



Your company's retirement plan is one of the most important benefits available to you and preparing for retirement is one of the largest financial commitments you will make in your lifetime. Like it or not, most of the responsibility for building a comfortable retirement nest egg lies squarely on your shoulders so it's worth it to spend a few minutes reviewing your options before deciding whether to enroll now or wait until later.

Making the decision to contribute to your employer's plan is an important first step but there are some other

key decisions you'll need to make before you begin the enrollment process.

The TRG website (www.tsretirement.com/financialcalculators) offers some useful tools designed to help answer the most common questions posed by people like you who are interested in learning more about joining their company's retirement plan.

Should I start now or should I wait until I have more money to save?

The best time to start saving for retirement is now, regardless of your age. When you contribute to your retirement plan, your money gets invested and those investments earn money which in turn gets re-invested and before you know it, the magic of compounding takes over until one day, you look at your retirement account and wonder how you were able to accumulate so much money. To see the effect that waiting to save can have on your ability to retire, check out the calculator titled *When Should I Begin Saving For Retirement*.

I've decided to enroll in the plan – how much should I contribute?

There is no "one size fits all" answer to this question. For some, the simple answer is, as much as you can afford without creating undue hardship on your day-to-day living requirements. But for others with more savings flexibility, check out the link on the website to the calculator titled *How Much Will I Need to Save For Retirement*. Enter the requested information and view a detailed analysis of your recommended savings plan. If your budget doesn't allow the recommended amount, don't worry – just get started with whatever you can afford for now. The most important thing is getting started!

Should I make Pre-Tax or After-Tax (Roth) contributions?

Not all plans allow for after-tax (Roth) employee contributions but if your plan does, how do you know which option is best for you? As the name implies, pre-tax contributions are made before Federal or State income taxes are withheld and your investment earnings grow un-taxed as well. Taxes aren't paid until you begin taking distributions during retirement when presumably, you will be in a lower income tax bracket. Roth contributions, on the other hand, are made with money that has already been taxed but the good news is that you'll never pay income taxes on any part of your distributions, including the accumulated investment earnings. So which option is best for you? It all depends on what you think your tax rate will be in retirement relative to what it is today. Use the [Compare a Roth 401\(k\) to a Traditional 401\(k\)](#) calculator to help make your decision. **Note:** If your employer contributes to the plan on your behalf, those contributions are always made pre-tax.

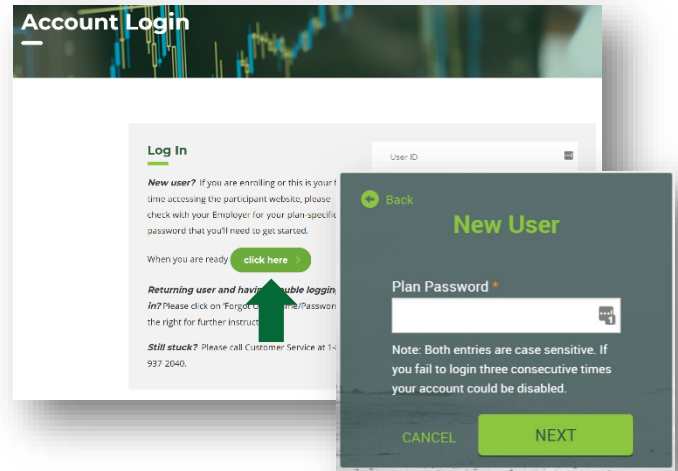
How should I Invest My Money?

Perhaps no other question is more perplexing for people looking to enroll in their company's retirement plan than this one and yet there is no perfect "one-size-fits-all" solution. Your plan, like most, offers a wide variety of individual investment options that will be attractive to the "do-it-yourselfers" who enjoy the process of building a well allocated investment portfolio or who might have access to the services of financial advisor. If you happen to be one of these people, then you may want to check out the financial calculator titled [How Should I Allocate my Assets?](#) and/or [What is My Risk Tolerance](#) for some investment allocation guidance. If, on the other hand, you would prefer to use a pre-packaged investment option, your plan offers a mix of already-allocated, "easy-button" solutions whether they be [Target Retirement Date Funds](#) and/or [Risk-Based Model Portfolios](#) to choose from. These investment choices require virtually no prior-investment experience. Check with your Plan's investment advisor for more details.

Online Enrollment Instructions

1. Go to www.tsretirement.com and click on the *Account Login* button.
 - Under "New User" select "Click Here" to begin your enrollment.
 - Enter the Plan-Specific Password (provided by your Employer).

DENTONB



Account Login

Log In

New user? If you are enrolling or this is your first time accessing the participant website, please check with your Employer for your plan specific password that you'll need to get started.

When you are ready [click here](#)

Returning user and having trouble logging in? Please click on "Forgot Username/Password" for the right for further instructions.

Still stuck? Please call Customer Service at 1-800-937-2040.

User ID

Back

New User

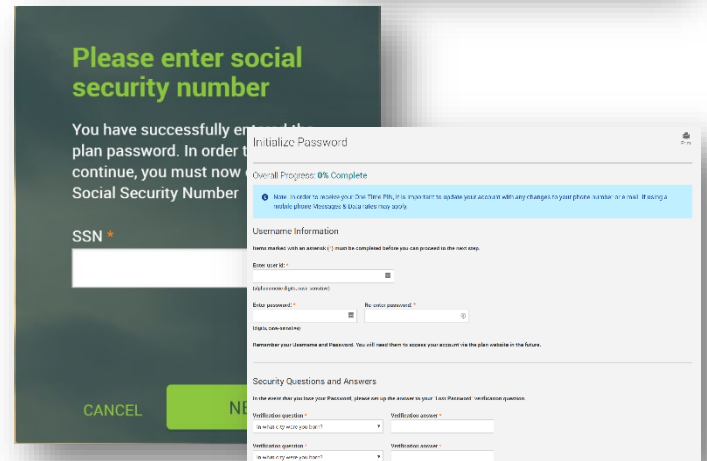
Plan Password *

Note: Both entries are case sensitive. If you fail to login three consecutive times your account could be disabled.

