

# Paychex Retirement Services Participant Website



## Participant Website <https://www.paychexflex.com>

Plan participants can access and manage their plan account data online using the Paychex Retirement Services for Employees website.

### Register for Online Access

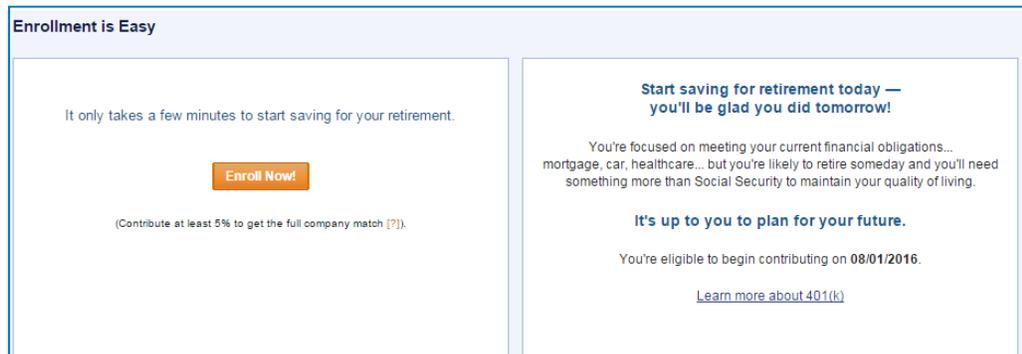
To register for an online account, employees can follow these steps:

1. Log in to [www.paychexflex.com](http://www.paychexflex.com).
2. Choose **Sign Up** and complete the required fields. Click **Continue** to proceed.
3. Answer the two security questions when prompted. Click **Submit**.
4. Log in by entering your user name and password in the appropriate fields.
5. Select **Retirement Services**. (When logging in for the first time, you will be prompted to answer your security question.)

### Enrolling in the Plan

Eligible employees can enroll in the plan by following these steps:

1. After logging in, click **Enroll Now!**



2. You may be prompted to verify your date of birth; please update if it's inaccurate.
3. Choose how you want to receive your annual Fee Disclosure:
  - a. By email: sent automatically from Paychex
  - b. By paper: distributed by your employer
4. Set up your payroll deductions using either a whole percentage or flat dollar\* amount. You can also choose from Pretax or Roth\*.
5. Choose your future investments
6. Review and click Submit
7. Follow through until you receive your confirmation number

Participants can also call **Paychex Employee Services at 877-244-1771**. Choose the 401(k) option and follow the prompts to review specific information or take action. You can speak to a Paychex representative Monday through Friday, between 8:00 a.m. and 8:00 p.m. ET.



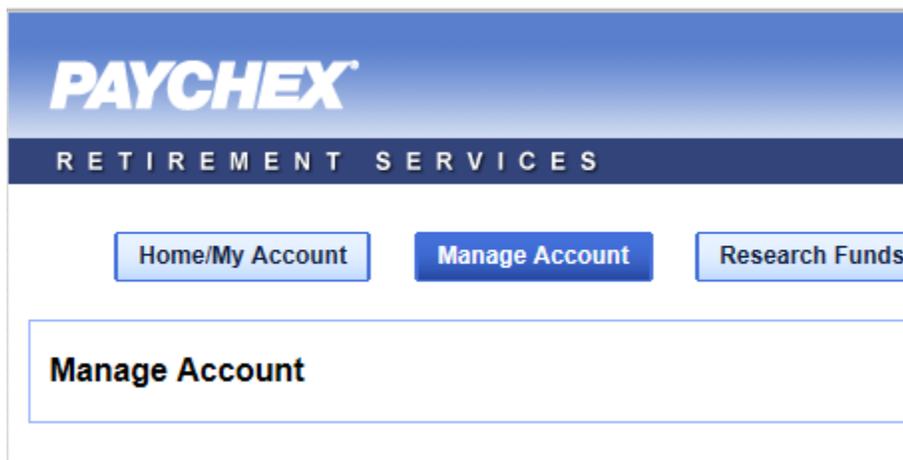
*\*Please refer to your Summary Plan Description to confirm if your plan allows for flat dollar contributions and Roth deferrals.*

