



MERI

Medical Education
& Research Institute™

Medical Education & Research Institute 401(k) Profit Sharing Plan

We value our employees and believe it's important to help you achieve your retirement goals. That is why I am pleased to announce we now offer a 401(k) plan administered by Employee Fiduciary, LLC ("Employee Fiduciary"), a leading retirement plan provider.

For those eligible to participate in MERI's 401(k) plan, the enrollment kit is designed to educate you about the Plan and to provide you with the forms necessary to begin Plan participation.

This Enrollment Kit includes the following documents:

- **Enrollment Booklet** – Explains 401(k) benefits and key considerations when saving for retirement. This booklet also includes the following two participant forms:
 - **Wage Deferral Agreement** – You, meaning all employees, must complete this form and return it to Human Resources.
 - **Say yes:** you to choose the percentage or dollar amount of salary you wish to contribute to the plan **OR**
 - **Say no:** Select “No Contributions,” I do not wish to participate in wage deferrals to the Plan at this time (if you do not return your form with “No Contributions”, you will automatically have 3% of your wages deducted beginning April and put into the 401(k) plan)
 - **Beneficiary Designation Form** – If you are contributing, you would complete this form to designate beneficiary(s) of your account in the event of your death.
- **Participant Website Instructions** – Provides instructions for logging in and using your online 401(k) account. You would log in to your account to select your investments. (Those already in MERI's plan can do this immediately.)
- **Summary Plan Description (SPD)** - Summarizes major Plan provisions.
- **Participant Notices** – We are required by law to provide you with certain information about the Plan. These notices include:
 - **Annual Fee Notice** – Describes information about plan fees and investments. This notice consists of the following two documents
 - **Participant Fee Disclosure** - Reports certain Plan-related information
 - **Fund Comparative Chart** - Lists each Designated Investment Alternative (“DIA”) offered by the Plan.
 - **ADP/ACP Safe Harbor Notice** – Discloses certain employer contribution and vesting information about our “safe harbor” 401(k) plan.
 - **Automatic Contribution Arrangement:** Explains the Plan's Automatic Contribution Arrangement (“ACA”) feature. Under this feature, you will be automatically enrolled in the Plan at a default salary deferral rate if you do not complete a Wage Deferral Form.



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You can also access an Enrollment Video. This video provides general information about saving for retirement. It is our hope you will review this information and use our Plan to help save for your retirement.

Plan Enrollment Steps

To enroll in the Plan, please take the following steps:

1. Review Enrollment Kit materials.
2. Everyone: Complete the Wage Deferral Agreement
3. Those participating: Also complete the Beneficiary Form
4. Provide these forms to **Human Resources**
5. Log into the Plan's participant website, located at www.planlogin.com, using the instructions in the Participant Website Instructions.
6. Once logged in, follow the enrollment wizard instructions to setup your Plan account and select investments. Please select and confirm your investments.

For more information about our 401(k) provider, Employee Fiduciary, you can visit their website at www.employeefiduciary.com.

If you need help accessing or using your Plan account, you can contact the participant services team by calling 1-877-401-5100 (option 3) or e-mailing support@employeefiduciary.com. Hours of operation are 8 am through 5 pm Central.