

Welcome to A Plus Benefits, Inc. 401(k) Profit Sharing Plan - A Plus Benefits, Inc.

Enroll today!

Online Enrollment Instructions

Please Note: You can enroll today or any day in the future. Generally, the contribution you elect will go into effect on the plan's next entry date; however, you will need to check with your employer to find out the exact date your payroll deductions will start. Refer to your enrollment workbook or Summary Plan Description for your plan's specific entry dates.

To Enroll Online Log into:
www.TA-Retirement.com

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.

- Click on the **First time user? Register here** link located on the top left-hand corner of your screen within the "Your Account: LOGIN" section.
- Select "I am an employee" and click **Continue**.
- Enter your Social Security Number and click **Continue**.
- Enter your Date of Birth and ZIP/Postal Code and click **Next**.
- Create your own unique Username and Password and click **Next**.
- Agree to the site Terms of Use.
- Agree to the Consent to Do Business Electronically agreement.
- On the Welcome to Plan Enrollment screen, please click on **Start**
- From this point forward follow the simple online instructions which will help you setup or make changes to your contribution rate, investment choices, and future contribution elections.



If you cannot enroll online please see next page for Telephone Enrollment Instructions.

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 A Plus Benefits, Inc., the plan trustee, their affiliates nor their investment choices are liable for any loss when acting upon your instructions believed to be genuine.

Contact with Questions:
Amy Reynolds
401(k) Account Manager
(801) 769-7412
areynolds@aplusbenefits.com

Welcome to A Plus Benefits, Inc. 401(k) Profit Sharing Plan - A Plus Benefits, Inc. Enroll today!

Telephone Enrollment Instructions

To Enroll by Phone:
(800) 401-TRAN (8726)

To utilize the phone enrollment process you will need to use a touchtone phone.

Press 1 for English

Press 2 for Spanish

You will then be prompted to enter your 9 digit Social Security number followed by the pound sign (#), and your 4 digit PIN (Personal Identification Number). Your default PIN is your month and day of birth in MMDD format*, followed by the pound sign (#).



1. 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.

2. ONLINE ENROLLMENT DISCLOSURE

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

3. SET UP DEFERRAL/CONTRIBUTION RATE

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.

4. SET UP INVESTMENT ELECTIONS (See 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.

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.

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

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 A Plus Benefits, Inc., the plan trustee, their affiliates nor their investment choices are liable for any loss when acting upon your instructions believed to be genuine.

Investment Mix Worksheet

This worksheet is designed to help you enter your investment selections during the enrollment process. Please don't submit this worksheet.

Option A: Target Date Series

The Target Date Series investment choices are designed for you to allocate 100% of your contribution to the one investment choice that most closely matches your projected retirement date. These investment options are diversified and structured to grow more conservative as the investment option's target date approaches.

Select only one, otherwise proceed to Option B.

			Check One
X3	American Century One Choice Income Ret Acct (Class: Investor)	<input type="checkbox"/>	100%
W5	American Century One Choice 2015 Ret Acct (Class: Investor)	<input type="checkbox"/>	100%
W6	American Century One Choice 2020 Ret Acct (Class: Investor)	<input type="checkbox"/>	100%
W7	American Century One Choice 2025 Ret Acct (Class: Investor)	<input type="checkbox"/>	100%
W8	American Century One Choice 2030 Ret Acct (Class: Investor)	<input type="checkbox"/>	100%
W9	American Century One Choice 2035 Ret Acct (Class: Investor)	<input type="checkbox"/>	100%
X0	American Century One Choice 2040 Ret Acct (Class: Investor)	<input type="checkbox"/>	100%
X1	American Century One Choice 2045 Ret Acct (Class: Investor)	<input type="checkbox"/>	100%
X2	American Century One Choice 2050 Ret Acct (Class: Investor)	<input type="checkbox"/>	100%
WD	American Century One Choice 2055 Portfolio Ret Acct (Class: Inv)	<input type="checkbox"/>	100%

Option B: Asset Allocation Series

The Asset Allocation Series are designed for you to allocate 100% of your contributions to the one investment choice that most closely matches your investment mix reflective of your selected time horizon. **Select only one, otherwise proceed to Option C.**

