

# Welcome to ARAG and the 401(k) plan!



Legal Insurance

ARAG® makes it easy to save for retirement through a variety of plan features, such as automatic enrollment, multiple investment options, contribution accelerator and an **exceptional 9 percent** match.



The 401(k) benefit, unlike the other benefits you've elected online, has an automatic enrollment feature. As a new hire, you will be automatically enrolled with Principal with a 6 percent deferral effective after your first payroll at ARAG.

You will receive a registration email from Principal. It only takes a few minutes to register and gives you full access to your account.

#### To register:

Follow the link provided in the email from Principal.

Anytime after registration, you may change your deferral percentage for base compensation and company bonus by using preselected options or creating a personal savings plan. The choice is yours. Also, please add your beneficiaries on the Principal website. Going forward, both election deferral changes and investment changes can be made at any time online or by calling Principal directly.

#### ARAG provides you with a variety of mediums to learn about our plan:

Retirement planning resources will be available onsite or via virtual meetings several times a year for ongoing education about preparing for retirement and details about the ARAG plan. This offers you an opportunity to hear firsthand from an expert and ask any questions you have.



On the [intranet](#) we have also provided general information about our 401(k) benefit, links to resources, annual notices, a copy of the summary plan description and any modifications for you to review. Simply click on "**Library**" on the homepage, then "**Benefits Information**", and then "**401(k) Plan**".

After reviewing the workbook and/or viewing the company [intranet](#), if you have any outstanding questions, please refer to the following resources:

#### ARAG North America, Inc

##### Benefit contact

For: plan questions, enrollment forms and beneficiary designations, please email [cultureandpeople@ARAGlegal.com](mailto:cultureandpeople@ARAGlegal.com).

##### Plan sponsor

Lisa Wolf

[lisa.wolf@ARAGlegal.com](mailto:lisa.wolf@ARAGlegal.com)  
(515) 246-1200, ext. 205



If you are a first-time user and having trouble setting up your login, please call Principal at 800-986-3343.

For ongoing account access and support, login to [Principal.com](https://Principal.com) or call 800-547-7754.



##### Investment Advisor

For: investment questions and independent advice

[captrust401k.com](https://captrust401k.com)

Toll Free: 800-967-9948