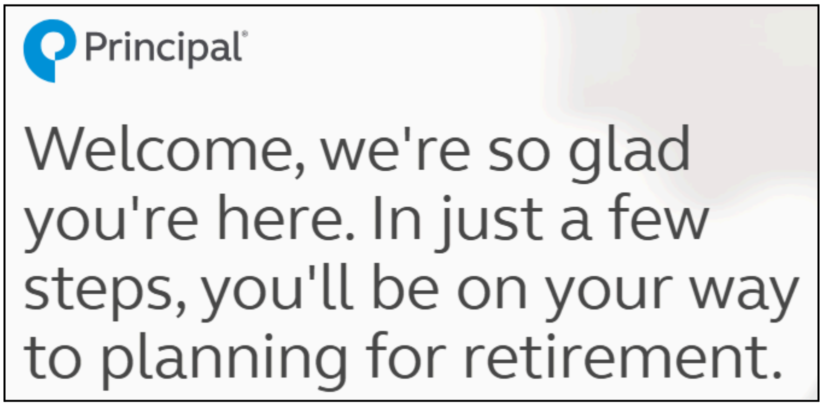
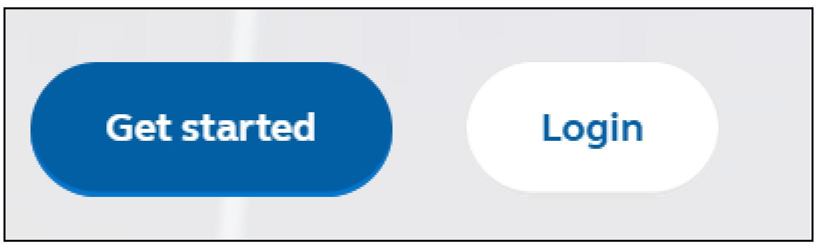
401k Plan: How To Enroll or Opt Out

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

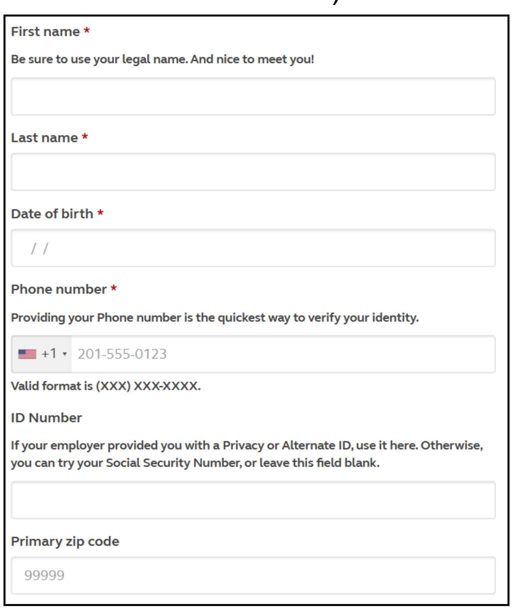
Step 1: Log in to Principal at http://www.principal.com/welcome



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.

+1 201-555-0123

Valid format is (XXX) XXX-XXXX.

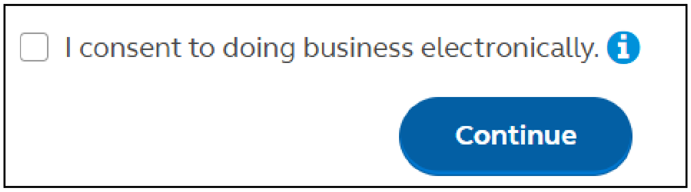
ID Number

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.

