SPONSOR

HOW-TO GUIDE

ADDING NEW PARTICIPANTS

Using the InvestLink℠ Platform

aspire
Smart Retirement Solutions

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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 Add New Participant
5	A **Participant ID** will be created automatically
4	Enter participant demographic data (no dashes in in the SSN or phone #)
6	Click **SUBMIT**

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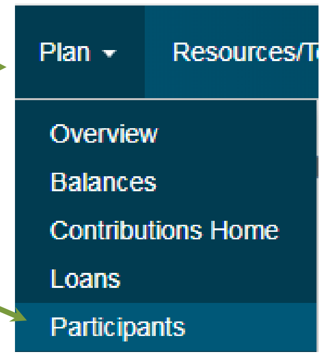
Add Participant

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

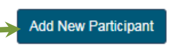
Click on **Plan ▼**

Click on **Participants**



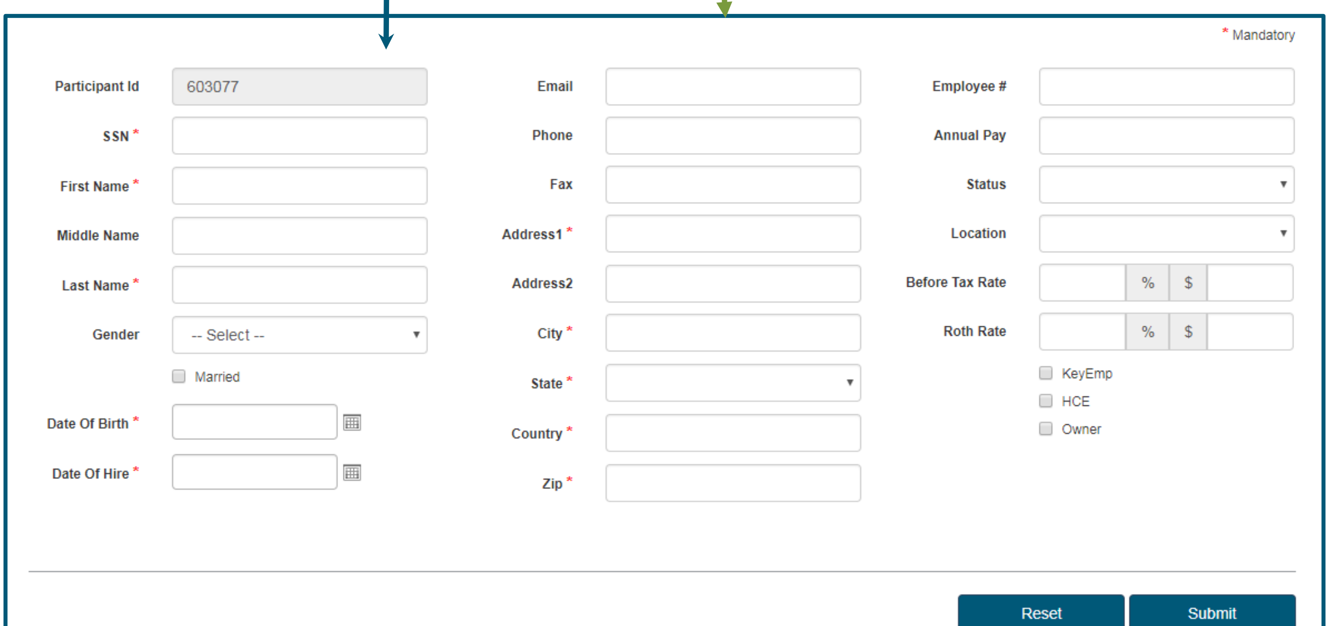
Participant Dashboard Select Participant

