

# OUR NEW ONLINE ENROLLMENT EXPERIENCE GUIDE



MVP's new Online Enrollment is designed to be simple and friendly making enrollment easy for you! This guide will walk you through how to register your account, create security credentials, and follow 6 easy steps to enroll so you can control your retirement future!

If you feel confident about the process, then here is a quick summary of the steps required. Feel free to get started!

## **1. Register Your Account**

- Go to [www.mvp401k.com](http://www.mvp401k.com) and click Login at the upper right and then Participant Login.
- Click Register to access your account.
- Follow the instructions to verify your identity
- Create your User ID and Password
- Select the security questions and assign the answers

## **2. Provide your personal email address and set-up two-step verification**

- Provide your personal email address for future notifications
- Select your two-step verification method

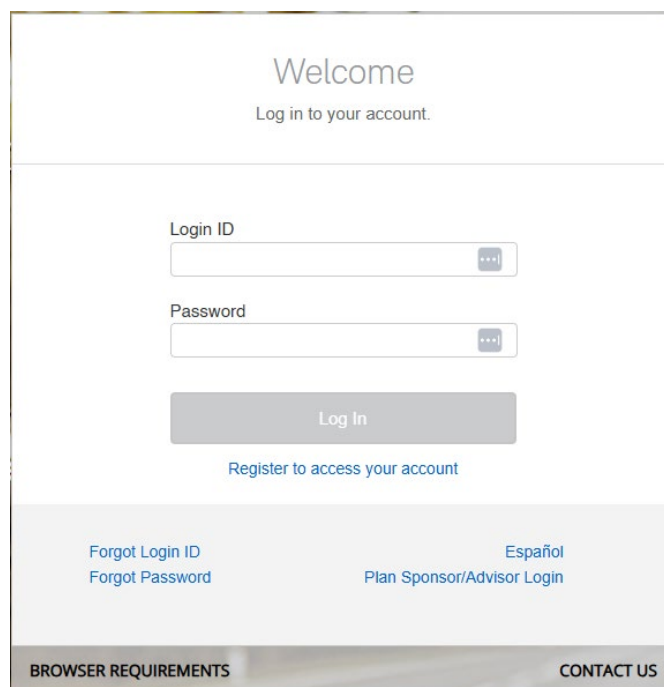
## **3. Online Enrollment - 6 simple steps!**

- 1) About you - verify the information we have in our system about you.
- 2) Plan Information - read and download important plan documents and information
- 3) Contributions - set the amount you want to contribute
- 4) Investments - determine how you want your money invested
- 5) Review - review and change anything you entered and then proceed
- 6) Finished - you're done! Congratulations!

If you would like a step-by-step look at the process, then the rest of this guide is for you! Follow the detailed instructions starting on the next page and let us know if you have any questions. Call us at (919) 465-2220. Thanks!

## Section 1: Register Your Account (this is the starting point to “claim” your account)

1. You will need:
  - a. Your Social Security Number
  - b. Access to your phone or email to receive a security code.
2. Go to [www.mvp401k.com](http://www.mvp401k.com) and select **Login** from the upper top corner of the screen. Select **Participant Login**.
3. Click on the link **Register to access your account**.



The screenshot shows the MVP login interface. At the top, it says "Welcome" and "Log in to your account." Below this are two input fields: "Login ID" and "Password", each with a "Show/Hide" icon (three dots). A "Log In" button is positioned below the password field. Underneath the button is a link that says "Register to access your account". At the bottom of the form, there are links for "Forgot Login ID", "Forgot Password", "Español", and "Plan Sponsor/Advisor Login". The footer contains "BROWSER REQUIREMENTS" and "CONTACT US".

