



Your Retirement Plan Migration Experience

A Guide for What Comes Next

Overview

Important information
for your plan

1 Your Plan Journey

2 The Participant Journey

3 What's Next



Your Plan Journey

Your Plan Migration Website

[Click to visit](#)

Home page



[Welcome](#)[Timeline](#)[FAQs](#)

Welcome

Avantax, Cetera, and Ascensus have longstanding relationships working with plan sponsors to help employees achieve retirement readiness.

Avantax Retirement Plan Services (RPS) will become Cetera Retire, bringing enhancements designed to improve efficiency, technology, and participant engagement while maintaining the dedicated service you value.

We'll do the Heavy Lifting

The features and services you and your employees value today will continue to be part of your experience. In October, we will be upgrading our recordkeeping technology to Ascensus as we move forward as Cetera Retire, expanding our capabilities and strengthening the support you receive.



Over time, your experience will continue to evolve with future enhancements to make it even easier for you to manage your plan and encourage better savings practices.

Our commitment to you

We are committed to providing a best-in-class retirement solution that evolves with your needs. This platform enhancement was designed to deliver greater efficiency and a more engaging experience, while maintaining the dedicated service and support we know is important to you and your employees.

Timeline



[Welcome](#)[Timeline](#)[FAQs](#)

Guiding Your Journey

We'll handle most of the heavy lifting though minimal action will be required. Refer to this site, which will be periodically updated to view your timeline as well as additional resources and support along the way.

Take a look at what's ahead

JANUARY

Enhancement announcement

Cetera shared initial information about your plan's enhancement.

JULY

Stay informed

With your enhancements set for October, we'll start to share more information.

In early July, be on the lookout for emails that include your new Cetera Retire **Service Agreement**, **custodial agreement** and **plan document** which you'll need to sign.

FAQs

Frequently Asked Questions

General

Action Items

Migration Details

Service

Payroll

Fees and Invoices

General

What enhancements will I see with Cetera Retire?

- Payroll Integration with 500+ payroll providers
- READYSAVE Mobile App
- Enhanced on-demand executive reviews
- Quarterly funds monitoring reports

Why is the recordkeeping system changing?

After completing comprehensive due diligence on several third party recordkeepers, Ascensus was selected for three primary reasons:

- Their extensive experience with similar partnerships.
- No proprietary investment requirements.
- No competing financial planning solutions for business owners and/or plan participants.

How long has Cetera Retire been taking business?

Where is the customer service team based?

What is the READYSAVE mobile app?

Available after migration, the READYSAVE mobile app offers a simple, streamlined, and supportive experience that is driven by data and backed by behavioral science to help participants make more informed decisions throughout their journey to retirement readiness. The app also has a Spanish language option. Participants will receive more information about downloading and using the app as soon as migration is complete.

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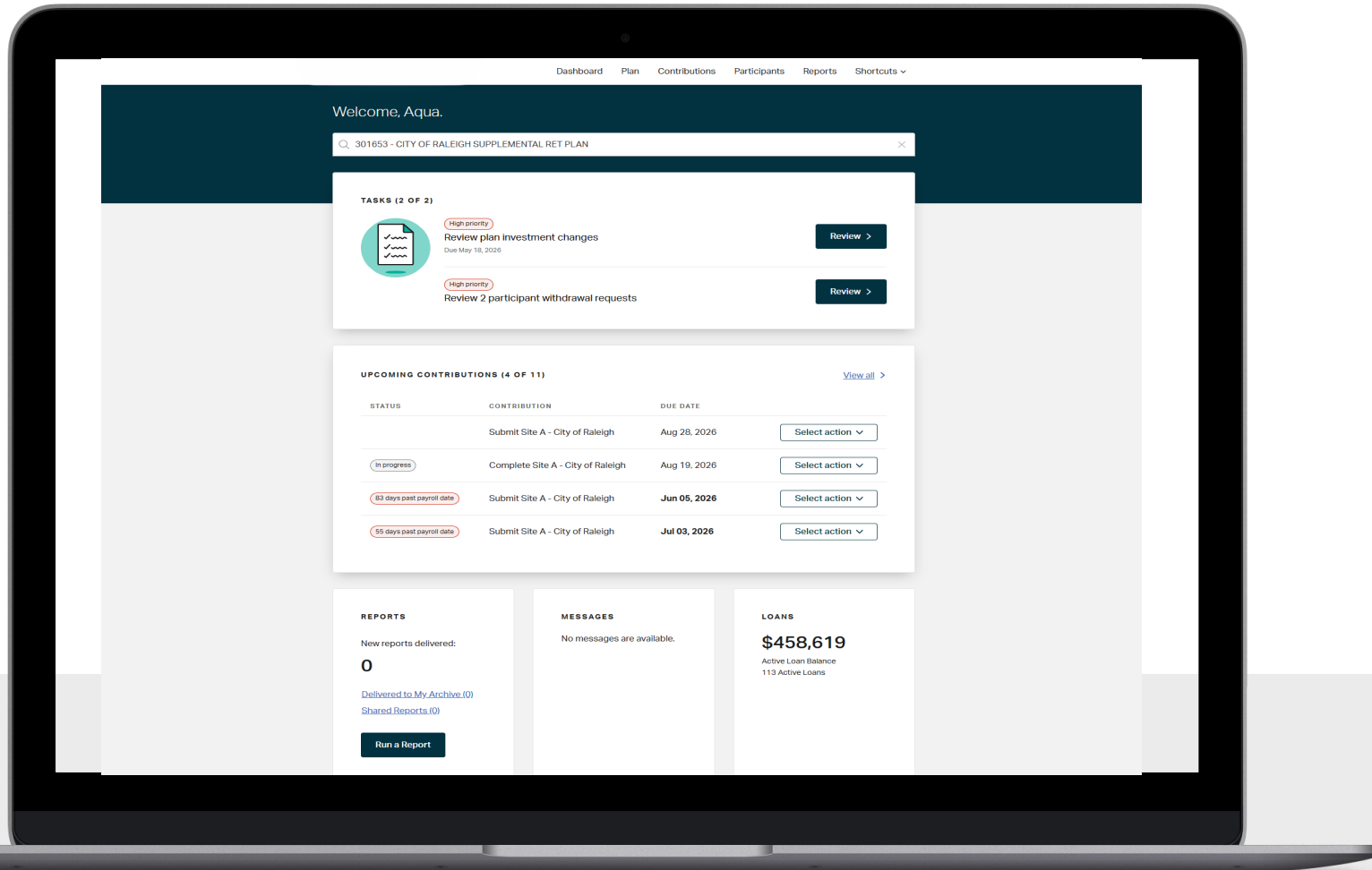
Upcoming Communication

