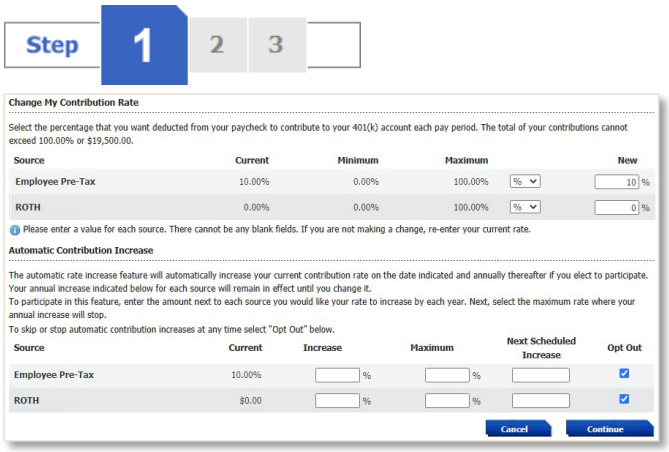
StartRight.RetireRight.

Start Right: Automatic Contribution Increase

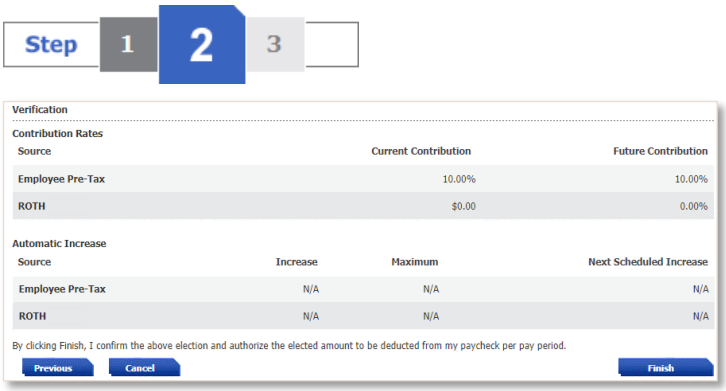
Your employer offers an automatic increase feature that can help you grow your retirement savings over time. Each year, your contribution rate will automatically increase by a set percentage until it reaches a predetermined maximum. If you are already contributing above that maximum, your contribution rate will remain unchanged. You can opt out of the automatic increase at any time by selecting the opt-out option each year, or you can customize the feature by choosing a different annual increase percentage and setting your own maximum limit.



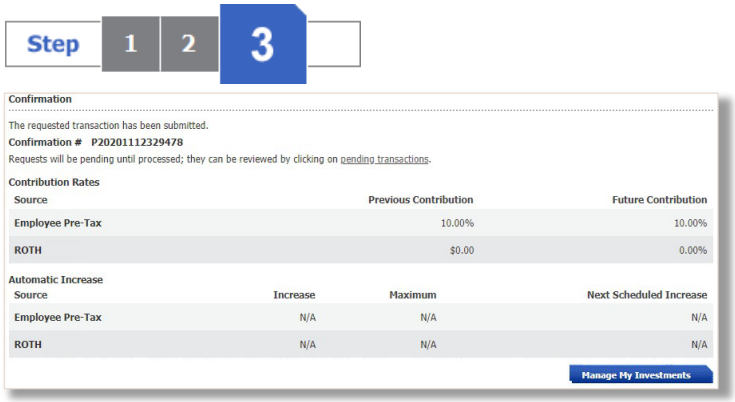
Select **Change my contribution rate** from the menu at the top-left of the webpage and follow the step-by-step process.

If you want to keep your current amounts, simply re-enter them in the **NEW** column. If you'd like to make changes, just type in the new values. Be sure to enter an amount for every source—no fields can be left blank.

For each source, choose your **increase** amount, **maximum** limit, and when the change should start—or select **Opt-Out** for each source. Then click **Continue.**



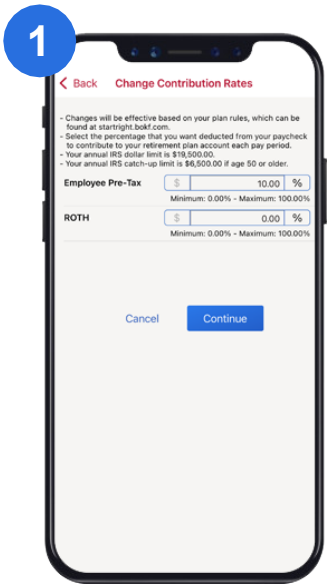
Verify the information is correct and click **Finish**.



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

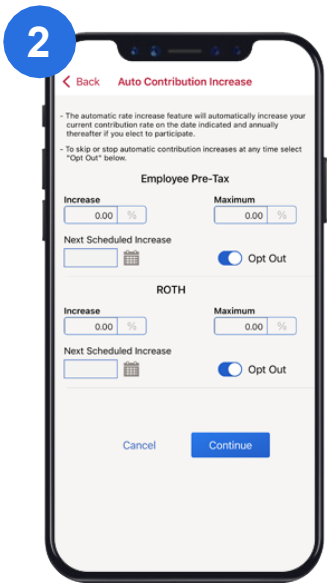
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To change your contribution on the Start Right Mobile App, download the Start Right app from the App Store or Google Play.



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

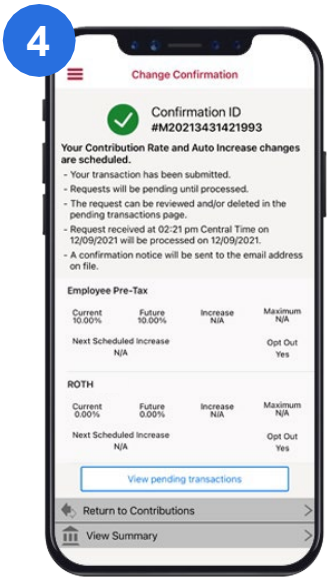
Select the percentage that you want deducted from your paycheck and click **Continue**.



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**.

For assistance contact Participant Services Group at **1.800.876.9557.**

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