

# VOYA Online Enrollment Instructions

1. Go to <https://enroll.voya.com>
2. Enter the plan and verification numbers for the plan(s) you wish to enroll in. You must enroll in each plan separately.
  - **(Mandatory)** DRBA DEFINED CONTRIBUTION 401A PLAN
    - Plan Number - 664106
    - Verification Number- 065850
  - (Voluntary) DRBA EMPLOYEES 457B PLAN
    - Plan Number - 664105
    - Verification Number- 065850



## Your retirement savings plan enrollment center

Take an important first step toward being ready for tomorrow.

Join the movement  
and start here!

Plan Number\*

LET'S GO

\*Required

Protected by reCAPTCHA.

Already enrolled? [Access your account online.](#)

So what's all this talk about  
Orange Money®?



Your employer-sponsored retirement savings plan is a great way to put away your Orange Money.

## Your retirement savings plan enrollment center

Take an important first step toward being ready for tomorrow.

Join the movement  
and start here!

Plan Number\*

Verification Number\*

LET'S GO

\*Required

Protected by reCAPTCHA.

Already enrolled? [Access your account online.](#)

Not ready to enroll yet  
or recently enrolled?




Either way, you can  
[review Important Information](#)  
about your employer-sponsored  
retirement savings plan.

So what's all this talk about  
Orange Money®?



Your employer-sponsored retirement savings plan is a great way to put away your Orange Money.

### 3. Enter your personal information

 Need Help? / ¿Necesita Ayuda? | About My Plan

**ABOUT ME** SET A GOAL ENROLLMENT CHOICES REVIEW & CONFIRM

Tell us more about you.  
Let's get a few details out of the way.

Personal Info \* Required

First Name\* M.I. Last Name\* Suffix Gender ▾

Street Address\* Apt./Suite/P.O. Box ZIP Code\*  
19709

City\* State\*  
Middletown Delaware ▾

Email & Phone

[Why do we ask for your email and mobile phone number?](#)

Email Address\* Confirm Email\*

Mobile Phone Number

Daytime Phone Number

Employment

Annual Salary\*

Number of pay periods per year\* ▾

[← BACK](#) Please review the information you entered before continuing.

**CONTINUE**

#### 4. You can enter your retirement goals or you can leave the default information

DRBA  
DIVERSIFIED RETIREMENT ADVISORY

Need Help? / ¿Necesita Ayuda? | About My Plan | In

ABOUT ME | **SET A GOAL** | ENROLLMENT CHOICES | REVIEW & CONFIRM

Okay, now it's time to set some goals.

For most savers, it helps to have a goal in mind to know where you stand. It's okay if you aren't sure what your goal is yet. Give us your best guess—you can make changes later.

We'll use [your information](#) to estimate how ready you may be for retirement.

I want to retire at age  and save enough to have  \* of my pre-retirement income.

I have already saved .

\* In retirement, the average person may need to replace at least 70% of their annual income.

based on these goals will you be ready?

**LET'S SEE**

#### 5. If you are not interested in purchasing the Morning Star Retirement Manager, please click “No Thanks”

Setting a financial goal is one thing. Reaching it is another.  
Would you like some help?

Your employer offers the opportunity for you to receive professional investment advice through  
**Morningstar® Retirement Manager<sup>SM</sup>**

**MORNINGSTAR**

Morningstar Retirement Manager is a fee-based managed account program offered by Morningstar Investment Management LLC. When you elect this program, you hand over the responsibility of managing your retirement account to Morningstar's investment professionals.

The Retirement Manager program:

- Provides professional investment selection
- Recommends an appropriate savings level
- Develops a retirement goal for you to work toward
- Monitors your account quarterly and makes adjustments so you can stay focused on reaching your goal
- Delivers regular progress reports so you always know how you're doing

If Retirement Manager sounds like something you would like to elect, simply complete the acknowledgment section below and choose the option to "Select This Service".

I acknowledge the following:

- I have received the [Morningstar Summary and Fee Disclosure](#).
- I have received the [Morningstar Agreement, Privacy Notice and Form ADV Part 2A and Part 2B](#).
- I agree to the terms and conditions described in the above documents, including information about any applicable fees.
- After I enroll in the Morningstar program, the program fee will be deducted from my account. I can cancel my membership in the program at any time.
- All advisory services are provided by Morningstar, a federally registered investment advisor independent of Voya. Neither Morningstar nor Voya guarantee future results or performance.