The week of Oct. 12, watch for a Pre-Go-Live communication that includes the following important information:

- Reminder to update ACH billing and contribution banking information.
- Client services contact information.
- New plan ID.
- Participant resources (Participant Checklist and **READYSAVE** mobile app flyer to distribute to employees.)

You will receive login instructions for your new website when the plan migration is complete the week of Oct. 19.

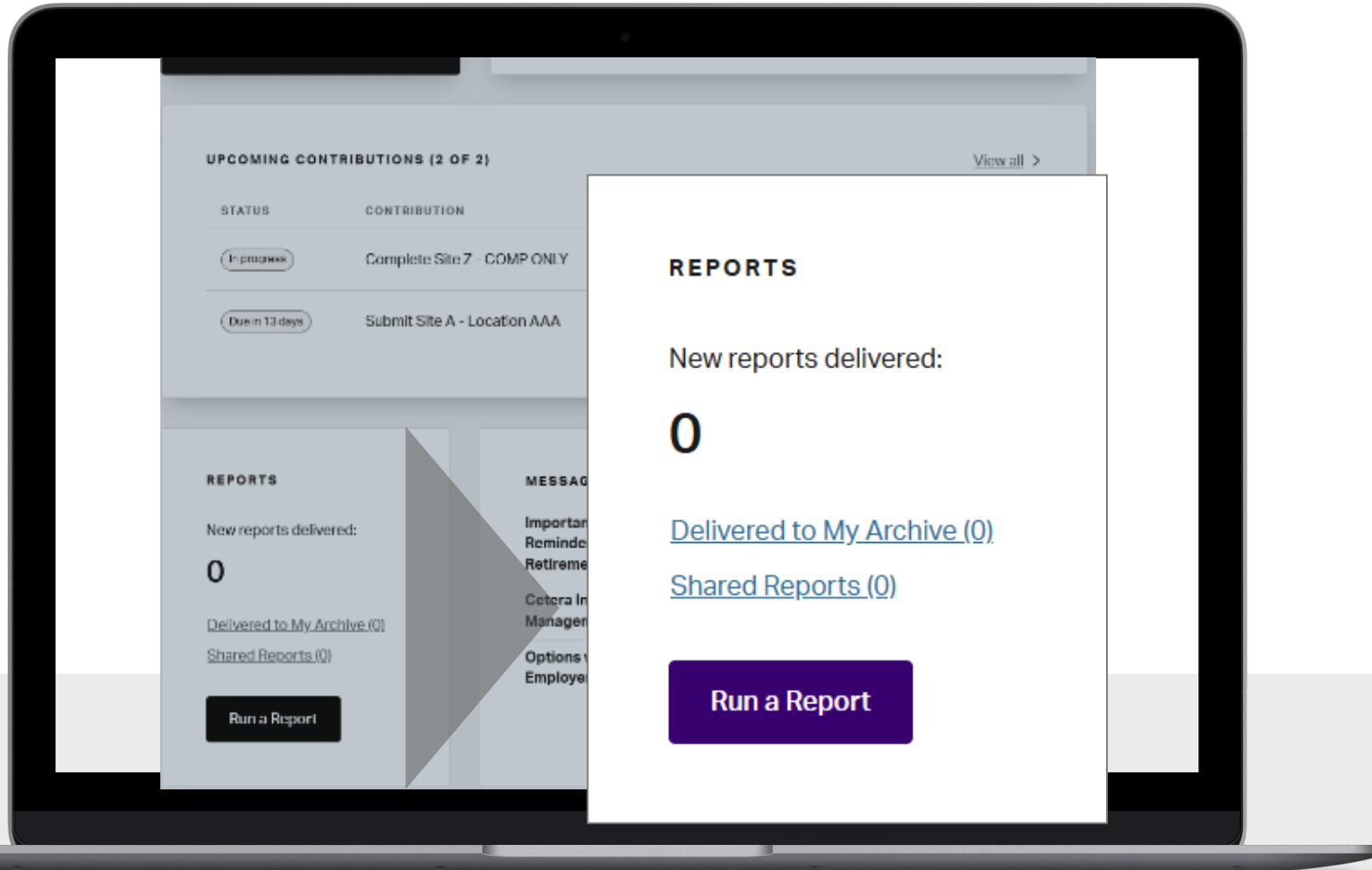
Your New Plan Website – Dashboard



A registration link will be provided when your plan is live the week of Oct. 19.