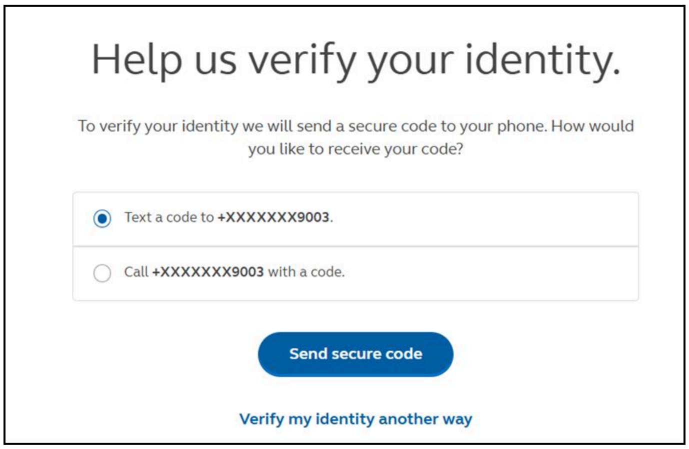
Primary zip code

99999

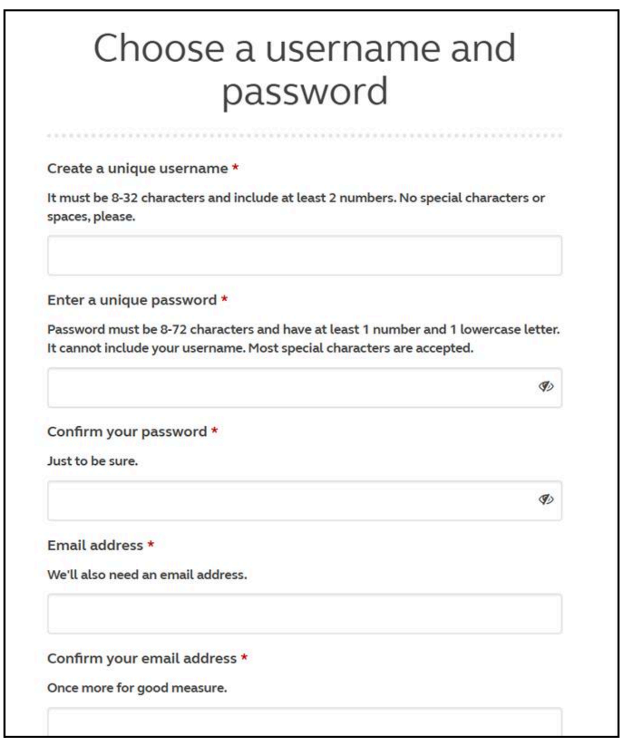
Step 4: Consent to Electric Communication by Clicking the Checkbox and then the Blue "Continue" Button.



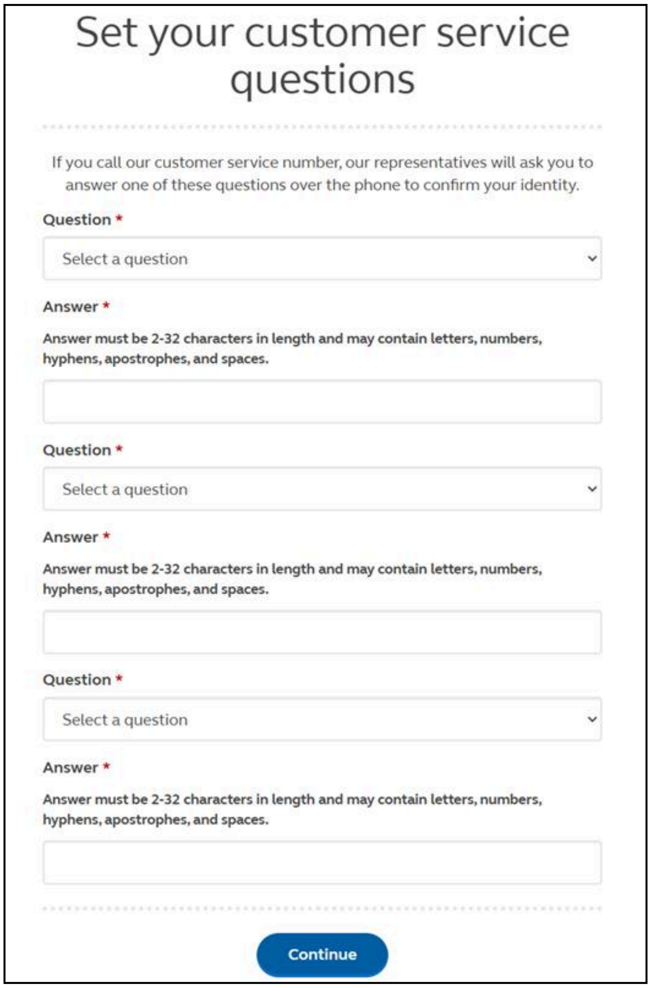
Step 5: Verify Your Identity by Text Message and Enter the Secure Code.



