

Welcome to Helpside Inc. 401(k) Retirement Plan - Helpside Inc.

Enroll today!

Online Registration 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 sign in to:
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**.
- Read and Review the site Terms of Use. If you agree to the terms, please click **Agree**. If you do NOT agree, do not click **Agree** and call us at (800)-401-TRAN (8726).
- Read and Review the Consent to Do Business Electronically agreement. If you agree to the consent, please click **Agree**. If you do NOT agree, do not click **Agree** and call us at (800)-401-TRAN (8726).
- On the Welcome to Plan Enrollment screen, please click on **Start**
- From this point forward follow the simple online instructions which will help you to set up 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 Helpside Inc., the plan trustee, their affiliates nor their investment choices are liable for any loss when acting upon your instructions believed to be genuine.

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Telephone Registration 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. ENROLLMENT DISCLOSURE

You will be asked to complete the telephone enrollment process. The disclosure message will ask you if you agree to the terms and conditions of utilizing the enrollment process. Listen carefully to the terms and conditions, **Press 1** to agree to the terms and conditions of 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 Helpside 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
R0I2 American Century One Choice In Retirement Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R0HV American Century One Choice 2020 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R0HW American Century One Choice 2025 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R0HX American Century One Choice 2030 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R0HY American Century One Choice 2035 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R0HZ American Century One Choice 2040 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R0I0 American Century One Choice 2045 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R0I1 American Century One Choice 2050 Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R26X American Century One Choice 2055 Portfolio Ret Acct (Class: Inv)	<input type="checkbox"/> 100%
R38W American Century One Choice 2060 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
R0JK TA Vanguard LifeStrategy Income Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R0JI TA Vanguard LifeStrategy Conservative Growth Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R0JL TA Vanguard LifeStrategy Moderate Growth Ret Acct (Class: Investor)	<input type="checkbox"/> 100%
R0JJ TA Vanguard LifeStrategy 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 *PortfolioXpress*®.

Asset Class	Sub Asset Class	Investment Choice	% of Contribution
Short Bonds/Stable/MMkt			
	<i>Stable Value</i>	Q1QV Transamerica Stable Value Core Account (Class: N/A)	_____ .0%
Interm./Long-Term Bond			
	<i>Intermediate-Term Bonds</i>	R1A2 AB High Income Ret Acct (Class: K)	_____ .0%
		R080 Loomis Sayles Investment Grade Bond Ret Acct (Class: N/A)	_____ .0%
		R0IQ Pioneer Strategic Income Ret Acct (Class: Y)	_____ .0%
	<i>Long-Term Bonds</i>	R18X JPMorgan Extended Duration Ret Acct (Class: N/A)	_____ .0%
Aggressive Bonds			
	<i>High Yield Bonds</i>	R03H Transamerica Partners High Yield Bond Ret Acct (Class: N/A)	_____ .0%
	<i>World/Foreign Bonds</i>	R0F6 Templeton Global Bond Ret Acct (Class: A)	_____ .0%
Large-Cap Stocks			
	<i>Large-Cap Value Stocks</i>	R0D0 BlackRock Equity Dividend Ret Acct (Class: I)	_____ .0%
		R08Q State Street Russell Large Cap Value Index Ret Acct (Class: N/A)	_____ .0%
		R0IT Virtus Ceredex Large-Cap Value Equity Ret Acct (Class: I)	_____ .0%
	<i>Large-Cap Blend Stocks</i>	R0IM MFS Massachusetts Investors Ret Acct (Class: R-3)	_____ .0%
		R08M TA Vanguard Total Stock Market Index Ret Acct (Class: Admiral)	_____ .0%

