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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

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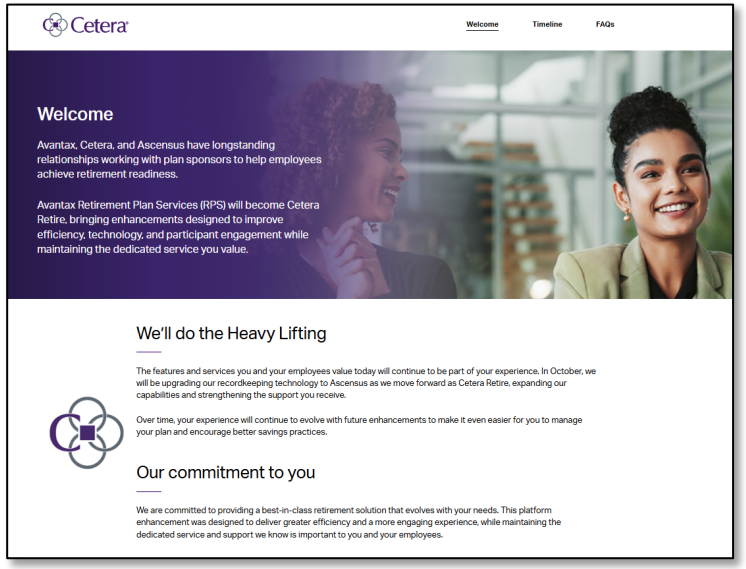
Your Plan Journey

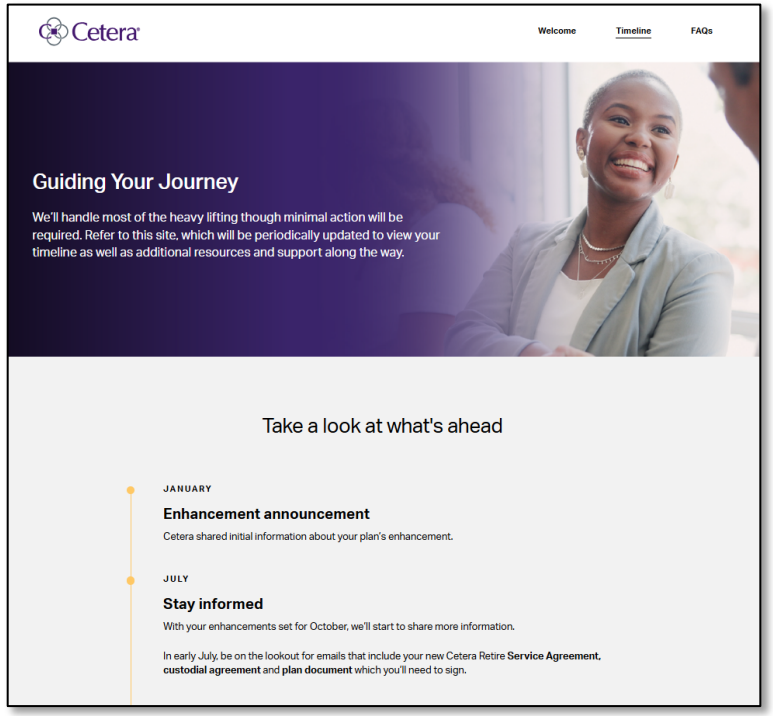
Your Plan Migration Website

[Click to visit]

