What is *Retirement Central®*?

Retirement Central is a flexible and customized retirement plan platform for your members and employees. It is supported and maintained by Ascensus, yet managed and controlled by your organization. *Retirement Central* can seamlessly integrate into your credit union's website through a unique URL that is provided by Ascensus. In addition, a credit union can customize its *Retirement Central* through branding by adding its own look and feel to content, calls to action, and links back to their institution's website.

Delivered through Ascensus, your credit union staff and members gain 24/7 access and are never more than a click away from:

- Learning more about IRA, ESA, and HSA products centered around 11 life stage tutorials and an extensive repository of FAQs.
- Up to 21 Planning Tools and calculators.
- Products and Services you can use to connect your members to your investment rate tables while visiting *Retirement Central*.
- Taking action to open new and manage existing IRA/ESA/HSA accounts.
- Contacting specialists at your credit union for more information and assistance.

How does it work?

Retirement Central is delivered directly to your credit union through Ascensus and the *WebSite Administrator™* back-end application. This allows us to create a seamless extension of your own website.

By using interactive forms from IRA*direct®*, we can assist members in opening, contributing, and withdrawing funds from traditional and Roth IRAs, Coverdell ESAs, and HSAs. Through the "Did you Know?" and "Need More Information?" quick links we provide ample opportunity for members to learn more while making these crucial decisions. Your members can now work with your credit union 24 hours a day, seven days a week just by visiting your credit union's website.

What is *Retirement Central* – Take Action Forms with eSign?

Credit unions that employ Take Action Forms Center with eSign provide their members and staff with even greater online capabilities where:

- Members select investments for their contribution.
- Members identify the accounts they'll use to fund their investments.
- Members can electronically sign (eSign) and submit completed forms to the credit union.
- Members can agree to have their identity verified when submitting online forms.
- Credit union staff access submitted forms through the new IRA*direct* Member Queue.
- Approved fully administered transactions will apply to IRA*direct* without re-keying.

If we offer *Retirement Central* – Take Action Forms with eSign, can the member still print and deliver the form in person?

The eSign feature is completely optional. If the member wishes to use eSign and complete the transaction online, he selects the, I wish to sign my forms using the electronic signature process check box.

If the member is not comfortable performing the entire transaction online, he selects the "I wish to print, sign and deliver the forms to my credit union" check box.

Why does *Retirement Central* – Take Action Forms with eSign authenticate members and how is this done?

To enhance the safety and security features, we verify that the members submitting the transaction online are who they say and then pass that score with the transaction to the IRA*direct* Member Queue. We authenticate each member using up to three levels of authentication. The level used is based on the relative level of risk associated with the transaction. The *Authentication Score* ranges from 1 to 999 and predicts whether the data submitted was provided by the actual member. The score is the result of matching on name, address, Social Security number, and birth date information that is then cross-checked against credit and non-credit sources for suspicious or fraudulent activity.

The *Questions Score* is used with higher risk transactions like applications and withdrawals. This score uses customized questions that are designed to be answerable only by the true member.

Can a member choose not to be authenticated and still submit their forms online to the credit union?

The Member Authentication feature is completely optional.

- After the member eSigns the form, the member must give us permission to perform authentication services and will either select I Agree or I Decline.
- If the member declines authentication, the transaction appears in the IRA*direct* Member Queue as Not Authenticated. Your credit union will likely want to follow up with this member before approving his transaction.

When performing authentication, will inquiries into a member's credit report negatively impact their credit score/rating?

The inquiry that is posted to a member's credit report has no effect on his credit score. The reason we post the inquiry is to fulfill an FCRA compliance requirement. It is for the member's benefit to understand who has viewed his credit.

There are two types of inquiries that the law states credit bureaus have to use. There are hard inquiries, which affect a person's credit history and score, and there are soft inquiries, which do not affect anything on the person's credit report. The inquiry logged with our authentication solution is a soft inquiry. The only person that will ever be able to see a soft inquiry on a credit report is the member when he buys or reviews his own credit report. No businesses will ever be able to see these types of inquiries.

What additional features does the Member Queue offer credit unions using *Retirement Central* – Take Action Forms with eSign?

When a transaction is eSigned and submitted to the Member Queue, the *Retirement Central* contact at the credit union receives an email notification that a transaction is ready for processing.

The Member Queue functions like the Approver Queue in IRA*direct* but has more functionality, including edits and comments. Advanced Users can search for a particular transaction using various criteria; edit, print, approve or deny a transaction; and search for a member in IRA*direct* if your credit union is on our Fully-Administered IRA Program.

Why should credit unions add *Retirement Central*?

The member benefits - With members expecting greater levels of service and 24/7 access to their credit union, providing fast and efficient IRA transactions—through the distribution channel the member chooses—has become critical. To serve these members while increasing ease and accuracy of IRA transactions through online edits, *Retirement Central* works with IRA*direct* to deliver education tools and help members complete transactions online, eliminating the need to make a special trip to the credit union. Plus, authentication helps prevent potential fraud while instilling member confidence and trust in the safety and security of conducting online transactions.

The credit union benefits - Delivering service when members demand it from start to finish, without dedicating face to face staff, will save you both time and money. IRA transactions are completed in less time and with fewer errors.

You will be notified by email when forms are submitted from *Retirement Central*. You can then retrieve completed forms online through the IRA*direct* Member Queue and apply them directly to IRA*direct* (Fully-Administered Online credit unions only) without re-keying. In addition, your credit union's confidence in the safety of online transactions is heightened by our member verification process.

Who can have *Retirement Central*?

All credit unions enrolled in the Fully-Administered or Self-Administered IRA Program.

Do we need special hardware/software to have *Retirement Central*?

No, but to get the best results with IRA*direct*, we recommend that you use a system that meets the minimum hardware and software requirements outlined below:

Hardware and Software Requirements:

- Operating System – Microsoft Windows® XP or higher
- Supported Browsers – This site is not compatible with all browsers. For best results, we recommend the use of Windows® Internet Explorer 7.0 or higher. We cannot guarantee this site will function correctly with any browser other than Internet Explorer 7.0 or higher.
- Printing – Ability to print from operating systems and programs listed.
- Plug-Ins – Within this site, we use and link to Portable Document Files (PDF). To be able to view these PDFs you must have Adobe® Reader® 8.0 or higher installed on your system. If you do not have Adobe Reader or have an older version, you can download a compatible version from the following link: http://get.adobe.com/reader/.

Where can we get more information about *Retirement Central*?

Visit us online at our homepage: http://www.simplerira.com/rc.

From our home page, access supporting information in Tools and Resources: Product Sheet, Retirement Central Demos, Training Aids and Tutorials, Program Enrollment, and Retirement Central demos.

How do we enroll?

As long as you are enrolled in either the Fully-Administered or Self-Administered IRA Program, you can enroll by contacting the Ascensus Customer Response Center at 800-356-9140.

Can we customize *Retirement Central* to include our logo and branding?

Standard branding for *Retirement Central* is delivered using your credit union's name, logo, and color scheme. The cost for standard branding is included in your program setup fee.

Custom branding uses the credit union's colors, look, and feel throughout *Retirement Central*. Custom branding is billed at an hourly rate in addition to the setup fee.