

Benefits:

Illinois Secure Choice is a transparent, convenient, and voluntary way for Illinoisans to save for retirement.

Your employer has registered with the Illinois Secure Choice program. You are invited to set up your account or opt out at this time.

Illinois Secure Choice is a program that allows you to automatically save for retirement through payroll deductions at work. Amounts you save in this account are always your money. Your account is in your control and goes with you from job to job. Every little bit you save now can potentially make a difference in retirement.

30 Days to Decide:

Option One:

Start saving

- Set up your account now
 - Establish online access and update your savings choices
- Set up your account later
 - Your savings will start automatically based on the standard savings choices

OR

Option Two:


Opt out


- Opt out of participating to avoid saving through payroll deductions
 - You can opt back in
- Consider smaller contribution rates
 - A great alternative to opting out entirely


Decide online at saver.ilsecurechoice.com, by phone at 855-650-6914, or by filling out a form.

Standard Savings Choices:

30 days after receiving the invitation, **you will be automatically enrolled in the program** and start saving part of each paycheck into your own Roth Individual Retirement Account (IRA) (unless you opt out within the 30 day window).

 **5% of your gross pay** (wages before taxes and other deductions) will be contributed to your Roth IRA.

 **Your account will be a Roth IRA.** Contributions into a Roth IRA are made after-tax and not taxable when you remove them from your account. Any earnings on those contributions could be tax free if you meet certain IRS criteria.

 **The only administrative charge for Illinois Secure Choice** is in the form of an annual asset-based fee of approximately .75%, which means **you will pay approximately \$0.75 per year for every \$100 in your account.** You will not get a bill. This cost is automatically taken out of your Illinois Secure Choice balance on a regular basis to help pay for the administration of the program.

Set Up Your Account:

- Verify your contact information
- Accept the account documents
- Add beneficiaries (who will inherit your Roth IRA in the event of your death)
- You can also:
 - Change your contribution rate
 - **minimum = 1%, maximum = 100% up to IRS limits for Roth IRAs**
 - Change your investment choices. Available options include:
 - Illinois Secure Choice Capital Preservation Fund: 100% invested in the State Street Institutional Liquid Reserves Fund (Ticker: SSHXX)
 - Illinois Secure Choice Target Date Retirement Funds: 100% invested in the BlackRock LifePath Index Target Date Retirement Funds. Choose your fund based on your target retirement date.
 - Illinois Secure Choice Growth Fund: 100% invested in the Schwab S&P 500 Index Fund (Ticker: SWPPX)
 - Illinois Secure Choice Conservative Fund: 100% invested in the Schwab U.S. Aggregate Bond Index Fund (Ticker: SWAGX)

*The default investment is the Illinois Secure Choice Target Date Retirement Fund

Learn more about Illinois Secure Choice at saver.ilsecurechoice.com.

The Illinois Secure Choice Savings Program ("IL Secure Choice") is overseen by the Illinois Secure Choice Savings Board ("Board"). Ascensus College Savings Recordkeeping Services, LLC ("ACSR") is the program administrator. ACSR and its affiliates are responsible for day-to-day program operations. Participants saving through IL Secure Choice beneficially own and have control over their Roth IRAs, as provided in the program offering set out at saver.ilsecurechoice.com.


IL Secure Choice's Portfolios offer investment options selected by the Board. For more information on IL Secure Choice's Portfolios go to saver.ilsecurechoice.com. Account balances in IL Secure Choice will vary with market conditions and are not guaranteed or insured by the Board, the State of Illinois, the Federal Deposit Insurance Corporation (FDIC) or any other organization.

IL Secure Choice is a completely voluntary retirement program. Saving through a Roth IRA will not be appropriate for all individuals. Employer facilitation of IL Secure Choice should not be considered an endorsement or recommendation by your employer of IL Secure Choice, Roth IRAs, or these investments. Roth IRAs are not exclusive to IL Secure Choice and can be obtained outside of the program and contributed to outside of payroll deduction. Contributing to an IL Secure Choice Roth IRA through payroll deduction offers some tax benefits and consequences. You should consult your tax or financial advisor if you have questions related to taxes or investments.



EMPLOYEE OPT OUT FORM

Illinois Secure Choice is a completely voluntary program. You can opt out at any time online, by phone, or by completing this form. If you do not opt out your employer will send payroll contributions to your Illinois Secure Choice account. Amounts you save in this account are always your money. Your account is in your control and goes with you from job to job in accordance with the Illinois Secure Choice Program terms. Every little bit you save now can potentially make a difference in retirement. To opt out of payroll contributions to Illinois Secure Choice for more than one employer you must submit a separate form for each employer.

<p>Completed forms should be mailed back to Illinois Secure Choice.</p>	<p>Illinois Secure Choice PO Box 56000 Boston, MA 02205-6000</p>	<p>Overnight Address: Illinois Secure Choice 95 Wells Avenue, Suite 155 Newton, MA 02459</p>
<p>You may also opt out online or by phone.</p>	<p>855-650-6914 8 a.m. to 8 p.m. CT, Monday through Friday</p>	<p> saver.ilsecurechoice.com</p>

1. EMPLOYEE INFORMATION (All fields required)

To verify your information, please provide either the last four digits of your Social Security Number/Taxpayer Identification Number, or your access code and date of birth. The access code can be found in the email or letter you received from Illinois Secure Choice.

Legal Name (First)

(M.I.)

