

# Auto-Increase

## Easy Way To Save More

From robot vacs to smart coffee makers – everywhere you look automation is making life easier. Your retirement savings may also benefit from automation with automatic contribution rate increases.

**Effective January 1, 2024**, if your deferral election is less than 3% including those that have a 0% election, your elections will expire and will be increased to 3% unless you make a contrary election in the month prior to January 1 and each subsequent January 1. The annual increases will not apply if your current deferral election is 3% or more.

In addition, any special bonus contribution elections which are made outside of Start Right will not be considered in determining your regular deferral percentage rate.

## Opt Out

If you do not want your contribution rate to increase, you must opt out within the month of December. You can stop your salary deferral contributions and withdraw the prior automatic contributions by requesting an automatic enrollment distribution from the Plan within 90 days after automatic contributions are first taken from your pay. Please visit the Start Right website or Start Right mobile app to update your contribution or contact Participant Services at 800.876.9557 if you need assistance.



*Start Right Website*



*Start Right App*