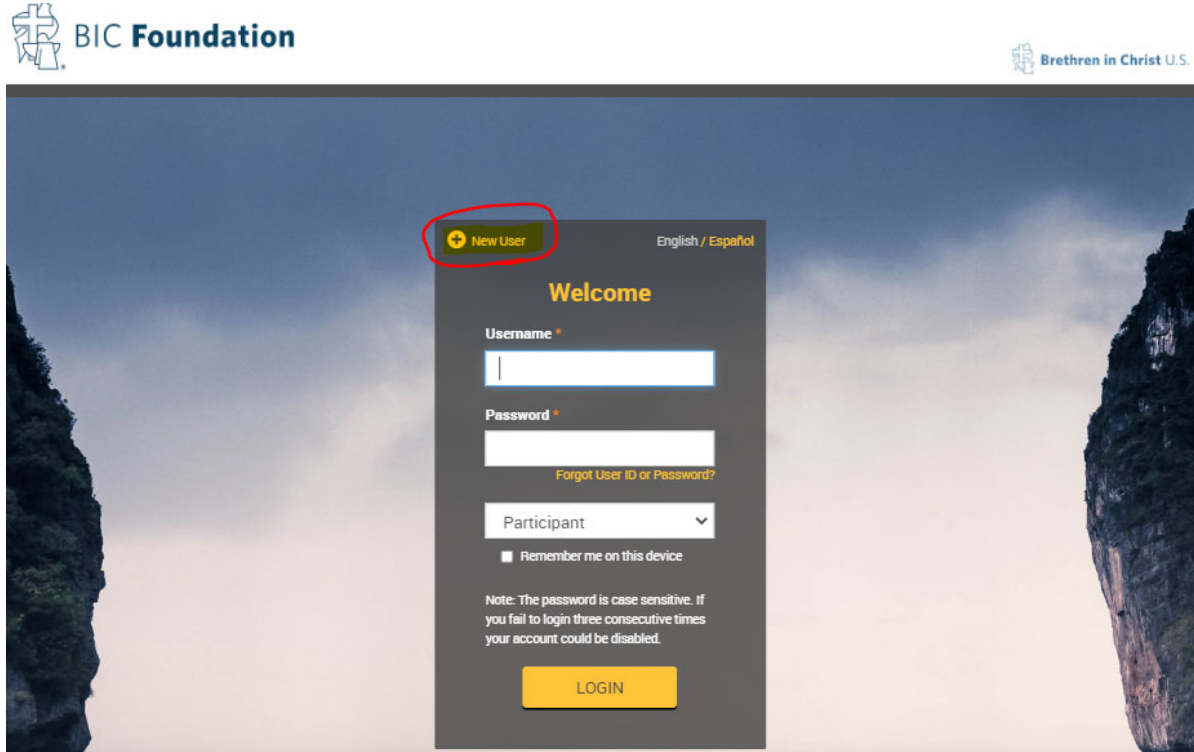


How To Enroll a Brand-New Participant That Does Not Already Have An Account

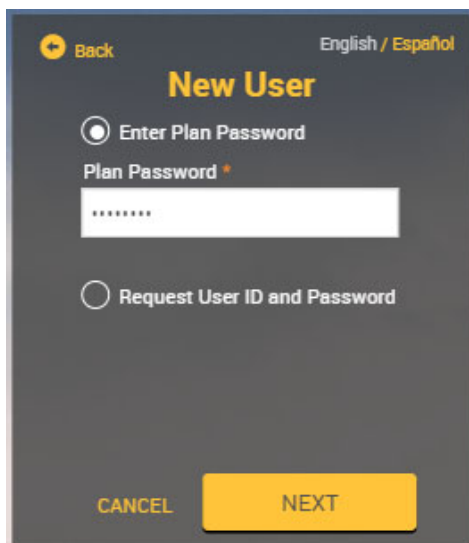
1. Go to: <https://www.yourbenefitaccount.com/bic403b/>

2. Click New User at the top left of the message box.

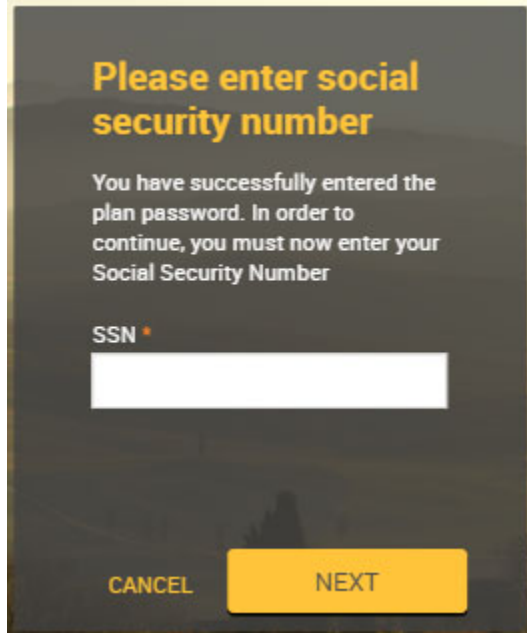


3.

3. Enter the Plan Password that is specific to your employer. It was provided to them by the BIC Foundation.



4. It will then ask for your social security number. **Do not enter any dashes.**



The screenshot shows a dark grey mobile app interface. At the top, in yellow text, it says "Please enter social security number". Below that, in white text, it says "You have successfully entered the plan password. In order to continue, you must now enter your Social Security Number". There is a white input field for the SSN, with "SSN *" above it. At the bottom, there are two buttons: "CANCEL" in white text on a dark grey background, and "NEXT" in white text on a yellow background.

