RETIRE READY
TENNESSEE'S RETIREMENT PROGRAM

Retire*Ready*TN

Plan Service Center





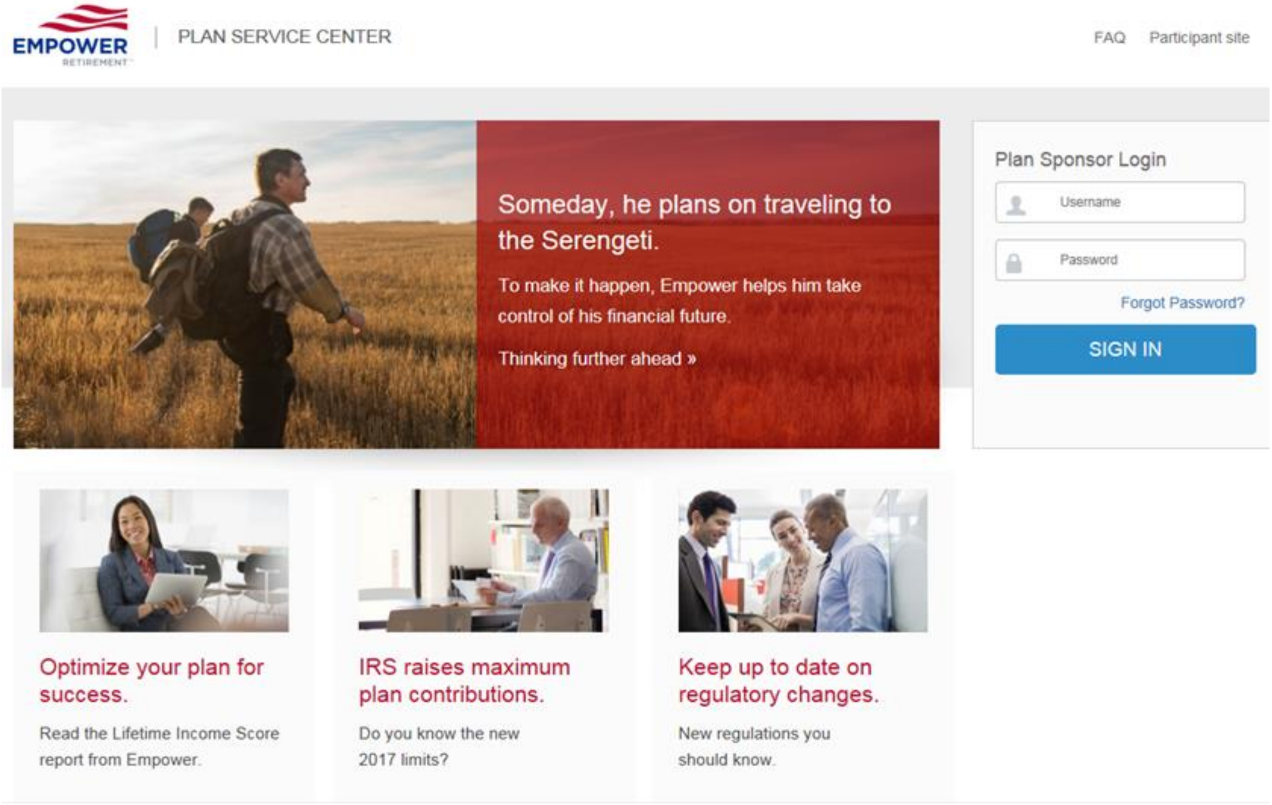
Contents

What is the Plan Service Center(PSC)?

- The PSC is a web portal to the Empower Retirement record-keeping system
- With access to the PSC, you can:
  - Enroll employees
  - Process payroll contributions
  - Receive Deferral change reports
  - Access employee information
  - Generate reports
- There are four tabs that you will commonly use in the PSC:
  1. Plan
  2. Employees
  3. Process center
  4. Reports

Accessing the PSC

via https://plan.empower-retirement.com/



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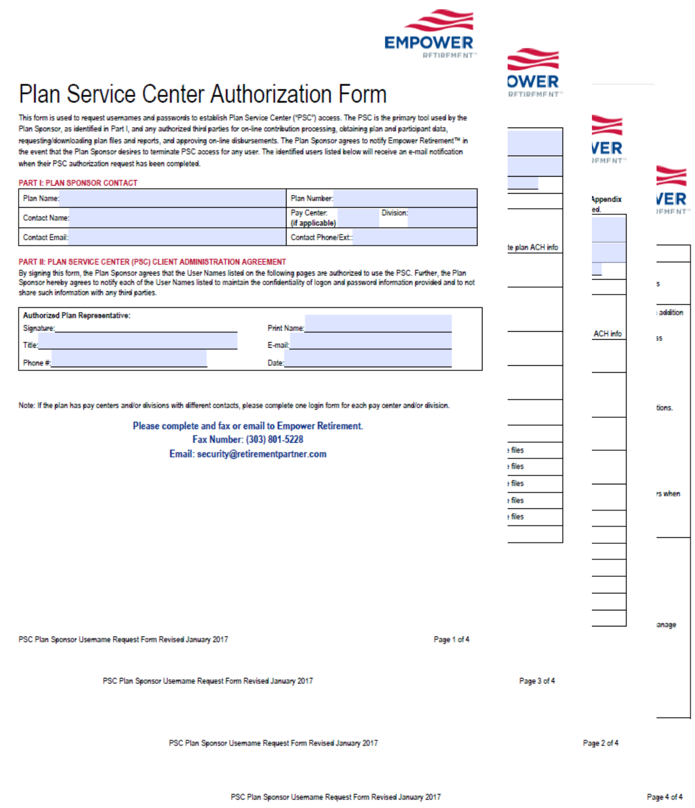
PSC Authorization Form

- In order to obtain a PSC Username, you will need to complete the Plan Service Center Authorization Form
- You can obtain the form by:
  - Calling Website Support at (800) 695-4952
  - Contacting your Client Service Team at RRTNClientService@Empower-Retirement.com

- User IDs are individually assigned.
  - User IDs of former staff members should be terminated by emailing the Client Service Team at the e-mail address listed above.
  - New employer staff will require a PSC Authorization form so as to be issued a unique PSC Username.



EMPOWER RETIREMENT

Plan Service Center Authorization Form

This form is used to request usernames and passwords to establish Plan Service Center ("PSC") access. The PSC is the primary tool used by the Plan Sponsor, as identified in Part I, and any authorized third parties for on-line contribution processing, obtaining plan and participant data, requesting/downloading plan files and reports, and approving on-line disbursements. The Plan Sponsor agrees to notify Empower Retirement™ in the event that the Plan Sponsor desires to terminate PSC access for any user. The identified users listed below will receive an e-mail notification when their PSC authorization request has been completed.

PART I: PLAN SPONSOR CONTACT

Plan Name:	Plan Number:
Contact Name:	Pay Center: (if applicable) Division:
Contact Email:	Contact Phone/Ext::

PART II: PLAN SERVICE CENTER (PSC) CLIENT ADMINISTRATION AGREEMENT

By signing this form, the Plan Sponsor agrees that the User Names listed on the following pages are authorized to use the PSC. Further, the Plan Sponsor hereby agrees to notify each of the User Names listed to maintain the confidentiality of logon and password information provided and to not share such information with any third parties.

Authorized Plan Representative:

Signature: Print Name:

Title: E-mail:

Phone #: Date:

Note: If the plan has pay centers and/or divisions with different contacts, please complete one login form for each pay center and/or division.

Please complete and fax or email to Empower Retirement.
Fax Number: (303) 801-5228
Email: security@retirementpartner.com

PSC Plan Sponsor Username Request Form Revised January 2017 Page 1 of 4

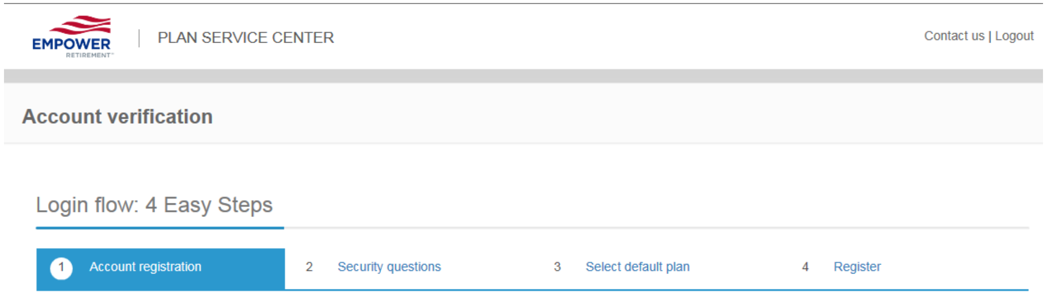
PSC Plan Sponsor Username Request Form Revised January 2017 Page 3 of 4

