Eder Retirement Plan Transition

Retirement plan onboarding checklist for administrators

INCLUDED ☐ ## Finalize an MRT Retirement Plan Adoption Agreement

- Complete the MRT adoption agreement and return it to EderRetirement@Everence.com.
- See the attached MRT Document guide for more details.

INCLUDED ☐ ## Complete My Everence for Organizations enrollment form

- Complete the My Everence for Organizations enrollment form available at everence.com/eder-mrt.
- See the attached MRT Document guide for more details.

☐ ## Create MRT accounts for employees

- Everence is working with Eder to use existing participant data in the Eder Retirement Plan to create accounts for your employees in MRT. **If you have not had any employee changes recently, all employee accounts should be created without any action required.**
- If an employee is new, you will need to create their account. Instructions will be provided when you recieve access to My Everence for Organizations.
- The participant's account will use the default target date elections and default beneficiary elections. Employees will receive instruction on how to update their elections after their account is created.

☐ ## Make contributions to MRT

- Once you submit your signed adoption agreement and My Everence for Organizations enrollment form, Everence will begin to create your MRT retirement plan.
- Once plan is finalized, you will receive an email with your My Everence for Organizations account credentials. It will also include instructions on making contributions to your retirement plan.
- After your employees have accounts and you have access to My Everence for Organizations, begin contributing to MRT on the effective date listed on your retirement plan adoption agreement.

☐ ## Ongoing support

- If you need any assistance with your retirement plan, please email EderRetirement@Everence.com.
- All MRT plans have an Everence Financial Consultant assigned to assist employees with any retirement questions. Contact information will be included on participant statements. Participants can also reach out to EderRetirement@Everence.com.

☐ ## Combining Eder Retirement Plan accounts into MRT

- Your organization will need to stop contributing to the Eder Retirement Plan when you begin contributions to MRT, but existing accounts in the Eder Retirement Plan will remain until 2027. This means that employees will have an MRT account and Eder Retirement Plan account until the Eder Retirement plan closes and their accounts are combined in MRT.
- You and your employees will receive future communications regarding the merger of their retirement accounts.

Scan or visit **everence.com/eder-mrt** to access all these documents and helpful information about them.

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