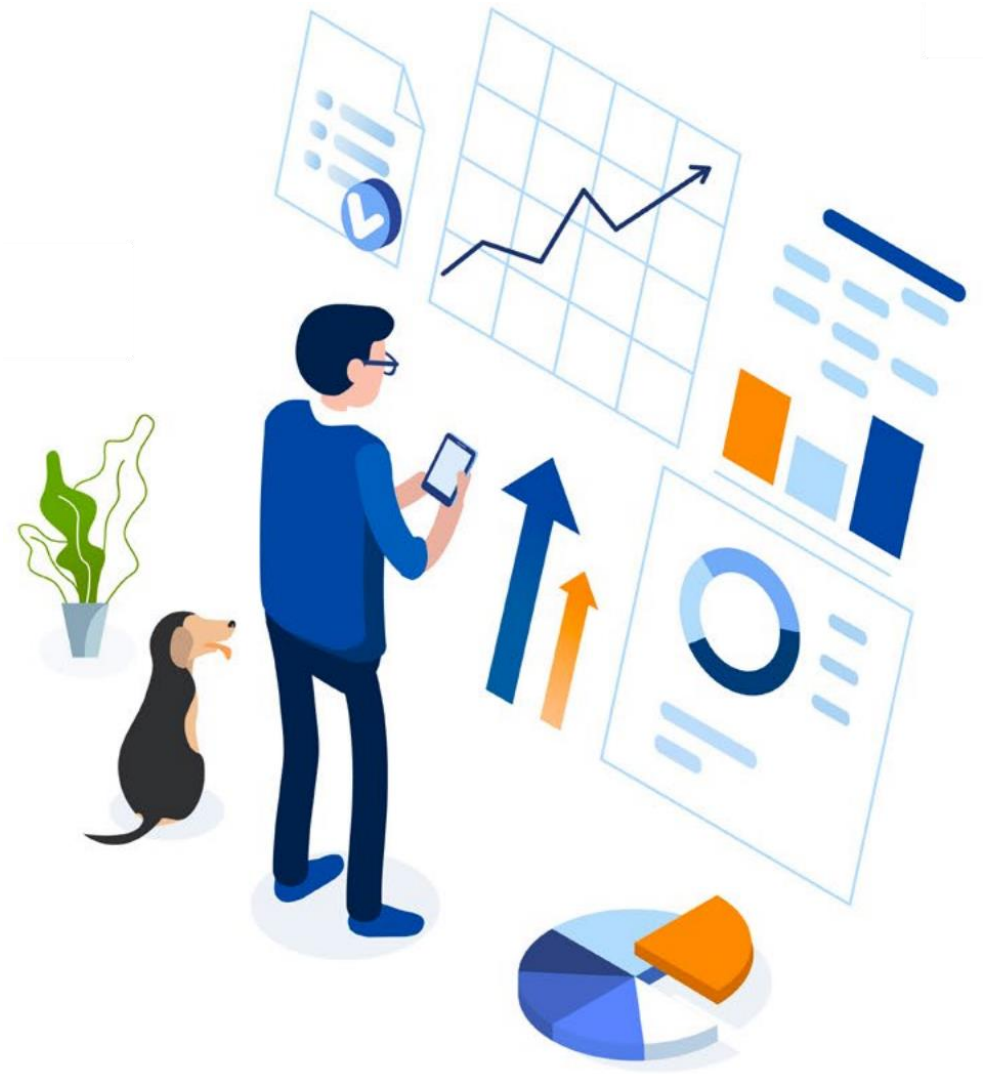


JULY

Mobile App Participant Guide



Download the Mobile App

Click on the link or the QR code below to install the app.



App Store / Apple iOS

<https://apps.apple.com/us/app/id6443796650>



Google Play / Android

<https://play.google.com/store/apps/details?id=com.julyservices.mobile.retirement>

| App Store Information



- **App Name:** JULY Retirement
- **Display Name:** JULY Retire
- **Summary:** The JULY Retirement app gives you on-demand access to your retirement account.
- **Description:** The JULY Retirement app provides you with on-demand access from your mobile device to your retirement account with JULY. With this app, you can view your account balance, review fund performance, view/update your contribution rate, and modify your account password.