PSC Plan Sponsor Username Request Form Revised January 2017 Page 2 of 4

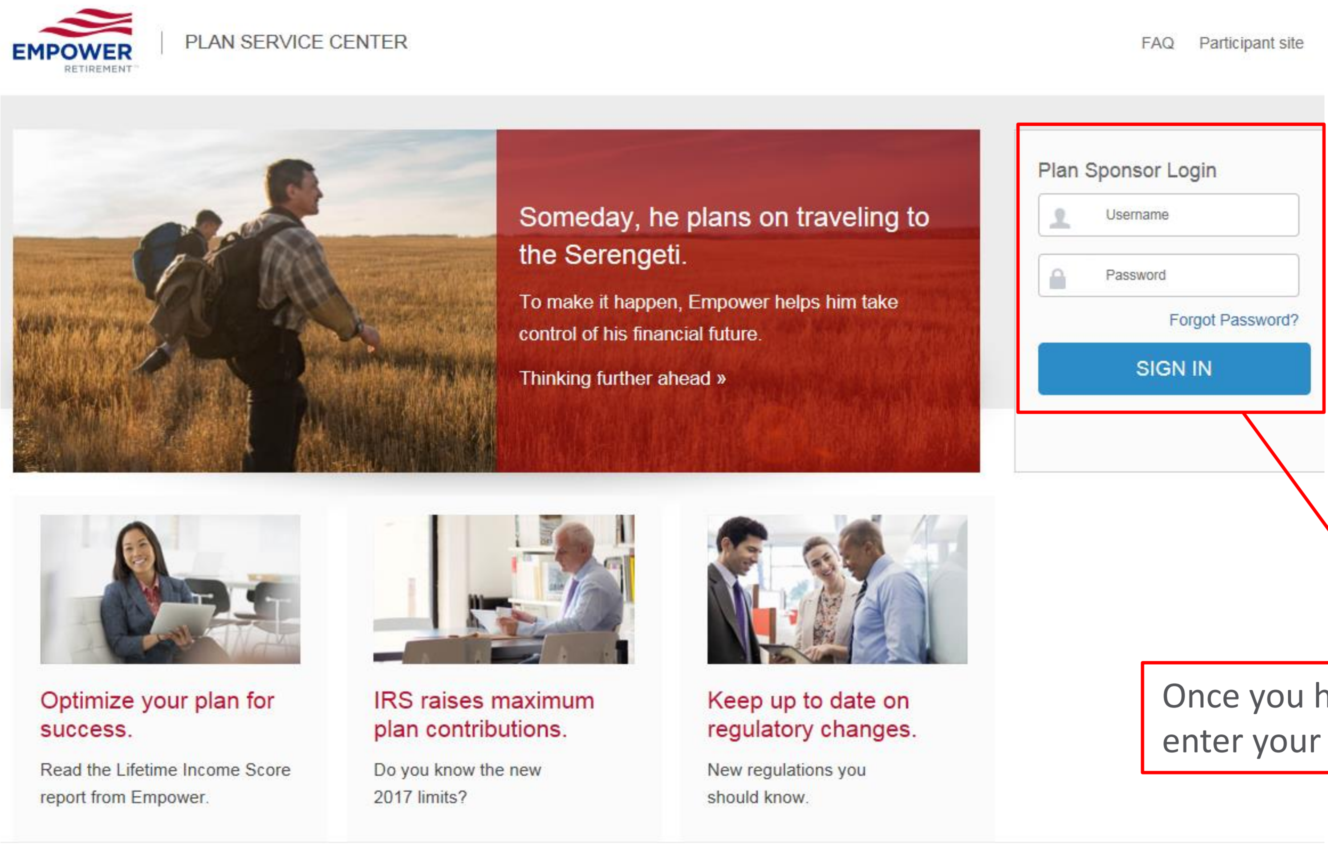
PSC Plan Sponsor Username Request Form Revised January 2017 Page 4 of 4

Registering

- When logging in to the PSC for the first time, you will need to:
  1. Register your account
  2. Choose and answer security questions, that will help protect your account
  3. Confirm Plan accounts (98986-02=401(k); 98986-01=457)
  4. Create a unique username (optional)
  5. Contact Website Support at 800-695-4952 for assistance or password resets



Logging in to the Plan Service Center (PSC)



Once you have registered, please enter your Username and Password

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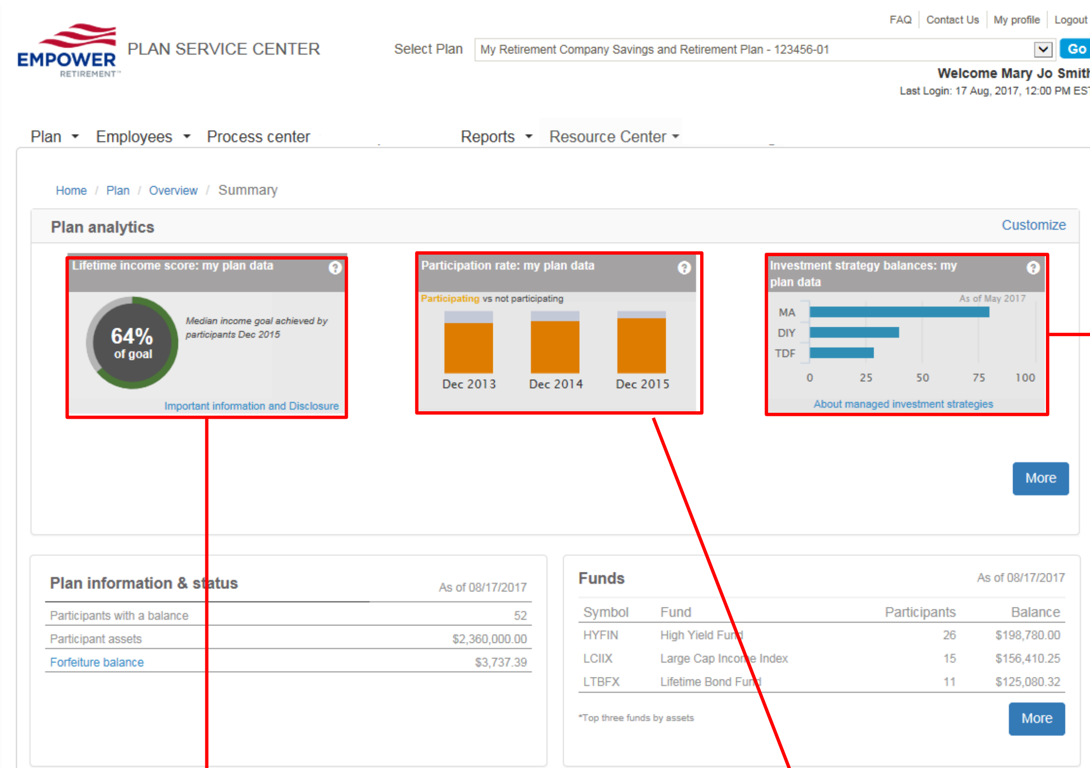
PSC – Home Page



Investment strategies amongst your employees

Median Lifetime Income score

Year over year participation rate amongst your employees

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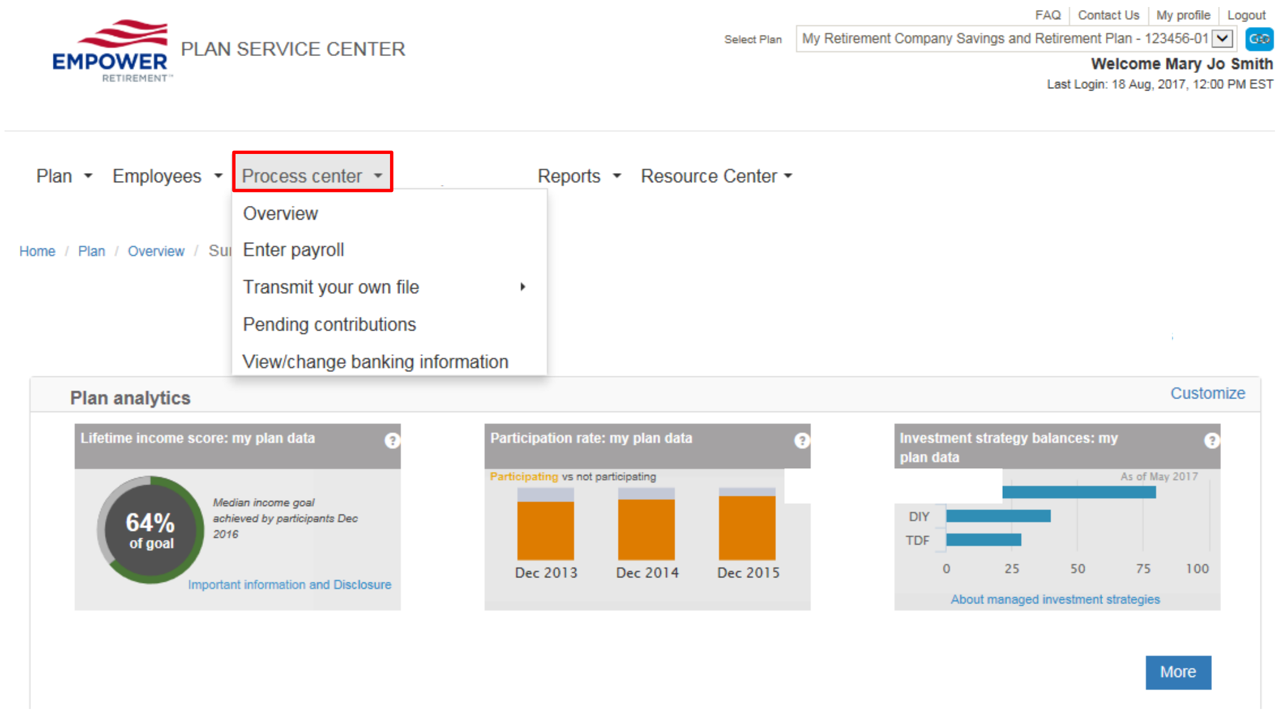
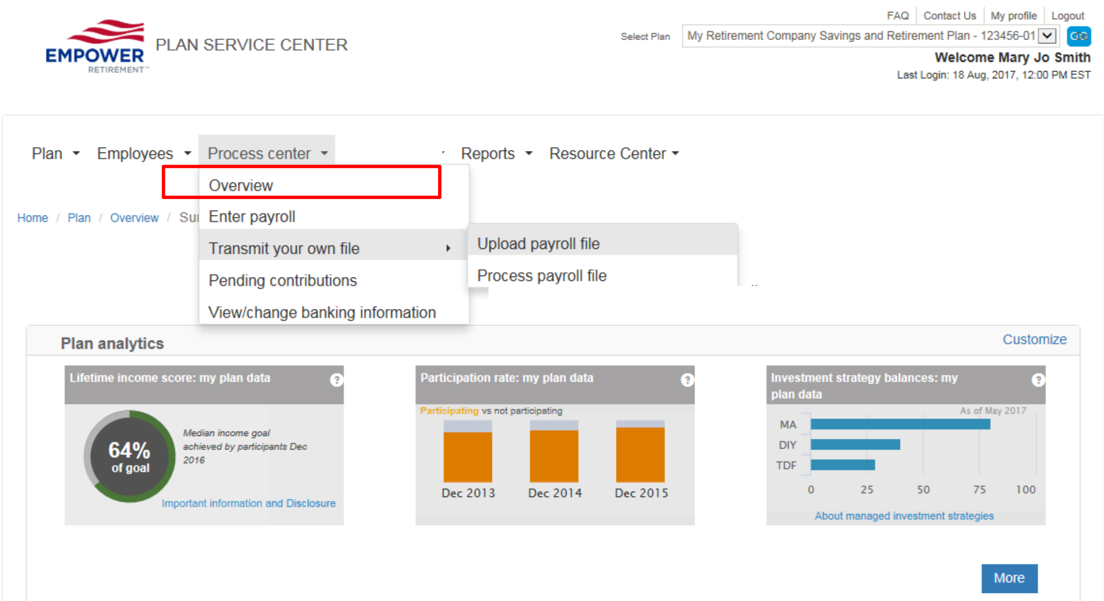
Payroll Processing