The **Dashboard** page will show high-priority items and allow you to perform key plan administration tasks.

Your New Plan Website – Reporting



Get the information you need with a centralized reporting page, ability to search, and create a “favorite” report listing all in one place.

Available with one click from the Dashboard:

- Plan Level Reports.
- Participant Level Reports.
- Transactional Reports.

After migration, a link to the overview of reports will be available on the plan migration website and your plan’s website.

Plan Administration

Contact Management

The contacts below will receive notification updates:

- **Plan Administration** – one contact – will receive all notifications (e.g., deferral rate changes, loan payoff/set up). Additional contacts can be added.
- **Payroll (Automated Funding Requests or AFRs)** – can be provided to multiple contacts.
- **Billing** – Primary contact can set up additional contacts.
- **HRIS Reports** – can be provided to multiple contacts.

Clear Small Balances

- Terminated, Disabled or Retired vested balances under \$25 are swept weekly.
- Balances are automatically swept to the plan sponsor forfeiture account.
- Plan sponsors are notified by email when any clean up occurs, including a link to details.

Payroll

No matter how you submit payroll, we're ready.

Payroll File Submission via Manual Entry

Payroll File Submission via File Upload

Manual Entry & File Upload

Ensuring the accurate processing of payroll files:

- Real-time errors and warnings as you enter payroll data.
- Ascensus reviews to ensure data resolution.
- (Automated Funding Request) AFR to let you know to remit funding.
- Payroll will be processed and contributions invested when the file data for all participants is in good order, including funding and the sell of forfeiture funds, if applicable.

Your payroll will be reviewed and monitored to help keep your plan compliant, for example:

- Monitoring contribution limits (e.g., 402(g)).
- Tracking your payroll calendar to help you submit timely.
- HRIS Reporting (Human Resources Information System) – flexible date range reporting in an Excel format providing participant data that has changed from the last payroll date.

Payroll Funding

Know how to fund
contributions to your plan

Contribution Information

Please use the following information for check or wire contributions to your plan account including regular contributions and rollovers.

Check deposits

Make checks payable to: Ascensus Trust Company

Reference on check memo line: Your 6 Digit Client ID

Mail to (regular mail): Ascensus Trust
PO Box 10399
Fargo, ND 58106

Overnight/special delivery: Ascensus Trust
1655 43rd Street South
Suite 100
Fargo, ND 58103