Click on **Add New Participant**



Enter participant demographic data

Participant ID will fill automatically



Click **SUBMIT**

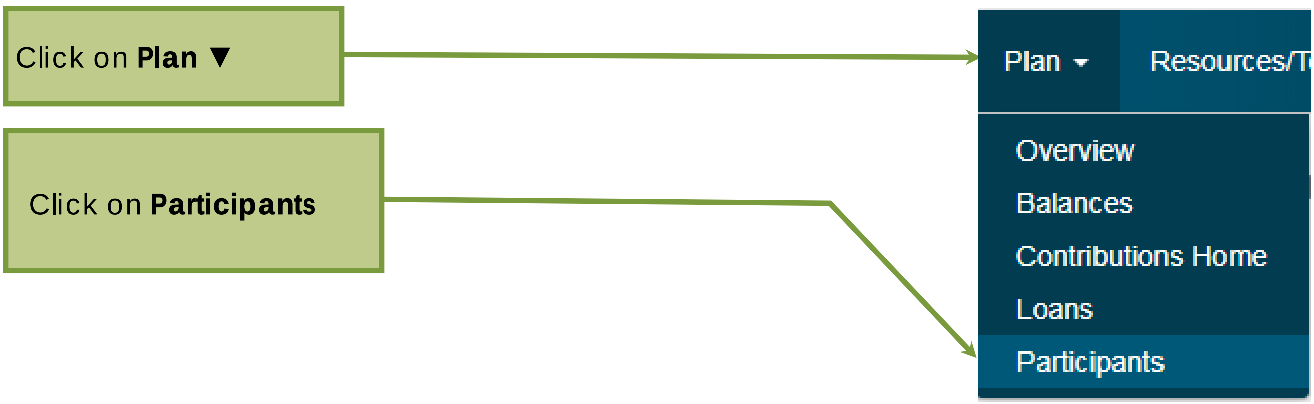
Click **RESET** to clear data before it is submitted

