Using Fidelity Plan Manager to Fund Your SIMPLE IRA Plan

Fidelity Plan Manager is the easy, convenient, and secure way to manage your SIMPLE IRA Plan. This electronic contribution service eliminates the need to write checks to your retirement plan and can reduce errors. Available 24/7,* Fidelity Plan Manager is there when you need it. The following steps walk you through the process of using this efficient online service.

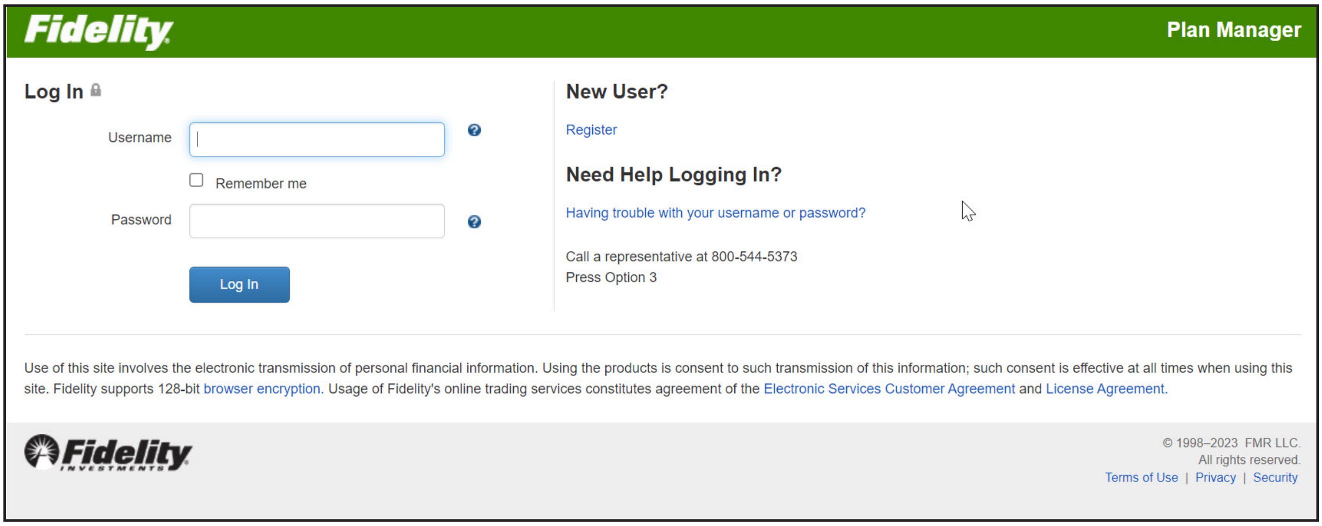
Questions? Call a Fidelity Retirement Services representative at 800-544-5373 and say "small business plan," Monday through Friday, from 8:00 a.m. to 8:30 p.m. Eastern time.

1. Register for Plan Manager

To access your SIMPLE IRA plan online, you'll first need to complete the new user registration to establish your own unique username and password. Go to **https://planmanager.fidelity.com**.

You will be asked for verification information and to provide your Funding Account Number. (Use the Fidelity SIMPLE IRA Plan Electronic Funding Service account number provided on your Electronic Funds Transfer confirmation or your Monthly Investment Report.)

Click *Register.*



For illustrative purposes only.