Wires to Ascensus Trust for contributions and rollovers—used for wires only

Bank name: Wells Fargo
San Francisco, CA

Routing / ABA #: 121000248

Beneficiary account number: 2001165836

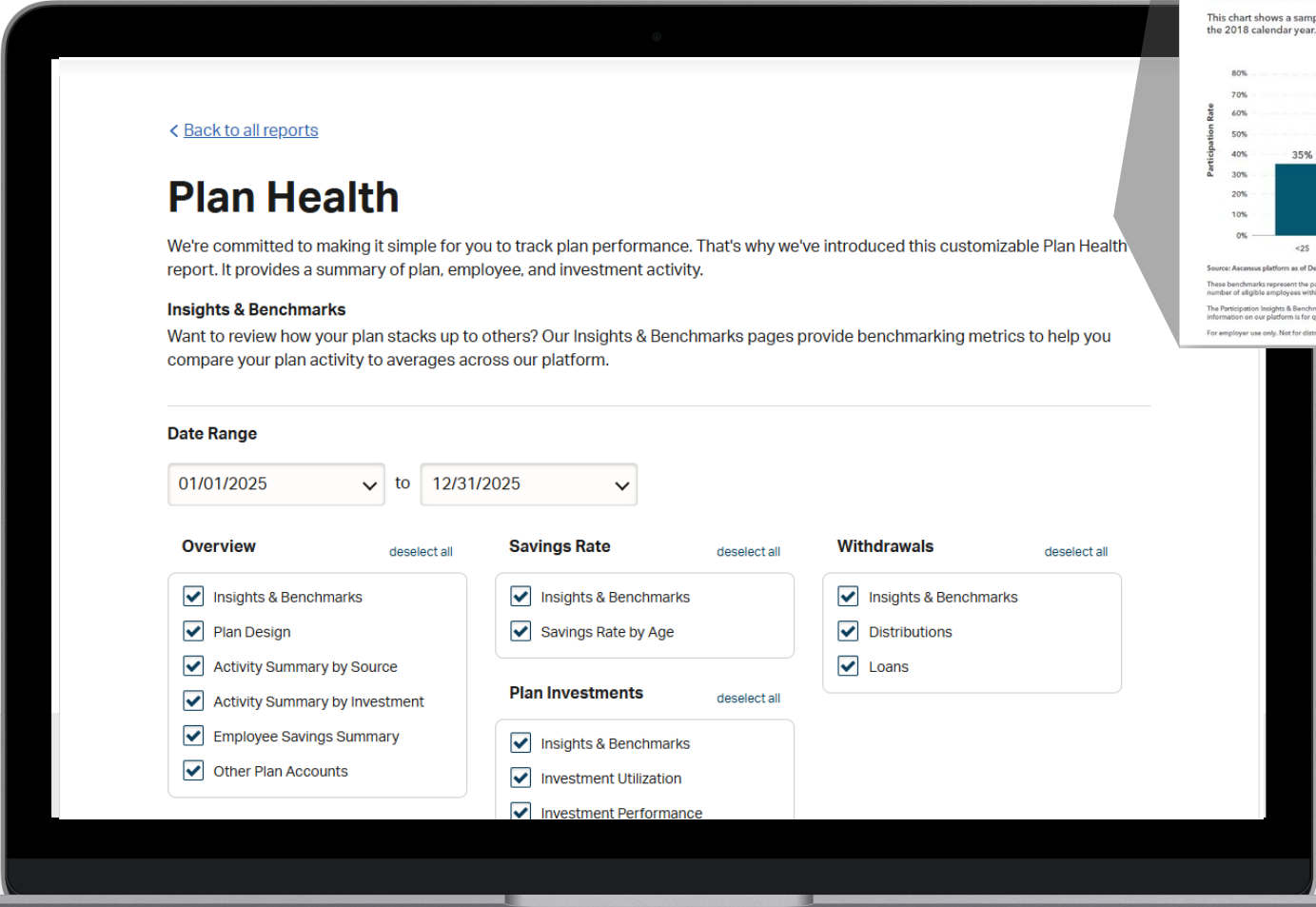
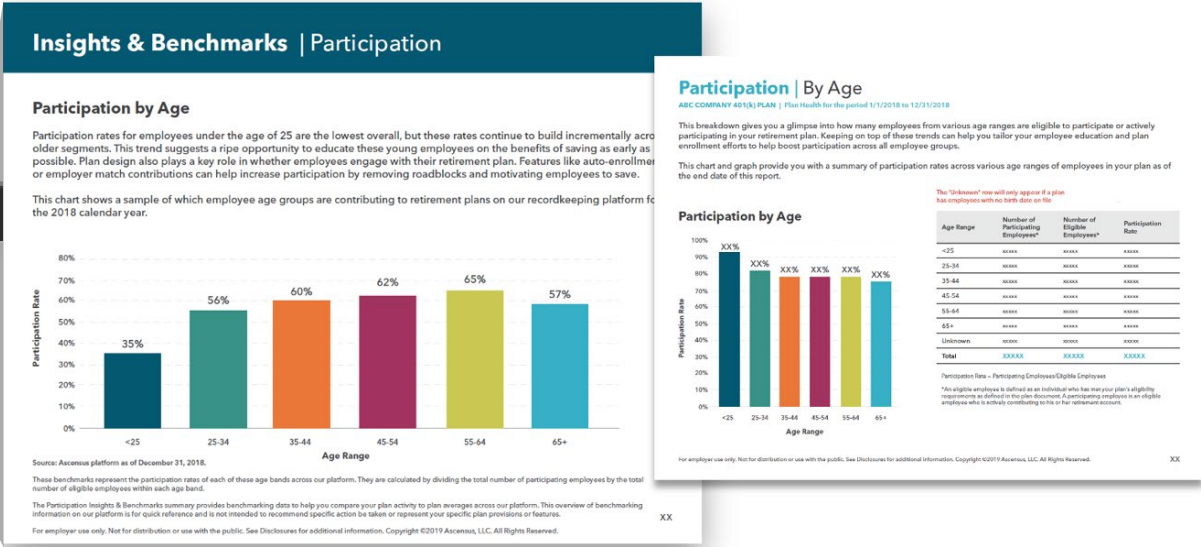
Beneficiary name: Ascensus Trust Company

Originator to beneficiary information: Reference: "Plan Name" and "6 Digit Client ID"

Automatic Clearing House (ACH) deposits

ACH for payroll contributions are coordinated via the plan sponsor website. Please alert your financial institution of the change in debit originator and provide them with Ascensus Trust's ACH Company ID (4450404698) prior to your first payroll submission.

Plan Health Reporting



Customizable, on-demand, illustrated report includes:

- Plan design.
- Plan demographics, including a breakdown of employee rates and asset allocation by age.
- Investment performance.
- Fund fact sheets.
- Insights and benchmark pages with metrics to help compare plan activity to averages across our platform.

