



## Getting Started in the Cedars-Sinai Health System 403(b) Retirement Plan

# How to enroll online

You can enroll in the 403(b) plan online – it's fast, easy, and entirely at your convenience! To begin, log on to [cedars-sinai.prepare4myfuture.com](http://cedars-sinai.prepare4myfuture.com) and follow these steps:

### Enroll Here

Click on "**403(b) Plan-Enroll here**" in the bottom left corner of the webpage to go directly to online enrollment for the 403(b) plan.

### Pre-enrollment Disclosures

These two pages have important information for you. Please read them and then click through to the following page.

### Login Page

The next page will ask you for the

**403(b) plan number (VFZ032),  
Kit Number (246598),  
Location Code (0001),  
and your Social Security Number.**

Fill in the numbers and click through to the login verification page to review your entries, then hit 'continue'.

### Personal Information Pages

#### Participant Information, Beneficiaries

As you move through the next two pages, fill in your personal information, and be sure to list your beneficiaries.

## GETTING STARTED IN THE CEDARS-SINAI HEALTH SYSTEM 403(b) RETIREMENT PLAN

### Personal information continued

#### Contribution Amounts

The following page asks you to enter the amount you wish to contribute to the 403(b) plan in EACH PAY PERIOD, either as a percentage of your salary, or as any dollar amount you select.

Tell us how much money you want to contribute to your account for each Contribution source you select from the list below.

%	Valid Range	\$	Valid Range
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EE PRETAX I (RP)

0 to 80 Or 0 to 17500

#### Investment Options

This page enables you to select how you want your contributions to be invested within the plan. If you're unsure about which investment options to choose, contact your local Voya representative at 310-423-0974 or the Retirement Readiness Service Center at (800) 584-6001 for help deciding which options are right for you.

%

Fund

##### Stability of Principal

[2574] BlackRock Liquidity Federal Trust Fund - Institutional Shares	X
[9913] Cedars-Sinai Stable Value Option	X
[3313] Vanguard® Prime Money Market Fund - Institutional Shares	X

#### Review Selections Page

Check your selections on this page to be sure they are correct.

##### Review Selection

Your enrollment is not yet complete.

Please review the information you provided before proceeding. Use the Back button to make changes. Use the Continue button to read acknowledgments before processing your enrollment. You may print a copy of this confirmation by clicking on your browser's print button.

##### Plan Information

Plan Number	VF2032
Plan Name	TEST TESTER
Social Security Number	111-22-3333

##### Participant Information

Name	TEST TESTER
Gender	M
Marital Status	MARRIED
Date Of Birth	01/01/1991
Date Of Hire	01/01/2001

#### Submission Page

Please read the acknowledgement carefully. Once you indicate your acceptance (click 'yes'), you can click on 'submit'.

##### Acknowledgement and Submission

Please read the following acknowledgments before processing your enrollment.

By enrolling through Online Enrollment, your electronic instructions will be deemed to have the same effect as if you had submitted your election instructions in writing. All account information and transactions are subject to the terms of your employer's plan.

Any person who knowingly presents a false statement in an application for insurance is

☐ Yes ☐ No

In addition to completing this Online Enrollment form and/or beneficiary designation form, you must also complete the

I have been informed about various features of deferred variable annuities or funding agreements, including: the applicable surrender charges; applicable IRC withdrawal restrictions; tax penalties applicable to early distributions; applicable mortality and expense fees and/or daily asset charges; investment advisory fees; charges for and insurance and investment components; and market risk.

< BACK

CANCEL ENROLLMENT X

SUBMIT >

#### Confirmation Page

When you reach this page, you're done! Now you can monitor, manage and update your 403(b) retirement plan account online.

##### Confirmation

##### Enrollment is Complete

Written Confirmation of your enrollment information will be mailed to you. Please carefully review the Confirmation and call the toll-free number found on the confirmation, should you need to make any changes to your account information.

**Remember, we're here to help.** If you have any questions about the online enrollment process or any other features or functions of the website, please call Voya's Retirement Readiness Service Center at **1-800-584-6001**.

[cedars-sinai.prepare4myfuture.com](http://cedars-sinai.prepare4myfuture.com)

**You should consider the investment objectives, risks, and charges and expenses of the mutual funds offered through a retirement plan carefully before investing. Fund prospectuses and an information booklet containing more complete information can be obtained by contacting your local representative. Please read the information carefully before investing.**

Mutual Funds offered under retirement plans are intended as long-term investments designed for retirement purposes. Early withdrawals taken prior to age 59½ from a 403(b) plan will be subject to an IRC 10% premature distribution penalty tax, unless an exception applies. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested. The Cedars-Sinai Stable Value Option invests in Voya's™ Stabilizer managed separate account annuity contract, issued by Voya Retirement Insurance and Annuity Company. An annuity does not provide any additional tax deferral benefit; tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject.

Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for meeting its obligations. Plan administrative services are provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya™ family of companies. **Securities are distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement.** All products and services may not be available in all states.

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