PRIMERICA®

PFS Investments Inc.
Member of FINRA

# eContributions
## User Manual

PRIMERICA®

Dear Plan Administrator,

Thank you for investing in the mutual funds offered by PFS Investments Inc. We are committed to building lifetime client relationships by helping you reach your financial goals.

**This is your *e*Contributions User Manual with Frequently Asked Questions (FAQ).**

If you have any questions regarding this User Manual or *e*Contributions in general, please contact our Client Service Center at (800) 544-5445. Our Client Service Representatives are available to assist you Monday through Friday from 8:00 a.m. to 8:00 p.m. ET.

Sincerely,

Primerica Shareholder Services

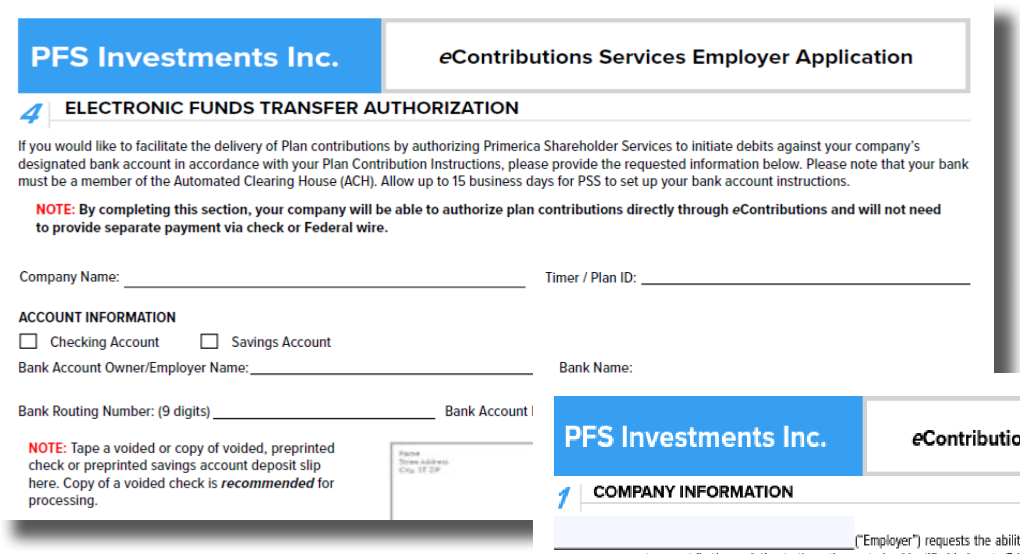
# Table of Contents

# Initial Setup

Step 1: Please go to https://econtrib.bnymellon.com/econtrib/.

Step 2: Select **New Web User Request Forms** under the **Forms** tab on the home page (bottom of the web page).

Step 3: Under **Form Name** Select **eContributions Services Employer Application (POL-30)** and Open Form.



**PFS Investments Inc.** | ***e*Contributions Services Employer Application**

**4 ELECTRONIC FUNDS TRANSFER AUTHORIZATION**

If you would like to facilitate the delivery of Plan contributions by authorizing Primerica Shareholder Services to initiate debits against your company's designated bank account in accordance with your Plan Contribution Instructions, please provide the requested information below. Please note that your bank must be a member of the Automated Clearing House (ACH). Allow up to 15 business days for PSS to set up your bank account instructions.

NOTE: **By completing this section, your company will be able to authorize plan contributions directly through *e*Contributions and will not need to provide separate payment via check or Federal wire.**

Company Name: ______________________ Timer / Plan ID: ______________________

**ACCOUNT INFORMATION**

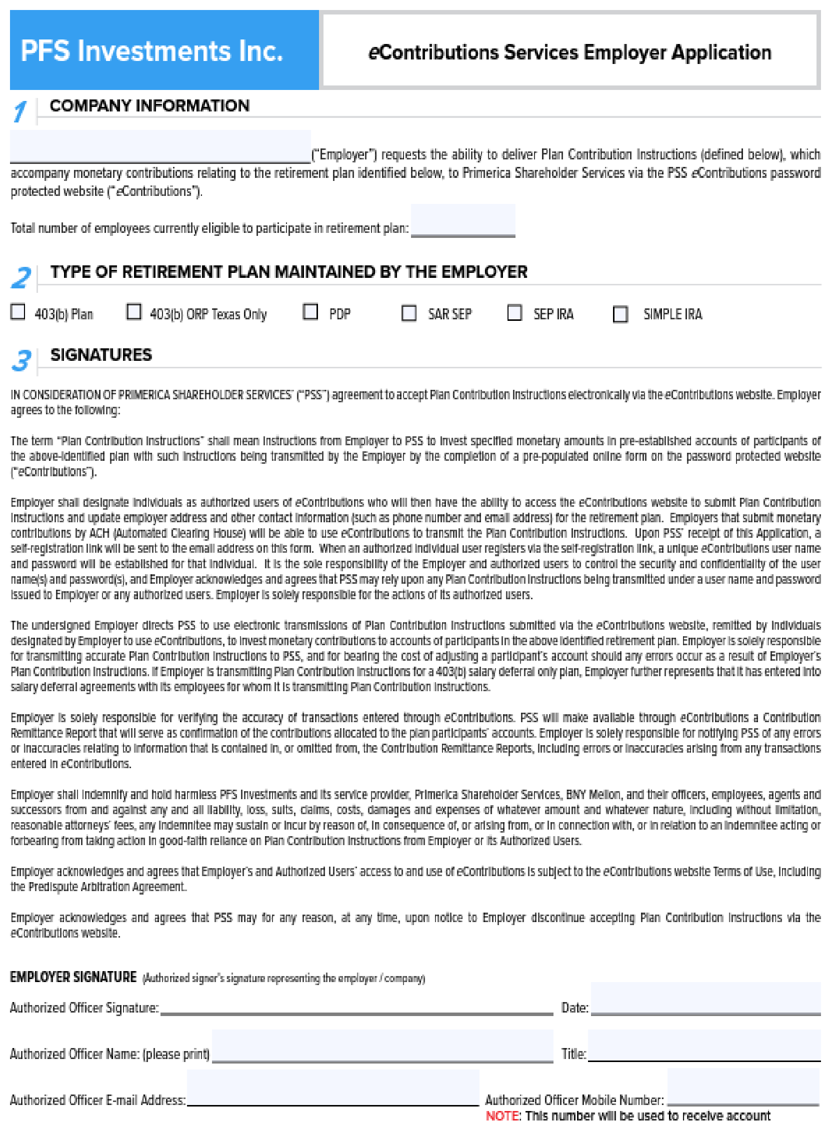
☐ Checking Account ☐ Savings Account

Bank Account Owner/Employer Name: ______________________ Bank Name:

Bank Routing Number: (9 digits) ______________________ Bank Account

NOTE: Tape a voided or copy of voided, preprinted check or preprinted savings account deposit slip here. Copy of a voided check is *recommended* for processing.

Example of POL-30



**PFS Investments Inc.** | ***e*Contributions Services Employer Application**

**1 COMPANY INFORMATION**

______________________ ("Employer") requests the ability to deliver Plan Contribution Instructions (defined below), which accompany monetary contributions relating to the retirement plan identified below, to Primerica Shareholder Services via the PSS *e*Contributions password protected website ("*e*Contributions").

Total number of employees currently eligible to participate in retirement plan: __________

**2 TYPE OF RETIREMENT PLAN MAINTAINED BY THE EMPLOYER**

☐ 403(b) Plan ☐ 403(b) ORP Texas Only ☐ PDP ☐ SAR SEP ☐ SEP IRA ☐ SIMPLE IRA

**3 SIGNATURES**

IN CONSIDERATION OF PRIMERICA SHAREHOLDER SERVICES' ("PSS") agreement to accept Plan Contribution Instructions electronically via the eContributions website. Employer agrees to the following:

The term "Plan Contribution Instructions" shall mean instructions from Employer to PSS to invest specified monetary amounts in pre-established accounts of participants of the above-identified plan with such instructions being transmitted by the Employer by the completion of a pre-populated online form on the password protected website ("eContributions").

Employer shall designate individuals as authorized users of eContributions who will then have the ability to access the eContributions website to submit Plan Contribution Instructions and update employer address and other contact information (such as phone number and email address) for the retirement plan. Employers that submit monetary contributions by ACH (Automated Clearing House) will be able to use eContributions to transmit the Plan Contribution Instructions. Upon PSS' receipt of this Application, a self-registration link will be sent to the email address on this form. When an authorized individual user registers via the self-registration link, a unique eContributions user name and password will be established for that individual. It is the sole responsibility of the Employer and authorized users to control the security and confidentiality of the user name(s) and password(s), and Employer acknowledges and agrees that PSS may rely upon any Plan Contribution Instructions being transmitted under a user name and password issued to Employer or any authorized users. Employer is solely responsible for the actions of its authorized users.

The undersigned Employer directs PSS to use electronic transmissions of Plan Contribution Instructions submitted via the eContributions website, remitted by individuals designated by Employer to use eContributions, to invest monetary contributions to accounts of participants in the above identified retirement plan. Employer is solely responsible for transmitting accurate Plan Contribution Instructions to PSS, and for bearing the cost of adjusting a participant's account should any errors occur as a result of Employer's Plan Contribution Instructions. If Employer is transmitting Plan Contribution Instructions for a 403(b) salary deferral only plan, Employer further represents that it has entered into salary deferral agreements with its employees for whom it is transmitting Plan Contribution Instructions.

Employer is solely responsible for verifying the accuracy of transactions entered through eContributions. PSS will make available through eContributions a Contribution Remittance Report that will serve as confirmation of the contributions allocated to the plan participants' accounts. Employer is solely responsible for notifying PSS of any errors or inaccuracies relating to information that is contained in, or omitted from, the Contribution Remittance Reports, including errors or inaccuracies arising from any transactions entered in eContributions.

Employer shall indemnify and hold harmless PFS Investments and its service provider, Primerica Shareholder Services, BNY Mellon, and their officers, employees, agents and successors from and against any and all liability, loss, suits, claims, costs, damages and expenses of whatever amount and whatever nature, including without limitation, reasonable attorneys' fees, any indemnitee may sustain or incur by reason of, in consequence of, or arising from, or in connection with, or in relation to an indemnitee acting or forbearing from taking action in good-faith reliance on Plan Contribution Instructions from Employer or its Authorized Users.

Employer acknowledges and agrees that Employer's and Authorized Users' access to and use of eContributions is subject to the eContributions website Terms of Use, including the Predispute Arbitration Agreement.

Employer acknowledges and agrees that PSS may for any reason, at any time, upon notice to Employer discontinue accepting Plan Contribution Instructions via the eContributions website.

**EMPLOYER SIGNATURE** (Authorized signer's signature representing the employer / company)

Authorized Officer Signature: ______________________ Date: __________

Authorized Officer Name: (please print) ______________________ Title: __________

Authorized Officer E-mail Address: ______________________ Authorized Officer Mobile Number: __________

NOTE: **This number will be used to receive account reset notifications**

# Initial Setup (Continued)

Step 4: Complete Form POL-30, Print, Sign, and mail or fax the application to:

**Regular Mail**

Primerica Shareholder Services
P.O. Box 534473
Pittsburgh, PA 15253-4473

**Overnight Mail**

Primerica Shareholder Services
Attention: 534473
500 Ross Street 154-0520
Pittsburgh, PA 15262

**Fax:** 844-568-3809

Step 5: Once the completed POL-30 form is received and processed (this may take up to 10 business days depending on the submission process used), an email will be generated and sent to the email address provided on Form POL-30.

Step 6: This email is a Self-Registration email from donotreply@bnymellonedu.com. Within the email content, click on the **"click here to register for eContributions"** hyperlink.

Please see the example of the email content you will receive from donotreply@bnymellon.com to self-register for eContributions.

**Welcome to Primerica eContributions self-registration!**

You have been identified to receive online access to the Primerica Shareholder Services eContributions website.
This online tool can be used for electronic transmission of your employees' retirement plan contribution instructions to Primerica Shareholder Services.