## Identification (this is to verify you are you so that no one else can register your account)

1. You will need to complete as much information as possible.
2. **Required** fields are SSN, Birth Date, Email Address, and Mobile Phone Number.
3. Recommended fields are First Name, Last Name, Home Phone Number, and 2<sup>nd</sup> Email Address
4. You must match at least 4 of these data points including SSN and Email Address OR Mobile Phone Number PLUS 2 additional data points. If you cannot get at least 4 of these data points to match, please stop and call MVP at (919) 465-2220 so that we can assist you.
5. Note that none of the information you are entering will be added to our system at this time. These data points are simply to verify your identity.
6. Once completed click **Continue**

**Note:** Email address or mobile phone number is REQUIRED.

Be prepared to check your email or phone for a 6-digit code during the verification step. The code typically goes to the email or phone in your employer's records.

### Tell us about yourself

First, we need some information about you. Fill out as much as you can to help us find or create your account.

#### Personal Information

Help us identify you. Use your legal name, not a nickname.

First Name

Last Name

Social Security Number

Confirm Social Security Number

Date of Birth (mm/dd/yyyy)

#### Contact Information

Provide as many contact methods as possible to help us verify your identity.

Work Phone

Personal Phone

Work Email

Personal Email

#### Plan Information

Enter this information if your employer has provided it to you.

Plan ID

Plan Passcode

Employee ID

## Verify Your Identity

1. After submitting your Identification, you should receive a security code via email or text message. This code will go to any email or mobile number you entered in the prior step.
2. Enter the security code and then click **Verify**.

Note: It may take a few minutes for the code to arrive. If you do not receive a code, then select the option to **Send a new code** or click **Help** (in the upper right corner) to contact MVP.

### Confirm it's you

Check your email or phone for a 6-digit verification code. The code typically goes to the email or phone in your employer's records. It will expire in 5 minutes.

Enter Verification Code

Didn't receive? Send a [new code](#) or [contact us](#) for help.

## Create login credentials and security questions (this secures your account)

1. Follow the instructions to create a Login ID, Password, and security questions. Be certain to keep your Login ID, Password, and answers to your security questions private and available to you for accessing your account in the future.
2. Click **Save**.

Welcome, Jennifer

You're almost done. Set up your login information to finish registering.

### Login and Password

Create login credentials for your account.

Login ID

- Minimum length is 8 characters
- Maximum length is 20 characters
- Cannot contain 9 digits in a row, such as 852147369 or 245-97-1243
- Cannot contain spaces

Password

- Minimum length is 8 characters
- Maximum length is 20 characters
- Must have at least 1 digit (0-9)
- Must have at least 1 uppercase letter
- Must have at least 1 lowercase letter
- Must have at least 1 of the following special characters: ! @ # \$ % ^ \* +
- Cannot contain 9 digits in a row, such as 852147369 or 245-97-1243
- Cannot contain spaces or special characters not listed above
- Cannot match your Login ID

Confirm Password

### Security Questions

Set up three questions to help us identify you in the future.

Security Question 1

Select security question ▼

Security Answer 1

Security Question 2

Select security question ▼

Security Answer 2

Security Question 3

Select security question ▼

Security Answer 3

Cancel

Save

## Finish Registration

If registration is successful, you will see the message below. Click **Continue to account** to log in and complete the remainder of the account setup.

Great! Now let's get you to your account

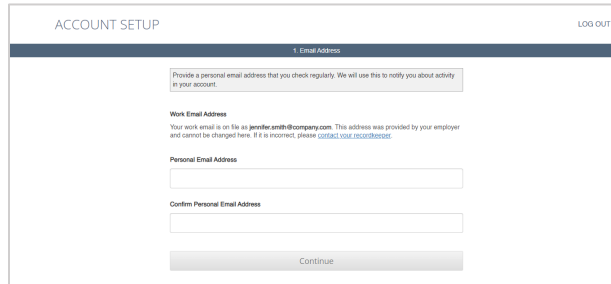
Now that you've registered, it's time to view your retirement plan.

