



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 888.333.6315, from 7:00 a.m. to 6:00 p.m. CST from Monday to Friday if you have questions.

Step1 Access Your Account Online

Access your account online for the first time. Go to www.julyservices.com.

Your Success Starts Here

Enroll Now

Contact Support

Participants

QuickTip

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: **DRS1298**
4. Enter your Social Security number.

Step2 Register & Enter Personal Info

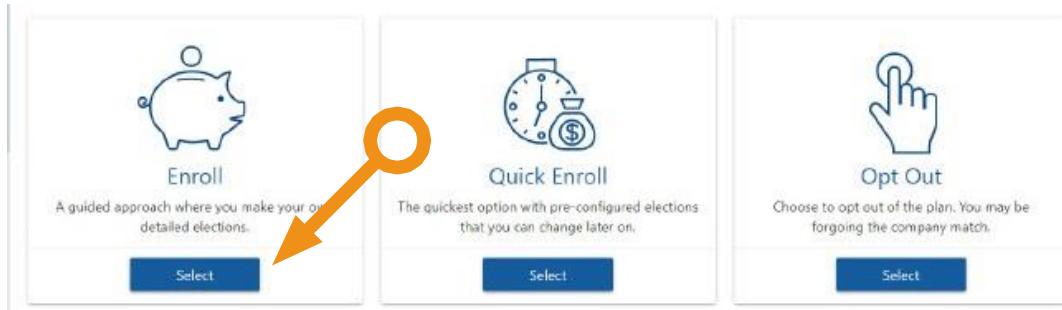
After you log in and enter your account for the first time, you will be asked to select a **User Name** and **Password** as well as enter your personal information. Simply follow the prompts to add your contact information. Following this step, to ensure your account is secure, you will select an additional 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.

Step3 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.



Step4 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 interface shows a progress bar with five steps: Enroll, Contribute, Invest, Finalize, and Submit. The 'Contribute' step is active. Below the progress bar is the title 'Select Contribution Rate' and a sub-instruction 'Select your per pay period contributions below.' There are two main sections: 'MAKE YOUR ELECTIONS' and 'YOUR PAYCHECK'. The 'MAKE YOUR ELECTIONS' section allows users to choose 'Percent of Salary' or 'Per Pay Period Amount' and set contribution percentages for Pretax and Roth contributions. It also includes a note about company matches and a 'Customize' button. The 'YOUR PAYCHECK' section displays a table of paychecks with and without 401(k) contributions, showing savings and projected amounts.

Paycheck	Savings	Projections
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)

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.

Step5 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.

Investor Profile Questionnaire

Knowing your risk tolerance (how you respond to losing money) is important when selecting investments. Answer the following questions to help you estimate your risk tolerance and provide information for basic investing guidelines. Click next after completing each question.

QUESTION 1
What is your goal for your 401(k) plan?

To not lose money
 Cautious growth
 Moderate growth
 Substantial growth
 Aggressive growth

YOUR RISK SCORE
Based on your answers to the Investor Profile Questionnaire, your risk score is:

83

0 100

● Conservative ● Moderate Conservative ● Moderate ● 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!

Step6 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.

Step7 Submit Enrollment

In this final step you 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. – 6:00 p.m. CST.