

PAPERLESS IRA APPLICATION OVERVIEW



STEP 1

To apply for an IRA, you have two choices, first, if you have an existing account with us then you can log into your account and select the “IRAs” link within the **Quick Access To** section at the bottom of the **Overview** page. Otherwise, you can apply for your IRA outside of your online account by navigating to:
<https://accountaccess.icmarc.org/ira/enroll/choice.html>.



STEP 2

To begin the application process, first select the type of IRA you wish to open. If you are opening an IRA sponsored by your employer, click the Payroll Deduction IRA option and enter your plan number: 7 0 5 4 8 5 .

NOTE: You can also search by State and enter your employer’s plan name instead of entering the plan number.



STEP 3

Follow the prompts to complete your IRA application by entering your personal information, then your beneficiaries, then selecting your investments and then creating your online credentials (if applying for the IRA outside of your online account).

NOTE: Changes to your beneficiaries and investment selections can always be updated once logging into your account online to manage it accordingly.



STEP 4

At the end of the process, you’ll be able to verify that all of the information entered is correct and then click **Next**. Once submitted, you will receive a confirmation number at the end of the application process. You will also receive an email confirming the establishment of your IRA account as well.

NOTE: If you apply before 4 p.m., ET, Monday through Friday, your account will be active the next business day. Once your account is active, you can log into your account at www.icmarc.org.