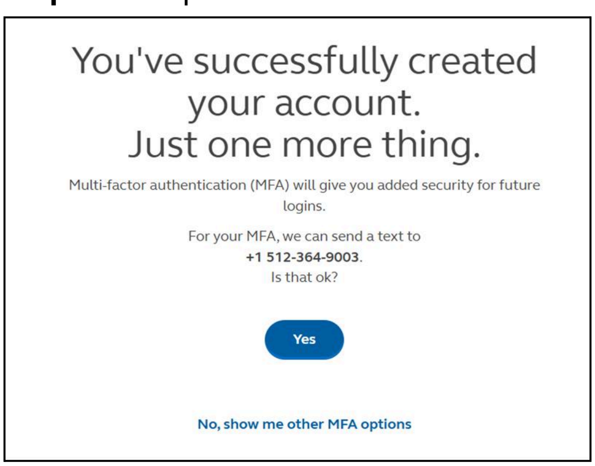
Step 6: Choose a Username and Password and Click "Continue".



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



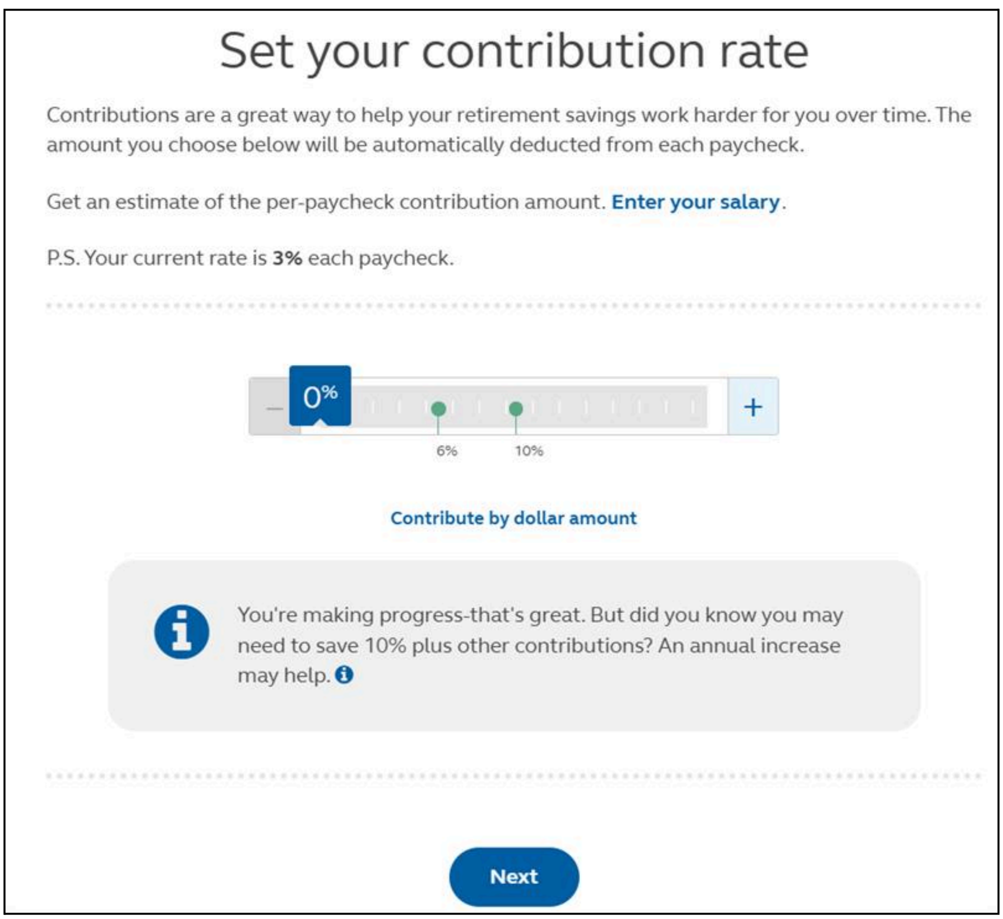
Step 8: Complete the Multi-factor Authentication by Text Message.