Highlighted Features |

iOS and Android
versions

View Balances,
Rate of Return,
Investments

Biometric Login

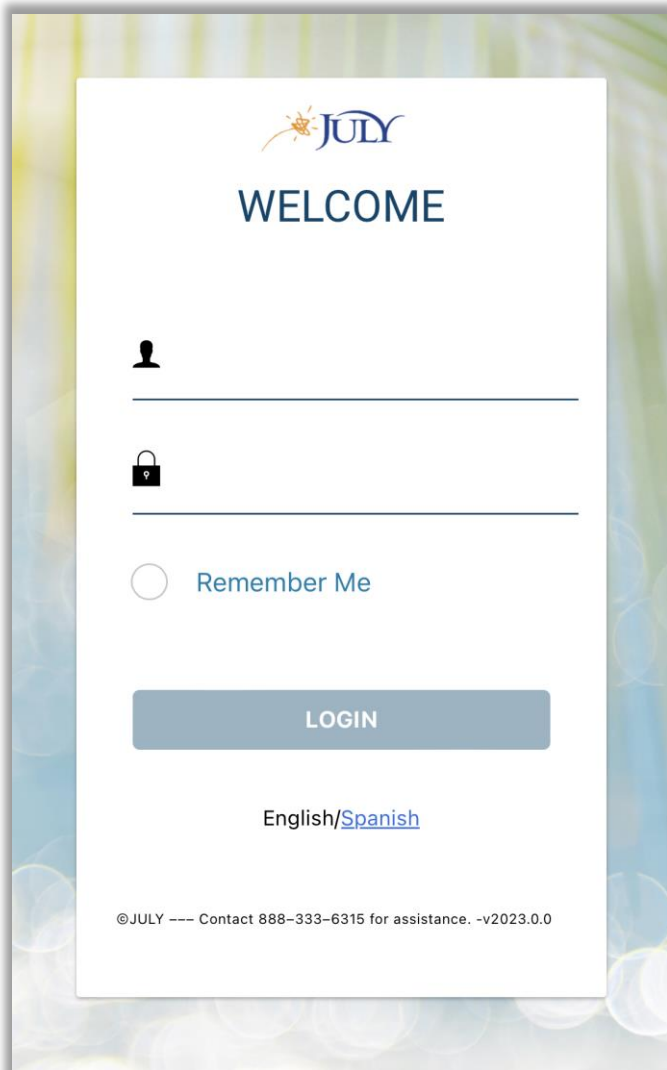
- Face ID
- Fingerprint


Update Deferral
Rates


Push Notifications


Modify Login
Credentials

Logging Into Account |

A screenshot of the JULY login page. At the top is the JULY logo with a sun icon. Below it is the word "WELCOME" in blue. There are two input fields: the first has a person icon and the second has a padlock icon. Below the second field is a "Remember Me" checkbox and label. A blue "LOGIN" button is centered below the fields. At the bottom, there is a link for "English/Spanish" and a footer with copyright information: "©JULY ---- Contact 888-333-6315 for assistance. -v2023.0.0".


