

Using the IRA Application Wizard

Our IRA application wizard makes adding employees to a SEP or SIMPLE IRA plan quick and easy. Completing a Plan Establishment Kit with Ascensus Trust generates a plan specific link that can be used by that plan's employees to establish an IRA with Ascensus.

IRA Application Wizard

After completing a Plan Establishment Kit (PEK), each employer is assigned a unique employee sign-up link. The employee sign-up link is created in one of two ways.

1. Automatically when an employer completes the electronic signature process.
2. Manually by Ascensus, after a PEK created on the onboarding website and physically signed by the employer, is returned to Ascensus.

The employee sign-up link is unique to each employer and acts as a portal to the IRA application wizard.

Welcome | **IRA Owner** | Investment Elections | Beneficiaries | Overview

Individual Retirement Account Application

Welcome

Welcome to the IRA Application wizard. The wizard should take 5-10 minutes to complete if you have all the required information. Please review the [SIMPLE IRA Employee Kit](#) before you begin. The kit contains the following important documents:

- Salary Reduction Agreement
- Custodial Account Agreement
- Disclosure Statement
- Financial Disclosure
- Ascensus Trust Privacy Notice

Your employer should have provided you with the Participation Notice & Summary Description. If you have not received that document, please contact ANDIE HENSLEY at ANDIE.HENSLEY@ASCENSUSTRUST.COM or .

The wizard asks for information about you and your beneficiary (the person who should receive the assets in this account upon your death) that is needed to establish the IRA.

Your Information	Beneficiary Information
• Address	• Name
• Date of birth	• Address
• Social Security number	• Date of birth
• Telephone number	• Social Security number

Once you start the wizard, you must finish it. For data security reasons, none of your information can be saved. Click the **Continue** button when you are ready to begin.

[Exit](#) [Continue](#) [Continue \(without Save\)](#)

Accessing the Sign-Up Link

1. If the employer signs their PEK electronically, the employee sign-up link will be emailed to the employer one to two business days after their PEK is signed. The email will include instructions for providing the link to the employees.

It's Time to Enroll Employees [Into Your Ascensus Trust SIMPLE IRA Plan](#)

554997 BEV'S BAKE SHOP

It's time to enroll participants in your plan. Take these steps to complete this process.

1. Provide your employees with a copy of the completed Participation Notice and Summary Description. This document can be found in your signed Plan Establishment Kit.
2. Copy and past this information into your email software and send to all eligible employees.

We have chosen Ascensus Trust as the custodian of your SIMPLE IRA. After you have reviewed the Participation Notice and Summary Description, go to [Ascensus Trust to enroll](#). Once there, review the Ascensus Trust IRA documents and complete the Ascensus Trust New Account Application.

Ascensus Trust will notify you by email once the setup of your IRA is complete. Review the email carefully as it will contain important information about how you can access your account via the participant website.

If you have questions regarding any of the information provided above, please contact the Ascensus Trust IRA Service Center at 844-292-4700, Monday through Friday, 8:00 a.m. to 6:00 p.m. CT.

Thank you.

2. If the employer forgets or loses their sign-up link you can obtain a copy of the link on the onboarding website.
 - a. Log on to the onboarding website.
 - b. Navigate to the Completed IRA Plans section.
 - c. Click on the magnifying glass to open the selected employer's Plan Summary.
 - d. Click on the Resend Employee Link Email to the employer **or** copy and paste the link and forward to the employer.

Plan Summary

Plan Type: SIMPLE IRA Plan
Employer Name: Test Simple Plan Employer
Employer Contact Name: John Doe
Employer Email Address: Test.Employer@Test.com
Employer Phone Number: 701-555-1234
Employee Sign-Up Link: <http://www.retireapps.com/Trust/ira-application-start?ID=d82b4362-2668-4cfe-9eb9-0b99937518f16>

[View Signed Plan Establishment Kit](#) [Resend Employee Link Email](#)

Below is a table listing each employee that has begun the employee sign-up process and their status.

	First Name	Last Name	Email Address	Status	Status Date
	Jane	Doe	jane.doe@Test.com	Completed	11/4/2016
	John	Doe	john.doe@test.com	Completed	6/29/2017

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Using the Wizard

Clicking on the employee sign-up link opens the IRA application wizard. By design, there is no save feature available, so no user id or password is required to access the site. The entire application must be completed in one sitting and will take 5-10 minutes to complete.

