choose your participant.

Participant Dashboard Select Participant

Click on the participant's name

Name	Participant Id	SSN	Hi
Demo-LN1_Demo-FN1	602767	XXXXX0001	
Demo-LN10_Demo-FN10	602776	XXXXX0010	
Demo-LN11_Demo-FN11	602777	XXXXX0011	
Demo-LN12_Demo-FN12	602778	XXXXX0012	
Demo-LN13_Demo-FN13	602779	XXXXX0013	
Demo-LN14_Demo-FN14	602780	XXXXX0014	
Demo-LN15_Demo-FN15	602781	XXXXX0015	
Demo-LN16_Demo-FN16	602782	XXXXX0016	
Demo-LN17_Demo-FN17	602783	XXXXX0017	
Demo-LN18_Demo-FN18	602784	XXXXX1111	
Demo-LN19_Demo-FN19	602785	XXXXX4455	
Demo-LN2_Demo-FN2	602768	XXXXX0002	
Demo-LN20_Demo-FN20	602786	XXXXX0066	
Demo-LN200_Demo-FN200	603080	XXXXX1234	

Click **Beneficiaries**

Participant: Demo-LN200, Demo-FN200
Participant ID: 603080

Select New Participant

Information Balances Transaction History Personal Statement

Participant Transaction Options

Census Employment Dates **Beneficiaries**

Click **Add Beneficiary**

Census Employment Dates **Beneficiaries**

Add Beneficiary

The Beneficiary Information screen will appear. From here, enter the beneficiary's information.

Enter the Beneficiary information

* Mandatory

First Name * <input type="text" value="Betty"/>	Address1 <input type="text" value="4010 Boy Scout Blvd"/>	Relationship <input type="text"/>
Middle Name <input type="text"/>	Address2 <input type="text"/>	<input checked="" type="checkbox"/> Spouse
Last Name * <input type="text" value="Carter"/>	City <input type="text" value="Tampa"/>	Percent <input type="text" value="100"/>
Gender <input type="text" value="-- Select --"/>	State <input type="text" value="Florida"/>	
Email <input type="text"/>	Country <input type="text" value="US"/>	
Phone <input type="text"/>	Zip <input type="text" value="33607"/>	

Click **Save Beneficiary**

Click **Edit** to edit the beneficiary information

Census Employment Dates Beneficiaries

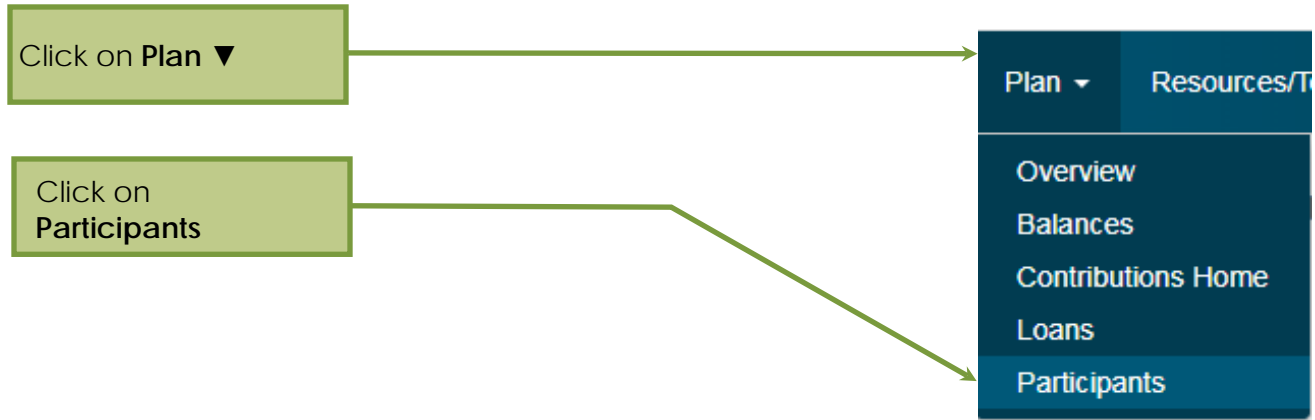
Beneficiary(ies) 2					
First Name	Last Name	Primary	Percent	Delete	View
Betty	Carter	<input checked="" type="checkbox"/>	<input type="text" value="100.00"/>	<input type="checkbox"/>	<input type="button" value="Edit"/>
Frank	Jones	<input type="checkbox"/>	<input type="text" value="100.00"/>	<input type="checkbox"/>	<input type="button" value="Edit"/>

