

## Welcome to the Your 401(k) Plan

Please note: You can enroll today or any day in the future. Generally, the contribution you elect will go into effect on the plan's next entry date; however, you will need to check with your employer to find out the exact date your payroll deductions will start. Refer to your enrollment material or Summary Plan Description for your plan's specific entry dates.

For online enrollment, you will need to provide us with your current email address. If you do not have an email address, you can enroll via the telephone by calling (800) 401-8726.

To enroll online, visit the Transamerica website at [www.Transamerica.com](http://www.Transamerica.com) and follow these easy steps:

- Click the red "Log In" box in the upper right hand corner.
- On the "Select Your Account Type" webpage, select "Retirement Plans" and Log In."
- Click the link "Need to register? Create an account."
- Enter your Social Security Number and the CAPTCHA and click "Submit."
- Create your own unique Username and Password.
- Verify your personal information by completing the name and date of birth fields.
- Enter your email address and click "Next."
- Agree to the site Terms of Use.
- Agree to the "Consent to Do Business Electronically" agreement.
- On the "Welcome to Plan Enrollment" screen, please click "Start."
- From this point forward, follow the simple online instructions, which help you set up or make changes to your contribution rate, investment choices, and future contribution elections.



By completing the enrollment process online, you are authorizing payroll deduction of plan contributions. Authorization of plan contributions constitutes a cash or deferred arrangement under Section 401(k) of the Internal Revenue Code and such contributions are subject to withdrawal restrictions of the plan. Contributions made to the plan are subject to certain limitations imposed by Federal law and these contributions may be refunded to comply with these laws. By submitting this authorization online, you understand that neither the plan sponsor, the plan trustee, their affiliates, nor their investment choices are liable for any loss when acting upon your instructions believed to be genuine.