

Get Ready, Get Set, Grow!

Saving for retirement is one of the most important things you can do for yourself.

And we've made it *EASY* for you with our 401(k) plan.

YOU DON'T HAVE TO DO ANYTHING!

Your Contributions: Once you are *eligible**, you will be automatically *enrolled** in your 401 (k) plan at a deferral rate of 2%. You may change your deferral percentage at any time, including reducing your contribution to 0%.

Take it for a *Test Drive!*... If you are not satisfied with the 2% deduction from your pay, simply contact Ameritas BlueStar at 1-800-878-5220 within 90 days to request a refund of your contributions. After 90 days, you can still change your contribution rate (including reducing to 0%), but the refund window will be closed.

Your Investments: Your contributions will be automatically invested in the age-appropriate T.Rowe Price Target Date Fund. You may leave your investment allocation as is or you may change out the target date fund at any time.

Account Access: You may access your account by going Online to www.myplanconnection.com If you are logging in for the first time you will select "*lets get started*" under *first time visiting*. You may also access your account by calling 1-800-878-522.0



*My eligibility **waiting** period is _____ and then I will be **enrolled** on _____