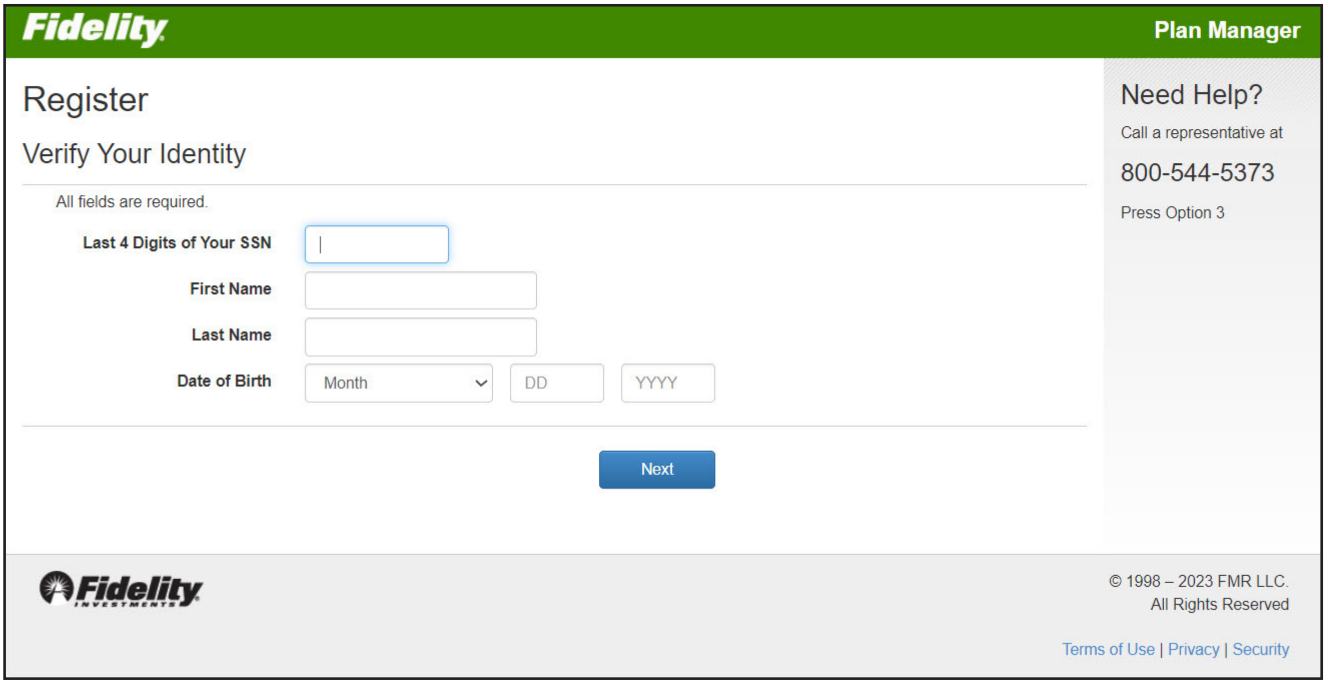
*There is a maintenance period where some services may not be available.

2. Verify Your Identity

To confirm your identity as the Primary Authorized User, please enter the following information:

- Last four digits of your SSN
- First and last name
- Date of birth

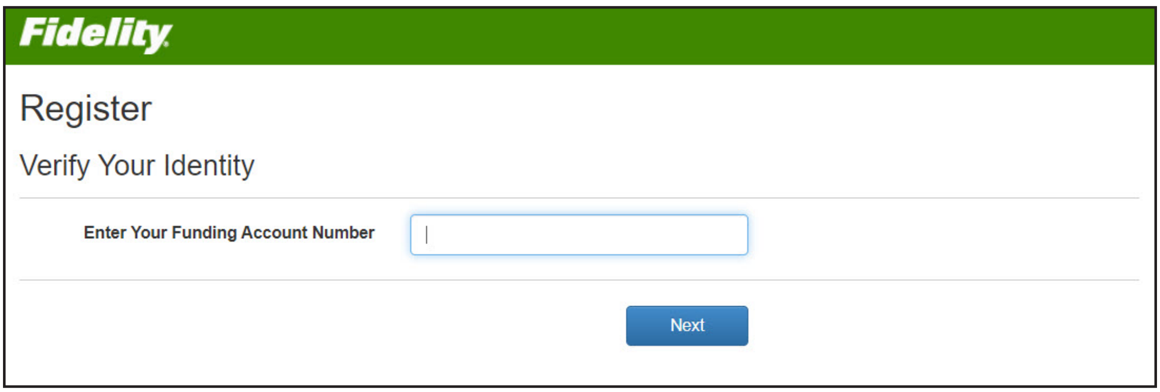
When finished, click *Next*.



For illustrative purposes only.

Enter your funding account number. This is the account number found on your Monthly Investment Report that is used for the Fidelity SIMPLE IRA Plan Electronic Funding Service.

When finished, click *Next*.



For illustrative purposes only.

