

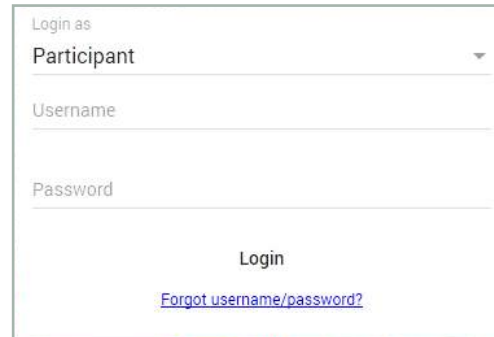
How to Enroll Online

www.go-retire.com/carle

Follow these straight-forward steps to enroll in your company retirement plan; an important and valuable step toward securing a successful retirement outcome.

1. Register Your Online Access

- a. Navigate to your company's go-retire site and choose Participant under Login as. Enter your current Username and Password. Your Username is defaulted to your social security number and your password will be your date of birth in MMDDYYYY format.



Login as
Participant

Username

Password

Login

[Forgot username/password?](#)

- b. Using your social security number to login will require you to choose and confirm a new Username. All users are required on initial login to choose a new password. It must contain between 8 and 20 characters, one number, one upper and one lower case letter, one special character and no spaces.



Login (1 of 6)

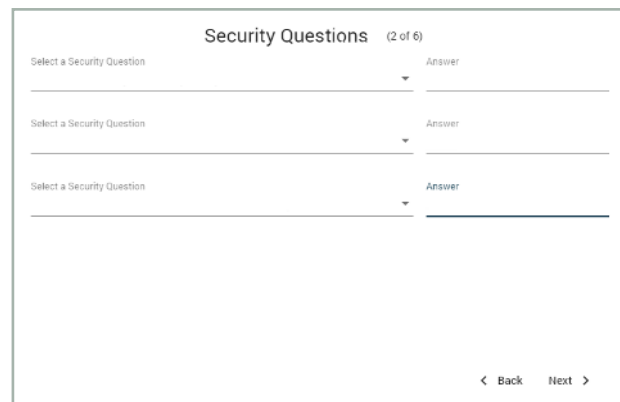
Create New Username [¿Habla Español?](#)

Create New Password Confirm New Password

Password must contain at least one lower case and upper case letter, a number, and one of the following special characters ~ ! @ # \$ % ^ * () _ = | : ; ?

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- c. In the event you forget your password you can reset it by answering a Security Question from the login page. You are required to choose and answer three different questions from the preselected list. Answer them so you will be able to easily recall the correct response later.



Security Questions (2 of 6)

Select a Security Question Answer

Select a Security Question Answer

Select a Security Question Answer

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2. Verify, Enter, or Update Your Personal Information

- a.** Review or enter your current home address. If any changes are required to the information displayed you can make those changes here.

Address (3 of 6)

Address 1 914 Buttonwood St.	Address 2 Apt 3F	
City Reading	Select a State Pennsylvania	Zip 19604

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- b.** Enter your contact information. E-mail address is a required field.

Contact (4 of 6)

Home phone (123) 456-7890	Work phone
Mobile phone	Email marketing@epicrps.com

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- c.** Review and confirm the information you entered in the previous steps. Click Submit if everything is accurate.

Confirm (5 of 6)

Create New Username Chevychase1!	In what city did you meet your spouse/significant other? city
What is the name of your favorite childhood friend? friend	What is the first name of the boy or girl that you first kissed? kiss
Address 1 914 Buttonwood St.	Address 2 Apt 3F
City Reading	State Pennsylvania
Zip 19604	Home phone (123) 456-7890
Email @epicrps.com	

[< Back](#) [Submit >](#)

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3. Two Factor Authentication

a. This next step allows you to add additional levels of security to your online account by enabling Two Factor Authentication. You can choose the method of authentication (none, Google Authenticate, Text Message, E-mail) and the timing of authentication (all logins or only logins from a new device).

Two-Factor Authentication Options (6 of 7)

Two-factor authentication is a feature that adds an extra layer of security by asking you to enter a unique security code in addition to your password. You can choose to enter it every time you log in, or only on new devices you haven't logged in with before.