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

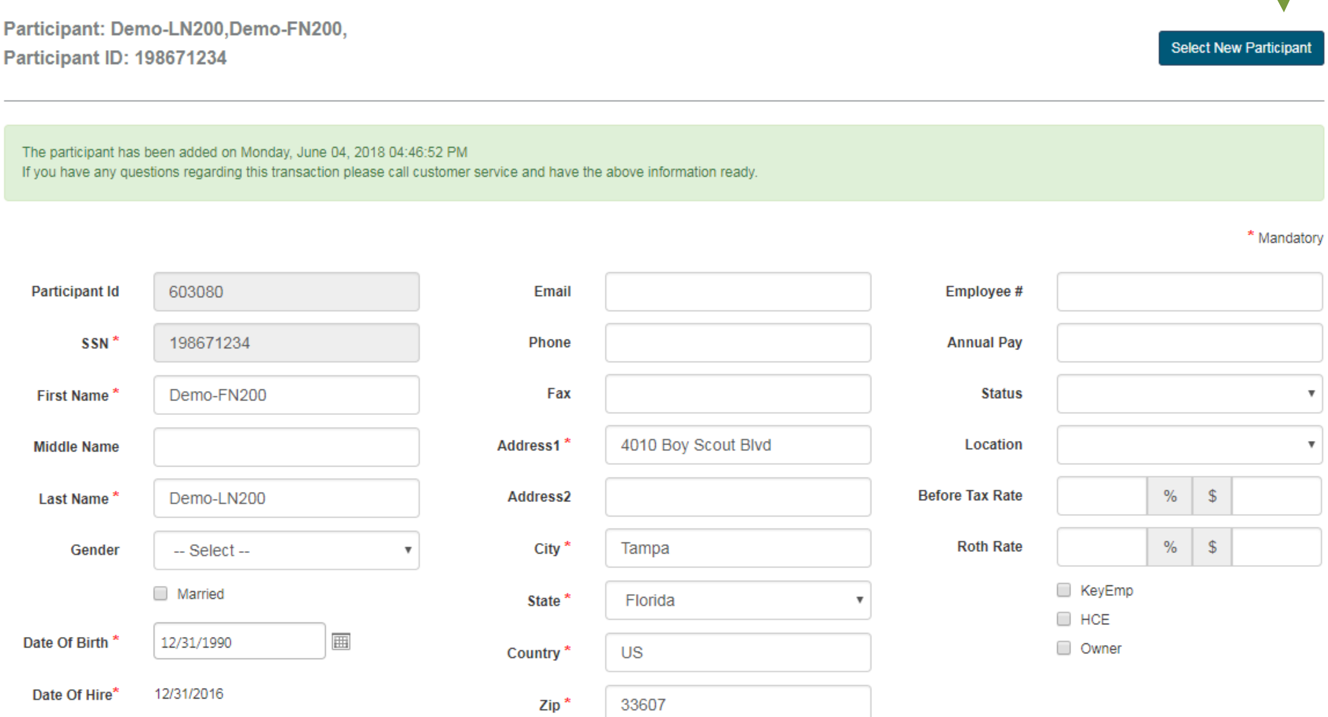
Beneficiaries

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

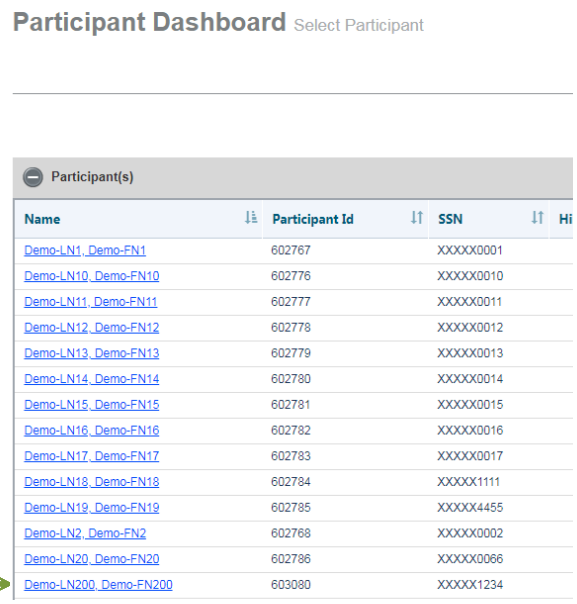
Currently, you cannot add a beneficiary when you initially create an account; they can only be added to an existing account. If you have just created a new account, as above, Click **Select New Participant**:

Click **Select New Participant**



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

Click on the participant's name



Click **Beneficiaries**

Click **Add Beneficiary**

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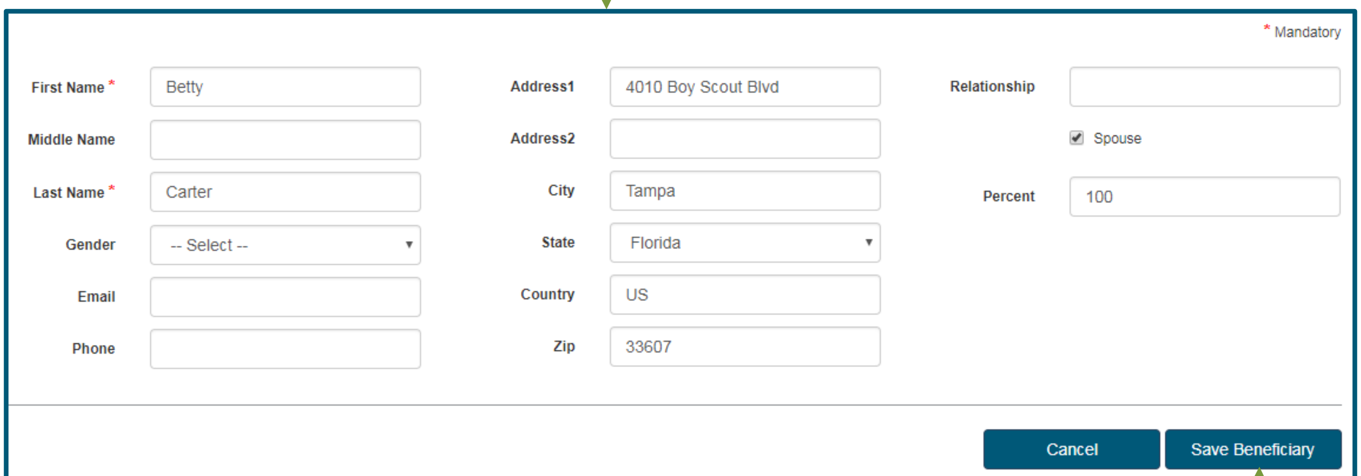
The Beneficiary Information screen will appear. From here, enter the beneficiary's information.