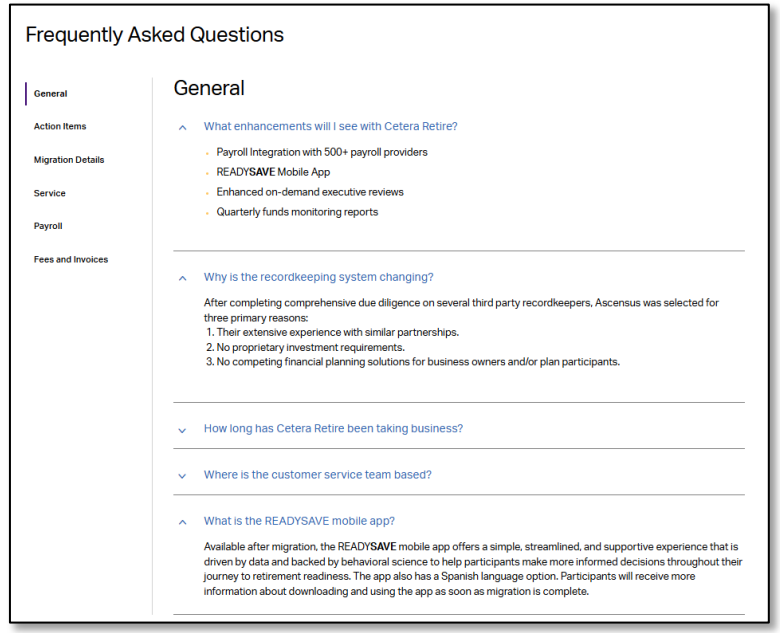
Home page



Timeline



FAQs



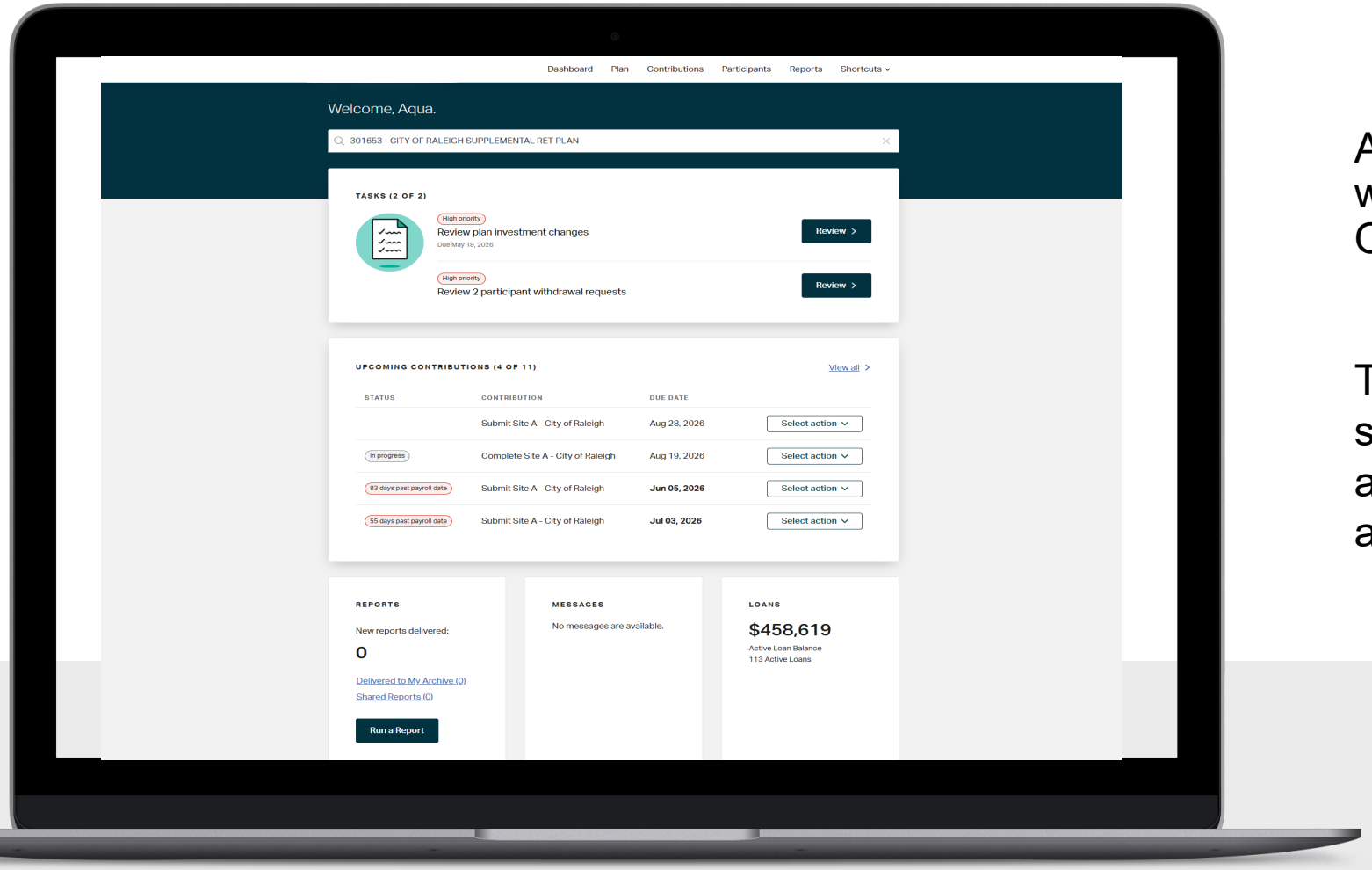
Upcoming Communication

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 READY**SAVE** 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.

