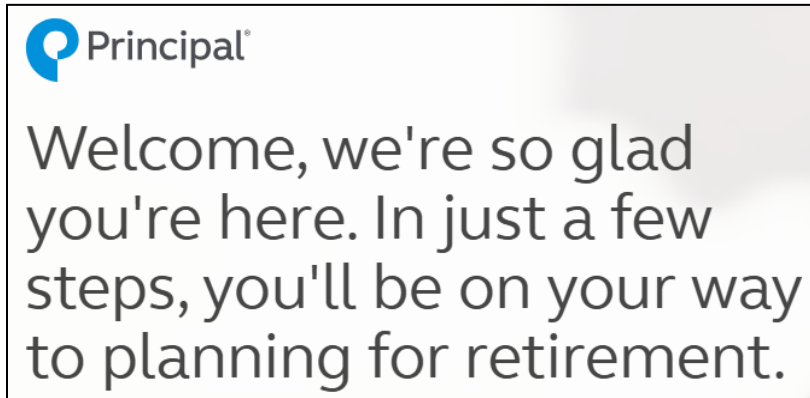


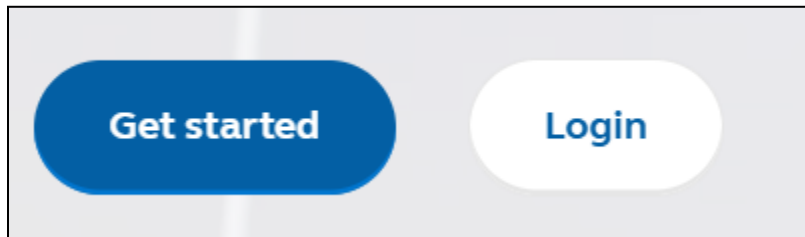
401k Plan: How To Enroll or Opt Out

There are **12 steps** to Enroll or Opt Out of the Crunch Fitness 401k Plan.

Step 1: Log in to Principal at <http://www.principal.com/welcome>



Step 2: Click the **Blue** "Get Started" Button on the Welcome Page.



Step 3: Create your Principal Account by Completing Personal Information (any item with an * is REQUIRED). Your ID Number is Your Social Security Number.

First name *
Be sure to use your legal name. And nice to meet you!
Last name *
Date of birth *
Phone number *
Providing your Phone number is the quickest way to verify your identity.
Valid format is (XXX) XXX-XXXX.
ID Number
If your employer provided you with a Privacy or Alternate ID, use it here. Otherwise, you can try your Social Security Number, or leave this field blank.
Primary zip code

Step 4: Consent to Electric Communication by Clicking the Checkbox and then the [Blue](#) “Continue” Button.

☐ I consent to doing business electronically. 

Continue

Step 5: Verify Your Identity by Text Message and Enter the Secure Code.

Help us verify your identity.

To verify your identity we will send a secure code to your phone. How would you like to receive your code?

☒ Text a code to +XXXXXXXX9003.

☐ Call +XXXXXXXX9003 with a code.

Send secure code

[Verify my identity another way](#)

Step 6: Choose a Username and Password and Click “Continue”.

Choose a username and password

.....

Create a unique username *

It must be 8-32 characters and include at least 2 numbers. No special characters or spaces, please.

Enter a unique password *

Password must be 8-72 characters and have at least 1 number and 1 lowercase letter. It cannot include your username. Most special characters are accepted.

Confirm your password *

Just to be sure.

Email address *

We'll also need an email address.

Confirm your email address *

Once more for good measure.

Step 7: Set your Customer Service Questions (Security Questions) and Click “Continue”.

Set your customer service questions

.....

If you call our customer service number, our representatives will ask you to answer one of these questions over the phone to confirm your identity.

Question *

Select a question

Answer *

Answer must be 2-32 characters in length and may contain letters, numbers, hyphens, apostrophes, and spaces.

Question *

Select a question

Answer *

Answer must be 2-32 characters in length and may contain letters, numbers, hyphens, apostrophes, and spaces.

Question *

Select a question

Answer *

Answer must be 2-32 characters in length and may contain letters, numbers, hyphens, apostrophes, and spaces.

.....

Continue

Step 8: Complete the Multi-factor Authentication by Text Message.

You've successfully created your account. Just one more thing.

Multi-factor authentication (MFA) will give you added security for future logins.

For your MFA, we can send a text to
+1 512-364-9003.
Is that ok?