Enter the Beneficiary information

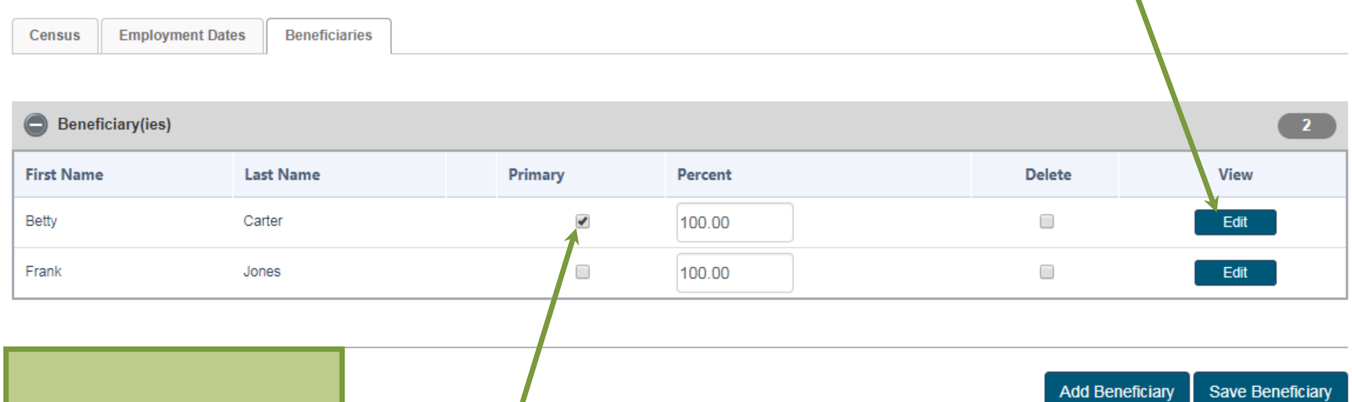

* Mandatory

First Name *	Betty	Address1	4010 Boy Scout Blvd	Relationship	
Middle Name		Address2			☑ Spouse
Last Name *	Carter	City	Tampa	Percent	100
Gender	-- Select --	State	Florida		
Email		Country	US		
Phone		Zip	33607		

Cancel | Save Beneficiary

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	☑	100.00	☐	Edit
Frank	Jones	☐	100.00	☐	Edit

Add Beneficiary | Save Beneficiary

Click **Primary** box, if appropriate

Click
Save Beneficiary

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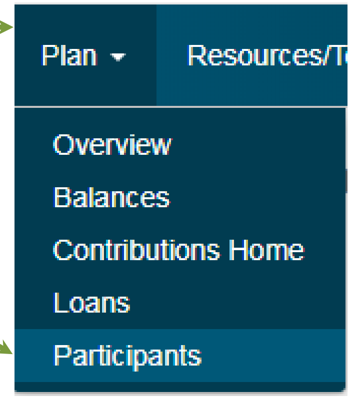
Terminating an Account

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**:

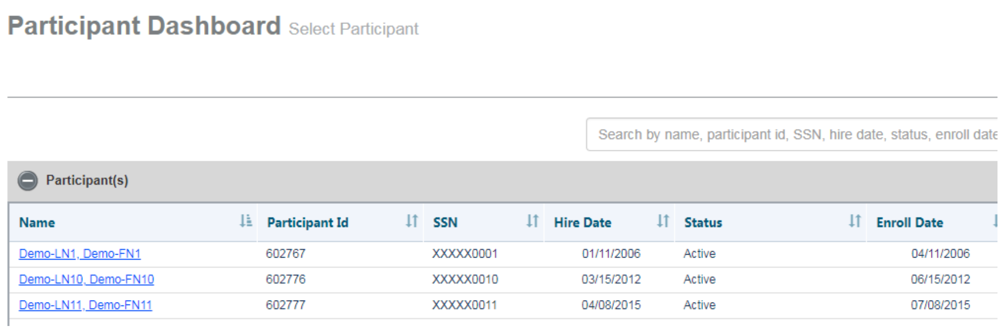
Click on **Plan ▼**

Click on **Participants**

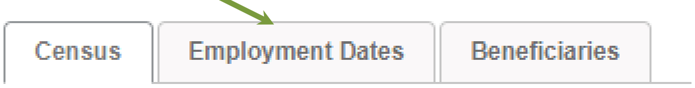


From this screen, select the participant account by clicking on their name.

