

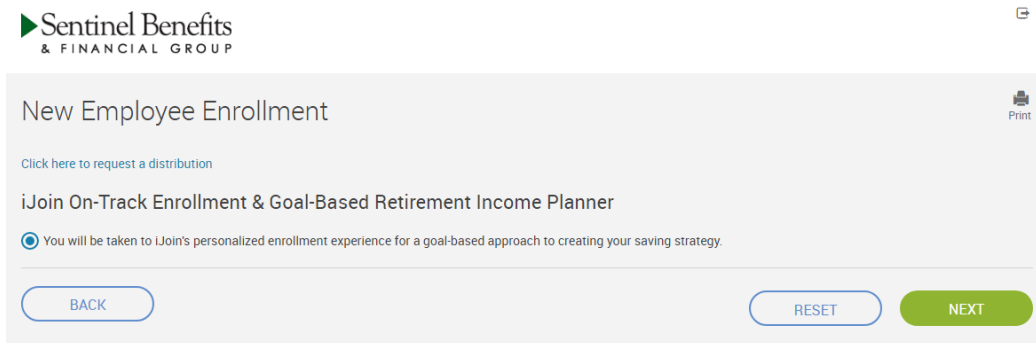
## Opting Out Of Your Retirement Plan

# What you need to know

Employers can automatically enroll employees in a plan, such as a 401(k) or 403(b), and place contributions deducted from employees' paychecks into certain predetermined investments, unless the employees decide otherwise. Participants have the opportunity to opt out of participation prior to automatic deferrals coming from their pay.

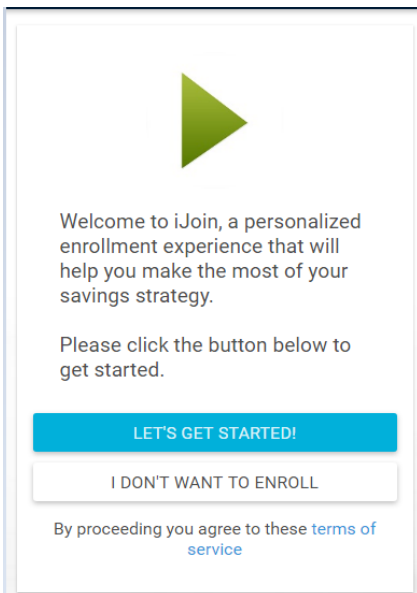
### Opt Out Online - (Plan access code required)

1. You will need to register as a new user. In order to register you will need your **Plan Access Code** which will be provided to you by your employer. For detailed instructions on accessing your online account for the first time please review [Registering as a New User](#)
2. New User enrollment will direct you to the enrollment steps through iJoin. Click Next and agree to the terms and conditions to be routed to the enrollment page.



The screenshot shows the 'New Employee Enrollment' page for Sentinel Benefits & Financial Group. The page title is 'New Employee Enrollment' with a 'Print' icon in the top right. Below the title is a link: 'Click here to request a distribution'. The main heading is 'iJoin On-Track Enrollment & Goal-Based Retirement Income Planner'. A radio button is selected, with the text: 'You will be taken to iJoin's personalized enrollment experience for a goal-based approach to creating your saving strategy.' At the bottom, there are three buttons: 'BACK' (light blue), 'RESET' (light blue), and 'NEXT' (green).

3. If you would like to Opt Out you will click "I Don't Want to Enroll"



The screenshot shows a confirmation screen for iJoin. It features a large green play button icon at the top. Below the icon, the text reads: 'Welcome to iJoin, a personalized enrollment experience that will help you make the most of your savings strategy.' This is followed by the instruction: 'Please click the button below to get started.' There are two buttons: a blue 'LET'S GET STARTED!' button and a white 'I DON'T WANT TO ENROLL' button. At the bottom, it says: 'By proceeding you agree to these [terms of service](#)'.

4. You will receive a secondary message confirming you do not want to enroll. Click I Don't Want to Enroll again to confirm Opt Out.
5. Your election to Opt out will be saved and a confirmation email will be sent to you and your employer.

\*If you see a payroll deferral for the retirement plan AFTER you have completed the Opt Out, please contact your HR or Benefits

department to be sure you status is updated.

Still have questions or need assistance? [Contact Us](#)

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