## Participant instructions for enrolling/changing deferral amount online through paychexflex.com

- ✦ An employee must be turning age 50 or older during the plan year to enroll in catch up contributions.
- ✦ **TIP:** An employee should not be enrolling in catch up contributions if they will not meet the 402(g) in place for the plan year. (\$18,500 for 2018)
- ✦ If you wish to maximize your contributions, you can enroll in both simultaneously. The regular deferrals will stop at the 402(g) limit (\$18,500 for 2018). The catch-up contributions will stop automatically at the contribution limit (\$6,000 for 2018).
- ✦ If you *DO NOT* enroll in catch-up contributions and you have reached your 402(g) limit, your contributions *WILL NOT* automatically be recharacterized as catch-up. You must initiate the catch-up contributions.

Follow the below instructions at Retirement Services [www.paychexflex.com](http://www.paychexflex.com) to update contributions and initiate catch-up contributions if applicable:

1. Click 'Manage Account' tab :



2. Select 'Change payroll deductions' :

### **Change Deductions**

Change the amount of money that is taken from your paycheck for deposit into your retirement account.

[Change payroll deductions](#)

3. Enter the deferral percentage under the requested source(s) then click 'Submit' until you receive a confirmation #:

## Change Payroll Deductions

1. Change Contributions   2. Review & Submit   3. Confirmation

**NOTE - Your security level does not allow you to modify information in the database. Any modifications you try to make to the database will NOT be processed. Only authorized individuals can save the data.**

### 1 Enter your payroll deductions

#### Payroll Deductions

	Current Contribution	New Contribution (use increments of 1%)
<b>Regular contributions</b>		
Pretax contribution [?]	5%	<input type="text" value="5"/> %
Sub-total regular contributions <small>IRS Limit: Company Plan Limit:</small>	5.00%	5% <small>(up to \$18,000.00/yr) (up to 92% of annual compensation)</small>
<b>Catch-up contributions [?]</b>		
Catch-up pretax contribution	2%	<input type="text" value="2"/> %
Sub-total catch-up contributions <small>IRS Limit:</small>	2.00%	2% <small>(up to \$6,000.00/yr)</small>

Totals	Current Contribution	New Contribution
Your Contributions	7.0%	7%
Your Company Match [?]	5.0%	5.0%
<b>Total Contribution</b>	<b>12.0%</b>	<b>12.00%</b>

Submit

Cancel

## View Quarterly Plan Statements Online

Follow these instructions for viewing or printing your 401(k) plan statement online

1. Log in to the Retirement Services Participant website [www.paychexflex.com](http://www.paychexflex.com) and Select **Retirement Services**.
2. From the Home/My Account page, select **Manage Account** and under the **Statements and Disclosures** heading, click **Request a statement**.

The screenshot shows the Paychex Retirement Services website. The 'Manage Account' tab is highlighted with a yellow box. Under the 'Statements and Disclosures' heading, the 'Request a statement' link is highlighted with a yellow box. Other links include 'View transaction history' and 'Participant Fee Disclosure Statement'.

3. Select to view one of the last three quarter's statements online, then click **Next**.

The screenshot shows a 'Request a Statement' dialog box. It asks the user to select a quarter (4th, 3rd, or 2nd Quarter 2017) and a delivery method. The 'View statement online' option is selected and highlighted with a yellow box. 'Next' and 'Cancel' buttons are at the bottom.

4. When the Confirmation page displays, review the information, and then **Close** the window.
5. Return to the **Home/My Account** tab, and then select the **My Requested Documents** tab (middle of page).

The screenshot shows the Paychex Retirement Services website. The 'Home/My Account' tab is highlighted with a yellow box. The 'My Requested Documents' tab is also highlighted with a yellow box. Other tabs include 'Manage Account', 'Research Funds', 'Loans', 'Rollovers & Withdrawals', and 'Tools and Learning'.

6. Click the Participant Statement you requested. It will be listed within the table of request.

The screenshot shows a table of requested documents. The 'My Requested Documents' tab is highlighted. The table has columns for Request, Date, Reference Number, and Status. A row is highlighted with a yellow box, showing a 'Participant Statement' with a status of 'Complete'.