Click on participant's name



Click on **Employment Dates** tab



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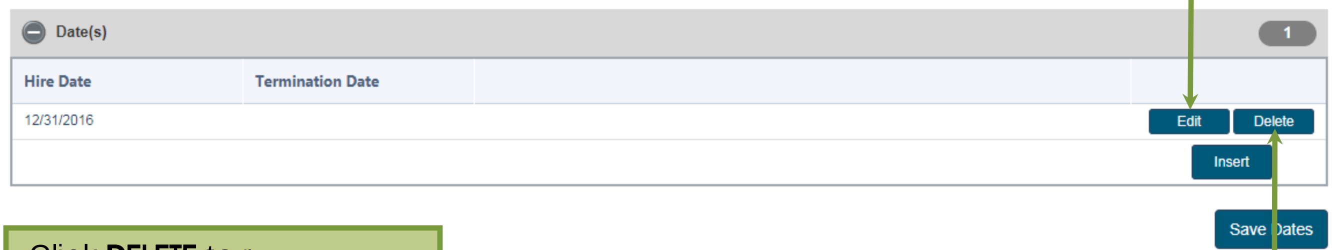
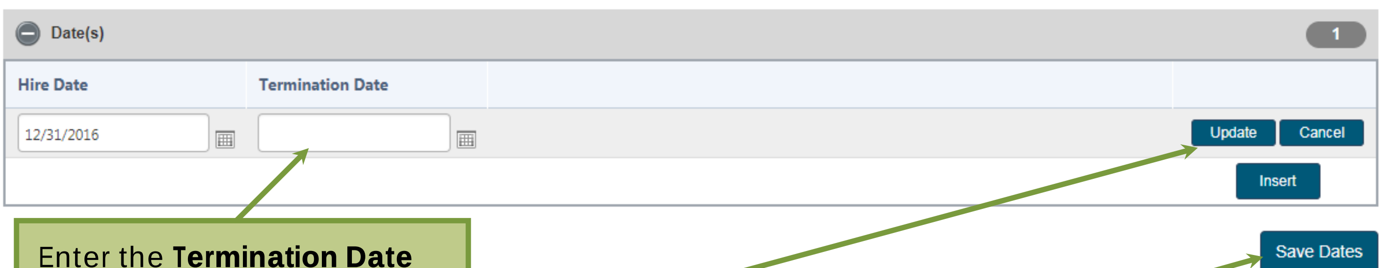
Click **Edit** to add a termination date



