

Getting on track to reach your retirement goals

If you are not a collectively bargained employee, Montefiore Medical Center will automatically enroll you in the Montefiore Medical Center Voluntary Tax Deferred Annuity Plan (the Plan). Beginning 90 days after your hire date, 2% of your pay each pay period will be deposited to the Plan, unless you choose a different percentage.

Consider verifying that the contribution amount and investment options selected are on track with your personal retirement goals. Follow the easy steps included in this guide to review the enrollment information or to make changes either online or by telephone.

To access the retirement account online

STEP 1 Establish Your Username and Password

Go online to principal.com

- Under **Account Login**, select login type **Personal** and click **Go**.
- Click on the **Establish your new Username and Password** link.
- Enter your **Social Security number** and **Account/Contract Number: 518330**.
- Verify your identity by providing select personal information.
- Create your **Username, Password** and provide your e-mail address.
- Select and answer your **online security questions** and click **Finish**.
- Review your confirmation page and click **Login Now**.
- Select your **Login Image and Phrase**.
- Enter your **Username** and click **Continue**.
- Enter your **Password** and click **Enter**.
- Click **Continue with this image and phrase** to choose the image and phrase shown on the screen or click **Get a different image and phrase** if you want to look at other options.
- After choosing your image and phrase, you will be directed to your account information.

If you have any questions about setting up your username and password online, please call 1-800-986-3343.

STEP 2 Elect Investment Options*

- Follow the prompts to choose your investment direction and click **Save and Continue**.

STEP 3 Review and Submit

- Review the selections you made.
- If everything is correct, click the confirmation box, then click **Submit**.

STEP 4 Designate Your Beneficiary

- Select the **Designate Your Beneficiary** link on the Confirmation Page.
- Follow the prompts to elect your beneficiary and click **Submit**.

* If your organization has already submitted the investment options election, you may select the **Your Account** tab and click **Manage** under **Investments** to change your investment direction and/or to adjust the contribution amount, including changing to zero if you do not wish to participate in the Plan.

See reverse side for step-by-step instructions to enroll by telephone and directions on how to make changes.

To access the retirement account by telephone

STEP 1 Establish Your Username and Password

Call our automated phone system at 1-800-547-7754

- Enter your Social Security number.
- Listen to the menu and select an option.
- When prompted, establish your personal identification number (PIN) using your Account/
Contract Number: **518330**.

STEP 2 Elect Investment Options

- To invest your contributions and any employer contributions, say “Manage Investments” and enter the percentage (%) of your future contributions you would like allocated to each investment option when you hear it. If you do not wish to allocate contributions toward a particular investment option, press the pound (#) key.

STEP 4 Designate Your Beneficiary

- Complete, sign and return the paper beneficiary form included in your enrollment materials (or available on the participant website at principal.com) to the Principal Financial Group®.

If at any point during the process you have questions, retirement specialists are readily available to guide you through the process. Simply say “Operator” and you will be connected.

It’s easy to make changes

If at any time you would like to make changes to this retirement account, simply log onto the participant website, select “Retirement & Investments” and click [DETAILS](#) at the right-hand side of the Retirement Plan. Use the tabs at the top of the page and the options located on the left to navigate the website. You’ll be able to choose from a wide array of options... from selecting future investment options to changing the amount you contribute to the Plan. Or, to make your changes over the telephone, call our automated phone system at 1-800-547-7754. Please see the Plan summary included in the Enrollment Kit for additional information about automatic enrollment, including the Plan’s default investment options.



WE’LL GIVE YOU AN EDGE®

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