via the ***Process Center*** tab



Getting started: Transmitting your own Payroll Data Interchange (PDI) file



Selecting ***Transmit your own file*** will allow you to upload and process your own PDI file

- The file must conform to the Empower file specifications
- Contact your Client Service Team at RRTNClientService@Empower-Retirement.com for initial set up, Payroll Provider formatting changes, etc.
- **For general file upload questions, contact Website Support at (800) 695-4952)**

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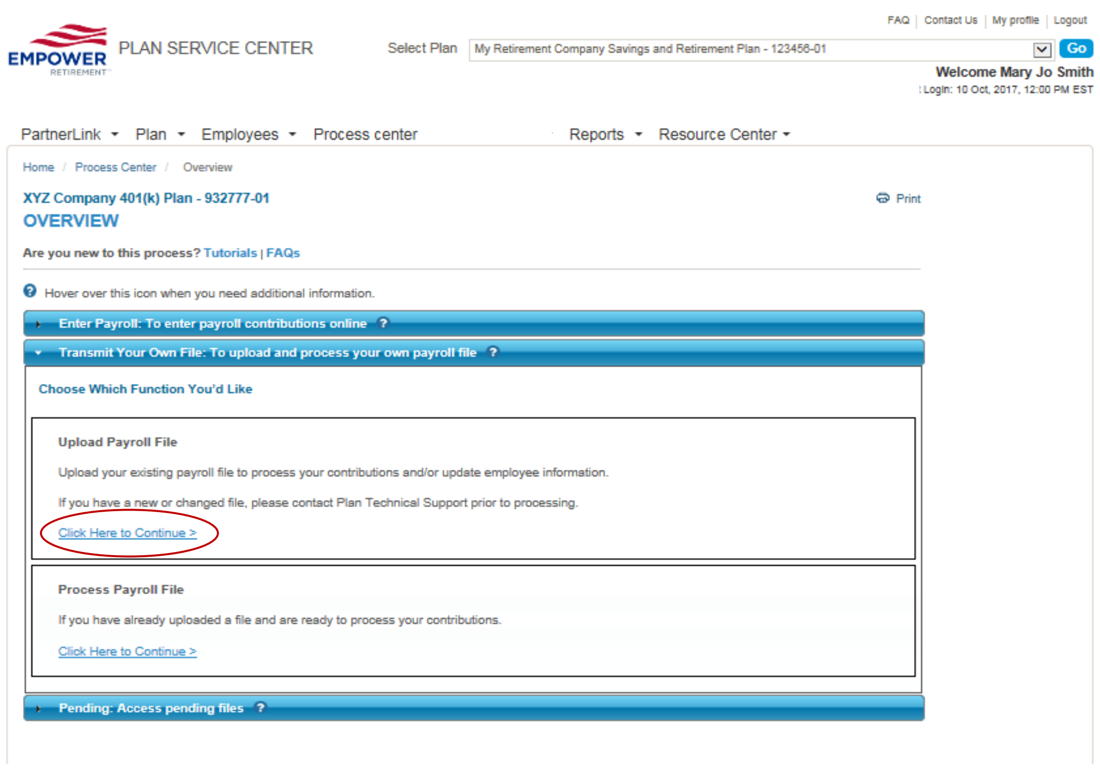
Steps to upload your PDI file

Step 1: Access the Process Center

- Click Here to Continue in the "Upload Payroll File" section



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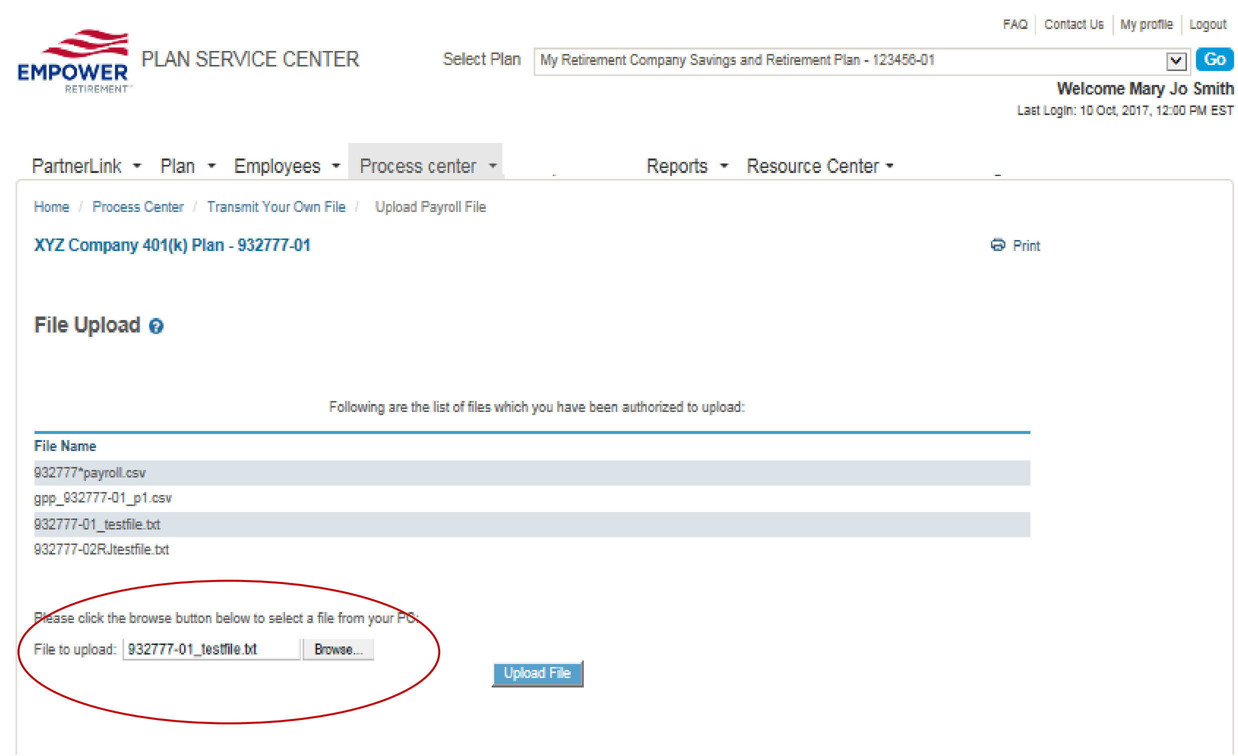
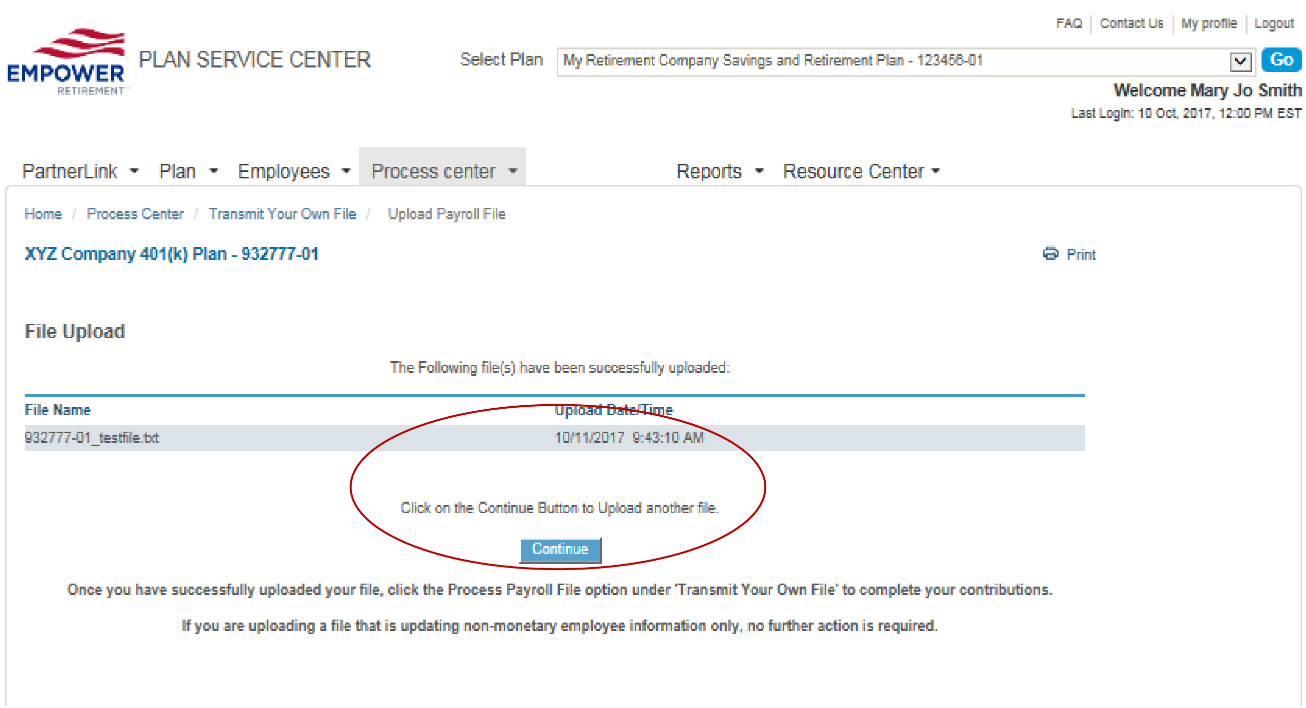
Steps to upload your PDI file (cont'd)