Click **DELETE** to remove an entire row

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



Enter the **Termination Date**

Click **Update**

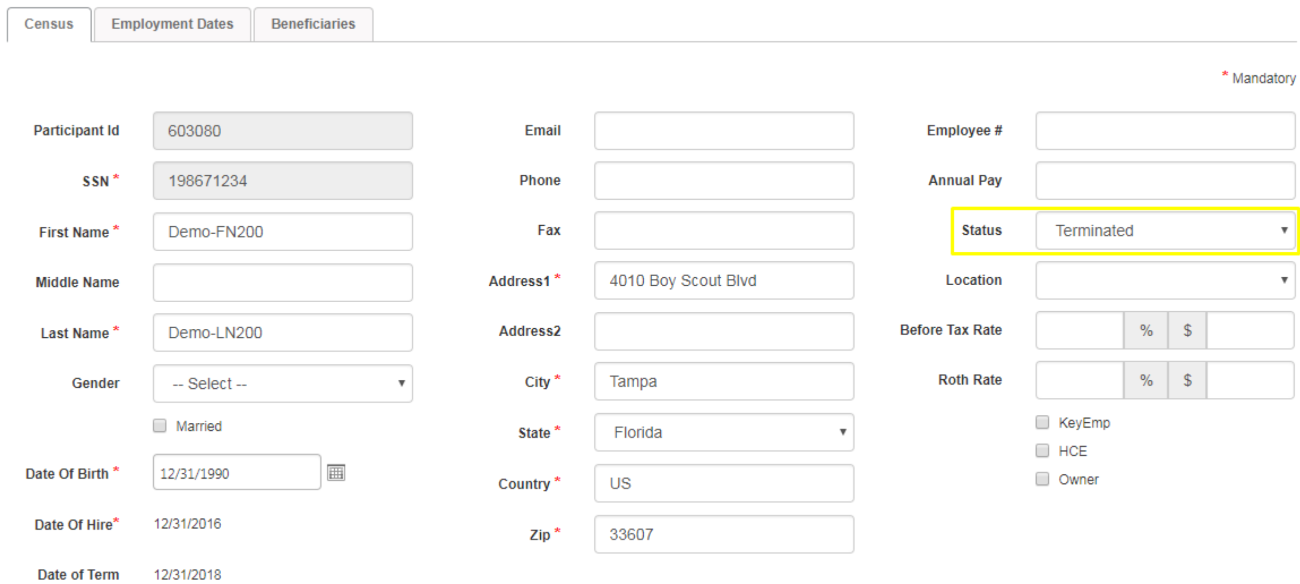
Click **SAVE DATES**

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

Request was successfully processed.

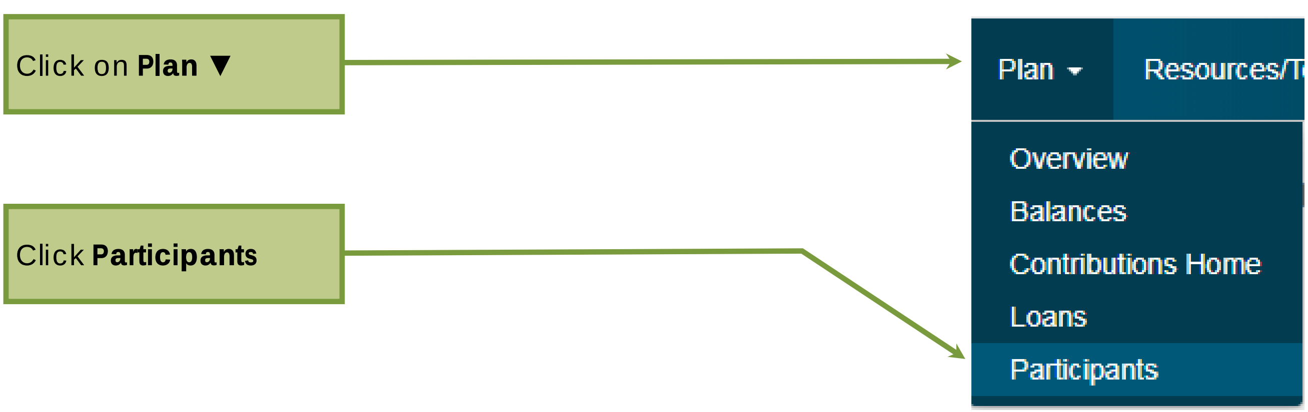
Changes have been saved on **Monday, June 04, 2018 05:25:25 PM**
If you have any questions regarding this transaction please call customer service and have the above information ready.

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

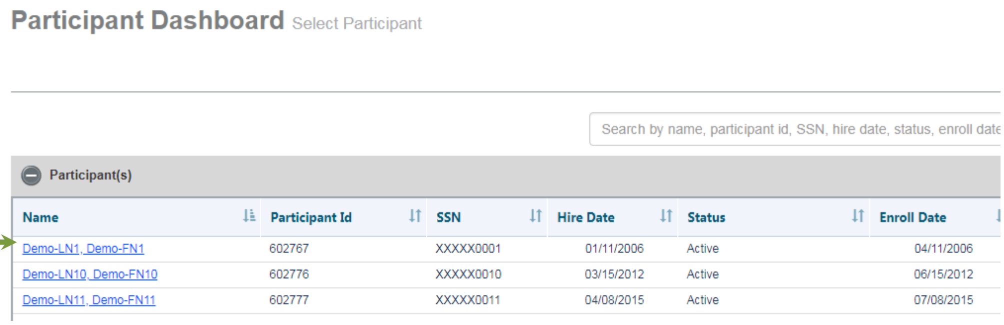


Enrolling A New Participant

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.