What you will need:
* your email address used to request access
* your Plan Id/Timer number

Click here to register for eContributions

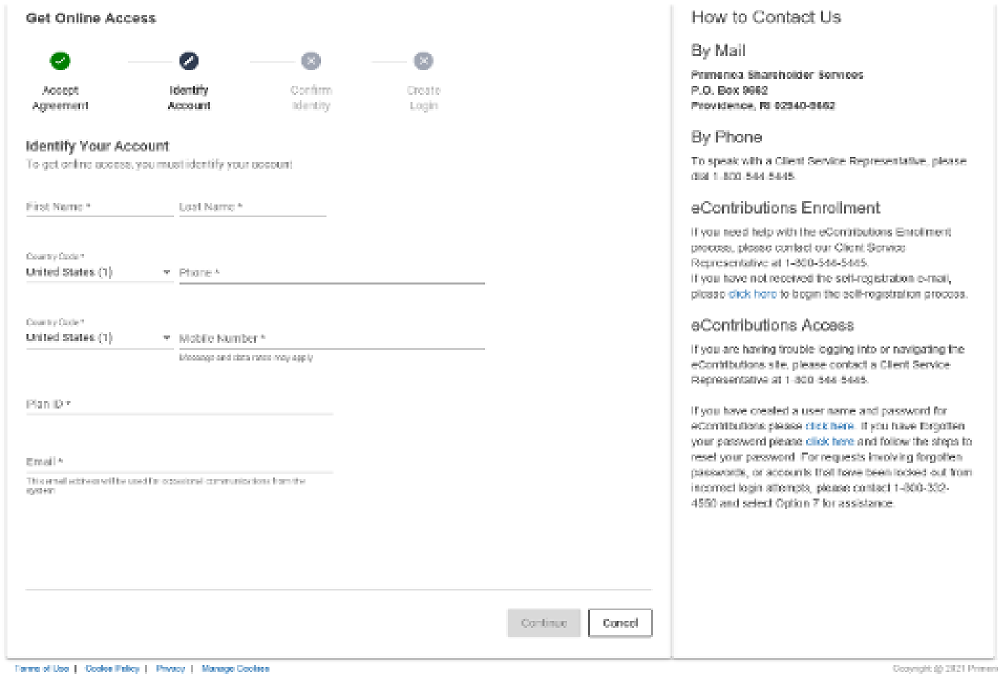
If you did not request this access please notify Primerica Shareholder Services at (800) 544-5445.

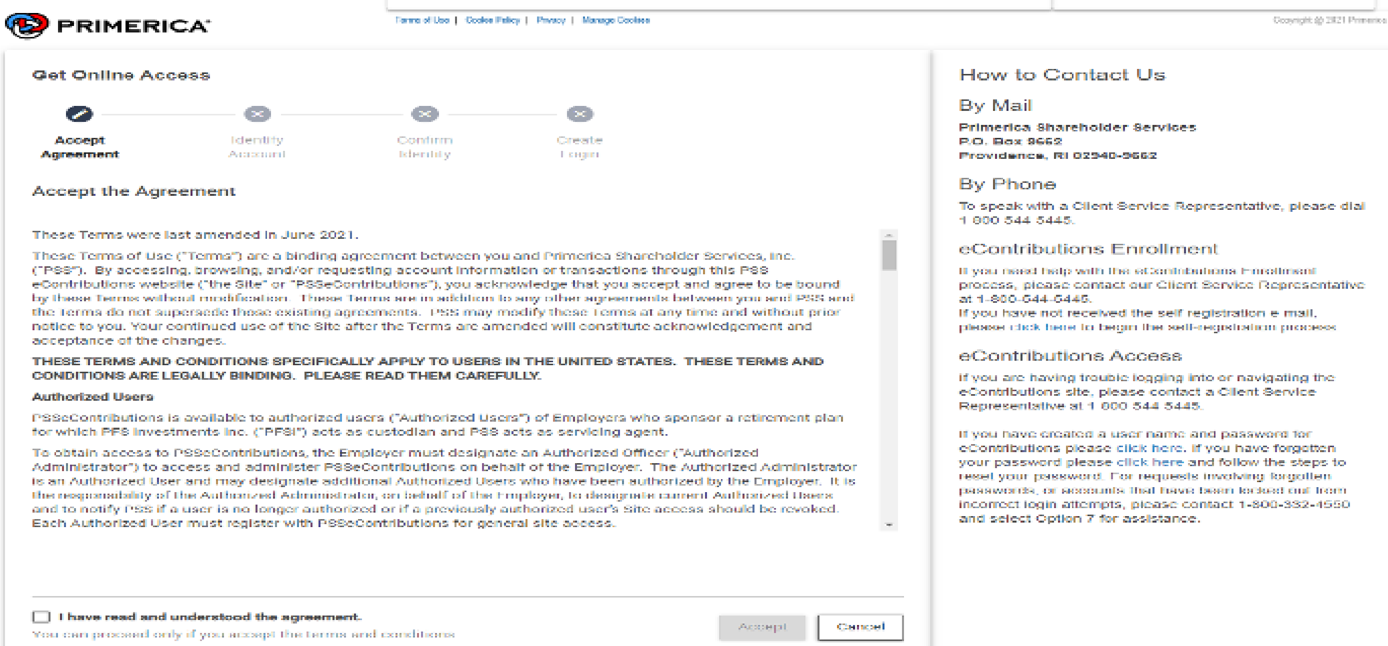
Thank you,
Primerica Shareholder Services
eContributions

Once you click on "Click here to register for eContributions", you will see the Self Registration screen to register.

# Self-Registration

1. Enter your first and last name.
2. Enter your phone number (mobile number preferred)
3. Enter your Plan ID
4. Enter the e-mail that was provided when submitting POL-30
5. Click on the "Continue" button.



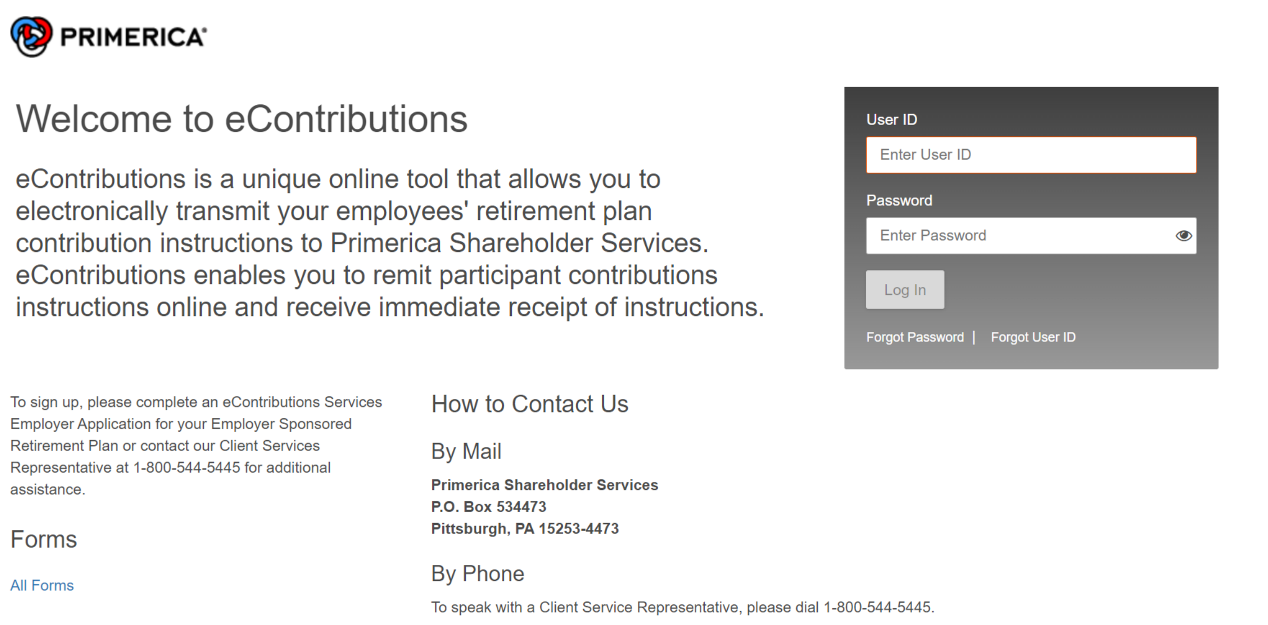

After selecting "continue" from the Welcome to eContributions Self Registration page, the **"Create Your Profile"** page follows as displayed above. Complete your online profile by following the steps below.

***STEPS:***

1. Enter First Name
2. Enter Last Name
3. Enter Office Phone
4. Enter Mobile Phone
5. The Email Address is masked.
6. Create a login ID
7. Create a Password and Confirm
8. Select "Continue"

# Logging In

After you select continue, you will see the "Welcome to eContributions" page below. In addition, you will see the upper left hand corner of your screen a message stating the following, **"You are registered for online access successfully"**

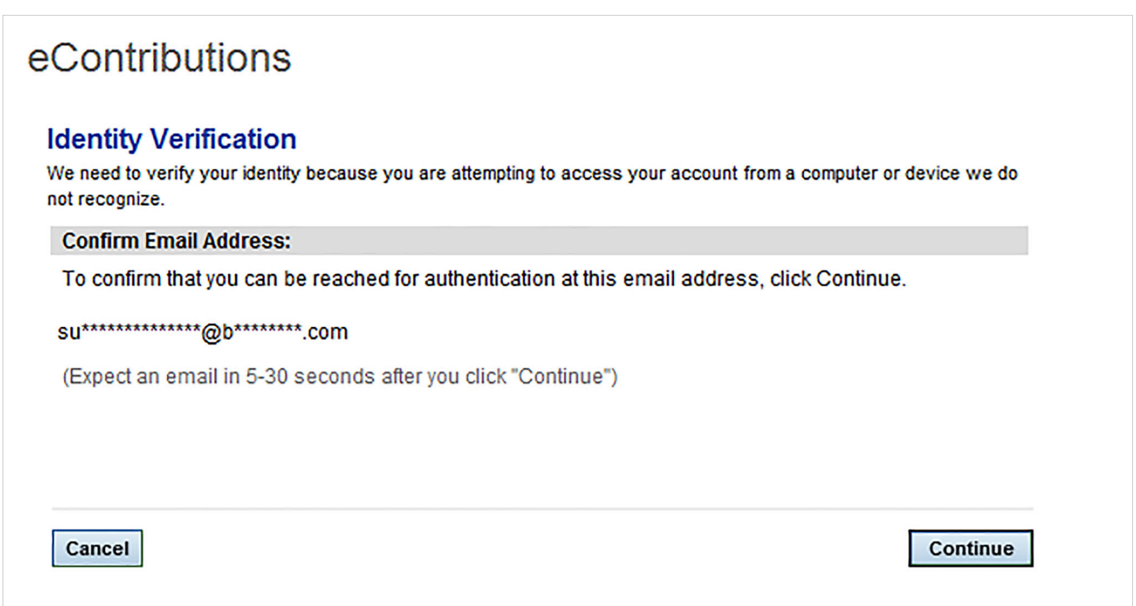



STEP 1: Enter your login ID and password you have just created.

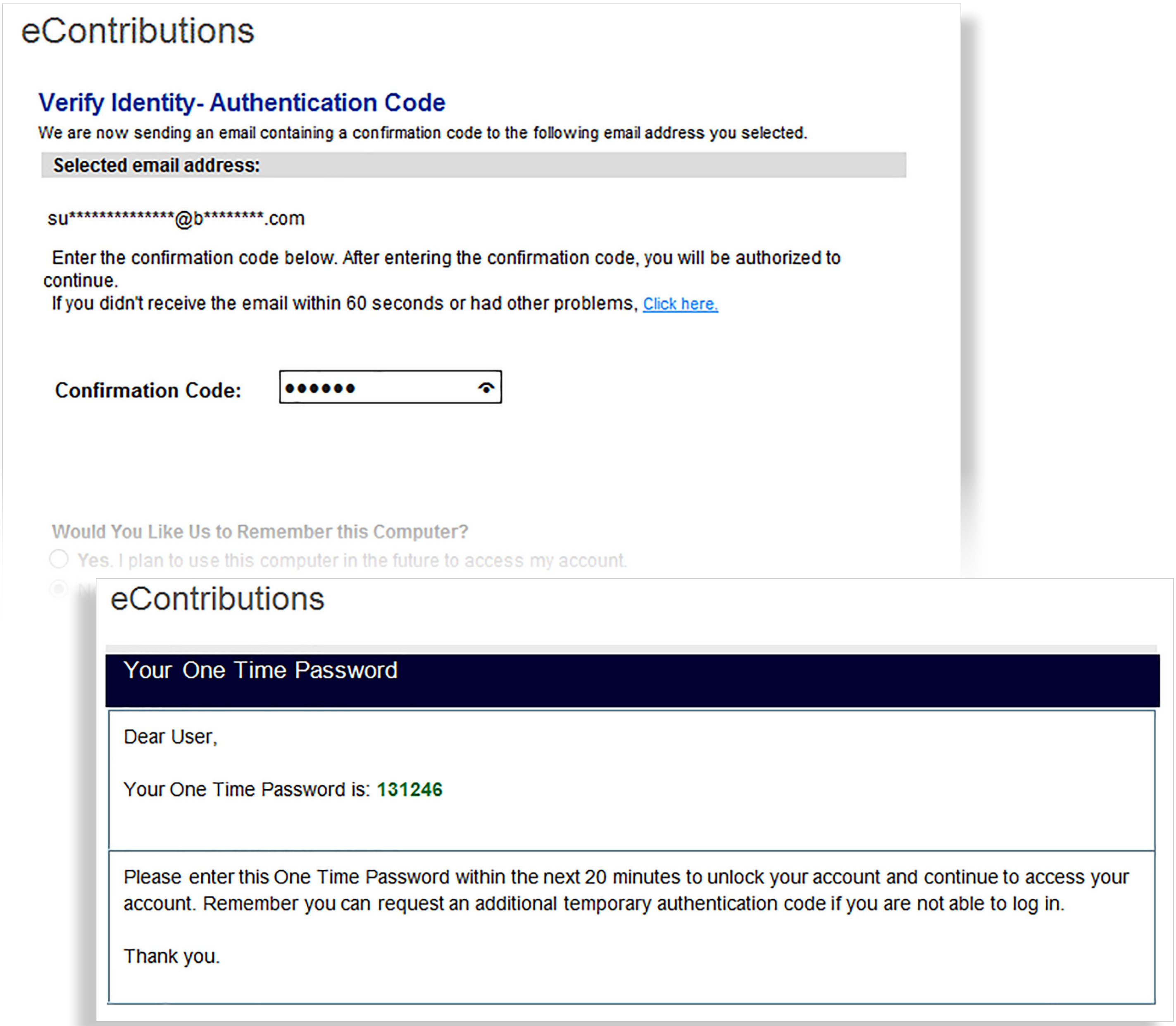
STEP 2: Select Login.