Step 2: Browse to select the payroll file you wish to upload



Steps to upload your PDI file (cont'd)

Step 3: Upon uploading your file, receive the confirmation screen, and select "Continue"



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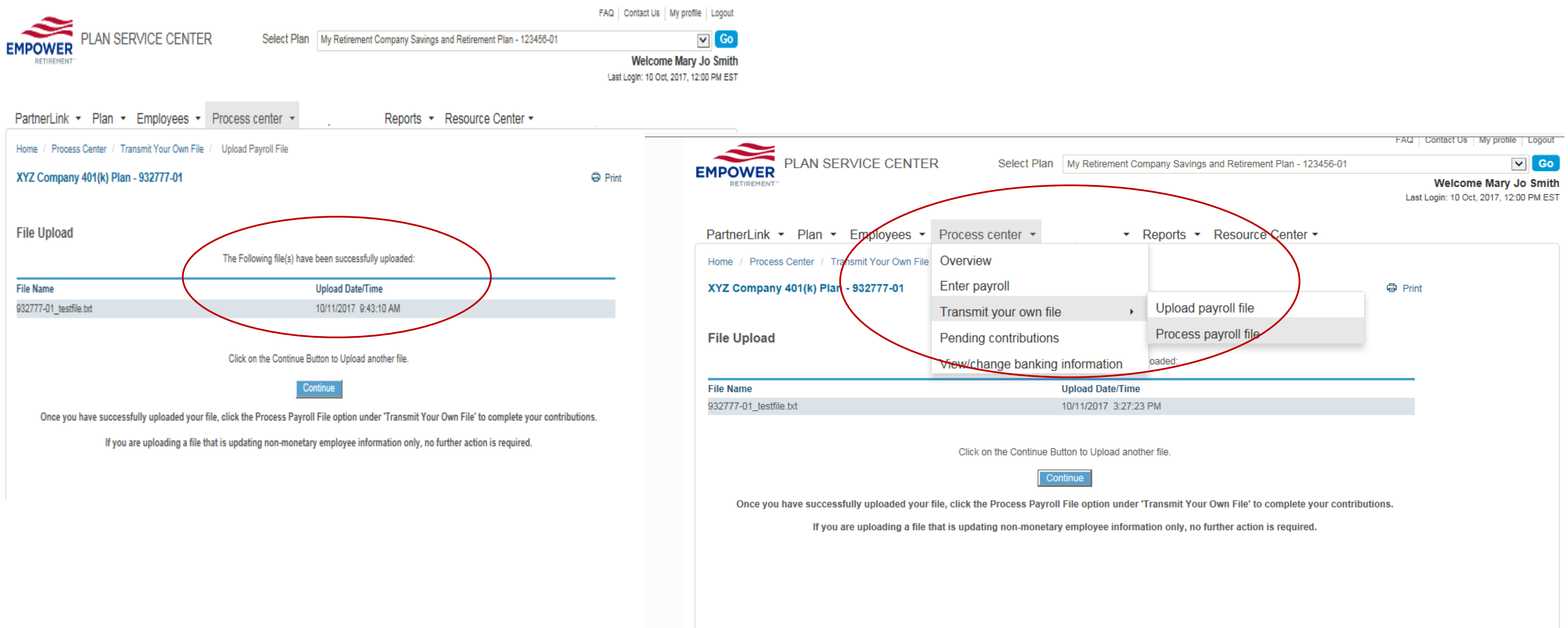
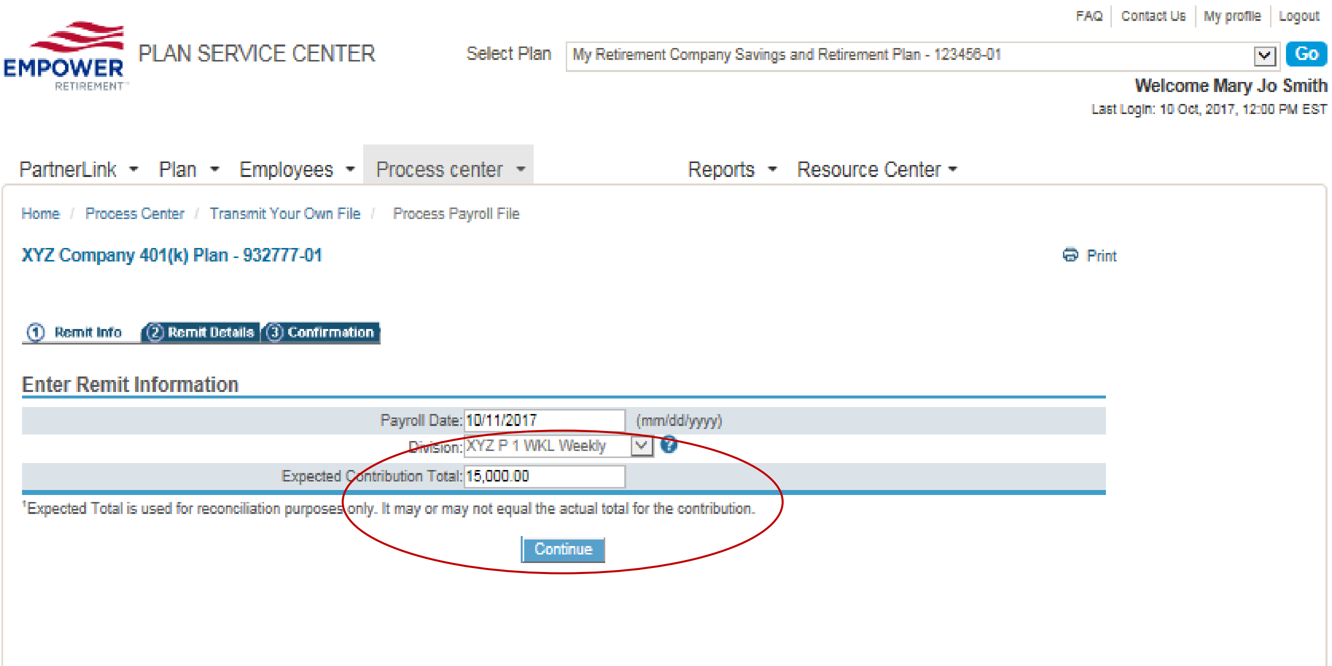
Steps to upload your PDI file (cont'd)

Step 4: Upon uploading your file, receive the confirmation screen. If you have another payroll file select "Continue". If you have uploaded all of your files, click the "Process Payroll File" option under the "Transmit Your Own File" tab.



Steps to upload your PDI file (cont'd)

Step 5: Enter your "Payroll Date" and "Expected Contribution Total", and select "Continue"