I'm done

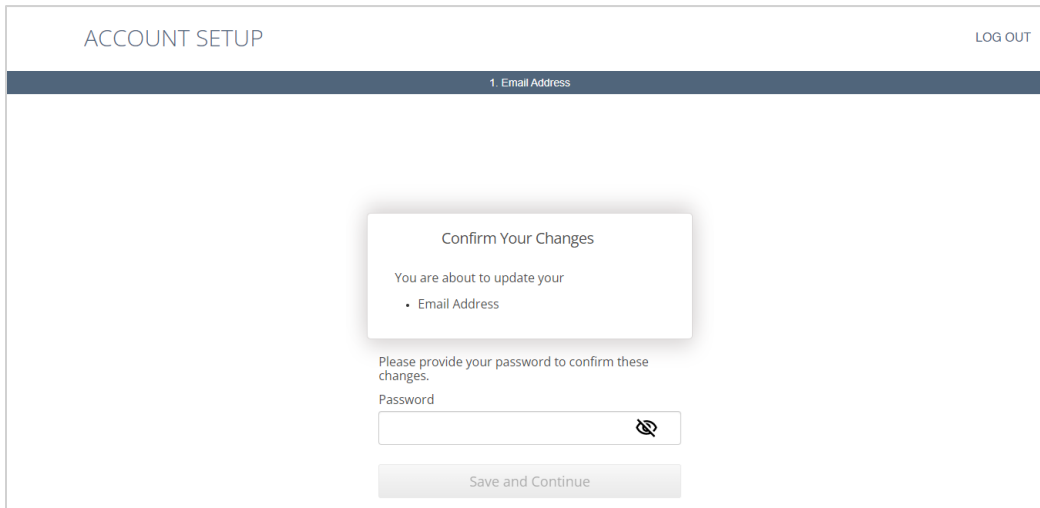
Continue to account

## Section 2: Provide Your Personal Email Address & Setup Two-Step Verification

1. You will be asked to provide a personal email address that will be added to our system. This email address will be used to send security alerts and other notifications, like transaction confirmations.



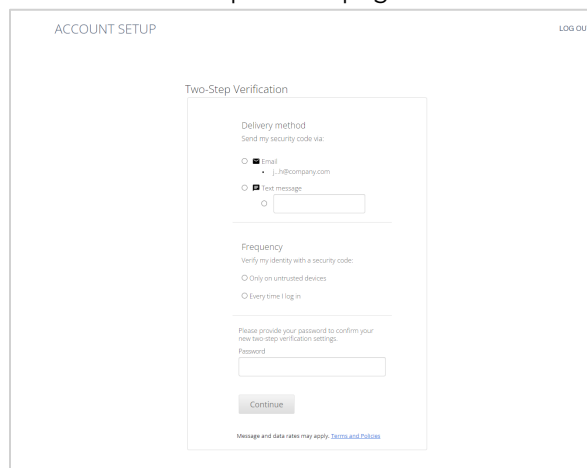
2. For security purposes, you will be prompted to enter your Password to confirm your personal email address. After entering your Password, click **Save and Continue**.



### Set up two-step verification (this is an EXTRA layer of security!)

You will be asked to set up two-step verification. This is a second login step that helps verify your identity when accessing your account. It does require a one-time security code that will be delivered to you via text or email, depending upon which method you choose.

1. Select the Delivery Method and Frequency you prefer and click **Continue**. \*\*Note - You will need to enter your updated password created on the previous pages.



2. Enter the security code received and click **Continue**.

### Two-Step Verification

Enter your security code

A security code has been sent to the email address or phone number that you set up for two-step verification. The code will expire in 5 minutes.

Enter Verification Code

[Need help getting code?](#)

Continue

You have Registered your account and protected it with two layers of security! Congratulations! You are now at the "Start Page" for Online Enrollment.

## Section 3: Online Enrollment in 6 Simple Steps!


**Start Page** - Welcome to the enrollment process! This page will answer common questions about retirement plans and tell you what to expect. To get started, simply click "Enroll Now". You may pause at any point during the enrollment process and pick back up later. However, this process is designed to take minimal time to enroll in your retirement plan and control your retirement future!