Asset Class	Sub Asset Class	Investment Choice	% of Contribution
	<i>Large-Cap Growth Stocks</i>	R045 Transamerica Partners Stock Index Ret Acct (Class: N/A)	_____ .0%
		R02F Morgan Stanley Growth Ret Acct (Class: N/A)	_____ .0%
		R08S State Street Russell Large Cap Growth Index Ret Acct (Class: N/A)	_____ .0%
Small/Mid-Cap Stocks			
	<i>Mid-Cap Value Stocks</i>	R087 Transamerica Small/Mid Cap Value Ret Acct (Class: A)	_____ .0%
		R0EP Virtus Ceredex Mid-Cap Value Equity Ret Acct (Class: I)	_____ .0%
	<i>Mid-Cap Blend Stocks</i>	R05A State Street S&P Mid Cap Index Ret Acct (Class: N/A)	_____ .0%
	<i>Mid-Cap Growth Stocks</i>	R1DL Prudential Jennison Mid Cap Growth Ret Acct (Class: Z)	_____ .0%
		R1FG Wells Fargo Discovery Ret Acct (Class: A)	_____ .0%
	<i>Small-Cap Value Stocks</i>	R05S State Street Russell Small Cap Value Index Ret Acct (Class: N/A)	_____ .0%
	<i>Small-Cap Blend Stocks</i>	R08F TA Vanguard Small-Cap Index Ret Acct (Class: Admiral)	_____ .0%
	<i>Small-Cap Growth Stocks</i>	R17R ClearBridge Small Cap Growth Ret Acct (Class: I)	_____ .0%
		R0F4 Neuberger Berman Genesis Ret Acct (Class: Trust)	_____ .0%
		R08R State Street Russell Small Cap Growth Index Ret Acct (Class: N/A)	_____ .0%
	<i>Real Estate</i>	R08D TA Vanguard REIT Index Ret Acct (Class: Admiral)	_____ .0%
International Stocks			
	<i>World/Foreign Stocks</i>	R07I American Funds EuroPacific Growth Ret Acct (Class: R-5)	_____ .0%
		R0DJ American Funds New Perspective Ret Acct (Class: R-5)	_____ .0%
	<i>World/Foreign Small-Cap Stocks</i>	R0E7 Columbia Acorn International Ret Acct (Class: I)	_____ .0%
	<i>Emerging Market Stocks</i>	R1XL State Street Emerging Markets Index Ret Acct (Class: N/A)	_____ .0%
Multi-Asset/Other			
	<i>Sector</i>	ROIB BlackRock Health Sciences Ops Ret Acct (Class: I)	_____ .0%
		R0DV Ivy Science & Technology Ret Acct (Class: Y)	_____ .0%
		RODW Prudential Jennison Natural Resources Ret Acct (Class: A)	_____ .0%
		R0DX Prudential Jennison Utility Ret Acct (Class: A)	_____ .0%
		R0E0 Wells Fargo Precious Metals Ret Acct (Class: A)	_____ .0%
	<i>Balanced</i>	R02K AEGON Balanced Ret Acct (Class: N/A)	_____ .0%
		R0E5 BlackRock Global Allocation Ret Acct (Class: I)	_____ .0%
		R0CR Janus Henderson Balanced Ret Acct (Class: T)	_____ .0%
	<i>Target Date Investment Choices</i>	ROI2 American Century One Choice In Retirement Ret Acct (Class: Investor)	_____ .0%
		ROHV American Century One Choice 2020 Ret Acct (Class: Investor)	_____ .0%
		ROHW American Century One Choice 2025 Ret Acct (Class: Investor)	_____ .0%
		ROHX American Century One Choice 2030 Ret Acct (Class: Investor)	_____ .0%
		ROHY American Century One Choice 2035 Ret Acct (Class: Investor)	_____ .0%
		ROHZ American Century One Choice 2040 Ret Acct (Class: Investor)	_____ .0%
		ROI0 American Century One Choice 2045 Ret Acct (Class: Investor)	_____ .0%
		ROI1 American Century One Choice 2050 Ret Acct (Class: Investor)	_____ .0%
		R26X American Century One Choice 2055 Portfolio Ret Acct (Class: Inv)	_____ .0%

Asset Class	Sub Asset Class	Investment Choice	% of Contribution
	<i>Asset Allocation Investment Choices</i>	R38W American Century One Choice 2060 Ret Acct (Class: Inv)	_____ .0%
		ROJK TA Vanguard LifeStrategy Income Ret Acct (Class: Investor)	_____ .0%
		ROJI TA Vanguard LifeStrategy Conservative Growth Ret Acct (Class: Investor)	_____ .0%
		ROJL TA Vanguard LifeStrategy Moderate Growth Ret Acct (Class: Investor)	_____ .0%
		ROJJ TA Vanguard LifeStrategy Growth Ret Acct (Class: Investor)	_____ .0%
Total for all investment choices must equal 100%:			_____ 100.0%