Yes

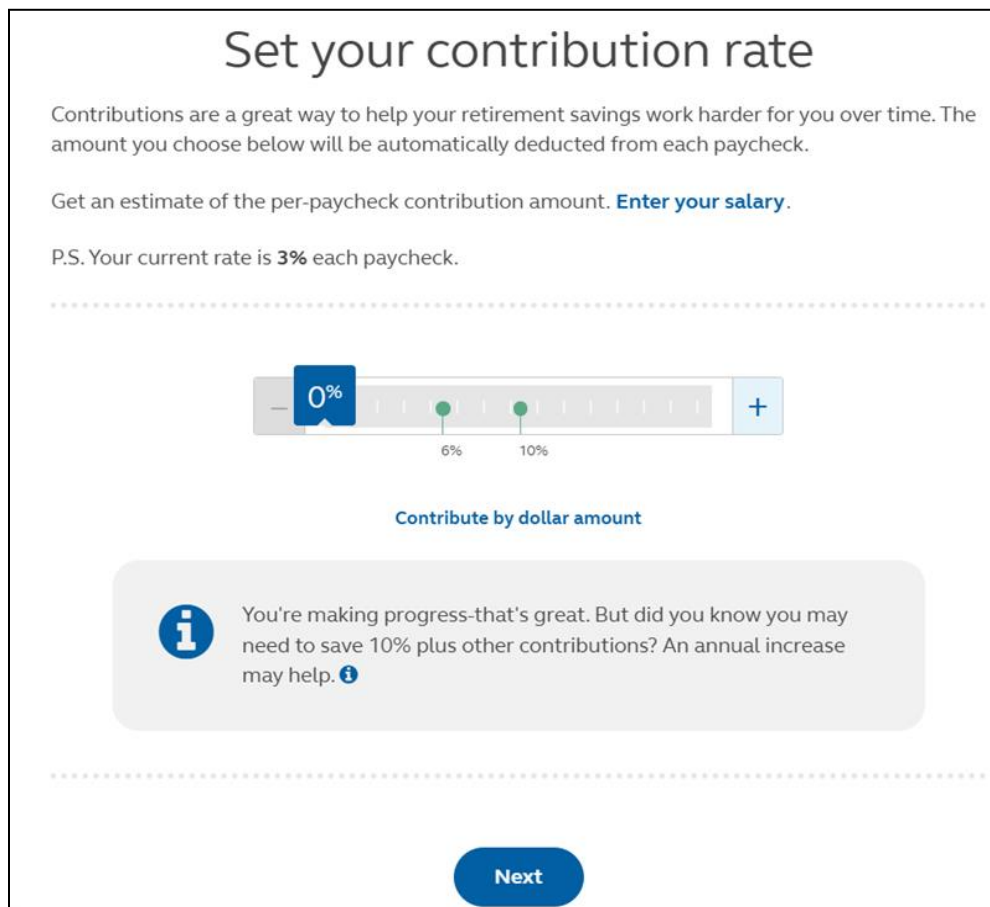
[No, show me other MFA options](#)

Step 9: Set Up Your Contributions (DO NOT SKIP) Click “Set Your Contribution Rate”
If you skip this step, you will be automatically enrolled at 3%.



Step 10: This Step Varies by Your Situation.

- If you wish to Opt Out, click “I’ll Set My Own Contribution Rate” and set the rate to 0. Shown below.
- If you wish to continue with the auto-enrollment of 3%, just click “Next”.
- If you wish to continue with a higher than 3% amount, choose your percentage and click “Next”.
 - You May Also Contribute By the Dollar Amount (Flat Rate)



Step 11: Set An Annual Increase (Optional) OR Click “I Don’t Want An Annual Increase”.

Set an annual increase

An annual increase helps you ease your way into building a savings plan and progress toward the retirement you want.

Pre-tax annual increase

Increase my contribution by
Every year, your contribution will automatically increase by this amount.

-

0 %

+

Until my contribution rate is
Your contribution will stay steady once it reaches this amount. Studies say you may need to save 10% plus other contributions. ⓘ

-

0 %

+

Roth (after-tax) annual increase

Increase my contribution by
Every year, your contribution will automatically increase by this amount.

-

0 %

+

Until my contribution rate is
Your contribution will stay steady once it reaches this amount. Studies say you may need to save 10% plus other contributions. ⓘ

-

0 %

+

Effective date

Effective on
Increase occurs every year on this date

January 1

Step 12: Review Your Contributions and Click “Submit”.

Review your contributions

Review the information below and if you have no changes, lock it in.

Pre-tax Contribution

Change

0%
per paycheck

Roth (after-tax) Contribution

Change

0%
per paycheck

By clicking Submit I am acknowledging that the amount displayed will apply to future earnings until changed by me. I understand my employer may reduce my contributions only when required to meet certain plan limits. I am agreeing to review statements regularly, and report any discrepancy to Principal immediately.

Submit

If you have any questions regarding the 401k Enrollment Process, please contact Principal Customer Support at 1-800-547-7754.

You can also Enroll by Text by texting the word ENROLL to 78259.