STEP 3: Next, you will be taken to a page stating that you should expect an email in 5 - 30 seconds after you click continue to verify your identity and confirm email: (see below).

STEP 4: And then select "Continue".



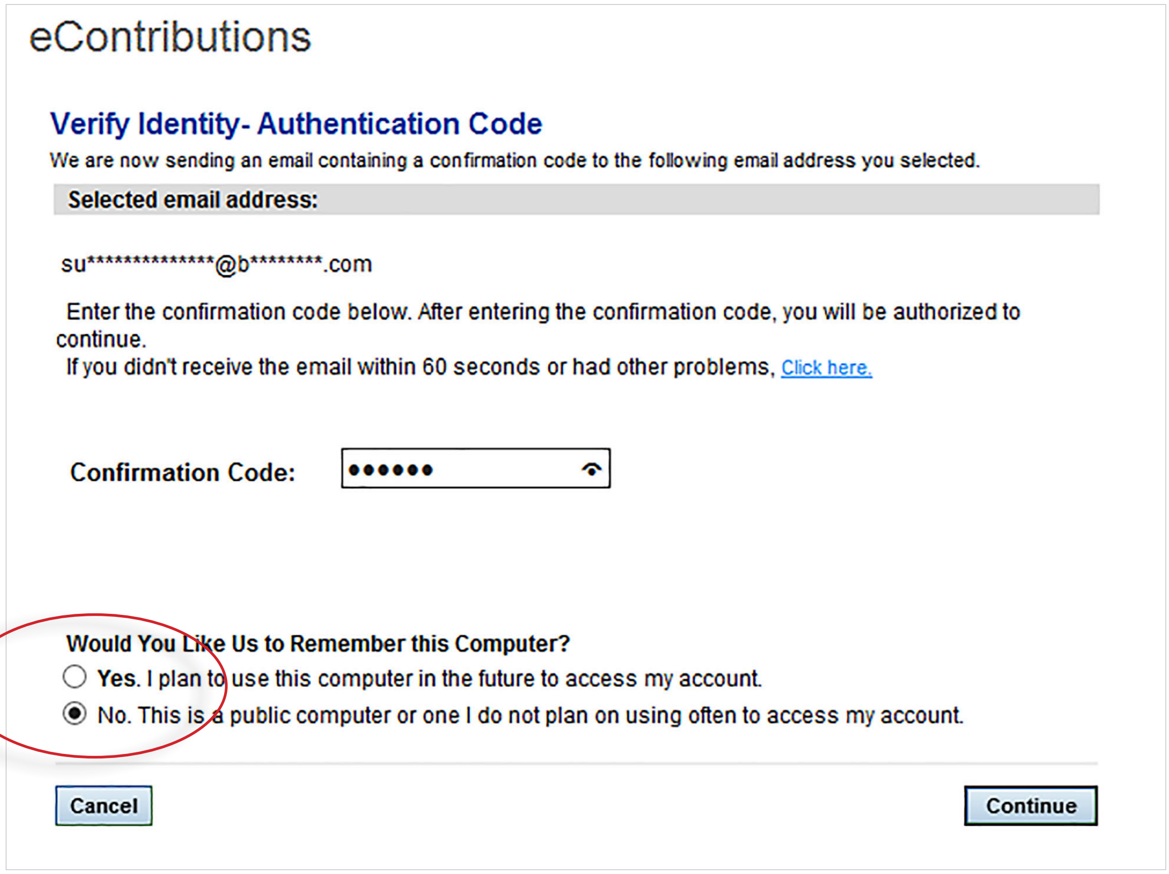
After you select continue, the following page will ask for a confirmation code.




You will then simultaneously receive an email from PostMaster@domain.invalid with the subject “One Time Password”.

# Logging In (Continued)

STEP 5: Open email from PostMaster@domain.invalid with the subject “One Time Password” and then enter the one time code in the confirmation code box.

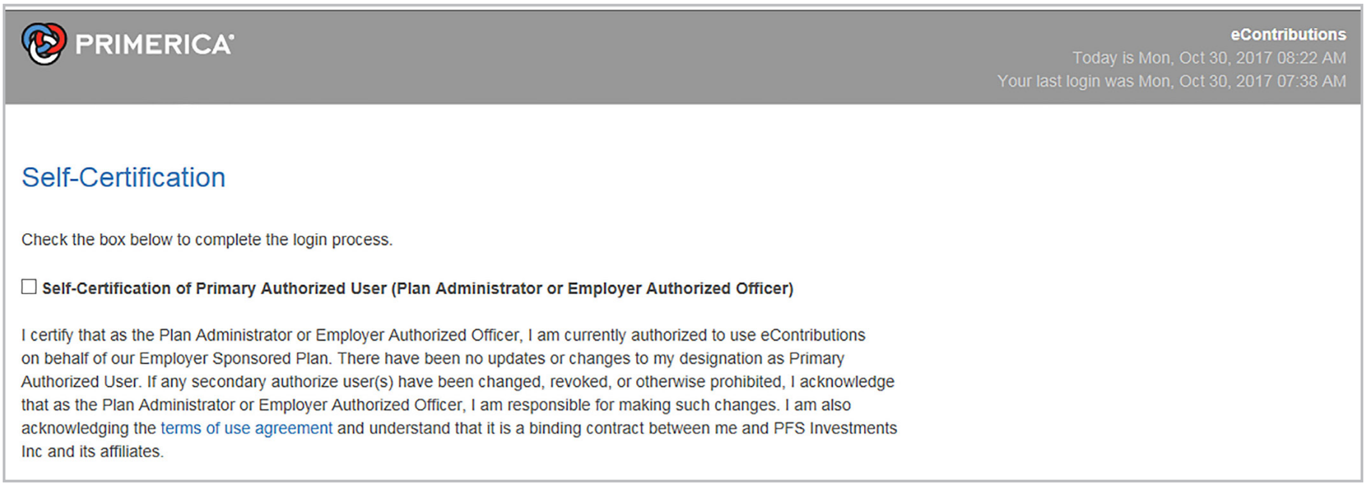



Select if you would like the website to remember this computer (Yes for private access / No for public access).

***NOTE:*** *If NO is selected, the user will be prompted to provide a security code the next time they attempt to log in.*

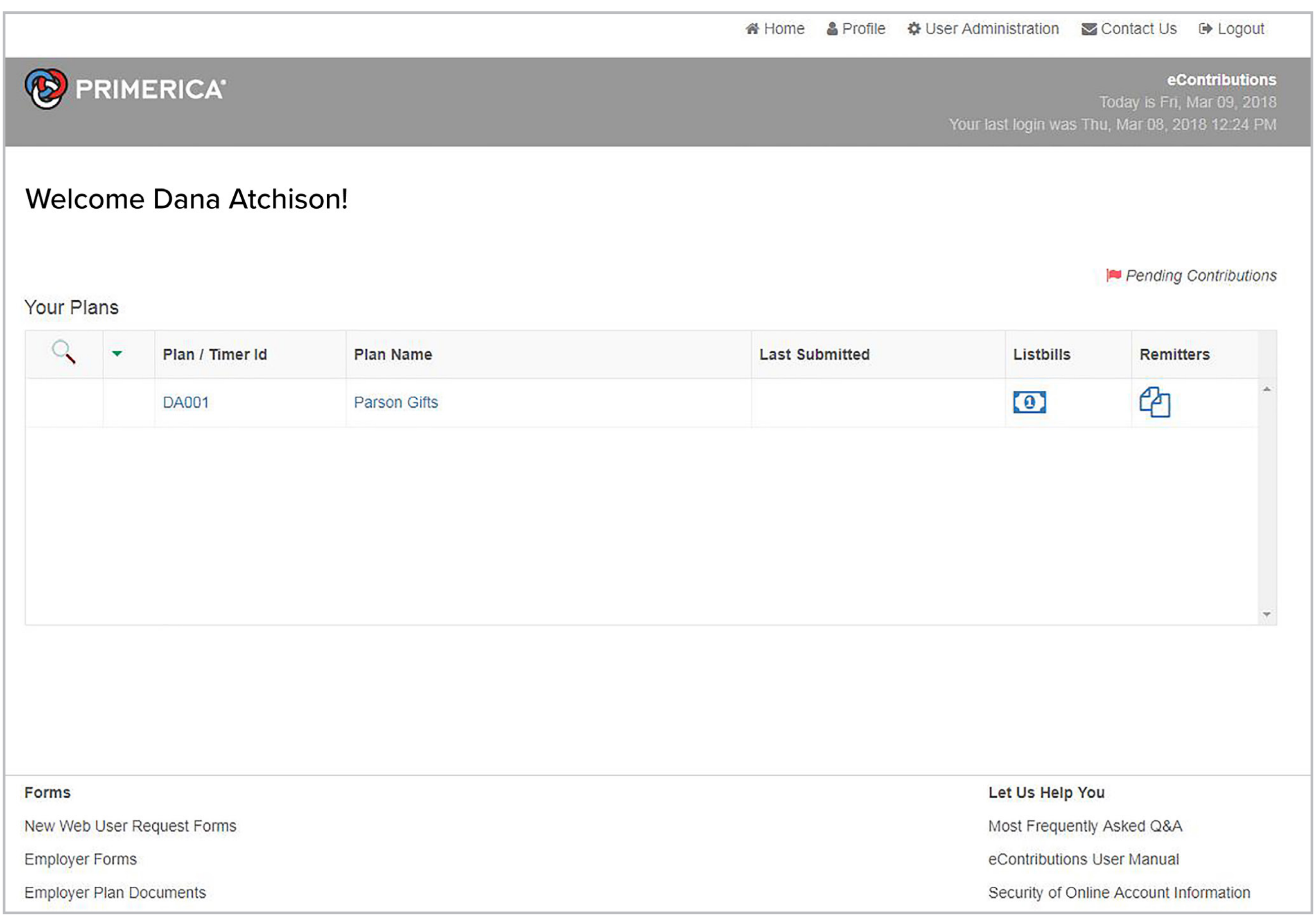
STEP 6: And then select “Continue”.

After selecting “Continue”, you will see the Self-Certification page. This page will automatically be generated at every login session.



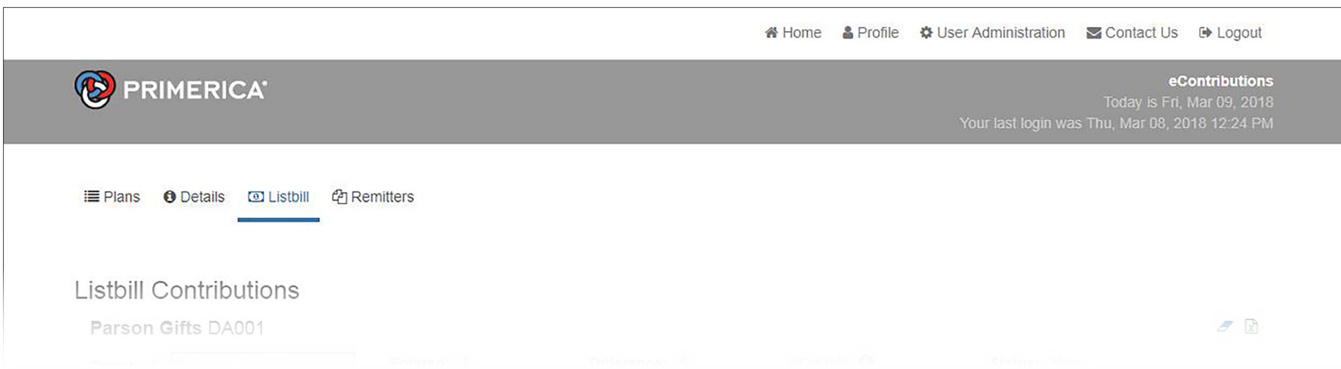

STEP 1: Check the “Self-Certification” box certifying that they are an authorized user and able to act on behalf of the plan in regards to submitting listbill contributions.