Hi, Jennifer!  
Let's start saving for your future.

Enroll now


We'll keep it simple

Confirm your information




Keep your money secure by providing your preferred contact information and preferences.

Decide how much to save




Set your contribution amount so it meets your goals and your budget.


Choose investments




Go with your plan's suggestion (if available) or fine tune your investments your way.

Common questions

Why should I enroll? 

How does a retirement plan work? 

Can I change my mind after enrolling? 

Ready to get started?

Enroll now

## Step 1 - About You


Review and update contact information and delivery preferences. You can review your personal information and edit phone numbers and personal email addresses. Once confirmed, select "This information is correct". If the information provided is not correct, contact your Human Resources Department to update the information on file.

About youPlan informationContributionsInvestmentsReviewFinished

1 of 2

### First, your information

Check your information below and make sure it's all correct.

 **Jennifer Smith**

Date of birth  
12/31/1979

Work email  
jennifer.smith@abccompany.com

To change something that cannot be edited on this page, contact us.

Contact information

Home phone  
(555) 123-4567

Mobile phone  
(987) 654-3210

Work phone

Personal email  
jsmith@email.com

Mailing address

Country  
United States

Address 1  
123 Main Street

City/APO/FPO/DPO  
Charlotte


Address 2

State/Province/Territory  
North Carolina

ZIP/Postal code  
28211



Cancel

This information is correct

 Why do you need my information?

We will use your contact information to send you account statements, plan updates, and alerts about changes to your account. We won't share your information or use it to send you spam.

You will also update your delivery preferences prior to moving forward. Once you have made your selections, click **Save and Continue** to go to the next screen.



ABC Company 401(k)

[Español](#) | [Contact Us](#) | [Log Out](#)

[About you](#)
[Plan information](#)
[Contributions](#)
[Investments](#)
[Review](#)
[Finished](#)


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## Enroll in paperless delivery

Enroll in paperless delivery to get your statements and other communications electronically instead of by mail.

| Notification type      | Go paperless?                                   |
|------------------------|---|
| Regulatory Disclosures | <input checked="" type="checkbox"/> Paperless ⓘ |
| Transaction Notices    | <input type="checkbox"/> Paperless              |
| Account Preferences    | <input checked="" type="checkbox"/> Paperless   |
| Security Notifications | <input checked="" type="checkbox"/> Paperless ⓘ |
| Account Statements     | <input checked="" type="checkbox"/> Paperless   |

[Cancel](#)
[Back](#)
[Save and continue](#)



### How paperless delivery works

If you go paperless, you'll receive emails when statements are available or there is important activity in your account. You'll be able to view your documents or get more information by logging in online.

You can always change your preferences after enrolling.

## Step 2 - Plan Information

Review & accept any electronic plan documents required to be provided during enrollment. This may include:

- Summary Plan Description
- QDIA Notice
- Auto-Enrollment Notice (if applicable)
- Safe Harbor Notice (if applicable)
- Required Investment Disclosures (if applicable)

You can download these to keep during the enrollment process. These documents will always be available on the website for you to review at any point. Once you are ready to move forward, click **Continue**.

|                           |                                  |                               |                             |                        |                          |
|---------------------------|----------------------------------|-------------------------------|-----------------------------|------------------------|--------------------------|
| <a href="#">About you</a> | <a href="#">Plan information</a> | <a href="#">Contributions</a> | <a href="#">Investments</a> | <a href="#">Review</a> | <a href="#">Finished</a> |
|---------------------------|----------------------------------|-------------------------------|-----------------------------|------------------------|--------------------------|

## Review your plan information

Learn about your retirement plan's features, investments, and fees.