WELCOME





☐ Remember Me

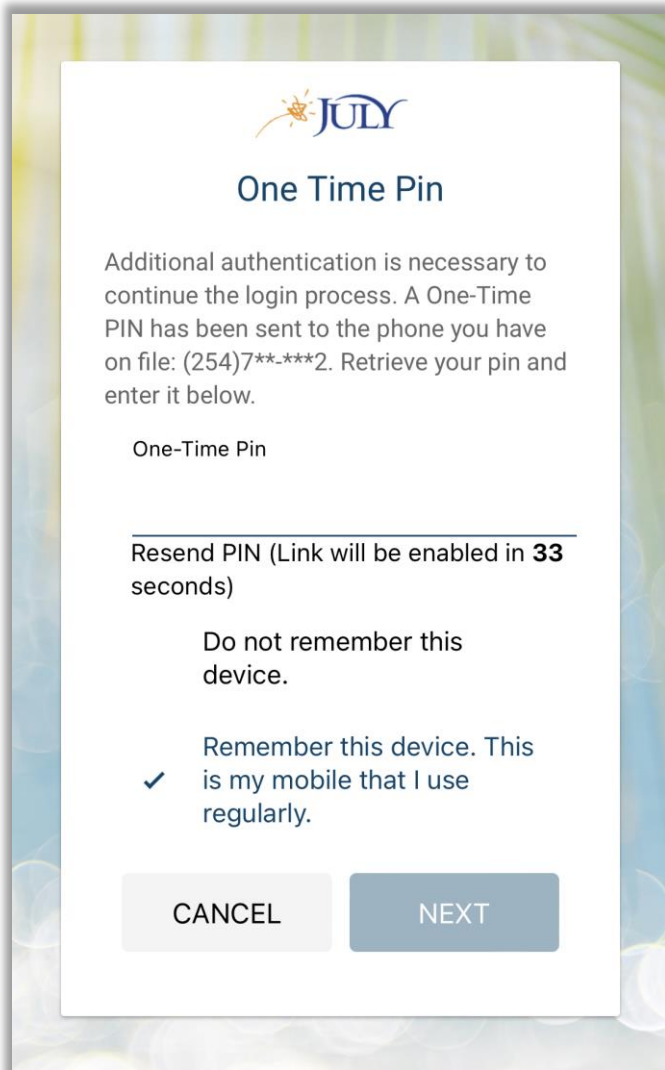
LOGIN

English/[Spanish](#)


©JULY ---- Contact 888-333-6315 for assistance. -v2023.0.0

- Log into your retirement account using your participant website credentials and select whether you want to have the app remember your username for next time.
- Forgot username or password – [CLICK HERE!](#)
- After logging in for the first time, you will be prompted to complete the multi-factor authentication and receive a one-time PIN.
- For assistance logging in, contact our Participant Services Team at **888.333.6315** or using **LiveChat** on the participant website.

Logging Into Account



The screenshot shows a login interface for 'JULY'. At the top is the JULY logo. Below it is the title 'One Time Pin'. A paragraph explains that additional authentication is needed and that a one-time PIN has been sent to a phone. Below this is a text input field labeled 'One-Time Pin'. Underneath is a link 'Resend PIN (Link will be enabled in 33 seconds)'. There are two radio button options: 'Do not remember this device.' and 'Remember this device. This is my mobile that I use regularly.' The second option is selected with a checkmark. At the bottom are two buttons: 'CANCEL' and 'NEXT'.



One Time Pin

Additional authentication is necessary to continue the login process. A One-Time PIN has been sent to the phone you have on file: (254)7**-***2. Retrieve your pin and enter it below.

One-Time Pin

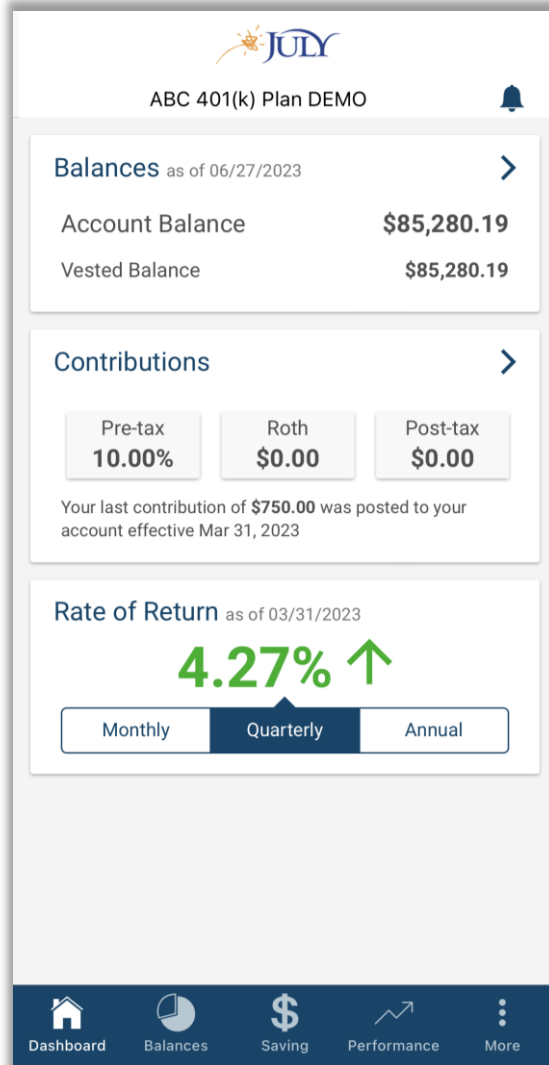
Resend PIN (Link will be enabled in 33 seconds)

☐ Do not remember this device.