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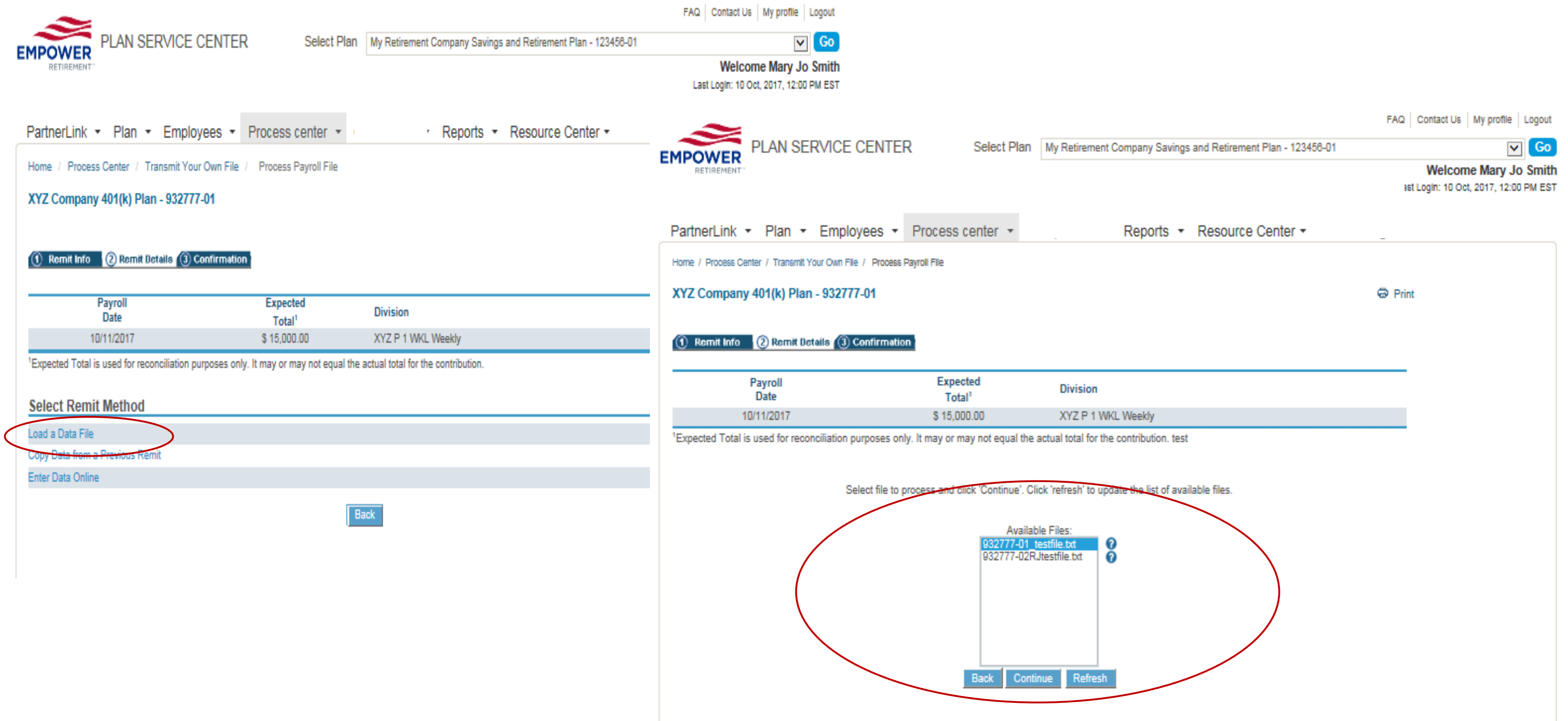
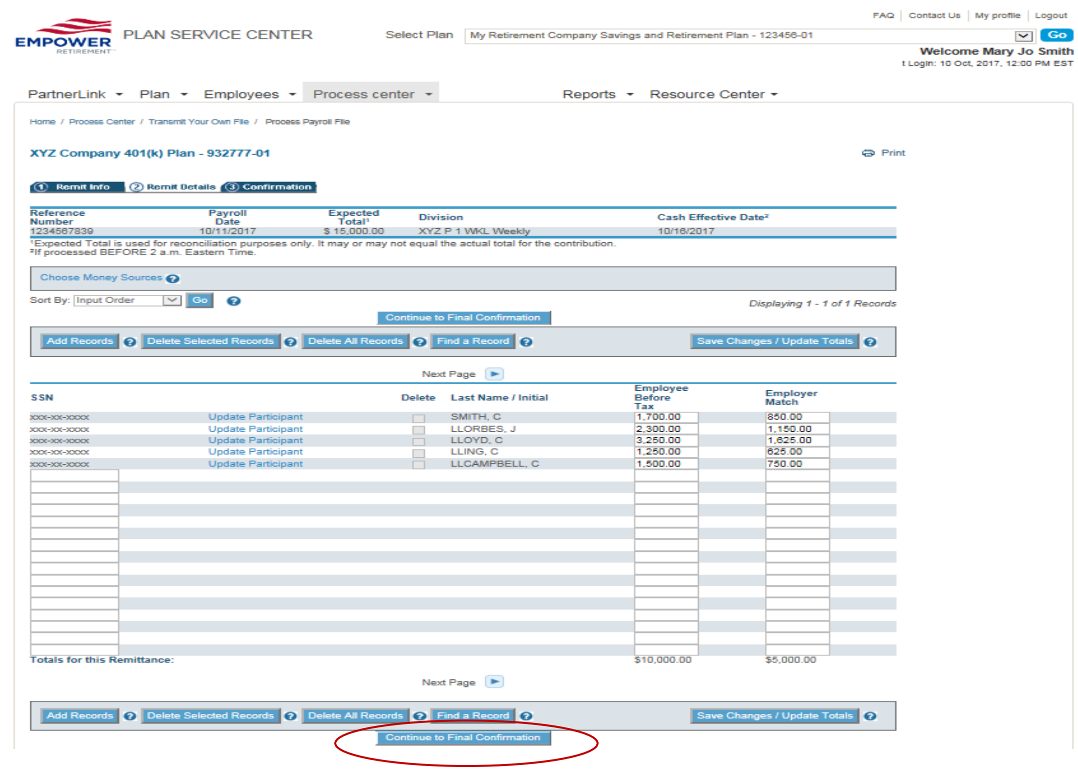
Steps to upload your PDI file (cont'd)

Step 6: On the "Select Remit Method" screen, select "Load a Data File"; select your payroll file from those available, and select "Continue"



Steps to upload your PDI file (cont'd)

Step 7: View the remit details and make changes, if any. See icons for errors which need to be cleared before selecting "Continue to Final Confirmation"



This icon appears for errors. The information must be entered to continue processing.

This icon indicates a warning, but it will not prevent the contribution from being processed.

This icon indicates an employee's account has been terminated due to full withdrawal. You may reactivate the account through the Edit Employee screen.

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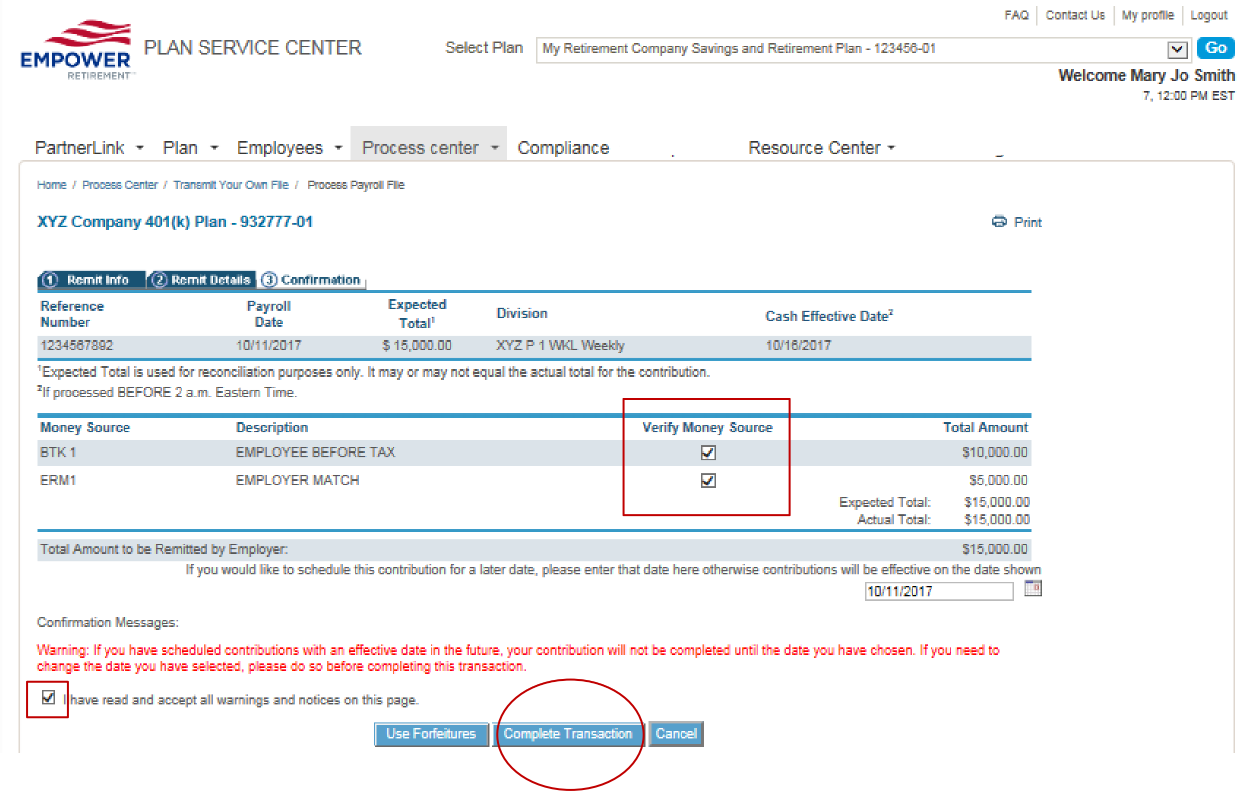
Steps to upload your PDI file (cont'd)

Step 8: View the Confirmation Screen to complete your file upload. Verify the Money Source(s), and read and accept all warnings on this page. Select "Complete Transaction"



