

# How to Change My Contribution Amount



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# Important Information — Read This First!

## Why Would I Want to Change My Contributions?

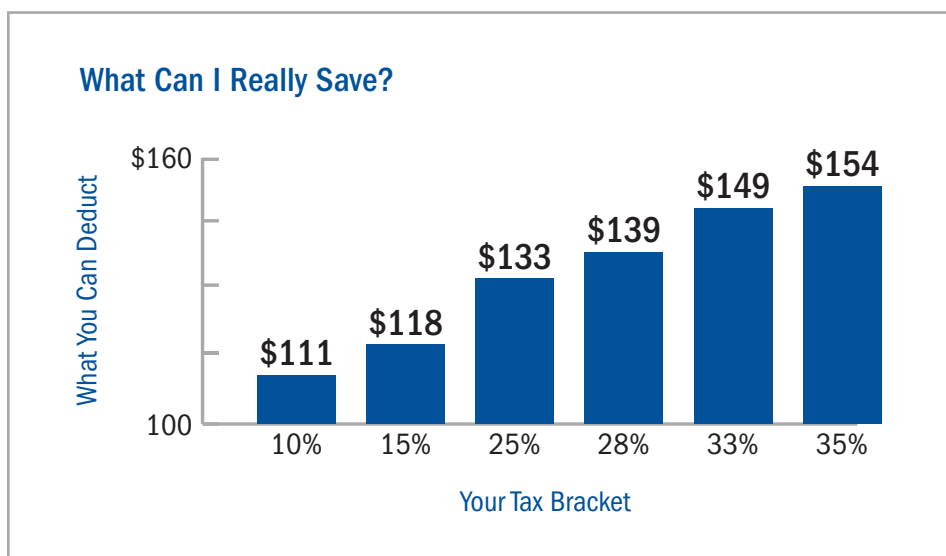
You may want to change your contributions for a number of reasons, such as:

- Your financial situation may have change and you want to adjust the amount going into your retirement account.
- You may be experiencing a financial difficulty and would like to stop deductions for a period of time
- You may want to resume contributions you previously stopped.

## 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.

## 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®

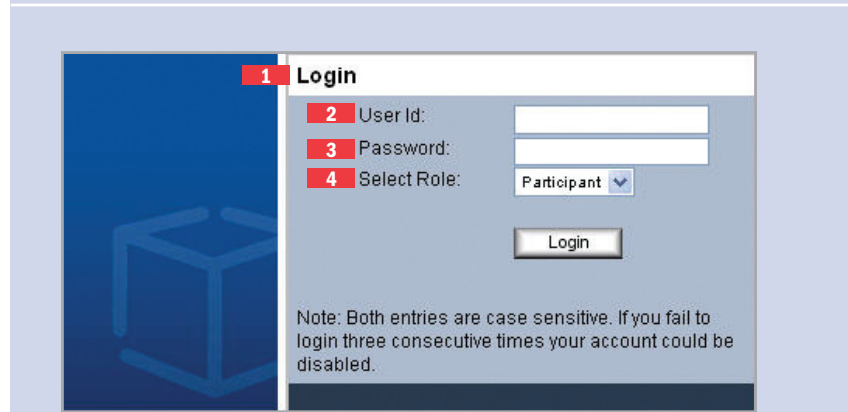
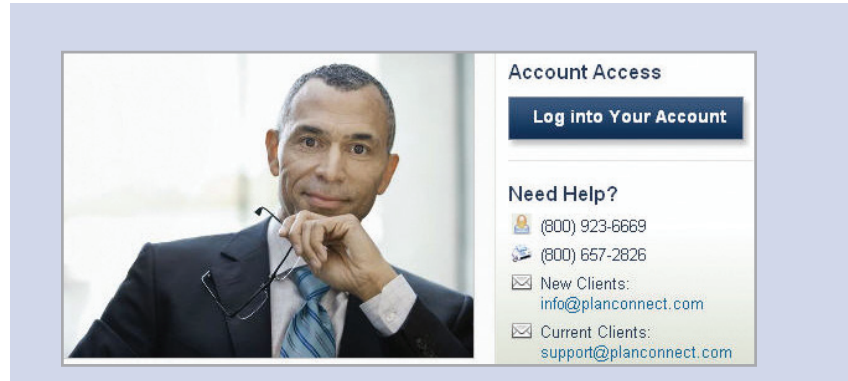
### Go to the PlanConnect® Web Site