5. The next screen asks you to create a username and password, select some security questions, enter your personal information, and contact information. **Please make sure to enter a mobile phone number or email address, so it will be able to send you a One-Time PIN later.** Once all the information is entered, click NEXT.

6. On the next screen, you'll need to enter your Beneficiary Designations. This step is optional. If you're married and your spouse is 100% your primary beneficiary or if you're not married, then you can fill in the information on the webpage. If your spouse is not 100% your primary beneficiary, then you need to click the link for the *Beneficiary Designation or Change Form*, complete it, and either upload it to the participant web portal or email it to jrex@bicfoundation.org. This will supersede any previous beneficiary form.

- a. You can also click "Add" and enter any contingent beneficiaries below.
- b. Click Next when you're ready to move on

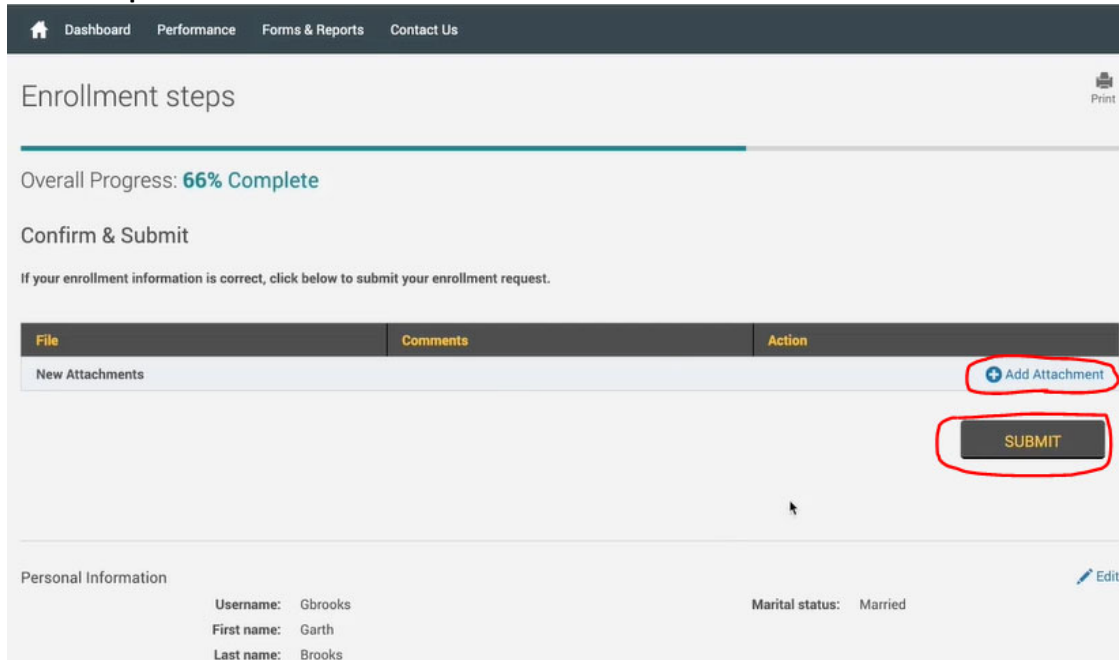
7. The Contribution screen lets you select your Pre-Tax Elective Salary Deferrals. These are contributions that you have withheld from your paycheck. If you do not want to make any contributions from your paycheck, set the contribution amount to \$0 or 0%. If you do want to contribute, set the Action to "Change", select "Percent" or "Dollar", and enter the % or amount you want to have withheld.

- a. It will send an email with your Pre-Tax Elective Salary Deferral selection to your employer, but you should verify with your employer that it was received and implemented for the next payroll period.

8. The Select Investments screen allows you to select your Investment Elections either by all sources or by individual sources, i.e. Employer Nonelective, Employer Matching, Employee (Salary Deferral) Contributions, and Rollover. Most people do it by all sources. The total needs to equal 100%. Click Next when complete.

9. On the Confirm & Submit screen, please verify that all the information is correct.

- a. If you need to complete the Beneficiary Designation or Change Form, you can upload the completed version in the “Attachments” section and click the Submit button on the **top of the screen.**



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Enrollment steps

Overall Progress: **66% Complete**

Confirm & Submit

If your enrollment information is correct, click below to submit your enrollment request.

File	Comments	Action
New Attachments		+ Add Attachment

SUBMIT

Personal Information [Edit](#)

Username: Gbrooks Marital status: Married
First name: Garth
Last name: Brooks

- b. Once you've verified that all the information is correct, click Submit at the **bottom of the screen.**

10. You will be brought to a confirmation screen stating that you've completed the enrollment process. You can click "GO TO PLAN". You will now be able to see the Participant Web Portal with your information. You may have issues loading the My Dashboard screen until you have funds invested, as that is all the dashboard shows. However, you can view the other tabs and review your personal information by clicking the gear icon in the top right.

11. **The next time you log into the portal**, it will ask you where you want a One-Time PIN sent to. Select the method and enter the PIN that it sends you. You can choose to remember your device or not. If you select to remember the device, it will last for 90 days before it requires another One-Time PIN.

If you have any questions or concerns, please contact Juanita Rex at jrex@bicfoundation.org or 717-796-4788 ext. 5427. There is also a video resource that goes step-by-step through the enrollment process of existing participants located at <https://bicfoundation.org/bic-retirement-plan/>