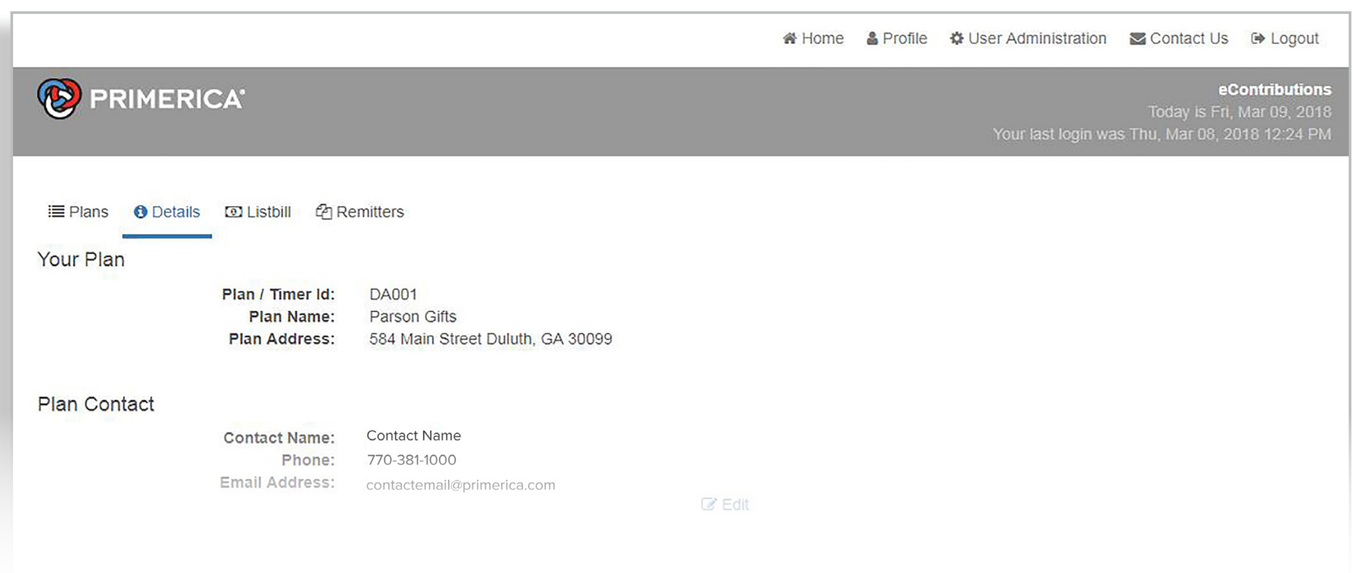
STEP 2; Once selected, you will see the next page displaying “Your Plan(s)”. This is the dashboard whenever you first login.



# Navigating through eContributions

- Selecting **“Plan / Timer ID”** or **“Listbills”** from the dashboard will take you to the List Bill Contributions page.
- Selecting **“Plan Name”** will take you to Plan Details and Plan Contract.

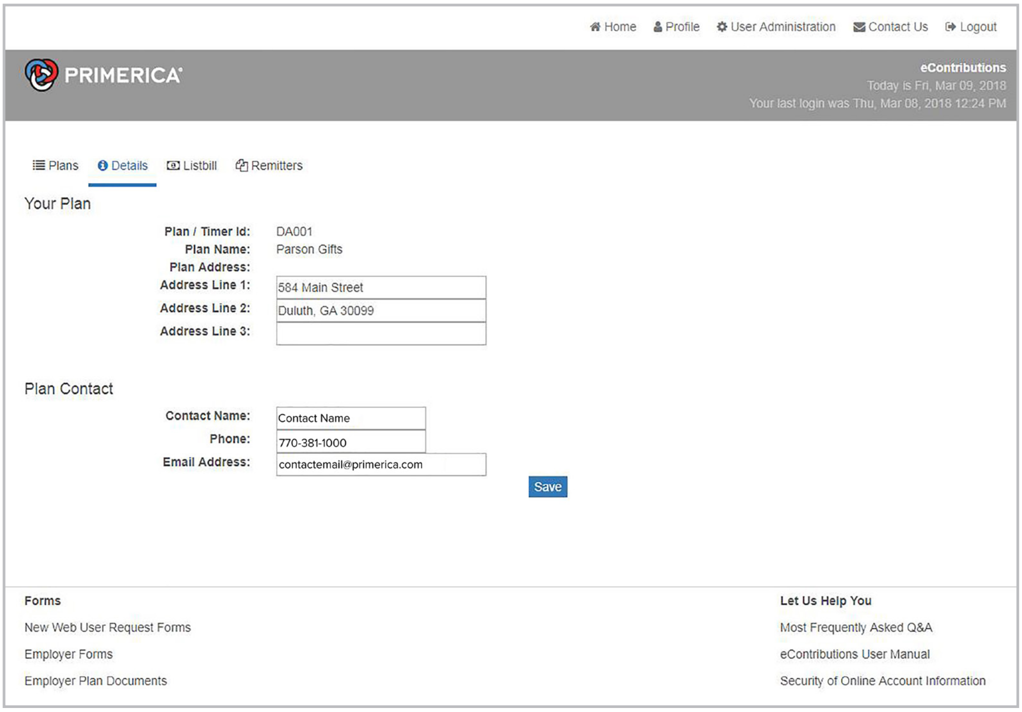


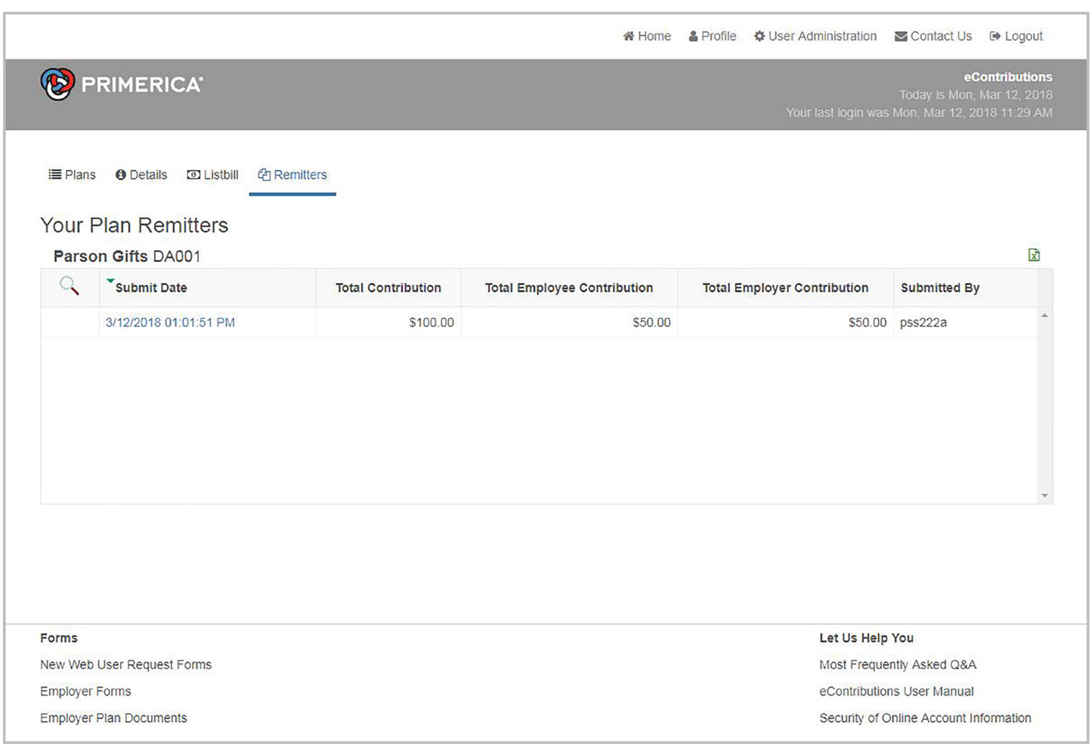

*NOTE: Only the Authorized Plan Administrator can update / change the Plan’s address and Plan’s contact information.*

# Updating Plan Information

- If Plan Administrator would like to edit Plan Details, select the Edit button on the Plan Details screen and the following screen will show in edit mode.



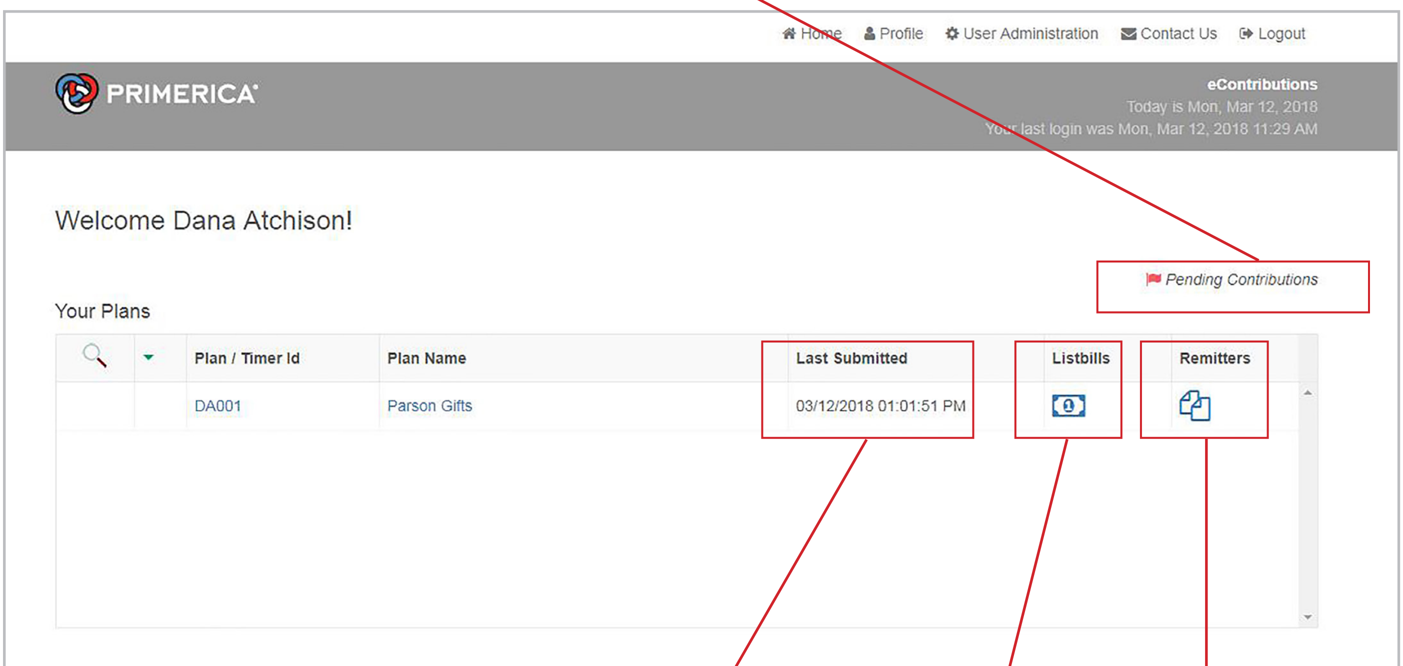

- Selecting the “Remitters” from the dashboard will take you to “Your Plan Remitters” page.



# Understanding Your Plans

Pending Contributions:

This flag icon indicates listbills that have been entered and saved but not yet submitted for processing.




Last Submitted:

This list the date that the last listbill was submitted for processing.