**NO THANKS** | **SELECT THIS SERVICE**

You can change your mind later.

Voya and its companies are not affiliated with Morningstar Investment Management LLC or its affiliates and receive no fee or other

6. Review the estimated information then click “Guide Me” to enroll in a pre-defined investment strategy

**DRBA**  
DALLAS REGIONAL BANK AND TRUST COMPANY

Need Help? / ¿Necesita Ayuda? | About Us

ABOUT ME | SET A GOAL | **ENROLLMENT CHOICES** | REVIEW & CONFIRM

Here's what your monthly income in retirement could look like.

Your estimate includes Social Security and any existing retirement savings you entered.

	<b>You may have</b> \$ 1,360 <input checked="" type="checkbox"/> Include Social Security Retirement Income ⓘ	<b>You may need</b> \$ 3,823	<b>You might be short</b> \$ 2,463 <a href="#">? How do we come up with your number?</a> <a href="#">? Change my retirement goals</a>
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[Details](#)

Dayra, it's time to make an investment selection below for contributions in this plan.

Select an investment option:

<b>Give Me Advice</b> to get there with a professionally-managed account >
<b>Guide Me</b> with a pre-defined investment strategy >
<b>Get There Myself</b> by choosing my own investments >
<a href="#">See All Investment Options &gt;</a>

7. Choose one of the investment options. It is *recommended* to enroll in the fund that is closest to your 65<sup>th</sup> birthday.
- a. For example, a person born in 2000 would be 65 in the year 2065. therefore, based on the below funds, it is recommended that they choose American Funds 2065 Target Date R6. Please note the fund portfolio tends to be less risky and yield lower ROI for the funds the closer the fund is to the retirement date.

Here are some investment choices the plan makes available based on:

The YEAR I want to retire

- [Learn more about target date year investing](#)



Here are the plan's retirement year investment options.

- |    |  |        |
|----|--|--------|
| 1  | *** <a href="#">American Funds 2010 Target Date R6</a> | SELECT |
| 2  | *** <a href="#">American Funds 2015 Target Date R6</a> | SELECT |
| 3  | *** <a href="#">American Funds 2020 Target Date R6</a> | SELECT |
| 4  | *** <a href="#">American Funds 2025 Target Date R6</a> | SELECT |
| 5  | *** <a href="#">American Funds 2030 Target Date R6</a> | SELECT |
| 6  | *** <a href="#">American Funds 2035 Target Date R6</a> | SELECT |
| 7  | *** <a href="#">American Funds 2040 Target Date R6</a> | SELECT |
| 8  | *** <a href="#">American Funds 2045 Target Date R6</a> | SELECT |
| 9  | *** <a href="#">American Funds 2050 Target Date R6</a> | SELECT |
| 10 | *** <a href="#">American Funds 2055 Target Date R6</a> | SELECT |
| 11 | *** <a href="#">American Funds 2060 Target Date R6</a> | SELECT |
| 12 | *** <a href="#">American Funds 2065 Target Date R6</a> | SELECT |

This option best aligns with your birth year and a common retirement age of 65.

8. Review your choice. If you are okay with your choices, click “GO WITH THESE CHOICES”.

Here's what your monthly income in retirement could look like.

Your estimate includes Social Security and any existing retirement savings you entered.



You may have <b>\$ 1,360</b> <input checked="" type="checkbox"/> Include Social Security Retirement Income ⓘ	You may need <b>\$ 3,823</b>	You might be short <b>\$ 2,463</b> <a href="#">? How do we come up with your number?</a> <a href="#">? Change my retirement goals</a>
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[Details](#)

Dayra, it's time to make an investment selection below for contributions in this plan.

Select an investment option:

A single investment that's professionally managed and aligns with my chosen retirement year


\*\*\* American Funds 2065 Target Date R6

[More Investment Options >](#)

**GO WITH THESE CHOICES**

And don't worry, you'll be able to make changes after you've enrolled.

9. If you have your beneficiaries selected and their information, click “Elect Now”



Need Help? / ¿Necesita Ayuda? | About My Plan

ABOUT ME | SET A GOAL | **ENROLLMENT CHOICES** | REVIEW & CONFIRM

Now let's talk about beneficiaries.

