

Enrolling in Retirement Benefits (401k)

Step-by-step online enrollment in the SEN 401k plan with LT Trust — from first login to confirmation.

LT TRUST ONLINE ENROLLMENT GUIDE · SEN EDITION, JULY 2026

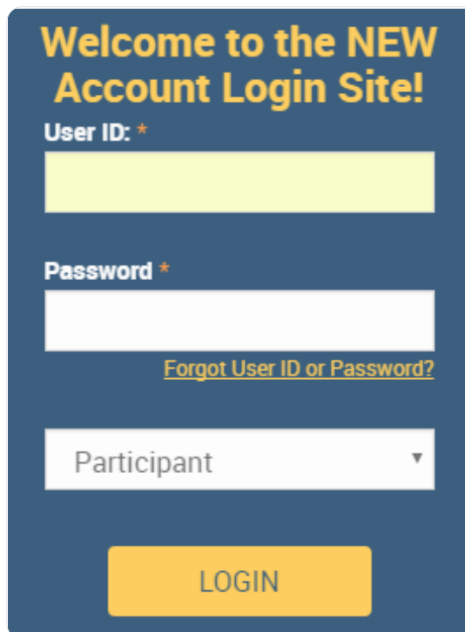
SEN matches **one dollar for every dollar** you contribute, up to **6%** of your regular earnings. Enrolling takes about 15 minutes.

1 Log on to the LT Trust website.

Visit 401k.LTRetire.com and enter your username and password.

First time logging in? Your default user ID is your Social Security number, and your default password is the last four digits of your Social Security number.

- Ensure that **Participant** has been selected from the drop-down box.
- Click **“Login.”**



The LT Trust login screen

If this is your first time logging in to the website from your computer, you will be directed to a screen asking for verification questions/answers.

Security Setup Print

Each time you log in to this site from an unknown computer you will be asked to answer one of these questions as an additional security step. Once you have submitted the question(s) you will be directed into the web site.

Alternate Verification Questions

Question 1 * **Answer ***

Alternate password/quote

Question 2 * **Answer ***

Alternate password/quote

SUBMIT

Security setup: alternate verification questions

2 Start your online enrollment.

If this is your first time logging in, you will be automatically directed to enroll in the plan. Required information is indicated with a * next to the field. To proceed to the next step, click **Next** at the bottom of the page. Your information is automatically saved, but it will not be submitted until you confirm your enrollment in the last step.

3 Personal information.

The initial enrollment step is broken down into four sections. Use the caret symbol “>” to expand each section before going to the next step.

Section 1 — Your personal information

Your Personal Information

First name * **Last name ***

part2 test2

Marital status * ☐ Male ☐ Female

Married

Street address 1 * **Street address 2**

Easy Street

City * **State *** **Zip code *** **Country**

New York NY 10010

Home phone **Office phone** **Ext**

555 555 5555 555 555 5555

Name, address, and phone

Section 2 — Email. Enter your email addresses and select which one you’d like your transaction confirmations to go to. To ensure proper delivery, add **noreply@ltretire.com** or the domain **@ltretire.com** to your safe-sender list.

Email addresses and confirmation preferences

Section 3 — Username and password. Establish your own username and password (6 alphanumeric characters minimum, case-sensitive). Remember them — you will need them to access your account in the future.

Set your username and password

Section 4 — Security questions. This should already be pre-filled with the selections used when you first logged into the website.

Security questions

When you're ready to complete all sections of this step, click **“Next.”**

4

Contributions.

Enter a contribution percentage or dollar amount that SEN will deduct from your compensation each payroll period for deposit to your account. First decide what **Action** to take for each contribution type; then select

Percent or Dollar; finally, enter how much should be taken. Check **“I agree to the contribution elections listed above”** and click **Next**.

Contributions Print

Overall Progress: **40% Complete**

Confirmation E-mail Address

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

Update e-mail address Confirm e-mail address RESET

Current Contribution Amounts

Last Selected Contribution Election(s)	Total
Pre-Tax Deferral	\$0.00 per pay period
Roth	\$0.00 per pay period

Confirmation email and current contribution amounts

Change Contribution Amounts

Please enter a contribution percentage or dollar amount that your employer will deduct from your compensation each payroll period for deposit to your account.