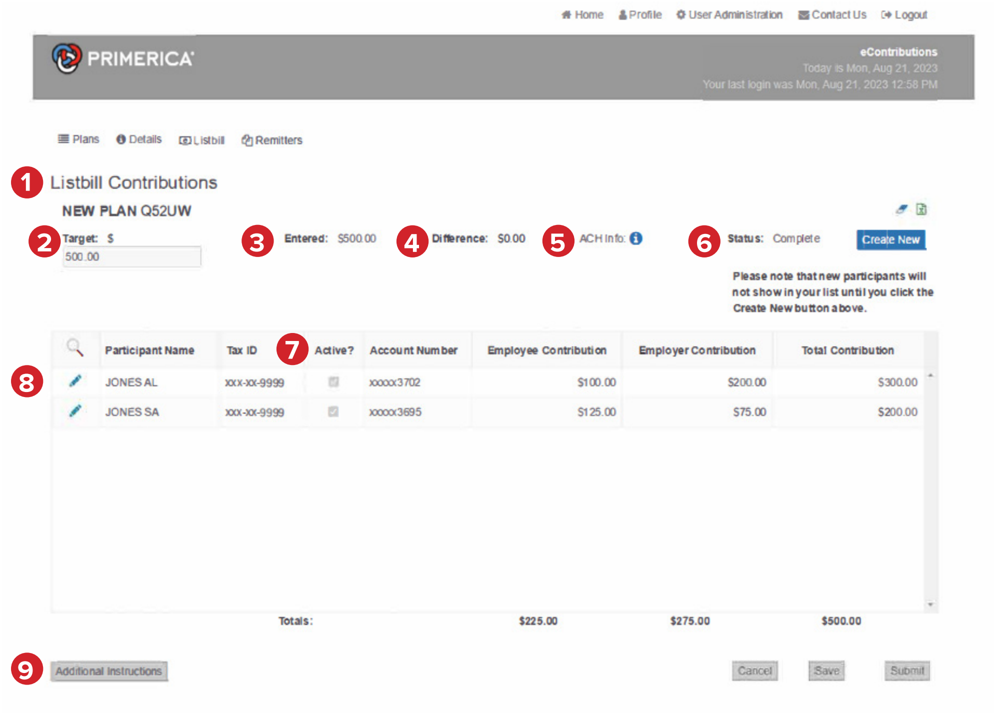
Listbills:

This is the current listbill for editing and submission for the plan.

Remitters:

This is to view previously submitted remitters that we processed.

# Understanding Your Listbill Contributions




1. Plan Name and Plan ID are listed on upper left.
2. Target Amount ($): this is the total dollar amount of employee and employer contributions for this remitter period.
3. Entered Amount ($): this is the total dollar amount entered as employee and employer contributions.
4. Difference Amount ($): this is the difference between Target dollar amount (2) and Entered dollar amount (3).
5. ACH Info: this displays the banking information on file with PSS in order to ACH the Listbill Contributions and credit employee's account. Only PSS can change or update this information. Request for bank changes has to be submitted on the PFSI-EACH form.
6. Status: this displays whether this is a new Listbill or an existing Listbill currently being worked on.
7. Active: you can select participants who are contributing for that pay period or de-select participants who are NOT contributing for the pay period being Entered.
8. Select green check mark to save each participants contribution.
9. Additional Instructions: This box is to add additional instructions the Plan Administrator would like the processor to know. For example, adding a new participant who is not currently in the eContributions system. Plan Administrator can include participant's name, Social Security Number, account number, employee and employer contribution amount. In addition, please include instructions of payroll date and when to deduct a separate ACH for the new participant's contribution. Please note, if a participant is not in the eContribution system, they cannot be added to the current listbill unless done manually using the additional instructions box. Once a participant's application is processed, they will automatically be added to your next listbill cycle.

# Understanding Your Plan Remitters

Submit Date:

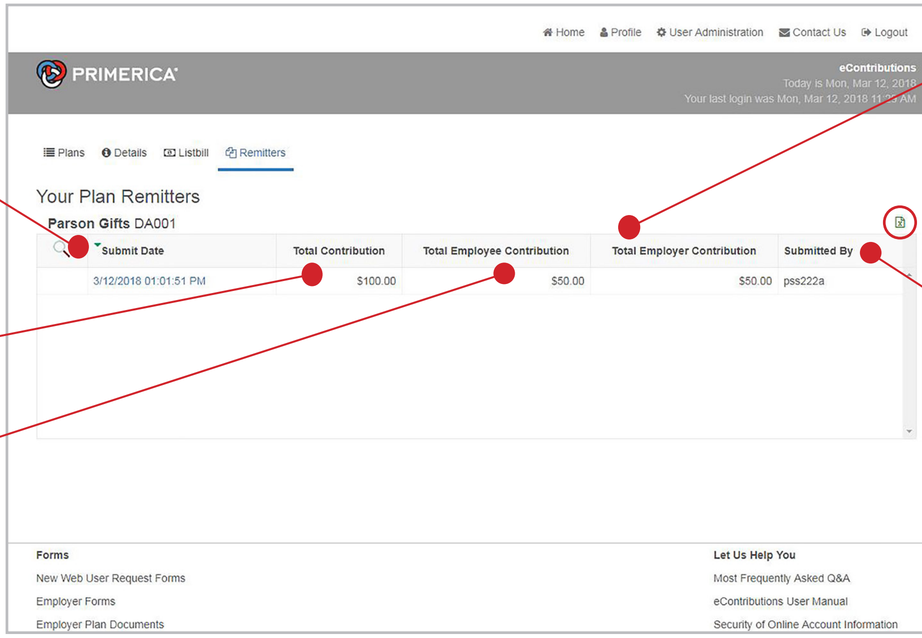
This will show all previously submitted listbills that have been processed. It will also include a breakdown of the amounts, the date and time

Total Contribution:

This will show the total contribution that was submitted for processing for that particular listbill.

Total Employee Contribution:

This shows the total employee contributions that were submitted for processing for that particular listbill.




Total Employer Contribution:

This shows the total employer contributions that were submitted for processing for that particular listbill.

Submitted By:

This show the user that submitted that particular listbill for processing.

***NOTE:*** *The Remitter page serves as a record keeping feature for the plan and allows the authorized user to pull previous listbills submissions for review. The user can also click on the Microsoft Excel icon at the corner of the page to pull up a spreadsheet showing the same remitter information. In addition, user can view and/or save information in an excel spreadsheet format.*

## Sample of Remitter for Previously Submitted Listbill

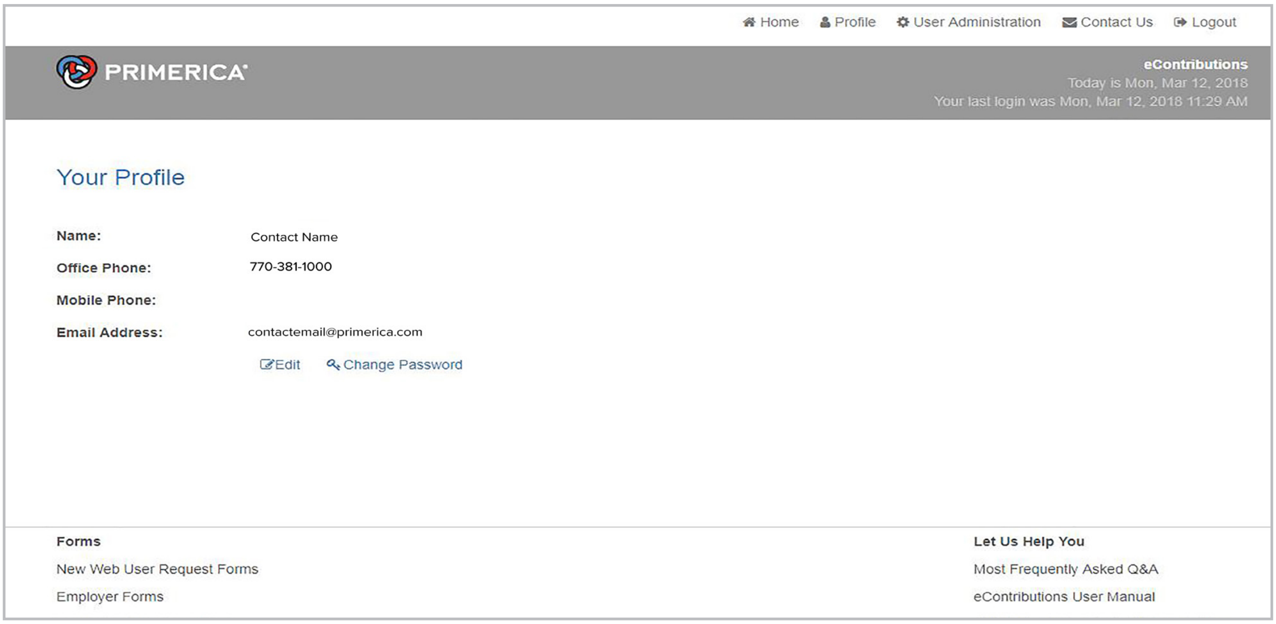
**eContributions Listbill Remitter**

Plan/Timer ID: DA001
Plan Name: Parson Gifts
Submit Date: 03/12/2018 01:01:51 PM

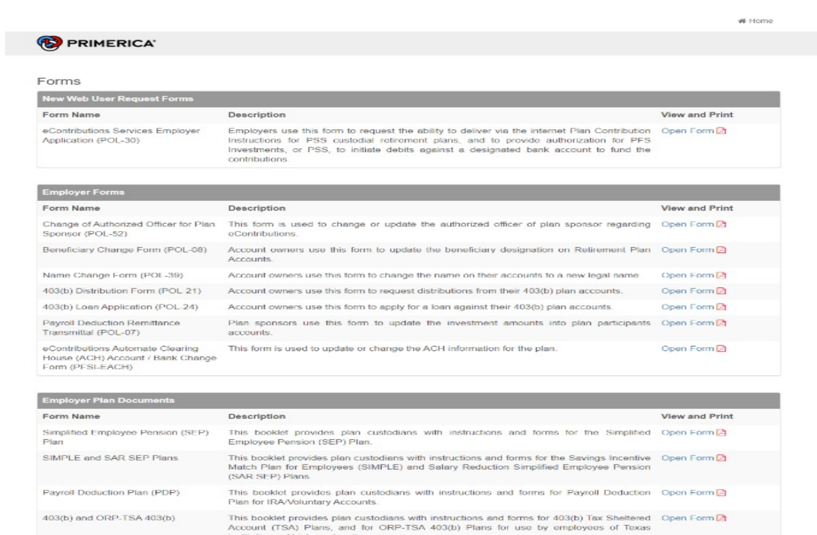
| Participant Name | Tax ID | Account Number | Employee Contribution | Employer Contribution | Total Contribution |
|---|---|---|---|---|---|
| JANE SM | xxx-xx-9999 | xxxxx2174 | $25.00 | $25.00 | $50.00 |
| SMITH JO | xxx-xx-9999 | xxxxx2995 | $25.00 | $25.00 | $50.00 |
| **Totals...** | | | **$50.00** | **$50.00** | **$100.00** |

# Profile Page

The Profile page lists all the contact information and details for that particular user that is currently logged in and using the system. This includes their name, phone number, and email address. This information is based on each unique user, not the authorized person for the plan. Profile can be updated by the user, including changing their login password at any time.




# eContributions Forms



Home

PRIMERICA

Forms

**New Web User Request Forms**

| Form Name | Description | View and Print |
|---|---|---|
| eContributions Services Employer Application (POL-30) | Employers use this form to request the ability to deliver via the internet Plan Contribution Instructions for PSS custodial retirement plans, and to provide authorization for PFS Investments, or PSS, to initiate debits against a designated bank account to fund the contributions. | Open Form |

