

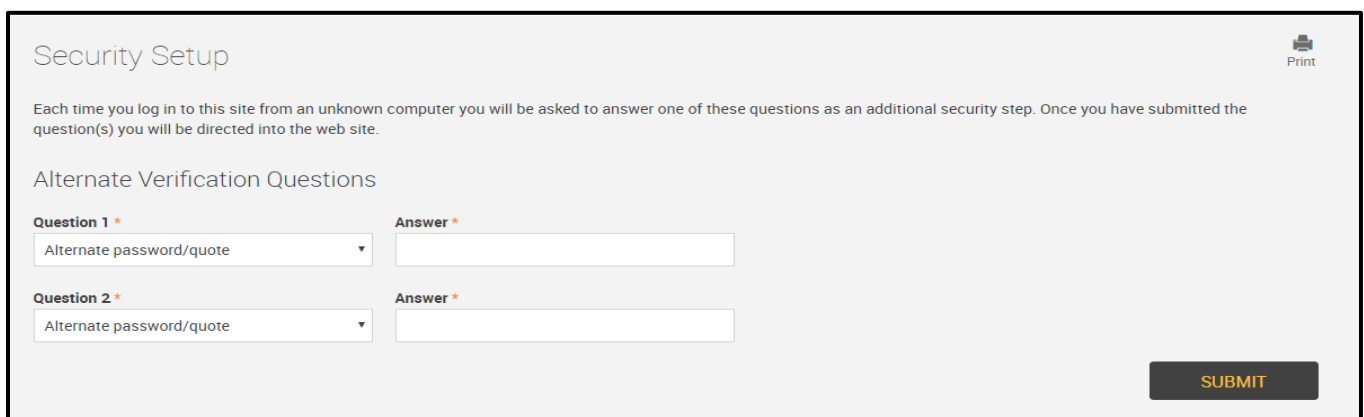
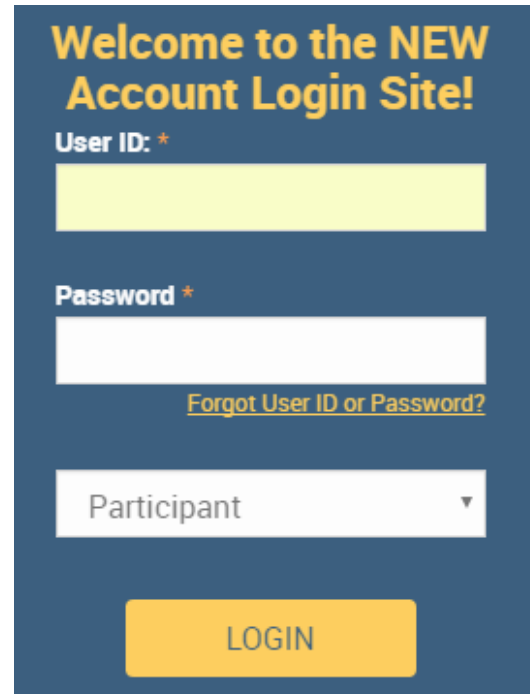
Welcome to LT Trust

- Your instruction guide for online enrollment

Log on to LT Trust Website

1. Visit 401k.LTRetire.com
2. Enter your username and password.

Note: If you have never logged on to the Website before, your default user id is your social security number. Your default password is the last four digits of your social security number.
3. Ensure that Participant has been selected from the drop-down box.
4. Click "Login"
5. If this is your first time logging in to the Website from your computer, you will be directed to a screen asking for verification questions/answers.



Online Enrollment

If this is your first time logging in to the Website, you will be automatically directed to enroll in the plan. Required information has been indicated with a * next to the field. To proceed to the next step, click on the 'Next' button at the bottom of the page. Your information will be automatically saved, but it will not be submitted until you confirm your enrollment in the last step.

PERSONAL INFORMATION

The initial enrollment step, also known as “Personal Information”, is broken-down into four sections. Please use the caret symbol “>” to expand each section before going to the next step.