☒ Remember this device. This is my mobile that I use regularly.

- Select whether you want to remember this device in the future or be asked for the one-time pin each time.
- After 1 minute, you can request the one-time pin again by clicking on Resend PIN.
- Forgot username or password – [CLICK HERE!](#)
- For assistance logging in, contact our Participant Services Team at 888.333.6315 or using LiveChat on the participant website.


Account Dashboard




- The mobile app will open to the Dashboard once you are logged in.
- This page provides a summary of your balances, contributions, and personal rate of return.
- Click on any section for additional details.
- View your personal rate of return for different timeframes by switching between monthly, quarterly, and annual.
- Select the bell icon on the top right to view notifications for your account.

Balances View

- Select the Balances section to review your balances in more detail.
- The Investments section provides expandable details on your total and vested balance in each investment.
- Investments also includes details on the shares, share price, and date of valuation.
- The current investment allocation % is shown as well as the investment's current weight within your portfolio based on balance.



ABC 401(k) Plan DEMO



TOTAL

INVESTMENTS

SOURCES

^

American Funds EuroPacific R2

\$1,354.64

RERBX

Vested Balance: \$1,354.64

Shares: 26.572

Share price: \$50.98

Balance as of: 06/27/2023

Allocation %: 0.00%

% of holdings: 1.59%

✓

Charles Schwab Outside Broke...

\$9,873.97

CSWBOB

✓

TD Ameritrade Outside Broker...

\$5,820.13

TDAOB

✓

iShares Core Total US Bond M...


\$754.38


AGG


✓


Conservative Allocation Model


\$2,638.27

Dashboard

Balances

Saving

Performance

More

Balances View

- The Sources tab provides the balances by source for the account.
- The current total and vested balance for each source is listed.
- This section also provides the current vesting percentage in the source.

TOTAL	INVESTMENTS	SOURCES
Employer Profit Sharing Account \$6,438.87 Vested Balance: \$6,438.87 Vested Source %: 100.00%		
Employee 401(k) Pre-Tax Account \$35,575.45 Vested Balance: \$35,575.45 Vested Source %: 100.00%		
Employer Match Account \$21,772.02 Vested Balance: \$21,772.02 Vested Source %: 100.00%		
Employee Roth Deferral Account \$19,777.75 Vested Balance: \$19,777.75 Vested Source %: 100.00%		

Saving View

The screenshot shows the 'Saving View' of the JULY ABC 401(k) Plan DEMO. At the top, the JULY logo is on the left, 'ABC 401(k) Plan DEMO' is in the center, and a bell icon is on the right. Below this is a navigation bar with two tabs: 'CONTRIBUTION AMOUNT' (selected) and 'INVESTMENT ELECTIONS'. The main content area lists three contribution sources: 'Pre-tax' at 10.00%, 'Roth' at \$0.00, and 'Post-tax' at \$0.00. The 'Roth' source is expanded, showing a 'Recent Contributions' box with '\$0.00' and a 'Year-to-date' amount of '\$750.00'. At the bottom of the main area is a dark blue button labeled 'Change Contributions'. The bottom navigation bar contains five icons: a house for 'Dashboard', a pie chart for 'Balances', a dollar sign for 'Saving' (the active view), an upward arrow for 'Performance', and a vertical ellipsis for 'More'.

Source	Rate/Amount
Pre-tax	10.00%
Roth	\$0.00
Post-tax	\$0.00

Recent Contributions: \$0.00 | Year-to-date: \$750.00

Change Contributions

Dashboard | Balances | **Saving** | Performance | More

- The Saving view provides the contribution rates in effect for each source.
- Recent contributions and the year-to-date amounts for each source are listed when you expand the source.
- Select the *Change Contributions* option to update deferral rates. The next slide walks through this process.

Change Contribution Rate

- Click the *Make Changes* option to enable the ability to update.
- Toggle between *Percentage* and *Dollar amount* for the type of election.
- Enter the amount in the field below or use the plus/minus to adjust.
- Click on *Rules* to see your deferral limits.
- Click on *Next* when ready to proceed.