**Employer Forms**

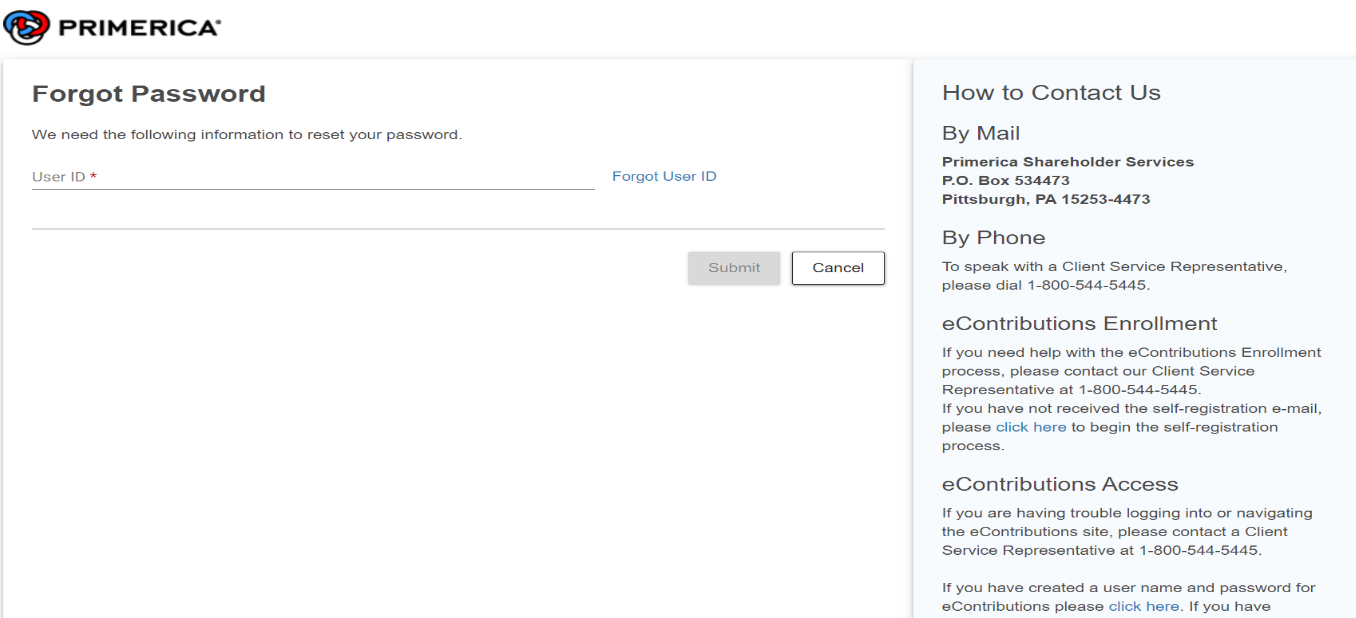
| Form Name | Description | View and Print |
|---|---|---|
| Change of Authorized Officer for Plan Sponsor (POL-52) | This form is used to change or update the authorized officer of plan sponsor regarding eContributions. | Open Form |
| Beneficiary Change Form (POL-08) | Account owners use this form to update the beneficiary designation on Retirement Plan Accounts. | Open Form |
| Name Change Form (POL-39) | Account owners use this form to change the name on their accounts to a new legal name | Open Form |
| 403(b) Distribution Form (POL-21) | Account owners use this form to request distributions from their 403(b) plan accounts. | Open Form |
| 403(b) Loan Application (POL-24) | Account owners use this form to apply for a loan against their 403(b) plan accounts. | Open Form |
| Payroll Deduction Remittance Transmittal (POL-07) | Plan sponsors use this form to update the investment amounts into plan participants accounts. | Open Form |
| eContributions Automate Clearing House (ACH) Account / Bank Change Form (PFSI-EACH) | This form is used to update or change the ACH information for the plan. | Open Form |

**Employer Plan Documents**

| Form Name | Description | View and Print |
|---|---|---|
| Simplified Employee Pension (SEP) Plan | This booklet provides plan custodians with instructions and forms for the Simplified Employee Pension (SEP) Plan. | Open Form |
| SIMPLE and SAR SEP Plans | This booklet provides plan custodians with instructions and forms for the Savings Incentive Match Plan for Employees (SIMPLE) and Salary Reduction Simplified Employee Pension (SAR SEP) Plans | Open Form |
| Payroll Deduction Plan (PDP) | This booklet provides plan custodians with instructions and forms for Payroll Deduction Plan for IRA/Voluntary Accounts. | Open Form |
| 403(b) and ORP-TSA 403(b) | This booklet provides plan custodians with instructions and forms for 403(b) Tax Sheltered Account (TSA) Plans, and for ORP-TSA 403(b) Plans for use by employees of Texas institutions of higher education. | Open Form |

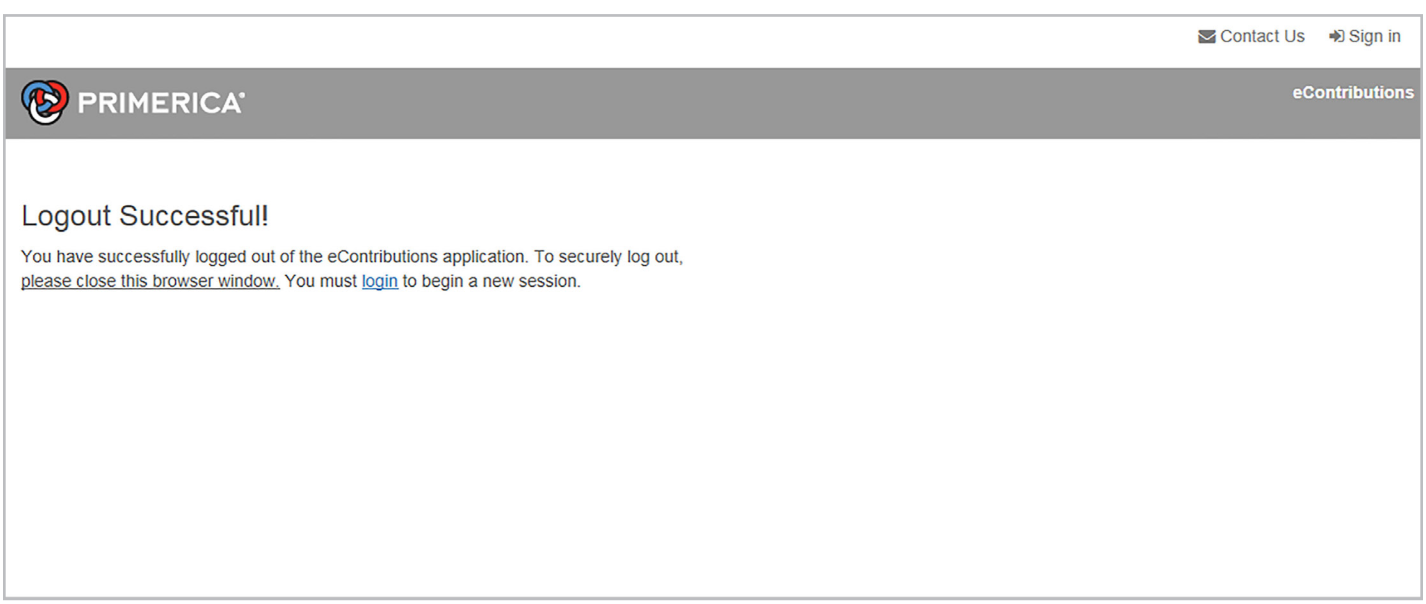
# Forgotten Password

To update your password, Login ID, Email Address, Plan ID and Plan Type must be submitted.  Once completed an authentication code will be sent to the user to log in.  This process is similar to the initial set up to register and use eContributions.




# Logging Out

Once the user has completed their listbill submission or any other administration in the system, they can select the Logout option at the top of the screen.  Any additional maintenance or submissions will require the user to log into the system to complete any processing or maintenance



# Contact Information

The "How to Contact Us" page provides different options how to contact Primerica regarding eContributions.

## How to Contact Us

### By Mail

**Primerica Shareholder Services**
**P.O. Box 534473**
**Pittsburgh, PA 15253-4473**

### By Phone

To speak with a Client Service Representative, please dial 1-800-544-5445.

### eContributions Enrollment

If you need help with the eContributions Enrollment process, please contact our Client Service Representative at 1-800-544-5445.
If you have not received the self-registration e-mail, please click here to begin the self-registration process.

### eContributions Access

If you are having trouble logging into or navigating the eContributions site, please contact a Client Service Representative at 1-800-544-5445.

If you have created a user name and password for eContributions please click here. If you have forgotten your password please click here and follow the steps to reset your password. For requests involving forgotten passwords, or accounts that have been locked out from incorrect login attempts, please contact 1-800-332-4550 and select Option 7 for assistance.

# Plan Administrator

## Who is a Plan Administrator?

A Plan Administrator (Admin) is an **eContributions** user whose ID is set up with the *User Administrator* role.

A user with the role of *Plan Administrator* cannot be set up through the **eContributions** application. *Plan Administrator* user ID requests have to be submitted in writing—either in the eContributions Services Employer Application (POL-30) or the Change of Authorized Officer for Plan Sponsor (POL-52). See the Forms link on the **eContributions** site.

## What can a Plan Administrator do?

Only an Plan Administrator has access to the *User Administration* menu when logged into the **eContributions** application.

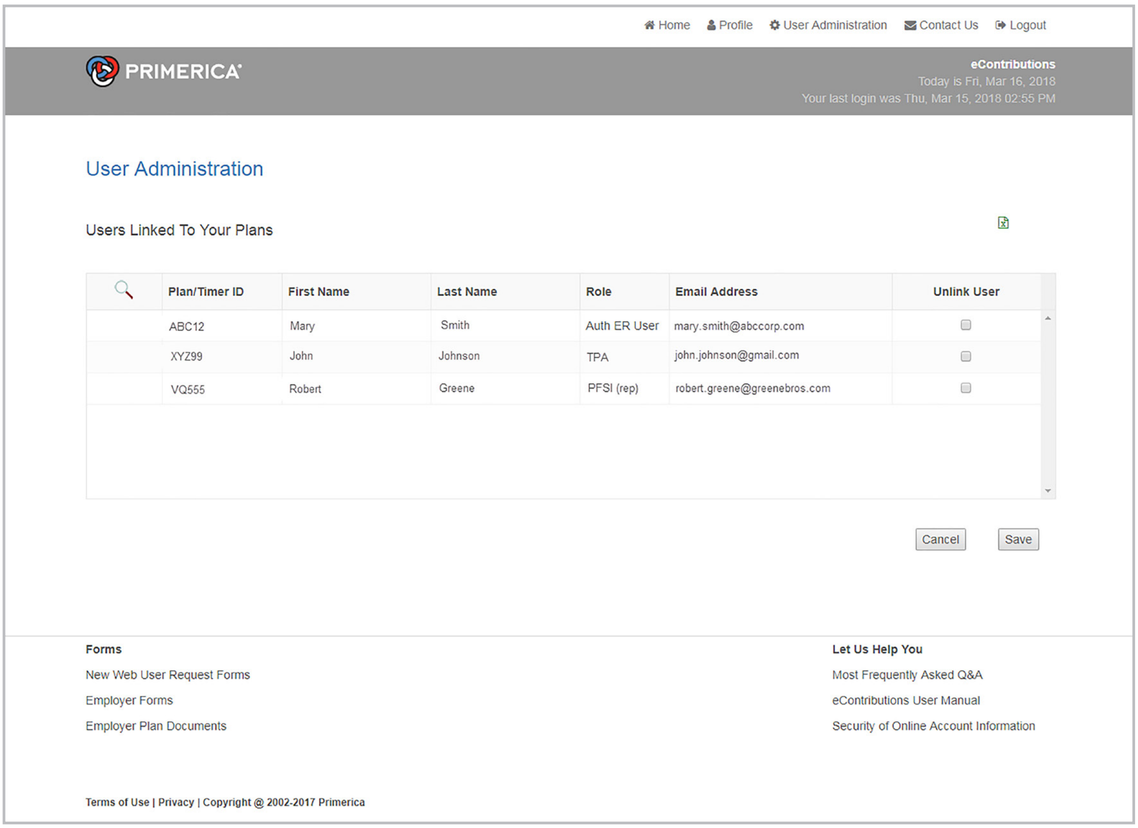

An **eContributions** user who serves as the Plan Administrator on a plan, or plans, can perform the following functions via the User Administration menu for the plan(s):

- **View and Unlink Users:**
  - View a list of all active eContributions users who are linked to the same plan(s)
  - Unlink eContributions users from those plans
- **Add New Users:**
  - Set up users who do not have an **eContributions** user ID and link them to plans
- **Add Plans to Existing Users:**
  - Link users who have an **eContributions** user ID to plans

# View & Unlink Users

Clicking on the *View & Unlink Users* menu option presents to the Admin user a list of all users linked to the plans on which the Admin user serves as the Plan Administrator. On this screen, the
Admin can perform the following:

- Sort: Sort the data presented in the list
- Search: Search for specific data in the list
- Unlink Users: Terminate a user's access to a plan