Choose which type of two-factor authentication to enable

None Google Text Message **E-Mail**

Choose when two-factor authentication is required

All Logins New Devices Only

Continue >

b. If you have enabled Two Factor Authentication a passcode will be sent to you. Enter the code you receive and click Submit.

Validate Code (7 of 7)

A code has been sent to your email on file. To confirm you have access to this email please enter the code below and submit. If you did not receive a code select resend to send it again. If the problem persists go back and select different options or contact the Participant Service Center.

Passcode _____

< Back Resend Submit >

c. Note: Regardless of Two Factor Authentication settings, as a security measure any time your account is accessed from a new device you will receive an e-mail notification. If you receive a notification and suspect that someone has accessed your account without permission contact your plan administrator immediately.

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4. Introduction and Eligibility Review

Online Enrollment (1 of 7)

Welcome to the Online Enrollment wizard. This wizard will lead you step by step to choose the amount you would like to contribute to the plan, set your investment elections and assign your beneficiary(ies).

You are able to start contributing to your account once you meet the eligibility and entry requirements set by the Plan. **Your date of eligibility is 12/31/1999** and based on this date **you can enter the Plan starting 12/31/1999**.

Once you complete the wizard, you must review and confirm your selections. Upon confirmation, we will notify your employer of the amounts you'd like to contribute. After your entry date is reached, contributions will begin at the first opportunity and be invested according to your instructions.

IMPORTANT! You will not be enrolled until you complete all of the information required and click on the Confirm button at the end of this wizard.

[Skip](#) [Continue >](#)

5. Automatic Contribution Arrangement

- a. Select whether you want to stay in the plans Automatic Contribution Arrangement which will enroll you at the plans default rate or take control of your account and select the deferral rate you wish to contribute.

Automatic Contribution Arrangement (2 of 7)

I choose to remain in the automatic contribution arrangement (ACA) program with the default deferral percentage. My contribution may automatically increase in the future according to the Plan document.

I choose to opt out of the automatic contribution arrangement (ACA) program and take control of my account. I will be responsible for setting my deferral percentage going forward.

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6. Salary Deferrals

- a. Enter your deferral amount. Available options are set at the plan level.

Salary Deferral (2 of 7)

Choose your **per pay period** salary deferral election: Percent Dollar

Source	Allowable Range	Percent
EMPLOYEE 401K	0% - 100%	<u>7%</u>
ROTH 401(K)	0% - 100%	<u>2%</u>

[Reset Options](#) [< Back](#) [Continue >](#)

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7. Investment Elections

- a. Set your investment allocation from your Plan's investment menu.
- b. For a fund fact sheet or electronic prospectus you can click on each mutual fund investment option.
- c. Investment election percentages must total 100% before you can move to the next step.

Investment Elections (3 of 7)

Your current investment elections are shown below. To change your investment allocation for future deposits, select additional funds by clicking on the up arrow next to the fund name in the available fund list and enter the new percent value for each fund in the New Election field. Remember, this change will only affect the investment of future contributions, not your existing account balance.

Fund	Restrictions	Current Election	New Election
↓ FED MGD AGGRESSIVE GROWTH		0%	50%
↓ FEDERATED CAPITAL PRESERVATION		100%	50%

You have allocated 100%.

[Clear Entries](#) [Reset Options](#) [< Back](#) [Continue >](#)

Additional funds available:

Fund	Restrictions
↑ FEDERATED MGD GROWTH & INCOME	
↑ FEDERATED MANAGED GROWTH	
↑ MFS INTERNATIONAL VALUE	

8. Designate Your Beneficiaries*

- a. There is no limit to the number of beneficiaries that may be designated.
- b. If you are married, you must have written spousal consent to designate other than 100% of death benefits to your spouse, i.e., non-spouse primary beneficiaries.

Designate Beneficiaries (4 of 7)

Information presented below reflects the most recent online beneficiary designations you made. It does not reflect any subsequent paper-based beneficiary designation form you may have completed.

Name	Type	Relationship	Percentage	
Jane Doe	Primary	Mother	100%	▼
John Doe	Contingent	Father	100%	▼

[+ Add New Beneficiary](#)

Primary Beneficiaries currently total 100%
 Contingent Beneficiaries currently total 100%

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C. Select your marital status.