The screenshot shows a mobile application interface for changing contribution rates. At the top, there is a 'Back' button and the title 'Contribution Change'. Below the title, a message states: 'All steps must be completed in order for your contribution change to be saved.' The interface is divided into three steps: 1. Pre-tax Contributions, 2. Roth Contributions, and 3. Review. In the 'Pre-tax Contributions' section, there is a 'Make Changes' toggle switch which is currently turned on. Below this, there are two buttons: 'Percentage' (which is highlighted) and 'Dollar amount'. Under these buttons is a 'Pre-tax Rate' input field showing '6' with minus and plus icons for adjustment. Below the input field, it says 'Current 10%'. A text box below that states 'Approximately your contribution will be \$0.00'. Further down is a 'Rules' section with a 'NEXT' button. The bottom of the screen shows the other steps: '2 Roth Contributions' and '3 Review'.

Change Contribution Rate

- Review your contribution changes for accuracy.
- Click *Submit* when you are ready for the change(s) to be processed.
- The final step provides confirmation the request was submitted and the confirmation number.

[< Back](#) Contribution Change

All steps must be completed in order for your contribution change to be saved.

- 1 Pre-tax Contributions
- 2 Roth Contributions
- 3 Review
- 4 Confirmation

Important! Submit must be clicked and confirmation received for changes to be saved. If more changes are necessary, click the appropriate step above.

Your new contributions will be:

Pre-tax	Roth
6.00%	2.00%

BACK

SUBMIT

[< Back](#) Contribution Change

All steps must be completed in order for your contribution change to be saved.

- 1 Pre-tax Contributions
- 2 Roth Contributions
- 3 Review
- 4 Confirmation

✓

 Confirmation Number **444397**

You have successfully submitted a request to update your payroll contributions as follows.

Your new contributions will be:

Pre-tax	Roth
6.00%	2.00%

DONE

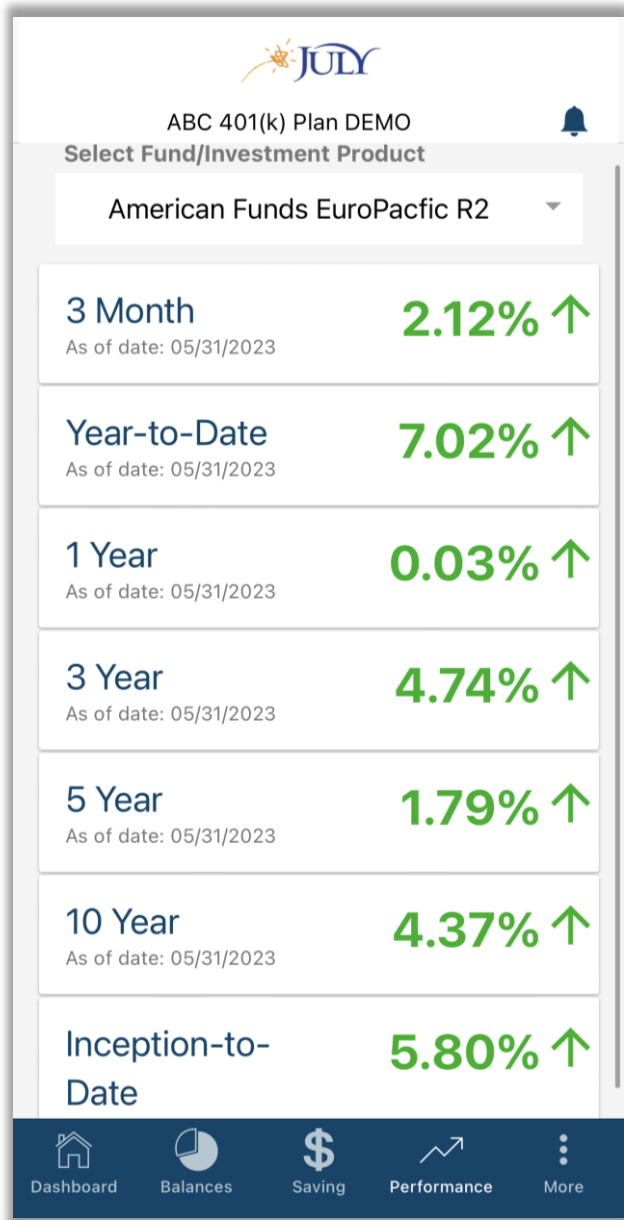
Investment Elections

- Review where new contributions will be invested on the *Investment Elections* tab.
- Select the source to review from the drop-down menu.
- To make changes to your investment elections, log into your account on the participant website at www.julyservices.com/participants.

