



JULY

It's **your** future.

QuickStart Enrollment Guide

[Access Your Account](#) | [Get Started](#) | [Simple Guidelines for Participating](#)

# Enrolling in Your Plan is Easy!

Complete the following steps to begin saving for retirement. Contact JULY Participant Services at 888.333.5859, option 1 from 7:00 a.m. to 5:30 p.m. CT from Monday to Friday if you have questions.

## Step 1 Access Your Account Online

Access your account online for the first time. Go to [www.julyservices.com](http://www.julyservices.com).

The screenshot shows the JULY website's login page. At the top, there is a navigation bar with links for 'Start Your Plan', 'For Employees', 'Contact', and 'Login'. Below this is a secondary menu with 'How It Works', 'Clear Pricing', 'Your JULY Team', 'Insights', and 'Partners'. A dropdown menu is open under 'Login', showing 'Participants', 'Employers', and 'Advisors'. An orange arrow points to the 'Participants' link. Below the navigation is a large orange heading 'Your Success Starts Here' with an orange magnifying glass icon pointing to it. To the left of the login form are two buttons: 'Enroll Now' (orange) and 'Contact Support' (blue). The login form itself has a language selector 'English | Español', a text input field containing 'Jane Valdez', a password input field with dots, and an orange 'Login' button. Below the form are links for 'Forgot UserID/Password?' and 'Security Information'. A green 'QuickTip' box on the right contains the text: 'Don't delay your enrollment! Every pay period counts when saving for the future.'

Follow these steps the first time you access your account:

1. Click on **Participants** from **Login** located on the top menu bar of the JULY home page.
2. Click **Enroll Now** located to left of the **Login** button.
3. Enter Plan Password: **70006**
4. Enter your Social Security number.

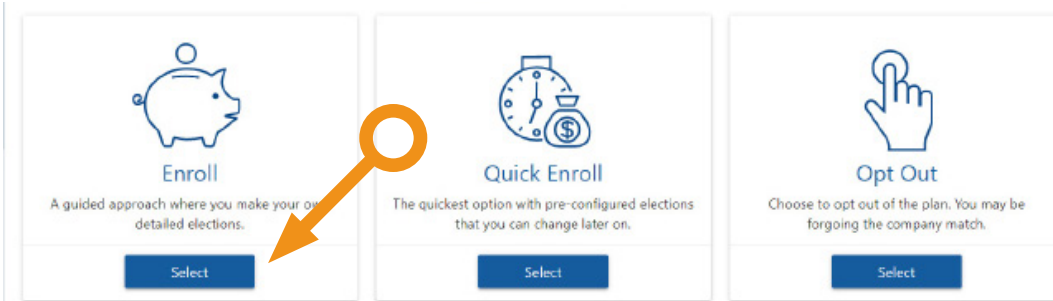
## Step 2 Register & Enter Personal Info

After you log in and enter your account for the first time, you will be asked to select a **User Name** and **Password** as well as enter your personal information. Simply follow the prompts to add your contact information. Following this step, to ensure your account is secure, you will select an additional security measure for logging in (choose between a text message, voice call, email or Google Authenticator).

**QuickTip**  
Be sure to enter a personal email address so you have easy access to your account - even when your employment ends.

## Step 3 Select a Method to Enroll

Some plans may offer a **Quick Enroll** option, and all plans allow you to easily **Enroll** with guided prompts, as well as to **Opt Out** of participating in the plan.



## Step 4 Elect Your Contribution Rate

In this step you will select the dollar amount or percentage of pay you would like to contribute to the plan each pay period. In addition, you have access to a calculator to explore the impact of different contribution amounts on your paycheck as well as projected savings. Once you elect your contribution rate, affirm that you agree to the contribution elections.

The screenshot shows a multi-step process: Enroll, Contribute, Invest, Finalize, and Submit. The 'Contribute' step is active. The form is titled 'Select Contribution Rate' and includes a 'Reset Data' button. It is divided into two main sections: 'MAKE YOUR ELECTIONS' and 'YOUR PAYCHECK'.

**MAKE YOUR ELECTIONS**

Election Type:  Percent of Salary  Per Pay Period Amount

Pretax Contribution:  4% \$83

Roth Contribution:  0% \$0

Total: 4% \$83

Consider contributing at least 5% so you get the full matching contribution.

View Company Match | How Much is Enough? | Pretax or Roth?

Annual Compensation: \$50,000 | Your Pay Frequency: Semi-Monthly

**YOUR PAYCHECK**

Paycheck | Savings | Projections

Filing Status: Married filing jointly | # of Dependents: 2

	Without 401(k)	With 401(k)
Gross Pay	\$2,083	\$2,083
401(k) Contribution	(\$0)	(\$83)
Other Deductions	(\$5,000)	(\$5,000)
Estimated Taxes	(\$-223)	(\$-223)
Take-Home Pay	\$-2,694	\$-2,777
Change in Take-Home Pay		(\$83)

Customize

### QuickTip

Experts recommend saving at least 10% of your income for retirement. If your company matches your contributions, you should, at the very least, save up to the match cap.

## Step 5 Choose Your Investments

In this step you can choose from the investments available to you within your plan. Your plan may offer a risk-based or an age-based model. For basic assistance in selecting funds from your plan's core line-up, you can take the **Investor Profile Questionnaire**. If you do not make an investment selection, you will be invested in your plan's default investment strategy.

The screenshot displays the 'Investor Profile Questionnaire' interface. It includes a title, a brief instruction about risk tolerance, and a question: 'QUESTION 1: What is your goal for your 401(k) plan?'. The options are: 'To not lose money', 'Cautious growth', 'Moderate growth', 'Substantial growth' (selected), and 'Agressive growth'. Below the question is a navigation bar with numbers 1 through 7. To the right, a 'YOUR RISK SCORE' section shows a gauge with a needle pointing to 83, with a legend for Conservative, Moderate Conservative, Moderate, and Moderate Aggressive.

### QuickTip

The Learning Library contains videos to understand the importance of plan participation, help you determine how much to save, as well as information on choosing investments. Check it out!

## Step 6 Final Elections

Here you may designate your plan account beneficiaries, create future automatic rebalance elections and/or start the process to consolidate your other 401(k) or IRA accounts.

- A **beneficiary** is the person or people named to receive your account balance upon your death. Please take note of the special requirements if you are married and electing a non-spousal primary beneficiary.
- An **Automatic Investment Rebalance** election means the asset allocation percentages you elected will be periodically realigned with your original plan, accommodating for ever changing market conditions.
- An **Automatic Contribution Increase** election allows you to easily increase your savings rate annually, without having to remember to take this important savings step.

## Step 7 Submit Enrollment

In this final step will review all of your selections made in the previous steps. You can edit any of your previous entries, if necessary, prior to finishing the enrollment process. After clicking **Submit**, you will receive a confirmation text and email.

### QuickTip

Review your contribution rate, investment selection and your beneficiaries at least annually to make sure all are in line with your goals and intentions.

## Need Help?

**Participant Services - 888.333.6315**

The Participant Services team is available to assist you Monday – Friday, from 7:00 a.m. – 6:30 p.m. CST.