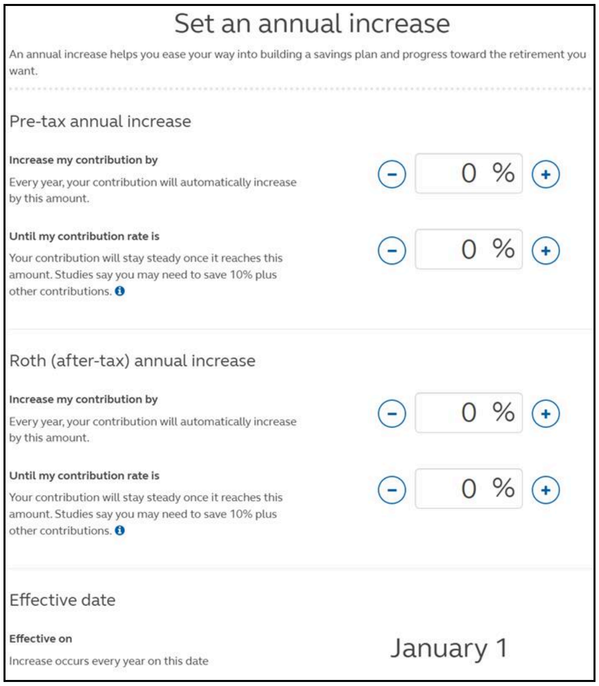
Step 9: Set Up Your Contributions **(DO NOT SKIP)** Click “Set Your Contribution Rate”
If you skip this step, you will be automatically enrolled at 3%.

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

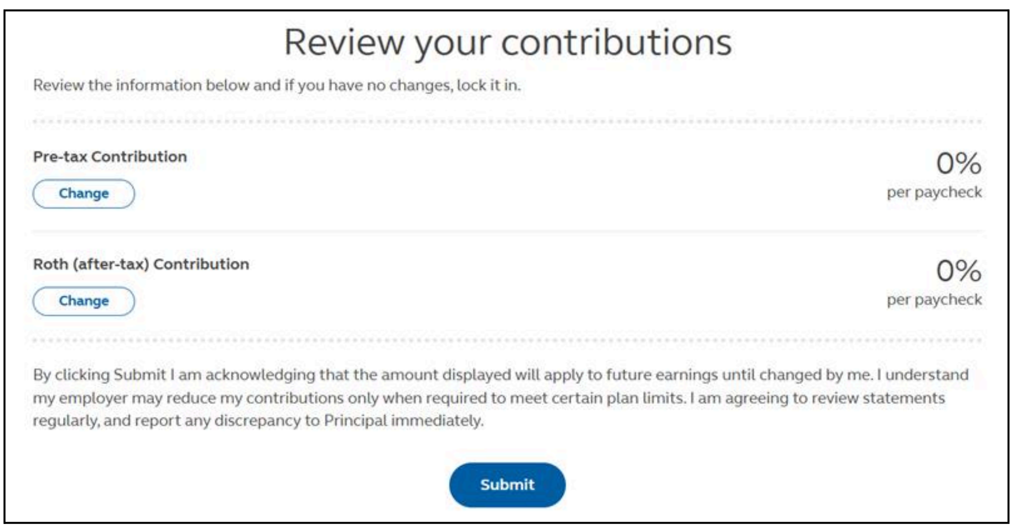
Increase my contribution by
Every year, your contribution will automatically increase by this amount.
0 %

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.