Section 1 – Your Personal Information

✓

Your Personal Information

First name *

part2

Last name *

test2

Marital status *

Married

☒ Male ☐ Female

Street address 1 *

Easy Street

Street address 2

City *

New York

State *

NY

Zip code *

10010

Country

Home phone

555

555

5555

Office phone

555

555

5555

Ext

Section 2 – Email

✓

Email

If you would like to receive confirmations of transactions, please fill out the following information:

Home

Confirm home email address

Office

fake@ltretire.com

Confirm office email address

fake@ltretire.com

Other

Confirm other email address

Where would you like your emails sent? *

☐ Home ☒ Office ☐ Other ☐ None ☐ I do not have an email address

*Note: In order to help ensure proper delivery of emails to your inbox, please add "noreply@ltretire.com" or our domain "@ltretire.com" to your Whitelist, also called the Approved or Safe Sender list.

Enter your email addresses and select which one you'd like your transaction confirmations to go to. To ensure proper delivery of emails please add 'noreply@ltretire.com' or the domain '@ltretire.com' to your Whitelist, also called the Approved or Safe Sender list.

Solutions.

Value.

Flexibility.

PERSONAL INFORMATION *(continued)*

Section 3 – Username and Password Information

✓ Username and Password Information

Establish your Username *

(6 alphanumeric digit minimum, case-sensitive)

Establish your Password *

(6 alphanumeric digit minimum, case-sensitive)

Re-enter password: *

*Note: Remember your Username and Password. You will need them to access your account via the plan website in the future.

Section 4 – Security Questions

✓ Security Questions

Security question 1 *

Answer 1 *

Security question 2 *

Answer 2 *

This should already be pre-filled with the selections used when you first logged into the website.


When your ready to complete all sections of this step – click “Next”

RESET

NEXT

CONTRIBUTIONS

Contributions



Overall Progress: **40% Complete**

Confirmation E-mail Address

A confirmation e-mail will be sent to **fake@ltretire.com**
If this address is incorrect, please correct the address in the fields provided.

Update e-mail address

Confirm e-mail address

RESET

Update email address if necessary.

Current Contribution Amounts

Last Selected Contribution Election(s)	Total
Pre-Tax Deferral	\$0.00 per pay period
Roth	\$0.00 per pay period

Change Contribution Amounts

Please enter a contribution percentage or dollar amount that your employer will deduct from your compensation each payroll period for deposit to your account.

> Rules and Criteria

Use caret '>' to view Rules and Criteria

Days to complete request: 5

First, decide what Action you want to take with each Contribution Type. Then, select if you want it taken out of your paycheck as a percentage or dollar amount. Finally, figure out how much should be taken.

Action	Contribution Type	Percent/Dollar	Current Contribution	New Contribution Rate
Change	Pre-Tax Deferral	Percent	Not contributing	5.00 per pay period
Change	Roth	Dollar	Not contributing	50.00 per pay period

☒ I agree to the contribution elections listed above

RESET

BACK

NEXT

** Important Note: If you have already selected a deferral amount via paper form, your contribution percentage will be pre-populated. You will still have the option to change this amount if desired.*

INVESTMENT ELECTIONS

Select Investments



Overall Progress: **50% Complete**

The investment elections you enter below will be applied to all sources of contributions (including any employer contributions). Please note that once you have completed the enrollment process, you can always change your investment elections. For more information, please contact your plan administrator once you have completed the enrollment process.

For your convenience, if you click on the name of any publicly traded mutual fund listed below you will be directed to Broadridge's Fund Solutions secure document site. This site provides additional investment information including links to the fund fact sheet and prospectus. Once you click on the link, you will be leaving LT Trust's website. LT Trust will not be liable if you are unable to obtain access to the Fund Solution's website or if information provided on this website is inaccurate or incomplete. Further, LT Trust will not be liable for any claims or damages of any nature, arising out of or relating to either the use of or the content, materials, tools, services or information of the Fund Solutions website.