3. Establish Your Username and Password

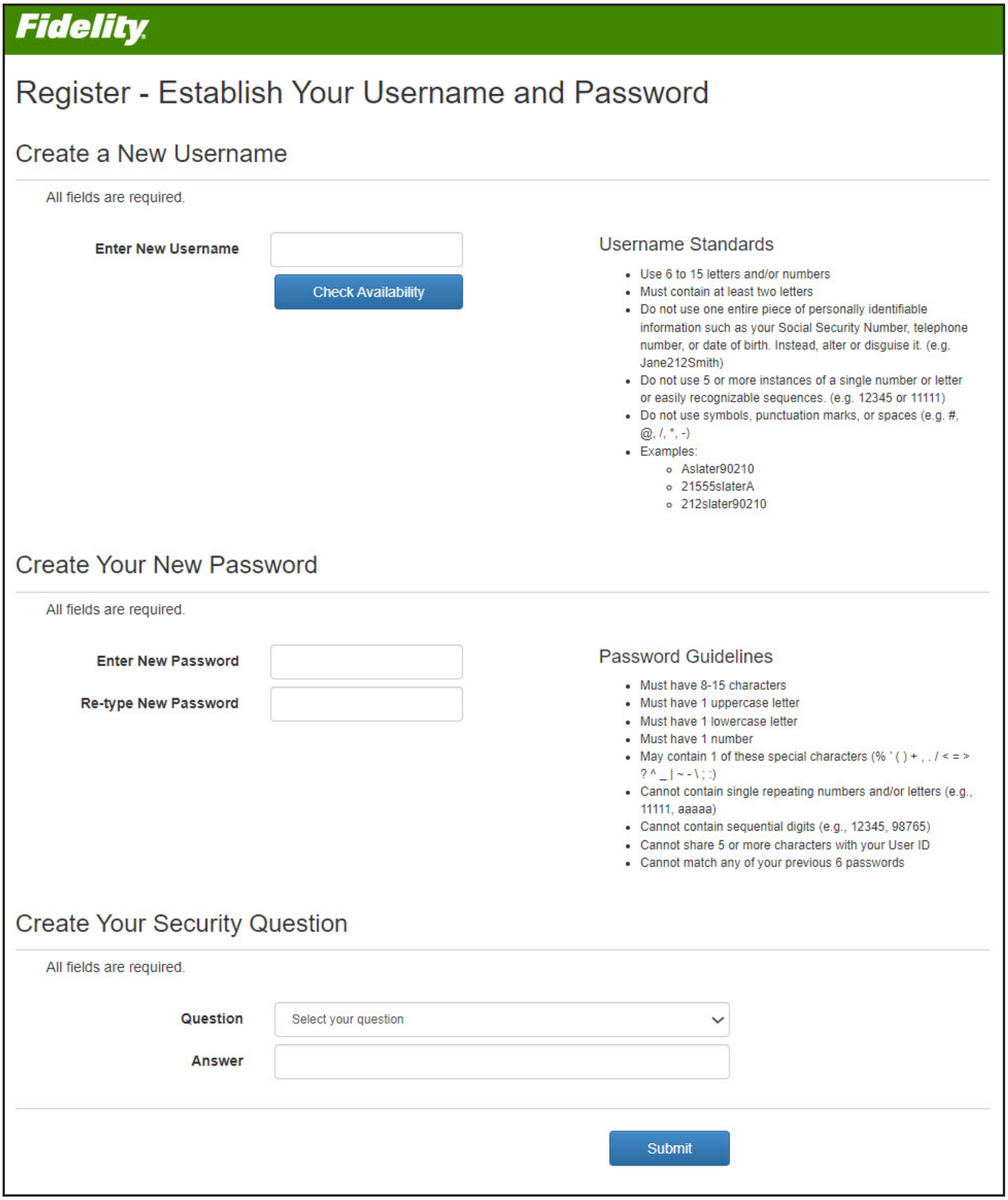
Now that we have confirmed your identity, you will establish your username and password:

• Enter a username (follow the standards listed) and click *Check Availability*

• Enter a password (following the standards)

• Create a security question—the answer must be four digits

When finished, click *Submit*.


Fidelity

Register - Establish Your Username and Password

Create a New Username

All fields are required.

Enter New Username

Check Availability

Username Standards

- Use 6 to 15 letters and/or numbers
- Must contain at least two letters
- Do not use one entire piece of personally identifiable information such as your Social Security Number, telephone number, or date of birth. Instead, alter or disguise it. (e.g. Jane212Smith)
- Do not use 5 or more instances of a single number or letter or easily recognizable sequences. (e.g. 12345 or 11111)
- Do not use symbols, punctuation marks, or spaces (e.g. #, @, /, *, -)
- Examples:
  - Aslater90210
  - 21555slaterA
  - 212slater90210

Create Your New Password

All fields are required.