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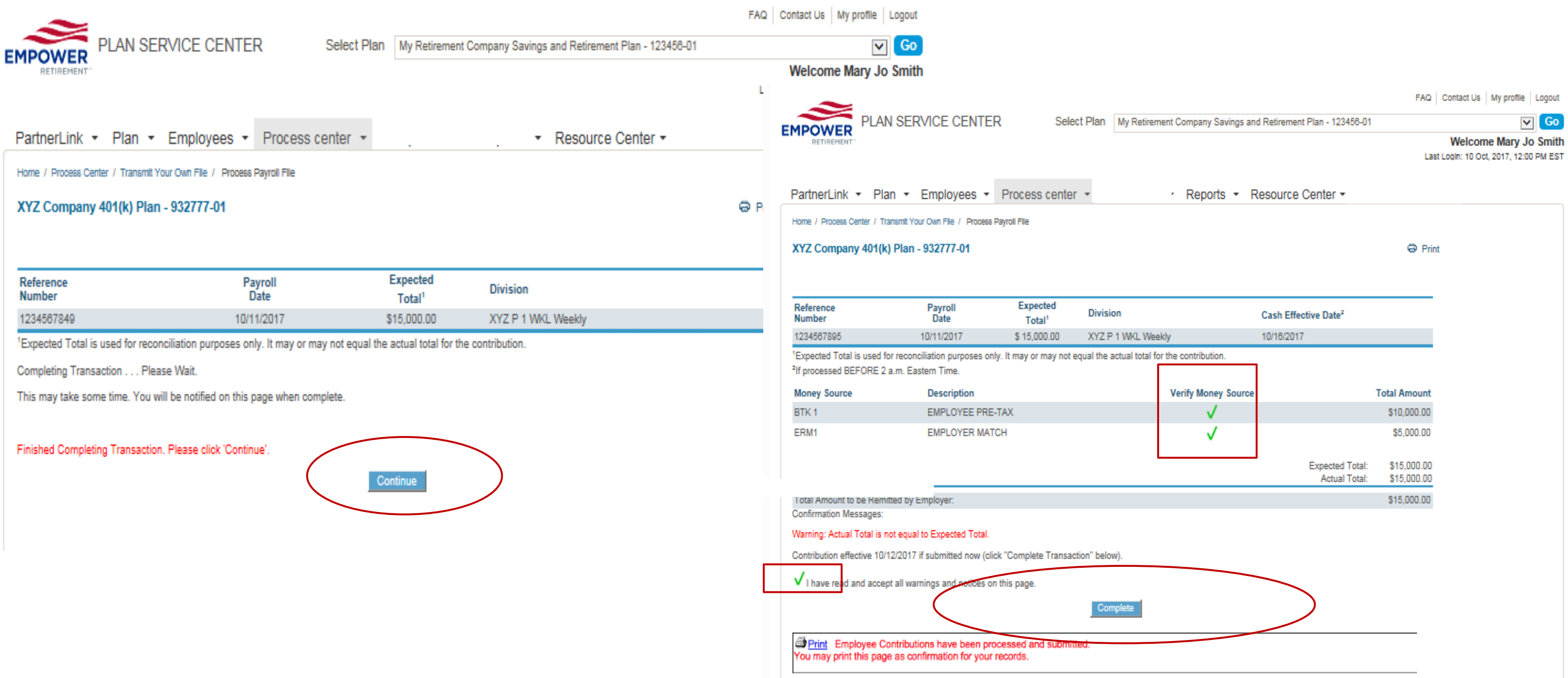
Steps to upload your PDI file (cont'd)

- Step 9: View your completed transaction and select "Continue"; print your confirmation on the following page (Note: this will be your only opportunity to print your confirmation, though an electronic confirmation will be retained in your "Reports" tab.) Select "Complete"



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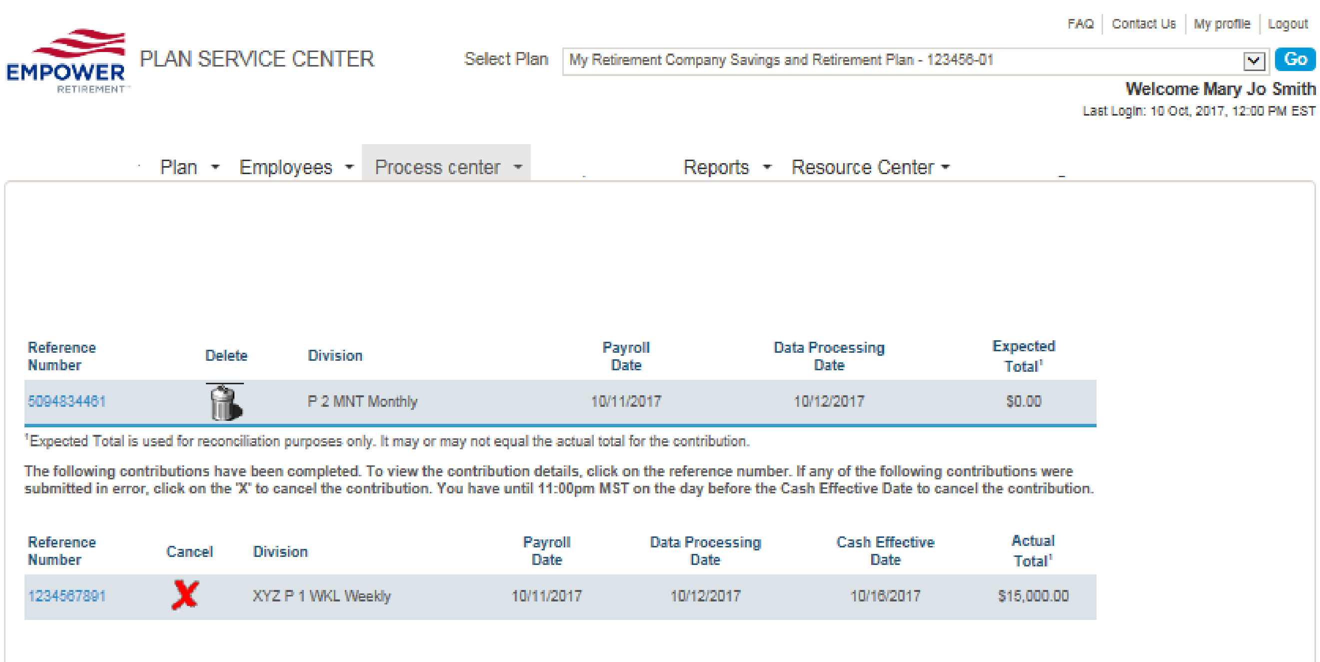
List of Pending PDI files

You may view your pending PDI files once your transaction is complete. Note: you have until 11am MST to “Cancel” a file, should you need to make changes, etc…



FAQ | Contact Us | My profile | Logout

EMPOWER RETIREMENT PLAN SERVICE CENTER

Select Plan: My Retirement Company Savings and Retirement Plan - 123456-01 Go

Welcome Mary Jo Smith
Last Login: 10 Oct, 2017, 12:00 PM EST

Plan | Employees | Process center | Reports | Resource Center

Reference Number	Delete	Division	Payroll Date	Data Processing Date	Expected Total[1]
5094834461		P 2 MNT Monthly	10/11/2017	10/12/2017	$0.00

[1]Expected Total is used for reconciliation purposes only. It may or may not equal the actual total for the contribution.

The following contributions have been completed. To view the contribution details, click on the reference number. If any of the following contributions were submitted in error, click on the 'X' to cancel the contribution. You have until 11:00pm MST on the day before the Cash Effective Date to cancel the contribution.

Reference Number	Cancel	Division	Payroll Date	Data Processing Date	Cash Effective Date	Actual Total[1]
1234567891	X	XYZ P 1 WKL Weekly	10/11/2017	10/12/2017	10/16/2017	$15,000.00

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Payroll Data Interchange Data Requirements

Payroll Data Interchange (PDI) Data Requirements

Plan Name: State of Tennessee 401(k) Plan

Fixed Length Record Format-
Maximum Length Not applicable
for comma delimited files

Plan Account Number: 98986-02

Field Description	Start/Stop Positions	Maximum Length	Data Type	Required (R) Optional (O)	Format / Value	Comments
Plan Number	1-8	8	Char	R		Each Record would have to include the corresponding plan number.
Employee SSN	9-17	9	Char	R	999999999	
Division number	18-21	4	Char	R		Required if the plan chooses to use Deferral Recordkeeping services for initial enrollment.
Last Name	22-56	35	Char	R		
First Name	57-76	20	Char	R		
Middle Initial	77-77	1	Char	O		
Name Suffix	78-92	15	Char	O		
Birth Date	93-102	10	Date	R	mm/dd/yyyy	Must be four digit year.
Gender	103-103	1	Char	R	M=Male, F=Female	
Marital Status	104-104	1	Char	R	M=Married, S=Single, D=Divorced, W=Widd	Used for spousal consent determination.
Address Line 1	105-139	35	Char	R		
Address Line 2	140-174	35	Char	R		
City	175-194	20	Char	R		
State	195-196	2	Char	R	Upper Case	
Zip Code	197-206	10	Char	R	99999-9999 or 99999	
Home Phone Number	207-216	10	Char	O		
Work Phone Number	217-226	10	Char	O		
Work Phone Ext.	227-230	4	Char	O		
Country Code	231-232	2	Char	O		Remove if all employees live in the USA.
Hire Date	233-242	10	Date	R	mm/dd/yyyy	Original Hire date; must be four digit year.
Termination Date	243-252	10	Date	R	mm/dd/yyyy	
Re-Hire Date	253-262	10	Date	R	mm/dd/yyyy	Use when an employee was previously terminated and rehired.
Ending Payroll date	263-272	10	Date	R	mm/dd/yyyy	Must be current ending payroll date. Identifies the plan year that contributions are applied.
Before Tax Contribution	273-282	10	Numb	R	9999999.99 Positive number implied.	EMPLOYEE BEFORE TAX (BEF1)
Employer Contribution	283-292	10	Numb	R	9999999.99 Positive number implied.	Future Contribution Sources
Roth Contribution	293-302	10	Numb	R	9999999.99 Positive number implied.	Future Contribution Sources
Loan Payment	303-312	10	Numb	R	9999999.99 Positive number implied.	Future Contribution Sources
Bonus Contribution	313-322	10	Numb	R	9999999.99 Positive number implied.	Future Contribution Sources
Longevity Contribution	323-332	10	Numb	R	9999999.99 Positive number implied.	Future Contribution Sources
YTD Hours Worked	333-337	5	Numb	R	99999	Plan YTD hours worked. (Hourly & Salaried)
YTD Total Compensation	338-347	10	Numb	R	9999999.99 Positive number implied.	YTD total compensation (W@ total wages) Include overtime, commission, bonus
NA		10				
Participation Date	348-357	10	Date	R	mm/dd/yyyy	Required for online enrollment and deferral processing. If not optional
Eligibility Code	358-358	1	Char	R	Y=Yes, N=No	Required for online enrollment and deferral processing. If not optional
Email Address	359-398	40	Char	R		Employees email address(not employers email address)
Salary Amount	399-415	17	Char	R		Salary for the employee for a given pay period. If providing Salary Amount, it is required to provide Salary Amount Qualifier
Salary Amount Qualifier	416-417	2	Char	R		Salary period A=Annual, M= Monthly, S= Semi-Monthly, B= Bi-Weekly, H= hourly, W= Weekly
Employer Assigned ID	418-427	10	Char	O		Employer ID (May be different from SSN but Not to replace SSN)
Auto Enrollment Suppress Code	428-428	1	Char	R	Y=Yes, N=No	Required if plan has employees eligible to participate in the plan but are excluded from the Auto-Enrollment process. If they should be excluded from Auto Enrollment a Y=yes should be passed and N=no if included in Auto Enrollment.
Record length		428				

Technical Instructions:

File can be created in a standard Space Delimited ASCII format (.prn) or comma delimited format (.csv). A carriage return (crlf) is required at the end of a record. Only include one participant per record.