A beneficiary can be any person or entity you choose to receive the benefits of your retirement account after you die. It is important that you designate a beneficiary so that your plan assets are paid as you desire in the event of your death. If you do not designate any beneficiaries your account assets will be paid in accordance with the plan document that governs your retirement plan. Generally speaking, your account will be paid to your estate unless otherwise specified. Please consult with your employer or Plan Administrator for additional information.

Note: If one or more of your named beneficiaries has a disability or special need and currently receives government benefits or may receive them in the future, please review the [Voya Cares® website](#) to help better understand how receiving beneficiary payouts may affect their eligibility for other benefits. If you need more time to review the website, consider bookmarking it for later reading and electing your beneficiaries after your enrollment is complete.

Would you like to elect your beneficiaries now or later?

[ELECT LATER](#) [ELECT NOW](#)

[← BACK](#)

10. Enter your beneficiary information and click "SUBMIT"

Before electing your beneficiaries, please confirm the following:

\* Required

Marital Status\*

Beneficiary 1

[Start Over](#)

Type\*

Percent



Equal Percent to all

This beneficiary lives at my current home address

Foreign address (outside the United States)

[+ Add another beneficiary](#)

You can update or add additional beneficiary(ies) any time after enrollment.

[← BACK](#)

[ELECT LATER](#)

[SUBMIT](#)

11. Review the information and check the box to acknowledge. Then click the “Enroll Now” button.

Beneficiary payouts may affect their eligibility for other benefits. If you need more time to review the website, consider bookmarking it for later reading and electing your beneficiaries after your enrollment is complete.

To authorize the withdrawal of contributions from my paycheck I will:

Contact my employer or payroll administrator to complete the payroll authorization process.  
My enrollment is not complete until I provide this authorization.



**I acknowledge that:**

All account information and transactions are subject to terms of my plan. FOR ANNUITY CONTRACT AND FUNDING AGREEMENT PRODUCTS: I understand that my employer has selected a group annuity contract or group funding agreement to fund a tax-qualified arrangement; that the tax laws provide for deferral of taxation on earnings on account balances; and that, although the annuity contract or funding agreement provides features and benefits that may be of value, it does not provide any additional deferral of taxation beyond that provided by the tax-qualified arrangement itself.

I provide my informed consent to the electronic delivery of [Important Information](#) by Voya via this website. I understand that this consent applies to the documents available on this website during the period of my enrollment. I understand that the most recent versions of these documents are available on the website. I will be able to select paperless or mail delivery options and manage my communication preferences on the participant website once I have successfully enrolled.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

I understand that by selecting the Enroll Now button, I acknowledge the above statements and affirm that I have reviewed [Important Information](#)—including fees, investment options and investment performance—prior to submitting my enrollment choices.

← BACK

ENROLL NOW



12. If you wish to be contacted by Voya regarding consolidating and previous retirement accounts, check "Yes", enter your information then click "Contact Me"

You've enrolled in your plan **DELAWARE RIVER AND BAY AUTHORITY**

Your Enrollment Selections

Confirmation of your enrollment will be sent to the email address you provided. For security purposes, details of your enrollment elections and a confidential Personal Identification Number (PIN) will be sent by U.S. mail once your account is established on our systems. You will need your PIN to use Voya's phone services and register for online account access. Instructions for registering your account will be included in the materials you receive.

When your enrollment selections are complete, please [Exit](#) to end your enrollment session.

You've taken the most important step. Now consider taking a few more.

Would you like to consolidate any previous retirement accounts?

**YES**, I would like someone to contact me about consolidating all of my retirement savings.

This retirement plan can become your focal point for all your retirement savings resources, when you pull all your qualified savings together in one place. We can provide the administrative support to help set it up and inform you of your options. Just include the information needed here, and we'll be in touch shortly.

\*Required

Name\*

Email Address\*

Phone Number\*

Best time to contact\*

**Note: You are consenting to receive telephone calls from—or on behalf of—Voya's account consolidation team to the telephone number you provided above, including a wireless number (if applicable).**

**CONTACT ME**



13. When complete, you will receive the below confirmation page

**DRBA**  
DELAWARE RIVER AND BAY AUTHORITY

Need Help? | ¿Necesita Ayuda? | About My Plan |

## Way to go, [redacted]!

You've enrolled in your plan **DELAWARE RIVER AND BAY AUTHORITY**  
[Your Enrollment Selections](#)

Confirmation of your enrollment will be sent to the email address you provided. For security purposes, details of your enrollment elections and a confidential Personal Identification Number (PIN) will be sent by U.S. mail once your account is established on our systems. You will need your PIN to use Voya's phone services and register for online account access. Instructions for registering your account will be included in the materials you receive.