			Check One
Z2	Manning & Napier Pro-Mix Conservative Term Ret Acct (Class: N/A)	<input type="checkbox"/>	100%
Z3	Manning & Napier Pro-Mix Extended Term Ret Acct (Class: N/A)	<input type="checkbox"/>	100%
Z4	Manning & Napier Pro-Mix Maximum Term Ret Acct (Class: N/A)	<input type="checkbox"/>	100%
Z5	Manning & Napier Pro-Mix Moderate Term Ret Acct (Class: N/A)	<input type="checkbox"/>	100%
OD	Vanguard LifeStrategy Conservative Growth Ret Acct (Class: Investor)	<input type="checkbox"/>	100%
1D	Vanguard LifeStrategy Growth Ret Acct (Class: Investor)	<input type="checkbox"/>	100%
2D	Vanguard LifeStrategy Income Ret Acct (Class: Investor)	<input type="checkbox"/>	100%
3D	Vanguard LifeStrategy Moderate Growth Ret Acct (Class: Investor)	<input type="checkbox"/>	100%

Option C: Create Your Own Investment Portfolio

If you prefer to create your own investment portfolio, just select from the following available investment choices. All elections must be in whole percentages and total 100%. If you elect to join the plan and fail to make an investment election, or your elections do not equal 100%, your contribution will be invested in the Target Date Series that most closely matches a projected retirement age at 65.

Asset Class	Sub Asset Class		Investment Choice	% of Contribution
Short Bonds/Stable/MMkt				
	<i>Stable Value</i>	V7	Transamerica Stable Value Core Account (Class: N/A)	_____ .0%
Interm./Long-Term Bond				
	<i>Intermediate-Term Bonds</i>	JQ	AllianceBernstein High Income Ret Acct (Class: K)	_____ .0%
		F7	Loomis Sayles Investment Grade Bond Ret Acct (Class: N/A)	_____ .0%
		OA	Pioneer Strategic Income Ret Acct (Class: Y)	_____ .0%
	<i>Long-Term Bonds</i>	JN	JPMorgan Extended Duration Ret Acct (Class: N/A)	_____ .0%
Aggressive Bonds				
	<i>High Yield Bonds</i>	68	Transamerica Partners High Yield Bond Ret Acct (Class: N/A)	_____ .0%
	<i>World/Foreign Bonds</i>	VO	Templeton Global Bond Ret Acct (Class: A)	_____ .0%
Large-Cap Stocks				
	<i>Large-Cap Value Stocks</i>	NO	BlackRock Equity Dividend Ret Acct (Class: I)	_____ .0%
		3A	RidgeWorth Large Cap Value Equity Ret Acct (Class: I)	_____ .0%