### Plan documents

| Document Name                 | Description   | Date       | Link                     |
|-------------------------------|---|------------|--------------------------|
| Summary Plan Description 2024 | A Summary Plan Description is a detailed guide to the benefits the plan provides and how the plan operates. It provides information such as when an employee can begin to participate in the plan and how to file a claim for benefits. | 10/07/2024 | <a href="#">Download</a> |
| Auto-Enrollment Notice        | An Auto Enrollment Notice provides details of how and when an eligible employee will become enrolled unless the employee elects otherwise.  | 11/15/2024 | <a href="#">Download</a> |

### Money market deposit account disclosure

Your plan offers Schab Bank Savings, a money market deposit account, as one of your investment options. The disclosure below contains important information about the benefits and risks associated with this option.



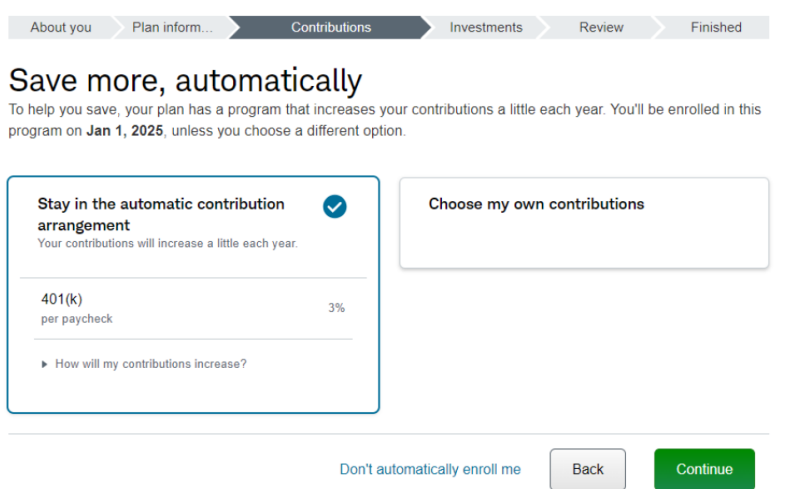
## Step 3 - Contributions

You will update deferral elections. *If your plan does not have an automatic contribution arrangement (auto-enrollment), skip to page 11 where you read "Change Contributions" for instructions on updating your deferral election.* If the plan does have an automatic contribution arrangement, you will have 1 of 3 options:

1. Stay in auto-enrollment
2. Opt-out of auto-enrollment and select a different deferral election
3. Opt-out of auto-enrollment and reset deferral elections to zero

### Option 1 - Stay in the automatic contribution arrangement

If you want to stay auto-enrolled at the stated percent of your pay that will be withheld as an employee deferral, then click **Continue**.



About you > Plan inform... > **Contributions** > Investments > Review > Finished

### Save more, automatically

To help you save, your plan has a program that increases your contributions a little each year. You'll be enrolled in this program on **Jan 1, 2025**, unless you choose a different option.

**Stay in the automatic contribution arrangement** ✓  
 Your contributions will increase a little each year.

401(k)  
 per paycheck 3%

▶ How will my contributions increase?

Choose my own contributions

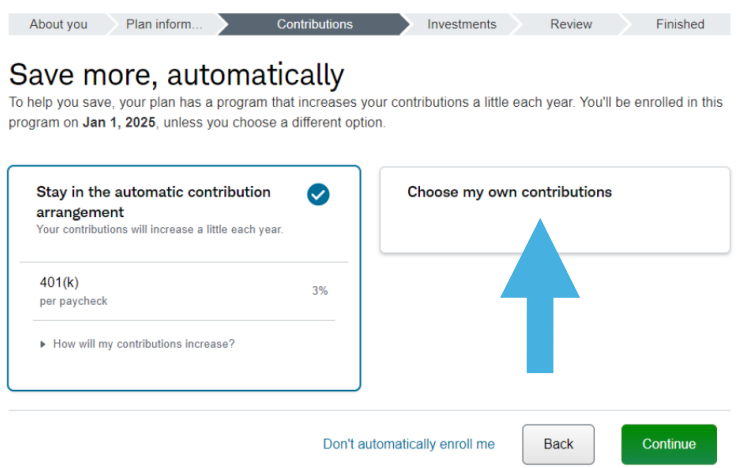
Don't automatically enroll me Back Continue

#### Did you know?

Contributing to a pretax retirement account lowers your taxable income for the current year, which can save you money now.