Enter New Password

Re-type New Password

Password Guidelines

- Must have 8-15 characters
- Must have 1 uppercase letter
- Must have 1 lowercase letter
- Must have 1 number
- May contain 1 of these special characters (% ' ( ) + , . / < = > ? ^ _ | ~ - \ ; :)
- Cannot contain single repeating numbers and/or letters (e.g., 11111, aaaaa)
- Cannot contain sequential digits (e.g., 12345, 98765)
- Cannot share 5 or more characters with your User ID
- Cannot match any of your previous 6 passwords

Create Your Security Question

All fields are required.

Question Select your question

Answer

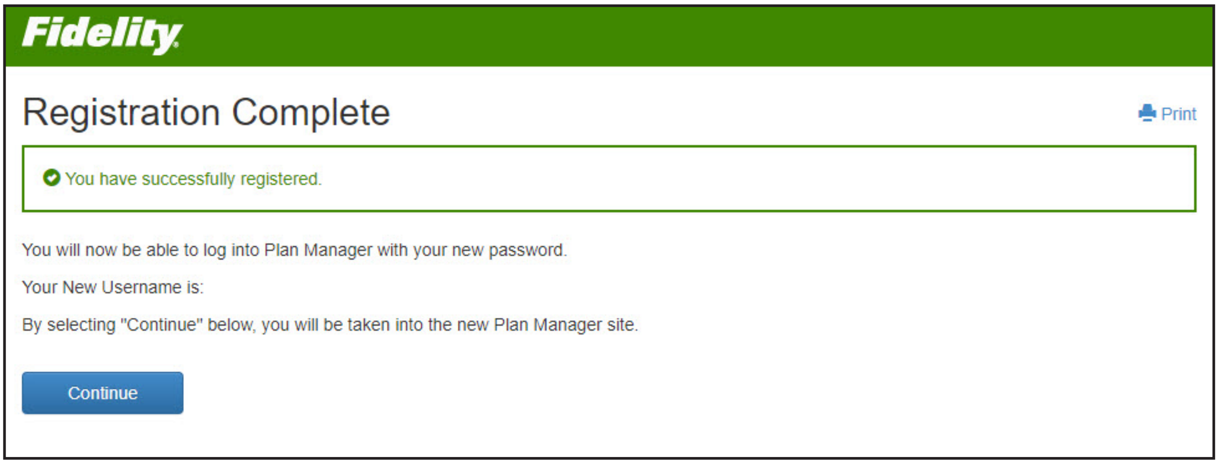
Submit

For illustrative purposes only.

4. Registration Complete

Please be sure to record your username so you have it available to log in to the site.

Click *Continue*.

