

# Enrolling in Your Retirement Plan

## It's as easy as 1, 2, 3!

If you're like most people, you're hoping for a financially secure retirement. Achieving your retirement dreams requires more than just hope, it requires a plan.

Your retirement plan is a powerful savings tool that your employer is making available to you as a value-added benefit. Seize this opportunity to quickly and easily lay the foundation for your financial future.

## Step 1: How Much Should You Contribute?

This important decision will affect how much is withheld from your paychecks, your annual income tax bill and how much money you will have in retirement. You may also have the option to save even more on taxes by making different types of contributions within your plan. To help determine how much you should be savings to reach your retirement goals click on the links below.

[How Much Should You Contribute?](#)

[Which Type of Contribution Is Right For Me?](#)

## Step 2: How should you Invest your Retirement Savings?

Choosing investments that are right for you doesn't have to be a daunting, overwhelming process. All investing is risky and returns are never guaranteed, but it can actually be more risky to keep too much of your savings in cash. You'll want to determine an appropriate asset allocation specific to your risk tolerance, time horizon and retirement goals. The below link will help you decide which investment strategy is best for you.

[How To Choose Your Investments](#)

## Step 3: Finishing Up!

Don't forget the details. Your retirement plan is so much more than contributions and investment elections. To make the most of your plan, the below links will provide information on accessing your account online, choosing your beneficiaries, rollovers, and the overall financial wellness tools available to you.

[How To Choose Your Beneficiaries](#)

[Your Rollover Options](#)

[How To Access My Account](#)

(Please contact your Human Resources department for your plan rules, eligibility and any specific enrollment steps your plan may have.)