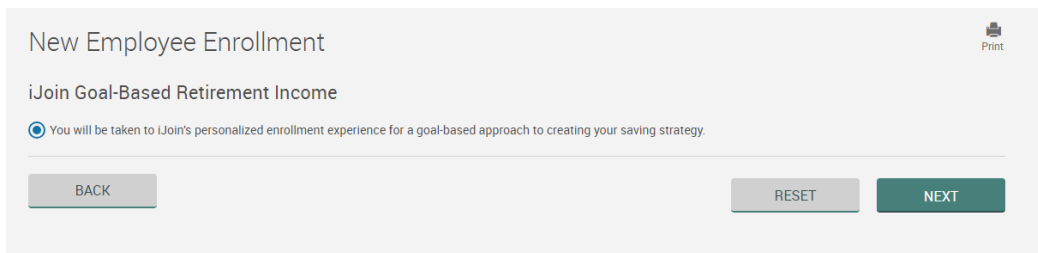


# Opting Out Of Your Retirement Plan

Employers can automatically enroll employees in a plan, such as a 401(k) or 403(b), and place contributions deducted from employees' paychecks into certain predetermined investments, unless the employees decide otherwise. Participants have the opportunity to opt out of participation prior to automatic deferrals coming from their pay.

## Opt Out Online - (Plan access code required)

1. You will need to register as a new user. In order to register you will need your **Plan Access Code** which will be provided to you by your employer. For detailed instructions on accessing your online account for the first time please review [Registering as a New User](#)
2. New User enrollment will direct you to the enrollment steps through iJoin. Click Next and agree to the terms and conditions to be routed to the enrollment page.

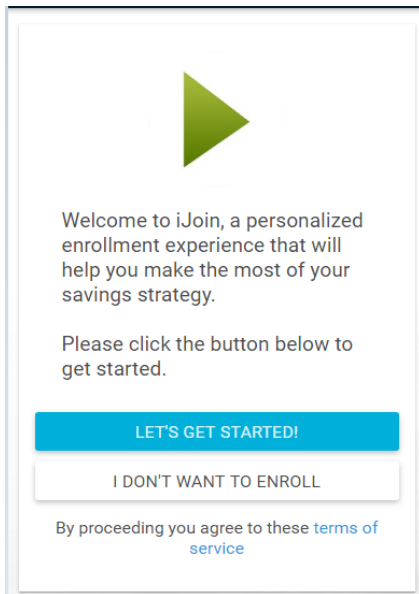



New Employee Enrollment Print

iJoin Goal-Based Retirement Income

You will be taken to iJoin's personalized enrollment experience for a goal-based approach to creating your saving strategy.

3. If you would like to Opt Out you will click "I Don't Want to Enroll"





Welcome to iJoin, a personalized enrollment experience that will help you make the most of your savings strategy.

Please click the button below to get started.

By proceeding you agree to these [terms of service](#)

4. You will receive a secondary message confirming you do not want to enroll. Click I Don't Want to Enroll again to confirm Opt Out.

5. Your election to Opt out will be saved and a confirmation email will be sent to you and your employer.

\*If you see a payroll deferral for the retirement plan AFTER you have completed the Opt Out, please contact your HR or Benefits department to be sure you status is updated.

Still have questions or need assistance? [Contact Us](#)