The screenshot shows the 'Welcome' screen of the 'Individual Retirement Account Application' wizard. The navigation tabs at the top are 'Welcome', 'IRA Owner', 'Investment Elections', 'Beneficiaries', and 'Overview'. The main heading is 'Individual Retirement Account Application' with a sub-heading 'Welcome'. The text states: 'Welcome to the IRA Application wizard. The wizard should take 5-10 minutes to complete if you have all the required information. Please review the [SIMPLE IRA Employee Kit](#) before you begin. The kit contains the following important documents: Salary Reduction Agreement, Custodial Account Agreement, Disclosure Statement, Financial Disclosure, and Ascensus Trust Privacy Notice. Your employer should have provided you with the Participation Notice & Summary Description. If you have not received that document, please contact PLAN ADMIN at TEST@TEST.COM or . The wizard asks for information about you and your beneficiary (the person who should receive the assets in this account upon your death) that is needed to establish the IRA.' Below this, there are two columns of required information: 'Your Information' (Address, Date of birth, Social Security number, Telephone number) and 'Beneficiary Information' (Name, Address, Date of birth, Social Security number). At the bottom, it says: 'Once you start the wizard, you must finish it. For data security reasons, none of your information can be saved. Click the **Continue** button when you are ready to begin.' There are three buttons at the bottom right: 'Exit', 'Continue', and 'Continue (without Save)'.

1. The SEP or SIMPLE IRA Employee Kit contains important information about the IRA that is being opened in addition to information about how IRA plans work at Ascensus. The kit should be reviewed prior to starting the application.

This screenshot is identical to the previous one, but the link '[SIMPLE IRA Employee Kit](#)' in the text 'Please review the SIMPLE IRA Employee Kit before you begin.' is highlighted with a red rectangular box.

2. The application process begins by collecting information about the employee.

Fields with an asterisk are required.

The screenshot shows the 'IRA Owner' screen of the 'Individual Retirement Account Application' wizard. The navigation tabs at the top are 'Welcome', 'IRA Owner', 'Investment Elections', 'Beneficiaries', and 'Overview'. The main heading is 'Individual Retirement Account Application' with a sub-heading 'IRA Owner'. The form contains the following fields: 'First Name: *' (text box), 'Middle Name:' (text box), 'Last Name: *' (text box), 'Birth Date: *' (mm/dd/yyyy date picker), 'Social Security Number: *' (text box with mask xxx-xx-xxxx), 'Telephone: *' (text box with mask xxx-xxx-xxxx) and 'Ext: (Optional)' (text box), 'Email Address: *' (text box), 'I am a Nonresident Alien: *' (radio buttons for Yes and No, with a help icon), 'Current Address' section containing 'Address Line 1: *' (text box), 'Address Line 2' (text box), 'City: *' (text box), 'State: *' (dropdown menu with 'Select a State'), and 'Postal Code: *' (text box). At the bottom, it says: 'I have lived at the above address for at least three years: *' (radio buttons for Yes and No, with a help icon). A red asterisk legend indicates '* Required field'. There are three buttons at the bottom right: 'Exit', 'Continue', and 'Continue (without Save)'.

3. Employees should set their investment elections during this process. All future contributions will be invested based on the employee's investment elections. If the employee chooses not to set their investment elections, contributions will be invested in the plan's default fund. Employees can change their investment elections at any time on our participant website.

The screenshot shows the 'Investment Elections' step of the 'Individual Retirement Account Application' wizard. The navigation bar at the top includes 'Welcome', 'IRA Owner', 'Investment Elections' (active), 'Beneficiaries', and 'Overview'. The main heading is 'Individual Retirement Account Application' with a sub-heading 'Investment Elections'. Below this, there are two radio button options: 'I elect to select my investment elections at this time' (selected) and 'I elect not to select my investment elections at this time, and understand I may select them at a later date.' A link 'Select Plan Investments' is present. At the bottom right, it says 'Total Percent: 0%'. Below the form is a table header with columns: 'Ticker ▲', 'Investment Name', 'Fund Class', and 'Percentage (Use whole numbers only)'.

4. Beneficiary designations are also collected. Entering beneficiary information is recommended but not required. Multiple Primary and Contingent beneficiaries can be listed. If no beneficiaries are named, the IRA owner's estate will become the beneficiary.