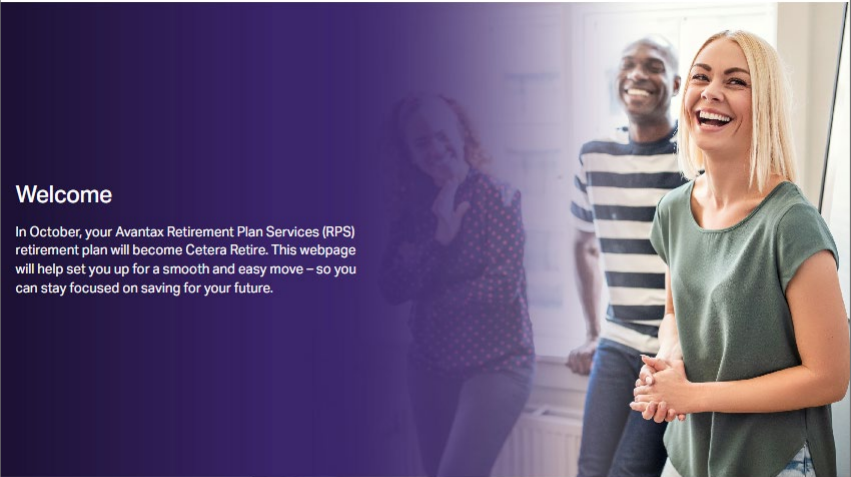


The Participant Journey

Participant Migration Website

[Click to visit](#)

Home page



Welcome

In October, your Avantax Retirement Plan Services (RPS) retirement plan will become Cetera Retire. This webpage will help set you up for a smooth and easy move – so you can stay focused on saving for your future.

Wherever you want to be, we can help you get there.

Everyone deserves to feel financially secure. Cetera is committed to delivering the expert support you expect, personalized technology, and new ways to save. You'll continue to enjoy the high-quality customer service you have today—while receiving enhanced mobile and website experiences.

Timeline

Important Dates

OCTOBER 14

Last day to request a distribution

This is the last day to request a distribution or loan (if applicable) for your account until after the move is completed. Requests must be made before 1 p.m. ET.

OCTOBER 14

Last day to request investment election and deferral rate changes

This is the last day to request changes to your contribution investment elections or deferral rate. Requests must be made before 1 p.m. ET.

If you currently have a fractional percentage or dollar amount for your deferral or investment elections, please log into your current employee website and update your elections to a whole percentage or dollar amount no later than 1 p.m. ET, Oct. 14. Otherwise, elections will be updated on your behalf. [Learn more here.](#)

OCTOBER 14

Last day to request transactions

This is the last day to request transactions, including exchanges, until after the migration is complete. Requests must be made before 1 p.m. ET. Access to your online retirement account will be paused as we begin to move your account.

STARTING OCTOBER 14 - ENDING THE WEEK OF OCTOBER 19

You'll experience a brief pause in access while we securely move your account

Your assets will remain invested in the market during this period, but you'll be temporarily unable to make changes to your account.

Your investments, deferral amount, investment elections, and any loan arrangements (if applicable) will remain the same—unless you have fractional percentages or dollar amounts for your deferral or investment elections. [Learn more here.](#)

FAQs

Frequently Asked Questions

Migration Details

General

Distributions and Loans

Migration Details

What is happening?

On October 17, 2026, your Avantax Retirement Plan Services (RPS) retirement plan account will become Cetera Retire and move platforms. With this change, you will receive an enhanced website experience and access to a retirement mobile app. We look forward to supporting you as you continue to save for retirement.

What can I expect?

After your account moves, you will need to re-register on your new retirement plan website. You'll also gain access to the READYSAVE retirement plan mobile app. READYSAVE makes it easy to complete tasks or changes while on the go, such as changing your deferral rate or investments.

What do I have to do?

Your account information will be transferred beginning on October 17, 2026. Your personal data will always be safe and secure. Once your retirement plan account has moved, we recommend you bookmark the new employee website address, so you can easily access your account. You will need to re-register your account to access your new employee website. Once that is complete you should complete the beneficiary form when prompted online, and review and confirm your investment election and deferral amount.

On the new platform, all deferral and investment elections must be in whole percentages or whole dollar amounts. If you currently have a fractional percentage or dollar amount for your deferral or investment elections, please log into your current employee website and update your elections to a whole percentage or dollar amount no later than 1:00 p.m. ET, Oct. 8. Otherwise, elections will be updated on your behalf. [Learn more here.](#)

Can I still request transactions before my account moves to Cetera Retire?

Yes, prior to Oct. 8 at 1 p.m. ET you can still make changes to your account.

After Oct. 8 at 1 p.m. ET, there will be a short period of time during which you cannot request transactions as we prepare to securely move your account.

Participant “Get Started” Information

When plans have successfully migrated, participants will receive a welcome email with helpful tips to log in and get started.

Post-migration participant “Get Started” account review:

- Website registration instructions.
- E-Delivery preferences.
- Enter beneficiary elections.
- Opt-in for automatic account rebalancing.
- Confirm or set your investment elections.
- Download **READYSAVE** mobile app.

Save for what matters—your way.



Digital tools make it easy.

Get started from your desktop or mobile browser.

Visit your employee website: secure.ceteraretire.com/login/Participant

How to log on to your account for the first time:

To set up your retirement account, simply visit the employee website and enter the default first-time login information:

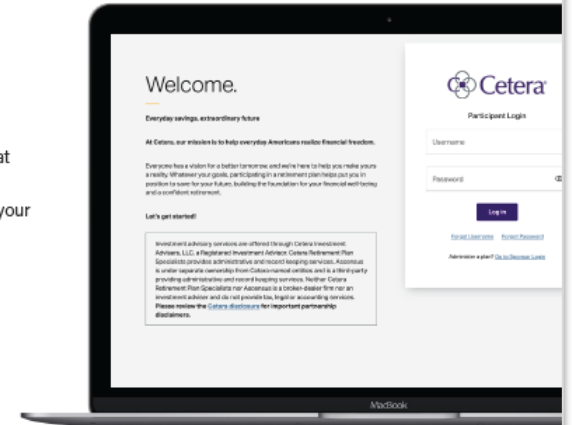
- **Username:** Your Social Security number in 999009999 format (no dashes)
- **Password:** Your birthday in MMDDYYYY format (e.g., 06041982 for June 4, 1982)

You will then be guided through the steps to keep your online account secure.