The screenshot displays the JULY ABC 401(k) Plan DEMO interface. At the top, the JULY logo is on the left, and the text 'ABC 401(k) Plan DEMO' is in the center, with a bell icon on the right. Below this is a navigation bar with two tabs: 'CONTRIBUTION AMOUNT' and 'INVESTMENT ELECTIONS', with the latter being selected. Under the 'INVESTMENT ELECTIONS' tab, there is a 'Select Source' section with a dropdown menu currently set to 'Employee 401(k) Pre-Tax Account'. Below the dropdown is a list of five investment options, each with a fund name, a percentage, and a ticker symbol. At the bottom of the screen is a dark blue navigation bar with five icons and labels: 'Dashboard', 'Balances', 'Saving', 'Performance', and 'More'.

Source
Employee 401(k) Pre-Tax Account

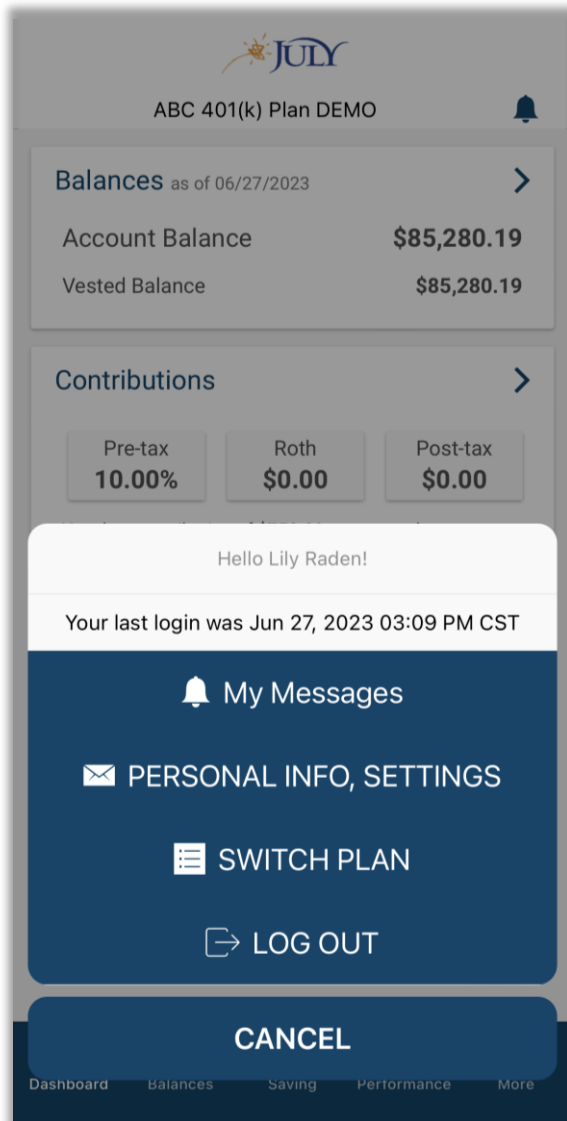
Fund Name	Percentage	Ticker
American Funds EuroPacific R2	20.00%	RERBX
PIMCO Total Return Instl	15.00%	PTTRX
Davis New York Venture R	30.00%	NYVRX
Pioneer Mid Cap Value Fund R	20.00%	PCMRX
Invesco Small Cap Growth Fund R	15.00%	GTSRX



Performance

- Select your investment from the drop-down menu at the top change investments.
- The historical performance of your investment is displayed for several timeframes.
- Performance data updates each month.
- The *As of date* is shown below each return to indicate the timing of the data.

More Options |



- Click on the *More* menu on the bottom right to view the additional options.
- *My Messages* option displays notifications on your account similar to the bell icon.
- *Personal Info, Settings* provides personal information to review, notification settings, credentials, and biometric login.
- *Switch Plan* allows you to switch between retirement plans if you are a participant in more than one plan.

