

PLANNING FOR RETIREMENT



What does retirement look like for you? Whatever your vision for retirement is, it's important to plan ahead so you have the income you'll need in the future.

One of the best ways to ensure a secure retirement is to start saving as early as possible. Our 401(k) savings plan, through Transamerica Retirement Solutions, allows you to save for retirement on a pretax basis. You can begin contributing to the plan through pretax payroll deductions as soon as you become eligible.

Increase Your Retirement Savings with a 401(k)

- You are automatically enrolled at 8% contribution, increasing by 1% annually up to 10%, unless you elect otherwise. Visit www.my.trsrretire.com for more information.
- Paul Mueller will match employee contributions based on the following formula: 50% of the first 8% of compensation that you contribute to your account. The matching contribution will not exceed 4% of compensation.
- You can contribute using convenient payroll deductions up to the IRS limit of \$23,000 per year.
- Are you age 50 or older? You can make an additional "catch-up" contribution of up to \$7,500 to save even more.

See the summary plan description for more information, including eligibility requirements.

All employees are eligible for benefits following a 30-day waiting period!