

Flagler Systems, Inc. Employees' Savings Plan (aka Breakers 401(k) Plan)

How to Enroll Step-by-Step Instructions



DOWNLOAD T ROWE PRICE APP

Workplace Retirement

Click on Enable Online Access (found towards the bottom of the screen)

Enter your SSN, DOB and Zip Code

Send code to email/phone and enter code

Create Username and Password

Select and answer 4 security questions

Set up double verification



T ROWE PRICE



HOW TO ENROLL

ENROLL IN THE 401K PLAN

Click on Choose Your Contribution

Select from Pre-Tax or Roth (Breakers matches on 6%) a percentage

Do not select After-Tax unless you are wanting to contribute more than the IRS limit for the year (\$23,500 for 2025 plus catch-up for those 50 years or older)

Click on Save Contribution

Scroll down, below the Auto Increase section to Investments

Click on Select Investments

Select Age-based, then click on Save Investment*

A small box will show on the bottom that you need to check, then Click on the Enroll Now green box

ESTABLISH YOUR BENEFICIARY

If you are married, your spouse is 100% Primary Beneficiary unless they waive their inheritance rights. In this case, a Beneficiary Form will need to be signed by a Public Notary.

To update the Beneficiary, select **Profile**. Scroll down and below the paperless elections, you will find the Beneficiary section. Social Security Number is optional. Date of birth and address is required.



BENEFICIARY

* AGE-BASED INVESTMENT OPTION

T Rowe Price Retirement Target Date Funds are professionally managed and periodically adjust with a specific retirement date in mind – the year you reach retirement age. The funds are designed to grow more conservative up to and throughout retirement in a single investment option.

If you wish to go over the investment options after enrolling in the plan, schedule a meeting with SageView Advisory Group. *Past performance is no guarantee of future returns.*

To schedule a financial consultation, please contact Maressa Etzig, CFP®, Financial Wellness Consultant
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