

# STEP BY STEP GUIDE: MAKING CHANGES TO YOUR RETIREMENT PLAN CONTRIBUTIONS

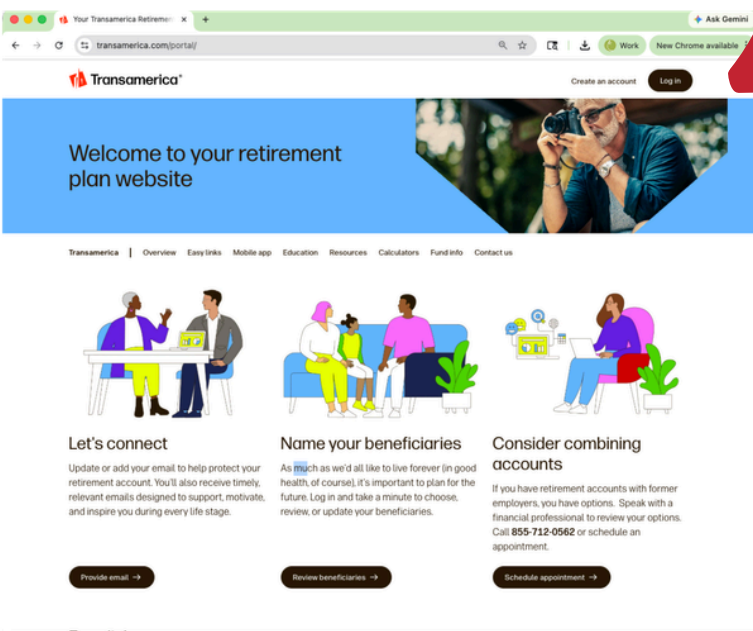
Once you **Set Up Your Account**, you can return at any time to make sure your plan still aligns with your goals. Making changes to your retirement contributions and investments —such as increasing them when your income grows—is vital to combat inflation, maximize compound interest, capture employer matches, and replace a larger percentage of your working income

## Change your contributions!

Reviewing and updating your contributions keeps your savings aligned with your lifestyle goals, giving you a key financial advantage. Gradually increasing your contribution rate by as little as 1% per year makes a big impact in the long run. It's as easy as 1-2-3.

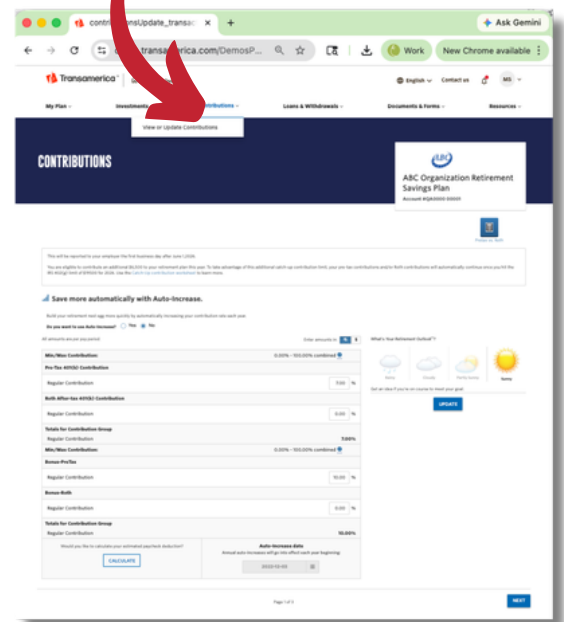
### Step 1:

Go to [Transamerica.com/portal/home](https://Transamerica.com/portal/home) to **Log In**



### Step 2:

Once you are on the homepage click the **Contributions** tab to view/update.



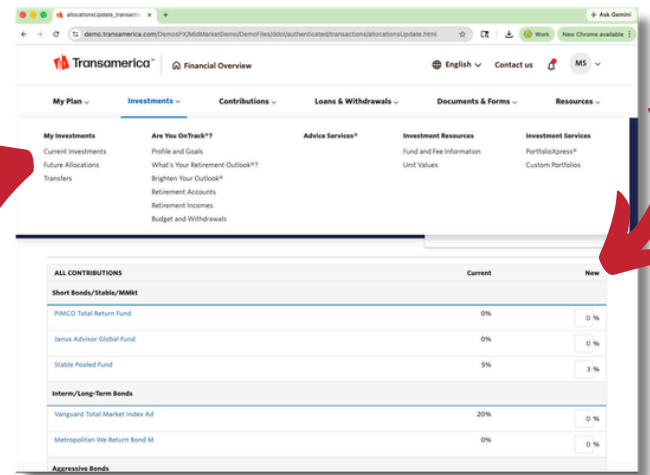
### Step 3:

Here you can make changes to your Pre-Tax and Roth After-Tax Contributions by changing the percentage. Click the **Next** button and confirm everything looks correct and click **Submit**.

## Change your investments

Before making changes, make sure you've considered all of the investment options in your 401(k) plan. Don't forget that you'll need to change the current investments in your portfolio, as well as change your investment elections for any future contributions to this account.

**Here's How:** When logged in and on the homepage, from the **Investment** menu select **Future Allocations**. Make any % adjustments and **Save**. Repeat for **Transfers** as desired.



## Manage Your Account

### Your Contributions

Choose your elections to make a difference over time.

- ✓ Confirm your **contribution rate**  
Have your desired deferral percentage or amount handy. You can choose to set aside money each paycheck for your retirement, whether it is deducted from your paycheck before taxes each pay period or after taxes with Roth.
- ✓ Consider an **auto-increase**  
One way to keep up with inflation and your income needs in retirement is by contributing a little bit more each year. Auto-increase is a service option that helps you take a small step that adds up over time.

### Investment Choices

- ✓ You decide how your account will be invested. Take a minute to review your investment options and instructions. Input the desired % allocation to each of the funds.

If you have any problem accessing or setting up your account, please reach out to:

### TransDirect Participant Contact Center

Hours: 8:00 AM - 9:00 PM EST

Phone: (800) 401-8726

Email: [EmployeeSolutions@Transamerica.com](mailto:EmployeeSolutions@Transamerica.com)

If you need additional assistance with retirement planning support, please contact your retirement plan team:

### RSG Advisory

866.352.7731 x100 | [info@RetirementSolutionGroup.com](mailto:info@RetirementSolutionGroup.com)

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