



Instructions for Participant Enrollment

1. Go to <https://www.retirementaccountlogin.com/bic403b/>
 - a. Your Username is your entire Social Security Number (SSN) without any dashes
 - b. Your temporary Password is the last four digits of your SSN
 - c. Be sure that the option below the password is set to "Participant"
2. It will take you to a Password Change screen. You must create a new username and password. Click Submit when finished and click Continue on the User ID/Password Change pop-up screen. Then, in the top right corner of the screen, click the box with the right arrow to log out of the system.
3. Log into the portal with your new credentials.
4. It should take you to an enrollment screen with three tabs: *Your Personal Information, Email, and Security Question*. Use the expand arrows to see the other sections. Complete the required fields. You can also select to **receive your investment statements electronically**.
5. On the next screen, you'll need to enter your Beneficiary Designations. 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 enter any contingent beneficiaries below.
 - b. Click Next when ready to move on
6. The Contribution screen lets you review and/or change your Pre-Tax Elective Salary Deferrals. These are contributions that you have withheld from your paycheck. If you want to keep your current deferral amount/percentage, choose "Change" and re-enter your current deferral. After clicking Next, you will receive a notification that the new contribution amount requested is the same as the current contribution amount, click OK. **If you are not currently employed by a BIC Organization, make sure you select to have \$-0- or 0% taken from your paycheck.**
7. The Select Investments screen allows you to review and/or change your Investment Elections either by all sources or by individual sources, i.e. Employer Nonelective, Employer Matching, Employee Contributions, and Rollover. If you want to keep your current investment elections, you will need to re-enter them in the "New Elections" column. Most people will click All Sources and then re-enter their current election in the New Elections column. Click Next when complete.
8. On the Confirm & Submit screen, please verify that all the information is correct. If you needed to complete the Beneficiary Designation or Change Form, you can upload the completed version in the "Attachments" section and click the top Submit button. Once you've reviewed all the information on the screen, click Submit at the bottom of the screen.
9. Then click "GO TO PLAN". You will now be able to see the Participant Web Portal with all of your information.