Legal Name (Last)

Address

City

State

Zip Code

Telephone Number (In case we have a question)

Last Four Digits of Social Security Number or Taxpayer Identification Number

Access Code

Birth Date (mm/dd/yyyy)

2. OPT OUT REASON

- I don't qualify for a Roth IRA due to my income
- I would prefer a Traditional IRA
- I have my own retirement plan
- I can't afford to save at this time

- I don't trust the financial markets
- I'm not satisfied with the investment options
- I'm not interested in contributing through this employer
- Other

3. EMPLOYER INFORMATION

Employer Name

4. SIGNATURE

I do not wish to participate in the Illinois Secure Choice Program at this time. I understand that I can change my mind at any time and begin participating in Illinois Secure Choice at a later date, subject to and in accordance with the terms of the Illinois Secure Choice Program. If I decide to opt back in, I can contact Illinois Secure Choice.

Signature of Employee

Date (mm/dd/yyyy)

IRA ACCOUNT MAINTENANCE FORM

Complete this form to change your name, permanent and/or mailing address, phone number, email address, contribution rate, annual increase, or bank information. You may also update this information online by logging into your account at saver.ilsecurechoice.com.

If you are changing your legal name, your signature with your old name and your signature with your new name are required to be Medallion Signature Guaranteed in Section 3 by an authorized officer of a bank, broker, or other qualified financial institution. In place of a Medallion Signature Guarantee, you have the option to submit a signed letter of instruction with supporting legal documentation (i.e. marriage certificate, court order, divorce documentation) for this change.

The updates/changes on this form override all previous elections for this IRA. Contact the Client Service team if you need assistance completing this form.

Completed forms should be mailed to:	Illinois Secure Choice PO Box 56000 Boston, MA 02205-6000	Overnight Address:	Illinois Secure Choice 95 Wells Avenue, Suite 155 Newton, MA 02459
	855-650-6914 8 a.m. to 8 p.m. CT, Monday through Friday		saver.ilsecurechoice.com

1. IRA OWNER INFORMATION *(All fields required)*

If you are updating your information, enter the information that is currently on file in this section and the new information in Section 3.

Account Number

IRA Owner Legal Name *(First)* *(If you are changing your name, enter the name you have on file in this section.)* *(M.I.)*

IRA Owner Legal Name *(Last)*

 - -

Telephone Number *(In case we have a question about your Account. If you are updating your phone number, enter the number you have on file in this section and the new number in Section 3.)*

 -

Employer Name *(If you contribute through more than one employer and want to change your contribution rate or automatic annual increase election, you must submit a separate form for each employer.)*

2. ACCOUNT UPDATES OR CHANGES

Check the box(es) to indicate which section(s) you plan to update or change.

- IRA Owner Information** – Section 3
- Bank Information** – Section 4
- Contribution Rate** – Section 5
- Automatic Annual Increase** – Section 6

3 UPDATE IRA OWNER INFORMATION

If you are changing your name and/or contact information, provide the new information exactly as you would like it to appear on your Illinois Secure Choice IRA.

If you are changing your name, you must also provide a Medallion Signature Guarantee below or legal document(s) verifying the name change.

IRA Owner Legal Name (First) (M.I.)

IRA Owner Legal Name (Last)

Email Address

Physical Address (We cannot accept a PO Box)

City State Zip Code

Mailing Address if different from above (This address will be used as the address of record and for all mailings)

City State Zip Code

Telephone Number

Medallion Signature Guarantee — REQUIRED FOR NAME CHANGES TO THE ACCOUNT OWNER OF AN EXISTING ACCOUNT ONLY

- You must provide the following information as underwritten certification that the new signature is genuine.
- You can obtain a Medallion Signature Guarantee from an authorized officer of a bank, broker, or other qualified financial institution. A notary public cannot provide a Medallion Signature Guarantee, nor can you guarantee your own signature.
- **Do not sign below until you are in the presence of the authorized officer providing the signature guarantee.**

By signing here I certify that the information provided herein is true and complete in all respects.

Former Signature of Account Owner (For name change only)

Current Signature of Account Owner

Signature of Guarantor

Authorized Officer to Place Stamp Here

Title

Name of Institution

Date (mm/dd/yyyy)

4. UPDATE BANK INFORMATION

Important: By signing this form, you agree and confirm that your ACH transaction will not involve the branches or offices of a bank or other financial services company located outside the territorial jurisdiction of the United States.

Add Delete Bank Information Indicated Below Delete All Current Bank Information and Add New Bank Information Below

Financial Organization Name

Financial Organization Routing Number

Financial Organization Account Number

ACCOUNT TYPE (Select one)

Checking Savings

Note: The routing number is usually located on the bottom left corner of your checks. You can also ask your financial organization for the routing number.

Add Delete Bank Information Indicated Below Delete All Current Bank Information and Add New Bank Information Below

Name

Financial Organization Routing Number

Financial Organization Account Number

ACCOUNT TYPE (Select one)

Checking Savings

Note: The routing number is usually located on the bottom left corner of your checks. You can also ask your financial organization for the routing number.

5. UPDATE CONTRIBUTION RATE

If you wish to change your contribution rate, enter the percentage of your pay check you wish to contribute as a whole number. **Note:** Your contributions to all of your Roth IRA are limited to \$5,500 (\$6,500 if 50 or older) for 2018 depending on your income. See IRS Publication 590A for more information.

New Contribution Rate %

6. AUTOMATIC ANNUAL INCREASE

Contributions for accounts open at least 180 days will automatically increase by 1% on January 1 of each year, with the first increase scheduled for January 1, 2019.

I wish to have my contribution rate automatically increased by 1% each year until it reaches 10%.

I DO NOT wish to have my contribution rate automatically increased each year.

7. SIGNATURE

I certify that I am the account owner and verify the information above is accurate. I assume responsibility for any consequences that may result from these changes and I agree that Illinois Secure Choice, the custodian, or the program administrator are not responsible for any consequences that may arise from executing the changes outlined in this form.

Signature of IRA Owner

Date (mm/dd/yyyy)