Request	Date	Reference Number	Status
Participant Statement	03/13/2018 05:36 PM	48566307	Complete

During the first few weeks following the end of a quarter, statements will not be available. This is when Paychex is in the process of preparing the quarterly statements and/or fee disclosures. However, you may access your [Account History](#) tab to view activity for that quarter.

### How to Request a Distribution

#### General Information

You recently reached out to us for help processing a distribution from your 401(k) account using the Paychex Retirement Services website. We are happy to assist you with this request and are providing the following information and instructions for completing this task.

**Important:** When requesting a distribution from your retirement plan account, please be sure to consider the potential processing fee, taxes, and other penalties that may apply. For more information, review the *Qualified Retirement Plan Withdrawal Notice* available on the website or speak with a professional tax advisor.

[Click Here to Watch Our Convenient Video on How to Request a Distribution!](#)



Please understand that **your distribution request is final and binding**; therefore, you should consider your options carefully. Paychex will process your distribution within **10 business days** of receiving your online request; however, please allow additional time for delivery of a distribution check. We cannot cancel the request once submitted.

#### Requesting a Distribution Online

- Log in to [www.paychexflex.com](http://www.paychexflex.com) and select **Retirement Services**.
- Select the **Rollovers & Withdrawals** tab (screen shot on next page).
- From the **Rollovers & Withdrawals** page, click the orange button labeled **Request a Rollover or Withdrawal** (screen shot on next page) under **Move Money Out of This Plan**.
- Verify your home mailing address and click **Next**. If your address is not correct, you can email the distribution paperwork to yourself and indicate on the paperwork the correct permanent mailing address, or you may speak with your plan administrator to have your mailing address updated.
- If you want the funds to be direct deposited, skip to the section below called *Direct Deposit Option*
- Choose an application method and click **Next**. If you choose to **Apply Online** rather than receive distribution paperwork by mail or email, you must choose either direct payment (with taxes being withheld) or one of the rollover options with your next step.
- Select the distribution type and review the *Qualified Retirement Plan Withdrawal Notice*. When finished, check the box to indicate "I have read and understand the *Qualified Retirement Plan Withdrawal Notice*" and click **Next**.
- Review your request and, if correct, click **Submit**.
- After submitting your request, a confirmation page will display. Please print this page for your records.

#### Direct Deposit Option

If you want the distribution deposited directly into your bank account, you must select the option to download the paperwork and then retrieve it from the My Requested Documents tab on the Home page. Print and fill out the form, then fax, email or mail the completed distribution paperwork to Paychex with a copy of a voided **personal** check. See the downloaded distribution paperwork for the Paychex address, email and fax number. An additional \$18.00 processing fee will also apply for direct deposits. Please note that all rollover distributions will be distributed in the form of a check and sent to the address indicated during the distribution request.

#### Questions

If you have questions or need further assistance, please email [401kcustomerservice@paychex.com](mailto:401kcustomerservice@paychex.com). We appreciate this opportunity to assist you with your retirement plan. If you are having trouble logging in, please reach out to 888-246-7500 for our technical support team.

Home/My Account

Manage



Rollovers & Withdrawals

Tools and

### My Account

My Notifications **Hide** ▲



Due to a qualifying event, you are permitted to take a distribution. You may leave your money in this plan or withdraw your money by rolling into an [IRA](#), rolling it into another employer's 401(k) plan, or distributing it payable to you. [Rollovers & Withdrawals](#)

#### Move Money Out of This Plan

You have three choices for moving money out of your plan:

- Roll money into another 401(k) plan.
- Roll money into an IRA plan. [Learn how to set up an IRA.](#)
- Withdraw the full balance, payable to you.

Not sure? Consult your financial advisor to discuss what's best for you.



[Request a Rollover or Withdrawal](#)

#### Special Types of Rollovers and Withdrawals

[Beneficiary Distribution \[?\]](#)

[Print Paperwork](#)

[Instalment Distribution \[?\]](#)

[Print Paperwork](#)

[Partial Distribution \[?\]](#)

[Request Paperwork](#)