

Participant Retirement Plan Online Enrollment

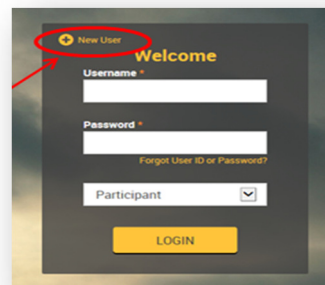
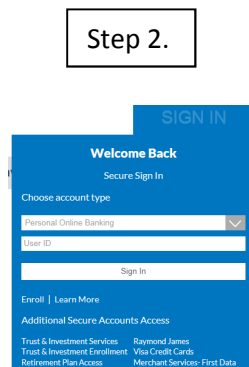
Congratulations on your decision to take control of your retirement!

Information you will need:

- Your name, address, social security number, date of birth, date of hire, email address and cell or home phone number as well as the username and password that you will use for this account
- The amount you would like to contribute.
- Your asset allocation – How do you want to invest your contributions? Contact your personal financial representative if you have questions regarding your asset allocation.
- A beneficiary designation – who shares in your retirement money if something happens to you?
- Please call 800-860-6107 if you would like to have a member of our retirement team talk you through the steps to get enrolled into your 401(k) plan
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Let's get started:

- ✓ Step 1. Visit <http://www.peoplesbancorp.com/>
- ✓ Step 2. Below "Additional Secure Accounts Access" there is an option to "Choose your account type" and you will double click "Retirement Plan Access"
- ✓ Step 3. Once you have arrived at the screen below, select the "+ New User" option in the top left



Step 3.

- ✓ Step 4. Enter your Plan Password.
- ✓ Step 5. Enter your social security number



✓ Step 6.

Enter a User Name and Password that you will retain for future access.

- NOTE: If you receive the error message, "Login failed. Invalid userid/password combination", then enter your SSN as User ID and the last four digits of your SSN as your Password.

Please use the following criteria when creating your User ID and Password.

User ID Rules:

- Cannot be same as your social security number**
- Cannot be same as your password**
- Cannot be all numeric**

User Password Rules:

- Cannot be same as your social security number**
- Cannot be same as your user ID**
- Cannot be all numeric**

✓ Step 7. Answer security questions

- ✓ Step 8. Enter your personal. A textable phone number is required. You will need to enter a phone that will accept text message to receive your one-time PIN for Multi-factor authentication. An email address is not required but can be entered and you can then indicate what email address you want notification sent to.

Email

If you would like to receive confirmations of transactions, please fill out the following information.

Home	Confirm home email address
<input type="text"/>	<input type="text"/>
Office	Confirm office email address
<input type="text"/>	<input type="text"/>
Other	Confirm other email address
<input type="text"/>	<input type="text"/>

Where would you like your participant statements sent? Home Office Other None

I wish to receive my participant statements electronically at the e-mail address specified above Yes No

I confirm by selecting "Yes" to receive by participant statements electronically at the email address supplied I agree that the email address I have provided is mine. By selecting participant statements electronically as your delivery preference you are consenting to received electronic notices regarding materials for received an email notificatin that will contain a link to our secure participant website log-in page. Once you log-in to your account, you will be able to view all documetns referenced in the electronic notification. You may view the documnts online, save them to your personal computer, or print them for youre recor

At this point you are registered for the website and could come back to complete registration later if you need to collect more information. Once you log in again using the log in information you set above you will be returned to the enrollment screens. If you navigate away from the enrollment at any time you will need to log off and back on to get back to the enrollment screens.



- ✓ Step 9. Enter your personal Designate your Beneficiaries - at this stage you must enter the information of your beneficiary and beneficiary percentage. Please complete as much information on your beneficiary as possible.

Designate Your Beneficiaries

Overall Progress: **33% Complete**

This designation can have important tax and legal effects: you may wish to consult your advisor before continuing.

Beneficiary Designation 1

Items marked with asterisk (*) must be completed before you can proceed to the next step.

Beneficiary type: Primary (dropdown) Beneficiary percentage: 100 (input)

Name: Jane Doe Relationship: Child (dropdown) Birth date: 04/04/2017 (calendar icon) Social security number (optional): (input)

NOTE: Click add at bottom to add additional primary/contingent beneficiaries.

IMPORTANT: if you are legally married and choosing a non spouse beneficiary you must complete a paper beneficiary form with the spousal consent portion of the Beneficiary election form completed and mail that form to your plan sponsor. Note your Spouse’s signature must be notarized. If this form is not received your beneficiary election will NOT be valid. Form can be found on the website under “Forms & Reports”> Forms >Beneficiary Election. Complete this form after completion of the enrollment process.

- ✓ Step 10. Enter your Contribution Information (must fill out pre-tax and Roth (if available in your plan) contributions in order to proceed)

Contributions

Overall Progress: **40% Complete**

Confirmation E-mail Address

A confirmation e-mail will be sent to david.arsenault@pebo.com
If this address is incorrect, please correct the address in the fields provided.

Update e-mail address: (input) Confirm e-mail address: (input) RESET (button)

Current Contribution Amounts

Last Web/VRU Contribution	Total
Pre-Tax Deferral	\$0.00 per pay period
Roth	\$0.00 per pay period

Action	Contribution Type	Percent/Dollar	Current Contribution	New Contribution Rate
Change (circled in red)	Pre-Tax Deferral	Percent	Not contributing	10.00 (circled in red) per pay period
No change	Roth	Percent	Not contributing	0.00 per pay period

- ✓ Step 11. Select your investments based on risk tolerance and target return (allocation sum to 100%)

Investment	Asset Class	Current Elections	New Elections
Aggressive Growth Test Model details	Investment Product	0.00%	<input type="text" value="0.00 %"/>
PFA AGGRESSIVE GROWTH PORTFOLIO details	Investment Product	0.00%	<input type="text" value="0.00 %"/>
PFA BALANCED PORTFOLIO details	Investment Product	0.00%	<input type="text" value="0.00 %"/>
PFA GROWTH & INCOME PORTFOLIO details	Investment Product	0.00%	<input type="text" value="5.00 %"/>
PFA GROWTH PORTFOLIO details	Investment Product	0.00%	<input type="text" value="95.00 %"/>
PFA INCOME PORTFOLIO details	Investment Product	0.00%	<input type="text" value="0.00 %"/>
Vanguard Total Bond Market Index Signal	Intermediate Bond	0.00%	<input type="text" value="0.00 %"/>
Fidelity US Gov't Reserves	Short-Term Bond	0.00%	<input type="text" value="0.00 %"/>
Gabelli Small Cap Growth details	Small Blend	0.00%	<input type="text" value="0.00 %"/>

✓ Step 12. Add Attachments and Confirm and Submit Information

Confirm & Submit

If your enrollment information is correct, click below to submit your enrollment request.

File	Comments	Action
New Attachments		Add Attachment

SUBMIT

Congratulations! Your Enrollment is Complete!

Overall Progress: **100% Complete**

✓ Congratulations! Your Enrollment is Complete.

Updates will be visible after you log into your account following the initial enrollment.