### Option 2 - Opt-out of auto-enrollment and select a different deferral election

You can select "Choose my own contribution" and click **Continue**. This will take you to the Change Contributions screen where you can select a different deferral rate.



About you > Plan inform... > **Contributions** > Investments > Review > Finished

### Save more, automatically

To help you save, your plan has a program that increases your contributions a little each year. You'll be enrolled in this program on **Jan 1, 2025**, unless you choose a different option.

**Stay in the automatic contribution arrangement** ✓  
 Your contributions will increase a little each year.

401(k)  
 per paycheck 3%

▶ How will my contributions increase?

Choose my own contributions

Don't automatically enroll me Back Continue

#### Did you know?

Contributing to a pretax retirement account lowers your taxable income for the current year, which can save you money now.

# Change Contributions

Update deferral elections on this screen. You may elect a dollar or percent (if allowed) to be withheld from your paycheck and you can also make a Roth election, if the plan allows. The annual IRS limits will be included on the right-hand side of the screen allowing you to determine your maximum deferral amount for the year.

About you
Plan information
Contributions
Review
Finished

### Change Contributions

Choose how much money you will contribute to your retirement account. Your employer will match your contributions up to 6%.

*i* Contribution limits are set by the IRS each year and can be different based on your age. [More information](#)
×

Reset

#### Contribution Limits

Contribution limits are set by the IRS each year. If you are age 50 or older, your limit is higher because you can make catch-up contributions. For 2024, the annual limits are as follows:

| Age | Limit |
|-----|-------|
| ... | ...   |

### Contribution Type

#### Employee Pretax

Does my catch-up need to be Roth? *i*

Set contribution rate by

☒ Percent
☐ Dollar

Savings Rate
per paycheck

6 %

Automatic Savings Increase *i*
☐ Activate Savings increases

#### Employee Roth

Set contribution rate by

☒ Percent
☐ Dollar

Savings Rate
per paycheck

0 %

|                          |            |
|--------------------------|------------|
| Deducted each paycheck   | \$184.62   |
| Estimated annual savings | \$4,800.00 |

