## **Great News! Getting started in your** retirement plan begins today!

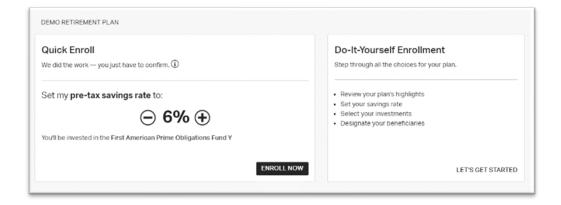
Enrolling in your retirement plan has become an easy process. It is the first step in beginning or continuing the journey to your retirement goals.



## BENEFITS OF YOUR PLAN

## Your plan includes a multitude of benefits including:

- Making savings easier through automatic payroll deductions
- Pre-Tax saving in 2025:
  - You can contribute up to \$23,500. If you're 50 or older, you can make another \$7,500 in catch-up contributions, bringing your total to \$31,000.
  - If you're age 60-63 you may be able to boost your savings even more, up to \$11,250 in catch-up contributions for a total of \$34,750.
- Investment flexibility allowing you to be Hands-on or Hands-off
- Life event flexibility to adjust your contribution rate and your investment approach





## HOW TO LOG ON TO YOUR ACCOUNT FOR THE FIRST TIME

To set up your retirement account, simply visit our website and enter the default, first-time login information.

- Username: Your Social Security number in 999009999 format (no dashes)
- Password: Your birthday in MMDDYYYY format (e.g., 06041982 for June 4, 1982)

You will then be guided through the steps to keep your online account secure and complete the brief enrollment process.