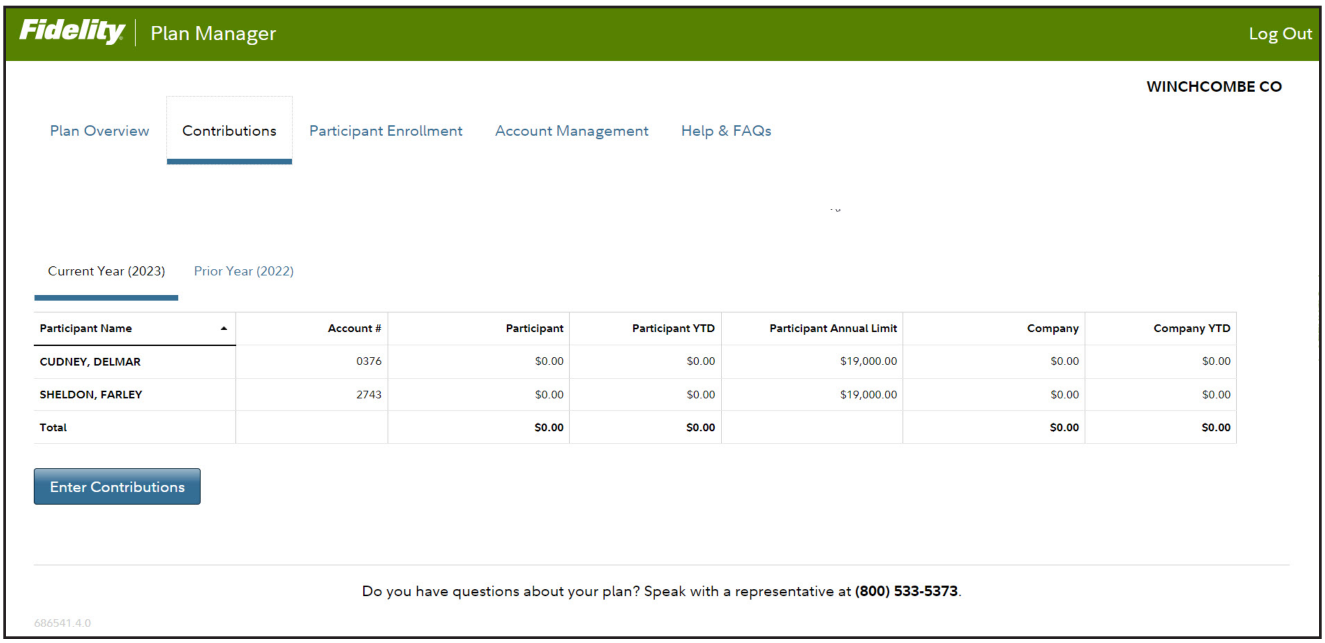


For illustrative purposes only.

5. Select the Year for Your Contributions

- Select the tab for the year for which you're making the contributions.
- You can select between the Current Year and Prior Year. However, Prior Year will not be available from October 15 to December 31.

Click the *Enter Contributions* button.



For illustrative purposes only.

6. Prepare to Enter Contributions

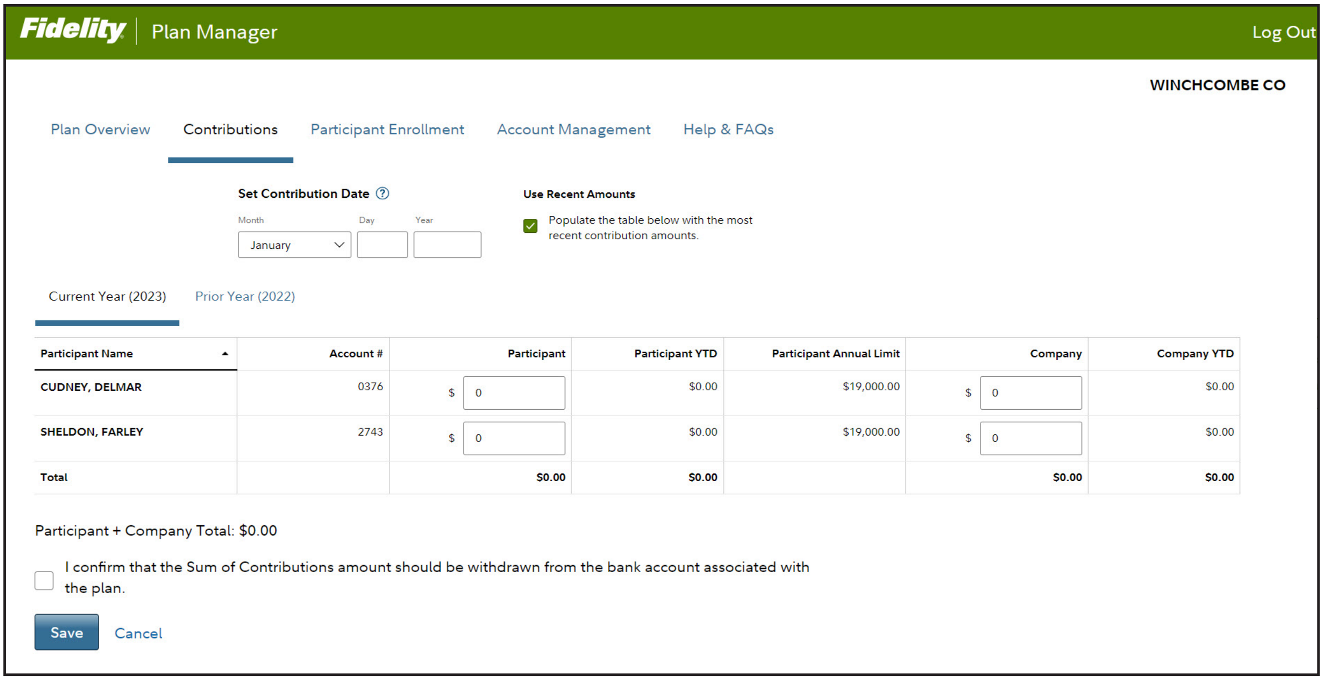
On this page, your employees are listed alphabetically by last name. Account numbers and contribution amounts are displayed. Please use the *Request to Remove Terminated Participants* form if you need to remove a terminated employee from Plan Manager.