Marital Status (5 of 7)

A beneficiary is an individual, trust, or organization to whom your account balance will be distributed in the event of your death. If you are married, the Plan document requires you to designate your spouse as your primary beneficiary, unless your spouse signs a consent form waiving this right.

I certify that I am not married. I understand that if I marry in the future, this beneficiary designation automatically becomes invalid and my spouse will be my primary beneficiary unless I designate a new beneficiary using this website or other beneficiary designation form provided by my employer.

I am married. I understand that if my spouse is not my only Primary Beneficiary, I must obtain the written consent of my spouse. If my spouse does not sign the consent, I understand that death benefits under the Plan will be determined and payable under the terms of the plan.

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*Not all plans allow for beneficiaries to be designated on-line. Please contact your HR department and/or plan administrator for more information.

9. Confirm Details

a. You will have an opportunity to review all of your elections and to go back and modify and/or edit any of your previous input. Complete the online enrollment process by clicking the Confirm Changes button.

Confirm Details (6 of 7)

Please review all of your changes below. If you are satisfied, click Confirm Changes to complete your online enrollment. Any changes to salary deferral and investment elections will not be effective until the next business day.

Salary Deferral

You have elected to defer a percentage of your salary **per pay period** as follows:

Source	Old Value	New Value
EMPLOYEE 401K	8%	7%
ROTH 401(K)	0%	2%

Investment Elections

Source For Transaction: All Sources

Fund	From	To
FED MGD AGGRESSIVE GROWTH	0%	50%
FEDERATED CAPITAL PRESERVATION	100%	50%

Beneficiaries

You have elected to change your beneficiaries as follows:

Primary Beneficiary	Address	Percentage
Jane Doe Mother 02/16/2018	25 Jewelberry Lane Rochester, NY 14505	100%

Contingent Beneficiary	Address	Percentage
John Doe Father 10/02/1976	25 Jewelberry Lane Rochester, NY 14505	100%

[← Cancel](#) [Confirm Changes →](#)



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10. Results

- a. An on-screen confirmation will be displayed and e-mail confirmations will be generated and sent to you.

Results (7 of 7)

Your online enrollment is complete. The transaction confirmation details are provided below for your records. You may make future changes to your selections through your online account.

✓ Salary Deferral

Confirmation Number: 2456183602363572246
Request Date: 03/23/2018

Your Salary Deferral transaction has been accepted for processing. Please make note of the confirmation number should you have any questions about this transaction in the future.

You have elected to defer a percentage of your salary **per pay period** as follows:

Source	Old Value	New Value
EMPLOYEE 401K	8%	7%
ROTH 401(K)	0%	2%

✓ Investment Elections

Confirmation Number: 2456183602363572245
Request Date: 03/23/2018

Your Investment Elections transaction has been accepted for processing. Please make note of the confirmation number should you have any questions about this transaction in the future.

Source For Transaction: All Sources

Fund	From	To
FED MGD AGGRESSIVE GROWTH	0%	50%
FEDERATED CAPITAL PRESERVATION	100%	50%

✓ Beneficiaries

Confirmation Number: 2456183602363572244
Request Date: 03/23/2018

Your Beneficiaries transaction has been accepted for processing. Please make note of the confirmation number should you have any questions about this transaction in the future.

You have elected to change your beneficiaries as follows:

Primary Beneficiary	Address	Percentage
Jane Doe Mother 16/20/1800	25 Jewelberry Lane Rochester, NY 14505	100%
Contingent Beneficiary	Address	Percentage
John Doe Father 02/19/7600	25 Jewelberry Lane Rochester, NY 14505	100%

Done



Statements:

Your quarterly account statement is delivered in electronic form via the website and will be available within 5 to 20 business days after the end of each quarter. To access your statement, log into your account on the go-retire site and select 'Account Info' from the top menu bar. Select the statement you wish to view in the 'My Statements' widget.

You also have access to a Voice Response System by calling 800-716-3742. You can use the automated system to get account information or you may opt to talk to a representative Monday through Friday, from 8:00 a.m.- 8:00 p.m. ET.