

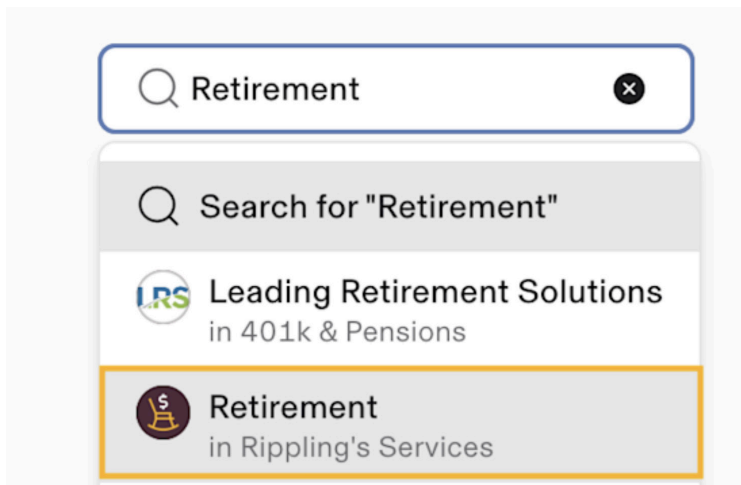
Installing Rippling's Retirement App

Background: The Rippling Retirement App set up is required for your plan's deductions to successfully transmit between Human Interest and Rippling.

ATTENTION: If these steps are not followed appropriately, this could lead to possible incorrect deduction calculations and possible corrections to bring your plan back into compliance.

Steps to install:

1. Navigate to the Rippling App Store located in the "Platform Section", search for [Retirement](#).




2. Select "United States" as the country.

Manage retirement in Rippling

Countries where Rippling supports retirement

Rippling streamlines the process for retirement administrators, enabling them to effortlessly manage the retirement of their global workforce from a unified app. All modifications to contributions, schemes, or retirement-related details are automatically integrated with payroll. Choose a country from the list below to begin.

 Canada	Set up
 United States	Set up

3. At the bottom of “Configure retirement plans”, select “+ Add a retirement plan”.

Configure retirement plans

Each plan can include one or multiple entities. You can configure employee eligibility, contribution types, contribution schemes, and more.

Retirement Plans

Retirement plan Edit

Provider

Contribution types Roth 401(K) After Tax 401(K) 401(K)

Entities

+ Add a retirement plan

4. [Option if plan has multiple entities] Select the relevant entity to create the 401(k) plan. If a plan is set up for one entity, it will be noted as “Already set up”.

Select entities for this plan

Entities - 3 ↗

<input type="checkbox"/>	Entity	Location	Status
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	● Already set up
<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	● Not set up
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	● Not set up

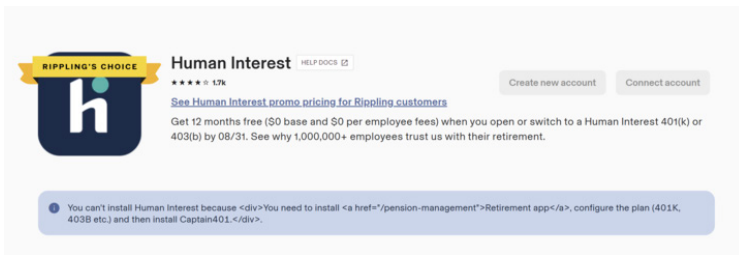
5. Enter the plan details, which includes selecting the supported Contribution Types:

- a. 401(k)
- b. Roth 401(k) (is option is not available, proceed)
- c. 401(k) Loan Payment (Plan Loans)

6. Configure contribution and limits for selected plans:

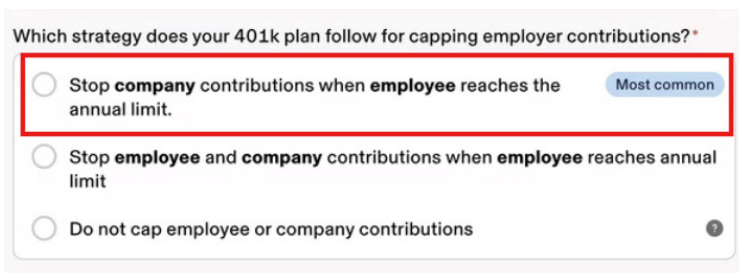
- a. Set your 401(k) Company contribution settings:
 - i. Does your plan include Roth 401(k)?
 - Yes
 - ii. Company Contribution method: complete based on the selected match formula
 - Fixed Amount
 - a. If this one, please add match amount
 - Match Employee
 - a. If this one, please add company formula/tier as applicable
 - iii. Deduction Schedule
 - Per pay period
- b. Set your employees' 401(k) contribution settings
 - i. Traditional 401(k) / Roth 401(k)
 - Contribution Calculation for Traditional 401(k) / Roth 401(k)
 - a. Percentage of Employee Salary
 - Contributions amount towards Traditional 401(k) / Roth 401(k)
 - a. 0%
 - Select pay types to be included in the Traditional 401(k) calculation
 - a. Options are pre-checked by default
 - b. Ensure **bonus** and **commissions** pay types are selected
 - ii. Configure auto-escalation:
 - Auto-escalation date:
 - a. Year Start Date
 - Annual Increase
 - a. 1%
 - Maximum Total contribution as a result of auto-escalation?
 - a. 15%
- c. 401(k) Contributions Limits:
 - i. Default to pre-selected options (IRS)
 - ii. Traditional 401(k) Contribution Limits
 - Do you want to enable catch-up contributions?
 - a. Yes
 - Do you want to enable super catch-up contributions?
 - a. Yes
 - **Continue/I acknowledge**
- d. 401(k) Loan Payment:
 - i. Set your 401(k) loan payment settings:
 - Loan Name:
 - a. 401(k) Loan Payment
 - Deduction Calculation cadence
 - a. Per pay period
 - Contribution calculation type
 - a. Flat Amount

7. Once done, a Start button will appear next to Install Captain401.



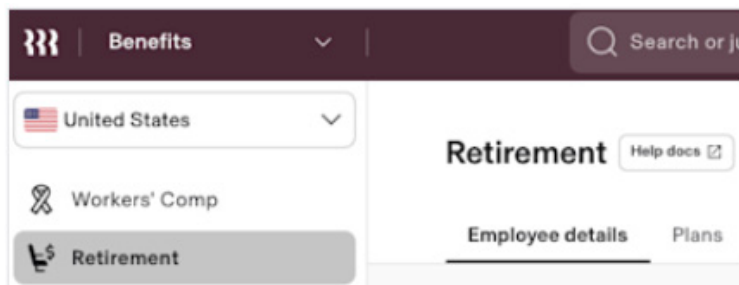
8. Employer Match Cap Strategy – Select the first option.

a. Please select the first option, the annual limit refers to the annual compensation limit.



9. After installation is complete, the Retirement app can be found by following these steps.

a. Go to the main sidebar, select Benefits and select Retirement.



If you have additional questions please refer to Rippling's Help [article](#).

Human Interest Inc. is an affordable, full-service 401(k) and 403(b) provider that seeks to make it easy for small and medium-sized businesses to assist their employees with investing for retirement. For more information, please visit humaninterest.com.