First, select the contribution date. Under *Set Contribution Date*, choose the date of your contributions. The intended contribution date must be at least two business days after the current date.

It's important to remember to use only numbers when entering contribution amounts for each employee.

For Current Year contributions, you have the ability to populate the contribution amounts using the information that was inputted most recently. Under *Use Recent Amounts*, check the box *Populate the table below with the most recent contribution amounts*.

When ready, proceed to step 7.



For illustrative purposes only.

7. Enter Contributions

If you have elected to pre-populate the contribution amounts, make sure they are correct for your current contribution cycle. If not, make changes now. If you didn't elect to pre-populate the contribution amounts, enter contributions for the participant(s) and company that you need for this contribution cycle.

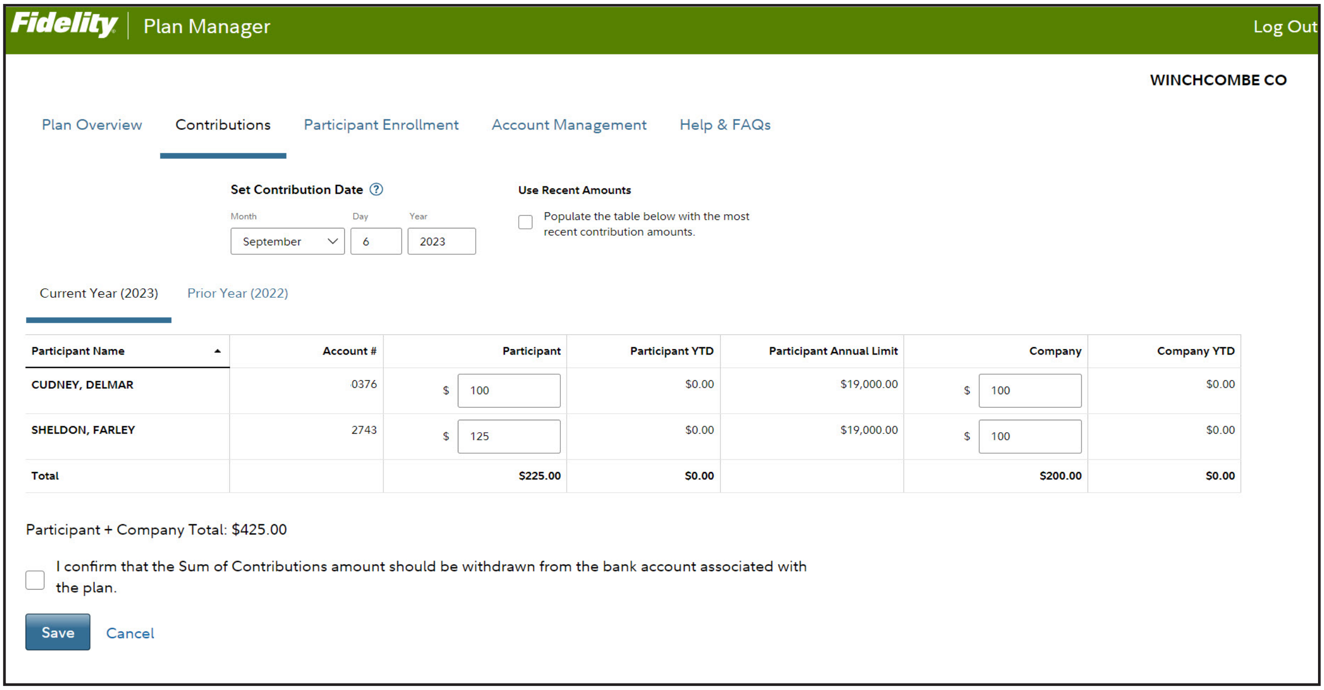
Once you are sure the contributions entered are correct, click the box to confirm the contribution amounts that should be withdrawn from the bank account associated with the plan.