- a. If a married IRA Owner lives in a community property state and would like to designate someone other than their spouse as the beneficiary, they must manually complete and return a beneficiary change form.

- b. Primary and Contingent beneficiaries are added by clicking on the Add button.

The screenshot shows the 'Beneficiaries' step of the 'Individual Retirement Account Application' wizard. The navigation bar at the top includes 'Welcome', 'IRA Owner', 'Investment Elections', 'Beneficiaries' (active), and 'Overview'. The main heading is 'Individual Retirement Account Application' with a sub-heading 'Beneficiaries'. Below this, it states: 'You are not required to name beneficiaries at this time. If no beneficiaries are named, your estate will be your beneficiary.' There are two radio button options: 'I elect to designate the beneficiaries listed below to receive the assets in the account upon my death.' (selected) and 'I elect not to designate beneficiaries at this time and understand that I may designate beneficiaries at a later date.' Below this, there are two sections: 'Primary Beneficiary' and 'Contingent Beneficiary'. Each section contains explanatory text and an 'Add' button. At the bottom right, there are three buttons: 'Exit', 'Continue', and 'Continue (without Save)'.

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- c. All fields marked with an asterisk are required.

Add/Edit Beneficiary

First/Middle Name: *

Last Name: *

SSN: * Birth Date: *

Use IRA Owner Address

Address Line 1: *

Address Line 2:

City: *

State/Zip: *

Relationship: *

Current: *

Total: * 100

* Required field

Save Cancel

- d. Both primary and contingent beneficiary totals must equal 100%.

Primary Beneficiaries

	First Name	Last Name	SSN	Percentage	Relationship
 	JANE	DOE	XXX-XX-6789	100%	Spouse

Add

Contingent Beneficiary

A contingent beneficiary will receive the assets in this account upon your death only if all primary beneficiaries predecease you. More than one contingent beneficiary may be named and the total percentage designated must equal 100%.

Contingent Beneficiaries

	First Name	Last Name	SSN	Percentage	Relationship
 	BROTHER	DOE	XXX-XX-4321	50%	Child
 	SISTER	DOE	XXX-XX-4789	50%	Child

Add

Exit Continue Continue (without Save)

Using the IRA Application Wizard

5. The wizard provides an error check to help determine if the application was completed correctly.
 - a. To run the error check, click on the Check for Errors button. This step must occur before signatures can be applied to the application.

The screenshot shows the 'Individual Retirement Account Application' wizard. The navigation bar includes 'Welcome', 'IRA Owner', 'Investment Elections', 'Beneficiaries', and 'Overview'. The 'IRA Owner' tab is active. The main heading is 'Individual Retirement Account Application' with a sub-link 'Application Overview'. The text reads: 'You have reached the end of the application. Please choose one of the two options below.' The first option is: '1. If you are ready to sign the document electronically, please click the **Check for Errors** button to validate that all required fields have been entered correctly.' The 'Check for Errors' button is highlighted with a red rectangle. The second option is: '2. Click the **Print Application** button to print and sign with your hand-written signature. You may either fax the signed application to 215-648-1275 or mail it to: Ascensus Trust, PO Box 10068, Fargo, ND 58106.' Below this is a 'Print Application' button. At the bottom right are 'Exit' and 'Continue (without Save)' buttons.

- b. If an error is detected, an error message will display. The error must be fixed in order to continue. Clicking on the error message will bring you directly to the error.

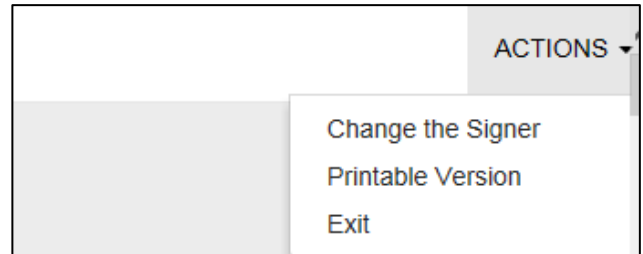
The screenshot shows the same wizard but with an error. The 'IRA Owner' tab in the navigation bar has a red circle with an exclamation mark. The main heading is 'Individual Retirement Account Application' with a sub-link 'Application Overview'. The text reads: 'You have reached the end of the application. Please choose one of the two options below.' The first option is: '1. The following errors must be corrected before the document can be electronically signed. Use the links below to find and correct the errors.' Below this is a table with two columns: 'Tab' and 'Error Message'. The table has one row: 'IRA Owner' and 'Please enter an email address.' The second option is: '2. Click the **Print Application** button to print and sign with your hand-written signature. You may either fax the signed application to 215-648-1275 or mail it to: Ascensus Trust, PO Box 10068, Fargo, ND 58106.' Below this is a 'Print Application' button. At the bottom right are 'Exit' and 'Continue (without Save)' buttons.