When your enrollment selections are complete, please [Exit](#) to end your enrollment session.

You've taken the most important step. Now consider taking a few more.

Would you like to consolidate any previous retirement accounts?

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Thank you for your interest in consolidating your accounts. You will be contacted shortly.

Manage your retirement account

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Download  
MOBILE APP

If you wish to enroll in the (Voluntary) DRBA EMPLOYEES 457B PLAN, go to <https://enroll.voya.com>

- Plan Number - 664105
- Verification Number- 065850



**Your retirement savings plan enrollment center**  
Take an important first step toward being ready for tomorrow.

**Join the movement and start here!**

Plan Number\*  ⓘ


**LET'S GO**

\*Required

Protected by reCAPTCHA.

Already enrolled? [Access your account online.](#)

So what's all this talk about Orange Money®?



Your employer-sponsored retirement savings plan is a great way to put away your Orange Money.

**Your retirement savings plan enrollment center**  
Take an important first step toward being ready for tomorrow.

**Join the movement and start here!**

Plan Number\*  ⓘ

Verification Number\*  ⓘ


**LET'S GO**

\*Required

Protected by reCAPTCHA.


Already enrolled? [Access your account online.](#)

Not ready to enroll yet or recently enrolled?



Either way, you can [review Important Information](#) about your employer-sponsored retirement savings plan.

So what's all this talk about Orange Money®?



Your employer-sponsored retirement savings plan is a great way to put away your Orange Money.

# 1. Click the checkbox to confirm the plan then enter your personal information



## Your Plan

DELAWARE RIVER AND BAY AUTHORITY

Plan Number: 664105

Review the plan information above and confirm it is the plan in which you intend to enroll.

If this is not your plan, please [enter your plan number again](#) or contact your employer or plan representative.

YES, I confirm this is my plan.\*

You can view [Important Information](#) about your retirement program—including fees, investment options and investment performance—at any time during the enrollment process using the link at the top of the screen.

*The options presented on this website reflect the design of your retirement program and/or the services that your employer has elected to offer.*

To begin your plan enrollment, please enter the following:

\* Required

Social Security Number\*

Confirm Social Security Number\*

Date of Birth\*

ZIP Code\*

CONTINUE

## Let's get a few details out of the way.

### Personal Info

\* Required

First Name\*

M.I.

Last Name\*

Suffix

Gender

Street Address\*

Apt./Suite/P.O.Box

ZIP Code\*

19709

City\*

Middletown

State\*

Delaware

### Email & Phone

[Why do we ask for your email and mobile phone number?](#)

Email Address\*

Confirm Email\*

Mobile Phone Number

Daytime Phone Number

### Employment

Annual Salary\*

Number of pay periods per year\*

BACK

Please review the information you entered before continuing

2. Read the Client Relationship Summary then check the box

Please read the following information in its entirety.

You'll need to scroll to the bottom or download the disclosure before continuing.

Client Relationship Summary Download

Effective November 1, 2021

**Item 1. Introduction**

**Client Relationship Summary – Voya Financial Advisors, Inc.**

This document is the Client Relationship Summary ("CRS") for Voya Financial Advisors, Inc. In this CRS, Voya Financial Advisors, Inc., and its financial professionals will be referred to as "VFA," "we," "our," or "us." You, the retail investor, will be referred to as "you," "your" or "client." Italicized section headings are framed as if you, the client are asking us, VFA, a question.

Yes, I've read the Client Relationship Summary

Continue

3. You can enter your retirement goals or you can leave the default information

**DRBA**  
DISCLOSURE REQUIRED

Need Help? / ¿Necesita Ayuda? | Steps to Save | AI

ABOUT ME **SET A GOAL** ENROLLMENT CHOICES REVIEW & CONFIRM

Okay, now it's time to set some goals.

For most savers, it helps to have a goal in mind to know where you stand. It's okay if you aren't sure what your goal is yet. Give us your best guess—you can make changes later.

We'll use [your information](#) to estimate how ready you may be for retirement.