When ready, click *Save* to submit your contribution.

If after submitting the contributions you discover an error, you can go back and make updates by clicking the *Enter Contributions* button and filling in the correct contribution amounts. (Note: You can make corrections until the day before the funds are pulled from your company's bank account.)

You will see a warning message that submitting a new contribution will overwrite pending contributions. Make any edits, then click the box that says *I confirm that the Sum of Contributions amount should be withdrawn from the bank account associated with the plan.*

When ready, click *Save* to submit your contribution.



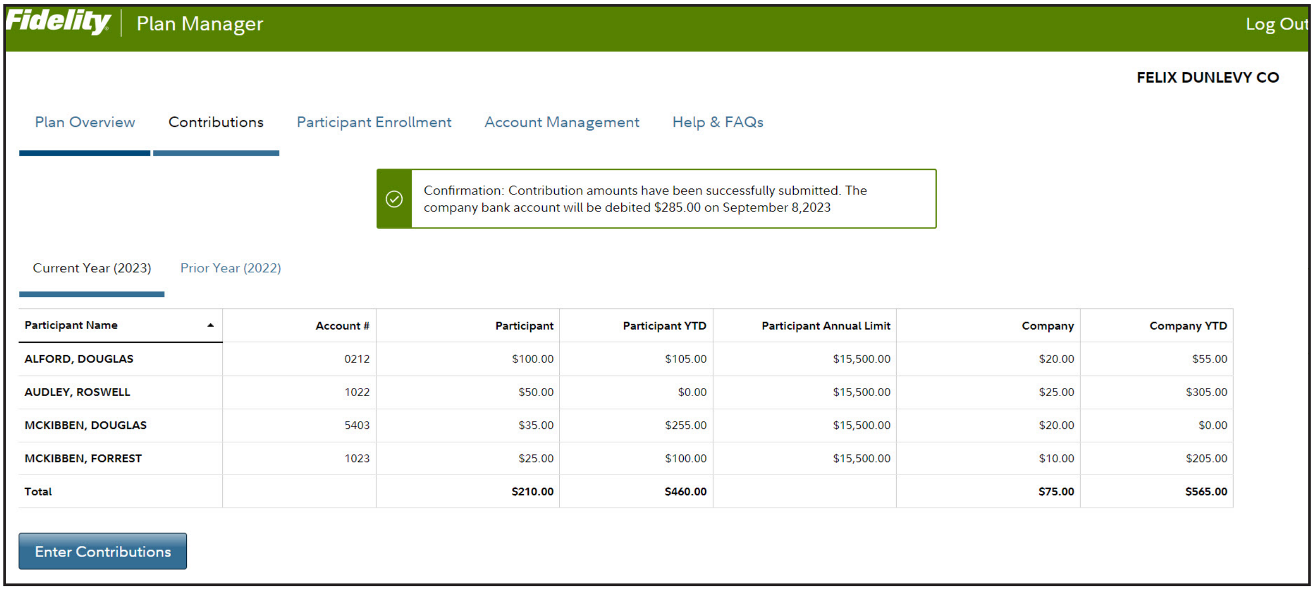
For illustrative purposes only.

8. Print a Copy for Your Records

Upon submitting your transaction, you will receive a confirmation of your activity on the screen. You will want to consider saving a copy of your transaction for your records.

- Your bank account will be debited and the assets posted to the accounts (generally in two business days).
- Any established investment selections will be purchased at the next available price once the money arrives at Fidelity.

You cannot submit another contribution for the same year until this transaction has been fully processed.



Participant Name	Account #	Participant	Participant YTD	Participant Annual Limit	Company	Company YTD
ALFORD, DOUGLAS	0212	$100.00	$105.00	$15,500.00	$20.00	$55.00
AUDLEY, ROSWELL	1022	$50.00	$0.00	$15,500.00	$25.00	$305.00
MCKIBBEN, DOUGLAS	5403	$35.00	$255.00	$15,500.00	$20.00	$0.00
MCKIBBEN, FORREST	1023	$25.00	$100.00	$15,500.00	$10.00	$205.00
Total		$210.00	$460.00		$75.00	$565.00

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