

How do participants enroll in the plan?

Participants will use Sentinel's website to enroll in the retirement plan. A step-by-step wizard walks the participant through confirming their personal information, choosing a contribution rate, designating a beneficiary and making investment elections.

Enrollment Steps:

- As the Plan Sponsor, you will determine a participant's eligibility and provide a Retirement Plan Education Kit to the new participant. This Kit directs the participant to Sentinel's website to complete the step-by-step wizard using a temporary Plan Access Code.
 - If the participant is married and elects a non-spouse as their primary beneficiary, Sentinel will direct the participant to obtain notarized spousal consent on the confirmation email. Once returned, the original is maintained by you. Sentinel will display the participant's beneficiary election on their account online. See online beneficiary tracking section for more details.
 - If your plan includes an Automatic Enrollment provision and an eligible participant does not enroll or opt out of the plan, they must be automatically enrolled using the default contribution rate. Sentinel will help manage this process.
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