> Rules and Criteria Use caret '>' to view Rules and Criteria

Days to complete request: 5

Action	Contribution Type	Percent/Dollar	Current Contribution	New Contribution Rate
Change	Pre-Tax Deferral	Percent	Not contributing	5.00 per pay period
Change	Roth	Dollar	Not contributing	50.00 per pay period

First, decide what Action you want to take with each Contribution Type. Then, select if you want it taken out of your paycheck as a percentage or dollar amount. Finally, figure out how much should be taken.

Change contribution amounts — action, type, percent/dollar, and rate

☒ I agree to the contribution elections listed above

RESET BACK NEXT

Agree to your elections, then click Next

Important: if you have already selected a deferral amount via paper form, your contribution percentage will be pre-populated. You will still have the option to change this amount if desired.

5 Investment elections.

The investment elections you enter will be applied to all sources of contributions (including any employer contributions). You can always change your investment elections after you complete the enrollment process. Use the caret symbol “>” to expand **Rules and Criteria** and **All Sources**; expand the asset classes to see the underlying investment choices, and enter your election percentages (they must total 100%). Then click **Next**.

Select Investments Print

Overall Progress: **50% Complete**

The investment elections you enter below will be applied to all sources of contributions (including any employer contributions). Please note that once you have completed the enrollment process, you can always change your investment elections. For more information, please contact your plan administrator once you have completed the enrollment process.

For your convenience, if you click on the name of any publicly traded mutual fund listed below you will be directed to Broadridge's Fund Solutions secure document site. This site provides additional investment information including links to the fund fact sheet and prospectus. Once you click on the link, you will be leaving LT Trust's website. LT Trust will not be liable if you are unable to obtain access to the Fund Solution's website or if information provided on this website is inaccurate or incomplete. Further, LT Trust will not be liable for any claims or damages of any nature, arising out of or relating to either the use of or the content, materials, tools, services or information of the Fund Solutions website.

I elect to invest all future contributions (including employee and employer contributions) as follows under "All Sources".
 In the "All Sources" section, you'll need to expand the asset classes to see the underlying available investment options for the plan.
 Use the caret symbol ">" to expand the below sections.

Confirmation E-mail Address

A confirmation e-mail will be sent to the address listed below. fake@lretire.com
 If this address is incorrect, please correct the address in the fields provided.

Update e-mail address: Confirm e-mail address: Update email address if necessary. RESET

The Select Investments screen

Real Estate			
DFA Real Estate Securities I	0.00%		25.00 %
> Self-Directed Brokerage			
Short Government			
Vanguard Short-Term Federal Inv	0.00%		25.00 %
> Short-Term Bond			
World Stock			
JULIUS BAER GLOBAL EQUITY CLASS A	0.00%		50.00 %
TOTAL	0.00%		100.00%

If you do not provide investment directions for your contributions, they will be defaulted to the **JULIUS BAER GLOBAL EQUITY CLASS A** until you provide other investment instructions. Once amounts are defaulted, it is your responsibility to realign them in accordance to your investment elections. For more information, please contact your plan administrator.

RESET TABLE Click 'Reset Table' to start over. Click 'Next' to move onto next step.

BACK NEXT

Expand asset classes and enter your investment percentages

If you do not provide investment directions, contributions are defaulted to the plan's default fund until you provide other instructions. Once amounts are defaulted, it is your responsibility to realign them to your investment elections.

6

Confirm & submit.

Review your information. Click **Edit** if you need to go back to a step. If your enrollment information is correct, click **SUBMIT** to finalize your enrollment request.