Personal Info

Settings

Personal Info

Name: Mrs Lily Raden

Addresses

Home: 14 Flowerton Road
Waco
TX 76701

Phone Numbers

Home: +1 (245) 164-2451
Office: +1

Email Addresses

Home: sample@dummydomain.com
Office: jcruze@employer.com

Notifications

Face ID Login Settings

Username/Password

Settings

Personal Info

Notifications

Enable Push Notification ☒

Push Notification are messages that are sent directly to your mobile device, similar to a text message. This way you don't have to be logged into the app to be able to receive important information that would be beneficial to you.

Face ID Login Settings

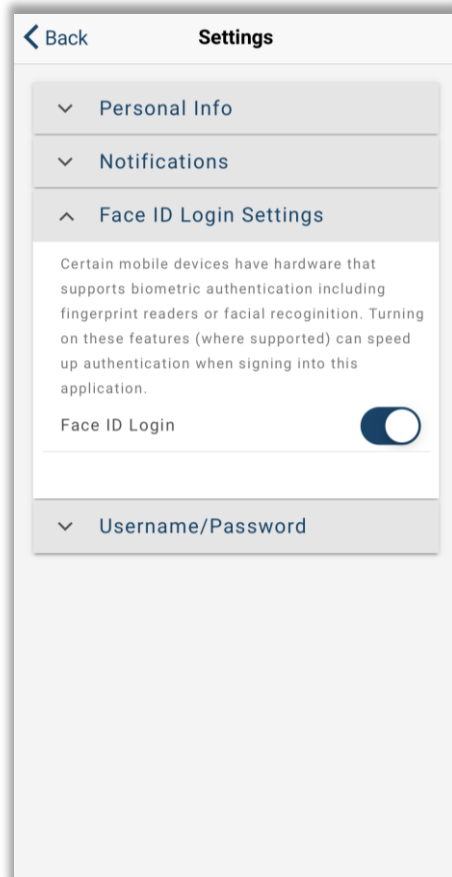
Username/Password

Push Notification enabled successfully!

- Review personal information and enable push notifications for your account.
- To make changes to your personal information, log into your account on the participant website at www.julyservices.com/participants.

Updating Credentials

- Click the slider button to enable biometric logins or to change your user ID or password.



Settings

Personal Info

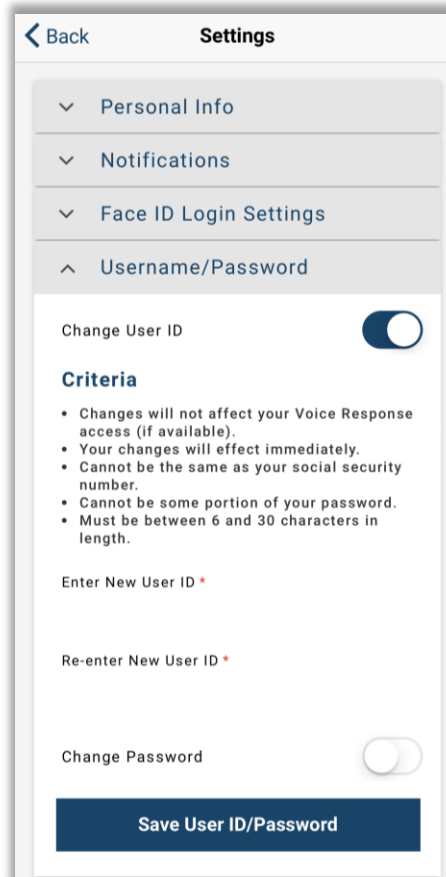
Notifications

Face ID Login Settings

Certain mobile devices have hardware that supports biometric authentication including fingerprint readers or facial recognition. Turning on these features (where supported) can speed up authentication when signing into this application.

