




ENROLL TODAY AND MAXIMIZE YOUR MATCH

Boost your retirement savings by contributing at least 3% of your pay

It's nice to have help as you prepare for the future. The Munson 403(b) employer match can provide a welcome boost for your retirement account.

Munson provides a 67% match up to the first 3% of your retirement plan contributions — for a potential 2% total match. Increasing your contribution to take full advantage of the employer match could make a big difference over time.



Scan to watch a plan overview video

Contribution and match scenarios for a Munson employee who earns \$35,000 per year:

Current retirement plan contributions			After 30 years			
Retirement plan deferral %	Weekly contribution	Munson match % of salary	Your total contributions	Total Munson match contributions	Potential investment gain ¹	Potential account value
1%	\$6.73	0.67%	\$10,500	\$7,046	\$22,357	\$39,903
2%	\$13.46	0.67%	\$21,000	\$14,070	\$44,679	\$79,749
3%	\$20.19	0.67%	\$31,500	\$21,000	\$66,891	\$119,391

¹ Assumes 5% annual return on investments. This example is hypothetical and does not represent the performance of any fund. Regular investing does not guarantee a profit or protect against a loss in a declining market. Past performance does not guarantee future results.

An added boost

Employees who are eligible to contribute to the Munson 403(b) Plan may also be eligible to receive a 2-3% annual Retirement Savings Plan (RSP) contribution from Munson to the Munson 401(k) Plan.

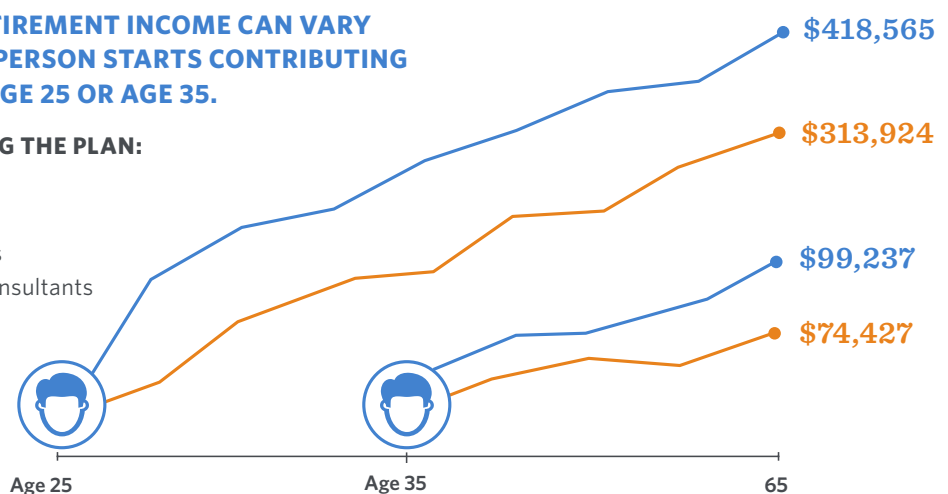
THE CHART SHOWS HOW RETIREMENT INCOME CAN VARY DEPENDING ON WHETHER A PERSON STARTS CONTRIBUTING TO A RETIREMENT PLAN AT AGE 25 OR AGE 35.

POTENTIAL BENEFITS OF JOINING THE PLAN:

- Tax-deferred investments
- Reduced current taxable income
- Employer matching contributions
- Access to retirement planning consultants

That's \$344,138 more in savings!

- Monthly Contributions \$200
- Monthly Contributions \$125



The example is hypothetical and does not reflect the return of any specific investment and is not intended to imply or guarantee future results. Consider two hypothetical retirement contributors. Projections based a 6% compounding return per year and contribution increases to match an assumed 3% annual inflation rate.

GETTING STARTED

Once you receive your first paycheck, enrolling in the plan is easy.

ONLINE

Visit transamerica.com/portal/munson and click **Create an Account** in the top-right corner. Follow the instructions to enroll and create a username and password.

PHONE

You can also set up your account over the phone.

- Call **800-755-5801**
- Enter your Social Security number
- Follow the prompts to create a PIN

NAME YOUR BENEFICIARIES

To complete your beneficiary designation, log in to your account and click **VIEW DETAILS**. Hover over **My Plan** and click **Beneficiaries**. Though Social Security numbers for your beneficiaries are helpful, they are not required.

Since the 403(b) plan and the 401(k) plan are separate, you'll need to name beneficiaries for each account. Please note, you'll need spousal consent if you name a primary beneficiary other than your spouse.

MAKING ADJUSTMENTS

Once your account is set up, you can view your balance, change your contribution rate, select investments, and use the online tools to gauge your progress on the road to retirement. Any contribution change will be reported to Munson and will go into effect as soon as administratively feasible.

HELP WHEN YOU NEED IT

You don't have to prepare for your future alone. A Transamerica retirement planning consultant (RPC) can review *Your Retirement Outlook*[®] and help you create a long-term financial strategy to address your goals.

Sign in to your account at transamerica.com/portal/munson and click the **Schedule** tab to make a one-on-one appointment. You can also reach out to Amy Birtcher and Kurt Bard directly.

TO MEET WITH YOUR RPC



AMY BIRTCHER, CRPC[®]

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KURT BARD

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Schedule a Meeting



Scan to schedule a meeting.

Matching contributions are subject to plan vesting requirements. Descriptions of plan features and benefits are subject to the plan document, which will govern in case of any inconsistencies.

The role of the retirement planning consultant is to assist you with your retirement plan. There are no additional charges for meeting with your retirement planning consultant. Securities are offered through Transamerica Investors Securities, LLC, member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. Investment Advisory Services are offered through Transamerica Retirement Advisors, LLC (TRA), registered investment advisor. All Transamerica companies identified are affiliated but are not affiliated with Munson Healthcare.

Important: The projections or other information generated by the engine (which produces *Your Retirement Outlook*[®]) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and do not guarantee future results. Results derived from the tool may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.

All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. There is no assurance that any investment will meet its stated objective.