Asset Class	Sub Asset Class	Investment Choice	% of Contribution
		I4 SSGA Russell Large Cap Value Index Ret Acct (Class: N/A)	_____ .0%
	<i>Large-Cap Blend Stocks</i>	I1 Lord Abbett Fundamental Equity Ret Acct (Class: I)	_____ .0%
		Z6 MFS Massachusetts Investors Ret Acct (Class: R-3)	_____ .0%
		72 Transamerica Partners Stock Index Ret Acct (Class: N/A)	_____ .0%
		H9 Vanguard Total Stock Market Index Ret Acct (Class: Signal)	_____ .0%
	<i>Large-Cap Growth Stocks</i>	4 Morgan Stanley Growth Ret Acct (Class: N/A)	_____ .0%
		I6 SSGA Russell Large Cap Growth Index Ret Acct (Class: N/A)	_____ .0%
Small/Mid-Cap Stocks			
	<i>Mid-Cap Value Stocks</i>	U2 RidgeWorth Mid-Cap Value Equity Ret Acct (Class: I)	_____ .0%
	<i>Mid-Cap Blend Stocks</i>	98 SSGA S&P Mid Cap Index Ret Acct (Class: N/A)	_____ .0%
	<i>Mid-Cap Growth Stocks</i>	V3 Neuberger Berman Genesis Ret Acct (Class: Trust)	_____ .0%
		LR Prudential Jennison Mid Cap Growth Ret Acct (Class: Z)	_____ .0%
		NV Wells Fargo Advantage Discovery Ret Acct (Class: A)	_____ .0%
	<i>Small-Cap Value Stocks</i>	B5 SSGA Russell Small Cap Value Index Ret Acct (Class: N/A)	_____ .0%
	<i>Small-Cap Blend Stocks</i>	G4 Transamerica Small/Mid Cap Value Ret Acct (Class: A)	_____ .0%
		H2 Vanguard Small-Cap Index Ret Acct (Class: Signal)	_____ .0%
	<i>Small-Cap Growth Stocks</i>	IF ClearBridge Small Cap Growth Ret Acct (Class: I)	_____ .0%
		I5 SSGA Russell Small Cap Growth Index Ret Acct (Class: N/A)	_____ .0%
	<i>Real Estate</i>	H0 Vanguard REIT Index Ret Acct (Class: Signal)	_____ .0%
International Stocks			
	<i>World/Foreign Stocks</i>	D9 American Funds EuroPacific Growth Ret Acct (Class: R-5)	_____ .0%
		P9 American Funds New Perspective Ret Acct (Class: R-5)	_____ .0%
	<i>World/Foreign Small-Cap Stocks</i>	S4 Columbia Acorn International Ret Acct (Class: Z)	_____ .0%
	<i>Emerging Market Stocks</i>	I2 SSGA Emerging Markets Index Ret Acct (Class: N/A)	_____ .0%
Multi-Asset/Other			
	<i>Sector</i>	Y2 BlackRock Health Sciences Ops Ret Acct (Class: I)	_____ .0%
		R1 Ivy Science & Technology Ret Acct (Class: Y)	_____ .0%
		R2 Prudential Jennison Natural Resources Ret Acct (Class: A)	_____ .0%
		R6 Wells Fargo Advantage Precious Metals Ret Acct (Class: A)	_____ .0%
	<i>Balanced</i>	8 AEGON Balanced Ret Acct (Class: N/A)	_____ .0%
		M1 Janus Balanced Ret Acct (Class: T)	_____ .0%
		LT Thornburg Investment Income Builder Ret Acct (Class: R-3)	_____ .0%
	<i>Asset Allocation Investment Choices</i>	Z2 Manning & Napier Pro-Mix Conservative Term Ret Acct (Class: N/A)	_____ .0%
		Z3 Manning & Napier Pro-Mix Extended Term Ret Acct (Class: N/A)	_____ .0%
		Z4 Manning & Napier Pro-Mix Maximum Term Ret Acct (Class: N/A)	_____ .0%
		Z5 Manning & Napier Pro-Mix Moderate Term Ret Acct (Class: N/A)	_____ .0%
		OD Vanguard LifeStrategy Conservative Growth Ret Acct (Class: Investor)	_____ .0%
		1D Vanguard LifeStrategy Growth Ret Acct (Class: Investor)	_____ .0%
		2D Vanguard LifeStrategy Income Ret Acct (Class: Investor)	_____ .0%
		3D Vanguard LifeStrategy Moderate Growth Ret Acct (Class: Investor)	_____ .0%
	<i>Target Date Investment Choices</i>	X3 American Century One Choice Income Ret Acct (Class: Investor)	_____ .0%
		W5 American Century One Choice 2015 Ret Acct (Class: Investor)	_____ .0%
		W6 American Century One Choice 2020 Ret Acct (Class: Investor)	_____ .0%
		W7 American Century One Choice 2025 Ret Acct (Class: Investor)	_____ .0%
		W8 American Century One Choice 2030 Ret Acct (Class: Investor)	_____ .0%
		W9 American Century One Choice 2035 Ret Acct (Class: Investor)	_____ .0%
		X0 American Century One Choice 2040 Ret Acct (Class: Investor)	_____ .0%
		X1 American Century One Choice 2045 Ret Acct (Class: Investor)	_____ .0%

Asset Class	Sub Asset Class	Investment Choice	% of Contribution
		X2 American Century One Choice 2050 Ret Acct (Class: Investor)	_____ .0%
		WD American Century One Choice 2055 Portfolio Ret Acct (Class: Inv)	_____ .0%

Total for all investment choices must equal 100%:			<u>100.0%</u>
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