

# How to Initiate or Change My Contributions



## Table of Contents

Important Information — Read This First!	2
Why Would I Save for Retirement?	
What Should I Consider Before Changing How Much I Contribute?	
About This Guide	
Changing How Much You Contribute to the Plan	3
Step 1: Connect to PlanConnect®	3
Step 2: Start Your Transaction	4
Step 3: Enter Your Transaction Details	4
Step 4: Complete Your Transaction	5
Verify the Transaction You've Requested	
Print the Confirmation Page	5
Need Additional Help?	6
To Contact PlanConnect	6

## Important Information — Read This First!

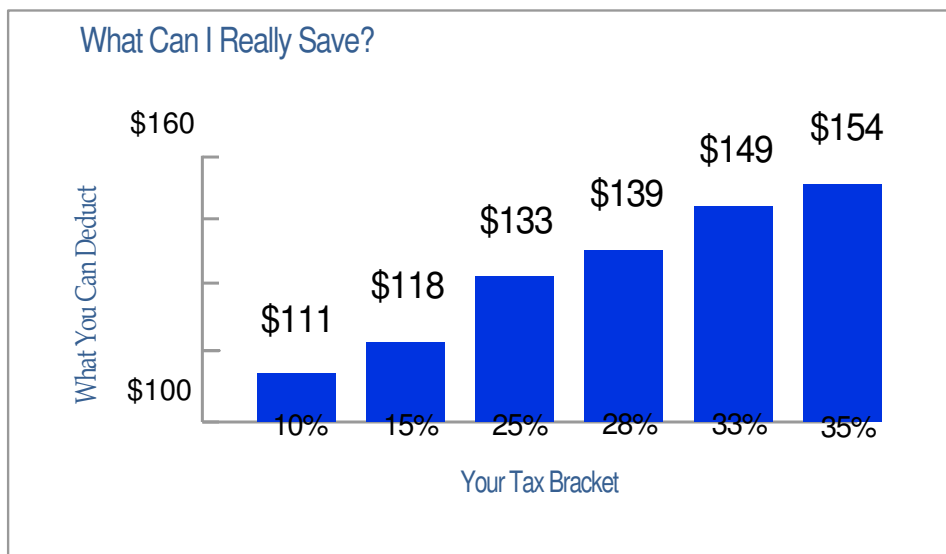
### Why Should I Save for Retirement?

Retirement is life's biggest expense. It will cost more than your child's tuition or even your home. Retirement can span up to a third of your lifetime. It is much like saving for a 25 to 35 year vacation. It's easy to get caught up in the demands of today and forget about tomorrow. But to afford an expense of this magnitude, you need to start planning and saving right away. There is no better time than the present to save for your retirement.

### What Should I Consider Before Changing How Much I Contribute?

Because your contributions are pre-tax deductions, they are taken from your gross wages. This reduces your taxable income. In other words, you do not pay income tax on the pre-tax money that is deducted from your paycheck, which means you can save more with less impact to your take home pay.

Let's say you want to reduce your take home pay by a \$100. Let the pre-tax deduction work in your favor and save more for your retirement.



Want to learn more? Try our estimating calculators in our retirement planning section of the website.

### About This Guide

This "How to..." guide describes the most important steps needed to complete certain transactions using the PlanConnect® web site. Note that the web site may have changed since this guide was issued. If you have any questions about the guide or the information herein, please contact PlanConnect® using the contact information located on the last page.

The examples appearing in the guide are for illustrative purposes only; the information you will see will differ.