Once you've registered, log in to:

- Confirm your electronic delivery (eDelivery) preferences. It's faster, more secure, and more convenient to go paperless and only takes a few moments.*
- Enter your beneficiary*
- Opt-in for automatic account rebalancing*
- Confirm or set your investment elections

Don't forget to visit your employee website—or the **READYSAVE™** mobile app—at any time to stay up-to-date on your retirement progress.



Employee website

Take smart steps with personalized insights.

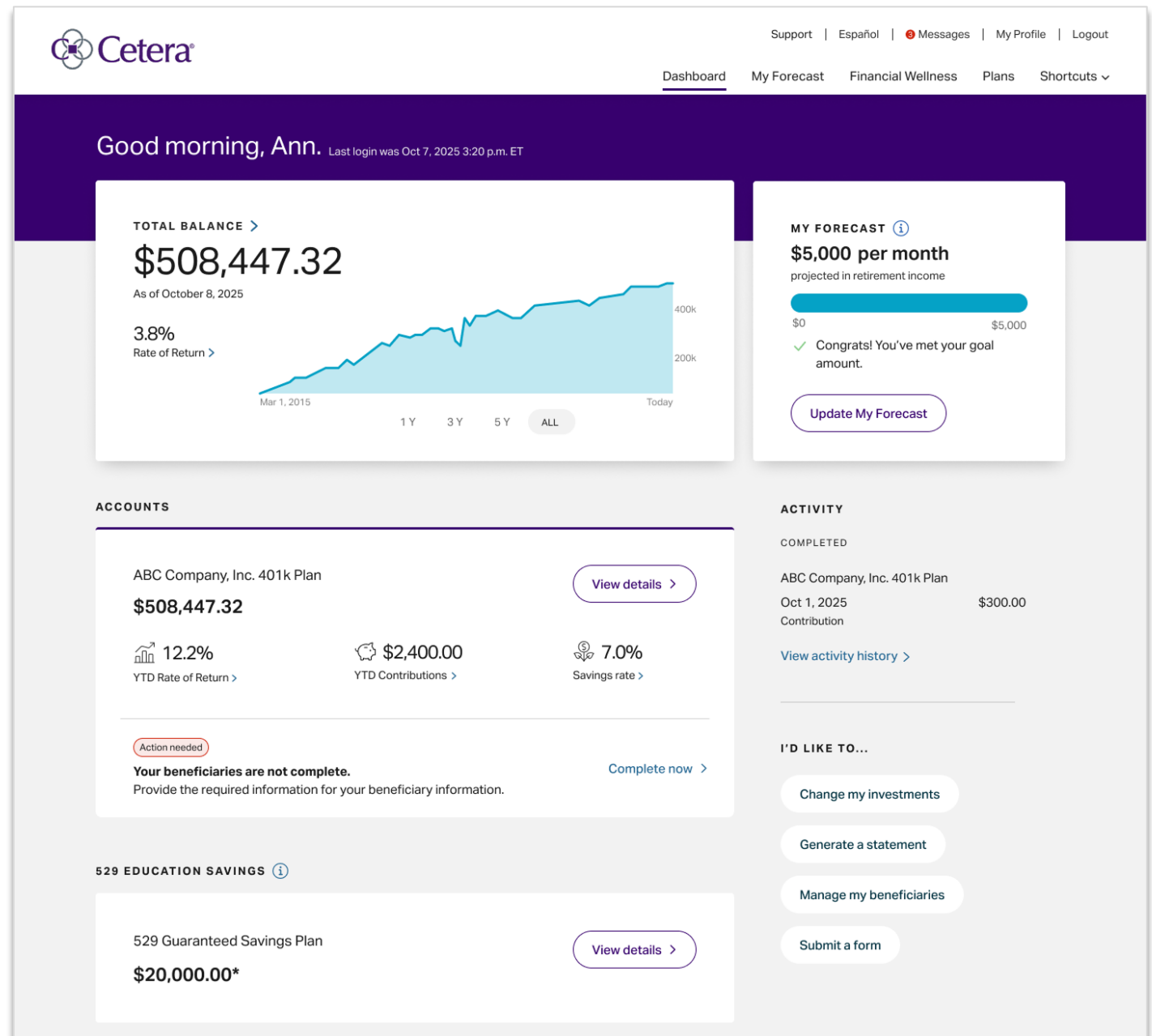
Project potential monthly retirement income based on your current savings strategy.

Model different scenarios, such as saving more or changing your expected retirement age, with **My Forecast**. Include outside assets in addition to your retirement plan to see your full financial picture.

Stay on track with your goals and timeline to retirement.

Participant Website Sample

Registration instructions will be provided once the plan migration is complete.