THE FILE FORMAT MUST REMAIN STATIC. CHANGES TO THE FILE MUST BE COORDINATED WITH RECORD KEEPER.

For participants that are not contributing to the plan but appear on the file please Zero Fill the contribution field(s).

Numeric fields should be right justified, with the exception of Zip Code (left justified)

Contribution/Compensation fields should not include commas, and field must extend two digits after the decimal and must be right justified.

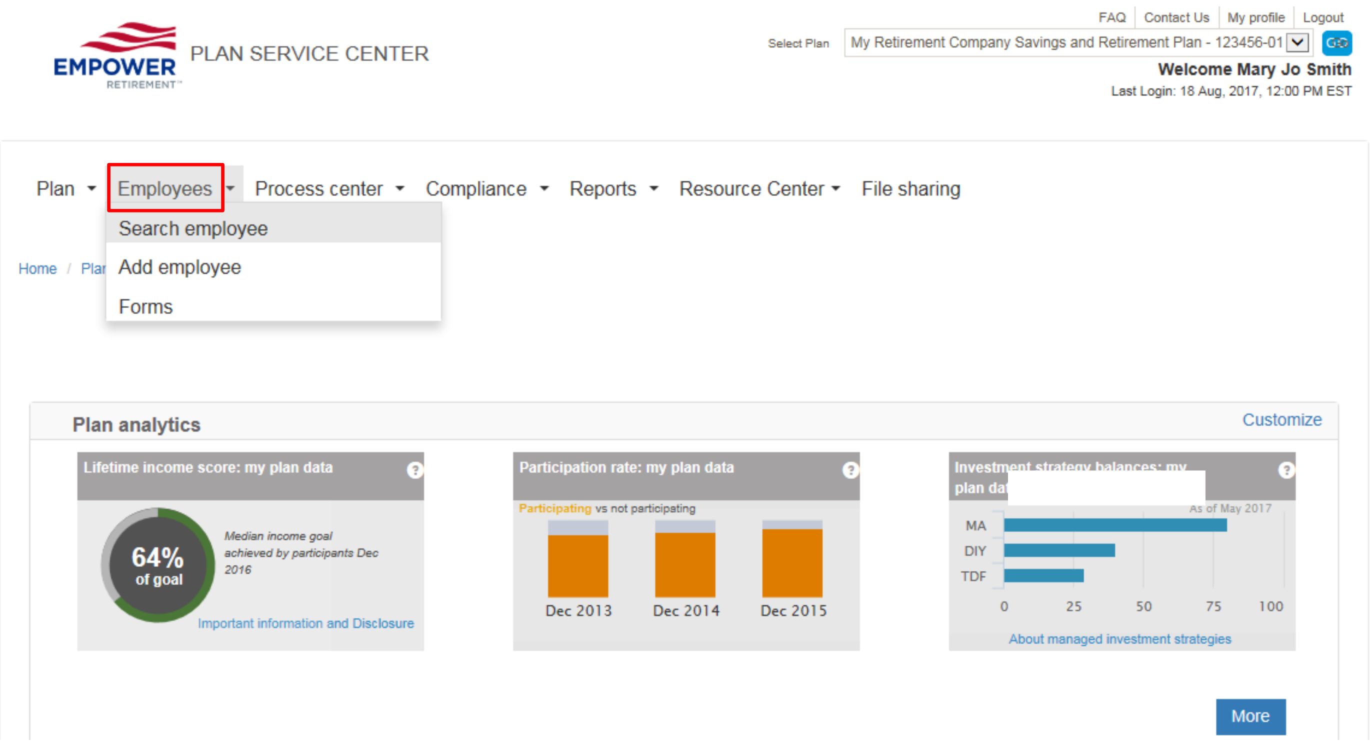
Unused spaces in character or date fields should contain blanks

A negative sign in the contribution fields can be added in the first space of the contribution field, ie."-000012.34" or directly next to the contribution amount "   -12.34"

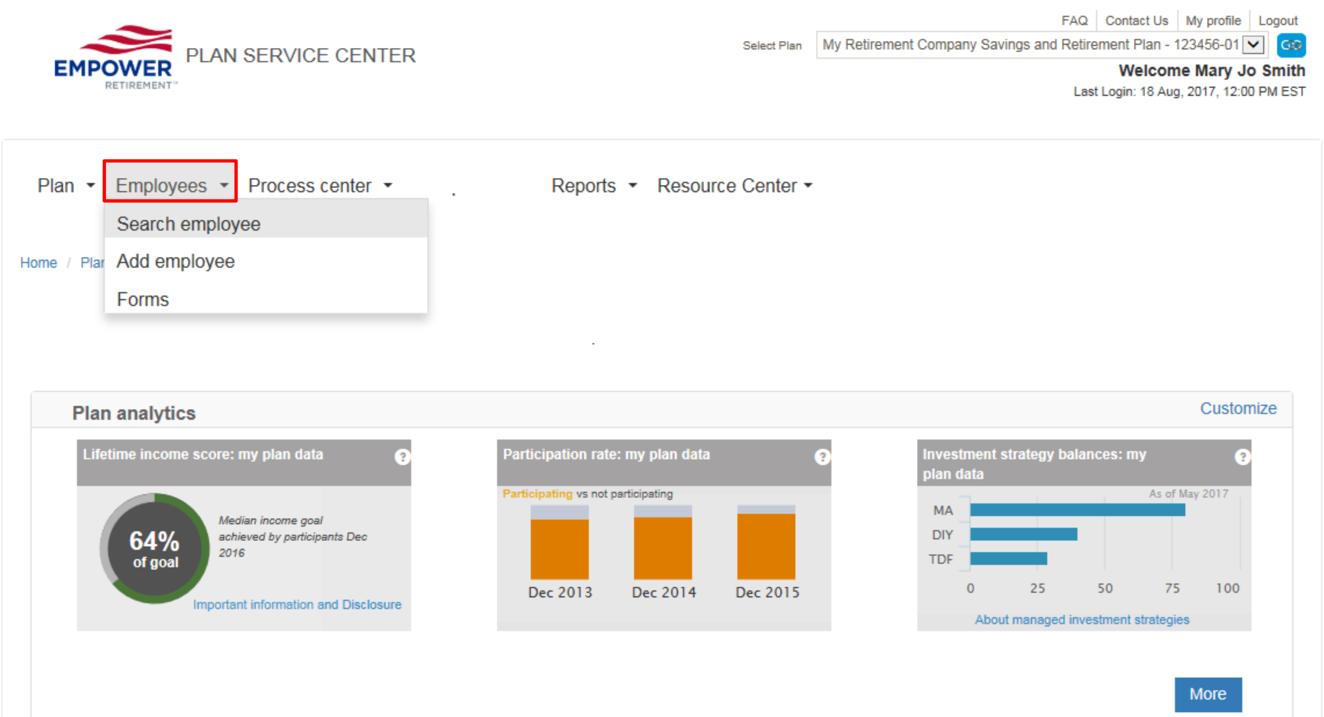
All date fields must be a two-digit month(MM), two-digit day((DD), and a four digit year (YYYY)

Employee Data

via the ***Employees*** tab



Employees



The Employees tab allows you to:

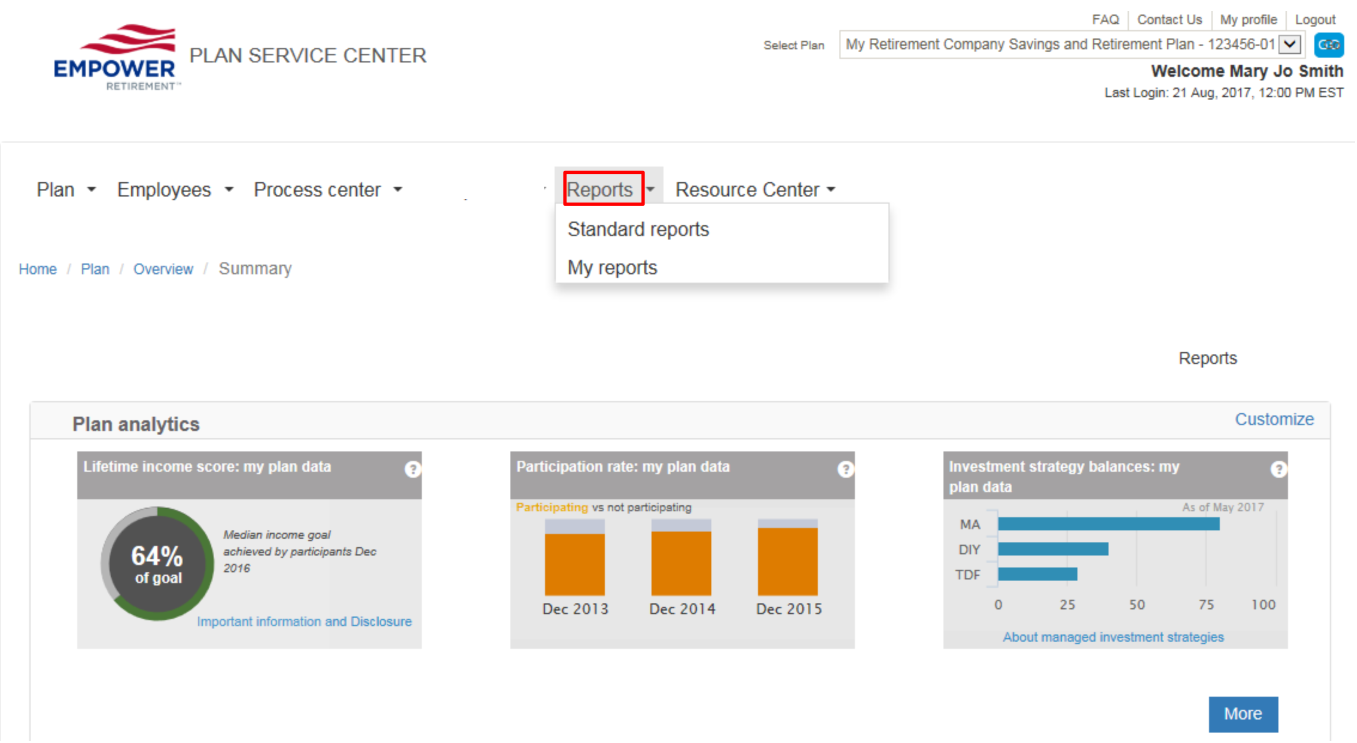
- View employee account balance, transaction and loan information
- Search for employees in the Plan
  - When an employee leaves the Plan, this is where you can add a termination date
  - Termination dates should also be provided via your PDI File

Employee Enrollment

- New-hire accounts are added via the PDI file
- Eligible employees can enroll online or via telephone
- In order to enroll via telephone, the employee may reach the Retire*Ready*TN Call Center at 800-922-7772
- In order to enroll online, the employee will need to:
    1. Access the participant website at www.retirereadytn.gov
    2. Provide the Personal Identification Number (PIN) which is contained in the Welcome Letter
    3. Input personal information
    4. If not auto enrolled, choose deferral election and investment(s)
    5. If auto enrolled, the deferral election will be 2%, and the investment will be the appropriate Target Date Fund which most closely aligns with the employee’s retirement date
    6. Auto enrolled employees may opt out by entering a zero deferral %

Reports

via the ***Reports*** tab



Reports

By clicking on ***Reports*** and then ***My reports***, you can access the following:

- Deferral report
  - Contains deferral changes made by your employees
  - Sent on a regular basis
  - It is your responsibility to download the report and update your payroll file

- Loan report (if applicable)
  - You will receive loan repayment information for employees that have elected to take out a loan from their retirement account
  - It is your responsibility to download the report and update your payroll file

Deferral Report

When employees make changes to their deferral, you will be notified via email that the report is available on the PSC

- Deferral Report is available in ***Reports*** tab under ***My reports***
- You will receive an email from techsupport@retirementpartner.com
- If no changes have been made, the subject line will state "0 new records"

The Deferral Report is delivered in .CSV format and provides the following information:

- Existing employees who have made a deferral change since the previous report was delivered
- Any employees who have enrolled since the previous report was delivered and their corresponding deferral election

You are responsible for downloading the report and ensuring your payroll file is correct

Loan Report

When employees take a loan from their retirement account, you will be notified via email that the report is available on the PSC

- Loan Report is available in ***Reports*** tab under ***My reports***
- You will receive an email from techsupport@retirementpartner.com
- If no loans have been taken, or if there are no loans which will be paid off within the next one to two payroll periods, the subject line will state “0 new records”

The Loan Report is delivered in .CSV format and provides the following information:

- Existing employees who have taken a loan since the previous report was delivered
- Any employees who are reaching the end of their loan term within the next one to two payroll periods

You are responsible for downloading the report and ensuring your payroll file is correct

Trial New Eligible Report

When new eligible employees are added to Empower via your PDI file, you will be notified via email that the report is available on the PSC

- Trial New Eligible is available in ***Reports*** tab under ***My reports***
- You will receive an email from techsupport@retirementpartner.com
- If no new eligible employees are on the file the subject line will state "0 new records"
- Includes employees identified on your PDI file as eligible to enroll voluntarily or to be automatically enrolled
- Delivered in advance of the next pay period or entry date for the Employer to review, confirm , or make corrections for eligible or non-eligible employees
- For corrections Employer must contact Website Support at 800-695-4952 to adjust participant record within four days of receipt of the report

The Trial New Eligible Report is delivered in .CSV format and provides the following information:

- New employee hires eligible to participate

You are responsible for downloading the report to take any corrective action

New Eligible Report

After the correction period for the Trial New Eligible has expired, you will be notified via email that the report is available on the PSC

- New Eligible is available in ***Reports*** tab under ***My reports***
- You will receive an email from techsupport@retirementpartner.com
- Includes employees identified on your PDI file as eligible to enroll voluntarily or to be automatically enrolled
- Reports the final list of employees included as eligible on your PDI file for enrollment
- For corrections Employer must contact your Client Service Team at RRTNClientService@Empower-Retirement.com

The New Eligible Report is delivered in .CSV format and provides the following information:

- New employee hires who will be receiving a Welcome PIN letter

You are responsible for downloading the report to take any corrective action

Trial New Eligible **Reject** Report

When there is incorrect or missing employee account data, you will be notified via email that the report is available on the PSC

- Trial New Eligible Reject is available in ***Reports*** tab under ***My reports***
- You will receive an email from techsupport@retirementpartner.com
- Delivered after Trial New Eligible Report is complete if errors exist
- Includes employees identified as needing a correction to general participant indicative data (i.e. address information, employment dates…)
- Any employee with an error will continue to be included on future reports until the error is corrected
- For corrections Employer must contact Website Support at 800-695-4952 or the Client Service Team at RRTNClientService@Empower-Retirement.com to adjust participant record

The Trial New Eligible Report is delivered in .CSV format and provides the following information:

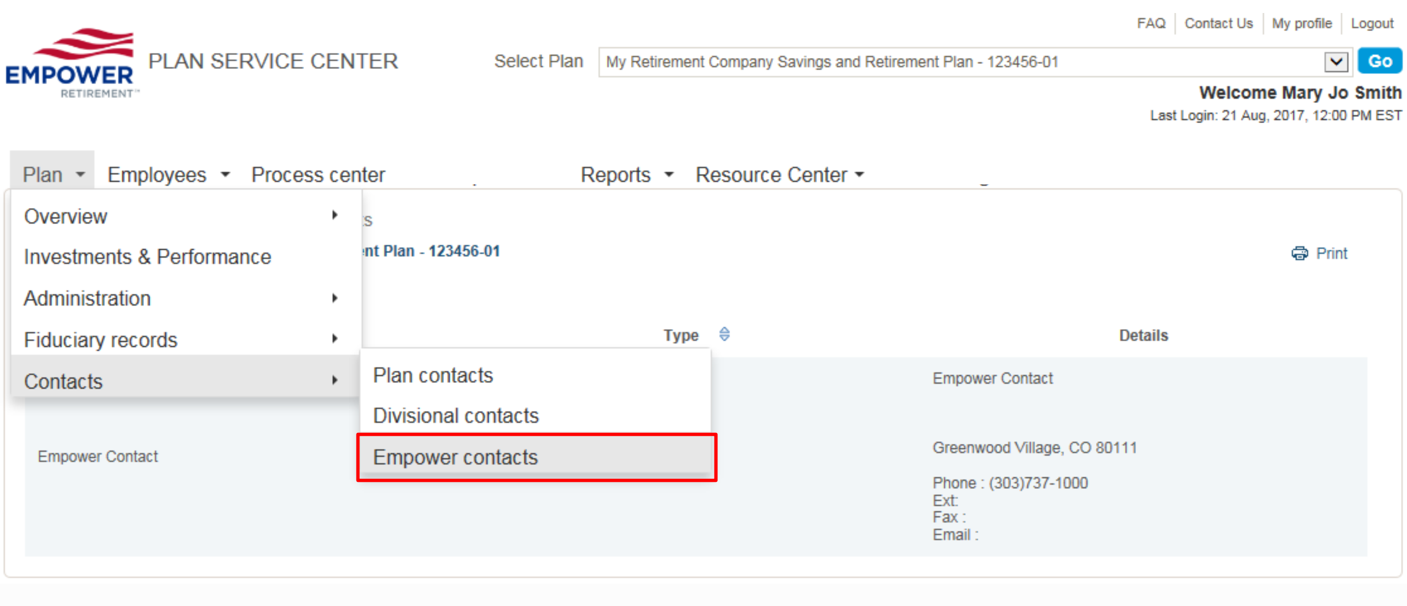
- Employee account data errors

You are responsible for downloading the report to take any corrective action

Resources

If you have questions about the PSC you can:

- Call Website Support at **(800) 695-4952** between 8:30am and 8:00pm Eastern Time
- Contact your Client Management Team by clicking on the ***Plan*** tab, ***Contacts,*** then ***Empower Contacts or via email at RRTNClientService@Empower-Retirement.com***



Disclosures

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker- dealers.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

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