I want to retire at age  and save enough to have \* of my pre-retirement income.

I have already saved .

\* In retirement, the average person may need to replace at least 70% of their annual income.

Dayra, based on these goals will you be ready?

LET'S SEE


4. If you are not interested in purchasing the Morning Star Retirement Manager, please click “No Thanks”

RBA  
MORNING STAR  
AFFILIATE

Need Help? ¿Necesita Ayuda?

Setting a financial goal is one thing. Reaching it is another.  
Would you like some help?

Your employer offers the opportunity for you to receive professional investment advice through  
**Morningstar® Retirement Manager<sup>SM</sup>**



Morningstar Retirement Manager is a fee-based managed account program offered by Morningstar Investment Management LLC. When you elect this program, you hand over the responsibility of managing your retirement account to Morningstar's investment professionals.

The Retirement Manager program:

- Provides professional investment selection
- Recommends an appropriate savings level
- Develops a retirement goal for you to work toward
- Monitors your account quarterly and makes adjustments so you can stay focused on reaching your goal
- Delivers regular progress reports so you always know how you're doing

If Retirement Manager sounds like something you would like to elect, simply complete the acknowledgment section below and choose the option to "Select This Service".

I acknowledge the following:

- I have received the [Morningstar Summary and Fee Disclosure](#).
- I have received the [Morningstar Agreement, Privacy Notice and Form ADV Part 2A and Part 2B](#).
- I agree to the terms and conditions described in the above documents, including information about any applicable fees.
- After I enroll in the Morningstar program, the program fee will be deducted from my account. I can cancel my membership in the program at any time.
- All advisory services are provided by Morningstar, a federally registered investment advisor independent of Voya. Neither Morningstar nor Voya guarantee future results or performance.

You can change your mind later.

Voya and its companies are not affiliated with Morningstar Investment Management LLC or its affiliates and receive no fee or other

ABC CONFIR  
FOU  
at  
VOYA

- Review the estimated information and adjust your percentage accordingly to your saving goals. If you would like to enroll on a Roth basis then click "See more Saving Options(including Roth)" Please note only the first 2% is matched by the DRBA.
- When you have your election picked, click "Guide Me" to enroll in a pre-defined investment strategy

Here's what your monthly income in retirement could look like.

Your estimate is based on your goals, your salary and the savings amount selected below.



<p>You may have</p> <p><b>\$ 2,510</b></p> <p><input checked="" type="checkbox"/> Include Social Security Retirement Income ⓘ</p>	<p>You may need</p> <p><b>\$ 3,955</b></p>	<p>You might be short</p> <p><b>\$ 1,445</b></p> <p><a href="#">? How do we come up with your number?</a></p> <p><a href="#">🔄 Change my retirement goals</a></p>
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[Details](#)

You can keep these numbers and enroll now, or adjust them below to get closer to your goal.

Select an amount from your paycheck:

-

2%

+

While **\$39** in PRETAX dollars goes into your account per pay period, only **\$30** comes out of your take-home pay after taxes. <sup>1</sup>

⏱

[See More Savings Options \(including Roth\) >](#)

Select an investment option:

**Give Me Advice** >

to get there with a professionally-managed account

**Guide Me** >

with a pre-defined investment strategy

**Get There Myself** >

by choosing my own investments

[See All Investment Options >](#)


<sup>1</sup> Assumes a single filer and 22% marginal tax rate based on the annual salary you provided. For illustrative purposes only. Consult with an appropriate tax and/or legal advisor regarding your situation as your individual rate may vary. ⓘ

7. Choose one of the investment options. It is *recommended* to enroll in the fund that is closest to your 65<sup>th</sup> birthday.
- a. For example, a person born in 2000 would be 65 in the year 2065. therefore, based on the below funds, it is recommended that they choose American Funds 2065 Target Date R6. Please note the fund portfolio tends to be less risky and yield lower ROI for the funds the closer the fund is to the retirement date.

Here are some investment choices the plan makes available based on:

The YEAR I want to retire

• [Learn more about target date year investing](#)



Here are the plan's retirement year investment options.