# Changing How Much You Contribute to the Plan

## Step 1: Connect to PlanConnect®

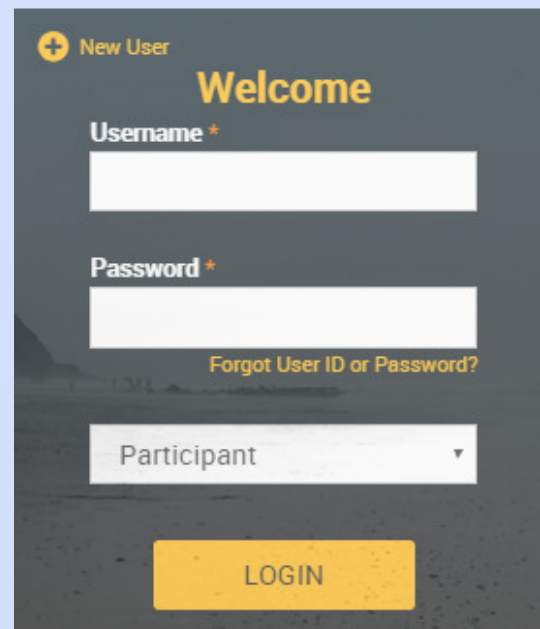
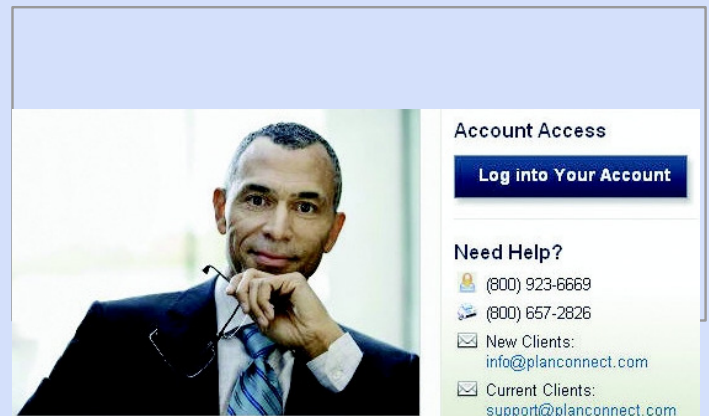
### Go to the PlanConnect® Web Site

1. Open your web browser and go to [www.planconnect.com](http://www.planconnect.com).<sup>1</sup>
2. Click on LOG INTO YOUR ACCOUNT.
3. The log-in window will open.

### Log In to Your Account

1. Enter your User ID.  
If this is the first time you're logging in, you will be using your Social Security number.
2. Enter your Password.  
If this is the first time you're logging in, use your date of birth in mmddyyyy order.  
(e.g., July 20, 1987 would be 07201987.)
3. In the drop-down menu labeled "Select Role," verify PARTICIPANT is selected.
4. Click on the LOGIN button.

<sup>1</sup>This application is written to work with Firefox 2.0+, Internet Explorer 6.0+ and Safari 3.0+. While this application should work with browsers from Firefox or Internet Explorer that are within this version range, there may be versions designed specifically for AOL or Macintosh which may encounter problems with some JavaScript used in this site. Problems experienced with these browsers should be considered bugs in these browsers. You may contact your browser distributor about the problem. AOL subscribers may opt to use Internet Explorer or Firefox directly instead of going through the AOL browser. New devices such as wireless telephones, personal digital assistants, etc which are Internet accessible may not have browsers capable of properly navigating this site.



## Step 2: Start Your Transaction

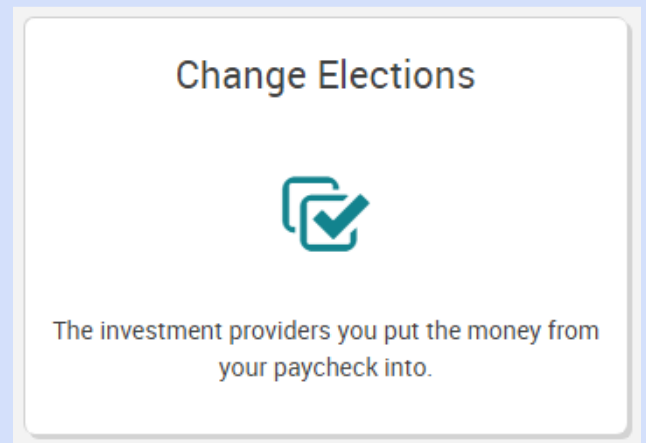
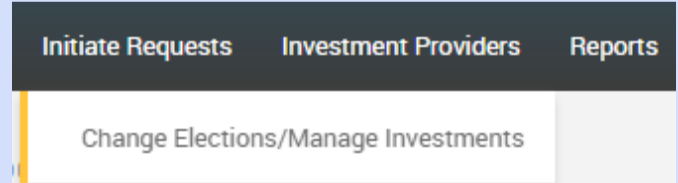
1. Click on the INITIATE REQUESTS tab.
2. From the drop-down menu that appears, select CHANGE ELECTIONS/MANAGE INVESTMENTS. The “Change Elections/Manage Investments” window will open.
3. Click on the Change Elections section.
4. A link is also provided to open up a fill-able PDF version of the Salary Reduction Agreement (SRA) form. Use your browser’s “print” function to print the fill-able PDF version of the SRA form.

