

# Plan Participation Guide

It's your future. Own it.



**Envoy**  
plan services

# Plan Participation Guide

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Dear Employee,

Our goal at Envoy Plan Services, Inc. (Envoy) is to make your life easier by ensuring your employer’s supplemental retirement plan(s) is administered properly and by ensuring that you have the resources you need to take full advantage of the opportunity to participate.

Your employer has placed the administration of their plan(s) in our hands, and this is not a responsibility we take lightly. It is our promise to you that no matter where you are at in life - actively working, nearing retirement, or retired - we will dedicate the time and effort to simplify how you access your account and manage your contributions.

This Plan Participation Guide was developed to provide resource information, but as you dive deeper into the management of your retirement accounts, you may find that you still have questions. Don’t worry. We are here to help. Our Customer Service Representatives are available to assist with distribution submission and approval questions as well as salary reduction agreement (SRA) submission questions. The contact information for our teams can be found later in this document.

Welcome to your benefits plan. We are happy you are here.

Sincerely,  
Envoy Plan Services

# Meet Envoy

Making sure you receive the financial wellness resources you deserve.

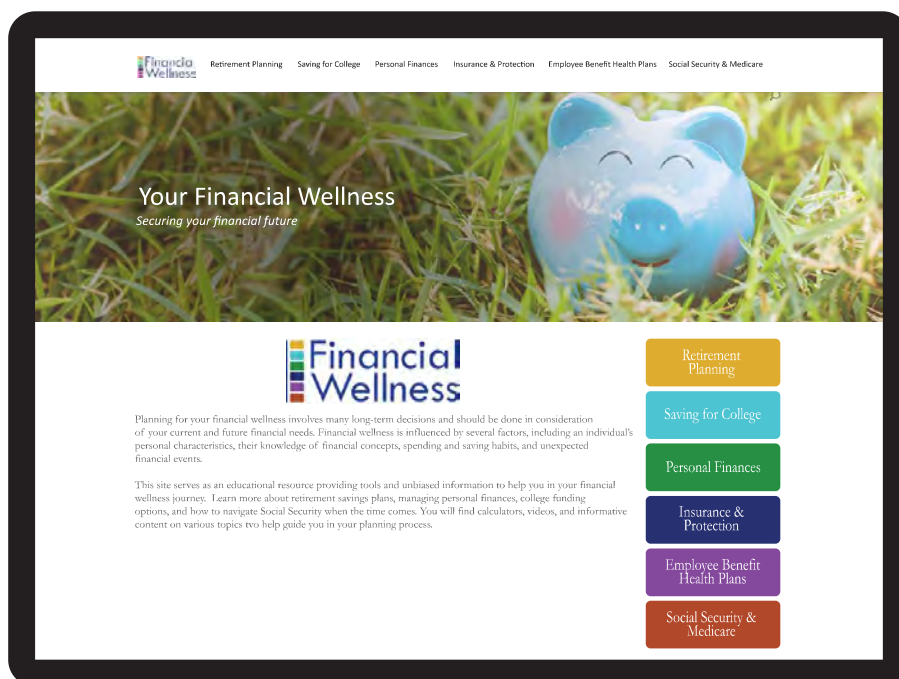
At our core, we are a group of people helping people achieve their retirement planning and wellness goals. We are just like you. We work hard so that one day we, too, can have a secure financial future.

We understand that financial preparedness should be stress-free, so we are here to make sure your plan is administered properly. We take care of the administrative details of your plan(s), such as remitting contributions, authorizing distribution requests, and answering everyday questions.

Since 1997, Envoy has grown while remaining focused on what truly matters most: people. Whether it is you, your employer, our employees, or our community, we focus on connecting people with financial wellness solutions that lead to a more fulfilled life.

Many of these solutions can be found in our Financial Wellness Center administered in conjunction with U.S. OMNI & TSACG Compliance Services. The center contains planning modules that allow you to watch, read, or plan utilizing numerous planning calculators, videos, and educational articles. Center resources can be accessed 24/7.