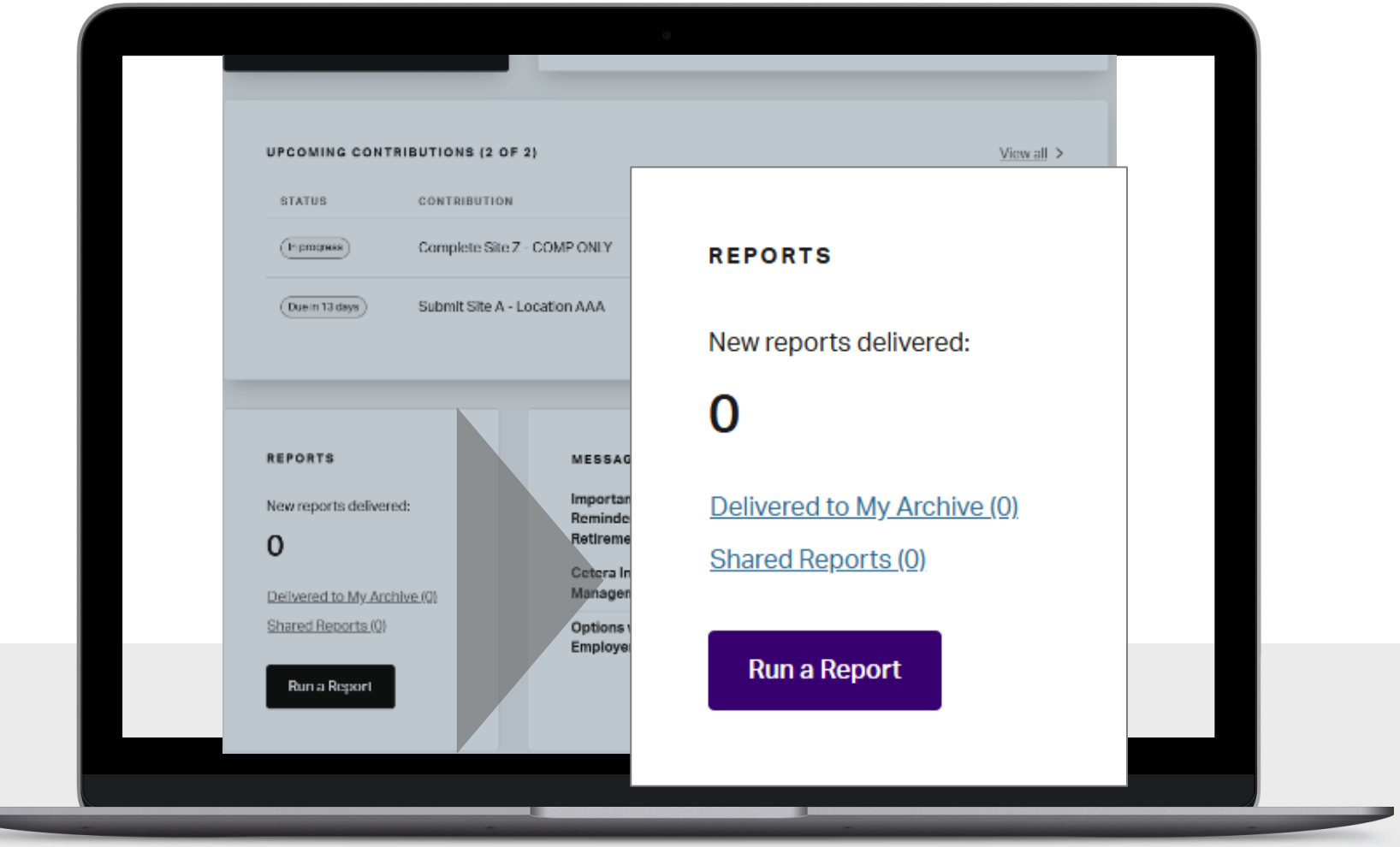
Your New Plan Website – Dashboard



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

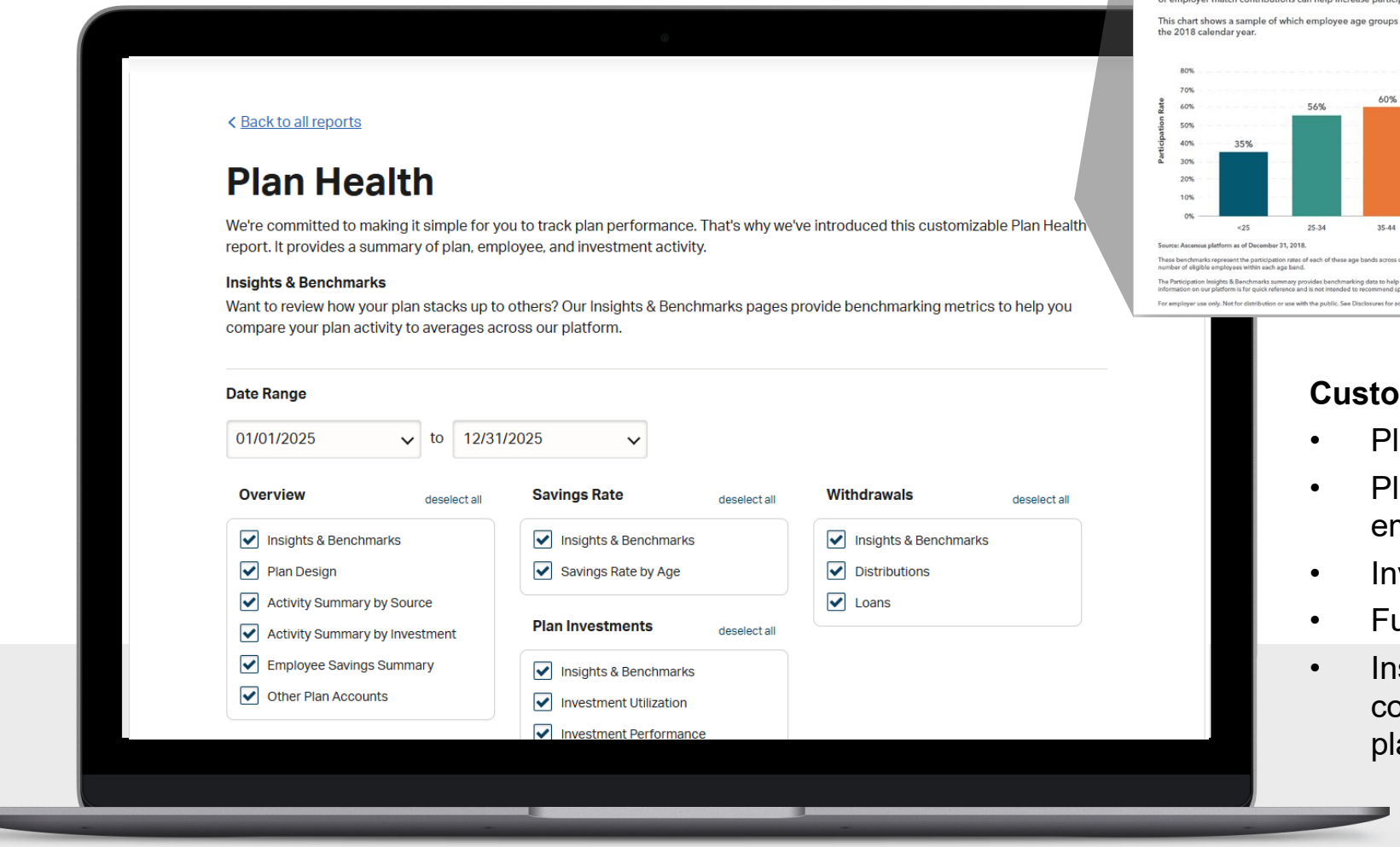
Wires to Ascensus Trust for contributions and rollovers—used for wires only

