



Welcome to the Empower HR Retirement Savings plan!

Eligibility

You become eligible to participate in the 401(k) plan once you have completed 60 days of employment. Your official entry date will be the first of the month following the completion of enrollment and 60 days of employment.

How to enroll:

Enrollment is completed on the Transamerica website at www.transamerica.com/portal/home.

- Click the red log in button
- Click “Create an account”
- Follow the secure steps to create your account
- Sign into your account to see “My Profile” menu on the top of the screen.
- Click on “My Profile”, then “Personal Information” to verify all your personal information.

You can also enroll over the phone by calling Transamerica at 800-401-8726. For more enrollment details, please open the attached enrollment kit and go to page 31.

Updating your contributions:

Once logged into the Transamerica website click **Manage**, then **Contributions**. Enter in your election and click **Calculate**. On the next screen click **Submit**.

You can make contribution changes at any time throughout the year. Contribution changes are processed monthly, so if you make a change on the 15th of the month, the change will go into effect on your first paycheck of the following month.

You have the option to choose a percent or dollar amount to contribute. These are per pay period elections, not annual.

*** It is highly advised that after every contribution change made online, it is the employees' responsibility to log onto the Transamerica website and verify his/her election, verify pay stubs for 401(k) deductions and review every 401(k) quarterly statement.*

Match: CSIG will make an annual discretionary match of 100% of the first 1% of the compensation you contribute to the plan. The matching contribution will not exceed \$250 of your eligible compensation. The money will be deposited to your account by April of the next plan year. You must work a full 3 years to be fully vested.

Investments: You can view the available investment options on the attached enrollment kit. If you have any questions on the available investments, you can contact Paul at Goodworth Wealth Management at 1-855-550-4015 or paul.goodworth@lpl.com.



Have a 401(k) from a former employer? If you are interested in rolling over your balance from a previous 401(k) plan, you can contact our designated rollover specialist at Transamerica.

Josh Schmidt CRPC®, MBA | Transamerica Retirement Plan Specialist III

Office#: 1-800-288-7634, ext. 8993 | **Direct#:** 720-482-8993 | **Fax:** 855-821-2273

Email: josh.schmidt@transamerica.com

Website Questions: You can contact the Transamerica call Center at **1-800-401-8726**.
Open Mon.– Fri. 8am – 9pm Eastern time.

Additional Questions: If you have any other questions about your 401(k) plan, please contact us by email at retirement@empowerhr.com or by calling Empower HR at **888-818-0707**.