

Obsidian HR's 401(k) Enrollment

How to Enroll in Obsidian HR's 401(k)

Obsidian HR's 401(k) plan is a retirement savings plan that offers tax advantages. The purpose of this document is to detail online and telephone registration procedures. Please note that employees can enroll today or any day in the future. Generally, the contribution elected will go into effect on the plan's next entry date; however, please refer to enrollment workbook or Summary Plan Description for your plan's specific entry dates.

Online Registration Instructions

In order to enroll online you will need to provide us with your current e-mail address. If you do not have an e-mail address, you can enroll via the telephone. Please refer to the telephone instructions on the next page.

1. Sign in to: [Transamerica.com/portal/home](https://transamerica.com/portal/home)
2. Click the red log in button
3. Select "Create an Account."
4. Follow the secure steps to create your account
5. Set up deferrals, contribution date, and investment elections (reference the attached Investment Choices Worksheet)

Online Enrollment Process Completion

By completing the enrollment process online, you are authorizing payroll deduction of plan contributions. Authorization of plan contributions constitutes a "cash or deferred arrangement" under section 401(k) of the Internal Revenue Code and such contributions are subject to the withdrawal restrictions of the plan. Contributions made to the plan are subject to certain limitations imposed by Federal law and these contributions may be refunded to comply with these laws. By submitting this authorization online, you understand that neither Bobby Benson Center, the plan trustee, their affiliates nor their investment choices are liable for any loss when acting upon your instructions believed to be genuine.

Telephone Registration Instructions

To enroll by telephone, you will need to use a touchtone phone to dial call 1-800-401-TRAN (8726). You will be prompted to select either English or Spanish for your language preference. You will then be asked to enter your 9-digit Social Security number followed by the pound sign (#), and your 4-digit PIN (Personal Identification Number). The default PIN is your month and day of birth in MMDD format, followed by the pound sign (#).

Note: If we do not have a date of birth on file, your PIN is a randomly generated number as indicated in your enrollment letter.

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Personalize Your Pin

As a first-time user, you will be prompted to change your PIN on initial use. The system will request you to enter your new 4-digit PIN, followed by the pound sign (#). Re-enter your 4-digit PIN, followed by the pound sign (#) to confirm. A message will indicate that your PIN was changed successfully. A confirmation will be mailed to your address.

Enrollment Disclosure

You will be asked to complete the telephone enrollment process. The disclosure message will ask you if you agree to the terms and conditions of utilizing the enrollment process. Listen carefully to the terms and conditions, Press 1 to agree to the terms and conditions of enrollment.

Set Up Deferral and Contribution Date

Your contribution rate is the amount that will be withheld from each paycheck. Enter the rate to be withheld from each paycheck followed by the pound sign (#), Press 1 to confirm the rate. The contribution rate you select will be sent to your employer to be deducted from your paycheck based on payroll cutoff dates.

Set Up Investment Elections

Review the attached Investment Choices Worksheet. Your contributions will be invested according to the selections you make here. You will be prompted to enter the percentage to be allocated to each investment option in your plan until the total allocated equals 100%. Percentages must be in whole percentage increments. Press 1 to confirm your elections. A confirmation will be mailed to your address.

Telephone Enrollment Process Completion

You have successfully completed the phone enrollment process and you may now hang up to end the call or hold and you will be connected to the main menu.

By completing the enrollment process by phone, you are authorizing payroll deduction of plan contributions. Authorization of plan contributions constitutes a "cash or deferred arrangement" under section 401(k) of the Internal Revenue Code and such contributions are subject to the withdrawal restrictions of the plan. Contributions made to the plan are subject to certain limitations imposed by Federal law and these contributions may be refunded to comply with these laws. By submitting this authorization by phone, you understand that neither Bobby Benson Center, the plan trustee, their affiliates nor their investment choices are liable for any loss when acting upon your instructions believed to be genuine.