1	<a href="#">*** American Funds 2010 Target Date R6</a>	SELECT
2	<a href="#">*** American Funds 2015 Target Date R6</a>	SELECT
3	<a href="#">*** American Funds 2020 Target Date R6</a>	SELECT
4	<a href="#">*** American Funds 2025 Target Date R6</a>	SELECT
5	<a href="#">*** American Funds 2030 Target Date R6</a>	SELECT
6	<a href="#">*** American Funds 2035 Target Date R6</a>	SELECT
7	<a href="#">*** American Funds 2040 Target Date R6</a>	SELECT
8	<a href="#">*** American Funds 2045 Target Date R6</a>	SELECT
9	<a href="#">*** American Funds 2050 Target Date R6</a>	SELECT
10	<a href="#">*** American Funds 2055 Target Date R6</a>	SELECT
11	<a href="#">*** American Funds 2060 Target Date R6</a>	SELECT
12	<a href="#">*** American Funds 2065 Target Date R6</a>	SELECT

This option best aligns with your birth year and a common retirement age of 65



8. If you have your beneficiaries selected and their information, click “Elect Now”

The screenshot shows the DRBA enrollment interface. At the top, there are navigation tabs: 'ABOUT ME', 'SET A GOAL', 'ENROLLMENT CHOICES' (highlighted in orange), and 'REVIEW & CONFIRM'. Below the tabs, a central box contains the following text:

Now let's talk about beneficiaries.

A beneficiary can be any person or entity you choose to receive the benefits of your retirement account after you die. It is important that you designate a beneficiary so that your plan assets are paid as you desire in the event of your death. If you do not designate any beneficiaries your account assets will be paid in accordance with the plan document that governs your retirement plan. Generally speaking, your account will be paid to your estate unless otherwise specified. Please consult with your employer or Plan Administrator for additional information.

Note: If one or more of your named beneficiaries has a disability or special need and currently receives government benefits or may receive them in the future, please review the [Voya Cares website](#) to help better understand how receiving beneficiary payouts may affect their eligibility for other benefits. If you need more time to review the website, consider bookmarking it for later reading and electing your beneficiaries after your enrollment is complete.

Would you like to elect your beneficiaries now or later?

Below this text are two buttons: 'ELECT LATER' and 'ELECT NOW' (which is highlighted in dark blue). At the bottom left of the page, there is a 'BACK' button.

9. Enter your beneficiary information and click “SUBMIT”

The screenshot shows a form titled 'Before electing your beneficiaries, please confirm the following:'. A '\* Required' label is in the top right corner. The form contains the following fields and options:

- Marital Status\*: A dropdown menu with 'Single' selected.
- Beneficiary 1: A section header with a 'Start Over' link to its right.
- Beneficiary Type\*: A dropdown menu.
- Relationship\*: A dropdown menu.
- Type\*: A dropdown menu with 'Primary' selected.
- Percent: A radio button (selected) next to an empty input field, and another radio button next to the text 'Equal Percent to all'.
- Two checkboxes: 'This beneficiary lives at my current home address' and 'Foreign address (outside the United States)'. Both are currently unchecked.
- Street Address: An input field.
- Apartment / Suite / P.O.: An input field.
- ZIP Code: An input field.
- City: An input field.
- State: A dropdown menu.
- Phone Number: An input field.

10. Review the information. If this is what you intended then click the acknowledgement check box and click “Enroll Now” button. Please note the automatic increases are optional.

I will save the following from my pay:

**Employee PreTax**

Contributing 2% of salary or \$39 per pay period. Only \$30 comes out of your take-home pay. This assumes a single filer and 22% marginal tax rate based on the annual salary you provided. For illustrative purposes only. Consult with an appropriate tax and/or legal advisor regarding your situation as your individual rate may vary. ⓘ

Would you like to pick up the pace each year?

**YES**, I would like to set an annual automatic increase starting on

Please note: Any changes to my savings rate each year will be subject to normal plan processing.

Increase my Employee PreTax contribution by...      ...until my total rate reaches

I acknowledge that:  
All account information and transactions are subject to terms of my plan. I provide my informed consent to the electronic delivery of [Important Information](#) by Voya via this website. I understand that this consent applies to the documents available on this website during the period of my enrollment. I understand that the most recent versions of these documents are available on the website. I will be able to select paperless or mail delivery options and manage my communication preferences on the participant website once I have successfully enrolled.

I understand that by selecting the Enroll Now button, I acknowledge the above statements and affirm that I have reviewed [Important Information](#)—including fees, investment options and investment performance—prior to submitting my enrollment choices.