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

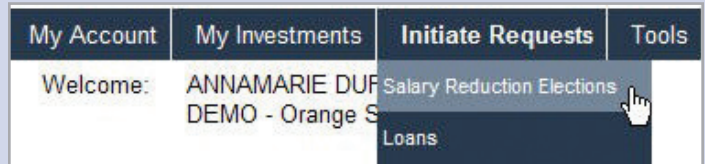
1. Enter your User ID.  
If this is the first time you're logging in, you will be using your Social Security number.
2. Enter your Password.  
If this is the first time you're logging in, use your date of birth in mmddyyyy order.  
(e.g., July 20, 1987 would be 07201987.)
3. In the drop-down menu labeled "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 **SALARY REDUCTION ELECTIONS**. The “Salary Reduction Elections Change” window will open.
2. A link is provided to open up a fill-able PDF version of the Salary Reduction Agreement (SRA) form. Click on this link.



## Step 3: Enter Your Transaction Details

1. In Section 1, enter your personal information including:
  - Effective date for the change
  - Payroll frequency
  - Whether you contribute to another employer's voluntary retirement plan
2. In Section 2 of the form, indicate the type of request you wish to process:
  - **BEGIN** or **RESUME** contributions
  - **CHANGE** future contribution **AMOUNTS** and/or **INVESTMENT PROVIDER(S)**
  - **TERMINATE** participation
3. In Section 3, enter:
  - The new amount you want deducted from your paycheck each pay period or
  - Both a new amount to be deducted from your paycheck each pay period **AND** new Investment Provider allocations
  - For assistance in determining how much to contribute and the impact it can have on your paycheck and your retirement savings, go to [retirement income](#).
4. Use your browser's “print” function to print the SRA.

Contribution Type	Current Contribution
Pre-Tax Deferral	\$100.00 per pay period

If you need help determining what your contribution amount should be:

- Use our retirement calculators and learn more from [here](#) by clicking [Planning for Retirement](#).
- View the IRS limits by selecting [403\(b\) Plan](#).

# Step 4: Complete Your Transaction

## Verify the Transaction You've Requested

1. Read the **TERMS AND CONDITIONS** provided on page 4 of the form.
2. Verify that all the information you entered is correct.
3. Sign the form and submit the form to your Payroll Department and/or Payroll Administrator to process.

## Print the Revised Salary Reduction Agreement

1. Your Payroll Department and/or Payroll Administrator will process the change in their payroll system, and then notify PlanConnect® of the change.
2. Once PlanConnect® has received the updated information, you will receive an email confirmation that your request was processed and that your revised Salary Reduction Agreement has been generated to the PlanConnect® web site.

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

3. To view/print the revised Salary Reduction Agreement from your online account, click on the **TOOLS** tab.
4. From the drop-down menu that appears, select **REPORTS**. The "Reports" window will open.
5. Click on **403(b) SALARY REDUCTION AGREEMENT** with the applicable date, or the Adobe icon in the left-hand column next to it.\*
6. 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](#).

Participant Contributions. If more than 5 Investment Providers, attach separate sheet.		
Contribution Amount: <small>(Indicate the Percentage or Amount Per Pay Period)</small>	Percent Per Pay Period _____ %	Amount Per Pay Period \$ _____

	<b>PlanConnect SRA 403(b)</b> 5
	<b>PlanConnect SRA 403(b)</b>

4. SIGNATURES	Employee Signature: _____ <b>Sign here</b>	Date: _____
	Authorized Employer Signature: _____	Date: _____
	Title: _____	Date: _____

## Need Additional Help?

Need help with your request? 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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