## Getting Started

### Choose How Much to Save

How much do you want to save each month? **The more you set aside, the better your chances are for reaching your goals**.

### Select Your Investment Mix

**How you invest** your savings can also have a big impact on reaching your goals. How aggressive (or conservative) do you want to be? Do you want to pick your own investments? If you're not sure what to do, give us a call to discuss your options.

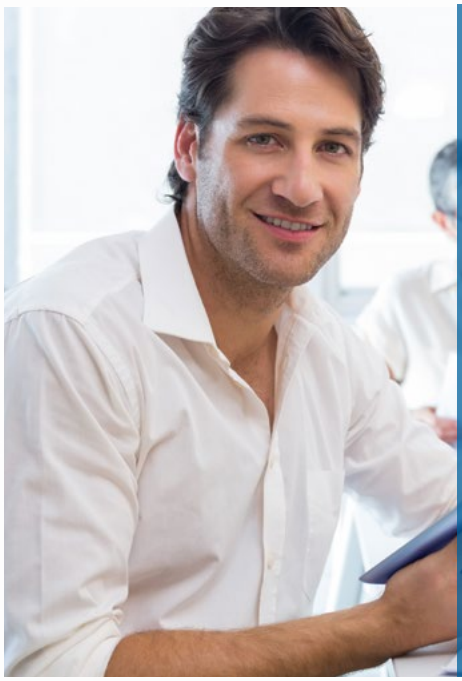
### Identify Your Beneficiary

**Taking care of the people you love** is an important part of retirement planning.

### Edit Your Preferences

For those that prefer an online experience, be sure to **sign up for electronic notices, newsletters and events** that will help guide you to good decisions.

## Enroll in your retirement benefit and learn more at BenefitsForYou.com



**Enroll and Manage Your Account**
After you're enrolled, you have access to RetireOnTarget®, a tool designed to help improve your retirement outcomes using account modeling and projections. You also have access to "no-cost" financial e-learning with our Financial Fitness program.

**Understand Your Savings Goals**
Talk to your financial advisor or call us at 800.999.8786. In a few simple steps you can identify savings goals, investment opportunities and next steps.

## Manage Retirement — It's Simple, Really

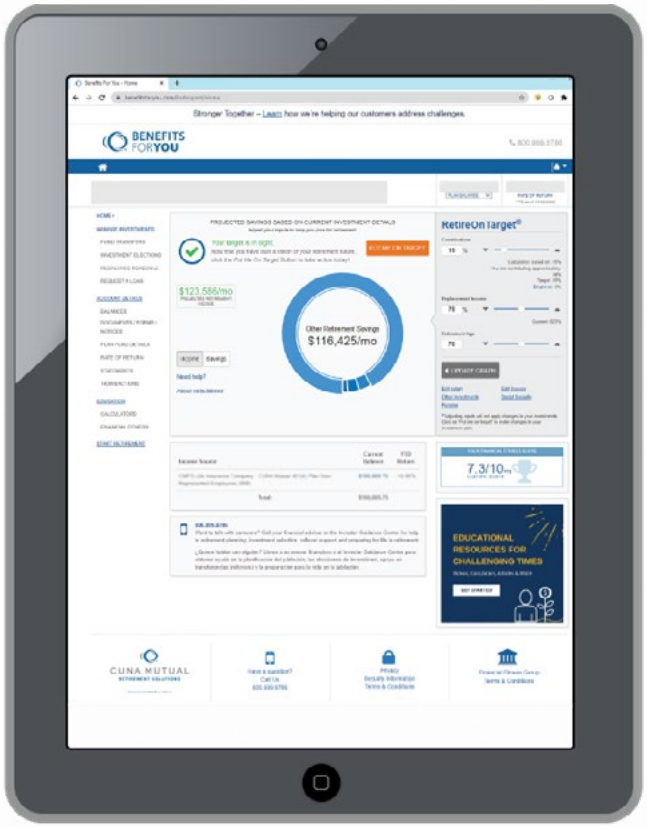
**Log into BenefitsForYou.com where your retirement plan, tools, resources, training and more are available.** With 24/7 access, straightforward site navigation and a variety of educational tools and information, it's easy to monitor your retirement account anytime, anywhere.

Once you enroll, you can **begin your no-cost financial journey** from the RetireOnTarget menu on BenefitsForYou.

- **Adjust contribution levels.**
- **Raise or lower your income percentage.**
- **Adjust your retirement age** to see how this impacts your projections.

### Get started with Financial Fitness.

- **Begin your financial journey** with the Financial Fitness Checkup™ — a series of questions used to assess your personal situation, including confidence and behaviors.
- Get your personal **Financial Fitness Score**™.
- **Explore and build educational curriculum** based on your individual needs.




*Remember to save your user ID and password for future reference.*

### GETTING STARTED ON BENEFITSFORYOU.COM

