## Great News! Getting started in your retirement plan begins today!

Enrolling in your retirement plan has become an easy process. It is the first step in beginning or continuing the journey to your retirement goals.



## Your plan includes a multitude of benefits including:

- Making savings easier through automatic payroll deductions
- Pre-Tax saving in 2025:
  - You can contribute up to \$23,500. If you're 50 or older, you can make another \$7,500 in catch-up contributions, bringing your total to \$31,000.
  - If you're age 60-63 you may be able to boost your savings even more, up to \$11,250 in catch-up contributions for a total of \$34,750.
- Investment flexibility allowing you to be Hands-on or Hands-off
- Life event flexibility to adjust your contribution rate and your investment approach

| Quick Enroll We did the work — you just have to confirm. $\textcircled{1}$ | Do-It-Yourself Enrollment<br>Step through all the choices for your plan.                                 |
|--|--|
| Set my pre-tax savings rate to:<br>$\bigcirc$ 6% $\bigoplus$               | Review your plan's highlights Set your savings rate Select your investments Designate your beneficiaries |
| fou'll be invested in the First American Prime Obligations Fund Y          |  |

## How to log on to your account for the first time

## To set up your retirement account, simply visit our website and enter the default, first-time login information.

- User ID: Your Social Security number in 999009999 format (no dashes)
- Password: Your birthday in MMDDYYYY format (e.g., 06041982 for June 4, 1982)

You will then be guided through the steps to keep your online account secure and complete the brief enrollment process.