Cancel

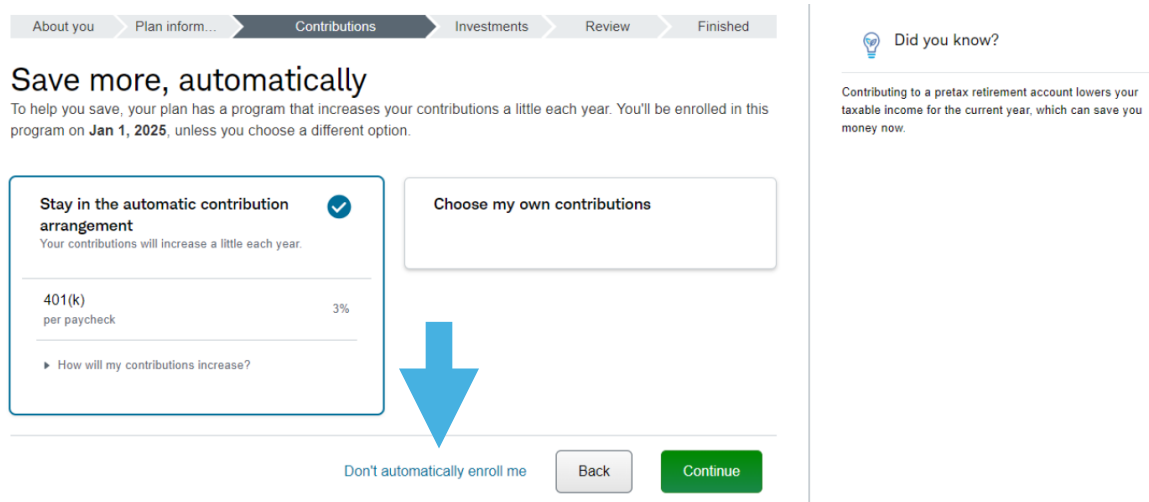
Back

Continue

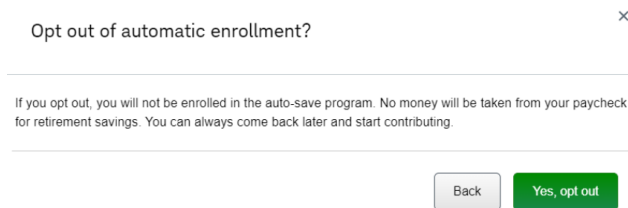
Once you have made your election, click **Continue**.

### Option 3 - Opt-out of auto-enrollment and reset deferral elections to zero

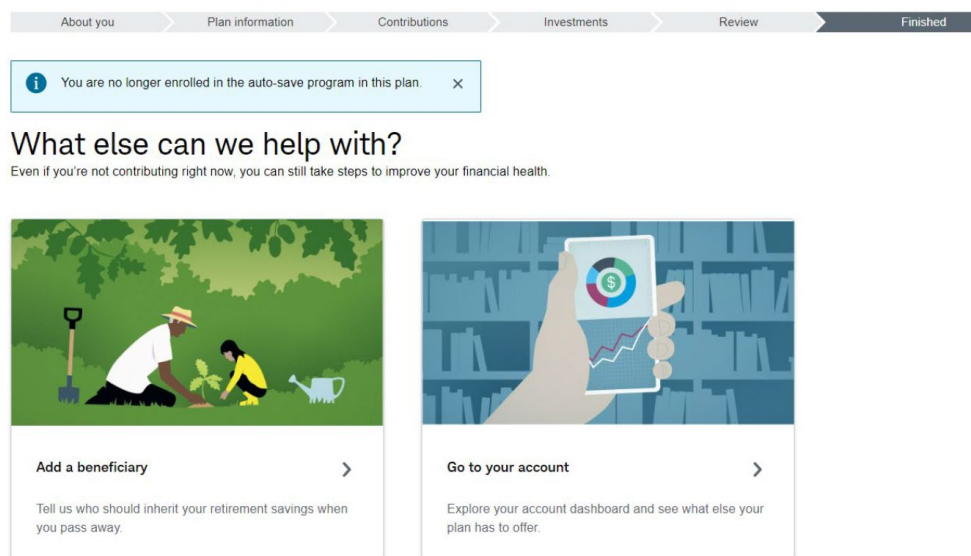
If you want to Opt-out of auto-enrollment and not contribute anything to the plan, then click **Don't automatically enroll me**.



You will receive a pop-up confirming your request to opt-out of auto-enrollment.



Because you have opted out of the plan, you will be taken to the final screen in online enrollment and can add beneficiary information, view your account or log out. You're done!



## Step 4 - Investments

You can stay in the Qualified Default Investment Alternative for the plan (Keep the assigned investments) or select your own (Choose my own investments).

About you

Plan information

Contributions

**Investments**

Review

Finished

### Decide how to invest

Your retirement plan is more than a savings account. It also gives you options for investing your money.

**Keep the assigned investments**  
Your plan may have chosen these for you  
  
Schwab Target 2050 100%

**Choose my own investments**

Cancel

Back

Continue

If you select "Choose my own investments", you will be taken to the investment election screen to select how you want your contributions invested.

About you

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Contributions

**Investments**

Review

Finished

Please note: Investments may have associated fees. For more information about the investments below, including fees and past performance, please visit [Investment Performance](#).


### Choose investments

Choose how your future contributions will be invested.