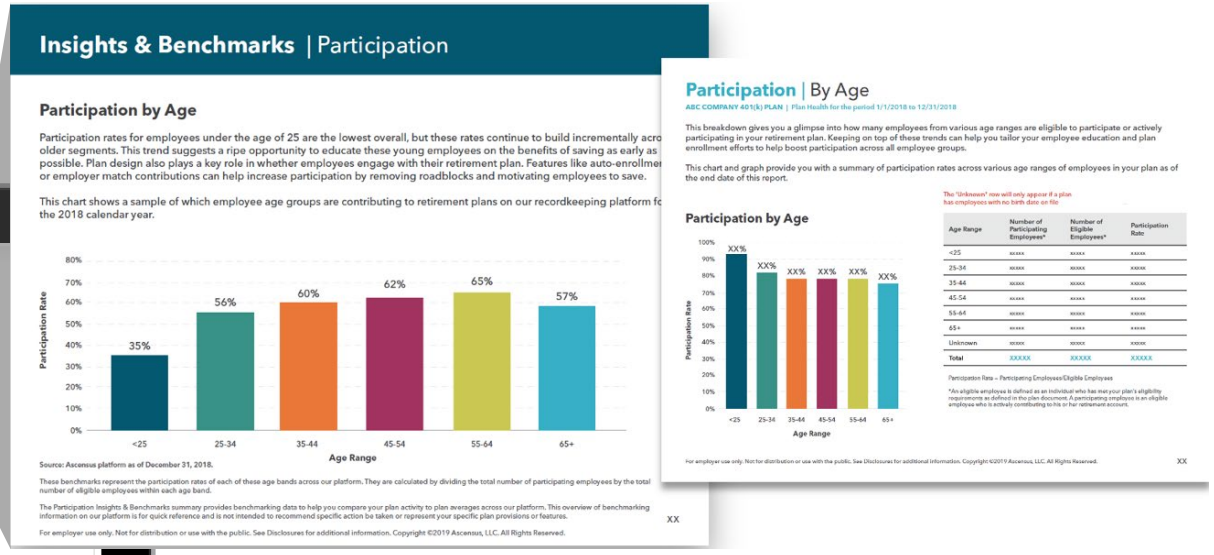
Bank name:	Wells Fargo San Francisco, CA
Routing / ABA #:	121000248
Beneficiary account number:	2001165836
Beneficiary name:	Ascensus Trust Company
Originator to beneficiary information:	Reference: "Plan Name" and "6 Digit Client ID"

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.

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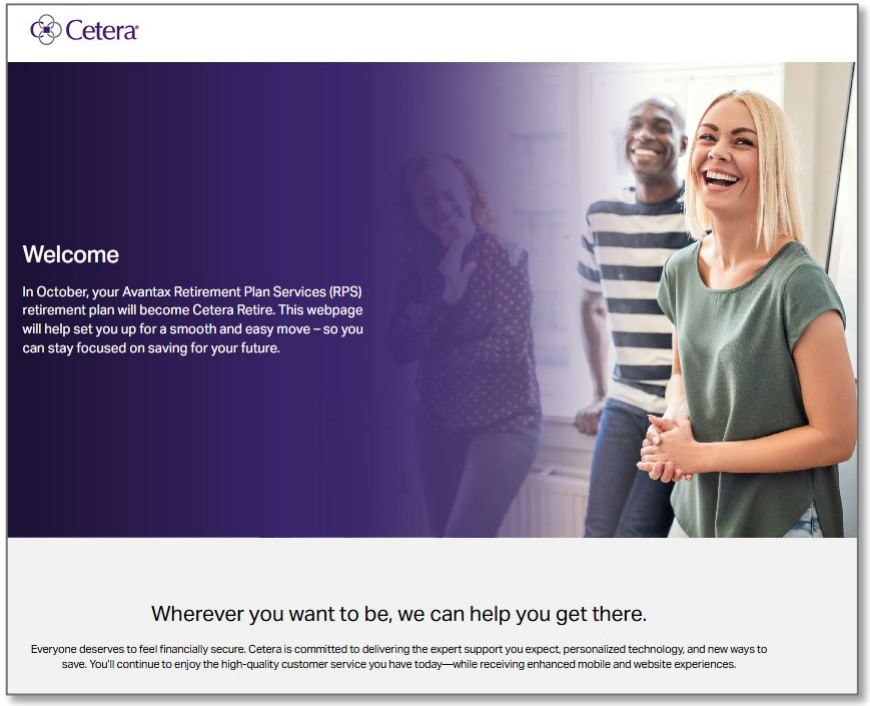
The Participant Journey

