

Welcome to the Luzerne County Head Start, Inc. Retirement Plan

Enroll today

1. Online Enrollment Instructions

Please Note: You can enroll today or any day in the future. Generally, the contribution you elect will go into effect on the plan's next entry date; however, you will need to check with your employer to find out the exact date your payroll deductions will start. Refer to your enrollment workbook or Summary Plan Description for your plan's specific entry dates.

To Enroll Online Log into:

www.TA-Retirement.com

In order to enroll online you will need to provide us with your current e-mail address. If you do not have an e-mail address you can enroll via the telephone. Please refer to the telephone instructions on the next page.

- Click on the **First time user? Register here** link located on the top left-hand corner of your screen within the "Your Account: LOGIN" section.
- Select "I am an employee" and click **Continue**.
- Enter your Social Security Number and click **Continue**.
- Enter your Date of Birth and ZIP/Postal Code and click **Next**.
- Create your own unique Username and Password and click **Next**.
- Agree to the site Terms of Use.
- Agree to the Consent to Do Business Electronically agreement.
- On the Welcome to Plan Enrollment screen, please click on **Start**.
- From this point forward follow the simple online instructions which will help you setup or make changes to your contribution rate, investment choices, and future contribution elections.



If you cannot enroll online please see next page for Telephone Enrollment Instructions.

By completing the enrollment process online, you are authorizing payroll deduction of plan contributions. Authorization of plan contributions constitutes a "cash or deferred arrangement" under Section 401(k) of the Internal Revenue Code and such contributions are subject to the withdrawal restrictions of the plan. Contributions can be received in cash rather than contributing them to the plan. Contributions made to the plan are subject to certain limitations imposed by Federal law and these contributions may be refunded to comply with these laws. By submitting this authorization online, you understand that neither Luzerne County Head Start, Inc., the plan trustee, their affiliates nor their investment choices are liable for any loss when acting upon your instructions believed to be genuine.

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2. Telephone Enrollment Instructions

To Enroll by Phone:
1 (800) 401-TRAN (8726)

To utilize the phone enrollment process you will need to use a touchtone phone.

Press 1 for English
Press 2 for Spanish

You will then be prompted to enter your 9 digit Social Security number followed by the pound sign (#) and your 4 digit PIN (Personal Identification Number). Your default PIN is your month and day of birth in MMDD format*, followed by the pound sign (#).



1. PERSONALIZE YOUR PIN

As a first time user, you will be prompted to change your PIN on initial use. The system will request you to enter your new 4 digit PIN, followed by the pound sign (#). Re-enter your 4 digit PIN, followed by the pound sign (#) to confirm. A message will indicate that your PIN was changed successfully. A confirmation will be mailed to your address.

2. ONLINE ENROLLMENT DISCLOSURE

You will be asked to complete the online enrollment process. The disclosure message will ask you if you agree to the terms and conditions of utilizing the online enrollment process. Listen carefully to the terms and conditions, **Press 1** to agree to the terms and conditions of online enrollment.

3. SET UP DEFERRAL/CONTRIBUTION RATE

Your contribution rate is the amount that will be withheld from each paycheck. Enter the rate to be withheld from each paycheck followed by the pound sign (#). **Press 1** to confirm the rate. The contribution rate you select will be sent to your employer to be deducted from your paycheck based on payroll cutoff dates.

4. SET UP INVESTMENT ELECTIONS (See Investment Choices Worksheet)

Your contributions will be invested according to the selections you make here. You will be prompted to enter the percentage to be allocated to each investment option in your plan until the total allocated equals 100%. Percentages must be in whole percentage increments. **Press 1** to confirm your elections. A confirmation will be mailed to your address.

You have successfully completed the phone enrollment process and you may now hang up to end the call or hold and you will be connected to the main menu.

*If we do not have a date of birth on file, your PIN is a randomly generated number as indicated in your enrollment letter

By completing the enrollment process by phone, you are authorizing payroll deduction of plan contributions. Authorization of plan contributions constitutes a "cash or deferred arrangement" under Section 401(k) of the Internal Revenue Code and such contributions are subject to the withdrawal restrictions of the plan. Contributions can be received in cash rather than contributing them to the plan. Contributions made to the plan are subject to certain limitations imposed by Federal law and these contributions may be refunded to comply with these laws. By submitting this authorization by phone, you understand that neither Luzerne County Head Start, Inc., the plan trustee, their affiliates nor their investment choices are liable for any loss when acting upon your instructions believed to be genuine.