Financial Wellness Center: <https://usrbpfinancialwellness.com/>



# Getting Started

An introduction to your plan.



## Understanding Your Plan

A 403(b) plan or 457(b) plan allows you to save for retirement in a tax advantaged manner. Your contributions are voluntary, and you can choose the amount based on your retirement goals. For more specific information on your employer's plan design, please reference the **Plan Highlights**, which can be accessed by searching for your employer, forms, information, and Plan Highlights at [www.envoyplanservices.com](http://www.envoyplanservices.com) in the Client Resource Center.



## Why Wait?

Simply put, waiting could cost you. You might ask: What difference could ten years make? Let's say you wanted to build a \$500,000 nest egg to help bridge the gap of your current retirement savings plan. If you start at age 25, you will need to contribute at least \$1,500 annually to a plan earning average annual growth of 10% to meet your goal; however, if you were to wait ten years to start, you will need to contribute at least \$4,400 annually to earn the same amount. The earlier you start, the more potential earnings you can enjoy later in life.



## Online Resources

Once enrolled in the plan, you have 24/7 access to a variety of educational tools and plan resources online at [www.envoyplanservices.com](http://www.envoyplanservices.com). Your online access allows you to obtain plan forms, access Plan Highlights, enrollment instructions, guides, educational videos on how to use the website, view and access the plan's authorized investment providers, and so much more.



## Submitting Distributions

Within just a few minutes, distribution requests can be submitted and approved using our Online Distribution System. This online system allows participants and advisors alike to gain immediate approval certification for eligible distributions. Further, all distribution requests may be submitted in this manner -- even those that require supporting documentation. Envoy's Online Distribution System can be found on the homepage at [www.envoyplanservices.com](http://www.envoyplanservices.com), and is available 24/7. For more information on submitting distributions, please visit our website.



## Submitting Salary Reduction Agreements (SRA)

Within just a few minutes, SRA requests can be submitted and approved using our Online SRA System. You can start, change, or stop a deduction at your convenience using our online SRA system. The online SRA system ensures efficiency and accuracy and will provide an immediate confirmation when the request has been submitted. The system also permits your financial advisor/representative to assist you in this process. Envoy's Online SRA System can be found at [www.envoyplanservices.com](http://www.envoyplanservices.com) and is available 24/7.

# Enrollment

You have decided to participate in the plan. Now what?

After reviewing your employer's 403(b) or 457(b) plan, you will likely want to take advantage of saving for retirement while gaining valuable income tax advantages. Here are some steps and guidance tips on how to get started.

## Pick Your Investment Provider

You will want to review your employer's list of authorized investment providers and determine where you want to invest your money. A complete list of your investment providers is available to you when you visit your employer's plans page in the Client Resource Center at [www.envoyplanservices.com](http://www.envoyplanservices.com). Not sure which investment provider to choose? Review company marketing materials, consult with your financial advisor, or ask a trusted colleague or mentor if they work with an advisor or investment provider they would recommend. If you are located in California and enrolling in a 403(b) plan, you may access investment product information by logging onto the statewide 403(b) registry website at [www.403bCompare.com](http://www.403bCompare.com).

## Contact Your Chosen Investment Provider


Once you have decided on an investment provider or providers, be sure to contact them and establish an account.

## Complete a Salary Reduction Agreement (SRA)

After you have established an account with your investment provider(s), you simply complete and submit a SRA using Envoy's online SRA system process that can be accessed on the home page at [www.envoyplanservices.com](http://www.envoyplanservices.com), or your employer's plans page may house an SRA, which can be completed and submitted via the instructions provided on the form.

## What Happens Next?

Once you have submitted your SRA request in good order, your employer will begin deducting your contribution amount from your paycheck for the following month's payroll and remit the funds to Envoy for processing to your chosen investment provider(s).



**Questions?**

**(800) 248-8858**  
Distribution Team: Option 4  
SRA Team: Option 5

**Customer Service Hours:**

Monday through Thursday,  
7:00 a.m. to 7:00 p.m. CT

Friday,  
7:00 a.m. to 5:00 p.m. CT



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