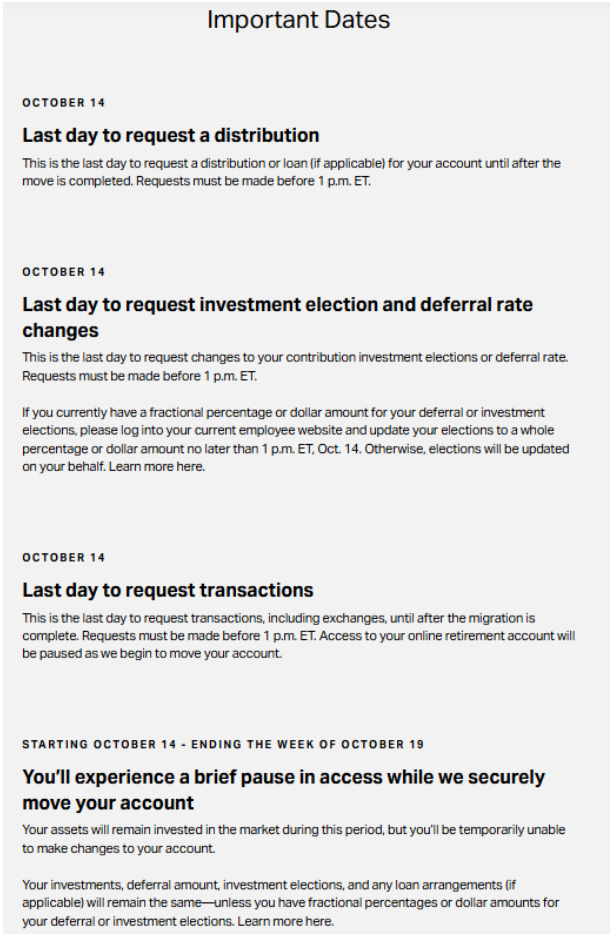
Participant Migration Website

Click to visit

Home page



Timeline



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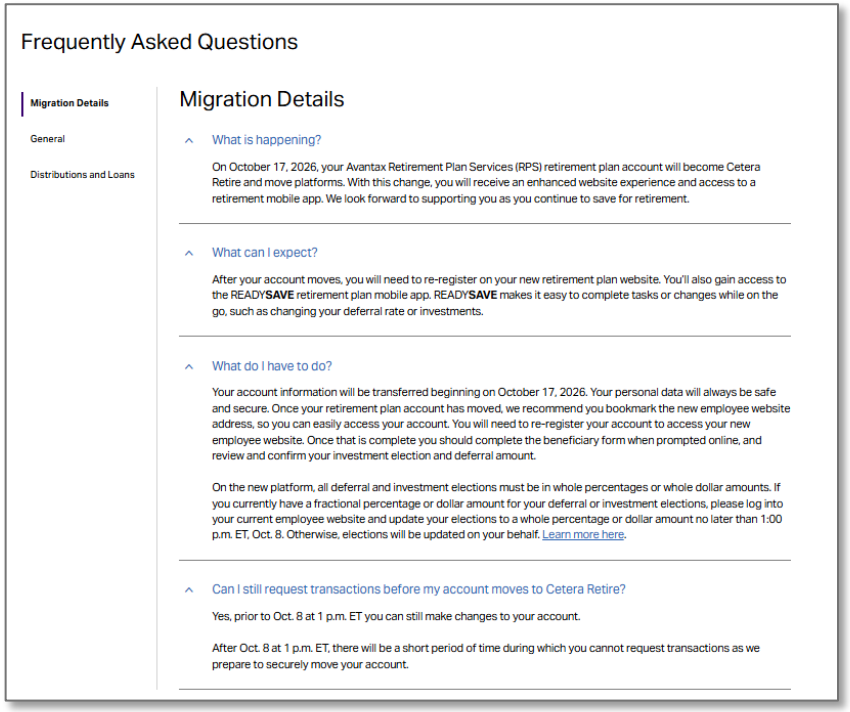
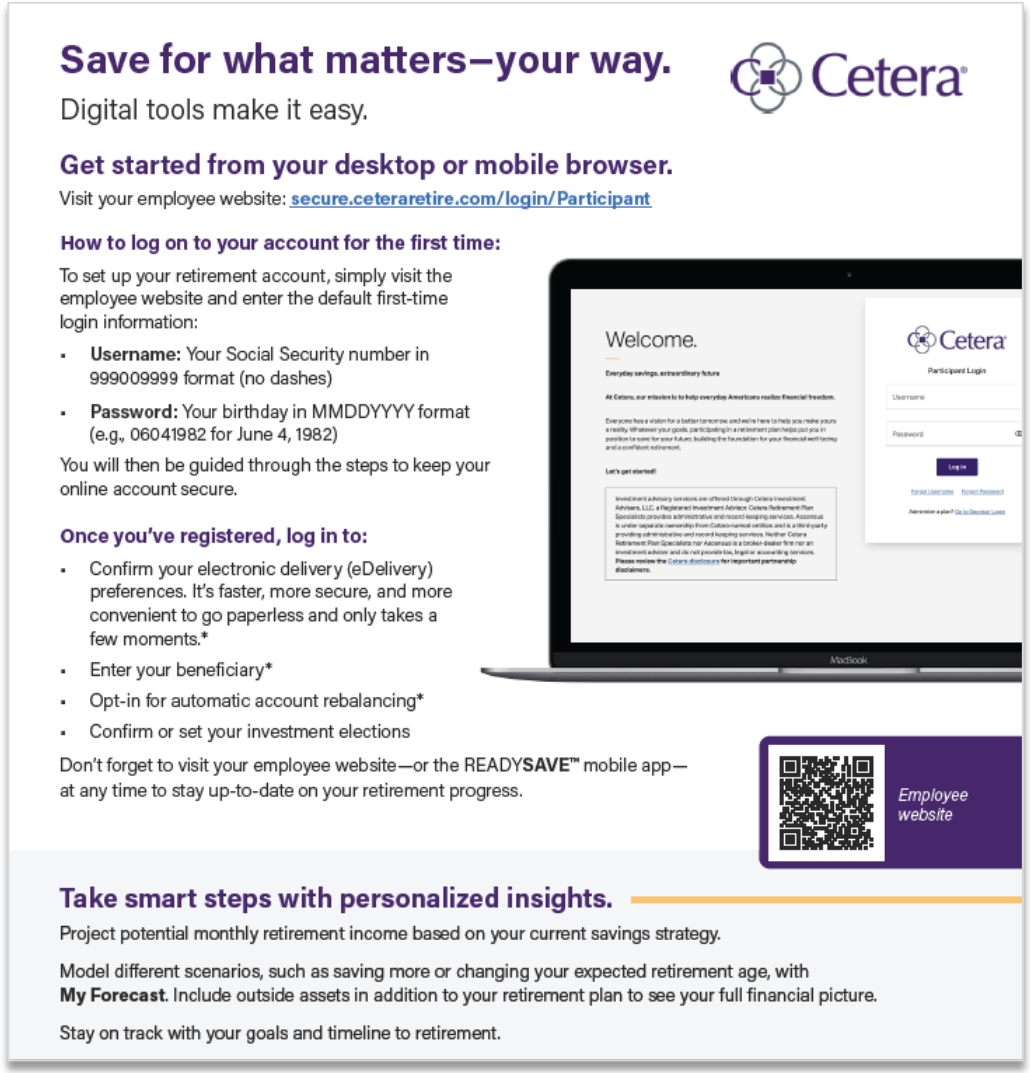