- c. Once all the required data has been successfully entered, the option to Sign Electronically will appear.

The screenshot shows the wizard after successful completion. The navigation bar includes 'Welcome', 'IRA Owner', 'Investment Elections', 'Beneficiaries', and 'Overview'. The 'IRA Owner' tab is active. The main heading is 'Individual Retirement Account Application' with a sub-link 'Application Overview'. The text reads: 'You have reached the end of the application. Please choose one of the two options below.' The first option is: '1. **You have successfully entered all required data.** Click the **Sign Electronically** button electronically.' The 'Sign Electronically' button is highlighted with a red rectangle. The second option is: '2. Click the **Print Application** button to print and sign with your hand-written signature. You application to 215-648-1275 or mail it to: Ascensus Trust, PO Box 10068, Fargo, ND 58106.' Below this is a 'Print Application' button. At the bottom right are 'Exit' and 'Continue (without Save)' buttons.

Using the IRA Application Wizard

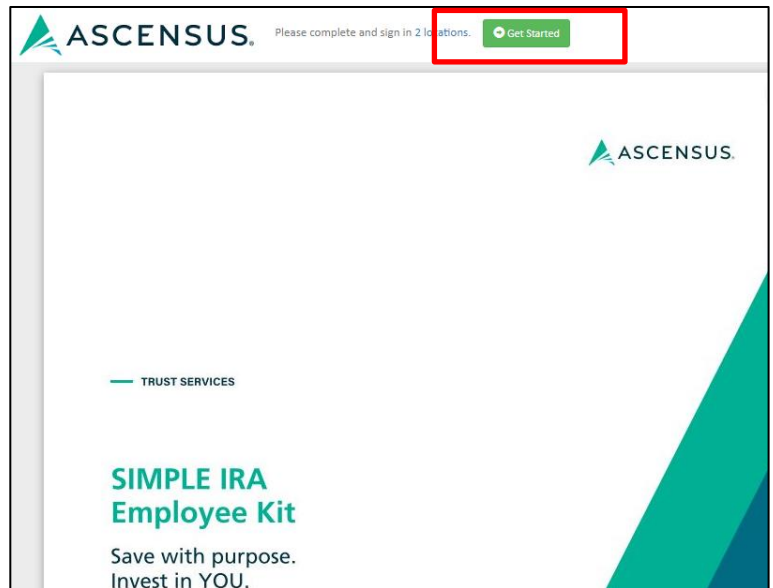
6. Clicking on the Sign Electronically button starts the electronic signature process. The data entered in the application is gathered and populated into the IRA employee kit. When the kit appears, the employee should review to ensure the application was completed correctly prior to applying their electronic signature. A printable version of the application can be found under the Actions drop down menu in the upper right-hand corner of the screen.



ACTIONS

- Change the Signer
- Printable Version
- Exit

7. After reviewing the application for accuracy, click on the Get Started button. This will move you to the first signature box.



ASCENSUS. Please complete and sign in 2 locations. **Get Started**

ASCENSUS.

TRUST SERVICES

SIMPLE IRA Employee Kit

Save with purpose.
Invest in YOU.

8. Signatures are added by entering your name. Clicking on the next button moves the user to the next signature line.



Please complete and sign in 1 location. **Next >**

I acknowledge that I have received a full and reasonable disclosure of my spouse's property and financial obligations. Because of the important tax consequences of giving up my interest in this SIMPLE IRA, I have been advised to see a tax professional.

I hereby give the SIMPLE IRA plan participant my interest in the assets or property deposited in this SIMPLE IRA and consent to the beneficiary designation indicated above. I assume full responsibility for any adverse consequences that may result.

by the tax laws, and
the tax consequences of any contributions (including rollover contributions) and distributions.