Face ID Login ☐

Username/Password



Settings

Personal Info

Notifications

Face ID Login Settings

Username/Password

Change User ID ☒

Criteria

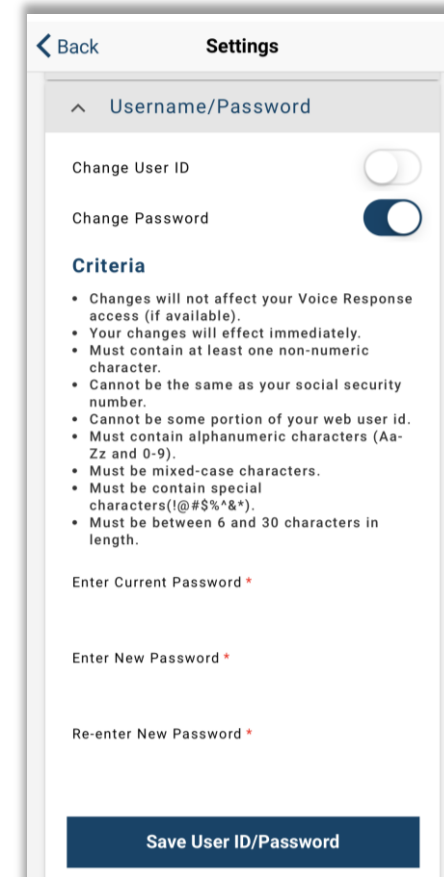
- Changes will not affect your Voice Response access (if available).
- Your changes will effect immediately.
- Cannot be the same as your social security number.
- Cannot be some portion of your password.
- Must be between 6 and 30 characters in length.

Enter New User ID *

Re-enter New User ID *

Change Password ☐

Save User ID/Password



Settings

Username/Password

Change User ID ☐

Change Password ☒

Criteria

- Changes will not affect your Voice Response access (if available).
- Your changes will effect immediately.
- Must contain at least one non-numeric character.
- Cannot be the same as your social security number.
- Cannot be some portion of your web user id.
- Must contain alphanumeric characters (Aa-Zz and 0-9).
- Must be mixed-case characters.
- Must be contain special characters(!@#%*&+).
- Must be between 6 and 30 characters in length.

Enter Current Password *

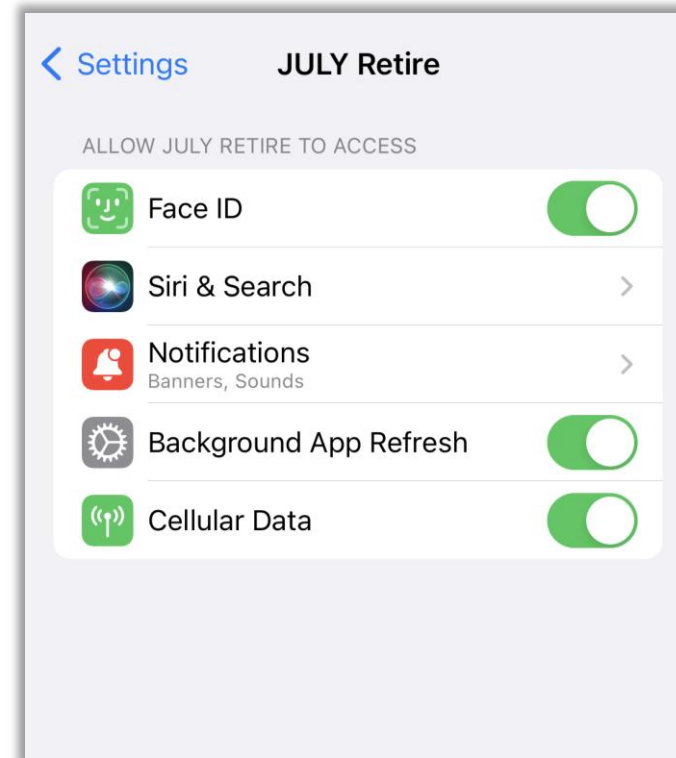
Enter New Password *

Re-enter New Password *

Save User ID/Password

Enabling Face ID |

- If you have trouble enabling Face ID through the app, got to Settings on your iPhone.
- Scroll down until you see the JULY Retire app.
- Select it and then enable Face ID by clicking the slider.
- You will then be able to utilize Face ID in the mobile app once you login.



Future Enhancements |

Retirement Income Tool – 2024

Investment Election Changes

Rebalance/Transfer Investments

Distributions & Loans |

- To request an online distribution or loan, visit the Participant Website at the address below to initiate a request.
- www.julyservices.com/for-employees/start-here
- For assistance logging in or requesting a withdrawal, contact our Participant Services Team at **888.333.6315** or using **LiveChat** on the participant website.

| Need Assistance

- Contact our Participant Services Team with questions about your account or this tool.



Live Chat



Email:

psateam@julyservices.com



Phone:

888.333.6315