CANCEL NEXT

2. Next, enter your Social Security number, click Next and provide the requested personal information.

When you've completed this screen, continue with the enrollment process as follows.



Please enter social security number

You have successfully entered your plan password. In order to continue, you must now enter your Social Security Number

SSN *

Initialize Password

Overall Progress: 0% Complete

Note: In order to receive your "One Time PIN," it is important to update your account with any changes to your phone number or e-mail. If using a mobile phone, Messages & Us' may vary.

Username Information

Items marked with an asterisk (*) must be completed before you can proceed to the next step.

Enter email:

Enter username (first name, last name):

Enter password: *

Repeat password: *

Sign, last name:

Remember your Username and Password. You will need them to access your account on the plan website in the future.

Security Questions and Answers

In the event that you lose your Password, please set up the account to your Last Password - verification questions

Verification question: *

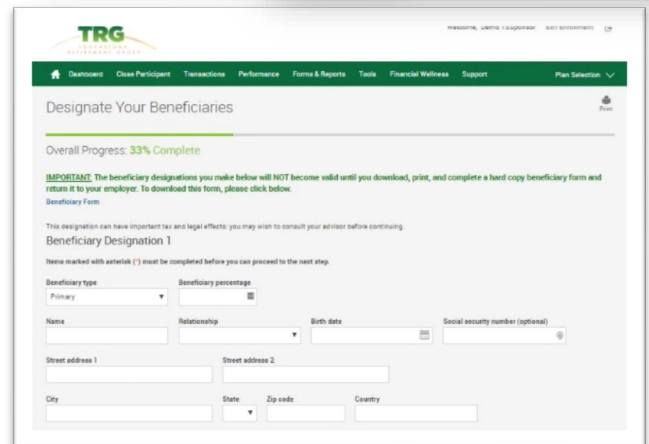
Verification answer: *

Verification question: *

Verification answer: *

CANCEL NEXT

3. Next, you can enter your beneficiary information. *However, please note that your plan requires that you download, complete and sign a paper beneficiary form (link provided) and return the completed form to your employer for their files.*



TRG TRICORP RETIREMENT TRUST

Designate Your Beneficiaries

Overall Progress: 33% Complete

IMPORTANT: The beneficiary designations you make below will NOT become valid until you download, print, and complete a hard copy beneficiary form and return it to your employer. To download this form, please click below.

Beneficiary Form

This designation can have important tax and legal effects; you may wish to consult your advisor before continuing.

Beneficiary Designation 1

Items marked with asterisk (*) must be completed before you can proceed to the next step.

Beneficiary type: Primary

Beneficiary percentage:

Name: *

Relationship: *

Birth date: *

Social security number (optional): *

Street address 1: *

Street address 2: *

City: *

State: *

Zip code: *

Country: *

Online Enrollment Instructions

4. **Contribution Election:** On this page you tell your employer how much you would like to contribute to the plan. Click on the "Action" drop-down and select "Change". You can then enter your contribution as a percentage of pay or as a fixed dollar amount per-pay period.

Please note: If your plan offers the Roth (after-tax) contribution option in addition to the traditional pre-tax option, you can use either option or a combination of both.

Last Plan/Year Contribution	Total
Pre-Tax Deferral	\$5.00 per pay period

Action	Contribution Type	Percent/Dollar	Current Contribution	New Contribution Rate
No change	Pre-Tax Deferral	Percent	Not contributing	\$5.00 per pay period

5. This page is where you make your investment selections. Your plan offers a wide variety of investment options which are all listed on this page. To learn more about each fund, simply click on its name or refer to the investment section of your enrollment book.

Investment	Current Selection	Max Selection
Investment 1	0.00%	0.00%
Investment 2	0.00%	0.00%
Investment 3	0.00%	0.00%
Investment 4	0.00%	0.00%
Investment 5	0.00%	0.00%
Investment 6	0.00%	0.00%
Investment 7	0.00%	0.00%
Investment 8	0.00%	0.00%
Investment 9	0.00%	0.00%
Investment 10	0.00%	0.00%
Investment 11	0.00%	0.00%
Investment 12	0.00%	0.00%
Investment 13	0.00%	0.00%
Investment 14	0.00%	0.00%
Investment 15	0.00%	0.00%
Investment 16	0.00%	0.00%
Investment 17	0.00%	0.00%
Investment 18	0.00%	0.00%
Investment 19	0.00%	0.00%
Investment 20	0.00%	0.00%

6. The last screen is a summary of everything you entered on the previous four screens. Please verify the accuracy of your entries and if you haven't done so already, be sure to download and complete the beneficiary designation form and return it to your employer. When you are satisfied with your choices, click on "Finish" and then "Continue" and you will be taken to the Dashboard page of the participant website which is what you will see the next time you log in to your account.

Personal Information: Username: J0001111

Salary Deferral Elections: Pre-tax contributions: Deduct 6.00% each pay period.

Beneficiary Designations: If you do not designate any beneficiaries, your account will be distributed in accordance to plan provisions in the event of your death.

Investment Elections: All future contributions to the plan will be invested as follows: Growth and Income Model: 100.00%