

Automatic Contribution Increase

Each January, your employer will automatically increase your contribution rate by 1% of your pay until you reach a 10% savings rate within the 401(k) Plan unless you opt out from the increase within the month of December. If you would like your current contribution rate to remain the same, please follow the steps below to opt out from the increase.



Change My Contribution Rate

Select the percentage that you want deducted from your paycheck to contribute to your 401(k) account each pay period. The total of your contributions cannot exceed 100.00% or \$19,500.00.

| Source | Current | Minimum | Maximum | New |
|------------------|---------|---------|---------|-----------------------------------|
| Employee Pre-Tax | 10.00% | 0.00% | 100.00% | <input type="text" value="10"/> % |
| ROTH 401K | 0.00% | 0.00% | 100.00% | <input type="text" value="0"/> % |

Please enter a value for each source. There cannot be any blank fields. If you are not making a change, re-enter your current rate.

Automatic Contribution Increase

The automatic rate increase feature will automatically increase your current contribution rate on the date indicated and annually thereafter if you elect to participate. Your annual increase indicated below for each source will remain in effect until you change it. To participate in this feature, enter the amount next to each source you would like your rate to increase by each year. Next, select the maximum rate where your annual increase will stop. To skip or stop automatic contribution increases at any time select "Opt Out" below.

| Source | Current | Increase | Maximum | Next Scheduled Increase | Opt Out |
|------------------|---------|----------------------|----------------------|-------------------------|-------------------------------------|
| Employee Pre-Tax | 10.00% | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input checked="" type="checkbox"/> |
| ROTH 401K | \$0.00 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input checked="" type="checkbox"/> |

Select **Change my contribution rate** from the dropdown menu at the top-left of the webpage and follow the step by step process.

Re-enter the amounts in the **Current** column in the **New** column. Enter a value for each source. There cannot be any blank fields.

If you have the Automatic Contribution Increase Option you can set it up or click **Opt Out** for to each source and click **Continue**.



Verification

Contribution Rates

| Source | Current Contribution | Future Contribution |
|------------------|----------------------|---------------------|
| Employee Pre-Tax | 10.00% | 10.00% |
| ROTH 401K | \$0.00 | 0.00% |

Automatic Increase

| Source | Increase | Maximum | Next Scheduled Increase |
|------------------|----------|---------|-------------------------|
| Employee Pre-Tax | N/A | N/A | N/A |
| ROTH 401K | N/A | N/A | N/A |

By clicking Finish, I confirm the above election and authorize the elected amount to be deducted from my paycheck per pay period.

Verify the information is correct and click **Finish**.



Confirmation

The requested transaction has been submitted.
Confirmation # P20201112329478
Requests will be pending until processed; they can be reviewed by clicking on [pending transactions](#).

Contribution Rates

| Source | Previous Contribution | Future Contribution |
|------------------|-----------------------|---------------------|
| Employee Pre-Tax | 10.00% | 10.00% |
| ROTH 401K | \$0.00 | 0.00% |

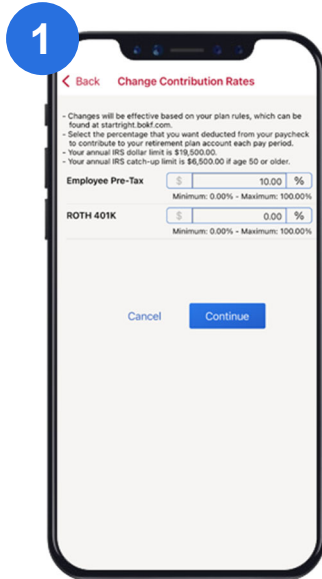
Automatic Increase

| Source | Increase | Maximum | Next Scheduled Increase |
|------------------|----------|---------|-------------------------|
| Employee Pre-Tax | N/A | N/A | N/A |
| ROTH 401K | N/A | N/A | N/A |

Requests will be pending until processed; they can be reviewed and deleted by clicking on **pending transactions**.

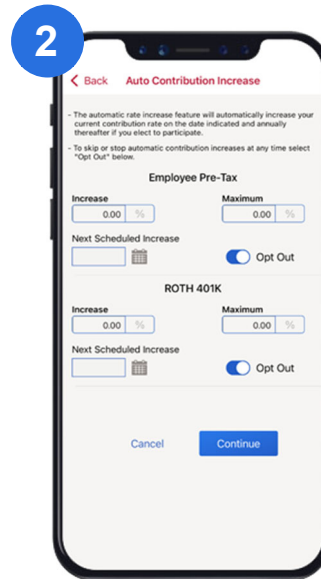
Automatic Contribution Increase

To change your contribution on the Start Right Mobile App, download the Start Right app from the App Store or Google Play.

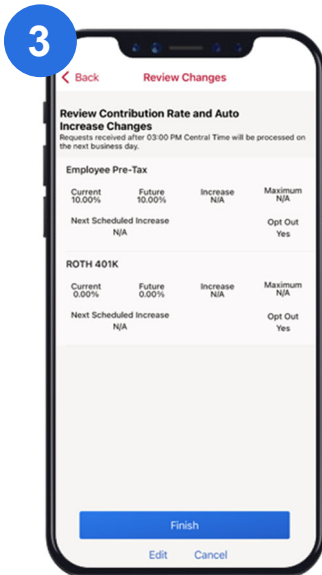


Select **Contributions** from the menu and select **Change My Contribution Rate**.

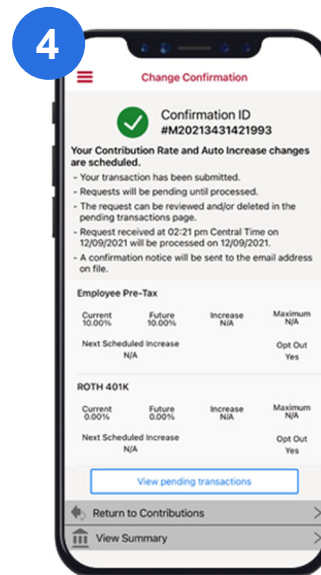
Select the percentage that you want deducted from your paycheck and click **Continue**.



If you have the Automatic Contribution Increase Option you can set it up or Click **Opt Out** for to each source and click **Continue**.



Verify the information is correct and click **Finish**.



Requests will be pending until processed; they can be reviewed and deleted by clicking on **View pending transactions**.