Participant “Get Started” Information

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 READY**SAVE** mobile app.



Save for what matters–your way.

Cetera

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 READY**SAVE**™ mobile app—at any time to stay up-to-date on your retirement progress.

Employee website

Take smart steps with personalized insights.

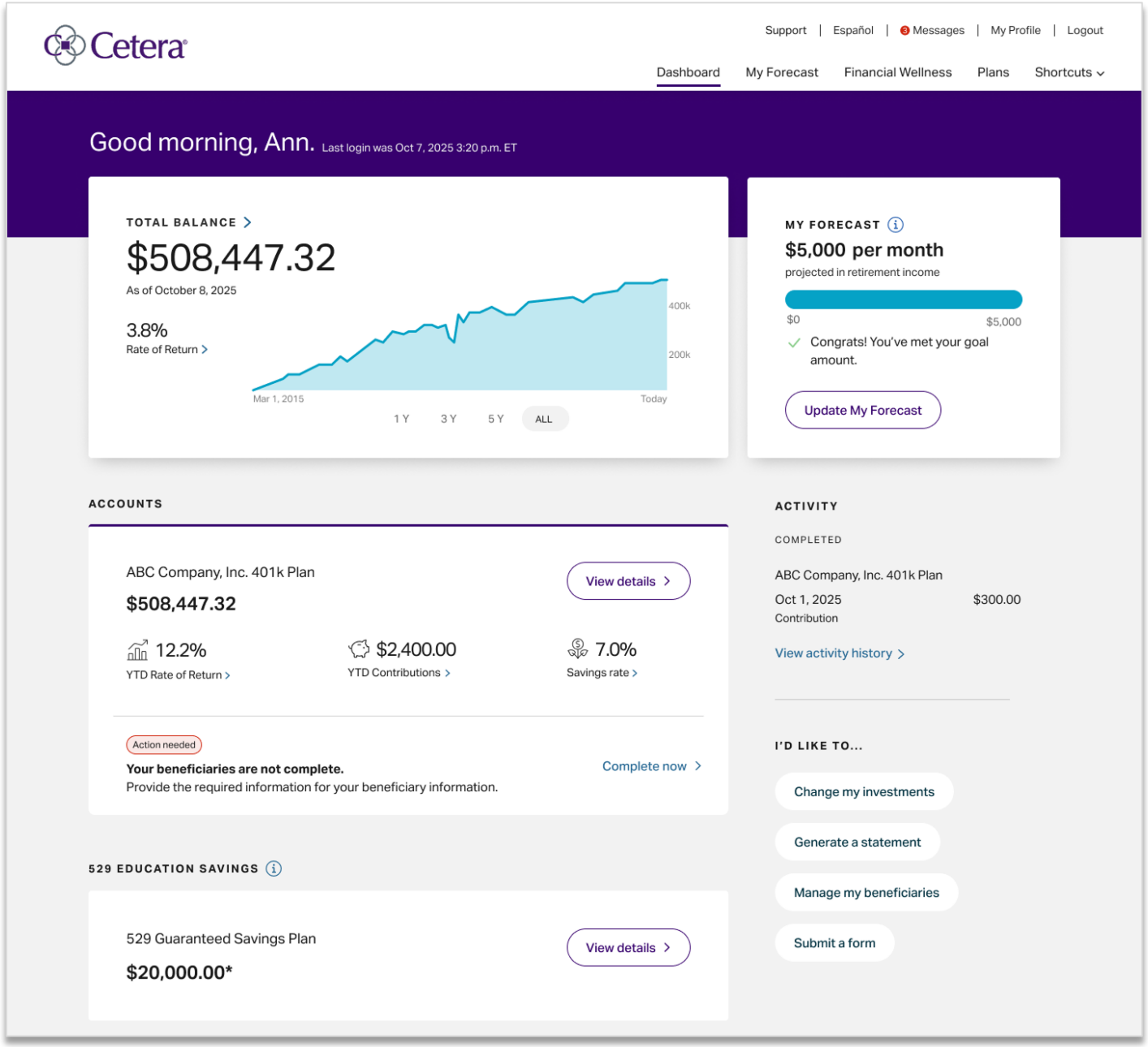
Project potential monthly retirement income based on your current savings strategy.