Click **Primary** box, if appropriate

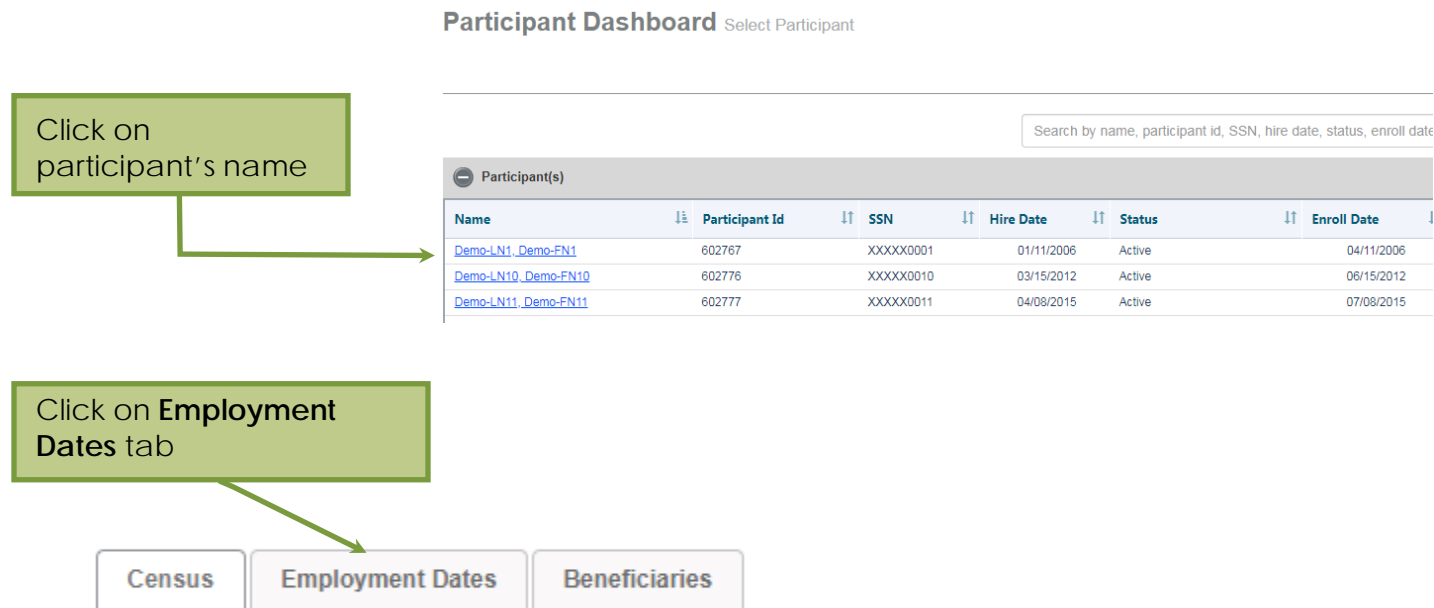
Click **Save Beneficiary**

Terminating an Account

When a participant is terminated, the termination date must be added to the account. By adding the termination date, the Account Status will be automatically updated to Terminated. To add the **Termination Date**:



From this screen, select the participant account by clicking on their name.



SPONSOR GUIDE

How to Add New Participants



Click **Edit** to add a termination date

Hire Date	Termination Date	
12/31/2016		<input type="button" value="Edit"/> <input type="button" value="Delete"/>
<input type="button" value="Insert"/>		
<input type="button" value="Save Dates"/>		

Click **DELETE** to remove an entire row



The **Insert** button is used to add another row, as when a participant is rehired.

Hire Date	Termination Date	
<input type="text" value="12/31/2016"/>	<input type="text"/>	<input type="button" value="Update"/> <input type="button" value="Cancel"/>
<input type="button" value="Insert"/>		
<input type="button" value="Save Dates"/>		

Enter the **Termination Date**

Click **Update**

Click **SAVE DATES**

Once you save the dates, you will receive a confirmation message.

Request was successfully processed.

Changes have been saved on **Monday, June 04, 2018 05:25:25 PM**

If you have any questions regarding this transaction please call customer service and have the above information ready.