Reset

| Investment Name                | Ticker | Category                      | Links | New Election |
|--------------------------------|--------|-------------------------------|-------|--------------|
| DWS Alternative Asset Allocati | AAAAX  | World Allocation              |       | 20%          |
| Dreyfus Strategic Value A      | DAGVX  | Large Value                   |       | 0%           |
| Janus Enterprise               | JGRTX  | Mid-Cap Growth                |       | 0%           |
| Lord Abbett Mid-Cap Value - A  | LAVLX  | Mid-Cap Value                 |       | 0%           |
| BlackRock S&P 500 Stock Fund   | BSPAX  | Large Blend                   |       | 20%          |
| Metropolitan West Total Return | MWTRX  | Intermediate Core-Plus Bond   |       | 0%           |
| Oppenheimer Developing Markets | ODMAX  | Diversified Emerging Mkts     |       | 0%           |
| PIMCO Low Duration - Adm       | PLDAX  | Short-Term Bond               |       | 20%          |
| AF EuroPacific Growth - R3     | RERCX  | Foreign Large Growth          |       | 0%           |
| T. Rowe Price Balanced         | RPBAX  | Allocation--50% to 70% Equity |       | 0%           |
| American SMALLCAP World R3     | RSLCX  | World Small/Mid Stock         |       | 0%           |
| Royce Pennsylvania Mutual Svc  | RYPFX  | Small Blend                   |       | 0%           |
| RidgeWorth Mid Cap Value       | SMVTX  | Mid-Cap Value                 |       | 0%           |
| Schwab Value Advantage Money   | SWVXX  | Prime Money Market            |       | 0%           |
| T Rowe Price Growth Stock Adv  | TRSAX  | Large Growth                  |       | 0%           |

**New Mix**  
Your new mix will update as you add values in the table to the left..



40% remaining.  
Across 3 investments :  
DWS Alternative Asset Allocati 20%  
BlackRock S&P 500 Stock Fund 20%

Cancel

Back

Continue

Click **Continue** when finished.

# Step 5 - Review



Review what has been entered and make any changes. Once you agree, click **Enroll me**.

About you

Plan information

Contributions

Investments

Review

Finished

## You're almost done

Take a moment to review before you finish.

### Your information

Contact information

Name

Jennifer Smith

Address

123 Main Street Charlotte, NC 28211

Work Email

jennifer.smith@abccompany.com

Personal Email

jsmith@email.com

Work Phone

Mobile Phone

9876543210

Home Phone

5551234567

Update my information

Paperless delivery

Notification type

Go paperless?

Regulatory Disclosures

☒ Paperless ⓘ

Transaction Notices

☐ Paperless

Account Preferences

☒ Paperless

Security Notifications

☒ Paperless ⓘ

Account Statements

☐ Paperless

Update my preferences

### Your retirement strategy

Contributions

401(k)  
per paycheck

5.00%

Catch Up  
per paycheck

0.00%

Roth  
per paycheck

0.00%

Redo my contributions

Investments

Fund Name

Percent

Dreyfus Strategic Value A

25%

Janus Enterprise

25%

Lord Abbett Mid-Cap Value - A

20%

BlackRock S&P 500 Stock Fund

20%

Metropolitan West Total Return

5%

Redo my investments

Cancel

Enroll me

## Step 6 - Finished

Enrollment is complete! You can now update your beneficiary information and/or access your account.



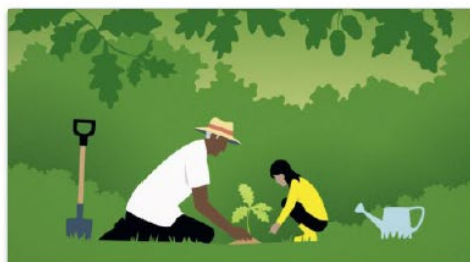
### Way to go, Jennifer!

You are now enrolled in your employer's retirement plan. That's an important step toward saving for your future.

 [View my enrollment summary](#)

### Take the next step

Keep improving your financial health with these next steps.



#### Add a beneficiary



Tell us who should inherit your retirement savings when you pass away.



#### Go to your account



Explore your account dashboard and see what else your plan has to offer.



If you need help or have questions, feel free to give us call (919) 465-2220