



401(k) Quick Start Guide

Join the 401(k) today with **Express Enrollment!**

Express Enrollment starts your retirement savings with your first paycheck. Just complete the form on the next page and turn it into Human Resources. The initial settings for **Express Enrollment** are outlined below.



<u>5</u> %

Savings rate

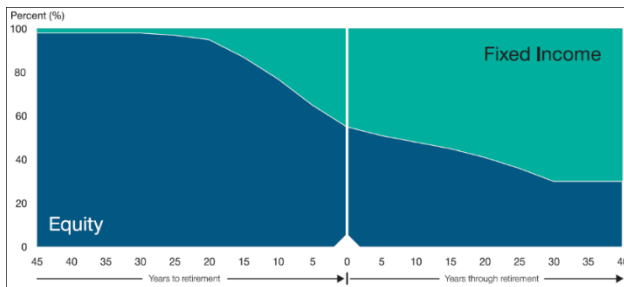
- The initial savings rate is set at 5%
- This is the minimum amount you will need to save to take full advantage of the HVHS 401(k) matching program
- After your first paycheck, you can change this amount by contacting Ascensus



<input checked="" type="checkbox"/> Pre-tax
<input type="checkbox"/> Roth 401(k)

Tax break

- When do you want your tax break?
- Initial savings are done on a pre-tax basis which provides you a tax break today
- You can change to Roth 401(k) by contacting Ascensus



Investments

- Savings are initially invested in a target date retirement fund matched to your age
- These funds automatically adjust and will gradually become more conservative over time
- Your investment mix can also be changed by contacting Ascensus



For account matters, contact Ascensus:

- Check your balance
- Change your investments
- Request a distribution or a loan
- Change savings rate
- Ask statement questions
- Resolve web access/password issues

866-809-8146
Representatives available: Monday-Friday, 8 a.m. – 8 p.m. ET

myaccount.ascensus.com



For advice, contact the investment advisors at Retirement Resources:

Patrick McGinn & Jim Phillips
advice@ret-res.com

800-846-3276
978-535-7777 (Fax)

100 Corporate Place
Peabody, MA 01960

Sign me up for *Express Enrollment!*

Sign me up for the HVHS 401(k) plan with **Express Enrollment!** Set up an account for me in the 401(k) plan and save 5% of each pay, pre-tax and invest the money in the target date retirement fund matched to my age.

Complete the section below and turn this form into Human Resources no later than the Wednesday following the new hire orientation.

I authorize the payroll deduction and other requests indicated above. I understand that I can change these options by contacting Ascensus.

Name: _____

Email: _____ Phone: _____

Last four digits of Social Security Number: _____

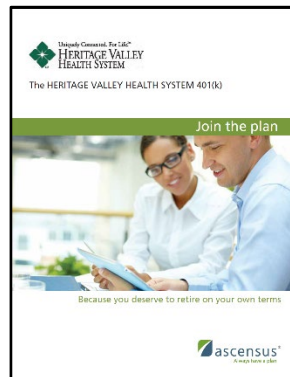
Signature: _____ Date: _____

Additional plan information

Full details on the Heritage Valley Health System 401(k) plan can be found on the HVHS Employee Connection Portal (ECP).

Materials include:

- Ascensus Enrollment Guide
- Help on how to register online with Ascensus
- Rollover instructions and forms
- Summary Plan Description
- Plan related notices and disclosures



Disclosures

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A Note About Risk: Whenever you invest there's a chance you could lose the money. Investments that employ a fund of funds strategy and invest assets in other mutual funds are subject to the risks associated with those underlying funds. Diversification does not ensure a profit or protect against a loss. Investments in target retirement funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the target date retirement fund is not guaranteed at any time including on or after the target date. For more information about each fund's investment objectives, risks and fees please refer to the fund's prospectus. Be sure to read this carefully before investing. **Investments are not guaranteed by the FDIC and can lose money.** Please refer to the plan's website for information on the investments offered in the plan.