## Step 3: Enter Your Transaction Details

1. Select an Effective Date for the Salary Reduction change, if applicable. This box will default to the current day.
2. Expand the contribution SOURCES you wish to update.
3. Select the method of contributions to enter: DOLLAR or PERCENT (as available under your plan)
4. In the “NEW ELECTION” column, enter:
  - The new amount you want deducted from your paycheck each pay period by Investment Provider.
  - A zero for any Investment Provider(s) you do not wish to contribute to.

For assistance in determining how much to contribute and the impact it can have on your paycheck and your retirement savings, go to [www.planconnect.com](http://www.planconnect.com) to use our tools and calculators.

5. Check the “INCLUDE” box next to each source updated.
6. Check the box that says “I AUTHORIZE THIS INVESTMENT ELECTION CHANGES” for each source updated.
7. Select NEXT.



Effective date  
01/28/2016

Employee Pre-Tax Deferral  Include

Contribution method  
Dollar

Investment Provider	Current Election	New Election
DEMO-Future Company	\$0.00	\$ 0
DEMO-Sunshine Investments	\$0.00	\$ 0
DEMO-Foryour Life Co	\$0.00	\$ 0
DEMO-EarnMoney Group	\$0.00	\$ 0
<b>TOTAL ALLOCATION</b>	<b>\$0.00</b>	<b>\$0.00</b>

Employee Roth Deferral  Include

I authorize this investment election change

CANCEL NEXT

## Step 4: Complete Your Transaction

### Verify the Transaction You've Requested

1. Read the TERMS AND CONDITIONS link provided on the verification screen.
2. Verify that all the information you entered is correct.
3. Select SUBMIT.

### Print the Confirmation Page

1. Print the Confirmation Screen for your records.
2. Once PlanConnect® has received the updated information, you will receive an email confirmation that your request was processed.
3. PlanConnect will notify your Payroll Department and/or Payroll Administrator to process the change in their payroll system.

If you would like a paper copy for your records, please follow the instructions below:

1. To view/print the Salary Reduction Confirmation from your online account, click on the TOOLS tab.
2. From the drop-down menu that appears, select REPORTS. The "Reports" window will open.
3. Click on 403(b) SRA Confirmation with the applicable date, or the Adobe icon in the left-hand column next to it.\*
4. Print out a copy of the revised Salary Reduction Agreement and retain for your records.

To view a sample Salary Reduction Agreement click [here](#).

\* You will need the free Adobe Acrobat Reader to view/print the Agreement. Acrobat Reader can be downloaded [here](#).

**PLANCONNECT®** 403(b) Salary Reduction Agreement Terms and Conditions

I authorize my employer to make the changes as designated through this online request. I understand that this online request is legally binding and irrevocable with respect to salary that becomes payable to me while this agreement is in effect. I understand that I may stop, start, or change my future contribution amount or my Investment Provider elections at any time during the year.

The following applies to all participants in the Tax-Sheltered Annuity (TSA) and / or Custodial Account (CA) Program:

**1. Federal Contribution Limits:** Contributions are subject to annual limits determined under Internal Revenue Code (IRC) sec. 402(g) and 415(c). To learn about this year's Federal Contribution Limits, go to [www.planconnect.com/limits](http://www.planconnect.com/limits). These limits may be indexed annually in \$500 increments based on the Consumer Price Index. The IRS publishes the limits in the last quarter of the year for the following year. If you have 15 years of employment with your current employer, you may be eligible to contribute an additional **\$3,000**; contact PlanConnect to determine if you are eligible. Your contribution limit is **reduced** dollar for dollar by any voluntary contribution you make to another 403(b), 401(k), Federal Thrift Savings, salary reduction SEP, or SIMPLE plan. Contributions to a 457 (Deferred Compensation) plan or to a traditional or Roth IRA do **NOT** affect this limit.

Confirmation Number: 953

Elections Confirmation

Effective date  
01/28/2016

Employee Pre-Tax Deferral

Investment Provider	Current Election	New Election
DEMO-Sunshine Investments	\$0.00	\$10.00
DEMO-Foryour Life Co	\$0.00	\$0.00
<b>TOTAL ALLOCATION</b>	<b>\$0.00</b>	<b>\$10.00</b>

**Name**

Report Group: None

**403(b) SRA Confirmation**

## Need Additional Help?

Need help enrolling in your plan? Call us at 800-923-6669 9:00 a.m. - 5:00 p.m. Eastern Time.

## To Contact PlanConnect®

Find us on the web at:  
[www.planconnect.com](http://www.planconnect.com)

Email us at:  
[support@planconnect.com](mailto:support@planconnect.com)

Call us at:  
800-923-6669

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