Enrollment steps Print

Overall Progress: **66% Complete**

Confirm & Submit

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

Personal Information Edit

Username:	dummy1	Marital status:	Married
First name:	part2	Home phone:	(555) 555 - 5555
Last name:	test2	Office phone:	(555) 555 - 5555 Ext
Street address 1:	Easy Street	Other phone:	() -
Street address 2:		Home email address:	
City:	New York	Other email address:	
State:	NY	Office email address:	fake@lretire.com
Zip code:	10010	Send email confirmation to:	Office
Country:			

Review your personal information

Security Question

Security Question 1	Answer 1
What is your mother's maiden name?	Welcome1
Security Question 2	Answer 2
What is your pet's name?	Welcome1

Salary Deferral Elections Edit

Pre-tax contributions	Deduct 0.00 each pay period.
Roth 401(k) contributions	Deduct \$50.00 each pay period.

Investment Elections Edit

All future contributions to the plan will be invested as follows:

Real Estate	
DFA Real Estate Securities I :	25.00%
Short Government	
Vanguard Short-Term Federal Inv :	25.00%
World Stock	
JULIUS BAER GLOBAL EQUITY CLASS A :	50.00%

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

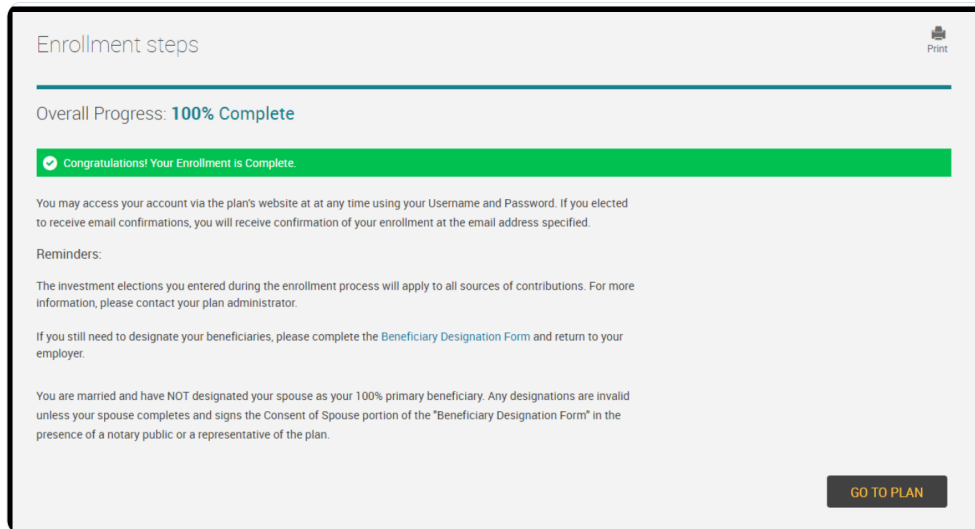
SUBMIT

Review elections, then click SUBMIT

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Look for the confirmation screen.

You are not enrolled in the plan until you receive a confirmation page similar to the notice below.

A screenshot of a web page titled "Enrollment steps" in the top left corner. In the top right corner, there is a "Print" icon and the word "Print". Below the title, a horizontal progress bar is shown with the text "Overall Progress: 100% Complete". A green banner with a white checkmark icon and the text "Congratulations! Your Enrollment is Complete." is displayed. Below this, there is a paragraph of text: "You may access your account via the plan's website at any time using your Username and Password. If you elected to receive email confirmations, you will receive confirmation of your enrollment at the email address specified." This is followed by a section titled "Reminders:" with two paragraphs. The first paragraph states: "The investment elections you entered during the enrollment process will apply to all sources of contributions. For more information, please contact your plan administrator." The second paragraph states: "If you still need to designate your beneficiaries, please complete the [Beneficiary Designation Form](#) and return to your employer." A third paragraph states: "You are married and have NOT designated your spouse as your 100% primary beneficiary. Any designations are invalid unless your spouse completes and signs the Consent of Spouse portion of the 'Beneficiary Designation Form' in the presence of a notary public or a representative of the plan." In the bottom right corner, there is a dark grey button with the text "GO TO PLAN" in orange.

100% complete — your enrollment is confirmed

Beneficiary designation (after enrollment is complete)

To designate a new beneficiary on your account, complete a beneficiary form and return it to SEN's Human Resources. The form can be found at goo.gl/W0qvAZ.