I elect to invest all future contributions (including employee and employer contributions) as follows under "All Sources".

In the "All Sources" section, you'll need to expand the asset classes to see the underlying available investment options for the plan.

Use the caret symbol ">" to expand the below sections.

Confirmation E-mail Address

A confirmation e-mail will be sent to the address listed below. **fake@ltretire.com**
If this address is incorrect, please correct the address in the fields provided.

Update email address
if necessary.

Update e-mail address:

Confirm e-mail address:

RESET

> Rules and Criteria

> All Sources

Use caret '>' to view Rules
and Criteria and All Sources
to see Asset Classes and
Investment Options

✓ All Sources

Investment

Current Elections

New Elections

✓ Real Estate		
DFA Real Estate Securities I	0.00%	25.00 %
> Self-Directed Brokerage		
✓ Short Government		
Vanguard Short-Term Federal Inv	0.00%	25.00 %
> Short-Term Bond		
✓ World Stock		
JULIUS BAER GLOBAL EQUITY CLASS A	0.00%	50.00 %
TOTAL	0.00%	100.00%

Expand the Asset Classes to
see the underlying investment
choices.

Enter your investment election
percentages.

If you do not provide investment directions for your contributions, they will be defaulted to the **JULIUS BAER GLOBAL EQUITY CLASS A** until you provide other investment instructions. Once amounts are defaulted, it is your responsibility to realign them in accordance to your investment elections. For more information, please contact your plan administrator.

RESET TABLE

Click 'Reset Table'
to start over.

Click 'Next' to move
onto next step.

BACK

NEXT

CONFIRM & SUBMIT

Enrollment steps

Print

Overall Progress: **66% Complete**

Confirm & Submit

If your enrollment information is correct, click below to submit your enrollment request.

Personal Information

Username: dummy1

First name: part2

Last name: test2

Street address 1: Easy Street

Street address 2:

City: New York

State: NY

Zip code: 10010

Country:

Marital status: Married

Home phone: (555) 555 - 5555

Office phone: (555) 555 - 5555 Ext

Other phone: () -

Home email address:

Other email address:

Office email address: fake@ltretire.com

Send email confirmation to: Office

Edit

Security Question

Security Question 1

What is your mother's maiden name?

Answer 1

Welcome1

Security Question 2

What is your pet's name?

Answer 2

Welcome1

Salary Deferral Elections

Edit

Pre-tax contributions

Deduct 0.00 each pay period.

Roth 401 (k) contributions

Deduct \$50.00 each pay period.

Edit

Investment Elections

All future contributions to the plan will be invested as follows:

Real Estate

DFA Real Estate Securities I : 25.00%

Short Government

Vanguard Short-Term Federal Inv : 25.00%

World Stock

JULIUS BAER GLOBAL EQUITY CLASS A : 50.00%

If your enrollment information is correct, click below to submit your enrollment request.

SUBMIT

ENROLLMENT COMPLETE SCREEN

Note: You are not enrolled in the plan until you receive a confirmation page similar to the notice below.

Enrollment steps

Print

Overall Progress: **100% Complete**

✔ Congratulations! Your Enrollment is Complete.

You may access your account via the plan's website at any time using your Username and Password. If you elected to receive email confirmations, you will receive confirmation of your enrollment at the email address specified.

Reminders:

The investment elections you entered during the enrollment process will apply to all sources of contributions. For more information, please contact your plan administrator.

If you still need to designate your beneficiaries, please complete the [Beneficiary Designation Form](#) and return to your employer.

You are married and have NOT designated your spouse as your 100% primary beneficiary. Any designations are invalid unless your spouse completes and signs the Consent of Spouse portion of the "Beneficiary Designation Form" in the presence of a notary public or a representative of the plan.

GO TO PLAN

Beneficiary Designation (after enrollment is complete)

To designate a new beneficiary on your account, please complete a beneficiary form and return it to your company's Human Resources. This form can be found at <http://goo.gl/W0qvAZ>.