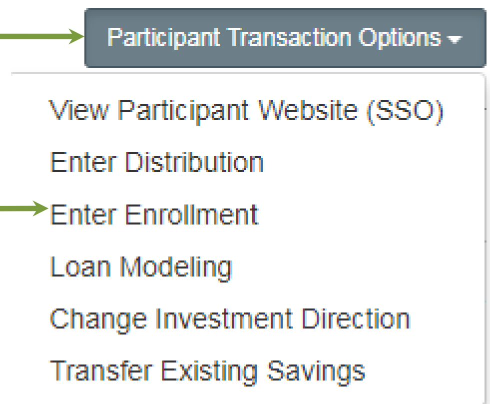


Click on participant's name

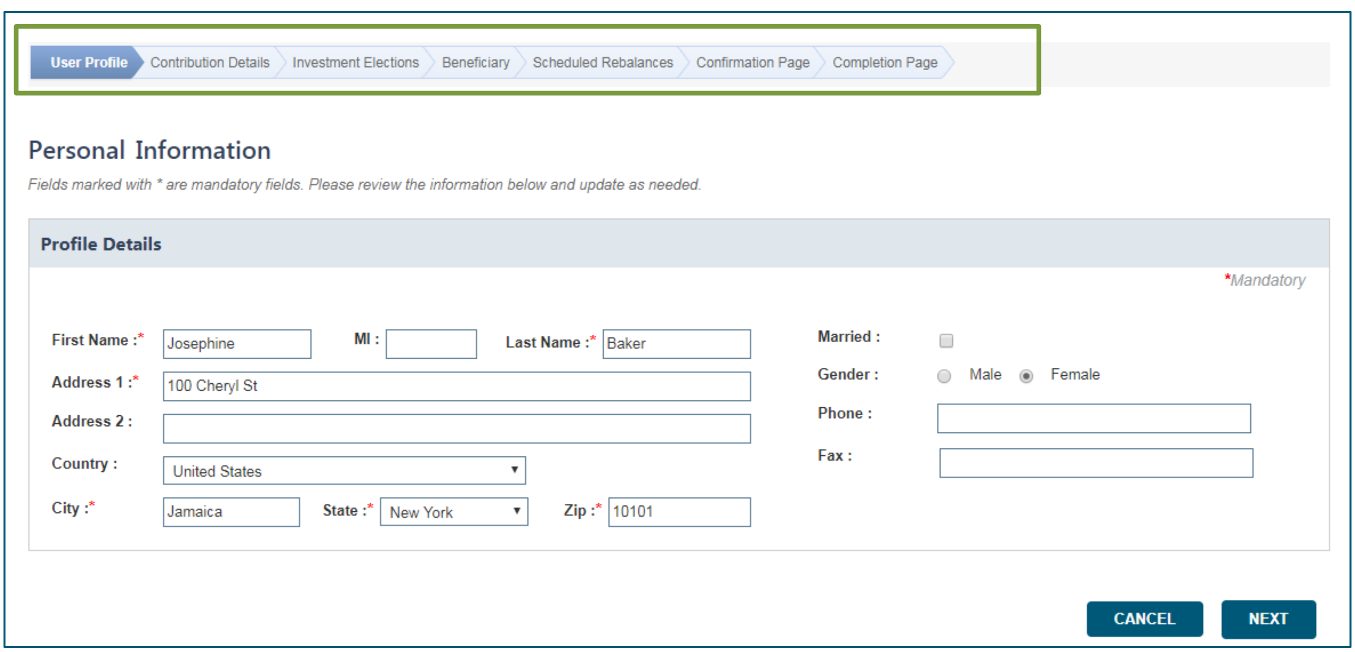


Click **Participant Transaction Options ▼**

Click **Enter Enrollment**



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



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TAMPA, FL OFFICE
4010 Boy Scout Blvd., Suite 450
Tampa, FL 33607