Powerful Financial Wellness Benefits

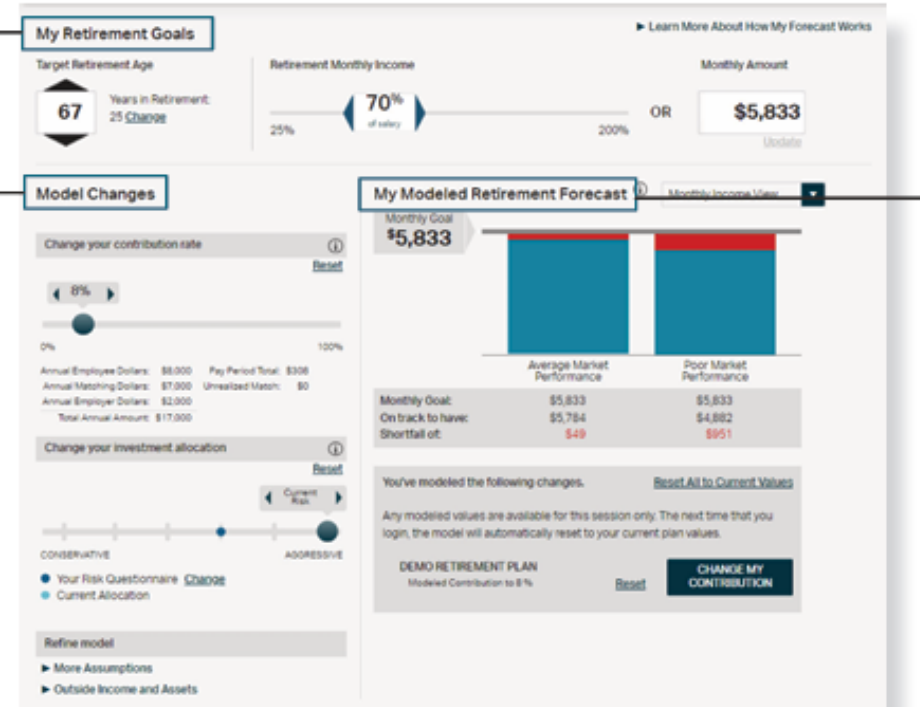
HOW TO GET THE MOST OUT OF MY FORECAST

1) Set your targets with My Retirement Goals

Select the age you plan to retire and number of years in retirement, then enter your income target either in a percentage of current income or monthly amount. If the tool shows a shortfall, try adjusting these goals to see how the forecast changes.

2) Model Changes and customize the projection

See how changing your contribution rate and investment choices can affect the forecast. If you're missing out on any money from your employer match, My Forecast will show you. Customize your results even more by clicking **More Assumptions** and **Outside Income and Assets** to add other savings accounts, Social Security income, and spousal income.

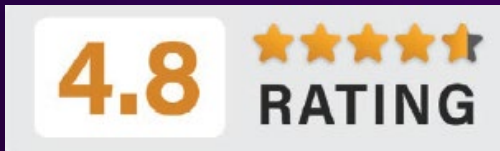


3) Review My Modeled Retirement Forecast

Click the dropdown menu to choose different views of the forecast chart and see how your projected income matches up with your goal.