John Doe **X**
john.doe@test.com

X Signature of Spouse Date (mm/dd/yyyy) **07/17/2017**

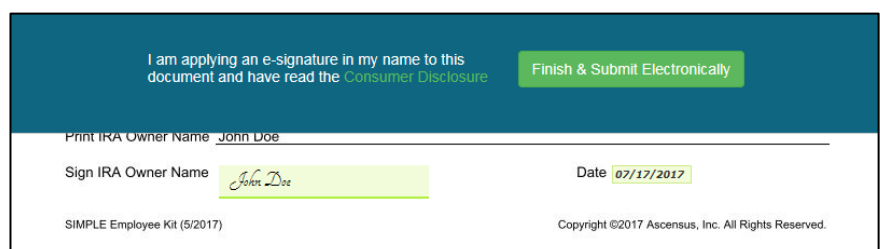
X Signature of SIMPLE IRA Plan participant Date (mm/dd/yyyy)

X Signature of Witness Date (mm/dd/yyyy)

X Signature of Custodian Date (mm/dd/yyyy)

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9. After the final signature is entered, a Finish and Submit Electronically box appears. Once this button is clicked, the application becomes complete, and a copy is sent to Ascensus for processing.



I am applying an e-signature in my name to this document and have read the [Consumer Disclosure](#) **Finish & Submit Electronically**

Print IRA Owner Name John Doe

Sign IRA Owner Name *John Doe* Date **07/17/2017**

SIMPLE Employee Kit (5/2017) Copyright ©2017 Ascensus, Inc. All Rights Reserved.

Using the IRA Application Wizard

10. To print a completed copy of the employee IRA kit, click on the View and Print Account Application button. The kit can be printed or saved depending on the employee's preference.

Thank You!

You have successfully signed your IRA application. It has been forwarded to Ascensus Trust for processing. We will notify you once your account set-up is complete. You'll then be able to log in to your personalized website and choose your investments. If any contributions are made before you select investments, they will be invested in your plan's default investment fund.

Click the button below to review and print a copy of the completed application for your records.

[View and Print Account Application](#)

Obtaining a hand-written signature

Employees also have the option of printing the application and applying a hand-written signature. If this option is chosen, the signed Application form should be faxed or mailed to Ascensus.

Welcome | **IRA Owner** | **Investment Elections** | **Beneficiaries** | **Overview**

Individual Retirement Account Application

Application Overview

You have reached the end of the application. Please choose one of the two options below.

1. You have successfully entered all required data. Click the **Sign Electronically** button.
2. Click the **Print Application** button to print and sign with your hand-written signature.

Ascensus Trust
PO Box 10068
Fargo, ND 58106

[Print Application](#)

Next Steps

1. Employees will receive notification from Ascensus once their IRA is active. If the application was signed electronically they will receive an email. If a hand-written signature was applied they will receive a letter in the mail.
2. The notification will instruct the employee to log on to the [participant website](#) to set or review their investment elections. Failure to set investment elections will result in all future contributions investing in the plan's default fund. This website will also be utilized to obtain account balances and manage their account once initial funding has occurred.
3. If they haven't already done so, the salary reduction agreement should be completed and given to the employer.

Subject: Your Ascensus Trust SIMPLE IRA is Now Active.

RE: Ascensus Trust SIMPLE IRA

Dear John:

Congratulations! In choosing Ascensus Trust you've taken the first step in taking control of your retirement and your future.

With the Ascensus Trust SIMPLE IRA you can:

- Save for retirement through automatic salary deferrals each pay period
- Receive employer contributions
- Reduce your current federal income tax bill through pretax contributions
- Accumulate tax-deferred earnings until you make a withdrawal
- Become immediately vested in contributions as soon as you and your employer make them
- Invest contributions in a variety of ways within your account
- Access full and partial distributions

You will also receive:

- Toll-free access to IRA client service representatives
- 24-hour access to account information
- Access to investment tools and guidance

Please visit our website at <https://myaccount.ascensus.com/mmlink> to set up online access to your account. And, if you have not done so already, set your investment elections by choosing one or more funds from your plan's available fund list. Should you choose to not designate your investment elections, your account balance will be invested in accordance with your SIMPLE IRA Plan's default investment fund.

If you have any questions, please contact the IRA Service Team at 844-292-4701.