When you return to the account under Census tab, you will see that the Status has changed to Terminated automatically.

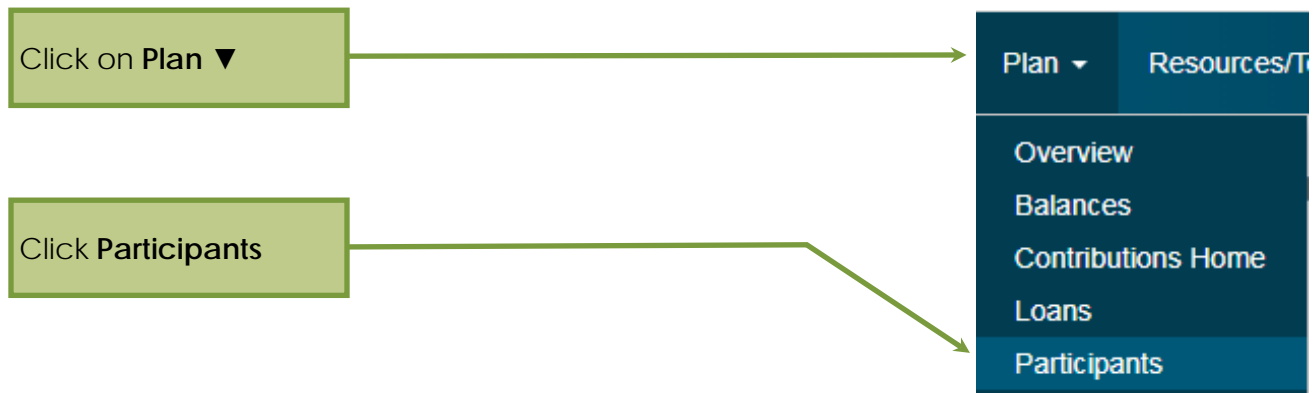
Census | Employment Dates | Beneficiaries

* Mandatory

Participant Id	603080	Email		Employee #	
SSN *	198671234	Phone		Annual Pay	
First Name *	Demo-FN200	Fax		Status	Terminated
Middle Name		Address1 *	4010 Boy Scout Blvd	Location	
Last Name *	Demo-LN200	Address2		Before Tax Rate	% \$
Gender	-- Select --	City *	Tampa	Roth Rate	% \$
	<input type="checkbox"/> Married	State *	Florida	<input type="checkbox"/> KeyEmp	
Date Of Birth *	12/31/1990	Country *	US	<input type="checkbox"/> HCE	
Date Of Hire *	12/31/2016	Zip *	33607	<input type="checkbox"/> Owner	
Date of Term	12/31/2018				

Enrolling A New Participant

In general, once the participant account has been created, the participant will log into the system and go through the enrollment wizard to enter their elections. However, if a sponsor wants to enter this data for the participant, if they are collecting forms, for example, they can do so through the **Enter Enrollment** function.



Participant Dashboard [Select Participant](#)

Click on participant's name

Search by name, participant id, SSN, hire date, status, enroll date

Name	Participant Id	SSN	Hire Date	Status	Enroll Date
Demo-LN1_Demo-FN1	602767	XXXXX0001	01/11/2006	Active	04/11/2006
Demo-LN10_Demo-FN10	602776	XXXXX0010	03/15/2012	Active	06/15/2012
Demo-LN11_Demo-FN11	602777	XXXXX0011	04/08/2015	Active	07/08/2015

Click **Participant Transaction Options** ▼

Participant Transaction Options ▼

Click **Enter Enrollment**

- View Participant Website (SSO)
- Enter Distribution
- Enter Enrollment
- Loan Modeling
- Change Investment Direction
- Transfer Existing Savings

The Enrollment Wizard will appear. The sponsor can proceed through the wizard to complete the enrollment process.

User Profile
Contribution Details
Investment Elections
Beneficiary
Scheduled Rebalances
Confirmation Page
Completion Page

Personal Information

Fields marked with * are mandatory fields. Please review the information below and update as needed.

Profile Details *Mandatory

First Name :* MI : Last Name :* Married :

Address 1 :* Gender : Male Female

Address 2 :

Country : ▼ Phone :

City :* State :* ▼ Fax :

Zip :*

CANCEL
NEXT



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