

CONGRATULATIONS on establishing a 401(k) plan to offer your employees. Sharing the benefits of retirement savings with your employees is easy. Let this checklist assist you to ensure compliance with current document regulations.

NEW HIRE EMPLOYEE

Add the new employee on the Employer Site:

1. Select Employee Menu > Demographics > Select the 'Add' button under the dropdown menu.
2. Fill in the employee information fields, then click 'Continue'.
3. Enter employee's address, then click 'Save'.
4. Within the 'Deductions' screen, click 'Save'. The screen will return to the Demographics page where you will see the newly added employee.

Their eligibility date automatically calculates based on the information provided. To view eligibility requirements, navigate to the Documents Menu > Documents > Adoption Agreement.

To view an employee's eligibility date, navigate to Employer Site > Reporting > Employee Reports > Eligibility List.

ENROLLMENT

If the newly added employee is already eligible (or will be within 30 days), an email is sent with registration and enrollment instructions, if an email address is on record.

If the newly added employee is not yet eligible (or will be within 30 days), an email will be sent with registration and online enrollment instructions 30 days prior to their eligibility date, if an email address is on record.

This email can be sent manually on the Employer Site > Employee Menu > Demographics. Select the employee from the 'Employee' dropdown list, and click 'Send New User Email' at the bottom of the screen. If an employee does not have an email on record, you must add one first and click 'Save'.

REQUIRED DOCUMENTS

Use the checkboxes to stay on track. Documents below are required to be distributed when an employee becomes eligible.

DOCUMENT NAME	LOCATION ON EMPLOYER SITE	DESCRIPTION
<input type="checkbox"/> Enrollment Information	Documents Menu > Administrative Forms	Instructions to complete account registration and online enrollment.
<input type="checkbox"/> Beneficiary Designation Form	Documents Menu > Administrative Forms	Any employee who has or will have a balance in the plan is required to complete a Beneficiary Form. This is also completed electronically during Online Enrollment and a copy should be provided to Employer to retain.
<input type="checkbox"/> Summary Plan Description	Documents Menu > Documents	Participant summary of the plan provisions.
<input type="checkbox"/> Safe Harbor Notice, <i>if applicable</i>	Documents Menu > Documents	Notice to employee describing plan's Safe Harbor provision. This is also an annual notice.
<input type="checkbox"/> QDIA Notice and Fund Fact Sheet(s), <i>if applicable</i>	Documents Menu > Documents	Notice to employee describing the plan's Qualified Default Investment Alternative (QDIA) and Fund Fact Sheet(s) for investment option(s). This is also an annual notice.
<input type="checkbox"/> 404(a)(5) Fee Disclosure	Documents Menu > Disclosures	Required fee disclosure notice to employee. This is also an annual notice.

EMPLOYEE RESOURCES TO SHARE

- [Pretax Contributions \(pdf\)](#)
- [Rollover Information Sheet \(pdf\)](#)
- [Account Registration and Online Enrollment Guide \(pdf\)](#)
- [Time Value of Money \(pdf\)](#)
- [Monthly Living Expenses Worksheet \(pdf\)](#)