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

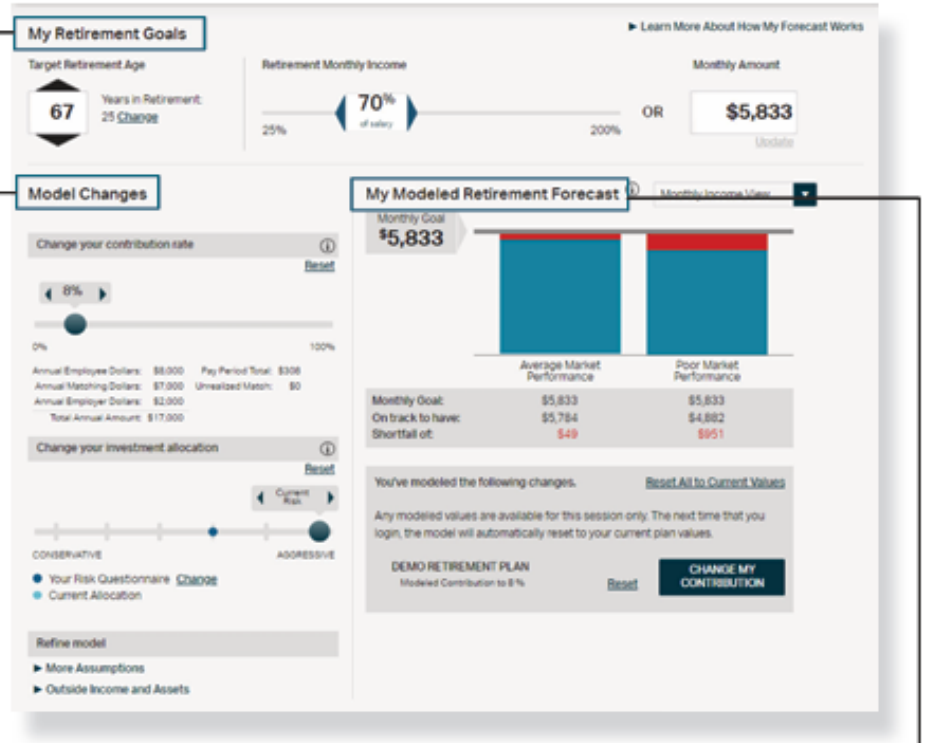
HOW TO GET THE MOST OUT OF MY FORECAST

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

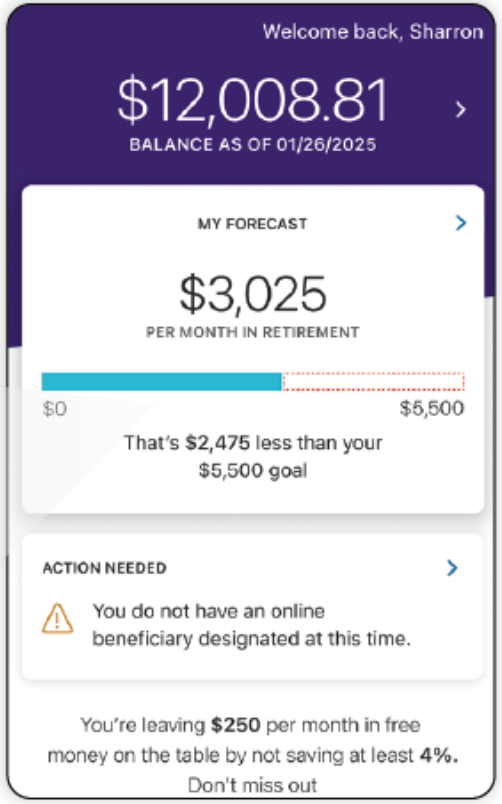
GET IT ON Google Play

Download on the App Store

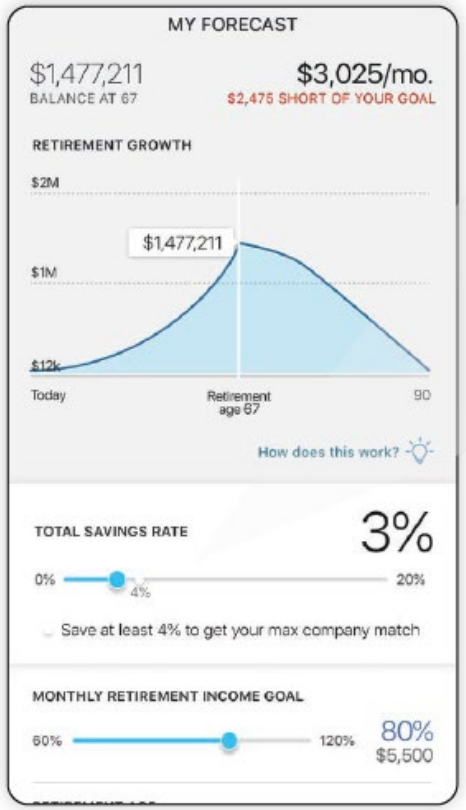
4.8 ★★★★½ RATING

ON APPLE APP STORE® & GOOGLE PLAY™

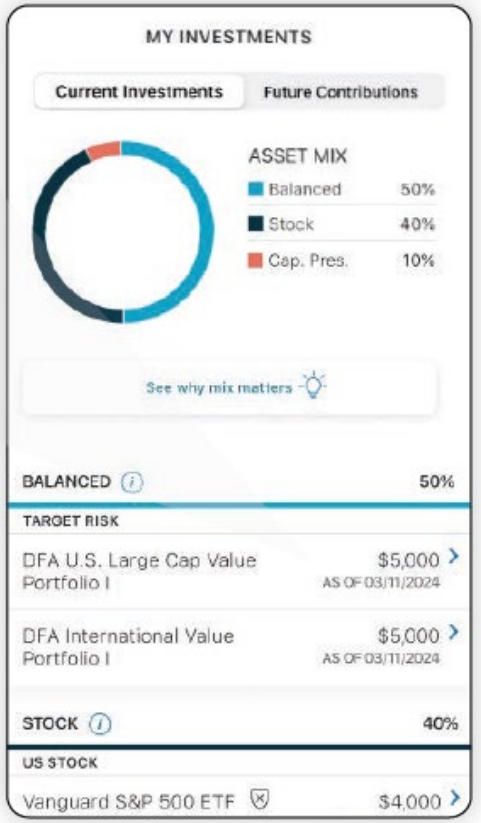
Ratings as of April 23, 2026



Dashboard



My Forecast



My Investments

Participant Experience

Fractional investment allocation or fractional deferral amount or percent

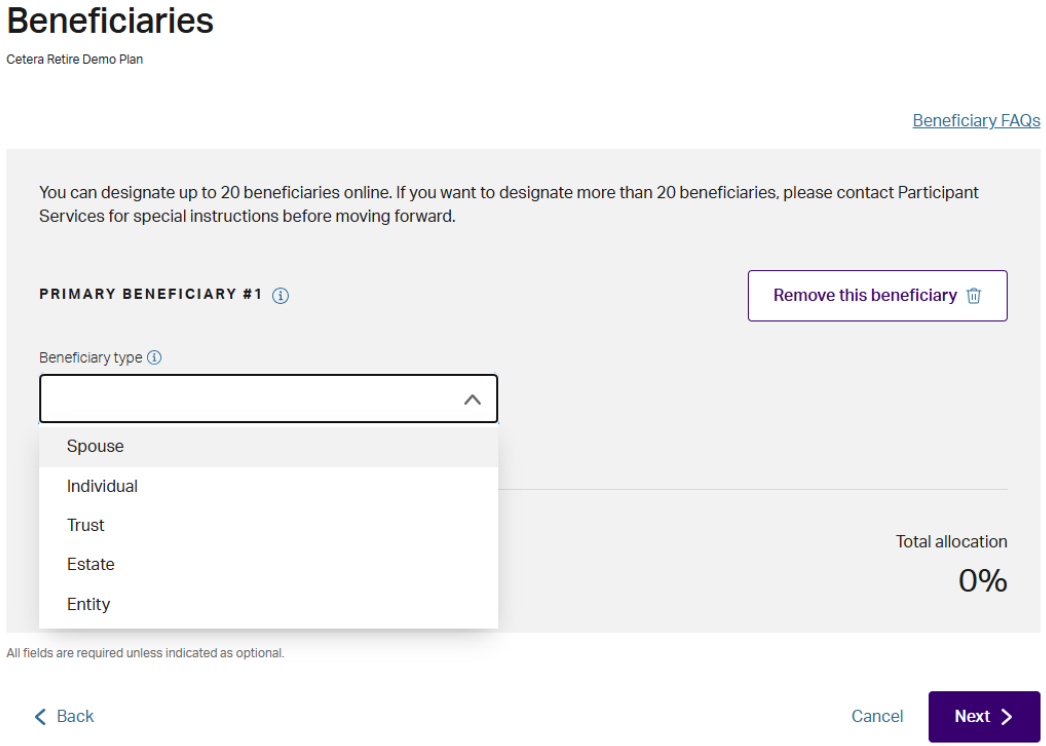
- Investment and deferral elections in fractional percentages or dollar amounts will no longer be accepted.
- No plan sponsor action is needed.
- Before migration, participants with fractional elections can visit their current employee website to elect either a whole percentage or a whole dollar amount 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.



Participant Service Center

Under 60 seconds
average speed of answer[1]

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

92.3% satisfaction[2]

Multilingual support for
200+ languages[3]

[1]Ascensus data as of October 1, 2025
[2]Ascensus ECHO surveys, March 1, 2025, through November 30, 2025.
[3]As of May 1, 2025.
For plan sponsor use only.

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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
Participant	Request a distribution via form	Wednesday, Oct. 14 at 1 p.m. ET
	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