# What are the benefits of online enrollment?

* It’s convenient and immediate
* Participant enrollment information is consolidated in one easy to access location
* It is organized and always available
* Simple to connect. Changes can be made at any time

# How does online enrollment differ from paper enrollment?

* No paper forms to fill out and/or save
* Employee information is immediately available upon login – no need to fill in personal information
* All contributions, elections and changes are electronically shared with the plan sponsor without the need for mailing or sending physical forms

# Why are some plans not eligible for online enrollment?

* Director plans that are eligible for online enrollment will only allow percentage based contributions. Therefore, if a plan sponsor allows dollar based contributions, the plan will not be eligible.
* If a plan does not allow pre-tax percentage based contributions, it will not be eligible
* Plan Sponsors have the choice to allow this option

# How does the enrollment process work?

* Participants will be automatically taken to the enrollment page upon logging in.
* The employee will be guided through the process upon login. Simply choose a contribution amount, investment elections, and beneficiary designations upon logging in. (note: Default options are available if the participant does not wish to make an active election).

# What are the available participant options for online enrollment?

* Employees will be able to select their contribution amount. Please note that there are pre-set options set at 4%, 7%, and 10%. 7% will be automatically pre-selected, but the participant may change that to another pre-set selection, or select a custom percentage.
* Make beneficiary designations
* Decide where to invest. If no election is made, the QDIA will be applied by default