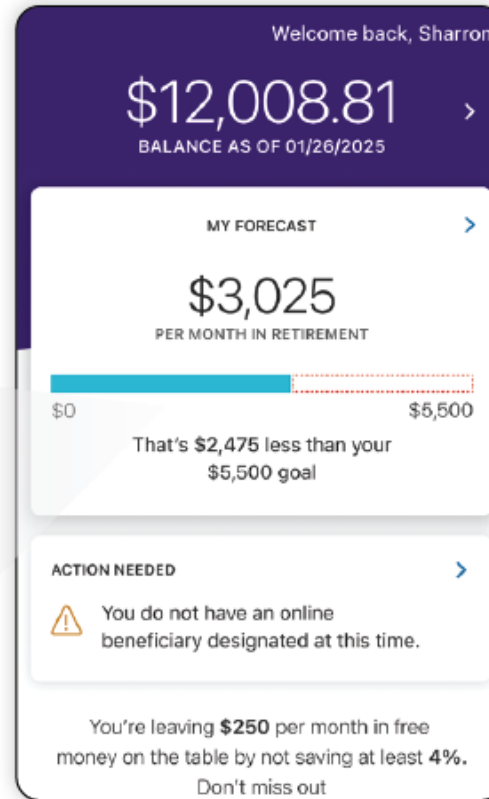
READYSAVE®

Mobile App

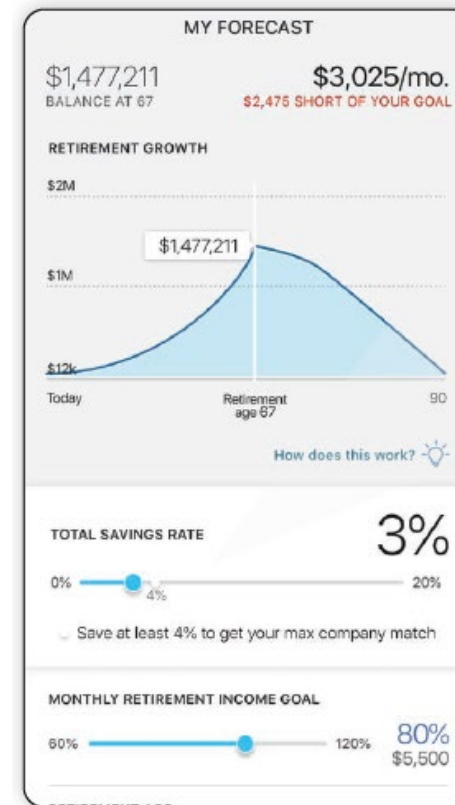


ON APPLE APP STORE®
& GOOGLE PLAY™

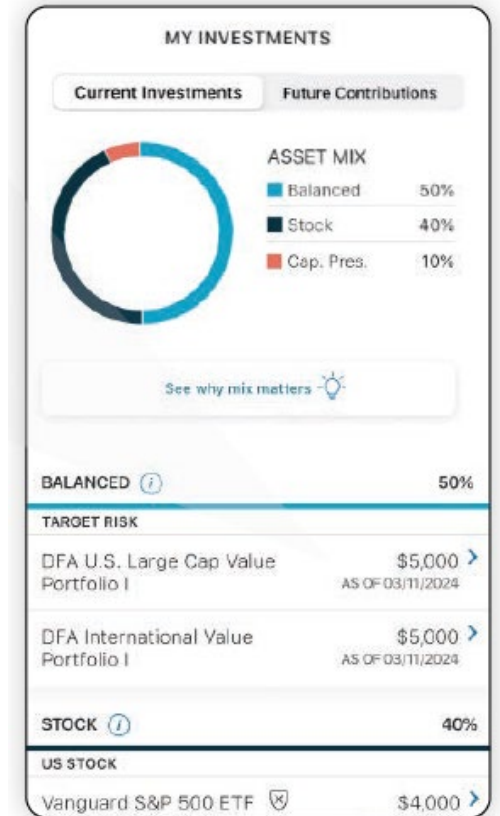
Ratings as of April 23, 2026



Dashboard



My Forecast



My Investments

Participant Experience

Fractional investment allocation or fractional deferral amount or percent

- Investment and deferral elections in fractional percentages or dollar amounts will no longer be accepted.
- No plan sponsor action is needed.
- Before migration, participants with fractional elections can visit their current employee website to elect either a whole percentage or a whole dollar amount for their investment and deferral elections.
- If participants do not act, their elections on the website will be automatically adjusted to the next full percentage/dollar amount.

Distributions and Loans

- Increased online transaction capabilities.
- Improved participant experience and processing efficiency.
- Paper forms may be required for certain exception-based transactions.



Participant Experience

- Participant statements: The 2026 Fourth Quarter and Year-End statement will be generated and available in mid-January.
- Data from Jan. 1, 2024 forward - Will be securely carried over to the Ascensus recordkeeping platform.
- Beneficiary
 - After migration, participants should visit the online beneficiary section of the website to enter beneficiary elections.
 - All percentages per beneficiary must be whole numbers.

Beneficiaries

Cetera Retire Demo Plan

[Beneficiary FAQs](#)

You can designate up to 20 beneficiaries online. If you want to designate more than 20 beneficiaries, please contact Participant Services for special instructions before moving forward.

PRIMARY BENEFICIARY #1 ⓘ

[Remove this beneficiary](#) 🗑️

Beneficiary type ⓘ

Spouse

Individual

Trust

Estate

Entity

Total allocation
0%

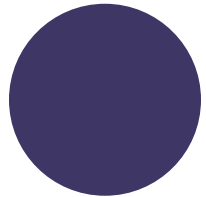
All fields are required unless indicated as optional.

[< Back](#)

[Cancel](#)

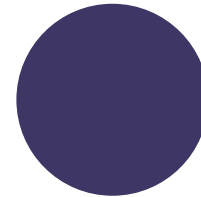
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Participant Service Center



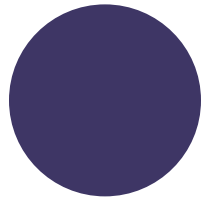
Under 60 seconds

average speed of answer¹

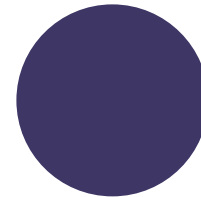


National support

8:00 a.m. to 8:00 p.m. ET
Monday - Friday



92.3% satisfaction²



Multilingual support for

200+ languages³

¹Ascensus data as of October 1, 2025

²Ascensus ECHO surveys, March 1, 2025, through November 30, 2025.

³As of May 1, 2025.

For plan sponsor use only.



What's Next

Important Deadlines For You & Your Participants

Audience	Action	Deadline
All	Avantax website access will be decommissioned.	Thursday, Oct. 15 at 2 p.m. ET
	Request a distribution via form	Wednesday, Oct. 14 at 1 p.m. ET
Participant	Request a loan via form	Wednesday, Oct. 14 at 1 p.m. ET
	Request a transfer/exchange	Wednesday, Oct. 14 at 1 p.m. ET
	Rollover contributions accepted	Wednesday, Oct. 14 at 1 p.m. ET
	Enroll in the plan	Wednesday, Oct. 14 at 1 p.m. ET
	Enter a contribution investment election change	Wednesday, Oct. 14 at 1 p.m. ET
	Enter a deferral rate change	Wednesday, Oct. 14 at 1 p.m. ET
Plan Sponsor	Submit in good order and fund payroll (payrolls dated after Oct. 14 need to be submitted on the new Cetera Retire website).	Wednesday, Oct. 14 at 1 p.m. ET