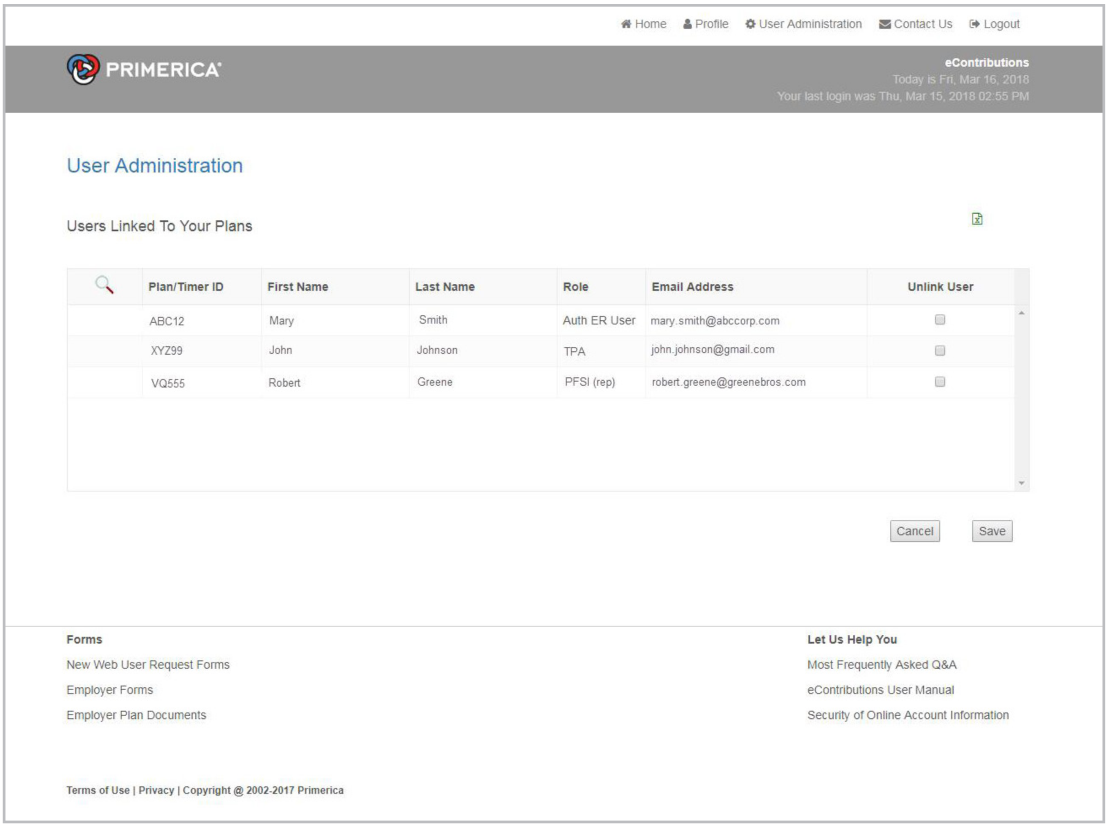



# How to Search

1. Click on the 
2. Enter the information to be searched in the applicable column:
   - Plan / Timer ID
   - User First Name
   - User Last Name
   - User Role
   - User Email Address
3. Click on  or press <Enter>

# How to Sort

1. Click on the title of the column by which you want to sort.
2. Click again to switch from ascending to descending sort.




# How to Unlink Authorized Users

1. Check the box in the *Unlink* User column for the user and plan that are to be unlinked.  More than one box can be checked.
2. Click on **Save.**

The following message is returned when the user is successfully unlinked.

The selected users were successfully unlinked.

The selected user and plan is immediately removed from the Admin's list and the user's access to the plan is terminated. A user, who is linked to multiple plans, is included in the Admin's list multiple times - once for each plan.

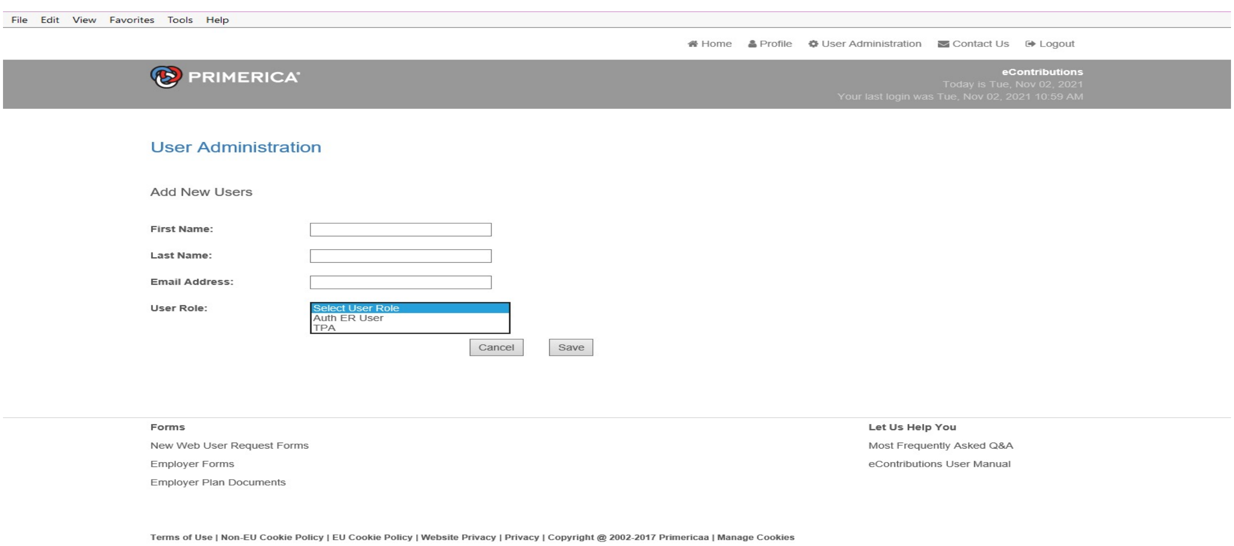
# Add New Authorized Users

Clicking on the *Add New Users* menu option allows the Admin to grant **eContributions** access to those who do not already have an eContributions user ID.

After the Admin completes the process detailed below, the new user will receive an email that will provide instructions to set up a user ID and password. Once the new user has completed the self-registration process, he/she will have access to the plans that the Admin linked to him/her. A new user will not be included in the Admin's list under the *View and Unlink Users* option (see above) until the new user has completed the self-registration process.

# How to Add a New Authorized User

1. Select the *Add New Users* option from the *User Administration* menu.
2. Enter the new user's information in **First Name**, **Last Name** and **Email Address**.
3. Select one of the three options - Auth ER User, TPA, or PFSI (rep) - for **User Role**.
   **Note:** Authorized Administrator is not an option. Access for people with this role cannot be granted through the **eContributions** online application.
4. In the **Select Plans** section, click on the plan ID for the plan(s) to which the new user has to be linked so that the plan IDs are moved to the right. The list on the left consists of all plans to which the Admin is assigned as the plan Administrator.* The new user will be linked to any plan that is moved to the right.
   ***Exception:** Users with a role of *PFSI (rep)* cannot be linked to either of the two 403(b) plan types—403(b) Plan and 403(b) Plan ORP Texas Only. When the selected User Role is *PFSI (rep)*, plans with either 403(b) plan type are excluded from the list in the **Select Plans** section.
5. Click on **Save**.



The following message is returned when the New User ID request is accepted.

**The request has been accepted. An email with instructions for registering an ID and password will be sent to the new user. New users are not included in the list of users linked to your plans until the registration process is complete.**

The following message is returned if the Admin submits a new user request with an email address that is already associated with an eContributions user ID to which no plans are linked. In this scenario, the plans that the Admin submits in the new user request become linked to the user's existing ID and the user does not have to go through the self-registration process.

**The request has been accepted.**

# Add Plans to Authorized Existing Users

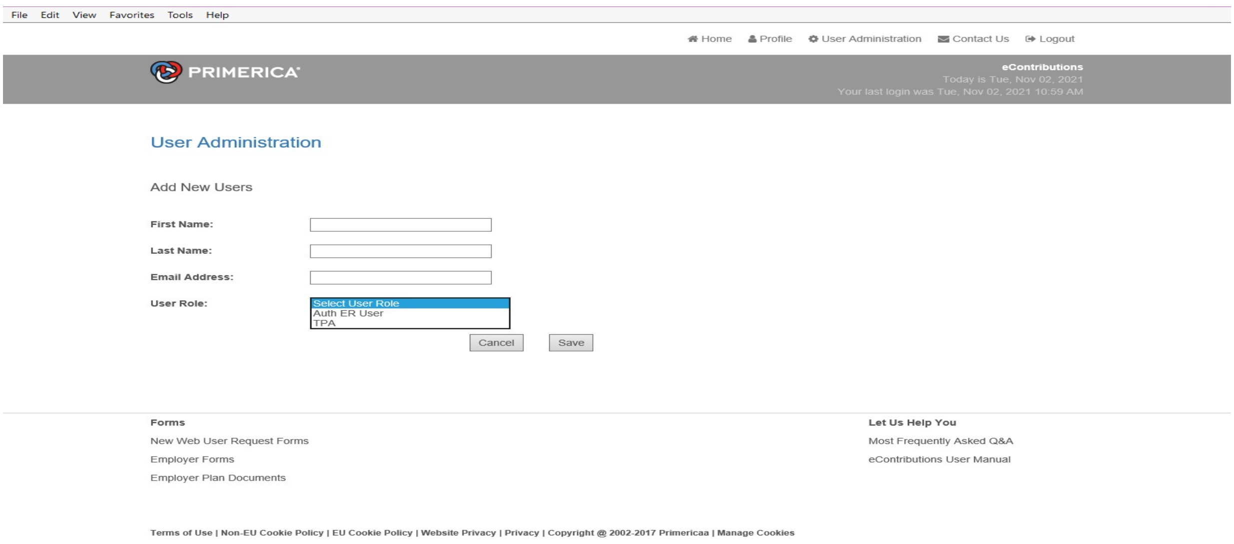
The Admin can add/link additional plans to users who are included in the View and Unlink Users list. The User Role can be different than any other role(s) that the user already.

# How to Add Plans to Existing Authorized Users

1. Select the *Add Plans to Existing Users* option from the *User Administration* menu.

2. From the **User** list, select the name of the user to whom you are going to link additional plans. This list is made up of users who are included in the *View and Unlink Users* list.

3. From the User Role list, select the role in which the user will serve for the plan(s) selected. A user may serve in different roles for different plans.




4. In the **Select Plans** list that is presented after the **User** and **User Role** are selected, click on the plan(s) to which the user is to be linked so that they are moved to the list on the right. The list that is presented on the left consists of the plans to which the selected **User** is not already linked under the selected **User Role**. The new user will be linked to any plan that is moved to the right.

5. Click on **Save**.

The following message is returned when the request is accepted. This information will be updated to the list on the *View and Unlink Users* screen.

The user was successfully added to the selected plan(s).

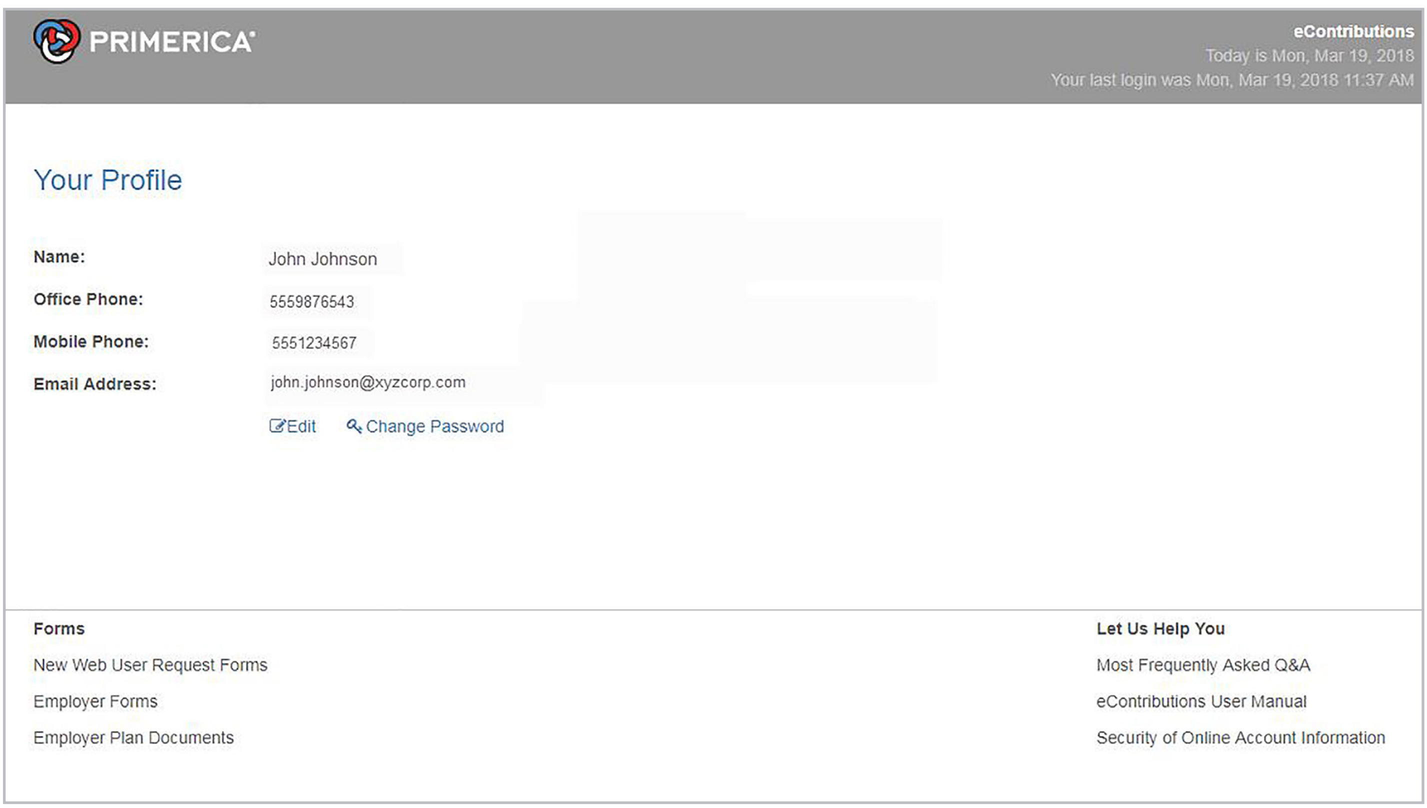
# User Profile Maintenance

A user with any role - Authorized Administrator, Auth ER User, TPA, PFSI (rep) - can access the User Profile Maintenance option when logged into the eContributions site.  This function allows the user to maintain information associated with his/her eContributions user ID as follows:

- **Edit:** Allows the user to change **Office Phone, Mobile Phone** and/or **Email Address**
- **Change Password:** Allows the user to change his/her password

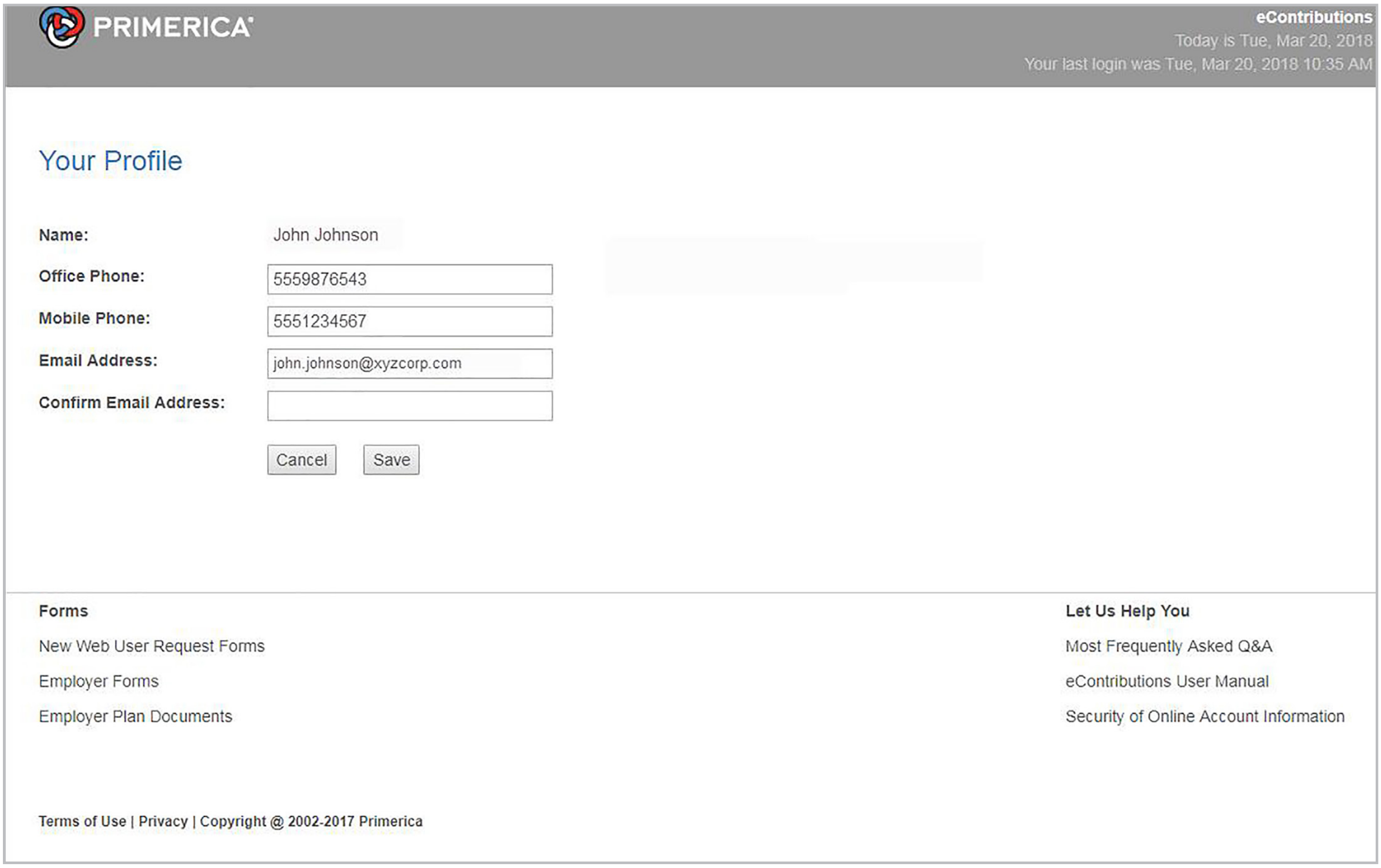
## How to Edit User Information

1. Click on Profile at the top of the screen to get the Your Profile screen.
2. Click on the **Edit** link.




3. Enter the information to be updated in the appropriate fields.
4. Click on **Save.**

# How to Edit User Information (Continued)

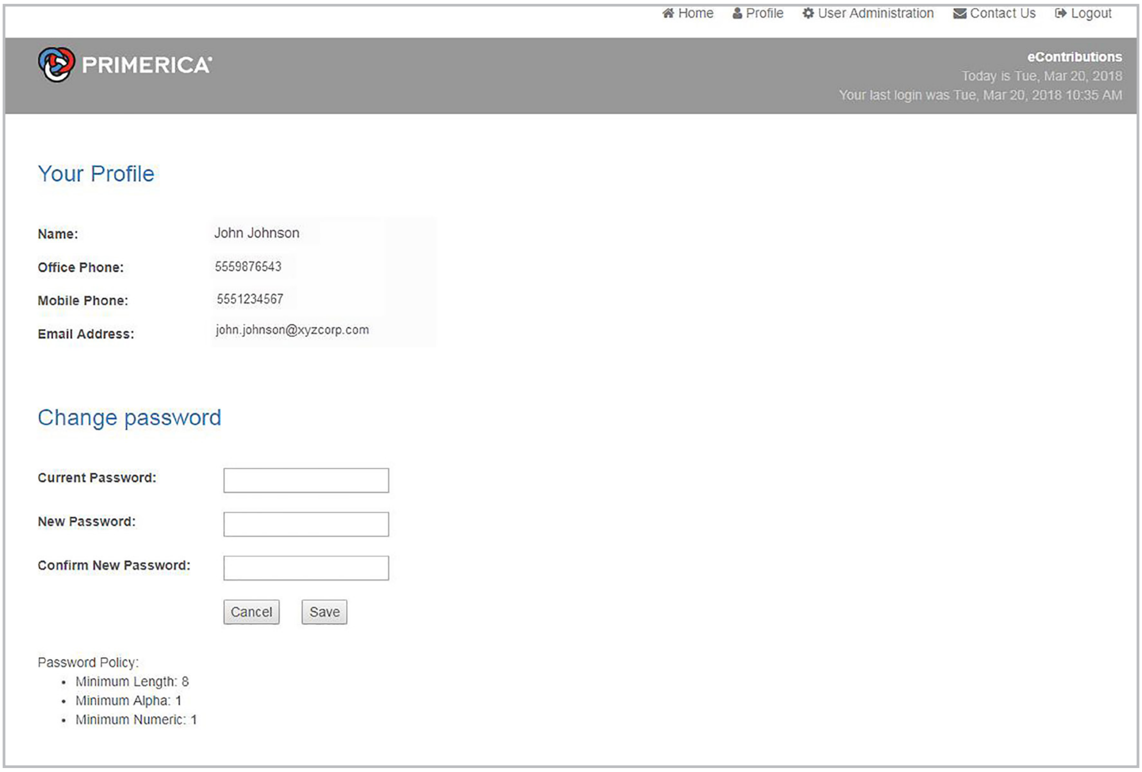



The following message is returned when the update is accepted.

**Your profile has been successfully updated.**

# How to Change Password

1. Click on **Profile** at the top of the screen to get the *Your Profile* screen.
2. Click on the **Change Password** link.




3. Enter the Current Password.
4. Enter the New Password.
5. Re-enter the new password in **Confirm New Password**.
6. Click on **Save**.

The following message is returned when the password is accepted.

**Your password has been successfully changed.**

# eContributions Frequently Asked Questions

**What retirement plan types are eligible for enrolling in eContributions?**

A. SEPs, SIMPLEs, SARSEPs, 403(b)s and Payroll Deduction Plan (PDP)s.

**What is the eContributions website used for?**

A. For submitting payroll remittance or listbill of employer and employee retirement plan contributions via ACH.

**Can employer add additional (authorized) users for this role?**

A. Yes. Employer can add their Third Party Administrator (TPA). Please refer to the user manual for a complete step by step of how to add additional users.

**What type of access will these additional users have?**

A. Their access will be limited to editing or changing employee contributions and submitting listbill information for processing. They will not have access to update or change contact information or bank information. All user roles can change their contact profile information – no users (including plan administrators) can change banking information.

**How can employer change the authorized access of additional users?**

A. There is an editing feature on the website for Authorized Officer of the Employer to unlink any additional user they would like to remove from having access to the eContributions website regarding the employer's plan. Once this selection is made to unlink the additional user, the user will no longer be able to view the plan selection if they try to log into the website.

**How can employer change the individual representing the employer as the Authorized Officer?**

A. New Authorized Officer needs to submit form POL-52 along with a letter of instructions on the employer's letter head, stating reason for change and who the new Authorized Officer will be along with their information. This form can be sent via mail, fax or email.

**How do I add new employee to the system?**

A. New participants enrolling in the employer sponsored retirement plan need to complete an enrollment application with a PFSI representative ONLY. Once that is done, the employee will be in PSS database that will link to the eContributions website of the employer. The new participant will automatically be added to the list of participating employees. The employer can then select that employee as an active participant for retirement contributions.

**How can I access the eContributions website?**

A. The eContributions website can only be accessed by authorized users. Once authorized user go to https://econtrib.bnymellon.com/econtrib/ and complete and mail or fax form POL-30, which is the employer application for eContributions services, they will be sent a registration link to create a unique user ID and password. Once Authorized Officer of the employer is set up, they can assign additional users at their discretion to have access to the eContributions website and their employer sponsored retirement plan.

**Do you have a step by step guide to help me learn and use this system?**

A. Yes. The user manual can be accessed on the welcome page on the eContributions website under eContributions User Manual.

**How do I contact our PFSI representative if I need additional help?**

A. If you do not have the contact information of your current PFSI representative, please call 1-800-544-5445 and our client service representative can assist you with that information.

**Once listbill is submitted via eContributions, how long before it's processed and employees' accounts credited with employer and/or employee contributions?**

A. Once employer submits their listbill on the eContributions website for processing, if it's before 2pm on that business day, listbill will be processed on that day with that business day's trade date. If submitted after 2pm but before 4 pm, listbill will be processed the next business day with the previous business day's trade date. If submitted after 4pm on that business day, listbill will be processed the next business day with the next business day's trade date.

**Are there specific days or times that I will not be able to access this system?**

A. No. You can access the system 24/7. However, the processing time and trade date will depend on the time of day and day of the week in order for listbill contributions to be credited to employee's accounts.

**Who is ultimately responsible for the census and remitter information inputted on the listbill for processing?**

A. The Authorized Officer of the employer is ultimately responsible for overseeing that information was entered correctly in the eContributions system. In the event an authorized user was assigned by the Authorized Officer of the employer, the Authorized Officer representing the employer is ultimately responsible for policing any and all additional users and their usage.

**How do I remove an employee who no longer wants to contribute?**

A. If an employee wants to stop or start their employee contribution, each listbill remitter can be updated by selecting or deselecting that particular employee(s) and edit whether to add or remove them from that particular listbill. Employee will still be in the eContributions system, but they will not appear on that particular listbill if the box that's marked active is deselected.

**How do I remove an employee who leaves the organization?**

A. If the employee still has their retirement account link to the employer, the only way to remove them from the eContributions system is if the employee rollover or transfer their account to their new employer or to an individual account. Their retirement account will then be unlinked from your employer sponsored retirement plan and they will no longer appear on your eContributions system.

**How do I change the employer's banking information or contact information on file?**

A. Submit the PFSI-EACH form via mail or fax to update or change banking information. Only one set of banking information is allowed on file at any given time.

**Will the history of all listbill remitters submitted be available in the system for me to print on demand?**

A. Yes

**Will participants have access to this website as well?**

A. No, this is for Plan Administrators/Employers and any additional users they delegate to have access ie. PFSI Representative or Third Party Administrator (TPA).

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